

choices

The Newsletter of the Montana University System's Flexible Benefits Program

Our Online Resources

Paper may not be dead and it is really in no danger of dying, but it is certainly becoming less common as we struggle to manage the increasingly complex realities of our lives. Computers are indispensable now and the Internet probably delivers to most of us as much information as does traditional printed sources. The conversion from fonts and ink to bits and bytes is extensive and pervasive. Our Benefits program is certainly no exception to this computer revolution and what we are able to do online and the amount of information available to us digitally is really quite astounding.

By default, much of our documentation comes to us electronically. For two years now the plan descriptions and official documents for our medical, disability, and life insurance programs are no longer delivered by mail, but rather made available to us online. You may still request printed copies by calling 1-800-447-7828, but our records indicate that most of you do not bother to do so. Almost all official documents and forms from our providers are now accessible electronically. Lists of preferred providers and approved drugs on the formulary are constantly being updated and made available to us 24 hours a day. We are even able to trace our individual claims online and manage our retirement funds from the comfort of our home. There are still some things that we cannot do electronically. Forms that require a signature and the filing of most claims still require paper submission, though even these tasks may be possibly done online at some point in the near future.

Electronic resources are certainly no panacea for all of the problems we have in managing the enormous amount of data in our lives. One wag suggested that WWW stands for "world wide wait." Slow connections, limited access, junk e-mail, computer viruses, site navigation, outdated and poorly designed Web pages, stale links, and security issues are but a few of the many problems that plague us. Yet most would agree that the Internet has empowered us, and enabled us to manage information and complete tasks online that few of us would have thought possible just a few years ago.

Yet the power of keyboard and the mouse come only to those who have access to the Web, knowledge of what resources are available to them, and the understanding of how to use these Web sites. The purpose of the article then is to explain how all of our members can gain access to the Internet regardless of employee classification or location. We will then survey the principal Web sites provided to us by our insurance and retirement program administrators and other providers and the types of resources at each site. This overview will attempt to suggest strategies that will help you manage your accounts online and maximize the benefits for you and your family through the power of the Internet.

The Choices Newsletter

is designed to help

promote a sense

of our ownership

and responsibilities

within the program.

Internet Access - Most MUS employees have a computer workstation and high speed access to the Internet at their workplaces. In fact, the majority of our professional employees are likely to spend much of their workday on the computer and are very familiar with the Internet. The same is true for most classified employees. There may be some, however, such as those in the trade professions, for example, with very limited access. Yet even in these situations, there may be a computer in a central office that might be made available over the lunch hours to those with no other access. One note of caution here. Study the "MUS Internet Acceptable Use Policies" (1303.1 and 1303.2) to see what is permissible during the workday and what is not. Some benefits issues are clearly work related and permitted and some are clearly personal. Unfortunately, the boundaries between the professional and the personal are quite fuzzy indeed, so you must use your own discretion.

For our retired employees Internet access may be a bit more problematic. Most towns have Internet providers where you can get dial-up access from your home for \$15 to \$25 dollars a month. Many places have higher speed Digital Subscriber Services (DSL) or cable modem services, although these are considerably more expensive. There are public Internet resources as well and free access is often available. All MUS libraries have good high speed connection available to all and personnel willing to help you navigate the Web. Public libraries are usually another source of free access. Many towns now have Internet cafes where you can surf the web, albeit for a modest fee. If the Internet and computers still intimidate you, there are often continuing education classes or knowledgeable friends there to help. Access from home can allow us to perform many tasks on our own time and save many phone calls or trips to our Payroll/Benefits office.

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Our Online Resources (Continued from Page 1)

Computers Resources - Since most sites and tasks described in this article are not resource intensive, almost any computer purchased in the last 5 years will do. For dial-up access you will need a modem. A network card and special equipment and software are required for high speed access from home. A Web browser (Netscape or Internet Explorer) is almost always pre-installed on most computers. One additional required program is Acrobat Reader. This is often installed as a "plug-in" on your browser or sometimes as a separate, freestanding program. If you cannot find Acrobat on your computer, you can download a recent version for free from the Adobe website at www.adobe.com. Most of our providers post official documents and forms in PDF format and Acrobat is required to read them. You can print out all or part of a PDF document, but you cannot modify it in any way.

