

BREA News



Volume 7, Issue 1

April 2, 2007

BREA Meetings

There are monthly BREA meetings, usually at noon in Berkner Hall. All BREA members are invited to attend. We would like your participation in our meetings.

BREA Meeting Schedule:

- **April 10**
- **May 8**
- **June 12**
- **July 10**

BREA Officers

PRESIDENT:
Myron Strongin
Vice President:
Arnold Peskin
Treasurer:
Ken Mohring
Secretary:
Harriet Martin
Membership Chairman:
Dave Cox
Newsletter Editor:
Graham Campbell

Using Cigna and Medicare to Best Advantage

Eliot Auerbach

Data: Medicare Part B has a deductible of \$131. (2007 value -- this changes each year) for all physician services. Cigna has a \$500. deductible for these services if out-of-network and NO deductible (just a copayment from the first dollar) for in-network (PPO) services.

You can take advantage of the fact that there is no deductible for Cigna in-network services by appropriate scheduling at the beginning of the year of visits you make regularly. If you make your in-network visits the first ones of the year, you will use up your Medicare deductible while being reimbursed (less copayment) by Cigna. If the first visits of the year are out-of-network, then you

merely eat into both deductibles (the \$131 and the \$500 ones) and receive no reimbursement until you exceed the Medicare deductible.

Example:

In Network Use:

Visit No. 1 (Medicare allows \$61.50, Cigna copayment \$20.)

Medicare pays 0. but uses up \$61.50 of your deductible

Cigna pays the provider \$41.50 and you are billed \$20.

Visit No. 2 (Medicare allows \$82.50, Cigna copayment is \$30)

Medicare pays the provider \$10.40 (80% of excess over \$69.50) and uses up the \$69.50 of your deductible -- fulfilling you deductible for the year.

Cigna pays the provider \$42.10 (82.50 - 10.40 - 30.00) and you are billed \$30.

Note that your total cost is \$50 and your Medicare deductible is satisfied; any future out-of-network amount is paid by Medicare at 80% since your deductible has been satisfied.

Out-of-Network use:

Had these been out-of-network providers, you would have paid \$133.60 (the Medicare deductible of \$131 plus 20% of the \$13. above the \$131. threshold.)

These same out-of-network providers if used after fulfilling the Medicare deductible would cost you only \$28.80 (20% of each allowable amount.)

March 2007

Prescription Drug Deductibles

Graham Campbell

Now is the time of paying deductibles. However you could be paying more than you have to because of the way Cigna/Teldrug computes the deductible for your bill. For example, I recently sent in my first renewal of the year, it was for 2 generics (tier 1), one tier 2 and one tier 3. When I got the bill, it was simply as if the \$100 deductible had been added to normal bill. I remembered this had also happened last year. Since the copays have gotten so high, I decided to investigate how this was worked out.

The Teldrug policy is to take the orders as they come in, determine the cost, and, if you have not met the deductible, charge you that cost and reduce your remaining deductible by that amount. If the cost more than meets the deductible, they charge you for the amount left of the deductible plus (at most) a copay amount for the rest.

The reason my bill was for the deductible plus all the copays is that they selected the expensive, tier 3 drug as the first to enter. Since it was more than the deductible, they charged me the deductible plus a copay for this prescription. Now the deductible was met and the others were charged the copay.

At this point I realized that my

total bill depended on the order in which the renewals were charged because there is no copay due on orders used to meet the deductible. Since there were 4 drugs being ordered, there are 24 different possible orders of entry. So I wrote a small computer program to compute the charges assuming each of the 24 different orders. The maximum charge was \$270 and the minimum was \$190. The displayed table shows the possible charges and the number of different orderings that lead to that charge.

Charge	Number of orderings
\$190	6
\$196.15	2
\$212.11	2
\$225.83	2
\$230	2
\$250	4
\$270	6

So how do you save some money? You control the order of the charges to avoid making some copays. You need to know the cost of the drugs and then you need to be able to easily control the order of the charges. This is where <http://my.cigna.com> comes into the picture. If you have Internet access I rec-

ommend you register to use this site. See the accompanying note about this site.

Now let's assume you are taking several drugs and have placed a renewal order as late in the previous year as you can arrange. You are ready to make the initial renewals in the new year and do not have an immediate rush to get the drugs. Select one or more drugs whose total cost is less than the deductible and order only those. You will be charged the cost of the drugs and all that charge will be counted against the deductible. But you will not have to make any copays for these. Order these using the Web site (this is very easy). When the Web site shows those as shipped, then order the rest. For the drug that finally fills out the deductible (it will never come out exactly), you will be charged for the remainder of the deductible as well as the copay. In the case where the remainder of the cost is less than the copay, you pay only the remainder.

This procedure will save you money, but is not necessarily the optimum. There might be several ways to select the set of renewals that meet the deductible. The only way I know figure this out is simply to calculate the cost of each alternative..

USING MY.CIGNA.COM

Graham Campbell

Have you tried my.cigna.com? It offers some nice facilities for dealing with both the medical insurance and the prescription drug program. With your Internet Browser, go to <http://my.cigna.com>. The greeting page allows you to login or register. If you have not used it before, click the register button and fill in the requested information. When you have a user ID and password, enter them on the greeting page and click Go.

Now you are at the main "My Plans" page, which has two choices, Medical and Pharmacy. It starts with the Medical tab, but you can switch to Pharmacy with the tabs at the top of the page.

Medical pages

Spend a little time browsing here. You can look at your claim history, track your medical deductible status, search for "in plan" physicians, etc.

