

Connection

JUNE 2003 - VOLUME 1 - ISSUE 2

Los Angeles County Fire Fighters Local 1014 Medical Plan and Trust

Introducing 1014Connect: Our Member Services are Better Than Ever!

Times are changing and so are we! To provide our members with even better service, we will be launching a new, interactive voice-response (IVR) telephone system soon. Watch for a special announcement!

What is IVR and Why Do We Need It?

With our new IVR system, 1014Connect, you will be able to call a toll-free number anytime after business hours and access automated information about eligibility, benefits, copays, and claims under the Local 1014 Medical Plan. You will even be able to leave a voice-mail message.

Over the last couple of years, Local 1014 Medical Plan's Board of Trustees has been researching and evaluating the advantages and features of various IVR systems, and has chosen one that best meets our needs.

We are installing an IVR system for two important reasons:

1. To give all of our members after-hours access to Plan information. During business hours, you will still be able to talk to a "live" Member Services Representative by phone.
2. Up to 70% of the calls coming in to the Plan office are from health care providers who have routine questions about Plan eligibility and reimbursement issues. These calls take up valuable staff time, and can



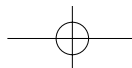
be answered through the automated IVR system. By diverting providers' calls, our Member Services Representatives can be more responsive to our members' calls.

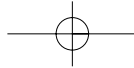
Stay Tuned!

1014Connect will be convenient and easy to use. As we get closer to rolling out the new system, we will give a 1014Connect User Guide to each member who participates in the Plan.

We think you'll agree that 1014Connect is an ideal way to provide additional Member Services support. Once the IVR system is up and running, we will welcome your comments and suggestions on how to make it even better. 📞

To provide our members with even better service, we will be launching a new, interactive voice-response (IVR) telephone system soon.





*Over 65?
Check and
make sure that
your doctor is
a Medicare-
contracted
doctor.*

Retiree Corner

The Medicare Option



What is Medicare?

Medicare is health insurance offered by the federal government. Most people who are 65 and older, younger people with total disabilities, and people with kidney failure can get Medicare. Medicare has two parts:

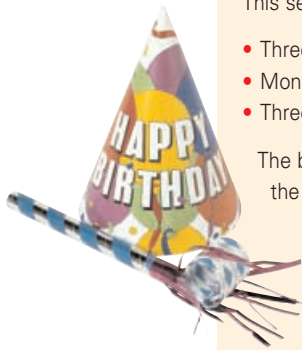
- Part A - This is the *hospital* insurance part that helps pay for hospital bills.
- Part B - This is the *medical* insurance part that helps pay for doctor bills. All Plan members and their dependents are eligible for Part B. **When you sign up for Part B, Medicare will charge you an insurance premium. Good news! The Trust will reimburse you for this premium.**

When You Can Get Medicare

If you are nearing 65, there is a seven-month period during which you can apply for Medicare. This seven-month period includes the:

- Three months before your 65th birthday
- Month of your 65th birthday
- Three months after your 65th birthday

The best time to sign up for Medicare is during the three months **before** your 65th birthday.



To Sign Up for Medicare

If you would like to receive a Medicare information packet, call the **Social Security Administration** or **Medicare** (see phone numbers below). You cannot apply for Medicare online at this time.

Social Security Administration

1-800-772-1213 / www.ssa.gov
(Hearing and speech impaired): TTY/TDD 1-800-325-0778

Medicare

1-800-MEDICARE (1-800-633-4227) / www.medicare.gov
(Hearing and speech impaired): TTY/TDD 1-877-486-2048 📞

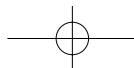
Source: AARP

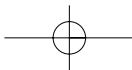
Landmark System Study

The results of an eight-year study by the National Institute of Health's National Heart, Lung and Blood Institute provide substantial evidence that thiazide-type diuretics, commonly called "water pills," should be considered as a first line of treatment for patients with hypertension.

The study found that diuretics work better than some of the new medications to treat high blood pressure. They can also prevent some forms of heart disease. Thiazide-type diuretics, which have been around for 50 years, are a class of antihypertensive medications that are widely available in generic form and cost substantially less than the calcium channel blockers (CCMs) and ace inhibitors (ACEIs) commonly used.

