



FOR YOUR

BENEFIT

Published quarterly by the GROUP INSURANCE COMMISSION
for active and retired employees of the Commonwealth of Massachusetts

Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor

Deborah W. Heslop, Chairperson
Dolores L. Mitchell, Executive Director

Spring 2000

GROUP INSURANCE COMMISSION
Providing Massachusetts State
Employees, Retirees, and Their
Dependents with Access to
Quality Healthcare at a
Reasonable Cost

Inside This Issue of FYB:

- Prescription Drug Benefit Changes.....page two
- GIC Health Fair Schedule.....page three
- Open Your Mouth for Clues to Your Health.....page four
- Four Scholarships to be Awarded.....page four
- Your Role in GIC's Missionpage six
- Spring is Here -- Get Out on Your Bike Safely....page seven
- Diabetes -- The Silent Disease.....page seven

New Look! New Info!

VISIT US ON THE WEB

www.state.ma.us/gic

It's Annual Enrollment Time - April 3 to May 10, 2000 Research Your Options

Annual Enrollment is here. Your GIC benefits are an important part of your compensation or retirement package. Be sure to take advantage of open enrollment to review your benefit package and make appropriate changes or keep your current choices if they still work for you. The GIC has extended annual enrollment to May 10, to give you time to thoroughly review materials, ask questions, attend a health fair, and fill out forms. All changes become effective July 1, 2000.

Annual Enrollment Gives You the Opportunity to Change or Enroll In:

- A health plan
- Dental and Vision Plan (Employees in Legislature, executive offices, and managers only)
- Active employees can also change their health insurance premium deduction tax status; active and non-Medicare enrollees may apply for a buy out of their health plan if they were insured as of June 1, 1993 and are currently enrolled in a GIC health plan plan.

Enrollment Check List

- ✓ Compare the major benefits of the health plans
- ✓ Call your doctor's office or the health plan to ask whether your doctor participates in the plan (*remember, if your provider leaves an HMO during the year, you must remain in the plan until the next annual enrollment*)
- ✓ Review the HMO Report Card's -- *NEW* in the Benefit Decision Guide!
- ✓ Attend a GIC health fair
- ✓ Find the cost of each plan in the Benefit Decision Guide
- ✓ Choose a plan that best matches your needs and pocketbook, and complete the necessary enrollment forms by May 10.

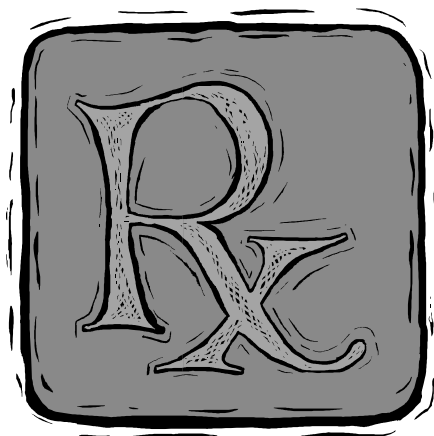
Health Fairs

The GIC is holding twenty health fairs this year; see page three for dates and location details. Note that there are three Saturday dates for your family's convenience. Children are welcome. Representatives from The State Retirement Board, MA State Employees Credit Union, and the Commonwealth's Deferred Compensation Plan through Aetna Financial Services will also be at the fairs. We look forward to seeing you!

Prescription Drug Benefit Changes

Most HMOs and the GIC Pharmacy Program for the Indemnity and PPO Plans have put a three-tier copayment structure in place this year. The following descriptions will help you

understand your prescription drug copayment levels:



GENERIC:

Generic drugs contain the same active ingredients as brand name drugs and are sold under their chemical name.

These drugs are therapeutically equivalent to brand name drugs and are subject to the same purity standards as the brand name drug. Generic drugs cost less than brand name drugs because they do not require the same level of sales, advertising, and development expenses associated with brand name drugs.

PREFERRED BRAND NAME (ALSO CALLED FORMULARY):

These drugs are sold under a trademarked name, usually by one manufacturer. These do not have less costly generic equivalents.

