



## The Idea Exchange EBX Newsletter

January 2010

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## The President's Corner

Thank you for reading our newsletter! This month's issue features new and exciting articles that could help improve your business and give you more insight into your insurance needs.

**Regards,**

**Phil Bobadilla, President**  
***We go beyond your expectations!***

### Understanding Your Prescription Benefits

Understanding how prescriptions are covered under our health insurance plan can at times be very overwhelming and confusing. Most carriers have their own Rx lists compiled at which level a drug may be covered based on the drugs FDA status and how long it has been on the market.

There are typically 2 levels of prescription co-payment plans either a 3-tier Rx co-payment or a 4-tier Rx co-payment. How a drug falls under a tier is defined below:

- Tier 1: Lowest co-payment for Generic Drugs
- Tier 2: Higher co-payment for a limited list of Brand Name Drugs
- Tier 3: Higher co-payment than Tier 2 for other Brand Name Drugs
- Tier 4\*: Radiation Therapy, Immunosuppressive

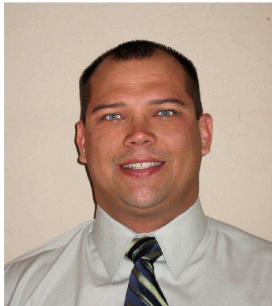
**Katelyn Sandoval,  
Admin Assistant**



Medications, Chemotherapy and Associated Agents, Injectable Drugs, Medically Infused Medications and Supplies, and High Technology Drugs. \*\*Typically these drugs require pre-authorization prior to dispensing.

Depending on your carrier, your prescription drug benefit may be on a 3-Tier co-payment plan or a 4-Tier co-payment plan. 3-Tier plans do not have a Tier 4 co-payment option. Drugs assigned to the Tier 4 level on a 3-Tier plan typically fall under Tier 3 and will most likely require pre-authorization prior to dispensing.

**Jason Holmes,  
Group Broker**



A panel of physicians and pharmacists, who evaluate the various drugs available to treat specific conditions, assigns covered drugs on one of the co-payment tiers. Certain medications require Prior Authorization in order to be a covered benefit. In addition, some classes of drugs are subject to quantity dispensing limitations. Periodically, the Drug Coverage List may be reviewed as new drugs and drug therapies are introduced.

**Helpful Tips:**

- Your specific prescription benefit plan design may not cover certain categories of drugs.
- For specific information regarding your prescription coverage, please consult Employee Benefit Exchange or visit your insurance carrier's web-site for a complete listing of all the Tier drugs and how they are covered.
- If you or your doctor requests a brand name drug when a generic equivalent is available, under most plans, you will pay the generic co-pay plus the cost difference between the price of the brand name and generic drug.
- The pharmacy may contact your doctor after receiving your prescription to request consideration of another product or generic equivalent, which may result in your doctor prescribing a different brand name or generic equivalent in place of your original prescription.
- The Drug Coverage List is subject to change. However, a drug will not be removed from this list without you having first received notice in advance of such removal from the carrier.

**Marisa Bobadilla,  
Customer Service Rep**



**Allen Crowder,  
Sales**



Understanding how your health insurance plan works is vital to receiving the optimal coverage available under your current plan design. As always, EBX is here to assist you with any concerns or questions when it comes to better understanding your health insurance needs.

## Constance Lemere, Vice President

### National Bank of Arizona

National Bank of Arizona's conversion to sustainable energy at their corporate facility in Phoenix has gained national recognition as being one of the largest solar installations of any corporate facility in Arizona. In addition, National Bank of Arizona is providing \$50 million in financing for several residential projects including Solar Phoenix, the nation's largest city-sponsored residential solar financing program. These projects demonstrate the bank's innovation and commitment to Arizona's renewable energy future.



Let National Bank of Arizona care for all of your renewable energy needs. For qualified corporate customers, we can provide financing for solar installations, energy efficiency upgrades, and other renewable energy programs. We also offer a robust suite of loan and treasury products to the corporate market. Call to set up an appointment today or for more information on renewable energy financing programs visit [www.nbarizona.com](http://www.nbarizona.com).

***National Bank of Arizona. Partnering with customers to achieve their goals - today, tomorrow, together. Member FDIC.***

Written by Jon Newman, Marketing Communications Manager

### How to Keep Your New Year's Resolution

About half of all American adults (48%, according to a Marist poll taken in December) say they are at least somewhat likely to make a New Year's resolution this year. Their top vows: to lose weight (19%), quit smoking (12%) and exercise more (10%). Sound familiar? The Marist poll also found that while 65% of people who made a resolution in 2008 kept their promise for at least part of the year, 35% never even made it out of the gate. Indeed, when you wake bleary-eyed on the first day of a new year - or decade - resolutions to "cut back" and "moderate" seem both an excellent idea and an impossibly hazy dream. But consider this: if hard-core addicts can break bad habits - some by moderating, not just quitting - there's still hope for you. Whether your goal for 2010 is to get fit or tame your drinking, experts say there's a lot you can learn from people who have successfully moderated their habits to help keep you off the resolution merry-go-round.

