You may have always thought of employee assistance programs (EAPs) as a way to deal with employees who have drug or alcohol problems or who are poor performers in the workplace. But what if an EAP could also provide professional development for managers and supervisors and offer solutions to help improve the overall health and well-being of your workforce?

What if EAP could help your employees balance work and home life, manage debt, provide access to legal services, locate child or elder care, or even plan a vacation?

The UPMC Insurance Services Division’s EAP — now called LifeSolutions™ — can do all this and much more.

“LifeSolutions is all about the services we now provide,” says Richard Citrin, PhD, vice president of LifeSolutions. “We go well beyond offering support for mental health problems and drug and alcohol addictions, which is the historic role of EAP. LifeSolutions products include training and coaching managers, supporting organizations with crises in the workplace, and a host of work-life resources.”

Finding the right resources at the earliest stages of problem solving is a key advantage. The LifeSolutions early intervention approach is designed to help employees find a better work-life balance and avoid more complicated and costly health care or workplace challenges.

Work-life resources include helping employees with areas such as legal or financial concerns, caregiver or personal stress, child or elder care support, leave of absence anxiety, and more. All services are private and confidential and are provided at no cost to the employee or household members.

LifeSolutions is one of the integrated partner companies of the UPMC Insurance Services Division, which includes UPMC Health Plan, UPMC Work Partners, E-Benefits®, and Community Care Behavioral Health. To ask questions or to schedule an appointment, call 1-800-647-3327 or visit www.lifesolutionsforyou.com.
Did you know that your employees use their pharmacy benefit 15 to 18 times a year on average? It is estimated that 10 to 15 percent of all healthcare costs paid by Americans are directly related to prescription drug spending.

UPMC Health Plan’s formulary offers incentives for members to use generic drugs when available. Lower copayments for generic drugs save money for members without sacrificing care or quality. Generic drugs are cost-effective alternatives that offer the same level of safety and quality as their brand-name equivalents. They also have the same active ingredients as brand-name medications, but the inactive ingredients, such as dyes used to color generic medications or powders used to shape the tablets, can vary. These differences do not affect how generic medications work in the body.

Not all drugs have a generic equivalent. Generally, new drugs are given patent protection for 20 years from the submission date of the patent. Once the patent expires, other pharmaceutical companies can produce the same drug in a generic formulation.

**Does the Food and Drug Administration (FDA) approve generic drugs?**

The FDA regulates generic drug manufacturers just as it regulates the makers of brand-name medications. Prior to selling generic medications in the United States, a company must meet certain criteria. To gain FDA approval, the maker of a generic drug must prove that the drug’s active ingredients, drug strength, and dosage form are identical to those of the corresponding brand-name drug. The generic drug must also pass strict FDA measurements to ensure that it delivers the same amount of active ingredients in the same time frame as its brand-name counterpart. Finally, the manufacturer of the generic drug must prove that its product is produced under the same strict guidelines as the brand-name drug.

The manufacturer can produce the generic medicine only after these requirements are met. After approval, the FDA continues to regularly inspect all manufacturing facilities of both brand and generic products to ensure that only high-quality medications are sold in the United States.

**Why do generic drugs cost less?**

Generic drugs have the same active ingredients as their brand-name equivalents, but they cost significantly less. Before the FDA allows a brand-name drug to be sold in the United States, scientists spend years testing the medication to establish its safety and efficacy in treating an illness or condition. Once a brand-name drug is approved, the company that developed it spends millions of dollars to promote the drug through advertising and educational programs.

Companies that make generic drugs do not have to invest large amounts of money in research, since the brand-name drug manufacturers have already done this. In addition, generic companies do not promote their drug or spend significant amounts of money on magazine and television advertisements. Companies that make generic drugs pass these savings on to you.
Why should I encourage my employees to use generic drugs?
Every year, generic drugs filled at pharmacies save consumers billions of dollars. Generic medications:
- Require a lower prescription copayment,
- Deliver the same quality and effectiveness as the brand-name equivalents, and
- Help keep medical care more affordable.

How can my employees take advantage of the savings with generics?
Remind your employees to always ask their doctor or pharmacist if a generic version of their prescription is available. Although not all drugs have a generic counterpart, there may be a generic in the same class of drugs used to treat a condition.

Direct your employees to visit the FDA Office of Generic Drugs’ website for more information, or log in to MyHealth OnLine to:
- Find out more about generic drugs.
- Review what drugs are covered under your company’s pharmacy benefit.
- Arrange for prescriptions to be delivered at home.
- Locate nearby pharmacies.

Here are some common brand-name drugs and their generic equivalents:

<table>
<thead>
<tr>
<th>Brand</th>
<th>Generic</th>
<th>Common uses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allegra</td>
<td>fexofenadine</td>
<td>Allergies</td>
</tr>
<tr>
<td>Amaryl</td>
<td>glimepiride</td>
<td>Diabetes</td>
</tr>
<tr>
<td>Ambien</td>
<td>zolpidem tartrate</td>
<td>Insomnia</td>
</tr>
<tr>
<td>Celexa</td>
<td>citalopram</td>
<td>Depression</td>
</tr>
<tr>
<td>Claritin OTC</td>
<td>loratadine</td>
<td>Allergies</td>
</tr>
<tr>
<td>Coreg</td>
<td>carvedilol</td>
<td>High blood pressure</td>
</tr>
<tr>
<td>Flonase (nasal spray)</td>
<td>fluticasone</td>
<td>Allergies</td>
</tr>
<tr>
<td>Fosamax</td>
<td>alendronate</td>
<td>Osteoporosis</td>
</tr>
<tr>
<td>Lamisil</td>
<td>terbinafine</td>
<td>Nail fungus</td>
</tr>
<tr>
<td>Lotrel</td>
<td>amlodipine besylate/benazepril</td>
<td>High blood pressure</td>
</tr>
<tr>
<td>Norvasc</td>
<td>amlodipine besylate</td>
<td>High blood pressure</td>
</tr>
<tr>
<td>Omnicef</td>
<td>cefdinir</td>
<td>Infection</td>
</tr>
<tr>
<td>Paxil</td>
<td>paroxetine</td>
<td>Depression</td>
</tr>
<tr>
<td>Pravachol</td>
<td>pravastatin</td>
<td>High cholesterol</td>
</tr>
<tr>
<td>Prozac</td>
<td>fluoxetine</td>
<td>Depression</td>
</tr>
<tr>
<td>Toprol XL</td>
<td>metoprolol SR</td>
<td>High blood pressure</td>
</tr>
<tr>
<td>Zithromax</td>
<td>azithromycin</td>
<td>Infection</td>
</tr>
<tr>
<td>Zocor</td>
<td>simvastatin</td>
<td>High cholesterol</td>
</tr>
<tr>
<td>Zoloft</td>
<td>sertraline</td>
<td>Depression</td>
</tr>
</tbody>
</table>

News round-up from the National Business Group on Health

If you are looking for a comprehensive online resource for large business owners, be sure to visit the National Business Group on Health (NBGH).

Since 1974, the NBGH has been the nation’s only non-profit organization devoted exclusively to representing large employers’ perspective on national health policy issues and providing practical solutions to its members’ most important health care problems. The NBGH website contains many articles about issues facing employers in today’s marketplace. To access all of the articles, go to www.businessgrouphealth.org and select “Pressroom” at the top of the homepage. Then select “Business Group in the News.” Below are a few examples of what’s available on the site.

Leading Healthier Lives
**Human Resource Executive** (September 15, 2008) — Employers should focus more attention on the health of younger workers, as 30-somethings are often more likely to be consumed by raising families than to spend time exercising and watching their diets. A recent report adds a slightly different twist to conventional wisdom, finding that workers in their 30s are far more neglectful of their health than those in their 60s.

Workplace Wellness Surge
**Colorado Business Journal** (September 2, 2008) — 83 percent of large companies now issue annual health surveys to their employees, up 65 percent from 2006. Seventy-four percent offer weight management programs; 60 percent provide health coaching; and 29 percent offer on-site health centers.

How Do Employers Cut Rx Costs?
**Let Us Count the Ways**
**Managed Care** (July 31, 2008) — Last year the cost of prescription drugs was the single largest part of health cost increases to employers ... as a result, promoting the use of generics and the management of specialty drugs are top priorities to employers.
Quick, quality care

Your employees have all been there. It’s Saturday night and a family member is sick. The doctor’s office is closed, and the illness or injury doesn’t require a trip to the emergency room. What to do? The Urgent Care Center may be the answer.

The Urgent Care Center, which is located in McMurray, Pa., is affiliated with The Washington Hospital. It provides an alternative that is affordable, convenient, dependable, and safe for treating a variety of illnesses and injuries — close to home. The Urgent Care Center at Krebs Center on Route 19 is open seven days a week, including holidays, from 9 a.m. to 9 p.m. No appointment is necessary, and a physician is on-site at all times.

Physicians and nurse practitioners at the Urgent Care Center evaluate and treat acute injuries and illnesses of minor to moderate complexity.

Other urgent care centers are included in the UPMC Health Plan network. Search for an urgent care center online by visiting www.upmchealthplan.com and selecting the “Find a Provider” tab. Or call Member Services Monday through Friday from 8 a.m. to 8 p.m. and Saturday from 8 a.m. to 3 p.m. at 1-888-876-2756. Employees can also use the number on the back of their ID cards.

If an employee or family member is experiencing a medical emergency, he or she should call 911 or go to the nearest hospital emergency department.
As part of our continuing expansion of the **Healthy Living Rewards** program, all UPMC Health Plan members now have an opportunity to get a head start on a healthier lifestyle through a national network of more than 14,000 affordable health and fitness facilities. If you are a UPMC Health Plan member, you can see a complete list of fitness club facilities by logging on to the MyHealth OnLine member portal from the upmchealthplan.com website homepage.

Whichever club or membership type you choose, as a UPMC Health Plan member you will be getting the club's current lowest membership rate. Note that club and membership rates vary according to the club size, location, facilities, and programs offered.

To help you select a club, you are eligible for a free introductory session or one-week trial membership (not to be combined for more than one week at the same club) at participating facilities. Just schedule your visit in advance and bring your UPMC Health Plan member ID card, along with the attached free one-week certificate, to your appointment.

Many of the participating fitness facilities are also enrolled in the International Health, Racquet & Sportsclub Association (IHRSA) Passport Travel Program. This allows you access to health clubs when traveling outside a 50-mile radius from your home (a nominal guest fee may apply).

Note: Fitness clubs in this program are provided through American Specialty Health Networks, Inc. (ASH Networks), a subsidiary of American Specialty Health Incorporated.

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Johnstown office hosts event for Johnstown Chiefs

It’s not often that hockey and health insurance go hand in hand, but that’s exactly what happened one evening in late October, when the UPMC Health Plan Johnstown office became the ticket pickup place for Chiefs’ season ticket holders.

Fans who got their tickets that night also got a chance to mingle with several Chiefs players as well as coach Ian Herbers. Earlier in the day, representatives of local businesses were invited to the office to meet the coach and the players in a special VIP get-together.

Holding the event at the Health Plan’s Johnstown office coincided with the team’s marketing slogan for 2008-09: “Johnstown is Chiefstown.”

“The Chiefs are going to be very active in the community and will reach out to the people who support them so well,” said Eric Wolfgang, the team’s Director of Business Operations.

UPMC Health Plan is an official sponsor of the Johnstown Chiefs 2008-2009 season.

Small Business Advantage

Small businesses are unique. So are their challenges. That’s why UPMC Health Plan designed a plan to specifically address the needs of companies with fewer than 100 employees. UPMC Health Plan’s Small Business Advantage includes a choice of medical, pharmacy, and vision coverage, coupled with a comprehensive package of MyHealth wellness services, an employee assistance program, and 24/7 online information to help employees manage their health.

A dedicated account management team that appreciates the unique challenges of small businesses will service each employer account.

UPMC Health Plan’s Small Business Advantage includes:
• MyHealth wellness services
• Smoking cessation program
• Employee assistance program
• Vision discount network
• Dedicated account management and member service
• Health management programs
• Global emergency services from Assist America®
• 24/7 health advice line
• Online tools and resources
• Healthy Living Rewards

For more information on this product, contact your broker or call our Sales Hotline at 1-888-383-UPMC.

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