NON-PREFERRED BRAND NAME (ALSO CALLED NON-FORMULARY): These drugs are also trademarked. They have a generic equivalent or a preferred brand alternative that can be substituted.

Three-tier copayment structures provide an incentive to use generic or preferred brand name drugs. Each health plan determines which drugs fall under their preferred/formulary or non-preferred/non-formulary categories. See your Benefit Decision Guide for an outline of each plan's copayment structure. For specific drug classifications, call the individual Plan.

Why were the copayment structures changed?

Spending on prescription drugs is escalating more rapidly than all other health care costs. Usage has increased dramatically. The public is demanding more prescriptions when they go to the doctor; doctors are prescribing more drugs and prescribing them for longer periods of time. Additionally, pharmaceutical companies are introducing more drugs than before. New drugs are more expensive than the drugs they are replacing. In order for the GIC to continue to offer comprehensive drug coverage, enrollees must share some of the burden of the increased costs; the GIC will continue to absorb the larger portion.

How can I keep my prescription drug costs down?

Utilize savings and convenience of mail-order service for maintenance prescription drugs. Don't be shy — discuss your prescription options with your doctor. Ask whether an alternative, less expensive option would work for your condition.

GIC Pharmacy Program Has New Pharmacy Benefit Manager

The GIC selected Express Scripts as its new Pharmacy Benefit Manager effective July 1, 2000. All enrollees will receive details by mail on the new pharmacy network, identification cards, and mail order information. Most large pharmacy chains are in the new program, so you should see very little in the way of change.

Come meet Express Scripts at a health fair, call them at 1-877-828-9744, or visit their web site at www.express-scripts.com.



Open Your Mouth For Clues to Your Health

Regular dental visits are important not only for maintaining healthy teeth and gums, but also for detecting other diseases and health conditions. Many diseases have initial signs and symptoms in the mouth. Furthermore, medications for common illnesses can cause side effects in the mouth. Your dental provider plays an integral part in your health care. Dentists and dental hygienists are often the first to detect oral manifestations of a disease. It is also important to keep your dental provider apprised of any medical conditions you have, or medications you are taking, so that he or she can treat you safely.

Some examples of diseases that present in the mouth include:

- Diabetic patients may experience increased gum disease and bone loss.
- Smokers are at an increased risk for losing their teeth to gum disease, as well as for cancers of the mouth and tongue.
- A red tongue and a burning mouth may be an indication of anemia.

- Medications for anxiety, depression, and high blood pressure may cause dry mouth, a painful condition that can increase one's risk for cavities.
- Complications of radiation and chemotherapy for cancer also include dry mouth and increased risk of cavities.

Many other diseases such as lupus have oral manifestations. Early results of recent research show a connection between gum disease (periodontal disease) and systemic diseases such as heart disease, pre-term low birth weight babies, osteoporosis, and respiratory diseases.

Become active in maintaining your oral health and overall health by practicing good oral hygiene (brushing thoroughly at least two times per day and flossing daily) and maintaining regular preventive dental visits. Keep all your health care providers informed if you experience any changes in your oral health and your overall health status.



Four \$2500 GIC-Tufts Health Plan College Scholarships Available

The GIC and Tufts Health Plan will award four \$2500 scholarships on July 15, 2000. Tufts Health Plan, the administrator of the Commonwealth PPO, is sponsoring these scholarships. Students who meet the eligibility criteria listed below are encouraged to apply. (GIC staff are not eligible to compete.) All applications, including two essays, a transcript, and letter of recommendation, must be submitted by June 1, 2000.

Eligibility Criteria

- Undergraduate student enrolled in a two or four-year public or private college or university
 - Children of current active or retired Massachusetts State employees covered under their GIC family plan
 - Minimum GPA of 3.0
 - Demonstrated interest in a career in public service, preferably with a healthcare focus
- Scholarship recipient's parent must still be a Massachusetts State employee at the time of award (does not apply to retirees' children)

For an application, send a self-addressed stamped envelope to: Group Insurance Commission, Attention Scholarships, P.O. Box 8747, Boston, MA 02114-8747. Or, go to GIC's web site at www.state.ma.us/gic.

