



When Spending is GOOD January 2012

We've been talking about health care spending—a key topic for us since the State of Montana health plan is self-insured (our pooled money pays our claims).

Why do we go on and on about health care spending? We want YOU to be an informed consumer. If we're all informed consumers, we can spend our health care money *wisely* and have more left over for better benefits. That's the plan, Stan.

So the question is: **When is spending a good thing?**

One of the best values offered through HCBD is the annual health screening. We'll go into detail why in just a minute.

In 2009 we started offering an incentive (cash money, my friend) for members to go to health screenings. We went from 4,200 people going to health screenings in 2008 to over 8,500 people going in 2009. Money really does talk!

As a result of the extra folks going to the screenings, a large number of people were diagnosed with manageable chronic health conditions (things like high blood pressure, high cholesterol, and diabetes).

Prescription drug use jumped up by 10% — and that's **good!** The drugs that were being used more were the drugs that manage these chronic health conditions.

The combination of health screenings, follow up appointments with physicians, and effective use of prescription meds are the types of spending we *want*.

These are good ways to spend money because they prevent the cost of treating heart attacks and strokes. Spending a little money here means we pay out less on more serious expenses later. *And this spending improves our quality of life.*

What can I do? How can I be a good consumer of health care?

1. Go to a health screening. You get an excellent screening AND you save \$60/year on your benefits contributions (\$120 if you have a dependent over 18 years old who also gets screened) — that's the cash money we mentioned!
2. Follow up with a physician if your results are outside the normal ranges. Not sure what the normal ranges are? Your health screening report will point out problem areas, or you can call one of our nurses at (800) 287-8266.
3. Talk with your physician about the best meds to manage your health conditions.

All good stuff to know. But why did only 5,700 State of Montana employees go to a health screening in 2011? Maybe they don't need an extra 60 bucks. Maybe they are like 20% of our plan members who **NEVER** go to the doctor. It's true—20% of our members never use the benefits they make contributions to every month. Paying for services they never get...

Maybe they are super tough, perfectly healthy and don't need doctors. Or maybe an occasional routine checkup could make all the difference in the world keeping them healthy and tough... Are they being penny wise and pound foolish by not using the benefits they pay to have?

Enclosed is the 2012 health screening schedule. Find a location near you and schedule your screening early! If you wait until the last minute, you may not be able to get an appointment. More importantly, you can't get the great potential health benefits if you don't go!

Don't let health problems sneak up on you and catch you by surprise—schedule your screening NOW.



- Q: I am a **retiree** and have been getting inundated with mailings regarding **Medicare Part D** (drug coverage) should I take this coverage?
- A: **No!** If you take Medicare Part D, you are no longer eligible for benefits under the SOM plan. The State of Montana plan has once again been determined to be creditable coverage for the Medicare part D plan. This means that URx is as good as or better than Medicare Part D. It also means that if you decide later to drop the State plan and choose Medicare part D, you will not be penalized.

Buck and Wilma say, Go Digital in the 21st Century!

We have so much to share at Health Care and Benefits that we are going to a monthly newsletter instead of quarterly. Good times!



Employees get the newsletters electronically while retirees and legislators have been getting the newsletters by mail each quarter. But even though we are getting the word out more by going monthly, we don't want to spend more money on printing and postage (it's money we could spend on our benefits).

The clever solution to this dilemma is that we will print three months of newsletters each quarter and mail them to our retirees, many of whom do not have email access.

The new newsletters will be one sheet double sided, so no extra postage to send three months at once.

Take the time each month to read our new and improved, streamlined, action-oriented newsletters—our *best* way to get info to you. Chances are health care will continue to change **drastically**. We'll stay in touch by newsletter and give you any tips we can to get the most out of your benefits and save money.

Many of our retirees are on the go and prefer the electronic version. Just let us know! We'll put you on the **email list** OR you can **download the newsletter** from our website—

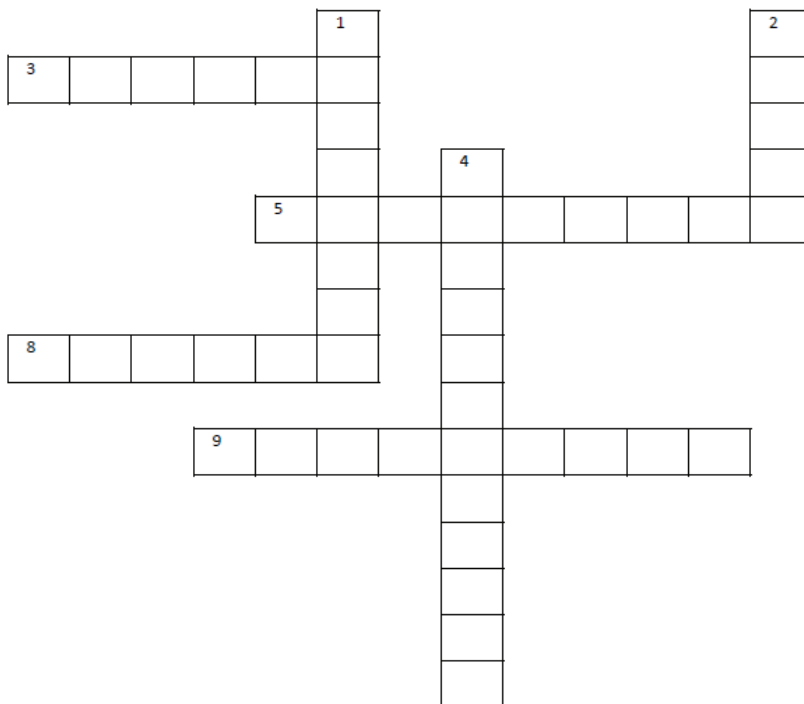
Let us know your preference; email us at:

