



Managing your Prescription Benefits

As shared during Open Enrollment, the Prescription Benefits Manager (PBM) for all Indiana University health care plans transitioned from Express Scripts to CVS Caremark effective January 1, 2018. Human Resources (HR) partnered with Express Scripts and CVS Caremark to make the transition as smooth as possible. Below is a collection of helpful information and resources to help you manage the transition.

Find helpful resources at hr.iu.edu/benefits/rx.html



Why the Change?

The PBM transitioned from Express Scripts to CVS Caremark alongside all other state-funded institutions of higher education, such as IU, Purdue, Ball State, Indiana State, and Ivy Tech. Indiana legislation mandates that all institutions of higher education participate in the Indiana Aggregate Prescription Purchasing Program (IAPPP) along with the employees of the State of Indiana. The program is managed by the State of Indiana and CVS Caremark was selected as the new PBM in the fall of 2017, the first change in PBM since 2011.

What This Means for You

- A new drug formulary (the list of prescription drugs covered by a prescription drug plan)
- A new HDHP preventive medication list (the list of medications not subject to the deductible for the two HDHPs)
- There is now an option to fill a 90-day supply of maintenance medications at retail CVS locations

Managing Your Prescriptions

The best way to manage your prescriptions is through Caremark.com. Once you register, your account will reflect your coverage based on your health care plan and your deductible status. This is a great way to quickly check prescription coverage and costs.

To make the PBM transition as seamless as possible, your prescription history, any open refills, and approved prior authorization information were transferred to CVS Caremark. Due to federal law, prescriptions for controlled substances require a new script from your doctor and were not transferred.

You can still use most of the same pharmacies as before. The CVS Caremark pharmacy network includes most retail chain pharmacies, such as CVS, Walmart, Target, and many supermarket pharmacy chains. Some independent pharmacies are also included. Walgreens pharmacy is NOT in-network.



Is your Insurance Information Up-to-date with your Health Care Providers?

When you or a family member needs to see a health care provider or have a prescription filled, don't forget to take your health plan ID card with you. Due to the change in your Prescription Benefits Manager, all health care plan enrollees received new ID cards for 2018. For members covered by Anthem plans, your ID card contains information needed to use your health, prescription, and vision benefits, so be sure to update your insurance information with all of your health care providers. For those enrolled in the IU Health HDHP, you received separate medical, prescription, and vision ID cards to share with providers. If you do not have your new prescription benefits plan information updated with your pharmacy, your prescription may be denied or you may have to pay the full cost of the prescription.

Specialty Medications

Specialty medications must be filled through CVS Specialty Pharmacy and are limited to a 30-day supply. If you are traveling outside of the country and need more than a 30-day supply, contact HR at least a week ahead of your departure and IU HR will work with CVS Caremark to authorize additional refills for the duration of your trip. If you're travelling within the country, the CVS Caremark network has locations across the US and mail order refills can be sent to alternative addresses while you are travelling.

Medications Not Covered

CVS Caremark has a different drug formulary than Express Scripts. If your prescription was impacted by the difference, you should have received a notice from CVS Caremark. If you take a medication that is not in the CVS Caremark formulary, speak to your doctor about an alternative or generic drug in the CVS Caremark formulary. If that is not possible due to a medical necessity, your doctor can request a prior authorization review with CVS Caremark for you to remain on the non-formulary medication. Keep in mind that a medication not in the formulary may be more expensive than the formulary option.

Preventive Medications

Each PBM manages their own preventive medication list and CVS Caremark has developed their preventive medication list based on federal guidance. Due to the preventive nature of these medications, HDHP members can bypass their deductible and pay only the 20 percent co-insurance for preventive medications. Once the out-of-pocket maximum is met, prescription costs are covered by the HDHP at 100 percent.

