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State Capitol Complex
Building 5, Room 1001
1900 Kanawha Blvd., East
Charleston, West Virginia

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PEIA TELEPHONE HOURS

Monday-Friday
8:30 a.m. to 5 p.m.

Visit PEIA anytime online at
www.wvpeia.com
or call PEIA toll free at
1-888-680-7342



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PEIA News



It's Time to Be Tobacco-Free!

For Plan Year 2007, which begins on July 1, 2006, PEIA will once again charge premiums for PPB Plan health coverage and optional life insurance based on tobacco status. To qualify for the discounted "tobacco-free" premiums, you must be tobacco-free by January 1, 2006, and remain tobacco-free through the beginning of the new plan year.

PEIA offers resources to members who want to quit tobacco. The Quit Line provides counseling and support, including written materials to each program enrollee. PEIA covers both prescription and non-prescription tobacco cessation products for those who have enrolled in the tobacco cessation program.

Nicotine patches provided by the Quit Line are offered free of charge, and the program has expanded this year to offer members one additional course of patches.

Plan members can now receive nicotine patches once each plan year, and up to **three** times in a lifetime.

Under the PEIA PPB Plan, PEIA also covers other nicotine replacement therapies for a \$5 copay as well as Zyban, the prescription drug prescribed to assist with tobacco cessation. Zyban is a preferred drug with a copayment of \$15 for a 34-day supply.

For pregnant participants (employees and spouses only), PEIA will provide 100% coverage for the tobacco cessation benefit during any pregnancy in the participant's lifetime.

For more details of the Tobacco-free Discount, see page 26 of your Summary Plan Description. For details of the Tobacco Cessation benefit, see pages 51 and 74.

To contact the Quit Line, call toll-free 1-877-966-8784.

Finance Board Set to Adopt Plan

The PEIA Finance Board held public hearings in November to take comments on its financial plan for Plan Year 2007. The hearings were well attended, and many folks testified about the plan.

Members of the Finance Board have spent the last several weeks considering the testimony received at the hearings, as well as

the comments provided in writing.

Included in the proposed plan were premium increases of 22% for employees of state agencies, colleges, universities and county boards of education, 17% for retirees, and 3% for non-state or local government agencies.

The proposed plan also included PEIA continuing to provide

prescription coverage for Medicare retirees through June 2007. The board has scheduled a meeting for December 14 to make its final decision on the Plan Year 2007 financial plan.

Details of the Finance Board's decision will be posted on PEIA's website at www.wvpeia.com on December 15.

Step Therapy Program Expands

Beginning January 1, 2006, PEIA will add some drugs to its Step Therapy program.

Step Therapy is a program for people who take prescription drugs regularly for ongoing conditions like high cholesterol, depression or high blood pressure. It provides safe, effective treatment while keeping costs as low as possible. The program requires members to take one or two first-step drugs before second-step medications are covered.

If you are currently taking any of these medications, you may continue to do so uninterrupted. Step Therapy will apply to members being prescribed one of these medications for the first time (or being put back on one of these drugs after an interruption) on or after January 1, 2006.

If you are prescribed one of the drugs listed in the box or one of the drugs on the Step Therapy list on pages 69-70 in your Sum-

mary Plan Description, you or the pharmacist must contact your doctor to see if you can be changed to a first-step drug.

If you have already tried the first-step drugs, or your doctor decides you need the second-step drug for medical reasons, then your doctor can call the Rational Drug Therapy Program (RDTP) to request a "prior authorization" for the second-step drug.