Security - There are two types of sites on the Web: public sites available to all and secure sites that require the establishment of a personal account and some sort of login process. Public sites can be identified by the "http://" prefix on the Web address and are not secure. Secure sites are prefixed by "https://" in their addresses and can give us access to our own personal data and accounts. Most of our benefits providers have both public and private Web pages. All websites that provide access to private information require the establishment of an account and their sites guide you through the setup process. You can use a secure site without worry about privacy concerns. Data is usually encrypted before it is transmitted and federal HIPPA regulations assure you that the information you submit will not be shared inappropriately. One note of caution: if you are at public shared access computer at work or in a library, **be sure to log out from your account and close down the browser**. That way the person who follows you will not be able to retrieve any of your personal information.

Provider Websites - What follows is a survey of our major providers' websites. All sites have information pages available to the general public. Some sites give access to private accounts and individual data as well and these will be noted and setup and login procedures described. Every active site is in a state of constant construction, revision, and upgrading. Therefore, most webmasters have been contacted in researching this article and upcoming major enhancements will be previewed. No survey such as this could possibly be complete or comprehensive, so everyone is urged to use this list simply as a starting point for their online explorations.

1. MUS Choices Program (www.montana.edu/choices) - We start with our own site. This site provides a general overview and description of our benefits program including descriptions of our core medical and dental plans, long term disability and life insurance/accidental death and dismemberment programs, as well as our optional life and disability coverages, vision plan, and reimbursement accounts. Eligibility requirements and enrollment procedures are explained for all of these programs. The site includes an overview of all of our non-optional (TRS, PERS, TIAA-CREF) and supplemental retirement programs. Our employee assistance and managed care programs are described as well. There is a list of current premium rates and links to the websites of most of our plan administrators and providers. The InterUnits Benefits Committee page includes a list of current members, contact information, and minutes from recent meetings. Addresses are listed for our Helena staff and links to assist you in seeking additional information from our providers or general medical or financial information. The most recent *Choices Newsletters* are posted in PDF format and future plans call for a complete set of all back issues together with an index. And finally, to help navigate through this wealth of information, a general search function is provided at the bottom of every page.

2. MUS Wellness Programs - There are two main sites: one for MSU and affiliated campuses (www.montana.edu/wellness) and another for the UM campuses (www.umt.edu/wellness). Both sites provide descriptions of the various wellness programs and activities, wellcheck and special event schedules, contact information, and links to sites useful for self-care and for managing you and your family's health. Some of our smaller campuses also have their own wellness websites linked off of their homepages.

3. Blue Cross/Blue Shield (www.university.bcbsmt.com/Faculty/FacultyStaff.htm) - Aside from the 1,000 of us or so enrolled in one of the HMO programs, this is the principal site for our standard indemnity medical plan. You may download all or parts of the official medical plan document in PDF format and print out those sections you require (those still wishing a hard copy may request one by calling 1-800-447-7828). The site also has a search function. You may search for a preferred provider either by location or speciality or both. Note that you click on "Blue Cross Blue Shield of Montana" if you are in the indemnity plan or "MUS HMO" if you are in the BC/BS HMO plan. The list of providers is kept current on a daily basis. Most listings give full contact information and

indicate whether or not the provider accepts new patients.

There are also secure services available that enable you to track your claims and ask questions confidentially of a Customer Services Representative via e-mail. To activate your account online you will need your subscriber ID number on your BC/BS card. An access code will then be mailed to your home on the next business day.

4. The HMO Medical Plans - There are three providers of our HMO coverage: New West, PEAK, and BC/BS Blue Choice. The plan designs are essentially the same and a general plan description can be seen at www.montana.edu/choices/cho25.htm. The provider networks are different, however, depending upon where you live. A list of providers can be seen at the individual websites: **PEAK** - www.healthinfonetmt.com/BSHP/Search.asp; **New West** - www.newwesthealth.com/Group%20Plans/MUS.htm; and **Blue Choice** - www.bcbsmt.com/apps/provdir/provdirsearch.asp. Be sure to click on the "MUS HMO" option on the BC/BS site. These sites all provide plan descriptions and contact information too.

5. The Dental Plan - The general plan description can be downloaded in PDF format from the Choices website at www.montana.edu/choices. Claims may be tracked on the BC/BS site as described above.

