



The Benefits Group, Inc.

Member of Connecticut Health Partnership

Your Healthcare Benefit Source

JAN/FEB 2007

Celebrating our 15th Anniversary in 2007!

Important Information re: the new Wal-Mart \$4 Rx program

Wal-Mart unveiled their \$4 Rx program at the end of 2006 in Connecticut. While there are some really good points to the program, there are a few things that we wanted to bring to your attention.

The generic drugs that are part of Wal-Mart's program represent 27% of the drugs that they dispense annually. Of these drugs is a further subset of the 'commonly prescribed doses' that are part of their \$4 plan; not every dose for each generic drug is eligible.

For example, for someone taking 40 mg of Fluoxetine (Prozac generic), a 30 day supply would cost \$4. However, someone taking 60 mg would not be eligible for \$4 plan, but just Wal-Mart's usual discounted price. If you have insurance, Wal-Mart will charge you what your insurance price is, or \$4, whichever is less. You may discover that your local pharmacy might already charge the same or less than Wal-Mart. Call your pharmacy for a quote before filling the prescription.

A word of precaution when filling prescriptions — Do not use more than one pharmacy if you are a cash customer. This can be dangerous because of potential drug interactions. Using the same pharmacy for all Rx's allows the pharmacist to monitor your medications for these interactions.

Some insurance carriers will flag the pharmacy if there's a potential interaction as a double check. However, if you're paying for some Rx's at Wal-Mart in cash and using your local pharmacy for other medications with your insurance, these interactions will not be caught.

With the cost of living continually increasing, employees are looking for ways to save money any place they can, but it shouldn't be done at the expense of their health. Therefore, it is in your best interest to always use the same pharmacy whether it is Wal-Mart, CVS or Stop & Shop.

Lastly, always inform your health care providers, including your pharmacists, of any medications you are taking, including over the counter medications and herbal remedies. They, too, can have dangerous interactions. We want this to be a safe and healthy New Year for everyone!

A Message From One of Our Own - Linda Jamel e



On behalf of The Benefits Group, I would like to wish you all a healthy and prosperous New Year! I have been at The Benefits Group for nine years as a part time employee. I actually started working for Bob (and mentored by Sue Hanover, our Office Manager) as a high school intern several years ago. In the interim, I spent eight years working for an insurance carrier, but I came back to my 'roots'. I've now been with Bob for a net of fourteen years!

I am responsible for helping the agents with claim and billing problems, individual life insurance, licensing, coordinating our newsletter and other general administrative duties.

At this time of year, we all like to start off a new year with a clean slate. I'd like to suggest that as part of this process to check the beneficiaries for your life insurance policies. You may find that your employer's group life policy still has a divorced spouse listed or has a contingent beneficiary that is deceased. If you set up a trust, don't forget to update the beneficiary designation, and maybe the owner, too. New spouses or children may also need to be added. Make sure when these life changes happen, that you change your beneficiaries along with them. Please call us with any questions.



Oxford—Laboratory Update

Quest Labs no longer participate with Oxford Health Plans. Oxford now uses Clinical Lab Partners which has locations all over Connecticut. You may also use several of the labs associated with participating hospitals. Please check Oxford's website www.oxhp.com or call Oxford directly for a list of the participating labs near you.



PHONE: 203-250-7880 * TOLL FREE 1-877-250-7880 * FAX: 203-271-9868 *
WEBSITE: www.thebenefitsgroupofct.com

Flu shots and Pneumonia shots

Flu shots, pneumonia shots, FluMist™, and antiviral medications are a covered benefit under most health plans. For specific coverage information, check your plan document or call the number on your ID card.



Anthem Blue Cross and Blue Shield

Don't forget to take advantage of the many member discounts that Anthem offers their subscribers. These discounts include Weight Watchers, bike/skating helmets, eye care and books. In addition, there is information about joining the Anthem Rewards program and signing up for *My Health* which includes an online health assessment, newsletters, current health related articles and information powered by WebMD, newsletters, as well as many tools and calculators to designed to get you healthy. Log onto www.anthem.com for more information.



CBI A Members—Reminder!



CBI A dues must be paid by January 31, 2007. If you haven't already paid your dues, please allow one week for Post Office delivery and time for the payment to be processed. If they are not paid by 1/31, your CBI A membership, as well as your medical coverage through CBI A, will be cancelled on 3/1/07.

If you have any questions, please call CBI A directly at 860-244-1900, or your agent.

Group Long Term Care

Frequently there are articles about the increasing costs of nursing homes and elder care. With healthcare and medication extending our lives, chances are we'll live to an old age. However, since the golden years aren't always 'golden' (my grandmother used to say they're 'rusty'), you may eventually need assistance to stay in your homes or need to go into a nursing home. Right now, this can cost \$7-11,000 per month in CT. This can wipe out years of savings very quickly.

One of the ways to protect your assets is by purchasing Long Term Care (LTC) insurance. When it is offered on a group basis, there are discounts or additional benefits offered. When you buy it in your 50's and 60's, the premiums are lower than if purchased in your 70's. Also, if you wait and then develop a medical condition, you may not be eligible for coverage. Call your agent to discuss a Group Long Term Care program for your employees.



IMPORTANT INFO RE: STUDENTS

Please promptly return student verification forms, and appropriate documentation, to your medical and dental carriers when requested. Some carriers request verification each semester, while others only check annually. Claims will not be paid if the information is outstanding.



If the student has decided not to return to school, or has graduated and is no longer an eligible dependent, please contact your agent to discuss your options. COBRA, short term and individual medical policies are available. We can help you make an informed choice.

Empire Blue Network

Effective 3/1/07, all employees covered under Anthem HMO and POS plans will be allowed to utilize the Empire Blue Network. If you have any questions, please contact your agent.



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