

# Retiree Watch

## Prescription Drug Adherence

What is prescription drug adherence? It is the extent that people take their medicine as they are supposed to—as prescribed by their doctor.

Almost 90 percent of adults age 65 and over take prescription medication—and take an average of about 5 prescriptions. Amazingly, according to a United Health survey, about 54 percent of people indicated they do not regularly take their medication as prescribed by their doctor. Yet, 87 percent responded that they think taking medication is important.

Poor adherence to medications (not taking them as prescribed) can result in negative health implications. Poor adherence could result in the reduced ability to treat chronic conditions such as diabetes, heart disease, cancer, asthma, etc. Not taking medication properly can cause unnecessary suffering, hospitalizations and sometimes even death—not to mention the huge increased costs in health plan expenses.

### Marine Corps NAF

**Medical Claims Statistics—\$30,606,942 claims paid in 2011**

**Number of Claims processed in 2011—140,892**

**IMPORTANT:** Please note that not all benefits will pertain to all retirees. If you were not eligible for, declined to continue, or have cancelled participation in a benefit, some articles may not apply.

Poor adherence is attributed to the following\*:

- Cost-related non-nonadherence. 1.) not filling prescription due to price 2.) skipping doses to make the prescription last longer 3.) taking smaller doses to make the prescription last longer
- Experience related non-adherence. Skipping doses or stopping medication because it made them feel worse or didn't think it was helping.
- Non-adherence due to self-assessment. Not filling a prescription because they think they already take too much medicine and/or they simply don't think they need it.

Bottom line, regardless if you are a participant of an HMO or the Aetna health plan, you have great pharmacy coverage—and need to ensure your medications are taken as prescribed by your doctor to avoid additional or more catastrophic health issues. Remember, if you have a question, always ask your doctor. Your pharmacist is another great resource if you have questions regarding medication.

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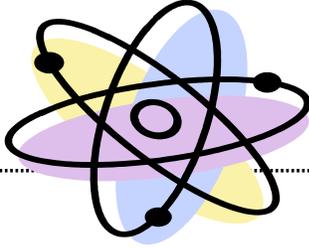
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### KNOW YOUR NUMBERS

- **Blood Pressure** - target is 120/80
- **Waist Circumference** - should be 40 inches or less for a man, and 35 inches or less for a woman
- **Triglycerides Level** - should be less than 150
- **HDL (Good) Cholesterol** - should be 40 or higher for men, 50 or higher for women
- **Blood Glucose** (fasting blood sugar) - Should be less than 110

### In the Next Issue:

- ⇒ Aetna plan changes for 2013
- ⇒ Healthy Aging



## **ENERGY BOOSTERS**

- Make sure you get proper nutrition
- Vitamin B is essential for good energy
- Getting a wide variety of mineral is also essential
  - You need protein for energy
  - Some deep breaths of fresh air
  - Ginseng is a natural stimulant
  - High amounts of caffeine can deplete calcium
- Exercise can make a positive difference
- Our bodies are 80% water, keep yourself hydrated
  - Get enough sleep
  - Attitude makes a difference
    - Be Happy!

### **Benefits Information Online**

Up-to-date benefit information is right at your fingertips. Visit [www.usmc-mccs.org/benefits](http://www.usmc-mccs.org/benefits) to view the most recent benefit summaries and rates. The Retiree Handbook and forms are available to print directly from this site. Want to view previous Retiree Newsletters? All previous issues are posted online for easy access.

## **Need help to quit smoking?**

There is no time like the present to call it quits with Aetna's new expanded coverage for smoking cessation medications.

**It's a fact:** Smokers who get help are more likely to quit for good. Different strategies work for different people. With help from the DoD NAF Health Benefits Program, Aetna participants can find and afford the right strategy to quit. The program's enhanced tobacco cessation benefits include full coverage (no copayments) for a 180-day supply of the following FDA medications that can ease withdrawal symptoms and help you succeed in quitting:

- |                    |                        |
|--------------------|------------------------|
| • Bupropion SR     | • Nicotine nasal spray |
| • Nicotine gum     | • Nicotine patch       |
| • Nicotine inhaler | • Varenicline          |
| • Nicotine lozenge |                        |

A prescription from your doctor is required to take advantage of this benefit.

Your preventive benefits also includes 8 counseling session every 12 months. Contact Aetna for specific coverage details.