6. The Prescription Drug Plan - A plan description is on the Choices website. The drug program is administered by Eckerd Health Services and their website can be found at www.ehs.com. You may gain secure access to your personal information and claims history by registering at this site. The site claims that you must use your Eckerd member number on the back of your health insurance card to complete this registration. However, the full number does not seem to work, but your Social Security number (a portion of the Eckerd number) does work and allows you set up a "personal profile" with your own login and password. Once you gain secure access, you have very useful information at your disposal.

The search functions are perhaps the most helpful. You can use the "pharmacy locator" to search for the nearest network pharmacy and the site even provides street maps especially useful when you are travelling. You may download the complete formulary of preferred drugs if you wish, but since this list is very long and constantly changing,

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the search function is likely to be more useful. You simply enter in the name of the drug and immediately learn if it is on the formulary of preferred medications, and if there exists alternative medications or generic equivalents. You can even do this formulary search from your physician's office when discussing appropriate medications.

Secure access enables many more functions. You may review you and your family's claims histories and track your deductibles. If you use Eckerd for your mail-order prescriptions (Ridgeway is an alternate provider), you may order refills online, and track the status of your mail orders and the expiration dates of your prescriptions. The Eckerd site also provides very useful general information on health care and drug therapies. Note that Ridgeway does not have a website, but you can download a mail order form from the Choices website.

7. The Life, Accidental Death and Dismemberment (ADD) and Long Term Disability (LTD) Insurance Plans - Descriptions of each of these plans can be seen on our Choices website. Remember that basic life and LTD coverage for the employee is required under the Choices plan. Optionally, you may increase the amounts of coverage and insure family members as well. The ADD insurance is program elective. You may pay for all of these optional coverages with pre-tax dollars through payroll deduction. Consult the Choices website for details and premiums.

8. The Vision Plan - This optional program is administered by VSP. The general plan description available on the Choices website. You can search for a local provider at the VSP website at www.vsp.com. The VSP site also provides secure access to your account and a wealth of information on general vision health care.

9. Health Care and Dependent Care Spending Accounts - These plans enable you to pay your out-of-pocket health care and dependent care expenses with pre-tax dollars and typically save a third of the costs. General plan descriptions and forms are available at the Choices website. These plans are administered by Employee Benefits Resources (www.ebrworld.com/cafeateria-plans/mus/). At the EBR website you can find forms, IRS regulations, and general information about these plans. You may gain secure access to your personal accounts and claims history at www.online-enrollment.com/EBR/. Your PIN number is the last four digits of your S.S. number.

10. Employee Assistance Program - This program is administered by APS Healthcare and provides short term counseling for our employees. A general profile can be found at the Choices website. APS does not have a general website but does offer a 24 hour crisis hotline at 800-833-3031.

11. Managed Care Program - APS also administers our pre-admission authorizations, case management, maternity/healthy generations program, and a medical hotline. Details of these managed care programs and contact information can be found on the Choices website.

13. The Core Pension Plans - Both defined benefit plans :TRS (www.trs.doa.state.mt.us/retirees.htm) and PERS (www.state.mt.us/doa/perb/perb.htm) provide extensive information on their programs on their websites and both have plans to provide secure access to individual accounts in the near future. The PERS site has links to their defined contribution program as well. TIAA-CREF (www.tiaa-cref.org) manages the defined contribution programs for both our professional and classified staff. In addition to a vast amount of public information and retirement planners, the TIAA-CREF site does allow access to private accounts. Once you set up your account and password, you may review your balances and contributions, change future allocations, and freely move money from one fund to another. There is a danger in this, however. Most studies indicate that frequent shifting of funds typically leads to poorer results in the long run. Those who do best are usually those who establish an appropriate asset allocation and rebalance once a year rather than continually "churning" their accounts.

14. The Optional Retirement Savings Programs - All six of our 403b vendors have well developed websites: TIAA-CREF (described above), Valic (www.valic.com), T. Rowe Price (www.troweprice.com), Aetna (www.aetna.com), Scudder (www.scudder.com), and Metlife (www.metlife.com). All have extensive resources for financial and retirement planning and most allow secure access to individual accounts. Access to our deferred compensation 457 plan can be gained via the PERS site (described above).

Final Words - Online resources can offer far more extensive and far more current information than could ever be delivered by paper alone and in a very cost effective way. This should translate into better service and lower premiums in the long run for us all. ■

The Director's Chair by Glen Leavitt

This past plan year has been a relatively good one. The increasing trend in medical expenditures was just more than 5% when we were expecting 15%. Pharmacy claims however increased about 17%, only a little less than we were expecting. We can not assume that the period of rapid medical inflation is over however. National surveys from several sources are still predicting around 15% for medical trends and even higher for pharmacy. Because of these projections, the Inter-Unit Benefits Committee will still have to take a close look at plan design and premium changes to keep us ahead of the trend.