Medication Costs

Different PBMs have different formularies and manage their medication costs differently. Using a medication not in the formulary may result in a higher cost. If you are enrolled in a Health Savings Account (HSA), IU makes its contribution to HSA accounts in January to help with out-of-pocket prescription costs. These HSA funds can be used to pay for prescriptions and medical care. Regardless of your health care plan, don't forget that any amount you pay toward a covered prescription applies to your annual deductible and/or out-of-pocket amounts in your plan.

To request prior authorizations and appeals, contact CVS Caremark Customer Care at 866-234-6952.

Manage your Prescriptions at Caremark.com

Grab your health care benefits ID card and visit Caremark.com to create an account or use the Caremark app to:

- Locate a participating pharmacy
- View the drug formulary and preventive drug list
- Request mail-order refills

- Check drug availability and cost
- View prescription history
- Check drug interactions
- Learn more about the drugs you take
- Contact a pharmacist

Invest in the Future with a 529 Savings Plan

It's America Saves Week (February 26 – March 3), an annual event co-sponsored by America Saves and the American Savings Education Council to promote good saving behaviors. This week is an ideal time for you to review your finances, set new savings goals, and set up a plan that will help you to save for what's important to you.



If saving for education expenses is a priority, a 529 savings plan might be the right choice. Specifically designed for families to help save for future education expenses (and reduce reliance on student loans), these plans are administered by state agencies and organizations. The plans are free from federal income tax, and so are withdrawals when used for qualified education expenses, such as: tuition, computers, mandatory fees, books, supplies, certain room and board costs, and more.

529 savings plans are typically opened by parents and grandparents, but anyone who'd like to start saving for education expenses can open one. Anyone—grandparents, uncles, aunts, family friends, and more—can contribute to someone's 529 plan and services like Upromise and Ugift make it easy to support someone's future education needs.

For Indiana University families interested in saving for education, the IU Office of Financial Literacy has launched a new resource: 529.iu.edu. This resource makes it easier to start saving by guiding you through some of the most common saving options available, and breaking down the process of choosing the right plan(s) for your needs. Different college savings plans are compared, including 529 plans such as Indiana's CollegeChoice. The Financial Literacy team has pulled together research and resources to help you understand the pros and cons of each plan and make the best choice for your needs.

529.iu.edu will help you get started in selecting an educational savings plan, but you'll need to talk to a financial advisor or tax professional to open a plan. When you're ready to enroll in a plan, you'll need the following information on-hand:

- Information about you (your address, birth date, and Social Security number)
- Information about the person you're saving for (their birth date and Social Security number)
- Information about how you want your contributions to be invested

Once you've enrolled in a plan, it's easy to set up a direct deposit from your paycheck right to your savings plan through IU Payroll. Learn how with this step-by-step flyer (hr.iu.edu/pubs/misc/529directdepositflyer.pdf).

See how you can start saving today at America Saves and visit 529.iu.edu for helpful guidance on saving for education expenses.

Why save for college with a 529 plan?

529 plans are designed to help families set aside funds for future college and K-12 education costs. Here are some reasons why they're a popular savings option:

- They're free from federal income tax.

- Withdrawals are tax-free if used for qualified higher education expenses.
- Some states, including Indiana, currently offer an income tax credit on accounts.
- They're low maintenance.
- Contributions can be set up through IU Payroll direct deposit.
- There are no income or annual contribution limits.
- Anyone can open an account on behalf of a beneficiary, and anyone can contribute.
- The account beneficiary can be changed to a sibling, if needed.

Visit 529.iu.edu to learn more about college savings plans.

Save the ER for Emergencies

As a reminder for IU employees enrolled in an Anthem health care plan, non-emergency services received in the Emergency Room (ER) will no longer be covered effective January 1, 2018. If an ER claim is denied because it is not considered an emergency, the member will be responsible for the charges.

ER care is intended for life and limb-threatening injuries. Never hesitate to use ER care, or dial 9-1-1, when facing a health emergency.

- ER visits are covered by the health care plans with standard co-pays and deductibles.
- ER visits are typically the most expensive visits.

