New Pharmacy Network

Effective January 1, 2013, Muhlenberg College will begin using a new pharmacy network, Highmark’s “Premier 2012” network. This network includes all the pharmacies you are able to use today, except for Target and Walgreens.

If you currently use the pharmacy at Target or Walgreens, you will find it is easy to transfer your prescription to a network pharmacy by doing one of the following:

- Take your prescription bottle or label to the new pharmacy
- Call the new pharmacy and ask that they contract your old pharmacy
- Ask your doctor to call your prescription in to the new pharmacy

To locate a participating pharmacy near you, visit www.highmarkblueshield.com or call the member services number on the back of your ID card.

Preventive Services Available at NO COST!

New for 2013, Muhlenberg College will cover the full cost of services under Highmark’s 2013 Preventive Services Schedule! This includes such items as Routine Physical Exams (for adults and children), Preventive Immunizations, Pap Tests and Colorectal Cancer Screenings.

All participants can access these services at NO COST! Please be sure to consult Highmark’s 2013 Preventive Care Schedule to see the frequency allowed for each of these benefits.

Muhlenberg College will also cover the full cost of a wide array of services under the Women’s Health Preventive Schedule, including up to four “well woman” visits per year, and HPV screening. Oral contraceptives will continue to be covered through our Rx plan, for the applicable generic or brand name co-pay.

Did you know?

The Muhlenberg College Health Plan is a Self-Funded Plan. All claims are paid by the college, not an insurance company (with the exception of catastrophic claims).

What does this mean?

This means that the health and wellness of the faculty and staff directly impacts the cost of the overall plan, which directly impacts how much you pay through payroll deduction as your share of the cost of health coverage.

The goals of our benefit changes are 1) to ensure that Muhlenberg’s Health and Prescription plans are being used appropriately, and 2) to encourage utilization of wellness and preventive services, contributing to better health (and cost control!) in the long run.

What can you do to help control costs, while saving yourself money?

- Consider an Urgent Care facility rather than the Emergency Room.
- Consider using a free standing facility for diagnostic services rather than a hospital based facility.

Physical & Occupational Therapy and Chiropractic Services—What’s New?

Costs associated with “physical medicine” – physical therapy, occupational therapy and spinal manipulation – account for hundreds of millions of dollars each year for Highmark members. Although provider discounts save Highmark clients a considerable amount of those charges, the remaining costs are still significant.

In September, Highmark implemented a prior authorization program for physical medicine, and this was a mandatory program for their fully-insured clients. If your provider notifies you that your physical medicine coverage will now be limited, please inform him/her that your plan is SELF-FUNDED and did not opt-in to the physical medicine pre-authorization program. Your provider should continue to submit claims as usual and services will be covered, subject to the same co-pays and/or deductibles. (Note: our plan does have a limit on Occupational Therapy: 12 visits/year.)