There is increasing evidence that well designed Health Promotion Programs (Wellness) do provide a return in reduced cost trends, employee moral, and reduced absenteeism. The IUBC will be looking at these in the coming months.

You may recall that last year we looked at a proposal to levy a surcharge on higher paid employees in order to provide premium subsidy to lower paid employees. This proposal was not endorsed by the IUBC but it did provoke a very heated and interesting discussion. The outcome of that discussion was a proposal that a committee be formed of IBUC members and other interested parties with the charge of coming up with a workable plan to help lower paid employees with dependent care premium or medical costs. This committee will make recommendations to the January or February IUBC meeting. ■

Advanced Imaging of Missoula Not a Provider

Advanced Imaging is affiliated with Community Hospital of Missoula and provides its imaging services. While Community Hospital is a BC/BS member, Advanced Imaging is not. This has caused much confusion, concern, and financial pain for our Choices participants. One of our members was recently forced to pay \$700 out-of-pocket in addition to the BC/BS allocation. This person just assumed that since Community Hospital was a BC/BS member, all services provided there would be covered. This is simply not the case. **Even though a hospital is member provider, their ancillary services may not be.** Remember that if you go out of network, you will likely be subject to balance billing. **You must always ask and always request a member of the BC/BS network for these ancillary services.** Better yet, call Advanced Imaging and ask that they sign a provider agreement. Then urge Community Hospital to require that all of its affiliated service providers be BC/BS members. ■

Questions & Answers

Q I saw a recent press release that claimed that we will now be able to "flex" our over-the-counter medications and pay for them out of our Medical Spending Accounts. Is this true and what is covered? J. S., UM - Missoula

A. It is true. The IRS has said in a recent ruling that drugs purchased without a prescription may now be reimbursed by our flexible spending accounts. Such things as aspirin, Maalox, and Tylenol are clearly covered by this recent ruling. Specifically excluded are such things as dietary supplements, vitamins, toiletries, cosmetics, and general first aid supplies such as band-aids and ace bandages. There are some things such as smokers' patches and condoms where the coverage is unclear and the IRS will probably be forced to make additional rulings. Go to the EBR website (www.ebrworld.com) for the most current information and IRS definitions.

Q I have taken Claratin over the years to treat my persistent and continual allergies. When I went to refill my prescription this last time, Ridgeway said that Claratin is now an over-the-counter drug and therefore no longer covered by our plan. I use Claratin on a regular basis and despite its change of status, the drug continues to be quite expensive. Is this not just one more instance of where our program shifts the financial burden of being ill back onto the shoulders of its members? R.S. MSU-Bozeman

First of all, we say that we very much sympathize with you and our other members who have

lost coverage for required medications that were covered but are no longer. All of us struggle with the problems of funding the spiraling cost of drugs. Excluding coverage for needed medicines is never our intent.

By design our drug plan, like most plans nationwide, covers only those medications that require a prescription. Claratin is only one of a long line of patented drugs that are now available over-the-counter. Prevacid and Prilosec (for heartburn and gastric reflux disease) just went over-the-counter as well. Many very common drugs such as Ibuprofen (Advil) were once available only by prescription. Now Advil is quite inexpensive and generic ibuprofen (Oscos, for example) even less so. The cost of over-the-counter Claratin has come down modestly since it went over-the-counter and we can be quite certain that in time the market forces will prevail and that Claratin and its generic equivalents will be even less expensive in the future.

It is difficult to say whether or not your costs are greater now than before; it is all a matter of copays and deductibles, dosages and frequency of usage. Even if you used the mail order plan (almost always cheaper for maintenance drugs), you would still have been required to pay \$60 for a three month supply when Claratin was by prescription only. There are a few cost savings strategies still. Buy a generic equivalent, when available, and reduce your expenses by a third by flexing your costs through a medical savings account (for details see the answer to the previous question). ■

CHOICES NEWSLETTER

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Since each individual and family situation is unique, you should always consult your family physician before taking action on any medical advice given here and you should consult your personal financial advisor before acting on any financial advice in the Newsletter. Consult plan documents for complete information.

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