Preventive Care – Immunizations

Here is a list of the immunizations that are covered under your plan. For more information on all of the preventive care services, please visit www.pebtf.org and select either Retiree Members: Non-Medicare Eligible or Retiree Members: Medicare Eligible, Benefit Information and then Preventive Benefits. The information may also be found in the REHP Benefits Handbook, which is also on www.pebtf.org

*Immunizations that combine two or more component immunizations to the extent the component immunizations are covered under the Plan. Doses, recommended ages and recommended populations vary. All recommended routine immunizations are covered at no cost to the member. Vaccines are recommended by the Centers for Disease Control and Prevention (CDC) Advisory Committee on Immunization Practices (ACIP).

<table>
<thead>
<tr>
<th>Preventive Health Benefits – Non-Medicare Eligible Members</th>
<th>Preventive Health Benefits – Medicare Eligible Members</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Adults – Immunizations</strong></td>
<td><strong>Children (up to age 21) – Immunizations</strong></td>
</tr>
<tr>
<td>• Haemophilus influenza type b (Hib)</td>
<td>• Diphtheria/Tetanus/Pertussis (DTaP), Tetanus/Diphtheria/Pertussis (Tdap) or Tetanus/Diphtheria (Td)</td>
</tr>
<tr>
<td>• Hepatitis A</td>
<td>• Haemophilus influenza type b (Hib)</td>
</tr>
<tr>
<td>• Hepatitis B</td>
<td>• Hepatitis A</td>
</tr>
<tr>
<td>• Herpes Zoster (shingles) – age 60 and older</td>
<td>• Hepatitis B</td>
</tr>
<tr>
<td>(may also receive the vaccine under the Prescription Drug Plan by visiting a network pharmacy)</td>
<td>• Human Papillomavirus (HPV) – for females and males ages 9 to 21</td>
</tr>
<tr>
<td>• Human Papillomavirus (HPV) – females &amp; males to age 26</td>
<td>• Influenza (flu) (members age 18 and older may also receive the vaccine under the Prescription Drug Plan – see the REHP Handbook for more information)</td>
</tr>
<tr>
<td>• Influenza (flu) (members age 18 and older may also receive the vaccine under the Prescription Drug Plan – see the REHP Handbook for more information)</td>
<td>• Measles/Mumps/Rubella (MMR)</td>
</tr>
<tr>
<td>• Measles, Mumps, Rubella (MMR)</td>
<td>• Meningococcal (MCV4)</td>
</tr>
<tr>
<td>• Meningococcal</td>
<td>• Pneumococcal</td>
</tr>
<tr>
<td>• Pneumococcal</td>
<td>• Tetanus, diphtheria, pertussis (Td/Tdap)</td>
</tr>
<tr>
<td>• Tetanus, diphtheria, pertussis (Td/Tdap)</td>
<td>• Varicella (chickenpox)</td>
</tr>
<tr>
<td>• Varicella (chickenpox)</td>
<td></td>
</tr>
</tbody>
</table>

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Preventive Benefits–Medicare Eligible Members

Immunizations

• Influenza
• Pneumonia
• Hepatitis B

The following is covered under your SilverScript Prescription Drug Plan. Present your prescription drug ID card at the pharmacy

• Herpes Zoster (Shingles) – Covered according to Medicare guidelines
Benefit News You Need to Know Eligibility Rules For Retirees and their Covered Spouses/Domestic Partners

If you were hired prior to August 1, 2003:
If your spouse/domestic partner is eligible for medical or supplemental benefit coverage through their own employer or through retiree benefits (other than the REHP or RPSPP), he/she must take such coverage unless the spouse’s/domestic partner’s employer charges a contribution or the spouse’s employer offers an incentive to not enroll. Your spouse/domestic partner may also enroll in the REHP, but the REHP will pay secondary.

If you were hired on or after to August 1, 2003:
If your covered spouse/domestic partner is eligible for medical or supplemental benefit coverage through their own employer or through retiree benefits (other than the REHP or RPSPP), he/she must take that coverage regardless of any contribution the spouse/domestic partner must pay and regardless of whether the spouse/domestic partner had been offered in incentive to decline such coverage(s). Your spouse/domestic partner may also enroll in the REHP, but the REHP will pay secondary.

What Happens When I Turn 65 and Become Eligible For Medicare?

As a retiree of the commonwealth, when you become eligible for Medicare you remain covered under the Retired Employees Health Program (REHP). However, you must:

- ✓ Enroll in Medicare Part A and Medicare Part B and pay the monthly Part B premium, which is $104.90 for most retirees. The Part B premium is typically deducted from your monthly Social Security check.
- ✓ Choose the Aetna MedicareSM Plan (PPO) or the Medicare Advantage Plan HMO that is offered in your county of residence.
- ✓ Watch for your new prescription drug ID card. You will be automatically enrolled in the SilverScript Prescription Drug Plan.

