

Pharmacy Caps & Health Care Reform

What do I have to do?

If you are enrolled in the BlueCare POS and you (or a family member) reached the \$1,000 Medco Cap this year, any prescriptions you paid for on or *after* July 1, 2011 can be submitted to **Anthem** for reimbursement. *You can find claim forms on the Pension & Benefits Website.*

Since the POS benefit is now the same as the PPO pharmacy benefit, you will have to satisfy a \$400 deductible. The plan then pays 70% after the deductible and you are responsible for 30% until you reach the out-of-pocket maximum of \$1,600 (which includes the deductible) for 2011. All plan limits will reset January 1.

If you are enrolled in the BlueCare POE and you (or a family member) reached the \$1,000 Medco Cap this year, any prescriptions you paid for on or after July 1, 2011 can be submitted to **Medco** for reimbursement. *You can find claim forms on the Pension & Benefits Website.* All plan limits will reset January 1.

The plan will pay for each prescription after the appropriate copayment is applied. (\$5, \$10, \$15, \$20 or \$30)

Can I change plans?

Since the plans did change, you can elect to move to a different plan, if you want to. You will need to fill out an Anthem enrollment/change form (*This form is also on the website.*) and return it to the Pension & Benefits office before the end of December. No changes can be made after that date, until the next open enrollment period in the spring.

Is there anything else I need to know?

If you signed up for the Flexible Spending Account (FSA) for 2012 PLEASE review your election prior to December 15. **If you need to make any changes to the election you already made you will need to contact the Pension & Benefits office.** Please note that NO CHANGES can be made to your 2012 election after this tax year ends. (Internal Revenue Service Regulations)