

**2019**  
**3rd Quarter Newsletter**



Midwest Area School Employees  
Insurance Trust



**GET YOUR BACK TO SCHOOL FUN FACTS HERE**

***Anthem's New Pharmacy Benefit Manager***

On July 1st Anthem launched their own Pharmacy Benefit Manager, IngenioRx. What does this mean for you?

- You should have received a welcome letter in May with an introduction to IngenioRx;
- Your benefits are not changing as a result of transitioning to IngenioRx;
- Should you need assistance, you now have a pharmacy team available 24/7;
- If you take advantage of home delivery or fill a Specialty Rx and have active refills remaining, you will need to update your payment information with IngenioRx;
- You are now able to price prescriptions and check your order status online.



[Log into your account at Anthem.com](https://www.anthem.com)

## Lyme Disease

Lyme disease is caused by the bacterium *Borrelia burgdorferi* and is **transmitted** to humans through the bite of infected blacklegged ticks.

Typical **symptoms** may include fever, headache, fatigue, and a characteristic skin rash called erythema migrans. If left untreated, infection can spread to joints, the heart, and the nervous system. Lyme disease is **diagnosed** based on symptoms, physical findings (e.g., rash), and the possibility of exposure to infected ticks.

Laboratory testing is helpful if used correctly and performed with validated methods. Most cases of Lyme disease can be **treated** successfully with a few weeks of antibiotics.

Steps to **prevent** Lyme disease include using insect repellent, removing ticks promptly, applying pesticides, and reducing tick habitat. The ticks that transmit Lyme disease can occasionally transmit other **tickborne diseases** as well.

# LYME DISEASE SYMPTOMS

**EARLY LYME\*** -vs- **CHRONIC LYME\*\***

Fatigue **76%**

Headache **70%**

Rash **<70%**

Fever **60%**

Sweats **60%**

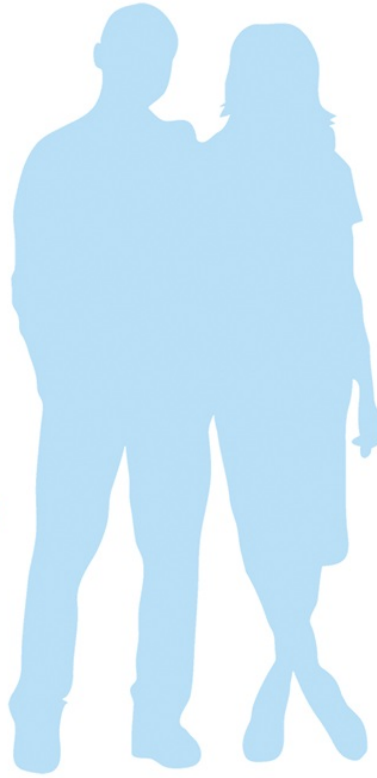
Chills **60%**

Muscle Pain **54%**

Joint Pain **48%**

Neck Pain **46%**

Sleep Issues **41%**



Fatigue **79%**

Joint Pain **70%**

Muscle Pain **69%**

Other Pain **66%**

Sleep Issues **66%**

Cognitive **66%**

Neuropathy **61%**

Depression **62%**

Heart Related **31%**

Headaches **50%**

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\*(Aucott 2013)    \*\*(Johnson 2014. Moderate to very severe symptoms)  
Estimates of rash rates range from 25-80% <http://tinyurl.com/kfvu8yt>

***Everything You Need to Know About Alzheimer's Disease***

Alzheimer's disease is a progressive form of dementia. Dementia is a broader term for conditions caused by brain injuries or diseases that negatively affect memory, thinking, and behavior. These changes interfere with daily living.

According to the Alzheimer's Association, Alzheimer's disease accounts for 60 to 80 percent of dementia cases. Most people with the disease get a diagnosis after age 65. If it's diagnosed before then, it's generally referred to as early onset Alzheimer's disease.

Research has not yet found a way to prevent Alzheimer's disease. However, there are some things that research suggests may help. You can do the following to help slow the progression or possibly prevent the disease:

- Keep your mind active with word games, puzzles, and memory games.
- Continue learning new things. This is another way to keep your mind active.
- Stay physically active.
- Be socially active.
- Stop smoking.
- Get adequate sleep.
- Treat high blood pressure.

There is no current proof that any of these will prevent you from getting the disease. However, they all promote good brain health and have many other benefits beyond helping to fight against Alzheimer's disease.

[Learn More](#)

## ✓ EARLY WARNING SIGNS OF ALZHEIMER'S

Get to know the 10 early signs of Alzheimer's disease. Talk to your doctor if you've experienced one or more of the following.

- 1 Memory loss that disrupts daily life.
- 2 Challenges in planning or solving problems.
- 3 Difficulty completing familiar tasks at home, work or leisure.
- 4 Confusion with time or place.
- 5 Trouble understanding visual images and spatial relationships.
- 6 New problems with words in speaking or writing.
- 7 Misplacing things and losing the ability to retrace steps.
- 8 Decreased or poor judgment.
- 9 Withdrawal from work or social activities.
- 10 Changes in mood and personality.