Do not take any medications, including "water pills" without your doctor's approval. If you have high blood pressure or currently use a CCM or ACEI, please talk with your doctor to determine whether generic diuretics are right for you. 📞





Rx Talk

STRETCHING Your Rx (Copay) Dollar

Although your pharmacy benefits are managed carefully and conservatively, prescription drug costs continue to skyrocket nationally. Here are some tips to help stretch your copay dollars.

How to LOWER Your Copay!

1. Ask your doctor to prescribe generic drugs whenever possible. When you purchase generic drugs, you pay the lowest copay. And, you get medicine that is just as safe and effective as the brand name equivalent.
2. Ask your doctor if there is another medication that can provide the same therapeutic benefit, for a lower copay. Often, there are options available that can help your condition, at a lower copay.
3. Be sure your doctor is a "preferred provider" in CCN's PPO network. Non-PPO providers may bill you for the difference between what the Plan pays for office visits and injections, and the provider's normal billing rates.
4. For new maintenance prescriptions, ask your doctor to write them for one month at a time, up to two months. During that time, your doctor will monitor you to make sure you can tolerate the new medicine. Then, after two months, you can purchase the medication in a 60-day supply from a retail pharmacy, or a 90-day supply through the mail order program.

How to Pay NO Copay!

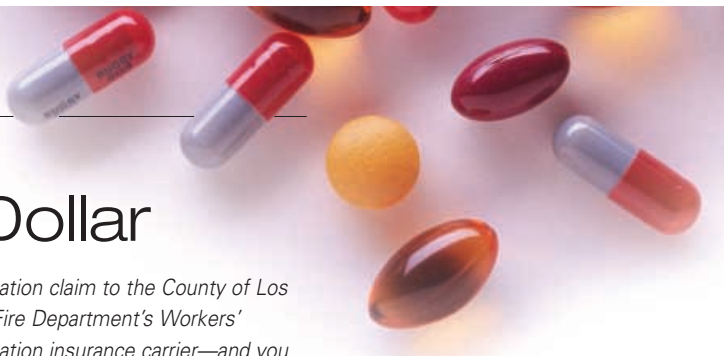
1. If you are taking prescription medicine because of a job-related injury, send your prescription-related Workers' Compensation claim to the County of Los Angeles Fire Department's Workers' Compensation insurance carrier—and you won't have a copay! Send your claims to the following address, and save yourself and the Plan money!

Compensation claim to the County of Los Angeles Fire Department's Workers' Compensation insurance carrier—and you won't have a copay! Send your claims to the following address, and save yourself and the Plan money!

Crawford & Co.
P.O. Box 14243
Orange, CA 92863

- Crawford & Co.'s toll free phone number is 1-866-221-2968. Please write your Workers' Compensation case number (hint: it starts with 3000) on your claim.
2. If you are diabetic and over 65, have your pharmacist submit claims for the following items to Medicare directly: glucose testing devices, strips, needles, and syringes. Medicare covers these items.
 3. If your doctor wants to treat you with a medication (oral or injectable) while you are in his or her office, this office treatment is covered as a medical benefit under the Plan. There is no need to buy additional medication at the pharmacy and bring it back to your doctor. If you buy additional medication at the pharmacy, you will incur a copay.
 4. Beware of advertising that promotes specific drugs. Professionally produced commercials are compelling, but do not tell you the whole story. It's up to you to do your homework and learn as much as you can about the medicines you are being told to take. This way, you can get the most out of your prescription drug coverage.

If you have questions about prescription drugs, please ask your doctor. 🐞



Need a CCN Doctor?
CCN makes it convenient to locate a doctor, hospital or other health care provider. The easiest way to find one is to go to www.ccnusa.com, and click on POW (Providers on the Web®). POW will help you locate providers by type, and allows you to create detailed maps and turn-by-turn directions. If you prefer to call CCN, their toll-free number is 1-800-226-5116.



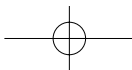
Source: Dr. Craig Stern, R.Ph., Pharm.D., M.B.A.