Sometimes an ER is the only option available, so some exceptions are included. ER coverage is always provided by Anthem for ER claims regardless of diagnosis for:

- Members who are under the age of 14 and come to the ER
- ER visits directed by a doctor
- ER visits between 8 p.m. Saturday and 8 a.m. Monday
- When the closest urgent care is more than 15 miles from the member's home.



How to Choose the Right Care

Regardless of which health care plan you are enrolled in, seeking the right care at the right location can prevent long ER wait times and the higher costs of a non-emergency ER visit. Here's a simple guide to help you choose the right care.

When It's an Emergency:

1. Dial 9-1-1
2. Go to an ER

When It's Not an Emergency:

1. **Call your doctor.** This is a good place to start, as your doctor knows your history. Make an appointment or speak to an on-call provider.
2. **Call the 24-hour Nurse Line at 888-279-5449.** Specially trained Registered Nurses will assess your situation and give you immediate guidance on non-emergency health questions and concerns and advise you on

whether to seek care in-person.

3. **Visit a retail health clinic.** Consider visiting a clinic with minor injuries such as: rash, cough, sore throat, bumps, cuts, and scrapes. Hours of operation vary. Walk-ins are typically welcome.
4. **Go to urgent care.** These providers may be the right choice with back or joint pain, cough/cold or sinus pain, sprains, or strains. X-rays are frequently available, as well. Urgent care facilities often have flexible hours, including nights and weekends. Walk-ins are typically welcome.
5. **See a provider online.** Health care plans offer 24/7 online appointments with providers for common health conditions—many of which can be diagnosed using an interactive app or website. It's recommended that you sign up for the service before you need it.
 - Anthem members, visit livehealthonline.com to learn more.
 - IU Health members, visit iuhealth.org/videovisitsapp to learn more.

QUICK TIP

How to View and Print Tax Forms

You can access your W-2 and 1095-C forms online by visiting One.IU and searching for "W-2" or "1095-C." You'll be asked to authenticate via CAS and Duo. You can view, download, and print forms for use at tax time.

If you have not consented to electronic delivery of these forms, the forms have been mailed to your home address.

The Job Framework Redesign Project: Rethinking Staff Careers at IU

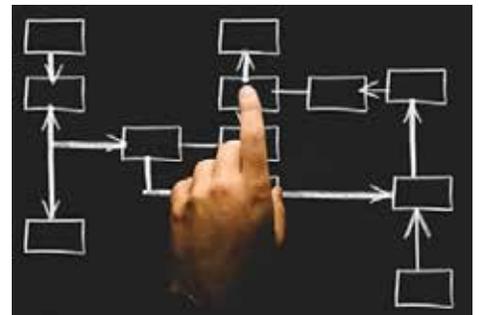
IU Human Resources recently launched a website dedicated to one of its HR2020 priorities: a comprehensive review of the compensation process and structure. The Job Framework Redesign Project will help staff rethink careers at IU and create a job classification structure that accurately reflects today's IU workforce while also preparing for the future.

After spending eight months collecting feedback from leaders, managers, HR representatives, and others across the university, the HR Compensation Team has begun redesigning the job classification structure as part of the Job Framework Redesign Project. The project will focus on appointed staff positions; academic positions will not be evaluated as part of the project.

The Job Framework Redesign Project will not eliminate jobs or affect base salary. The goal of the project is to create a job framework for staff that is clear, simple, flexible, user-friendly, and aided by technology.

Moving from the current classification structure to a new job framework will create clearly and consistently defined jobs, career levels, and role descriptors, and will help reveal the diverse career and development opportunities at IU.

You can follow the team's work at hr.iu.edu/redesign. The website has background information on the project, timelines, frequently asked questions, and opportunities to provide feedback. It will be updated over the course of the project to help you understand what the new job framework will look like.



