



HEALTH BENEFITS DIGEST

SPRING 2018

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TAKE MORE THAN ONE MED A DAY? READ ON.

Medical experts recommend asking your personal doctor whether you're taking too much medicine. **Why?** Recent studies show that one in five older adults takes a prescription drug they don't need — that's either not right for their health condition or unnecessary altogether.

How does this happen?

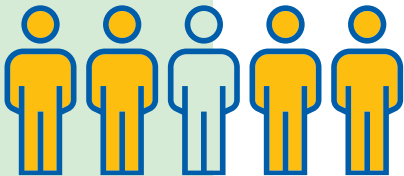
The use of multiple prescription drugs by a single patient is especially common among older adults who are more likely to have multiple health conditions and see different doctors to help treat them. Taking more than one medication to manage those concerns isn't problematic if the drugs have been appropriately prescribed.

Your health is at risk, however, when different doctors prescribe new drugs without knowing what other medications you're using; prescriptions for temporary health conditions are automatically refilled; your medical record doesn't show all the medications you're currently taking; and/or your doctor misdiagnoses a drug side effect as a new condition and prescribes you *more* medication.

Without special attention to these areas, the wrong combination of prescriptions puts you at risk for negative side effects or drug interactions that could have been prevented.

What you can do

- Bring a list of all the medications you take (including ones prescribed by other doctors) to show your doctor during your physician's visit.
- When you and your personal doctor regularly review your medications, make sure to ask these important questions: Do I need all my current medications? Are there any I can take in a lower dose?



1 in 5 older adults takes a prescription drug they don't need.

NurseLine: A resource to help you stay healthy.

Do you have questions about how to take your prescription drugs safely? Call NurseLine, a free, 24/7 telephone service offered by UHC to be put in immediate touch with an experienced registered nurse who can provide health information on those concerns and others.

To use this service, simply call the number on the back of your UHC ID card.

Medicare Education Event Recap and Look Forward

This February, more than 70 retiree Health Benefit plan participants attended CCPF's first Happy 65th Birthday Medicare Education event. During the program, representatives from SSA, UHC, SilverScript, and CCPF discuss enrolling in Medicare, health services covered once enrolled, and health and wellness resources available to both Medicare and non-Medicare Health Plan participants.

The next Medicare Education Event is planned for July 2018. Watch **CookCountyPension.com** and your mail for more information.

Becoming Medicare Eligible

It doesn't take long to change your Health Plan enrollment to Medicare. The window to enroll opens three months before your 65th birthday and we encourage you to enroll as soon possible. Enroll online at **www.ssa.gov** or call **1-800-772-1213** to make an appointment at your local Social Security office. After you've submitted verification of your Medicare eligibility to CCPF, watch your premiums go down. For rates, go to **CookCountyPension.com/retireehealthbenefits**.

Medicare Card Reminder

Medicare is mailing new cards to all Medicare members now through April 2019. The new cards have a unique Medicare ID number that replaces participants' Social Security number and helps protect their identity.

If you are enrolled in Medicare, you do not need to do anything to get a new card. Medicare will automatically mail a card to you at the address on file with the Social Security Administration (SSA). **You DO NOT need to send CCPF a copy of your new Medicare card.**

Doctor's visit approaching? Make sure to show both your Medicare card and your UHC card at the doctor's office.

Medicare Part B Matters

CCPF requires all Medicare eligible Health Plan members to be enrolled in Part A and B. Since Medicare Part B pays 80% of expenses for services like doctor's visits, outpatient hospital services and some prescription medications, Medicare eligible Health Plan members who do not have Medicare Part B have to pay Medicare's portion of these claims.

Paying your monthly Part B premium on time will ensure your coverage and save you money. If you receive Social Security, SSA deducts the premiums from your Social Security payment. If you don't get a Social Security check, or the check amount isn't enough to cover the cost of the Part B premium, you are responsible for paying it and will receive a Medicare Part B bill every three months. Make sure you keep your address up to date with SSA to receive this important bill.

If your income qualifies for an Income Related Monthly Adjustment Amount (IRMAA), make sure you pay these premiums on time or your Medicare Part B will be terminated.

Have Questions?

They're likely answered in the Health Plan Handbook available at **CookCountyPension.com/retireehealthbenefits**. Have additional questions? Call the Health Benefits department at **312-603-1200** or email us at **healthbenefits@countypension.com**.

PROTECT YOURSELF AGAINST SHINGLES

Getting vaccinated can reduce your risk of shingles and the long-term pain it can cause.

The Basics on Shingles

Shingles is a painful skin rash that develops on one side of the face or body. It is caused by varicella zoster, the virus that is also responsible for chickenpox. If you had chickenpox as a child for example, you are at risk of getting shingles. The CDC recommends that healthy adults age 50 and older get vaccinated against shingles — even if they don't recall having chickenpox earlier in life.

Earlier this year, the Centers for Disease Control (CDC) announced its recommendation of Shingrix as the preferred vaccine to prevent shingles and related complications. The CDC also recommends that adults who previously received the Zostavax shingles vaccine should get the Shingrix vaccination.

DID YOU KNOW?

1 out of every **3** people 60 years old or older will get shingles.

Free Shingles Vaccine

The Shingrix shingles vaccine is available to CCPF Health Plan members at no charge. Use your UHC ID card to get the vaccine at any convenient care clinic located in a CVS, Walgreens, Target, or Walmart store. You can also receive the vaccine from your physician. (Please note — Shingrix is covered through your medical plan UHC, not your pharmacy plan, CVS Caremark or SilverScript).

Learn more by visiting www.cdc.gov/shingles.



Easier Pickup Options for Rx 90-Day Supply

Maintenance medications must be filled as a 90-day supply through mail order or delivered to a CVS pharmacy for convenient pickup. This includes pickup at the CVS pharmacies operated within Target stores. *Reminder:* SilverScript members pay the lowest copay at CVS pharmacies for a 90-day supply of maintenance medications.

Specialty medications for complex conditions (such as cancer, rheumatoid arthritis, and muscular sclerosis) can also be delivered to your home or doctor's office or shipped directly to a CVS pharmacy including those operating within Target stores.



Cook County Pension Fund
 70 W. Madison St., Suite 1925
 Chicago, IL 60602



RECEIVE THIS NEWS AND MORE VIA EMAIL

Would you like to receive your Health Benefits Digest and other CCPF health news by email? Visit CookCountyPension.com to sign up.

KEEP YOUR ADDRESS UP-TO-DATE

Just in case you've moved recently, here's a friendly reminder to let CCPF know. Call **312-603-1200** to request a **Change of Address** form to complete and mail back to us. You can also visit us online at CookCountyPension.com to download a copy of the form.

Get the Answers You Need

Reach out to any of the following with your benefits questions.

YOUR HEALTH BENEFITS CONTACT LIST			
BENEFIT	ADMINISTRATOR	PHONE	WEBSITE
Medical Plan Administrator	UnitedHealthcare	1-888-651-7313	myuhc.com
Non-Medicare Prescription	CVS / Caremark	1-888-752-7231	caremark.com
Medicare-eligible Prescription	SilverScript	1-877-878-1670	cookcountypensionfund.silverscript.com
Voluntary Dental Plan	Guardian	1-877-522-2524	guardianlife.com
Vision Discounts	UnitedHealthcare	1-800-638-3120	myuhc.com
Social Security Administration		1-800-772-1213	ssa.gov
Medicare		1-800-633-4227	medicare.gov
Cook County Pension Fund		312-603-1200	cookcountypension.com