



Monthly News from the Board of Pensions September 2013

New Prescription Drug Program Provider To Replace Express Scripts on January 1, 2014

Effective January 1, 2014, Catamaran, the nation's fourth-largest pharmacy benefit manager, will replace Express Scripts as the Board's Prescription Drug Program service provider for the Highmark PPO. The primary reason for the change is to provide quality service to members while maintaining the basic provisions of the program. The move is cost-effective, in that it will not increase costs to the Medical Plan.

Through this partnership, we expect members will experience

- improved service;
- high-quality medication dispensing;
- access to the same, or mostly the same, retail pharmacies as are currently available (the Catamaran network includes 68,000 retail pharmacies); and
- little or no change in the prescription drugs listed on the formulary. (Prescription drugs included in a formulary are covered by the plan at the formulary rate. If you are taking a prescription drug that, in 2014, will not be on the Catamaran formulary, Catamaran will notify you in November.)

The records of all plan members – including the refill orders for prescriptions members have filled by mail order or at a retail pharmacy – will transfer automatically from Express Scripts to Catamaran. That means, in nearly all cases, members will not need to get new prescriptions as a result of the change to Catamaran and their mail deliveries will continue uninterrupted.

The Board will provide all the information members will need to know about the change to Catamaran in the coming months, and members will receive a new prescription ID card in December. In the meantime, Express Scripts will continue to manage members' prescription drug coverage, including flu shots and other immunizations, through the remainder of 2013.

If you have questions about coverage, please call the Board of Pensions at 800-773-7752 (800-PRESPLAN) and speak with a member service representative.

Introducing Call to Health

Call to Health, a member health initiative beginning January 2014, is designed to help improve overall health by encouraging members to make the most of preventive care benefits and by identifying and managing chronic conditions.

Members who participate in Call to Health by completing specific health actions from October 1, 2013, through September 30, 2014, will have their individual and family deductibles lowered to 1.0 percent of effective salary for 2015 (as determined by salary range and subject to the medical participation minimum and maximum). For members who do not participate, 2015 deductibles will be 1.5 percent of effective salary.

Members will receive an overview of Call to Health in November and additional information in January 2014 that will include details on health actions, deadlines, and how to submit information regarding completed health actions through ActiveHealth. In the meantime, you can find an introduction that will help to explain Call to Health on pensions.org.

Announcing the New pensions.org!

The redesigned pensions.org will help members, mid council representatives, and employing organizations find information and resources more easily than ever. The improved navigation and organization are designed with each in mind, making information just a few clicks away. Whether members are trying to make the most of their benefits or employers are administering benefits, whether information is being sought based on a plan name or the title of the publication, pensions.org puts it at their fingertips ... better than before.

Check out the new site today and come back often for new and updated information, resources, and tools.

Read about the [redesigned pensions.org](http://redesigned.pensions.org) and [how to find the information you're looking for](#) in the [Featured Articles section](#).

Flu Shots for Active Members Are Covered at 100%. Members Can Get Theirs Now at Their Pharmacy or Doctor's Office

For active members of the Medical Plan, it's easy to protect against the flu this season. Members can get their flu shots at participating retail pharmacies or at their doctors' offices -- whichever is more convenient for them. Either way, it's covered at 100 percent.

To get a flu shot at a pharmacy*

Members can just show their Express Scripts ID cards. To locate a participating retail pharmacy, sign into Express Scripts through [Benefits Connect](#) or the [Express Scripts website](#), or call Express Scripts at 800-344-3896.

To get a flu shot at a physician's office

If members have coverage under Highmark and get their flu shots from a network physician, the physician's office will submit the charges directly to Highmark.

For questions about coverage of seasonal flu shots, please call the Board of Pensions at 800-773-7752 (800-PRESPLAN) to speak with a member service representative.

**A prescription from a physician is required in some states. Please check with your local pharmacy.*

Benefits Connect Provides Easy Access to Fidelity NetBenefits and Other Service Provider Sites

Members can now simplify their login to Fidelity NetBenefits by accessing the site through Benefits Connect. After registering for NetBenefits and logging in with their account username and password for the first time, members can simply click through to it from Benefits Connect going forward.

The link to NetBenefits from Benefits Connect enables members to view their account information for the Retirement Savings Plan of the Presbyterian Church (U.S.A.). If you'd like to make changes to your account, such as your investment allocations or beneficiaries, you'll be asked for your username and password to verify your identity. And if you have other Fidelity accounts, such as a 401(k) through a previous employer, you'll be able to review them as well, if the plan administrators have established a secure means of single sign-on.

Read the [pensions.org news article](#) for more information about using Benefits Connect to access service provider sites.

Midyear Investment Review: Oh Middle, Where Art Thou? Brecht, Rand and the Loss of Middle Earth

The Board of Pensions of the Presbyterian Church (U.S.A.) has released the [2013 Midyear Investment Review of the Board of Pensions Balanced Investment Portfolio: Oh Middle, Where Art Thou? Brecht, Rand and the Loss of Middle Earth](#).

Using the views of the political and economic left and right from a Bertolt Brecht play and an Ayn Rand book, the review searches our U.S. environment for the missing middle, examines

global market conditions, and reviews current portfolio structure and investment results for the period ended June 30, 2013. It also provides commentary on the investment outlook and investment opportunities for 2013 and beyond.

Lesson 7 in Online Personal Finance Series Provides Information about Paying Off Debt

Eliminating "bad" debt is crucial to financial security and a healthy credit score. Lesson 7 of Board University's online personal finance series, [Paying Off Debt](#), focuses on learning the most effective approaches to reducing debt, including how to

- best pay off credit card debt;
- use specific payment techniques to save on installment loan interest and decrease years of payments; and
- use an amortization calculator to develop the best reduction strategy.

This lesson is the latest addition to the [personal finance series from Board University](#). This online education series provides information about getting control of a financial situation.

Follow the Board of Pensions on Twitter

The Board of Pensions provides news, information, and helpful links on Twitter at twitter.com/boardofpensions. Follow the Board on Twitter for daily updates!

Benefits Connect Tip: Members Can Apply Online for Optional Dental and Supplemental Death Coverage!

Mark your calendars: October 1 through November 15 is the annual enrollment period for the optional [Dental](#) and [Supplemental Death Benefits](#) plans. Members who are eligible for the plans can [apply online](#) through Benefits Connect, the Board's secure benefits website, during the annual enrollment period. To register for Benefits Connect, just [follow the simple steps](#) outlined on the site.

Note to Employers: When your members apply online, you will receive a letter from the Board of Pensions indicating which members applied for the programs. These letters are generated daily.

If you are not already taking advantage of Benefits Connect, [register today!](#)

Rev. Helen Locklear

Regional Representative
Synod of Mid-Atlantic, Kentucky & Tennessee
Board of Pensions, PC (U.S.A.) / www.pensions.org
800.773.7752, ext. 7047