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, pricing 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

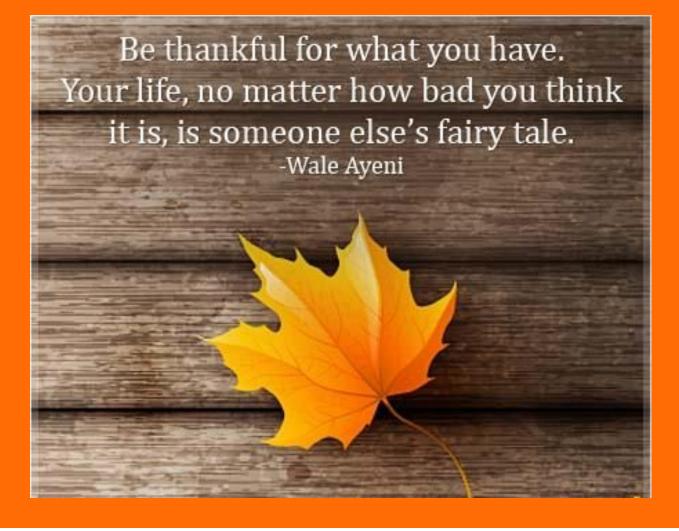


around to check prices at more than one pharmacy. Prices on medications can vary drastically from one pharmacy to the next.

- 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.



Additional Information



MyBensite.com/MASE 2BenefitU.com/RE-Sutton Anthem.com WeCaretIc.com/clinic

ANTHEM
Customer Service

Pharmacy / Ingenio Rx IngenioRx Specialty Drugs TRUST ADMINISTRATORS

Shellie Ruemler, Director of Trust

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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

Operations Terry Harvey, Assistant Director of Trust THarvey@maseit.com Operations Rodger Smith, Co-Executive Director Ralph Walker, Co-Executive Director 328 N Market Street, PO Box 656 (866) 258-6675

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