Informational Packet from the PEBTF: You will receive a certified mail packet from the PEBTF approximately 120 days prior to your birthday. It explains your REHP Medicare Advantage Plan options and what you need to do to apply for Medicare.

Medicare PPO and Medicare HMO Information:
You will receive informational packets from Aetna MedicareSM Plan (PPO) and the Medicare HMO that is available in your county of residence. If you don’t complete a Medicare HMO enrollment form before the 10th of the month prior to the month you become eligible for Medicare, you will automatically be enrolled in the Aetna MedicareSM Plan (PPO). Remember, you must enroll in both Medicare Part A and Medicare Part B to continue medical coverage under the REHP.

Courtesy call from the PEBTF: A PEBTF representative will contact you about 15 days to 20 days after you receive the PEBTF information in the mail. The PEBTF representative will review the materials and answer any questions you may have.

Additional information may be found on www.pebtf.org. Click on the button on the left, titled Retirees Turning 65.
The Value of Your Benefits

This is the first in a series of articles that takes a look at the costs of medical care and the out-of-pocket costs for our members. We are fortunate to have excellent health benefits at a low cost. Many of us don’t realize the cost of our medical care unless we take the time to look at the provider’s charge on the Explanation of Benefits (EOB). Those enrolled in the PPO or HMO option pay low copays for some services and this example is for members enrolled in the PPO. The scenario presented below is not a real REHP member but the costs represented are typical of what members would see in Pennsylvania.

Irene – Values Preventive Care

Irene is a busy grandmother in her early 60s. She was able to retire in 2009 and spends time volunteering and babysitting her grandchildren. Irene is healthy and doesn’t have any chronic illnesses. Even though her retirement years are busy, Irene takes the time for important preventive care screenings so she can stay healthy. Preventive care is covered in network at 100 percent and Irene wants to take advantage of this wonderful benefit.

<table>
<thead>
<tr>
<th>2014 Medical Costs PPO Plan Example</th>
<th>Actual Cost</th>
<th>Member Cost (out-of-pocket)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical expenses:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual physical (including bloodwork)</td>
<td>$160 Dr. visit $1,092 blood work</td>
<td>$0</td>
</tr>
<tr>
<td>Annual preventive care GYN exam and pap test</td>
<td>$148</td>
<td>$0</td>
</tr>
<tr>
<td>Annual preventive care mammogram</td>
<td>$630</td>
<td>$0</td>
</tr>
<tr>
<td>Preventive colonoscopy</td>
<td>$1,400</td>
<td>$0</td>
</tr>
<tr>
<td>Flu shot</td>
<td>$110</td>
<td>$0</td>
</tr>
<tr>
<td>Two visits to the primary care physician due to illness</td>
<td>$240</td>
<td>$30</td>
</tr>
<tr>
<td>($15 copay per visit)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doxycycline antibiotic (10 days)</td>
<td>$220</td>
<td>$10</td>
</tr>
<tr>
<td><strong>Total medical expenses</strong></td>
<td><strong>$4,000</strong></td>
<td><strong>$40</strong></td>
</tr>
</tbody>
</table>

Irene pays the health care contribution of $1,560 per year or 3 percent of her $52,000 final annual gross salary because she retired in 2009. The contribution is deducted from her monthly pension at $130. With her contribution she spent a total of $1,600 on health care in 2014.
CT Scans and Your Health

You may have heard the term CT scan or CAT scan. You or a family member may have had such a scan done in the past. CT scans can produce cross-sectional and three-dimensional images that can help your doctor make an accurate diagnosis. CT scans of internal organs, bones, soft tissue and blood vessels typically provide greater detail than a traditional X-ray, especially of soft tissues and blood vessels.

Your doctor may order a CT scan of the abdomen if you are experiencing terrible stomach pain. A CT scan may be used to examine someone who suffered injuries from an automobile accident. A CT scan is often used for detecting cancers such as lymphoma and cancers of the lung, liver, kidney, ovary and pancreas because it allows a doctor to confirm the presence of a tumor, measure its size, identify its precise location and determine the extent of its involvement with other nearby tissue.

CT scans are a costly diagnostic test and their use has increased over the years. According to the December 2014 issue of Health magazine, in 1980, only about 3 million CT scans were performed in the United States. By 2013, that number had skyrocketed to 76 million. While no one can argue a CT scan’s effectiveness, there may be other more cost-effective tests that would produce similar results. An X-ray, ultrasound or MRI may be an alternative.

REHP Members

In 2014, REHP members incurred $7.8 million in CT scan charges. Coverage for medically-necessary high-tech radiology is covered by the REHP at 100 percent with no member copayment in-network under the PPO, HMO, Basic, Medicare PPO and Medicare HMO options. CT scans are covered under the CDHP Plan and are subject to the annual deductible and out-of-pocket maximums. These high-tech imaging tests typically need to be pre-authorized and your network doctor will take care of authorizing the test with your health plan.