Pharmacy pages

The first pharmacy page will show you your recent order status. This is where you can tell if your order has been shipped yet. There is a link to get the full

details of your orders. There are two ways to get price quotes, a small link to "Request a price quote" and a paragraph titled "Prescription Drug Price Quotes", use the second method. The "Request" method uses email to request a quote and get an answer. This will take several days. With the second method, use the drop down box to specify the person and punch "GO". Now you click the "Find Drug..." button, type in the drug name and from the result page select the correct dosage. This will return you to the starting page with the drug name and size filled in. Select either Home delivery or the local pharmacy, enter the quantity and days supply boxes and punch "Price Drug". It will then quote you "Member cost", "Health Plan cost", and "Total Cost". For planning your renewals as in the accompanying article, you are interested in the "Total Cost". However the other costs are interesting also. For example for the generics that I take, the copay is almost half of the total cost.

Another item of interest. I looked at my total order history from Teldrug. It quotes the Member cost as well as the Total Cost. I have paid over 42% of the total cost of my prescriptions over the years.

Now for the other major convenience of this Web site, ordering renewals. From the main pharmacy page there is a link "Refill a prescription". You might have to hunt for it since it is in small type and not featured. Click it. After you enter all the requested information and select continue you will be presented with a screen listing all your current prescriptions and their status. You can simply click the box next to those you want to renew and then the Refill button at the bottom of the screen. This adds those renewals to your "Shopping Cart". When you are ready, you then select "Checkout", and enter shipping information and select a credit card. And that is all there is to ordering a renewal!

From the President

Myron Strongin

Things have started off well this year. I am sure that almost all retiree's and Brookhaven employees went through an uncertain time until the budgets were straightened out. So far all the large projects are funded and the laboratory appears to be in good shape. In our last newsletter there seemed to be changes coming in DOE medical benefits for retiree's that could possibly have some implications for us at Brookhaven. To get the latest picture on what was going on, Elliot Auerbach, Graham Campbell, Arnie Peskin and I met with Bill Hempfling. I think we went away satisfied that this was bogged down in congress and that any changes were not imminent. One of the issues involved here are whether the pension plan is "Defined Benefit" or

"Defined Contribution". Most of the laboratories (2004 data) have defined benefit plans and Brookhaven and Argonne have defined contribution plans. Right now, the "defined contribution" type of plan seems to be the best and does not appear to be targeted. Although the time is coming for contractor bids for managing Brookhaven, it appears that the present retiree's will not be affected and, of course, the board will be watching this.

When my term began I thought we would have many lectures related to seniors. We had two general lectures on topics such as "identity theft" and "senior living communities" and had poor turnouts (on the order of 25 people) to each lecture. We also had one great lecture by Eric Forsyth, which had an excellent

turnout. In addition, the laboratory had its own lecture program about "Elder Law" and other issues important to Seniors, as well as others. At this point the writing is on the wall and I think it would be better for us to have luncheon meetings and invite guests to discuss various topics of relevance to us. I'm sure someone mentioned this at one of the Board meetings (I think Renee Flack; sorry it took me so long Renee) and it's finally dawned on me that this is a good idea. We can still do this in Berkner and I hope we can discuss this at the next board meeting and get started. I look forward to seeing you at the summer luncheon.

BREA

Bldg 475C
Upton, NY 11973-5000
Phone: 631-344-2707

Mailing Address Line 1
Mailing Address Line 2
Mailing Address Line 3
Mailing Address Line 4
Mailing Address Line 5



BNL Retired Employees Association

*On the Web at
www.brea.bnl.gov*

REUNION/PARTY

Do you remember this reunion? Well, lets do it again! BREA is once again preparing a reunion luncheon for BNL retirees and friends. Come catch up with old friends. Save Tuesday June 5 for the luncheon at the Bellport Country Club. A flyer and reservation form is included in this newsletter. Notice that we are repeating last years wonderful time even including the PRICE!



BREA

Brookhaven Retired Employees Association
March 2007

P.O. Box 5000, Building 475
Upton, NY 11973-5000
(631) 344-2707

Dear BNL Retiree,
You are cordially invited to attend the 4th Annual BREA (Brookhaven Retired Employees Association) Get-Together Luncheon.

WHEN: Tuesday, June 5, 2007 from 12 Noon to 4:00 p.m.

WHERE: Bellport Country Club

WHAT: A full course luncheon (choice of three entrees) dessert, coffee or tea, free unlimited beer, wine or soda and (cash bar available) - \$30.00 per person.

MORE: Melodious songs by Yvette Malavet-Blum and dancing to the music of The Serenaders.

To reserve your place at the luncheon, please return the bottom portion of this invitation with your check payable to BREA in the amount of \$30.00 per person to the above address by May 30th.

We look forward to seeing you there.

BREA Get-Together Luncheon Committee
Harriet Martin & Florence O'Brien, Chrs.
631-331-7917 h3mart@aol.com
209-0704 florence.obrien@worldnet.att.net

Directions: LIE eastbound take exit 65; LIE westbound take exit 66; in each case follow the service road to Bellport Ave and go south (Bellport Avenue becomes Station Rd). From Sunrise Highway, take exit 56 and go south on Station In Bellport Village, turn right on South Country Rd. Bellport Country Club is 1/2 mile on left.

Bellport Country Club, 40 South Country Road, Bellport, NY 11713, 631-286-4227

BREA Get-Together Luncheon Reservation 2007

Name: _____

Street Address: _____

City, State, Zip: _____

Telephone: _____ E-mail: _____

Spouse/Guest Names: _____

Amount enclosed: \$ _____

Do you need special assistance or transportation? _____

If yes, please describe: