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New Year's resolution to save money?

Well, here are some tips...

1. Use your Primary Care Physician (PCP).

He or she is a key resource for health care and can advise you on cost options for less expensive care. Because your physician has a relationship with you and knows you well, he or she can provide you with information and support as well as direct you to resources to make well-informed health care choices.

2. Complete the health assessment. Earn \$50 cash and another \$50 when your spouse participates. The health assessment asks you questions about your health and provides a report back to you about your health status and any health risk factors you might have. Then participate in other *Take Charge! Live Well!* programs and earn additional incentives.

3. Have a conversation with your physician about your health assessment results. At your annual physical, take advantage of your preventive care benefits which are covered at 100 percent by your health plan after your copay. Discuss your health assessment results with your physician.

4. Adopt a more health-conscious approach to your daily living. Healthy lifestyle practices like eating well and exercising regularly will only serve to improve your overall health status.

5. Take advantage of retail "deals" on generic drugs. Are you currently taking a prescription medication? If the prescription is for

a generic drug, it could be available at one of the retail pharmacies offering a 30-day supply for \$4 or a 90-day supply for \$10. Call your pharmacy to see if your drug is offered at these great prices. Bring your pharmacy card each time you go to the pharmacy so your pharmacist can check your other prescriptions for any potential drug interactions.

6. Use your flexible spending account. Pay for out-of-pocket medical and dependent care expenses on a pre-tax basis through your flexible spending accounts.

7. Avoid unnecessary care. Use urgent care or a primary care physician instead of the emergency room for non-emergencies. Call the Nurse Advice Line for help deciding where to go.

8. Review your Explanation of Benefits carefully to make sure your medical claims were paid correctly. Each health plan has a Summary Plan Description providing detailed information on how the plan pays. Click on 2008 – 2009

Benefits Decision and Comparison Guide in the Resources section of <http://das.ohio.gov/hrd/HCB/HealthCareBenefits.html> to learn more.

9. Do your homework. Before having tests, procedures or surgery, understand how your medical plan works and pays for services. Find out about the cost and value between various hospitals available to you for surgery. Be a good consumer of health care and monitor your expenses by doing your homework and reviewing information.

10. Get vision and dental checkups. Don't forget preventive care for your eyes and teeth.

For more information on your health plan coverage, contact the Ohio Department of Administrative Services, HCM Customer Service line at 1.800.409.1205 or visit <http://ohio.gov/employeebenefits>.

CFC-propelled inhalers no longer available in U.S.

The U.S. Food and Drug Administration (FDA) issued a public health advisory alerting patients, caregivers and health care professionals that CFC-propelled inhalers will no longer be available in the United States after Dec. 31, 2008.

Recently, Catalyst Rx sent a communication to plan participants who have a prescription for generic albuterol CFC inhalers. These inhalers are used for wheezing in patients with asthma and COPD, which includes chronic bronchitis and emphysema.

Please make sure to contact your physician for a prescription for an FDA-approved inhaler. Unfortunately, there is no generic version of the FDA-approved inhaler at this time, so your copay for the inhalers will increase in 2009. The approved inhalers and associated copayments are listed in the table above.

Brand Product (Generic Name)	Formulary Status	Retail Copayment 30-Day Supply	Mail Service Copayment 90-Day Supply
ProAir HFA Inhaler* (Albuterol) Xopenex HFA Inhaler (Levalbuterol)	Tier 2 (Preferred)	\$25	\$62.50
Proventil HFA Inhaler (Albuterol) Ventolin HFA Inhaler (Albuterol)	Tier 3 (Non-Preferred)	\$50	\$125

What your colleagues are doing...

"Just 20 minutes starts you on a path toward good health. It broadens one's awareness of how to get healthy, how to stay healthy which eventually leads to becoming healthy."

-Garry Cousins
Ohio Bureau of Workers' Compensation

Garry is sharing his experience taking the Take Charge!Live Well! health assessment.



*Teva, the manufacturer of ProAir HFA, offers consumer rebates of up to \$20 per prescription for a maximum of five fills. Visit www.proairhfa.com/discountcard.aspx for more information.

Should you have questions, contact the Ohio Department of Administrative Services, HCM Customer Service line at 1.800.409.1205 or 614.466.8857.

Upcoming Work Site Health Events:

1/5/2009	Ohio Housing Finance	Brown Bag
1/7/2009	BWC - Central	Brown Bag
1/13/2009	Tiffin Dev. Center	Brown Bag
2/4/2009	BWC - Central	Brown Bag
2/10/2009	Tiffin Dev. Center	Brown Bag
3/4/2009	BWC - Central	Brown Bag

Top Ten Ways to Save Money on Your Health Plan

Check out the front of this postcard, "New Year's resolution to save money?" to learn more.

1	Use your primary care physician.
2	Complete the health assessment.
3	Discuss your health assessment with your physician.
4	Adopt a healthy lifestyle.
5	Use generic drugs.
6	Use your flexible spending account.
7	Avoid unnecessary care.
8	Ensure your medical claims are being paid correctly.
9	Know your costs up front before having tests, procedures or surgery.
10	Get vision and dental checkups.