What Do You Think? We Want to Know

The GIC has implemented some new tools for you; let us know if they are helpful. For example, this year's Active and Non-Medicare Benefit Decision Guides include an HMO Report Card on member satisfaction. Also, we have added Saturday dates to our Health Fair Schedule. We want to hear what you think of these additions. Submit your letters to the FYB Letters to the Editor column; selected letters will be reprinted (let us know if you wish to provide your feedback anonymously). Your input is appreciated. The GIC reserves the right to edit your letters for space considerations.

Send comments to Cynthia McGrath, Editor, For Your Benefit, Group Insurance Commission, P.O. Box 8747, Boston, MA 02114-8747.

Should I Enroll In Optional Life Insurance?

In addition to your Basic Life Insurance, Optional Life Insurance provides economic support to your family in the event of your death. During annual enrollment, and anytime during the year, active employees can elect to enroll in optional life insurance as long as they have worked at least one year. You will need to complete medical forms and, possibly, pass a physical.

To determine how much optional life insurance you might need, consider:

- Your family's yearly expenses
- Future expenses, such as college tuition payments
- Your family's income from savings, other insurance, and other employment

The GIC also has a handy worksheet, available at the health fairs, to help you determine your needs.

Changing Your Optional Life Insurance Status

If you have been tobacco-free for at least 12 months, and you are enrolled in optional life insurance, you may apply for reduced rates during annual enrollment. See your Group Insurance Coordinator, write to the GIC (retirees), or attend a health fair for these forms.

Benefits Access



<i>GIC Indemnity Plan, GIC Indemnity Plan PLUS, Indemnity OME</i>	1-800-442-9300 www.plusaccess.com
<i>Commonwealth PPO (Tufts)</i>	1-800-870-9488 www.tufts-healthplan.com
<i>CIGNA HealthCare, CIGNA CentralCare</i>	1-800-244-1870 www.cigna.com
<i>Fallon Community Health Plan, Fallon Senior Plan Preferred</i>	1-800-868-5200 www.fchp.org
<i>Harvard Pilgrim Health Care, GIC Retiree Plan First Seniority</i>	1-800-542-1499 www.harvardpilgrim.org 1-800-238-6420
<i>Health New England, Health New England Medrate</i>	1-800-842-4464 www.healthnewengland.com
<i>Neighborhood Health Plan</i>	1-800-433-5556 www.nhp.org
<i>Tufts Health Plan, Tufts Medicare Complement, Tufts Secure Horizons</i>	1-800-462-0224 www.tufts-healthplan.com 1-800-246-2400
<i>United Behavioral Health</i>	1-888-610-9039 www.unitedbehavioralhealth.com
<i>Prescription Drugs (through 6/30/00)</i>	1-800-988-1795 www.merck-medco.com
<i>Prescription Drugs (beginning 7/1/00)</i>	1-877-828-9744 www.express-scripts.com
<i>The Hartford (LTD Insurance)</i>	1-800-322-6222 Not available
<i>Medicare</i>	1-800-633-4227 www.medicare.gov
<i>State Retirement Board</i>	1-617-367-7770 www.state.ma.us/treasury/srb.htm
<i>Group Insurance Commission TDD/TTY Access</i>	1-617-727-2310 www.state.ma.us/gic 1-617-227-8583

Benefits for Staff in Legislature, Executive Offices, and Managers

<i>Delta Dental</i>	1-800-553-6277 www.deltamass.com
<i>SightCare</i>	1-800-595-9881

For Your Benefit is published quarterly by the
Massachusetts GROUP INSURANCE COMMISSION
Dolores L. Mitchell, Executive Director
Cynthia McGrath, Editor

You Provide an Integral Role in GIC's mission --- Quality Healthcare at a Reasonable Cost

Providing quality healthcare and containing costs are goals in continual tension. However, that's what the GIC does every day, with your help.