## ***Out-of-Network Claims and Bills from Health Insurance***





If you see a doctor or other provider that is not covered by your health insurance plan, this is called "out-of-network" and you will generally have to pay a larger portion of your medical bill (or all of it) even if you have health insurance.

Your health insurance plan has a network of providers, which means they have an agreement with certain doctors and hospitals to pay for care. Often, the agreement is based on a discounted rate for services and the providers must accept that rate without billing an extra amount to patients in order to remain in the network.

It's important you verify your provider is in network, prior to receiving services. You can search for network providers on your carrier's website or you can call their customer service line at the number listed on the back of your ID card. Know before you go!

### What You Need to Know




# 2020 HSA Contributions

Open enrollment and tax time will be here before you know it. If you have a Qualified High Deductible Health Plan (HDHP) and have opened a Health Savings Account (HSA), you're eligible to make tax advantaged deposits into your account. These funds may be used for medical, dental and vision for you, your spouse and your dependents. The funds roll-over year after year, move with you should you change employers, and if not used can be treated like a 401k when you retire.

[IRS Publication 502](#) provides additional details on the expenses your HSA can be used for. Any funds you withdraw for non-qualified medical expenses will be taxed at your current income tax rate. If you are under age 65, you will also incur a 20% tax penalty.

If you have a self-only HDHP you may contribute \$3,550 in 2020. If you have self +1 or more coverage, you may contribute \$7,100. If you and your spouse are both covered by HDHPs and are 55 or older, you may both contribute an extra \$1,000.

WAYS TO SAVE MONEY:	SAVE YOUR MONEY IN:	SPEND YOUR MONEY ON:	THEN THAT MONEY IS:	WHEN CAN YOU USE IT? [WITHOUT PENALTY]	ALSO NEED TO KNOW:
<b>HSA</b>	SAVINGS ACCOUNT + INVESTMENTS/ MUTUAL FUNDS	QUALIFIED MEDICAL EXPENSES	TAX FREE	ANYTIME	<ul style="list-style-type: none"> <li>GAINS TAX-ADVANTAGED INTEREST</li> <li>MONEY IN A FDIC INSURED SAVINGS ACCOUNT WILL NEVER LOSE VALUE DUE TO CHANGES IN MARKET</li> <li>MONEY IN AN INVESTMENT ACCOUNT CAN GAIN OR LOSE VALUE DEPENDING ON MARKET</li> </ul>
	SAVINGS ACCOUNT + INVESTMENTS/ MUTUAL FUNDS	ANYTHING	INCOME TAXED*	AGE 65+	
<b>401K</b>	INVESTMENTS/ MUTUAL FUNDS	ANYTHING	INCOME TAXED*	AGE 59 1/2 +	<ul style="list-style-type: none"> <li>TAXABLE WHEN WITHDRAWN</li> <li>CAN GAIN OR LOSE VALUE DEPENDING ON MARKET</li> </ul>
<b>SAVINGS ACCOUNT</b>	SAVINGS ACCOUNT	ANYTHING	INCOME TAXED*	ANYTIME	<ul style="list-style-type: none"> <li>GAINS TAXABLE INTEREST</li> <li>WILL NEVER LOSE VALUE DUE TO CHANGES IN MARKET</li> </ul>
<b>ROTH IRA</b>	INVESTMENTS/ MUTUAL FUNDS	ANYTHING	INCOME TAXED*	AGE 59 1/2 +	<ul style="list-style-type: none"> <li>GAINS TAX-FREE INTEREST</li> <li>CAN GAIN OR LOSE VALUE DEPENDING ON MARKET</li> </ul>
<b>AT HOME</b>	UNDER MATTRESS	ANYTHING	INCOME TAXED*	ANYTIME	<ul style="list-style-type: none"> <li>CAN NEVER GAIN MONEY</li> <li>CAN LOSE MONEY DUE TO LOSS OR THEFT</li> </ul>



# THERE IS NO ELEVATOR TO SUCCESS. YOU HAVE TO TAKE THE STAIRS.

<http://j.mp/Imageie>

[MyBensite.com/MASE](http://MyBensite.com/MASE)  
[2BenefitU.com/RE-Sutton](http://2BenefitU.com/RE-Sutton)  
[Anthem.com](http://Anthem.com)  
[WeCaretlc.com/clinic](http://WeCaretlc.com/clinic)

#### ANTHEM

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Pharmacy / Ingenio Rx	(833) 255-0645
IngenioRx Specialty Drugs	(833) 255-0645

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#### MASE Trust

##### YTD Financial Report

As of  
06/30/2019

Total Revenue	\$16,556,140.42
Total Expenses	\$15,913,824.65
Total Assets Invested	<b>\$14,931,428.90</b>

Brought to you by: RE Sutton & Associates, Your Benefits Consultants

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