

**UPMC HEALTH PLAN**  
Where you belong.

**BENEFIT**PARTNERS

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## **LifeSolutions**<sup>SM</sup> More than an EAP program

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*<sup>SM</sup> — can do all this and much more.

"Our new name better reflects what *LifeSolutions* is all about and 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 wholly owned by the University of Pittsburgh

Medical Center (UPMC) and has been an internal EAP provider for more than 30 years. Formerly known as EAP Solutions, *LifeSolutions* has a national and international footprint, including a network of 12,000 EAP and behavioral health professionals across the U.S., Canada, Mexico, and around the world, with particular expertise in health care, education, and Taft Hartley and other union groups.

*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](http://www.lifesolutionsforyou.com).

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One Chatham Center  
112 Washington Place  
Pittsburgh, PA 15219

Member Services:  
**1-888-876-2756**

TTY Users:  
**1-800-361-2629**



# UNDERSTANDING generic drugs

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 health care 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:*

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

## 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](http://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. ◆



upmchealthplan.com



## WHAT'S ONLINE?

### Health care strategies from UPMC Health Plan

Staying up to speed in the fast-changing health care industry is critical. If you visit our website, [www.upmchealthplan.com](http://www.upmchealthplan.com), you'll find articles on subjects you might not be familiar with, such as health care economics, and on subjects you might not have considered, such as how state and federal legislative activity can impact health care costs. We also include some familiar subjects that employers can never get too much information about, such as Medicare Part D and what to look for in a pharmacy benefits manager. Go to the Employer section of our website and click on the "Business Insights" button.

The articles are written by UPMC Health Plan subject-matter experts and have appeared in *Smart Business*, a business magazine targeted to western Pennsylvania employers. The informative articles feature the topics that we think matter most to employers, both now and in the future. Visit our website to read the following articles.

#### Chronic Conditions

How to understand and manage employees' medical needs.

#### Getting Personal

How personal health records may change the face of American health care.

#### Generic Solutions

How intelligent pharmacy benefit design can lower health care costs.

#### Finding the Right Balance

How to utilize Employee Assistance Programs to benefit your employees.

#### Ergonomically Correct

How ergonomics can create and maintain a healthy work environment.

#### Safe and Sound

How to create a culture of safety at your company.

#### Health Insurance and Small Business

The coverage your company can't afford to exclude.

#### Abusing the System

How to protect your business from the effects of health care fraud.

#### Staying Informed

Transparency and consumerism in health care.

#### Electronic Health Records

Empowering employees to manage their health care.

#### Managing Health Care Costs

How to devise an effective multitiered strategy.

#### Keeping Costs to a Minimum

How to avoid workers' comp problems and issues.

#### Targeting Limited Health Dollars

Why employers should understand health risks.

#### Engaging Employees

How to get employees excited about wellness programs.

#### Health Care Treatment Methods

How methods are changing to improve conditions in the long run.

#### Health Promotion

How wellness programs can help lower health care costs.

#### Generic Drugs

Seeking an access/quality-of-care/cost balance in health care.

#### Employee Wellness Programs

Focusing on lifestyle behavior changes.

## Quick, quality care

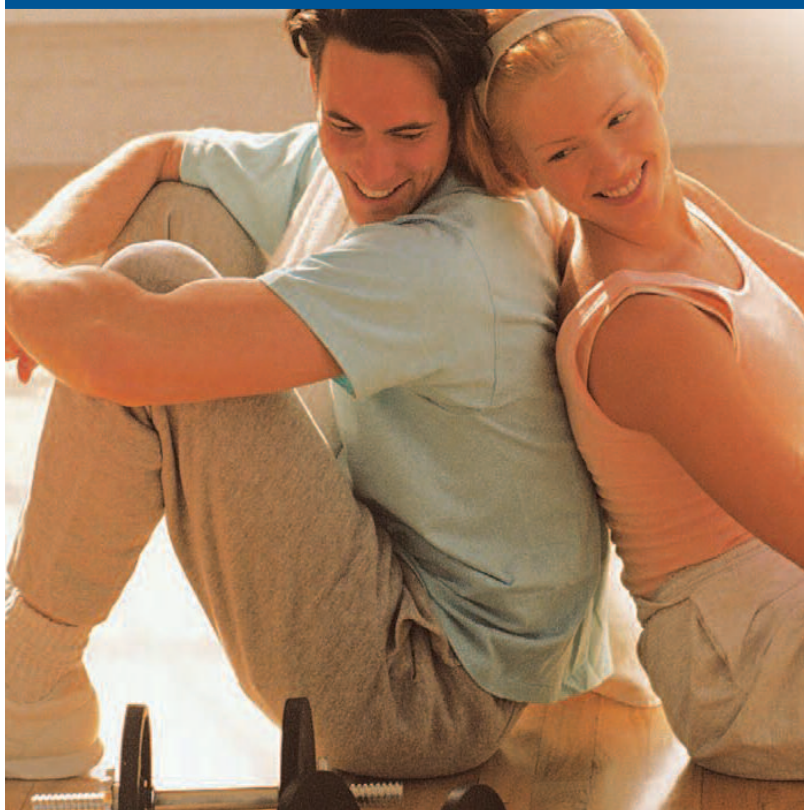
Your employees have all been there. It's Saturday night and a family member is sick. The doctor's office is closed, and the illness or injury doesn't require a trip to the emergency room. What to do? The Urgent Care Center may be the answer.

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](http://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. ♦**



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### Healthy Living Rewards Fitness Club Program

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](http://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.

#### FREE FITNESS TRIAL

Good for one introductory session or one week's trial membership at the participating facility of your choice. Once you select a facility, you will receive either a minimum 10 percent discount off the initiation and/or monthly dues, or the best available public rate based on the type of membership you selected.

Each certificate entitles you and all members of your immediate family (as defined by the individual facility) to one introductory session or one week's trial membership at the American Specialty Health Networks, Inc. (ASH Networks) participating facility of your choice (subject to space availability). For those facilities that do not offer monthly or annual memberships, but offer access to the facility by the session, these facilities will offer one free introductory session. Certificates cannot be combined for more than one week at the same facility.

**Member:** Call the participating facility of your choice and make an appointment for a tour. You will need to speak to someone in the membership department and identify yourself as a member of this program through ASH Networks.

**Fitness Club Staff:** If you have questions regarding this program, call ASH Networks at 1-877-329-2746, Monday through Friday from 5 a.m. to 6 p.m. (Pacific).

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## 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. ♦

## 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. ♦

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