STATE OF MISSISSIPPI
DEPARTMENT OF FINANCE AND ADMINISTRATION
OFFICE OF INSURANCE
P.O. BOX 24208
JACKSON, MS 39225-4208

Presorted Standard
U.S. Postage
PAID
Jackson, MS
Permit #1022

During these tough economic times, we are all looking for ways to save money. This newsletter contains ways to save money and stay healthy at the same time!

Free Annual Wellness Visit!

One of the most important things that you can do to stay healthy is to take your 2011 HealthQuotient (HQ) health risk assessment and then have your annual wellness visit! At the end of the HQ, you will receive a report providing information on your health risks and a plan to help reduce or manage those risks. You can also use the interactive tools to see how making specific positive lifestyle changes can impact your overall health score. To complete your HQ, log onto www.webmdhealth.com/mississippi. If you do not have internet access, you can call WebMD at (866) 789-4594 to request a paper copy of the HQ.

After you have completed your HQ, call your doctor's office to schedule your annual wellness visit – **at no cost to you**! To find the list of covered wellness services, visit the Plan's website at http://knowyourbenefits.dfa.state.ms.us. Print out a copy of the list to take with you to your wellness visit so that you can be sure you are receiving the services that are covered at 100%. You can also print a copy of your HQ results to discuss with your doctor.

June 2011

STATE AND SCHOOL EMPLOYEES' Life AND Health PLAN

Know Your Benefits

Good News During Tough Economic Times: No Rate Increase for July 1, 2011!

We know that times are tough – high gas prices, higher food prices – the cost of everything seems to be increasing. While healthcare costs continue to increase for the Plan, your premiums will not be increased July 1, 2011. By using Plan reserves, we are able to postpone the necessary rate increases. While this is good news for now, the continuing growth of healthcare costs will certainly require premium increases in the future.

You can help to minimize future increases by being a smart consumer of healthcare. Familiarize yourself with your *Plan Document* to maximize your benefits, use emergency rooms only for emergencies, request generic drugs when available and appropriate, and engage in wellness activities to **STAY HEALTHY**.

Get a free app!

Catalyst Rx is pleased to introduce you to Catalyst Rx Mobile℠, an innovative new service available to Plan participants. Catalyst Rx Mobile is a mobile platform that uses the latest technology to securely combine and deliver Plan, participant and claims information to help reduce healthcare costs and improve quality of care.

Catalyst Rx Mobile enables you to make better health- and cost-related decisions by:

- Informing you of lowest cost drug and pharmacy options
- Tracking prescription and expense history
- Searching our network of more than 60,000 pharmacies and pinpointing nearest locations with driving directions
- Listing the Plan's Preferred Drug List
- Comparing the costs of preferred and non-preferred medications at retail pharmacies
- Providing information on specific medications including common uses, precautions, side effects and warnings

You can access Catalyst Rx Mobile free of charge on a variety of mobile devices by visiting www.catalystrx.com or by downloading a free app for iPhone, iPod Touch, iPad and Android devices. Catalyst Rx plans to launch an app for Blackberry soon.

A Simple Call Can Save You Money

The 24/7 ActiveHealth Nurse Line is there for you whenever you have medical questions. Night and day. Weekends and holidays. Anytime and anywhere. You don't have to worry that your question isn't important enough or that it's too late to call.

Just pick up the phone! You can talk to a nurse and get reliable, credible information when you:

- Need information about a medication, test, procedure or condition
- Aren't sure if you need to be seen by a health care professional and where
- Have questions about how you and your family can stay healthy
- Aren't sure what questions you should ask your doctor

Here are a few examples of questions you might ask:

- *"My doctor told me I need a biopsy. Can you tell me more about what to expect?"*
- *"My mother had heart disease. How would I know the early signs?"*
- *"I was just prescribed a new medication and now I'm feeling dizzy. Could it be my medication?"*

Nurse Line is private and confidential. It's included in your medical benefits, so there's never any cost to you. Even the call is free! So the next time you have a medical question, pick up the phone and call Nurse Line at (866) 939-4721. Keep the number handy on your fridge or in your cell phone contacts.

The ActiveHealth Management 24-hour Nurse Line is not a substitute for medical attention. If you have an emergency medical condition, please call 911 or your local emergency medical services number.

Save Money on Prescription Drugs - Buy Generic

Did you know that buying generic drugs can save you money? A generic drug is a drug that is therapeutically equivalent (identical in strength, concentration, and dosage form) to a brand-name drug and that generally is made available after the expiration of the brand name patent. Generic drugs are approved by the U. S. Food and Drug Administration for safety and efficacy, and have the advantage of being your lowest cost option.

Under the Plan, a 1-30 day supply of a generic drug is only $12. A 1-30 day supply of a preferred brand drug is $40, and a 1-30 day supply of a non-preferred brand drug is $65. Purchasing a generic drug instead of a preferred brand drug will save you $28 and can save up to $336 a year for a maintenance drug. Purchasing a generic drug instead of a non-preferred brand drug will save you $53 and up to $636 per year!

DID YOU *Know...*

- If you have diabetes, you can receive a free blood glucose meter, free education materials, and access to certified diabetes educators by enrolling in the **Catalyst Rx Diabetic Sense** program? For more information or to enroll in the program, call (877) 852-3512.
- **ActiveHealth** provides one-on-one support for people with chronic conditions like asthma, diabetes, high blood pressure, and heart disease? You can work with a nurse or health coach over the phone to manage and improve your health. Call ActiveHealth at (866) 939-4721 for more information.
- You can now access your medical claims information online? To register, go to http://knowyourbenefits.dfa.state.ms.us and click on **On-line Medical Explanation of Benefits.**

Eat right within your budget

Eating healthy doesn't mean you to have to spend $3 on an organic apple or $20 for a pound of wild salmon. With a little creativity and some planning, you can avoid the drive thru and enjoy healthy, tasty food at prices that won't break the bank.

Here are some tips for good nutrition on a budget:

- Plan and shop for a week's worth of meals at a time
- Watch grocery store ads for sales and use coupons
- Grow your own vegetables this summer
- Buy fresh fruits and vegetables when they're in season and cost less, or go with frozen versions to save money
- Shop from the bulk food area in the grocery store where beans, rice, pasta, and other dried foods may be cheaper
- Double or triple your recipes so that you can freeze leftovers for additional meals
- Buy generic or store brand items
- Skip the soda, juice, and bottled water – if you stick to tap water as your beverage of choice, you'll improve your health and save money

While eating from the dollar menu or buying cheap convenience foods can be inexpensive, the effects on your health over time aren't worth the savings. Just think about the money you'll save if you don't need prescription medications for the chronic conditions you can avoid in the years to come.

If you're interested in more ways to eat well, the tools and resources available at www.webmdhealth.com/mississippi can help. There, you can participate in the Nutrition Lifestyle Improvement Program to start eating healthy on a daily basis in a way that's right for you. You'll have access to your own **Meal Planner** to make eating healthy simple. Remember, you can help your waistline – and your wallet – by planning ahead for healthy eating.

Adding and subtracting!

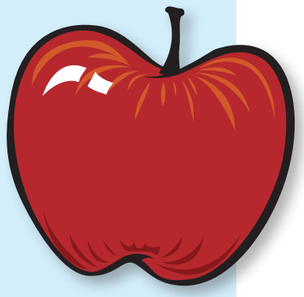
You always hear about what you should be *subtracting* from your diet – soda, processed meat and of course all those rich desserts. And while (unfortunately) those recommendations are good for your health, there's actually a way to improve your well-being by *adding* more of something – colorful fruits and vegetables.

Summer is a great time to add color – tomatoes, watermelon, peppers, squash, peaches. You also save money by buying fruits and vegetables when they are in season. Your local farmers' market and roadside fruit stands are full of vitamin rich fruits and vegetables.

Research shows the undeniably positive effects eating fruits and vegetables have on our health. And the more colorful and diverse your selections, the better!

Here are a few easy ways to add some goodness to your diet:

- Washed, ready-to-eat bagged salads
- Sliced up bell peppers (yellow, orange, red)
- Baby carrots
- Blueberries



If you're interested in adding more healthy food to your diet, participate in the Nutrition Lifestyle Improvement Program after completing your HQ. You'll be on your way to eating more of the good stuff and slowly cutting out some of your unhealthier food choices.