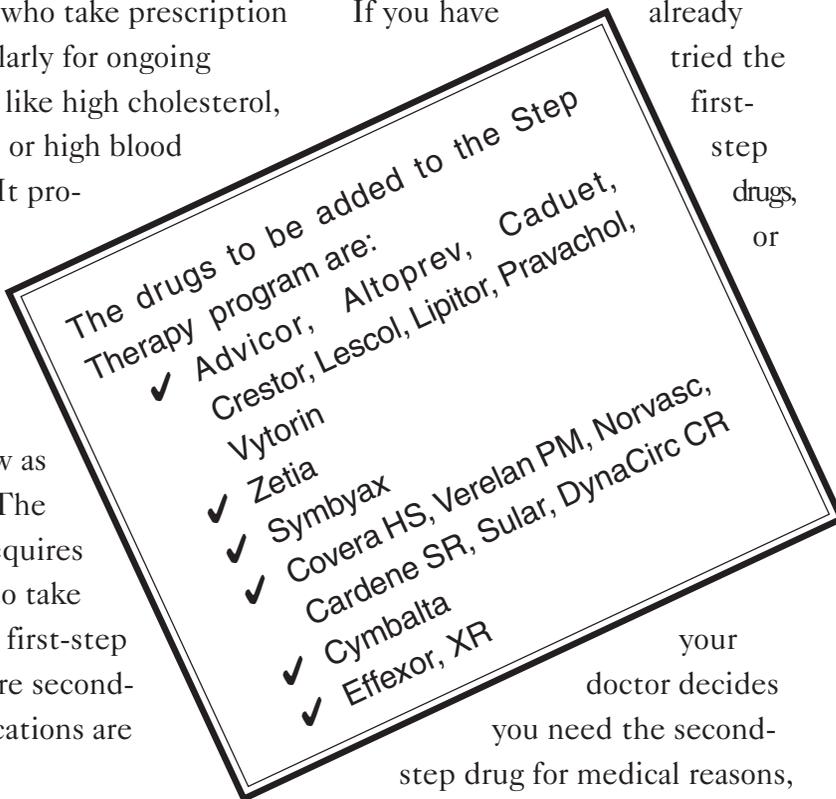
An RDTP representative will review your specific needs with your physician's office to see if a second-step drug can be approved for coverage for you. If it is approved, you could pay a higher co-payment than you'd pay for a first-step drug. If it does not meet the criteria for

approval, you may need to pay the full price for the drug. Only your doctor can approve and change your prescription to a first-step drug.

The program moves you along a well-planned path, with your doctor approving your medications each step of the way.

- Generic and affordable brand-name drugs are usually the first step. Tested and approved by the FDA, generics are effective for treating many medical conditions. This first step lets you begin or continue treatment with prescription drugs that have a lower co-payment.
- Brand-name drugs are usually the second step. If your condition requires different medications, then the program moves you along to this next step. The drugs listed above are moving to the second step effective January 1, 2006.

If you have questions, please call Express Scripts Call Center toll free at 1-877-256-4680.



Medical ID Card Update

At the request of our policyholders, in February 2006, PEIA will begin issuing Medical ID Cards bearing a unique patient identifier instead of the policyholder's Social Security Number.

Initially, we'll use the patient identifier on cards for new enrollees, then throughout the rest of the year we will issue cards for all policyholders. We'll keep you posted!



Governor Joe Manchin III

Acting Co-Directors
 Jason Haught
 Keith Huffman
 Gloria Long

Editor Jan Long

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Address inquiries to:
 PEIA NEWS
 1900 Kanawha Boulevard, East
 Building 5, Room 1001
 Charleston, WV 25305



Preferred Drug List Changes Effective January 1, 2006

PEIA will make some changes to the Preferred Drug List effective January 1, 2006. The chart to the right details the drugs that will be moving to Non-Preferred, and their Preferred alternatives. If you are currently taking one of these drugs we sent you a letter alerting you to the change in November.

In addition to the drugs that are moving from Preferred to Non-Preferred status, there are several Non-Preferred brand name drugs that will be Preferred effective Jan. 1, 2006. Generally, you'll find these drugs listed under the Preferred Alternatives above.

Remember, the difference between a Preferred drug and a Non-Preferred drug is in the copayment. In PEIA PPB Plan A Preferred drugs have a copayment of \$15 for a 34-day supply; the Non-Preferred drug copayment is

\$30 for a 34-day supply. In PEIA PPB Plan B Preferred drugs have a copayment of \$20 for a 34-day supply; the Non-Preferred drug copayment is \$50 for a 34-day supply. Generic drugs have a

copayment of \$5 for a 34-day supply.

For a look at the complete Preferred Drug List, check PEIA's website at www.wvpeia.com.

