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TIME TO ACT FOR WELLNESS INCENTIVES

Ti-i-ime is (not) on your side. The window to complete your Wellness activities is about to close. Here are ways you can still participate and receive as much incentive money as possible:

- **Watch the video and take the quiz.** If you haven't yet, watch the 7-minute 23-second video and take the brief quiz. That's \$50 for your wallet or wherever you keep your money. Complete by **September 30**.
- **Get your Health Screening (if you haven't already).** Check the remaining Health Screening locations to see if there is one near you. If so, sign up and get your screening! If there isn't one nearby and you know you'll be near one of the Montana Health Center locations (Anaconda, Butte, Billings, Helena, or Missoula) see if you can set up an appointment. Complete by **September 30** for another \$50.
- **Schedule your Health Screening Review call.** If you've completed the Health Screening, schedule and complete your 10-minute review call with a Take Control health coach to discuss your results. Calls must be completed with a Take Control health coach (follow-up calls with other providers do not count) to receive the \$50 incentive. Complete by **November 7**.



Visit mmiaeb.net/wellness for information and links to all the activities.

The time to hesitate is through. Complete these activities now! Take the reins of your wellness destiny and maximize your incentive payout.

PHARMACY DISHARMONY, NO NEED FOR ALARMACY

Your doctor wrote you a prescription. You go to the pharmacy, pay your copay and get your medication. The end, right?

But wait. There is more to this story! Are you extremely intrigued right now? Hanging on to the edge of your seat? We won't keep you in suspense any longer. Sit back and we'll tell you the rest of the tale and bring some additional transparency to the convoluted pharmacy landscape.

Behind the copay, there are costs and moving parts you likely don't ever see. Pharmacies often don't show you the exact cost of the medication unless you're paying entirely out-of-pocket. The price, as far as you are concerned, was 20 bucks or whatever copay you paid at the pharmacy. The reality is your plan pays significantly more for a lot of medications. With the rise of extremely helpful specialty medications (in particular) in the past 10+ years, plans like ours need to find ways to pay for medications that often cost \$10,000 or more each MONTH.



Keeping your rates as low as possible with the now continual presence of higher pharmacy spend is an ever-evolving challenge.

Most of what can be done for cost containment is completed without your knowledge or involvement. (Phew!) MMIA is leveraging rebate discounts, manufacturer price reduction programs, international mail order and any other plausible initiatives to ensure participants receive their needed medication while also keeping rates from skyrocketing.





If you are contacted for one of these initiatives (like 340B Alignment Program, CRx International or ProAct+), a switch could save the plan anywhere from \$6,000 to upwards of \$300,000+ a year per medication. You will not receive a call unless the savings are substantial. Most often you receive the EXACT same medication—just sourced differently—often delivered right to your door, and, perhaps most importantly, at a much-reduced cost for the plan and your monthly rates.

Additional measures like prior authorizations, step therapies, formulary exclusions or changes can all seem like a nuisance at times yet are in place to ensure participants receive the appropriate medication that is clinically effective and safe with thoughtful plan cost accountability.

The pharmacy world is confusing, at best. The MMIA Employee Benefits staff are here to help you navigate and understand the process of getting the prescriptions for you and your family. If you have questions or need assistance, give us a call. We're here to help!

PRESCRIPTION TIER MONTHLY COST RANGE AND AVERAGE



*The participant pays the copay or price of the medication, whichever is lower.



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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.mmiaeb.net/retirees.**

Please visit the Notices page on 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.