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THE WELLNESS FINAL COUNTDOWN

**5 ...**

The clock is ticking. Time is running out. This thing is going to vanish.

4 ...

How did this happen?? You should have acted sooner the walls are closing in.

3 ...

Slipping through your fingers. Scrambling to grasp fleeting ... drifting ... further, further.

2 ...

But wait! There is hope! There is still time!! That hefty Wellness Incentive pre-paid gift card is within reach. But only if you follow these instructions **RIGHT NOW.**

Go to www.mmiaeb.net/wellness.

- If you haven't done so already, watch the brief video and take the quiz. Easiest \$50 you'll ever earn. This incentive will self-destruct on September 30.
- Check the remaining Health Screening locations to see if there is one near you. If so, sign up! If not, and you know you'll be near one of the MT Health Center locations, (Anaconda, Butte, Billings, Helena, Missoula) see if you can set up a screening. You have until September 30 to complete your mission.
- If you've completed the Health Screening, schedule your 10-minute review call to talk over your results with a health coach. Complete by November 1st.

Don't delay – you've got this!
You are in control of your Wellness incentive destiny.

PHARMACY 101

The pharmacy game in the US is multi-faceted and confusing. **There's no denying that!**

In an effort to simplify things a bit, let's go over some important pharmacy basics specific to our plan and introduce some of the vendors involved.

For those on the **Bridger and Madison plans**, here are the costs for your prescriptions:

PRESCRIPTION DRUG BENEFIT	
Generic	\$4 Retail (30 day) / \$8 Mail Order (90 day)
Brand Formulary	\$20 Retail (30 day) / \$40 Mail Order (90 day)
Brand Non-Formulary	\$50 Retail (30 day) / \$100 Mail Order (90 day)

If you are on either of these plans and the pharmacy charges you anything more than these amounts, please call ProAct customer service (number is on your ID card) 24/7. Please call while you're at the pharmacy if you have time.

Participants on the **High Deductible Health Plan (HDHP)** need to pay the full cost of the medication until their deductible is met. Then, they will pay 20% of the cost of the medication until their out-of-pocket maximum is met.



Pharmacy Dictionary:

Formulary

A list of approved medications that can be prescribed on our plan. Call ProAct customer service or log in at www.proactrx.com.

At ProActRx.com you can also search for local in-network pharmacies and view your Rx claim history.

Generic vs. Brand

Generic medications have the same active ingredient as brand medications with the same effectiveness. They are sold at approximately 80-85% less than the brand name prescription.

Prior Authorizations

Some medications require authorization and further documentation from your doctor before you can receive them. Doctors can begin the process by completing the ProAct Prior Authorization online portal and ProAct will review within 2-3 business days.

Step Therapy

A process where you may need to try one or more alternatives before a prescription is approved for certain medications.

The pharmacy world is messy, but MMIA has vendor partners to help keep costs down and provide support.



ProAct – Our Pharmacy Benefit Manager (PBM) who processes most of our prescription claims.

Noble Specialty Pharmacy – Pharmacy that only handles specialty prescriptions for our participants.

Prism/PureView/340B – Program to provide expensive, eligible prescriptions at a reduced cost to participants and the plan. If a prescription is eligible for this reduced cost option, a Prism specialist may reach out to you to invite you to enroll.

ProAct Mail Order Pharmacy – Mail order pharmacy with the lowest costs.

Ridgeway Mail Order Pharmacy – Montana based mail-order pharmacy.

CRx International Mail Order – The same brand name medications delivered directly to your doorstep from other tier 1 countries with as good if not better dispensing standards than the US. The savings are passed along to you with no copay, and it is much less expensive for the plan (which helps everyone's premium costs in the long run!).

As always, when you're navigating the pharmacy world, please feel free to reach out to MMIA Employee Benefits and our staff can help guide you or direct you to the appropriate resources



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MEDICARE PART D NOTICE



As your medical plan administrator, MMIA is required to notify participants of the Medicare Credible Coverage Disclosure. This notice informs you that the MMIA drug coverage plans we currently offer are credible. This means the MMIA prescription drug coverage is, on average, expected to pay out as much as standard Medicare prescription drug plans pay. This information can help you decide whether you want to join a Medicare drug plan. It is important to compare costs amongst Medicare drug plans to make sure you are receiving the best benefit at the most affordable cost. And remember that the MMIA sponsored Medicare Advantage plans include prescription coverage as an option for your consideration.

More information about those plans is available at www.mmia.net/retirees.

Please visit the Employee Benefits section of our website at www.mmiaeb.net/forms/notices to access this notice or call us at **1-800-635-3089 option 4** to request a copy by mail.