benefitsquestions@mt.gov

Include your name and email address where you'd like to get newsletters



Good Ways to Spend Money



ACROSS

- 3 Where you can see your HCBD newsletter in full color
- 5 How often we will print and mail the newsletter to retirees
- 8 The percent of State employees who *NEVER* use their benefits
- 9 Good person to see after you get your health screening results

DOWN

- 1 The month the health screening schedule is published
- 2 What I can save by going to a health screening
- 4 Something that can help manage a chronic health condition

Answers to the crossword puzzle are published on our website <http://benefits.mt.gov/wellness.mcp> at the bottom of the Wellness page

2012 Health Screenings and Discount

To Register:

Visit www.benefits.mt.gov/wellness.mcpX and click on "Register for Health Screenings."

Returning Users: Click "Login," enter user name and password, then use **Company Code: 3711786**. If needed use "**Forgot Password/User ID**" at sign in.

First Time Users: Click "Create An Account."

Have a copy of your benefits card, and know the company code: **3711786**. **NOTE:** You must click "Create An Account" for each new person registering for a screening; **an e-mail address may only be used for one account**. *If you share an e-mail address, one account can be created online and the other may be set up by calling It Starts With Me, number listed below.*

REMEMBER! \$5 Discount

The discount for the 2013 plan year requires participation in a State of Montana-sponsored screening in 2012. To get a \$5/month discount, the member must attend a health screening in 2012. To get a \$10/month discount, the member and a spouse or dependent age 18 or older covered on the plan must attend a health screening during 2012. The maximum discount is \$10 per month.

For questions, please see our Frequently Asked Questions (FAQs) at www.benefits.mt.gov/wellness.mcpX.

Important! Go to a health screening early.

Screenings run January to November. **November will be here before you know it!**

For assistance with registration

(making an appointment) contact:

It Starts With Me

(866) 932-6467 (10 AM – 4 PM MST)

info@itstartswithme.com

**Bring a photo ID and
your benefits card to
your screening.**

For assistance with benefit questions

Health Care and Benefits Division

(406) 444-7462, (800) 287-8266,

TTY (406) 444-1421

benefitsquestions@mt.gov

Date	Time	City	Location
Billings area			
4/10/12 - 4/12/12	6:30-10:30 AM	Billings	C'mon Inn - Bighorn Room
9/18/12 - 9/21/12	6:30-10:30 AM	Billings	C'mon Inn - Bighorn Room
Bozeman area - Livingston			
8/29/12 - 8/30/12	6:30-10:30 AM	Bozeman	Wingate Inn
10/11/12	6:30-10:30 AM	Livingston*	Best Western Yellowstone Inn
10/12/12	6:30-10:30 AM	Bozeman*	Wingate Inn
Butte/Deer Lodge area - Anaconda, Dillon, Sheridan, Warm Springs			
2/1/12 - 2/3/12	6:30-10:30 AM	Anaconda	Fairmont Hot Springs
3/29/12	6:30-10:30 AM	Dillon	TBA
4/6/12	6:30-10:30 AM	Sheridan	The Moraine Center - Ste 106
7/10/12 - 7/11/12	6:30-10:30 AM	Warm Springs	MSH - Program Support Building Rms A&B
7/12/12 - 7/13/12	6:30-10:30 AM	Deer Lodge	DOC Training Center
7/17/12	6:30-10:30 AM	Anaconda	Fairmont Hot Springs
8/21/12	6:30-10:30 AM	Dillon	UM Mathews Hall - Lewis & Clark Room
8/22/12 - 8/24/12	6:30-10:30 AM	Butte	La Quinta Inn - Rocky Mtn Room
11/9/12	5:30-10:30 AM	Deer Lodge	MSP - Wallace Building Large Classroom
Glasgow/Wolf Point area			
5/1/12 - 5/2/12	6:30-10:30 AM	Wolf Point	First Lutheran Church - 415 Johnson St.
5/7/12 - 5/8/12	6:30-10:30 AM	Glasgow	Cottonwood Inn
Glendive/Miles City/Sidney area			
4/13/12	6:30-10:30 AM	Miles City	Holiday Inn Express-Meeting Room
4/16/12 - 4/17/12	6:30-10:30 AM	Miles City	Holiday Inn Express-Meeting Room
4/20/12	6:30-10:30 AM	Glendive	Comfort Inn
4/23/12	6:30-10:30 AM	Glendive	Comfort Inn
4/26/12	7:00-10:00 AM	Sidney	USDA - ARS Meeting Room
11/7/12	6:30-10:30 AM	Miles City	Holiday Inn Express-Meeting Room
Missoula area - Hamilton			
2/14/12 - 2/15/12	6:30-10:30 AM	Missoula	Guesthouse Inn - Ballroom
6/26/12 - 6/27/12	6:30-10:30 AM	Hamilton	Bitterroot River Inn
7/19/12 - 7/20/12	6:30-10:30 AM	Missoula	Guesthouse Inn - Ballroom
10/17/12 - 10/19/12	6:30-10:30 AM	Missoula*	C'mon Inn - Bighorn Room