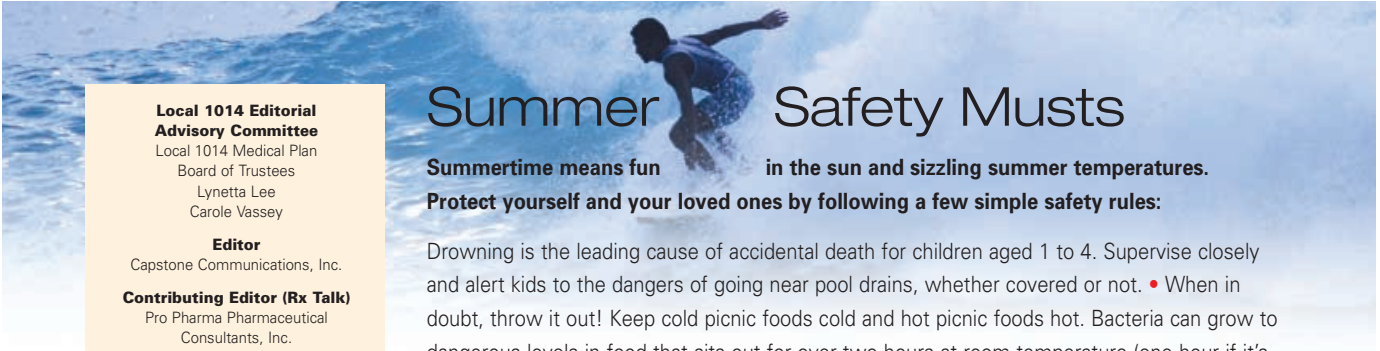
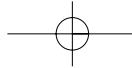
Local 1014 Medical Plan's Pharmacy Consultant

lacff@propharmaconsultants.com

Patient Contact Information

	Who?	Phone	Web Site
Medical benefit	CCN	1-800-226-5116	www.ccnusa.com
Prescription drugs	Systemed	1-800-711-0917	www.medcohealth.com
Mental health/substance abuse	MHN	1-800-777-9355	www.mhn.com
Local 1014 Medical Plan	Member Services	1-800-660-1014	www.local1014.org





Summer Safety Musts

Summertime means fun in the sun and sizzling summer temperatures. Protect yourself and your loved ones by following a few simple safety rules:

Drowning is the leading cause of accidental death for children aged 1 to 4. Supervise closely and alert kids to the dangers of going near pool drains, whether covered or not. • When in doubt, throw it out! Keep cold picnic foods cold and hot picnic foods hot. Bacteria can grow to dangerous levels in food that sits out for over two hours at room temperature (one hour if it's 90 degrees or more). • Lawn mowing is an adults-only activity. Never permit a child to be a passenger on a ride-on mower. • Let sleeping dogs lie (and any other animals). • Never leave children (or animals) in an unattended car, even with the windows down. The temperature can rise 20 to 30 degrees in minutes. • Practice stop-drop-and roll drills with your kids and never let them handle fireworks. • Wear a helmet when bike riding or roller-skating. • Store pesticides and herbicides (and any other poisons) in a locked cabinet and keep kids and pets away from them. • Don't leave garden tools where kids can play with or step on them. Besides leaving a nasty wound, a dirty tool can introduce the tetanus bacteria. • Keep kids and pets away from the grill when cooking and store it (and lighter fluid, electric starter and charcoal) in a locked cabinet or shed). • Don't let kids play in the driveway, and ask all drivers to get out and check for children before backing up. A small child can't be seen in the rearview mirror. 🚗

Sources: Family Circle Magazine and WebMD

Local 1014 Editorial Advisory Committee
 Local 1014 Medical Plan Board of Trustees
 Lynetta Lee
 Carole Vassey

Editor
 Capstone Communications, Inc.

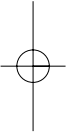
Contributing Editor (Rx Talk)
 Pro Pharma Pharmaceutical Consultants, Inc.

Design
 Loren Myers + Associates

Printer
 Seaside Printing

Publisher
 Local 1014 Medical Plan & Trust publishes *Connection* four times a year (March, June, September, and December) for Local 1014 members and retirees. *Connection* is not a summary plan description, official Plan document, or contract of Local 1014 membership. Local 1014 does not offer medical or legal advice.

Contact Information
 3460 Fletcher Ave.
 El Monte, CA 91731
 (800) 660-1014



Introducing 1014Connect:
Our Member Services are
Better Than Ever!

Local 1014 Medical Plan and Trust
3460 Fletcher Ave.
El Monte, CA 91731

