

AAUP Bulletin

Healthcare

Many questions have arisen as the new healthcare plan for faculty and retirees has taken effect. Because there is much new information, this Healthcare Bulletin from your union focuses on the main issues and changes.

Dental

The **annual** plan maximum has increased from \$1,500 to \$2,500 per individual. Likewise, the lifetime orthodontia maximum has been increased from \$1,500 to \$2,500 per individual. Single-tooth implants have been added at a 50% reimbursable rate. The 50% covered by the plan is part of the \$2,500 per year, per individual maximum.

Plan Benefits Summary

All current faculty and their listed dependents, as well as retirees and their listed dependents, are now part of the Blue Cross Blue Shield of Michigan (BCBSM) Community Blue PPO Plan. The exceptions are the retirees who are covered by the MPERS Plan consistent with their elected retirement. All faculty and retirees are **strongly** encouraged to review the health benefits summary document accessible through the WMU-AAUP website under "Resources." A listing of all in-network PPO providers nationally can be accessed through the BCBSM website link through the WMU-AAUP Chapter website as well.

Please Note: There is no network for vision or dental. As such, any services by any licensed/certified provider are part of the vision/dental benefit to the limits of the plan.

Foreign Healthcare Services

A number of faculty and retirees have had difficulties with the processing of claims that are either listed in foreign languages and/or billed in foreign currencies. To "fix" this problem the Chapter, the administration, and BCBSM have agreed all such processing will be directed to the BCBSM Group Services Representative for WMU. Here is the contact information for this individual:

Ms. Carrie Doran
Group Service Representative
Customer Service
Key Accounts Department
Mail Code G308
86 Monroe Center NW
Grand Rapids, Michigan 49503-2930

Ms. Doran's phone number is (616) 389-8266, her fax is (616) 389-8170, and her email address is cdoran@bcbsm. Ms. Doran is also on site at WMU's Human Resources Department, in the Seibert Administration Building, every Thursday from 9:30 a.m. to 1:30 p.m.. She is there to

provide all BCBSM services to all WMU employees. Please call the Human Resources Department if you need to schedule an appointment with her.

Coding Errors

Your WMU-AAUP Healthcare Advocate has been receiving innumerable faculty calls and emails regarding BCBSM denying payment on services. Upon investigation 95% or more of these denials are based upon the provider of services putting an inaccurate, or totally wrong, code on the billing. While this is technically an issue between the patient and the healthcare services provider, it is suggested the faculty member contact Ms. Doran (contact information listed above) as she can determine if the denial is a provider coding error and assist you in correcting the bill through the provider.

Pharmacy Issues and Opportunities

The new pharmacy plan is still divided between the Sindecuse Pharmacy and commercial pharmacies. Both plans now have a 3-tiered co-pay structure: Tier 1 is for Generics, Tier 2 is for Formulary Brands, and Tier 3 is for Non-Formulary Brands. Please see the healthcare benefits summary, available on the WMU-AAUP website under "Resources," for co-payments for the Sindecuse Pharmacy and commercial pharmacies.

Sindecuse Pharmacy

New benefits for the Sindecuse Pharmacy include two major cost savings to faculty and retirees. The first is that for so-called "maintenance drugs" you can now receive a 90-day supply of the drug for one co-payment. In order for this to occur, your physician **must** put on the prescription that it is for a 90-day supply. Equally important, the drug itself **must** be listed on the "Medimpact Maintenance List." The Medimpact Maintenance List can be downloaded from the WMU-AAUP website (under "Resources").

The second new benefit is that the Sindecuse Pharmacy will now deliver your prescription drugs by **mail**. Mr. William (Bill) Green, Director, Sindecuse Pharmacy, has provided the Chapter with the following information on the Sindecuse drugs by mail program:

WMU benefits eligible employees may take advantage of the prescription savings offered at the Sindecuse Pharmacy even though they may not live nearby. Sindecuse Pharmacy will ship prescriptions out via UPS for \$10 per package*. Your clinician may fax your prescriptions to Sindecuse Pharmacy (269) 387-2205, call your prescription to the Pharmacy, (269) 387-3301 option #5, or you can mail your prescriptions to Sindecuse Pharmacy at the address listed below. Remind your clinician to write your prescription(s) for a 90-day quantity. Packages will be shipped out the morning after they are received. Please call Sindecuse Pharmacy to set up your account or answer any of your questions.

Sindecuse Pharmacy
Western Michigan University
1903 West Michigan Drive
Kalamazoo, MI 49008-5445

*UPS shipping is via standard "ground" delivery (3-6 business days). The \$10 is for packages valued up to \$1,000. Any extra shipping charges for requested faster delivery service (next-day, 2nd day, 3-day, etc.) or for packages valued over \$1,000, will be added. Sindecuse Pharmacy will not be able to ship refrigerated items or controlled substances.

As with any change in benefits and systems, some errors may occur. We and the conscientious staff at the Sindecuse Pharmacy appreciate your patience as these new benefits are being implemented. If you have a problem that cannot be resolved quickly at the dispensing window, please ask to speak directly to Mr. Green at the Sindecuse Pharmacy.

Commercial Pharmacy

Effective January 1, 2006, the retail prescription drug benefit for WMU-AAUP faculty is provided through BCBSM's Commercial 90-day Network program. Under this program, WMU-AAUP faculty are able, with proper prescription, to obtain a 90 days' supply of a medication for a single co-payment at a participating retail pharmacy. The co-payment is determined by the three-tier structure of Generic, Formulary brand, and Non-Formulary brand, as described above with rates specified in the Health Insurance Benefits Summary.

This new benefit works as follows:

- You must have been on the medication for at least 60 days out of the previous 120 days before being eligible for the 90-day supply provision.
- Your written prescription must specify a quantity greater than an 83-day supply, up to a 90-day supply.
- You may continue to obtain a 34-day supply of medication from a 90-Day Retail Network provider. Claims for supplies from 35 to 83 days will be rejected.
- The benefit does not apply to purchases made under the Medicare Part D program.
- Your prescriptions under this benefit can only be filled at participating retail pharmacies; the benefit does not apply to long-term care or home infusion therapy network pharmacies.

The listing of commercial pharmacies participating in the BCBSM Commercial 90-Day Network Program can be downloaded at the WMU-AAUP website under "Resources." There are three important notes regarding the BCBSM Commercial 90-Day Network Program. First, for the 90-Day Network Program, the 90-Day supply of drugs program is **only** available to current members of the WMU-AAUP bargaining unit. Second, the Commercial 90-Day Network does **not** have a maintenance drug list. As such, any drug is eligible for a 90-day supply, except as excluded by law, legal regulation, or the standards of practice of medicine. Third, the prescribing physician **must** put on the prescription that the prescription is for a 90-day supply of the drug. If your prescription does not specify 90 days, you cannot get the 90-day supply.

The Healthcare Advocate

The WMU-AAUP maintains the position of Healthcare Advocate for faculty and retirees. Your fellow faculty, who volunteer for these positions, are available to assist you with healthcare benefit issues. They are available to help you navigate the maze of healthcare benefits, the actual BCBSM policies, meetings with Ms. Doran, the BCBSM appeals process, as well as with WMU administrators responsible for the benefits plan. Please contact the WMU-AAUP at (269) 345-0151 or via email at wmuaaup@ameritech.net to obtain assistance from your WMU-AAUP Healthcare Advocate.