**HMO Participants should contact the HMO directly to inquire about similar programs.**

## **ER vs. Urgent Care**

### **Emergency Room Copay**

The hospital emergency room copay for 2012 is as follows:

- ◆ **Aetna Open Choice PPO Plan:** Increased from \$200 to \$350 for both in-network and out-of-network facilities. The copay is waived if you are admitted to the hospital.
- ◆ **Aetna Traditional Choice Plan, including Aetna International:** No change. Benefit will continue to be 80% after deductible. (Deductible in 2012 is \$300 per person, \$900 family max.)

### **Urgent Care Facility Copay**

The urgent care facility copay for 2012 will be as follows:

- ◆ **Aetna Open Choice PPO Plan:** Decreasing from \$35 to \$20 for in-network facilities; no change for out-of-network facilities (60% after deductible).
- ◆ **Aetna Traditional Choice Plan, including Aetna International:** No change. Benefit will continue to be 80% after deductible.

## Second Surgical Opinion

A Second surgical opinion is a cost containment procedure that assists patients and insurance companies determine if a recommended surgical procedure is necessary, or if another method of treatment can be done instead with the same results.

**When do you need a second opinion about surgery?** When your doctor indicates you need surgery that isn't an emergency procedure, you should consider getting a second opinion. Consult another doctor—to see if they agree with your first doctor's recommendation.



**If you decide to obtain a second opinion,** ask your doctor's office to send your medical charts/records to the office of the doctor providing the second opinion to possibly avoid repeating some medical tests.

The provisions of the Aetna medical plan recognize expenses for a second surgical opinion as covered expense when: the surgical procedure is a covered medical expense; when recommended by the first participating physician who proposes to perform the surgery and when the surgery is not for an emergency condition. The second opinion will not be paid if the doctor performing the second opinion is in practice with or associated with the first doctor.

A surgical opinion is: an exam of the patient and an x-ray and lab work; a written report by the doctor.

A third surgical opinion may be covered if the first and second physician's opinions do not agree.

Always contact Aetna with any questions, or to confirm if a service is a covered expense.

## HIC/HRA Reminder and Update

In 2012, you will again be able to earn Health Incentive Credits (HIC) as a reward for taking steps to improve your health! The credits are used to offset your annual deductible and coinsurance and help reduce your out of pocket expenses.

Retirees and eligible dependents over age 18 can earn:

- ♦ A \$50 Health Incentive Credit by completing the Simple Steps To A Healthier Life online Health Risk Assessment at [www.aetna.com](http://www.aetna.com) and
- ♦ A \$50 Health Incentive Credit for receiving an annual preventive exam\*

Dependents under age 18 can earn \$100 by having a well-child exam.

For an individual, the maximum credit is \$100; the family maximum is \$300. Credits are applied automatically to your deductible or coinsurance\*\* expenses, but will not be applied to copay amounts. Any credit remaining at the end of the year will roll over to the next plan year, for up to three years.



\*Preventive exams eligible for the incentive: annual routine physical or well woman exam

\*\*Coinsurance is the percentage of your covered expenses that you pay after you meet the calendar year deductible.

## Generic Drug Update

Generic Drugs are copies of brand-name drugs that have exactly the same dosage, intended use, effects, side effects, route of administration, risks, safety, and strength as the original drug. In other words, their pharmacological effects are exactly the same as those of their brand-name counterparts, but they are typically sold at substantial discounts from the branded price.

### 2011/2012 Major Generic Launches

DRUG	GENERIC/USE INDICATOR	EST LAUNCH DATE
XALATAN	GLAUCOMA	LAUNCHED 03/22/2011
LEVAQUIN	INFECTIONS	LAUNCHED 06/20/2011
LIPITOR	CHOLESTEROL	LAUNCHED 11/30/2011
ZYPREXA	DEPRESSION	LAUNCHED 10/24/2011
CLARINEX	ALLERGY	FIRST QUARTER 2012
PLAVIX	BLOOD CLOTS	FIRST QUARTER 2012
SEROQUEL	DEPRESSION	FIRST QUARTER 2012
AVANDIA	DIABETES	SECOND QUARTER 2012
COMBIVIR	HIV	SECOND QUARTER 2012
DIOVAN/DIOVAN HCT	HYPERTENSION	THIRD QUARTER 2012
SINGULAIR	ASTHMA	THIRD QUARTER 2012
TRICOR	CHOLESTEROL	THIRD QUARTER 2012

Contact your health care provider before making any changes to your medications.

