The New Wisconsin Idea
We all have a role to play in reforming Wisconsin’s health care system

"Over the past 40 years, health care costs have doubled every eight years, on average. They will continue to double unless we make some fundamental changes." That sobering news was delivered by Al Jacobs, executive director of the WEA Trust, in an address at the 2003 WEA C-Retired annual meeting. According to Jacobs, the health care cost crisis is far worse than most people realize, and if present trends continue, could result in a cost explosion that will make health care virtually unaffordable in the future.

Implementing The New Wisconsin Idea will have a direct impact on health care costs for every state resident.

While this is a major concern for active employees, it is doubly worrisome for the retiree on a fixed income who may not be able to boost his or her income to cover rising costs.

Sounds pretty bleak. But Jacobs has proposed a workable solution to this crisis and his plan is generating a great deal of attention.

To learn more
Get a copy of The New Wisconsin Idea by going to the Trust Web site — weatrust.com — and checking the “Trust News” section to find a printer-friendly copy. Or, call (800) 279-4000 to get a copy by mail.

The New Wisconsin Idea
Jacobs’ idea for reforming Wisconsin’s health care system — dubbed The New Wisconsin Idea — will not only lower the overall cost of health care, but will also help improve the quality of health care. Here are some of the basics of the reform plan:

• Create a prescription drug purchasing pool and a system where doctors and pharmacists determine which drugs provide the best outcomes for patients. This reform alone would reduce state drug spending by 15%-20%.

• Require providers to let patients know how much they charge for a service and require insurers to declare how much they will pay for a covered service. Consumers can’t be expected to use health care dollars wisely unless they are equipped with basic cost and coverage information.

Why the Trust?
Why, you might ask, is the Trust taking on such a huge endeavor? “We’re spearheading this reform because we know that to keep our health plans affordable for public school employees and retirees, we need to address the root causes of rising health care costs for everyone,” Jacobs said. “Rising prescription drug costs, systemic inefficiencies, high cost medical technology — they’re all factors driving up the cost of care for people all over the state.”

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As we age, our risk for many diseases increases. And while we all have the best of intentions when it comes to our health, many of us — for a variety of reasons — put off getting routine check-ups and health screenings.

For some, it’s a matter of convenience. For others, cost is a concern although Trust health plans cover routine physical exams and screenings which are proven effective in preventing or detecting disease. For still others, it’s as simple as not knowing which types of screenings are appropriate and when they’re recommended.

The chart below lists guidelines for some of the most common screenings. These guidelines are general. If you have special risk factors, your physician can help you select the screening procedures most appropriate for you based on your health and family history.

Don’t put off health screenings — early detection can save your life.

### Out-of-state provider networks for Trust health plan members

There’s good news for WEA Trust health plan members who need to receive medical care from out-of-state providers. We’ve established a nationwide provider network that allows our members to get covered health care services at reasonable prices throughout the United States.

If you’re covered by a Trust health plan, and you use a provider in our nationwide network, you receive the same advantages as when you use a provider in our in-state network. These include:

- faster payment of claims for services provided by network providers,
- less out-of-pocket expenses due to fee agreements we have made with network providers, and
- no disputes regarding medical necessity or medical coding issues.

If using a network provider is an important part of your health care decision, call us to confirm membership in the nationwide network before you receive care. If your provider is not a member of the nationwide network, and you’d like for him or her to join, ask your provider to call us. To find out whether a provider belongs to the nationwide network, call our Customer Service Department at (800) 279-4000.

#### Health screenings

You know you should, but do you know when?

<table>
<thead>
<tr>
<th>Screening</th>
<th>Who should get it?</th>
<th>How often?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blood Pressure</td>
<td>Adults</td>
<td>Every 2 years if 130/85 mm Hg or lower*</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>Men ages 35 or older, Women ages 45 or older</td>
<td>Periodically</td>
</tr>
<tr>
<td>Cervical Cancer Pap test</td>
<td>Women ages 18 or older</td>
<td>Every year</td>
</tr>
<tr>
<td>Breast Cancer Mammogram</td>
<td>Women ages 40-69**</td>
<td>Every one or two years</td>
</tr>
<tr>
<td>Prostate Cancer PSA/DRE</td>
<td>Men ages 50 or older</td>
<td>Talk with your physician about annual testing</td>
</tr>
<tr>
<td>Colorectal Cancer Stool test or Flexible Sigmoidoscopy</td>
<td>Men and women ages 50 and older</td>
<td>Every year</td>
</tr>
</tbody>
</table>

* If your blood pressure is higher than 130/85 mm Hg, talk with your doctor about how often you need to have it checked. ** Because physicians differ on their recommendations, please check with your doctor about the screening schedule that is most appropriate for you, given your health and risk factors.
According to a Wall Street Journal poll, 80% of retirees say they use a prescription drug every day — that's a lot of drugs. And, because drug costs are escalating, the WEA Trust is working hard to find ways to keep the cost of prescriptions as low as possible for our members. So we've implemented a number of different prescription drug options and have certain requirements to keep our health plans affordable. Following are some basic rules about prescriptions that apply to all Trust health plans. If you have another health plan, your insurer likely has similar rules — it's a good idea to check to be sure.

