

**2019**  
**4th Quarter Newsletter**



Midwest Area School Employees  
Insurance Trust



**GET YOUR FUN FACTS ABOUT AUTUMN HERE**

***ANTHEM UPDATES***

**Have you met Sydney?** It's Anthem's new mobile app.

With Sydney, you can access your digital ID card, find care, manage your claims, and much more. You even have access to a chatbot.

[CLICK TO SEE WHAT SYDNEY CAN DO FOR YOU](#)

**Have you received a letter from Anthem?** Anthem is required to have social security numbers on all covered members. They must also reconcile your SSN with what the IRS has on file. If you received a letter from Anthem requesting a name, date of birth or social, it's important you respond as soon as possible.



**Prescription reviews and updates are done several times a year.** If you have taken Atripla or Chlorzoxazon in the last 12 months, you will receive a letter from Anthem explaining changes that may impact your coverage.

If you have questions on any of the Anthem updates, please call Member Services at the number on your ID card.

## **OCTOBER IS NATIONAL BULLYING PREVENTION MONTH** **October 23, 2019**



Bullying Facts:

- Bullying directly affects students' ability to learn.
- Bystanders can be powerful allies.
- Bullying is not a "rite of passage", but a serious threat to student safety and well-being.
- Anyone can bully, and anyone can be bullied.
- Bullying isn't about resolving conflict; bullying is about control.
- Effective bullying prevention efforts involve students, parents, teachers, and community members.

### **Additional Information & Resources**

## **HACKS FOR LOWERING YOUR PRESCRIPTION DRUG COSTS**

While baffling, prying on medications from insulin to asthma inhalers can make it tough to get a grip on prescription costs.

- **Tell your doctor you're concerned about the cost.** Speaking up when the prescription is being written gives you the opportunity to let your doctor know that, in addition to safety and effectiveness, costs matter to you. Discuss switching to generics, which can cost much less than brand names, or ask about a cheaper "therapeutic substitution," which is a different drug that works just as well.
- **Choose your medical plan wisely.** Pick a health plan that covers the medications you need at a cost you can afford. Compare plans during your open enrollment period because coverage may have changed.

- **Consider not using insurance and shop around.** Many chain and big-box pharmacies including Rite Aid, Walgreens, and Walmart offer hundreds of generic drugs for just a few dollars for a one-month supply for "cash-paying" customers. To get the deals, make it a habit to ask the pharmacist whether you'll pay less by bypassing your insurance. And before paying, call



around to check prices at more than one pharmacy. Prices on medications can vary drastically from one pharmacy to the next.

- **Look for discount coupons online.** If you pay out of pocket (outside your insurance) consider looking up prices and discounts at pharmacies near you, prior to leaving home. Consider checking **GoodRx.com**, **IndianaDrugCard.com**, **BlinkHealth.com**, or **LowestMed.com**. You can also try filling your prescription with a low-cost online pharmacy based in the U.S., such as **HealthWarehouse.com**.
- **Ask your pharmacist if there is a better deal.** If you get to the pharmacy counter and find that your medication costs more than expected, simply walk away. A good pharmacist will do some digging to help you find the best deals.

## CDC Says "Take 3" Actions to Fight the Flu

1



TAKE EVERYDAY PREVENTIVE ACTIONS TO HELP STOP THE SPREAD OF FLU VIRUSES!



2

TAKE ANTIVIRAL DRUGS IF YOUR DOCTOR PRESCRIBES THEM!



3

*Flu is a serious contagious disease that can lead to hospitalization and even death. CDC urges you to take action to protect yourself and others from influenza (the flu).*



Be thankful for what you have.  
Your life, no matter how bad you think  
it is, is someone else's fairy tale.

-Wale Ayeni



[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**

Customer Service (800) 345-2460

Pharmacy / Ingenio Rx (833) 255-0645

IngenioRx Specialty Drugs (833) 255-0645

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**MASE Trust**

YTD Financial Report

As of 08/31/2019

Total Revenue \$21,601,043.09

Total Expenses \$22,055,283.44

Total Assets Invested \$13,846,588.06

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