*these screenings also have flu shots available

TBA = Location To Be Announced

CONTINUED next page

Date	Time	City	(CONTINUED from Previous Page)	Location
Great Falls area - Havre, Lewistown, & Shelby				
5/10/12	6:30-10:30 AM	Havre		Best Western Great Northern
5/11/12	6:30-10:30 AM	Great Falls		School for the Deaf and Blind - 3911 Central Ave.
5/15/12	6:30-10:30 AM	Great Falls		School for the Deaf and Blind - 3911 Central Ave.
7/11/12	6:30-10:30 AM	Lewistown		Yogo Inn - Snowy Judith Rm
7/12/12 - 7/13/12	6:30-10:30 AM	Great Falls		Best Western Heritage Inn - American Rm
9/6/12	6:30-10:30 AM	Shelby		Marias River Electric Co-op - Hospitality Rm
9/11/12	6:30-10:30 AM	Havre		Best Western Great Northern
9/25/12	6:30-10:30 AM	Lewistown		Yogo Inn - Snowy Judith Rm
9/27/12 - 9/28/12	6:30-10:30 AM	Great Falls		Townhouse Inn - Glacier Rm
Helena area - Boulder				
1/31/12 - 2/3/12	6:30-10:30 AM	Helena		Capital Hill Mall
2/28/12 - 3/2/12	6:30-10:30 AM	Helena		Capital Hill Mall
3/28/12 - 3/30/12	7:00-10:30 AM	Helena		2401 Colonial Building - Wilderness Rm.
5/2/12 - 5/4/12	6:30-10:30 AM	Helena		Capital Building Rm. 317
6/12/12 - 6/15/12	6:30-10:30 AM	Helena		Capital Building Rm. 317
7/18/12 - 7/20/12	6:30-10:30 AM	Helena		Capital Building Rm. 317
8/21/12	7:00-10:30 AM	Helena		2401 Colonial Building - Wilderness Rm.
8/22/12 - 8/24/12	6:30-10:30 AM	Helena		Holiday Inn Downtown
9/18/12 - 9/19/12	6:30-10:30 AM	Helena		Cogswell Building Rms. 205/207
9/20/12 - 9/21/12	6:30-10:30 AM	Helena		Fish, Wildlife, & Parks - Conference Room
10/10/12 - 10/12/12	6:30-10:30 AM	Helena*		MDT Auditorium
10/16/12 - 10/19/12	6:30-10:30 AM	Helena*		Cogswell Building Rms. 205/207
10/23/12 - 10/26/12	6:30-10:30 AM	Helena*		Holiday Inn - Downtown
10/30/12 - 10/31/12	6:30-10:30 AM	Helena*		Front Street Learning Center
11/1/12	6:30-10:30 AM	Boulder		MDC Multi-purpose room
Kalispell area - Columbia Falls, Whitefish, Polson & Libby				
2/7/12	6:30-10:30 AM	Whitefish		Best Western Rocky Mountain Lodge
2/8/12 - 2/10/12	6:30-10:30 AM	Kalispell		Hampton Inn - Spring Creek A
4/24/12	6:30-10:30 AM	Polson		TBA
4/26/12	6:30-10:30 AM	Libby		Libby Council Chambers
9/5/12	6:30-10:30 AM	Libby		TBA
9/6/12 - 9/7/12	6:30-10:30 AM	Kalispell		Hampton Inn - Northfork Rm.
10/1/12 - 10/2/12	6:30-10:30 AM	Columbia Falls		VA Chapel
11/2/12	6:30-10:30 AM	Polson		TBA
Missoula area - Hamilton—Listed on the other side of this schedule				

*these screenings also have flu shots available

TBA = Location To Be Announced



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