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# health happenings

## Introducing **MMIA** Scripts

You have received information from MMIA explaining to you and your family about the voluntary MMIA Scripts Mail Order Prescription Program. Many MMIA members have begun using the MMIA Scripts program and have saved thousands of dollars in copayments.

How can the MMIA offer such cost savings? MMIA Scripts takes advantage of prescription drug prices negotiated between other developed nations and the pharmaceutical companies. Due to heavy lobbying in Washington, the U.S. does not negotiate any medication costs.

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MMIA Employee Benefits  
Participants can get many of their  
Brand Name Drugs for a \$0 Co-Pay

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MMIA Scripts contracts government-licensed and accredited pharmacies in Canada, Australia, New Zealand and the UK, all Tier-One countries (those with standards that meet or exceed those of the United States), as designated by Congress to supply Brand Name medications, packaged and sealed by the original manufacturer, for direct mail delivery to all participants.

The Mail Order maintenance medications offered by MMIA Scripts are the exact same medications found in any American drug store. *There are no substitutions!* Each international order is reviewed and prescribed by a practicing physician, dispensed by a licensed

pharmacist, then packaged at an accredited pharmacy, and shipped directly to you.

It has always been our goal to offer the best benefits possible to our MMIA Employee Benefits program members. Using the MMIA Scripts program for you and your family's eligible medications, you will pay \$0 in copays for each 90 day supply. That's right! \$0 copay! And the MMIA Employee Benefits program also saves approximately 60% compared to our normal costs, which in return helps with our yearly rate adjustments. For example, you may have seen the skyrocketing costs of EpiPens in the US news recently. Through the MMIA Scripts program, your cost is \$0. MMIA is seeing such a cost savings on this medication through the program that we are able to pass this onto you at no cost. It's a WIN-WIN for everyone.

Many people do not realize that the pharmaceutical industry manufactures many of their brand name drugs in FDA approved facilities world-wide. The MMIA Scripts program simply allows you to access these same medications at a fraction of the cost due to the aggressive negotiations that occur in the four Tier 1 countries mentioned previously.

Not all medications are eligible through the MMIA Scripts program. To find out if your medications are eligible and for more information on how to enroll, visit [www.mmiascripts.com](http://www.mmiascripts.com) or call a customer service representative today at 1-866-488-7874.



IN 2016

## What's the Word on Wellness?

Hey folks! The wellness health screening season is wrapping up—the last day is September 30th. If you haven't already scheduled or attended a screening, here's your reminder to do it! Go to our wellness website, [www.GetWellthyMT.com](http://www.GetWellthyMT.com) to find the screening date for your City or Town. If you've already missed your date, you can still try to sign up for a screening scheduled at a nearby location, or you can contact It Starts With Me (ISWM) for other possible alternatives.

For those of you accessing the Montana Health Centers – if you were unable to find morning appointment availability, check again. The Montana Health Center has agreed to make more morning appointments available!

By this November, everybody who has attended a screening will receive information about which outcomes have been met and which ones still require improvement. Remember, there is no incentive for completing a physician follow-up this year, but we still encourage all participants to review and discuss results with their physician. If you would like to participate in a program to receive an incentive in a health factor category or if you are having trouble reaching any of the outcomes, give ISWM a call at 1-800-425-6230. MMIA and ISWM are both here to help you earn your money!

Please note that the wellness incentives gift cards will be distributed by the end of December.

## VSP – Your Eye Care Partner for Back to School

We're headed back to school and September is Children's Eye Health and Safety Month.

When we reminisce about our school days, we think of school supplies, new clothes, maybe even a new backpack. Unfortunately, we rarely think past that supply list. Did you know that 65% of children nationwide haven't had an eye exam in the last 12 months? Approximately 80% of what we learn is through our eyes, so it's important to make a visit to a VSP doctor part of a child's back-to-school regime.

Take the story of nine-year-old Jimmy, who had been struggling with chronic headaches and blurred vision in his right eye. While a CT scan didn't show anything irregular, and his doctors attributed his pain to a sinus infection, his mother brought him in to his annual eye exam with Dr. Ruben.

Dr. Ruben found a lack of response to light and discoloration in the optic nerve in Jimmy's right eye, and referred him to a brain specialist. Jimmy was diagnosed with a benign tumor growing near his pituitary gland and if it had continued to grow, it could have been fatal.



Jimmy is now recovered and excelling in life and in school. Jimmy and Dr. Ruben's story is a lesson for us all: it's important to start the school year off right and schedule annual eye exams for you and your family members!

Looking for more eye care information? Visit [www.vsp.com](http://www.vsp.com) to learn about eye health topics that matter to you. With Exclusive Member Extras you can learn ways to save on your back-to-school doctor's visits and more, like rebates and special offers for VSP members only.

# Want to Avoid the Flu?



TELADOC™

## Use these tips from Teladoc's Chief Medical Officer!

Maintaining your good health is very important to us, especially during flu season.

According to the Centers for Disease Control and Prevention (CDC), an estimated 49,000 Americans died from influenza in one past season alone.

To help you stay healthy, we've provided you with a Teladoc membership as part of your benefits. With Teladoc, you can speak with a licensed doctor via phone or video in minutes — not hours or days.

We're also passing along tips to avoid the flu from Teladoc's Chief Medical Officer, Dr. Henry DePhillips:

- First and foremost, get your flu shot
- Frequently wash your hands with warm water and soap (count to 60!)
- Cover your sneezes
- Refrain from touching your eyes, lips, and mouth
- Sanitize common areas at home and in the office, including keyboards and countertops
- Register your Teladoc account today so you're ready to connect with a doctor at the first signs of the flu

- If you do get the flu, stay home so you don't infect others — then contact Teladoc for quick, convenient care from the comfort of your home

We wish you good health this cold and flu season and throughout the year!

To begin using your Teladoc membership, register your account today at [www.teladoc.com](http://www.teladoc.com), or call 1-800-TELEDOC. For added convenience, download the Teladoc app.



## Newborn Eligibility

There is so much to think about with the birth of a new child. One consideration is the addition of your new bundle of joy to your health plan. Newborn children are not automatically enrolled on your health plan through the MMIA Employee Benefits program. The birth of a child is considered a qualifying event, so it is important to formally notify your city or town clerk or HR representative to make the necessary change within 31 days of the birth. Failure to enroll your child on the plan within 31 days from the qualifying event (birth, marriage, or loss of other coverage), will result in no coverage through the MMIA Employee Benefits program until either open enrollment the following year, or another qualifying event occurs.

We know life gets busy. Please make it a priority to be sure your little one has the health coverage they need at such an important time in life.





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## retiree corner

### Medicare Part D Notice

As your medical plan administrator, we are required to notify participants of the Medicare Creditable Coverage Disclosure. This notice informs you that the MMIA drug coverage plans we currently offer are creditable. This means that the MMIA prescription drug coverage on average is expected to pay out as much as standard Medicare prescription drug coverage pays. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining a Medicare drug plan, 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.

Please visit the Employee Benefits section of our website at [www.mmia.net](http://www.mmia.net) to access this notice or call us at 1-800-635-3089 and select Option 4 to request a copy by mail.

Don't forget that Medicare eligible retirees also have a group supplement option available to them. For more information please contact us at the number listed above.

