

# TO YOUR HEALTH!

A NEWSLETTER FROM THE ST MARTIN PARISH SCHOOL BOARD HEALTH PLAN

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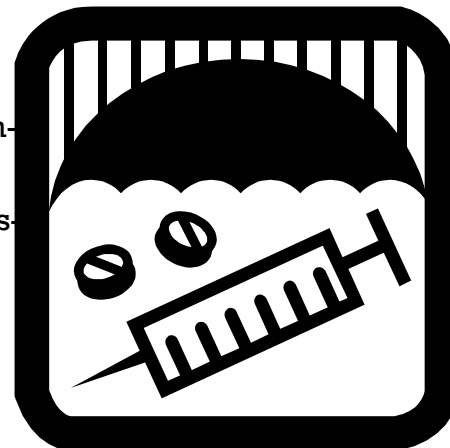
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## Plan Document, Amendments, and Formulary

You can find the plan document, 6 amendments, formulary changes and the most recent newsletter on the St Martin Parish School Board website at [www.st.martin.k12.la.us](http://www.st.martin.k12.la.us). Click on Departments and then Health Care to select the item you want to view. You may also come by the Instructional Center to pick up a document.

As much as we would like to assist each person individually, it is not possible for us to read or explain the document in detail to the approximate 1,400 plan participants. We ask that **you or a family member** use the document to **research issues before contacting** BMS (Benefit Management Services our TPA), Script Care (our PBM), or Managed Care Concepts (Pre-Certification, Case Management, and Disease Management).

Our office does not have access to detailed claims information and therefore we cannot answer detailed questions about the claims that have been processed. Please refer those questions to BMS at the numbers below.



### Special points of interest:

- If you or your covered dependents (including spouse) qualify for Medicare, please provide a copy of your card to the Health Insurance bookkeeper. This is the only way we will be notified of the change and lower your premium.
- To insure coverage, newborns must be added to your plan within 31 days of birth.
- Proof of full-time student status is required each semester after a dependent's 19th birthday.

### CONTACT NUMBERS YOU SHOULD KNOW:

- BENEFIT MANAGEMENT SERVICES: 1-800-603-2299
- SCRIPT CARE: 1-800-880-9988
- SCL Specialty Pharmacy 1-866-443-1991
- MANAGED CARE CONCEPTS 1-866-750-2723

## Important Notice from St Martin Parish School Board About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with St Martin Parish School Board and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

St Martin Parish School Board has determined that the prescription drug coverage offered by St Martin Parish School Board Group Health Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is considered Creditable Coverage.

**Because your existing coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from November 15<sup>th</sup> through December 31<sup>st</sup>. If you join later and do not have previous creditable coverage you may pay a higher premium (a penalty). You may pay that higher premium (a penalty) as long as you have Medicare prescription drug coverage. However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a sixty (60) day Special Enrollment Period (SEP) because you lost creditable coverage to join a Part D plan. *In addition, if you lose or decide to leave the St Martin Parish School Board plan; you will be eligible to join a Part D plan at that time using an Employer Group Special Enrollment Period.* You should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area.

## CURRENT RX BENEFITS

### COPAYMENTS

	<u>Retail</u>	<u>Mail Order</u>		
		1-30 DS	31-60 DS	61-90 DS
Formulary:	\$30.00	\$30.00	\$60.00	\$75.00
Non-formulary:	\$45.00	\$45.00	\$90.00	\$112.50
Generic:	\$10.00	\$10.00	\$20.00	\$25.00

Deductible:        \$100.00 per member / per calendar year  
                          \$300.00 per family / per calendar year  
                          N/A to generics

**If you decide to join a Medicare drug plan, your St Martin Parish School Board coverage will NOT be affected. However, if you do decide to *join a Medicare drug plan and drop your St Martin Parish School Board health & prescription drug coverage*, be aware that you and your dependents **will not** be able to get this retiree coverage back with SMPSB.**

## Important Notice from St Martin Parish School Board About Your Prescription Drug Coverage and Medicare (cont)



You should also know that if you drop or lose your coverage with St Martin Parish School Board and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium may go up by at least 1% of the base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium may consistently be at least 19% higher than the base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition if you go 63 continuous days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, you may have to wait until the following November to join a Medicare drug plan.

