



CIS

Benefit Connections

YOUR BENEFITS, DISCOVERED

August 2020

HOW WELL DO YOU KNOW YOUR RX BENEFITS?

We take the availability of prescription drugs — and their ability to diagnose, treat, cure, or prevent disease or pain — for granted. But even though the use of plants and natural substances to treat ailments dates back to prehistoric times, prescription drugs as we know them today didn't exist until the 20th century. Now, prescription drugs can stop the progression of a virus or infection and relieve depression. They can moderate blood pressure, cholesterol, and heart rate, protecting our organs from damage. More and more, they can cure previously-uncurable diseases like Hepatitis-C.

And we all await the day when medications will successfully fight Covid-19, helping to avoid hospitalizations and deaths.

Given the importance of prescription drugs to our well-being and the impact that they have on the cost of medical coverage, CIS Benefits is sharing more information about how your prescription drug plans work, and demystifying concepts like "drug tier" and "formulary."

Why might that matter to you? Because when it comes to how you purchase prescription drugs, you have choices, and there's power in understanding the impact of your choices. You have opportunities to work with your doctor and pharmacy benefits provider to get the best treatment at the lowest cost. Those choices and opportunities can help you when you pay for a prescription at the pharmacy and can help control the increase in your share of medical premiums.

Prescription Perspective

Even if we're healthy, at some point most of us will use a prescription drug. In fact, during 2019, some 65 percent of those covered by the CIS/Regence medical plan had nearly a quarter of a million prescriptions filled.

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We want to help you make the most of your prescription coverage in your CIS Benefits medical plan.

In this issue, we're covering the basics: coverage and costs! Plus, the unique lingo associated with prescription drugs. In future issues, we'll look into how CIS Benefits manages prescription drug benefits to improve health and control costs; suggest options for savings, and we'll tackle concepts like specialty drugs and formularies.

So, let's dive in with a quiz: how well do you know your prescription benefits?

1. Members whose CIS medical benefits are administered through Regence BlueCross BlueShield are covered by one of two plans. Which plans are they?
 - a. Major Medical or Copay
 - b. Plan 10 or Plan 7
 - c. Copay or High Deductible
 - d. High Deductible or Low Deductible

The Answer? C.

CIS Benefits offers medical plans administered by Regence BlueCross BlueShield and Kaiser Permanente. On the Regence side, members are covered by either a Copay plan or a High Deductible Health Plan (HDHP).

2. In insurance, what is the amount that you have to pay up front when you have a claim, before the insurance company pays anything?
 - a. Copay
 - b. Deductible
 - c. Premium
 - d. They're all the same thing

The Answer? B

BeyondWell

Improved health. Earn rewards.

Employees and spouses covered by a CIS Benefits medical plan have access to a comprehensive wellness solution to help them reach their personal well-being goals, all while earning Amazon.com rewards!

BeyondWell, is a lifestyle program that brings together wellness activities, goals, rewards and more in a single place. The result is a personalized well-being experience tailored to each individual's unique needs.

Features

- Personalized well-being journey
- Self-guided programs
- Challenges
- Mobile app
- Device sync
- Health coach
- Amazon.com rewards

Regence members go to cisbenefits.org/regence to learn more.

Visit cisbenefits.org/kaiser for instructions for Kaiser members.



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A deductible is the amount that the member must pay out of pocket before the health plan pays anything. A copay is a flat dollar amount and coinsurance is a percentage that the member pays when receiving specific services and is collected by the service provider. The premium is the cost of the insurance itself. They're all a bit different.

3. Prescription drugs for the CIS/Regence plans are administered by a PBM – Express Scripts. What does PBM stand for?

- a. Prescription big money
- b. Pharmacy benefit manager
- c. Prescription bonus management
- d. Public benefit microns

The Answer? B

While there's a lot of big money in prescription drugs, the correct answer is that Express Scripts is a pharmacy benefit manager (PBM). A PBM develops an extensive list of covered drugs, known as a formulary on behalf of its clients. It negotiates with drug manufacturers to purchase the drugs on the list at a favorable price, and contracts with pharmacies to reimburse them for the prescriptions they provide to covered members. Express Scripts is one of the largest PBMs in the country and has been working with CIS since 2017.

4. Do members on the Kaiser plan get their prescriptions through Express Scripts?

- a. Yes
- b. No
- c. Only under certain circumstances
- d. It hasn't been decided yet

The Answer? B

While the CIS/Regence plans use Express Scripts as the PBM, Kaiser's pharmacy benefit management is built into its integrated program. Kaiser is its own PBM, and CIS/Kaiser members must use a Kaiser pharmacy, or one of Kaiser's partner pharmacies. In this article, we're focusing on prescription drugs in the CIS/Regence plan; except as specifically mentioned, the information doesn't apply to Kaiser members.

In our next issue, we'll discuss the rising costs in prescription drugs.

Personal Assistance - Get to Your Happy Place

The Employee Assistance Program (EAP) — offered through Cascade Centers — is a FREE and CONFIDENTIAL benefit that can assist you and your eligible family members with any issues that life brings your way, large or small.

Confidential coaching and counseling access to master's-level counselors in person, over the phone, or online for concerns such as:

- Stress and Burnout
- Relationships and Family
- Depression and Anxiety
- Alcohol and Drug Use

In addition to coaching and counseling, Cascade Centers can help locate resources related to eldercare, childcare, identity theft, housing, pet parent support or anything else you may need.

Call for free legal consultation, and then receive a discount thereafter.

Financial coaches help you develop a plan to improve your financial well-being.

All this and more is available to you for free.

Visit cascadecenters.com or call 800-433-2320.



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