Preauthorization — Trust health plan members must have certain prescription drugs preauthorized. This means that your doctor must call us to get approval prior to filling the prescription. If you go to a pharmacy to fill a prescription that requires preauthorization without getting prior approval, your prescription will be denied for coverage. The pharmacist will then provide the phone number for your doctor to call for preauthorization. The Trust requires your doctor to call for prior approval before we pay for the following drugs:

- Glucophage XR
- Prozac Weekly
- Retin-A (generic: tretinoin)

In addition, Bextra, Celebrex, Vioxx — commonly known as COX-II inhibitors — require preauthorization unless you are over age 65 or currently taking a corticosteroid drug or anticoagulant drug.

Why require preauthorization? Drugs that require preauthorization are often not medically necessary or are inappropriately prescribed. Our goal with preauthorization is to help keep drug costs down and ensure that our members are getting the most appropriate drug for their needs.

Quantity limits — For certain drugs such as migraine medications and antifungal drugs, we will reimburse to the quantity limit as recommended by the Food and Drug Administration (FDA) and the drug manufacturer for a 30-day supply. For example, for 100 mg tablets of the migraine medicine Imitrex, we limit reimbursement to nine pills, which is the established safe dispensing limit for a 30-day period.

Why limit quantities? It's a safety measure. We limit quantities based on the amount considered safe and effective by the FDA and drug manufacturers to ensure that drugs are taken in the quantities recommended.

Home Delivery — While not required, Trust health plan members who use home delivery can receive up to a 90-day supply of maintenance medications for one or two copayments, depending on the plan they’re enrolled in. Standard shipping is free and prescriptions are delivered within five to eight days.

For Trust health plan members
To request preauthorization or for quantity changes — Your doctor can call (800) 753-2851 between 7 a.m. and 8 p.m. CST Monday – Friday.

To get prescription home delivery You can start home delivery by going online at weatrust.com, and clicking on “Online Pharmacy.” Or, get started by calling (877) 782-7862.

Good medicine
Understanding Trust prescription drug coverage

Generics, brand-names, and brand-name alternatives
Generic versions of prescription drugs work just as well as their brand-name counterparts, and they're much less expensive. To gain FDA approval, a generic must contain the same active ingredients — the chemicals that make drugs work — and work in the same way as the brand-name version. The generic also must meet the same standards of quality, strength, and purity as the brand-name drug.

Likewise, there are often brand-name drugs that are just as effective, lower-cost alternatives to other, more costly brand-name drugs.

So how do you know which generics and brand-name alternatives may be suitable for you? The Trust has created a list — available on our Web site (or by phone) — for health plan members to determine generic and brand-name alternatives to many brand-name prescription drugs. As always, check with your doctor to see if the generic or alternative is appropriate for you.

To find the list, go to the Trust Web site — weatrust.com — and click on “Online Pharmacy.” Then, click on “Three-Tier Drug List” where you’ll find a printable version of the list to take with you when you visit your physician.

The list also shows the copayment levels for those members who are in our Three-Tier Drug plan, although it is not a complete list of all drugs covered under that plan. If you are prescribed a drug that is not listed or would like to have a copy of the list sent to you, please call our Customer Service Department at (800) 279-4000.
Ask the expert:
Delores Lavin, CSR

W EA Trust Tax-Sheltered Annuity Program
Retirement Consultant

Question: Like many people, my retirement accounts have lost a substantial amount of money over the past couple of years. I've also taken on the financial responsibility of raising my grandson. With all these unforeseen changes, how can I find out if I'm still on track to meet my financial retirement goals?

Answer: You're right to be re-evaluating your plan in these volatile times. In fact, regardless of market instability, it's a great idea to take stock of your retirement plan periodically to be sure that life changes (such as taking on guardianship of your grandson) or market fluctuations haven't thrown you off course.

One way to do this is to use online calculators. The WEA Trust offers some great online resources to help you re-evaluate your plan. Our WEAt h Educator program allows you to calculate different retirement scenarios based on different savings or investment strategies.

In addition, we added 26 new online calculators categorized into these six sections: retirement planning, mortgages, loans, personal finance, debt management, and savings.

Because your Social Security and state pension payments will undoubtedly figure into your retirement plan, I also recommend that you check out the Social Security and Wisconsin Department of Employee Trust Fund (ETF) calculators to be sure that those retirement benefits still meet your expectations.

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Trust is already doing all it can on its own to keep costs down, Jacobs said. It will likely take legislative action to produce the kind of fundamental reform necessary on which to build affordable health coverage for Wisconsin public school employees and retirees — both today and into the future.

What's in it for you?
Whether you're an active employee or a retiree, you have a vested interest in how Wisconsin reshapes its health care system. Implementing The New Wisconsin Idea will have a direct impact on health care costs for every state resident. But the even bigger payoff will come down the road for our children and grandchildren. Slowing the rate of growth in health care costs today will dramatically affect the cost of care for years to come. The New Wisconsin Idea is a giant leap in that direction.

"I encourage all WEA C and WEA C - Retired members to get a copy of my proposal (see the box on the cover) and learn more about this reform plan," Jacobs said. "I believe that if we work together, The New Wisconsin Idea can be more than just an idea — it can become a reality."