

# THE JOURNEYMAN ROOFER & WATERPROOFER NATIONAL BENEFIT FUNDS

PROGRAMS AND INITIATIVES CONCERNING YOUR NATIONAL PENSIONS AND HEALTH & WELFARE PLANS

## A Prescription-Drug Program that Works for You

You have all seen different articles regarding the cost of health care and how those costs have increased over the last several years. Prescription drug cost increases have pushed 2010 medical trends to a level that is four times greater than the annual increase in hourly earnings. This has not been the case for the National Roofers Union and Employers Joint Health and Welfare Trust Fund. Because of you, our prescription drug costs have actually decreased for two years now. How did you do that when drug costs have increased for most others by 10% each year? You have used more cost-effective generic and over-the-counter drugs whenever possible. Thank you for doing your part to keep these costs under control and keep our medical plan healthy.

We also want to announce new tools that will be available to continue our efforts to manage these costs. Change can be good, and the plan has made a few that you may like.

### **The Updated Formulary**

The prescription drug program includes a “formulary,” which is a list of generic and brand-name medications evaluated for effectiveness and safety (e.g., side effects and drug-to-drug interactions). It places the medications into three categories: generic, preferred, and non-preferred. When you purchase a medication, you pay a co-insurance/co-pay amount. The amount you pay depends on whether you purchase your medication at a designated pharmacy or through its mail-order facility, and where your medication falls on the formulary.

Effective October 1, 2010, the program revised its formulary so that medications are appropriately placed within their specific categories. Because of this change, it is possible that your current medication has been re-categorized. ***In all probability, your co-insurance/co-pay amount remains the same or is lower now that the formulary has been revised.*** In fact, it is estimated that you can save over 30% on the cost of your medication if you are currently taking a non-preferred formulary medication and you switch to a generic or preferred formulary medication.

If your co-insurance/co-pay is lower or higher than before, you should have received a letter in the mail informing you of the decrease or increase. If applicable, you were also advised of alternative medications you can take. We recommend that you discuss your medications and the notice with your doctor.

### **New Clinical Programs**

The Fund is adopting clinical programs to ensure you are taking the most cost-effective and medically appropriate

medications. Here are just a few programs being implemented on your behalf:

- **Fraud, Waste and Abuse Prescription Therapy Monitoring**—The program will evaluate the medications you take in order to support your safe and appropriate drug use.
- **Generic Launch**—If you are taking a brand name medication, you will receive an alert in the mail when a generic alternative becomes available.
- **Safety Net for Serious Drug Interactions**—The program will keep track of the medications you purchase at a retail pharmacy and through mail order to make sure they are safe for you to take together and at the same time.
- **Adherence to Drug Therapy**—You will be contacted by mail, email, phone, IVR, fax, or via a text message if it appears you are having difficulty adhering to the medication regimen recommended by your doctor.
- **Refill Reminders**—Via a website, you can request that reminders be sent to you alerting you to have your prescriptions refilled.

### **The Program's New Website**

If you've still been using the RxAmerica website, then you're in for a new experience. The new website provides daily features, health news and stories, interactive tools, and a medical library where you can find information on health topics from A to Z. There's also information on nutrition and health, weight control, wellness, a health diary for you to maintain, and more.

In addition, the site was recently enhanced to include security features that ensure only you and anyone you authorize have access to your personal prescription drug information. For your protection, the program has increased the number of challenge questions that you'll need to answer to verify your identity. Instead of one question, there are now three questions. You choose the questions and you provide the answers.

### **New ID Cards**

You should expect to receive a new ID card in the mail shortly, if you have not already. The new ID card will reflect the new program logo. Feel free to discard your old ID cards, and be sure to show the new ID card when you have your prescriptions filled at a designated pharmacy.

### **Questions?**

To learn more about the new formulary, clinical programs or website, visit [www.caremark.com](http://www.caremark.com) or call 1-877-340-1755.