Radiation Exposure

CT scans emit higher doses of radiation than traditional X-rays or other imaging tests like mammograms, so you need to keep that in mind if you get repeated CT scans over your lifetime.

We are exposed to radiation from natural sources all the time. According to the website, www.radiologyinfo.org, the average person in the U.S. receives an effective dose of about 3 mSV per year from naturally occurring radioactive materials. Of course, these totals vary and people who live in higher elevations, such as in Colorado, receive higher levels of radiation. To put these diagnostic tests in perspective:

Radiation exposure from one chest X-ray is minimal and is equivalent to the amount of radiation exposure you experience from natural surroundings in 10 days.

• Radiation exposure from a mammogram is very low and is equivalent to the amount of
How Much Do You Know about Colon Cancer Testing?

The REHP is committed to supporting our members’ efforts to maintain a healthy lifestyle. That’s why we joined the American Cancer Society® in recognizing National Colorectal Cancer Awareness Month, which was in March.

You might have heard how important testing is in preventing colon cancer or finding it early. But do you know why? Answer true or false to the following statements to find out how much you know about colon cancer:

- Survival rates for colon cancer are up to 9 times higher if it’s found early.
- Colon cancer usually begins with a pre-cancerous growth which, if found early, can be removed before it turns into cancer.

Talk to Your Doctor
While the CT scan is a valuable diagnostic test, ask your doctor these questions before you proceed with the test:

- Is the CT needed at this time?
- Are there other tests such as X-ray or ultrasound that could be done?

Sources:
www.radiologyinfo.org

To read the entire article in Health magazine, go to http://www.health.com/health/article/0,,20871394,00.html.
Over **30 percent** of **cancers could be prevented** by avoiding tobacco and alcohol, having a healthy diet and engaging in physical activity.

Source: www.who.int

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**May is Healthy Vision Month.** Bugs Bunny knew carrots were good for the eyes, but eating a diet rich in fruits and vegetables, particularly dark leafy greens such as spinach, kale, or collard greens, is important for keeping your eyes healthy too. Research has also shown there are eye health benefits from eating fish high in omega-3 fatty acids, such as salmon, tuna, and halibut.

Source: www.nei.nih.gov

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**Sitting more than 2 hours a day** can cut 2 years off a person’s life expectancy.

Source: Time, July 10, 2012

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**Spring cleaning burns calories.** A 150-pound person can **BURN 133 CALORIES in 30 MINUTES** of vigorous cleaning.

Source: Everyday Health

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**One organ donor can save up to 8 lives.** April is **National Donate Life Month.**

Source: www.organdonor.gov

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A baby is born on its predicted due date just **4 PERCENT of the time.**

Source: WebMD

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**May is Healthy Vision Month.** Bugs Bunny knew carrots were good for the eyes, but eating a diet rich in fruits and vegetables, particularly dark leafy greens such as spinach, kale, or collard greens, is important for keeping your eyes healthy too. Research has also shown there are eye health benefits from eating fish high in omega-3 fatty acids, such as salmon, tuna, and halibut.

Source: www.nei.nih.gov

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**Suffering from SEASONAL ALLERGIES?** Pollen levels can be affected by temperature, time of the day, humidity and rain. Pollen counts are lowest on chilly, soggy days. Pollen counts are highest between 10 a.m. and 4 p.m. especially on hot, dry and windy days.

Source: WebMD

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Over **30 percent** of **cancers could be prevented** by avoiding tobacco and alcohol, having a healthy diet and engaging in physical activity.

Source: www.who.int
On October 21, 1998, Congress enacted the Women’s Health and Cancer Rights Act of 1998. The PEBTF health plans already comply with this important legislation requiring health plans to cover:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas

Coverage will be provided in a manner determined in consultation with the attending physician and the patient. Coverage may be subject to deductibles and coinsurance, as detailed in your specific plan option.

May is National Stroke Awareness Month

Stroke is the fourth leading cause of death in the United States. Strokes can affect people of all ages.

Acting F.A.S.T. can help a stroke patient get the treatment they need. The most effective stroke treatments are only available if the stroke is recognized and diagnosed within three hours of the first symptoms.

If you think someone is having a stroke, act F.A.S.T. and do the following simple test:

F – Face: Ask the person to smile. Does one side of the face droop?

A – Arms: Ask the person to raise both arms. Does one arm drift downward?

S – Speech: Ask the person to repeat a simple phrase. Is their speech slurred or strange?

T – Time: If you observe any of these signs, call 9-1-1 immediately.

Source: www.cdc.gov/stroke
IMPORTANT BENEFIT INFORMATION

REHP May Cancel Your Coverage for Fraud or Intentional Misrepresentation

**IMPORTANT:** If you intentionally provide false or misleading information about eligibility for coverage under the REHP Plan (or about a claim) or you fail to make a required contribution on time, your coverage may be terminated retroactively. This may occur, for example, if you file a false claim, fail to notify us promptly of a divorce or fail to submit timely proof of birth or adoption that verifies your relationship with a new child whom you have added as a dependent.