The Challenge

Health care costs are increasing for many reasons:

- An aging population
- Increased use of services or medications
- New and expensive technologies and drugs
- Inflation

The Scope

The GIC's total budget for FY 1999 was \$665 million. That's over \$1.8 million a day! This budget is comprised of the Commonwealth's and enrollees' share of the cost of health, dental/vision and life insurance benefits.

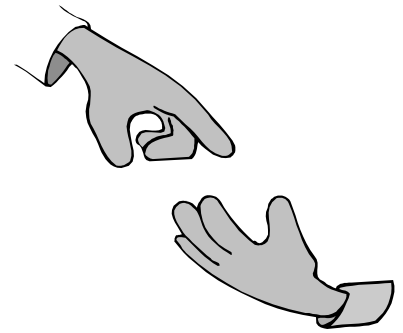
GIC's Role

GIC encourages its health plans to manage their costs by implementing disease management programs and quality initiatives, such as mental health parity and the Indemnity Plan's Premier Program. Providers and patients collaborate in these intensive programs in order to control disease symptoms, prevent expensive treatment in the future, and improve quality of life.

The GIC hopes to improve the health of all our members and curb the rising costs of their health care.

How can you help?

As a member of a GIC health plan, you can join in our efforts to improve health outcomes and the effectiveness of the care provided. Commit to a healthy lifestyle. Learn all you can about how to stay healthy and about any conditions you may have. Ask questions about your diagnosis and treatment and any medications you may be prescribed. Is the treatment you are receiving the standard of care for your condition, medically necessary, and the most cost-effective treatment? Be an active partner with your provider, your plan and the GIC in maintaining your health and the ability of the GIC to provide you with superior benefits.



GIC Offers Benefits for All Seasons And Enrollees Agree!!!



You may have noticed the GIC's new "Benefits for All Seasons" logo on the cover of this newsletter. It encompasses the GIC's proud tradition of choice and value. The GIC offers employees and retirees/survivors a wide array of health plans at reasonable costs:

- Ten health plans for Non-Medicare enrollees, including three types of indemnity plan coverage, a PPO, and six HMOs.
- Nine health plans for Medicare enrollees, including two types of indemnity plan coverage and seven HMO plans.

Sure, we're tooting our own horn, but enrollees agree!!!

In December we surveyed both active and retired enrollees.

Our survey results showed that:

- 91% of active employees were satisfied or very satisfied with their GIC Health Insurance
- 98% of retirees were satisfied or very satisfied with their GIC Health Insurance
- 80% of active employees and 93% of retirees were happy with their plan's physician access
- 78% of active employees and 89% of retirees were satisfied or very satisfied with their prescription drug plan

The GIC will continue to work for you year round.

Spring is Here! Get Out on Your Bike — Safely

Ready to shake the winter doldrums? Get outdoors and hop on your bike. However, use your head, that is a helmet on your head, along with bicycle safety practices. Leftover winter sand on the street can be particularly hazardous. And, you need to share the road safely with those big cars and trucks you've been in all winter.



Your brain is your best asset

Even a low-speed fall on a bicycle path can cause brain injury. Bicycle helmets can reduce the risk of injury from a bicycle crash by 85%. Seventy to eighty percent of the 1000 deaths each year from bicycle crashes are the result of head injury. Bicycles are the second leading cause of childhood injuries, after automobiles. Doesn't it make sense to protect your (and your child's) head?

Helmet fit: A bicycle helmet should be level on your head, touch all around, be comfortably snug, and not move more than an inch in any direction.

Helmet color: The brighter, the better

Keep it simple: Thin straps, complicated adjustments, aerodynamic designs, visors, and excessive vents are generally less safe and less user friendly than the plainer alternatives.

Helmet resources: All helmets made for U.S. sale after March 10, 1999 must meet the US Consumer Product Safety Commission standard — look for the sticker. Review helmet specifications and warranties at www.helmets.org.