Resources You Need to Retire Well

Planning and saving for your retirement will help ensure you have a comfortable standard of living once you retire. Are you ready for retirement when the time comes? Find out using our Retirement Readiness Calculator.

No matter where you're at in saving for retirement, this spring, IU HR offers opportunities to learn strategies and tips to help manage your financial future with confidence. Workshops, presentations, webinars, and more are being hosted by IU HR and retirement plan partners Fidelity and TIAA.

Bookmark the Retirement and Financial Education webpage (hr.iu.edu/benefits/retirement-events.html)—it lists all upcoming retirement educational events, is updated frequently, and allows you to register online.

Below is a look at the different retirement educational sessions offered at IU.

Pre-retirement Symposium

April 10—save the date for this educational symposium hosted by IU HR on the Bloomington campus. Ideal for those retiring within two to three years, this event will feature multiple speakers addressing: Social Security, Medicare, retiree status and benefits, Public Employees Retirement Fund (PERF), and more.

A symposium with a livestream is planned for Indianapolis this fall.

In-person Workshops

These vendor sponsored workshops are available on all campuses, with upcoming events shared online. Retirement planning professionals share important information that can help you prepare for retirement. Most sessions feature a brief Q & A. Visit the Retirement and Financial Education webpage to view upcoming workshops and reserve your seat.

Live Webinars

Webinars are excellent options if you cannot attend in-person. These are available for free anywhere you have online access and audio capabilities. Registration is completed via the webinar host, either TIAA or Fidelity. Visit the Retirement and Financial Education webpage to view upcoming webinars.

Individual Retirement Counseling Services

IU's partnership with Fidelity and TIAA provides one-on-one, on-site investment counseling at all IU campuses. An in-person consultation from an investment professional provides personalized guidance to understand your financial situation, needs, and how best to maximize retirement savings. Both firms offer appointments by phone or self-scheduling on the web.

Fidelity: Call 1-800-642-7131, or visit the Fidelity Scheduling website

TIAA: Call 1-800-732-8353, or visit the TIAA Scheduling website

PERF: Call 1-844-464-6777, or visit the PERF Scheduling website

IU's Retirement Benefits team is dedicated to working with IU employees to answer retirement plan questions and help you with retirement readiness. For questions about retirement, call 812-856-1234 or email askHR@iu.edu.

hr.iu.edu/benefits/retirement-events.html

Back to Our Roots: Plant-Eating Challenge

By: Julie Anderson Newsom

Designed by Healthy IU's Registered Dietitian, Steven Lalevich, the Back to Our Roots: Plant-Eating Challenge encourages participants to increase the amount of plant-based foods they eat, such as vegetables, fruits, grains, nuts, seeds, beans, legumes, herbs, and spices.



Photo of Steven Lalevich Lalevich says the focus on adding to our diet is intentional. "Often times, people think that improving their diet means eating less of certain things or overall. But Back to Our Roots isn't about taking away anything from what we currently eat. It's about focusing on all the great foods we can add."

Plant-based foods are a rich part of our diets for many reasons, including their anti-inflammatory effects and beneficial effects on gut bacteria. Eating a variety of plant foods also helps us get essential nutrients that fuel our bodies from head to toe.

During the challenge, participants will track the plant-based foods they eat each week. Along the way, they'll also receive helpful tips and encouragement for adding plant-based foods to their meals and snacks.

"Back to Our Roots is an opportunity to branch out and try something different. I hope that people enjoy using the challenge as a way to discover and explore new foods and flavors," says Lalevich.

The 3-week challenge starts April 2. Registration is open now.

Healthy IU is Indiana University's workplace wellness program. Learn more about wellness offerings on your campus.

healthy.iu.edu

Sneak More Plant Foods into Your Day

Here's a tip from Steven Lalevich, RD: "A great way to sneak in more plants is to use a variety of herbs and spices. Not only do herbs and spices make food taste great, they are a terrific source of many anti-inflammatory compounds that are great for our health, too."