### For more information about this notice or your current prescription drug coverage...

Contact the person listed below for further information.

**NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through St Martin Parish School Board changes. You also may request a copy.

### For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

Visit [www.medicare.gov](http://www.medicare.gov)

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help,

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and whether or not you are required to pay a higher premium (a penalty).**

Date:	October 25, 2007
Name of Entity/Sender:	St Martin Parish School Board
Contact--Position/Office:	Emile E Soulier III
Address:	111 Courville St Breux Bridge, LA 70517
Phone Number:	337-332-2105

**ST MARTIN PARISH SCHOOL BOARD**

**GROUP HEALTH PLAN RATES-BMS 7/1/07**

EMPLOYEES	TOTAL PREMIUM	TOTAL BOARD CONTRIBUTION	EMPLOYEE CONTRIBUTES
Employee only	511.00	372.00	139.00
Employee +1	650.00	372.00	278.00
Employee + 2 or more	779.27	372.00	407.27

**EFFECTIVE WITH RETIREES 4/2002— RETIREE PAYS BASED ON YEARS OF SERVICE IN ST MARTIN PARISH**

RETIREES	TOTAL 30+ PREMIUM	TOTAL BOARD CONTRIBUTION	30+ yrs svc	25-29 yrs svc	20-24 yrs svc	10-19 yrs svc	0-9 yrs svc
Retiree w/o Medicare	530.01	372.00	158.01	193.59	221.39	249.19	370.40
Retiree w/o +1 w/o Mcare	688.02	372.00	316.02	387.19	442.79	498.39	740.8
Retiree + 2 or more w/o Mcare	834.96	372.00	462.96	567.23	648.68	730.13	1,085.27
Retiree w/ Medicare	469.18	372.00	97.18	119.06	136.16	153.25	227.8
Retiree- 1 w MC and 1 w/o MC	627.18	372.00	255.18	312.65	357.55	402.45	598.20
Retiree- Two w Medicare	566.35	372.00	194.35	238.12	272.31	306.51	455.59
Retiree-1 w MC, 2or more w/o MC	706.19	372.00	334.19	409.45	468.25	527.04	783.40
Retiree w/o MC & 2 or more wMC	675.77	372.00	303.77	431.71	493.71	555.7	825.99
Retiree+2 or more w/MC	656.72	372.00	284.72	348.84	398.94	449.03	667.44

Surviving Spouse rates are the same as the retiree rates above.

COBRA rates for terminating actives are 102% of TOTAL PREMIUM.

**RETIREEES ARE REQUIRED TO PURCHASE PART B MEDICARE TO MAINTAIN CURRENT LEVEL OF OUTPATIENT BENEFITS. PLEASE CONTACT MEDICARE 3 MONTHS BEFORE YOU TURN 65.**

**St. Martin Parish School Board Group Health Plan OTHER INSURANCES**

111 Courville Street  
Breaux Bridge, LA 70517

Phone: 337-332-2105  
Fax: 337-332-2156

Janell LeBlanc, Bookkeeper (x 3021)  
Gwyn Theriot, Accountant (x3044)  
E-mail: Janell\_LeBlanc@stmartin.k12.la.us  
E-mail: Gwyn\_Theriot@stmartin.k12.la.us

In order that you can avoid longer wait times on the telephone, please note that other insurance products (AFLAC, Dina Dental, etc) are handled through the payroll department.

**YOUR CONTACT INFORMATION**

**PLEASE CONTACT US WITH YOUR NEW ADDRESS OR PHONE NUMBER IF THEY SHOULD CHANGE!!!**