Don't wait to replace your helmet: Even if there's no visible damage after a crash, replace your helmet. Also, most manufacturers recommend replacing your helmet every five years.

Diabetes - The Silent Disease

More than 15 million people, 5.9% of the U.S. population, have Diabetes Mellitus (DM). Diabetes is a chronic disease with no known cure and is the 7th leading cause of death. Particularly troubling is the fact that 34% of the people with DM do not know they have it until they have life-threatening complications. The good news is that DM is a manageable disease when there is cooperation between you and your doctor.

DM is a disease in which the body does not produce, or properly use, insulin, a hormone that is needed to convert sugar, starches, and other food into usable energy. It has two variants:

Type 1- An autoimmune disease in which the body does not produce any insulin, most often occurring in children and young adults. Type 1 accounts for 5-10% of DM.

Type 2- A metabolic disorder resulting from the body's inability to make enough, or properly use, insulin. Accounts for 90-95% of DM.

Warning signs of diabetes include:

Type 1: Frequent urination, irritability, unusual thirst, extreme hunger, unusual weight loss, extreme fatigue

Type 2: Any of Type 1 indications, frequent infections (gum, skin, bladder), blurred vision, cuts or bruises that heal slowly, tingling or numbness in the hands or feet

Proper management of diabetes is critical to longevity and quality of life. The National Center for Quality Assurance (NCQA) includes the following points in rating quality health care. *If you have diabetes, is your doctor testing the following?*

Eye exams: Diabetes is the leading cause of new cases of blindness in people ages 20 to 74.

Foot exams: Approximately 60 to 70 percent of people with diabetes have mild to severe forms of diabetic nerve damage, which, in severe forms, can lead to lower limb amputations.

LDL, Cholesterol and hemoglobin A1c levels controlled: These measurements indicate risk for heart disease, stroke and management of glucose levels. People with diabetes are two to four times more likely to have heart disease, or to suffer a stroke.

Urinalyses for kidney disease performed: Diabetes is the leading cause of end-stage renal disease, accounting for 40% of new cases a year.

KEEP IN MIND...

REPORT ANY CHANGES IN YOUR FAMILY

Active employees must notify the Group Insurance Coordinator where they work of family changes. Retirees must call their health plan and notify the GIC in writing if you:

- ✓ Have a baby
- ✓ Add dependents
- ✓ Get divorced



DEPENDENT COVERAGE

Unmarried dependent coverage ends at the end of the month the dependent turns 19. If the dependent is a full-time student, the State insured must apply to the GIC for student coverage and, if approved, must recertify student eligibility twice a year.

For additional information, call the Group Insurance Commission 617-727-2310 extension 801.

BEFORE YOU RETIRE

Three months before you retire from state service, be sure to do the following:

- 1) For retirement counseling, call or visit the State Retirement Board at 617-367-7770, One Ashburton Place in Boston. See their web site at www.state.ma.us/treasury/srb.htm.
- 2) Evaluate your health and optional life insurance options. Complete and submit the corresponding GIC forms available through your worksite's GIC Coordinator.
- 3) Call or visit your local Social Security Office (see phone book blue pages, or go to www.ssa.gov) for Social Security & Medicare Benefits eligibility. Fill out and submit the forms.

This will help ensure seamless health, life insurance, and retirement benefits until your retirement is approved.

- ▶ It's Annual Enrollment Time
- ▶ Prescription Drug Benefit Changes
- ▶ Health Fair Schedule
- ▶ Open Your Mouth for Clues to Your Health
- ▶ Spring is Here -- Get Out On Your Bike -- Safely
- ▶ Diabetes -- The Silent Disease

inside...

Providing Massachusetts State Employees, Retirees, and Their Dependents with Access to Quality Healthcare at a Reasonable Cost

COMMONWEALTH OF MASSACHUSETTS
GROUP INSURANCE COMMISSION
P.O. BOX 8747 • BOSTON MA 02114-8747

BULK RATE
POSTAGE PAID
BOSTON, MA
PERMIT #53295