## Life Changing Event—Beneficiary Review

A beneficiary review is one of those yearly events that can be easily overlooked. When you get a life insurance policy or start contributing to a 401(k) or savings plan, filling out the beneficiary designation is part of the process. But, is that name you filled in years ago, still the person you want as beneficiary? If not, the wrong person could receive your money, if you pass away.

### Beneficiary Review Checklist

- Retirement Accounts—this includes pension plans, 401(k), Roth, Traditional IRA's, etc.
- Life Insurance—this includes any personal and work life insurance benefits.
- Annuities—notify MRG if your survivor spouse predeceases you.
- Bank Accounts/Brokerage Accounts—some states allow you to use a ToD (Transfer of Death) designation. This allows the beneficiary

access to the accounts with only a death certificate. It also protects against probate.

- Wills and Trusts—having a will and keeping it updated is a must. This alone won't necessarily protect all your accounts. Beneficiary designations on retirement accounts, life insurance and annuities generally override anything in a will.

The best thing to do is keep any beneficiary documents in one place. Review them at least once a year or whenever you have a life changing event (marriage, divorce, etc.). If any changes need to be made, a change of beneficiary form is usually all that is needed. Talk to a qualified attorney for any changes to a will or trust. Keeping your beneficiaries up-to-date is the best way of guaranteeing who receives your financial assets.

## IMPORTANT CONTACT INFORMATION:

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Visit us on the Web at:  
[www.usmc-mccs.org/  
benefits](http://www.usmc-mccs.org/benefits)

## Pension Monthly Advice

You may have noticed that your monthly pension advice statement did not stop as previously indicated. Due to computer system issues at the Pension Trust company—these advices will continue at this time. Should there be a change, you will be notified in advance.

**REMINDER:** Effective May 2012 all retiree annuities must have direct deposit of their monthly benefit\*.

## MRD

As a retiree, once you reach age 70 1/2 the IRS requires you to start taking withdrawals from your retirement accounts. These distributions are called MRD's (minimum required distributions) and apply retirement accounts such as Traditional IRA's, Roth IRA's and 401(k) employer plans.

You must begin minimum required distributions by April 1st in the calendar year you reach age 70 1/2. If no distribution is made by December 31 in the year which you reach age 70 1/2, you will need to take two required distributions the following year (one by April 1 for the previous year, and one by December 31 for the current year). For all subsequent years, you must receive the required distribution by December 31 of that year.

Your MRD's will be taxed as ordinary income for the tax year in

which they're taken. They may be subject state and local taxes. Each year, the withdrawals and any tax withholding from your 401(k) employer plan will be reported on the IRS Form 1099-R. Failure to take a minimum required distribution may result in significant IRS imposed penalties. All MRD's withdrawn from your Marine Corps 401(k) plan held by Fidelity Investments will be subject to a \$25 fee per withdrawal. Please consult a tax advisor to learn more regarding your personal financial situation.

## What do you need to do to feel the best at your age?

One of the most important things you can do for your health at any age is to be physically active. Physical activity keeps your body strong, and helps with how you feel. People who stay physically active are less likely to get depressed. Physical activity can be anything from walking to gardening to working out at the gym. The important thing is to be active almost every day. No matter what your age or condition, there is a type of physical activity that's right for you. Always ask your doctor whether it is safe for you to start a physical activity program.

Your mental and emotional health are also important. Protect or improve your emotional health by staying in touch with friends, family and the community. People who feel connected to others are more likely to thrive than those who do not. And try to keep stress at a minimum.

In addition to getting regular physical activity, you can take charge of how stress affects you by taking 20 minutes a day just to relax.

To protect or improve your memory and mental sharpness, keep your brain active and challenged. Learn or do something new and different. For example, attend an educational workshop or learn a new card game.

Depression can be a serious problem for older adults. If you think you may be depressed, seek help—antidepressant medicine and counseling can help treat depression.

Other good health habits can help you stay at your best are:

- Eat a healthy, balanced diet.
- Avoid salty foods and foods with a lot of fat in them, such as fried foods.
- If you smoke, try to quit.
- And always wear your seat belt.



\*exceptions may apply (overseas banking)

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POSTAGE