Drugs Moving to Non-Preferred Status	Preferred Alternatives
Avita gel	Differin
Avalide, Avapro	Benicar/HCT
Augmentin XR	Omnicef
Zithromax	Generics
Didronel	Flomax, Proscar
Caduet, Norvasc	Sular
Yasmin	Ortho-Evra, Ortho Tri-Cyclin Lo
Viagra	Levitra
Climara	Alora, generics
Lofibra	Tricor
Lipitor	Zocor, generic
Insulin cartridges, pens and syringes from Eli Lilly and Novo Nordisk. (Only vials from both manufacturers will remain on formulary)	Insulin syringes
MS Contin, Oxycontin	Generics
Sporanox	Generics
Ciloxan ointment	Zymar
Tobradex	Zylet
Travatan	Lumigan
Cosopt	Alphagan P
Detrol/LA	Ditropan XL
Tequin	Avelox, generics
Proventil HFA	Ventolin HFA
Paxil CR/suspension	Generics, Lexapro
Elidel	Generics
Testim	Androgel, Androderm

Pill-Splitting Cuts Costs

PEIA has implemented a *voluntary* pill-splitting program, for three medications, effective December 1, 2005. Pill-splitting has gained attention recently for its ability to cut prescription drug costs. PEIA's pilot program was developed in response to member requests to allow pill-splitting.

This is *not* a mandatory program. The benefit of pill-splitting is that your out-of-pocket costs will be lower and PEIA will save money by addressing the rising cost of pharmacy care. Through pill-splitting, the member's monthly copayment will be reduced by half.

The three (3) medications

included in this pilot program are:

- Lexapro 5mg and 10mg,
- Toprol XL 25mg, 50mg and 100mg, and
- Zolof 25mg and 50mg.

Members choosing to take advantage of this program, will need to contact their doctors for a new prescription for twice the strength (mg or milligrams) of the medication. Then the member will cut each pill in half in order to take the same strength currently prescribed. Pill splitters are inexpensive, and are available at your pharmacy. Pill splitting works because different strengths of the same medication cost approxi-

mately the same amount of money.

All strengths of all three of these medications are available on the Maintenance Drug List (MDL), so they can be purchased in up to ninety-day supplies.

For members who prefer not to try pill-splitting at this time, all strengths of all three medications are still available at the current copayment. This pill-splitting program is *strictly voluntary*.

PEIA has notified doctors and pharmacists of this pilot program. If you or your doctor have questions about this program, please call PEIA's Customer Service Unit toll free at 1-888-680-7342.



Another Word about Medicare Part D

Medicare will begin offering a drug benefit on January 1, 2006. The benefit, called Medicare Part D, is available to Medicare participants who have Medicare Part A and/or Part B.

From January 1, 2006, through June 30, 2006, PEIA will continue to provide prescription drug coverage to our Medicare members. Because PEIA will continue to provide your prescription coverage during this period, the Medicare Part D benefit will be of little or no use to you.

Several weeks ago, PEIA mailed you information about Medicare's new prescription drug coverage explaining that we recommend that you NOT buy a Medicare Part D plan. PEIA has determined that the prescription drug coverage under the PEIA PPB Plans is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. That makes PEIA's prescription drug coverage "creditable coverage."

Medicare's rules say that if you do not enroll in Medicare prescription drug coverage now, you might have to pay a premium penalty, later **unless you have had creditable coverage in the meantime.**

Because PEIA provides you CREDITABLE COVERAGE, you can keep your PEIA coverage and not pay a premium penalty if you later decide to enroll in a Medicare Part D plan.

The PEIA Finance Board will adopt the financial plan for Plan Year 2007 on December 14, 2005, and a part of that plan will be their decision on the Medicare Part D coverage for retirees for the next plan year (July 1, 2006 - June 30, 2007).

The proposed plan that the Board will vote on includes continuing to provide prescription drug coverage to our retirees in the PPB Plan. We will post the results of the Finance Board's vote on the PEIA website at www.wvpeia.com on December 15.

Premiums to Increase January 1

PEIA's premiums have been frozen at the Plan Year 2005 level for six months. The six-month freeze will expire on January 1, 2006, and premiums will increase for active employees of state agencies, county boards of education, colleges and universities, and for all retirees.

The 2006 rates are available on our website, www.wvpeia.com or in the 2006 Shoppers Guide. These rates will be in effect until June 30, 2006.

Sign Up for Online Enrollment

PEIA will offer online open enrollment again this year. To qualify to do your enrollment online, you must complete and submit the sign-up form.

You'll find the sign-up form on our website at www.wvpeia.com.

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PEIA NEWS
State Capitol Complex
Building 5, Suite 1001
1900 Kanawha Blvd., East
Charleston, WV 25305-0710