#### 1. Don't Kid Yourself

"The most important thing is to be honest with yourself," says Howard Josepher, a former heroin addict and president of Exponents Inc., an organization that provides support and educational services to people with substance-misuse issues. "You need to know the difference between enjoying yourself and self-medicating. It's not that self-medicating is necessarily bad - but you should give yourself parameters. If you are adhering to them, O.K. If not, you need to check yourself." Successful moderators decide in advance how much is too much - and stick to their limit, no matter what. Have a cookie a day if that's what you've deemed acceptable. But if you cheat by having "just one more," know that you are only cheating yourself and exacerbating the problem, experts say. The point is to learn how to hold yourself accountable.

#### 2. Quit Cold Turkey - Temporarily

"Theoretically, there are very good reasons to take a break from a behavior, totally," says Reid Hester, director of research at Behavior Therapy Associates, explaining that an initial period of complete abstinence can make it easier for people to moderate behavior by eliminating the habitual, automatic aspect of the unwanted activity. Take a cue from the self-help group

Moderation Management (MM), which advises problem drinkers to abstain completely for a month before attempting moderate drinking. If you can't achieve a month of abstinence, the thinking goes, successful moderation is unlikely. The best way to stay on course is frequent self-monitoring; use as many behavior-modification tools, support groups and programs as you can.

### 3. Do What the Dalai Lama Would Do

Alan Marlatt, director of the Addictive Behaviors Research Center at the University of Washington, studies "mindfulness-based relapse prevention," which uses meditation and other ideas from Buddhist teachings to help people break bad habits. "Between stimulus and response, there's a space, and in that space is our power to choose our response, and in our response lies our growth and freedom," says Marlatt, quoting author and Holocaust survivor Victor Frankl. Marlatt says, "Mindfulness gets you into that space." Being mindful may involve traditional meditation, in which you sit quietly and observe your thoughts and breathing without judgment. But here, it is also used to focus awareness on thoughts and feelings that lead to unwanted behavior. Simply recognizing the triggers to relapse can help you choose not to give into them. "When there's a fork in the road, craving is pulling you one way. Well, what's the other way? You have to look down the other road and see where it takes you. Then you have a choice, instead of being on autopilot," says Marlatt.

One tactic he recommends for resisting those cravings is called "urge-surfing." It involves being mindful of the fact that craving is like a wave - it rises to a peak, then falls. This happens whether you yield to the urge or not, though most people erroneously think their craving will escalate endlessly unless they give in. In fact, succumbing to cravings only reinforces them - resisting, in contrast, reinforces resistance. Marlatt advises watching your urge, noting its peak and "surfing" it, rather than allowing it to wipe you out. Another trick is to recognize that willpower is like a muscle - it gets stronger with appropriate use but ultimately weakens if overloaded. That's why Hester recommends setting short-term goals that are "moderately difficult, realistic, concrete and measurable." As with weight-lifting, starting at a level that is challenging but not overwhelming can provide a sense of achievement and success - which can give you the drive to take on bigger challenges.

### 4. Don't Try to Scare Yourself Straight

Research shows that in the long term, the pleasure of victory is a better incentive than the agony of defeat. "Punishment is a poor motivator," says Hester. "It sets people up for failure. If all you do is punish yourself for failure, you won't stay motivated to change for very long. "Instead, reward yourself for sticking to your limits and focus on the benefits of changing. For instance, if your goal is to drink less or lose weight, treat yourself to something you want - a new book or DVD, say - each time you successfully resist a tempting dessert or achieve a goal, like a month of abstinence. Success tends to beget greater success. If you do slip back into old patterns, avoid recriminations. "Don't say, 'I can't do it,' " says Marlatt. "People make mistakes. If you keep working at it, you will get better over time. That's what the research shows." For some people, trying to moderate bad habits is not achievable or takes more effort than abstaining altogether - as the philosopher St. Augustine put it, "Complete abstinence is easier than perfect moderation." Recognizing this by trying and failing can also be a critical step toward behavior change.

### 5. Get Better Friends

Consciously and unconsciously, people tend to imitate those around them. That's why the latest research shows that things like happiness, smoking cessation and obesity can spread like a contagion through social networks. So surround yourself with friends who can also be role models. "Make sure that people you hang out with are people who look and act the way you would like to. Social imitation is the easiest form not only of flattery but of self-improvement," says Stanton Peele, author of *Seven Tools to Beat Addiction*. Social support is critical to changing all kinds of behavior. Good friends can not only help you through slip-ups but also help keep your New Year's resolutions from taking over your life. Rather than obsessing about what you shouldn't be doing, think about things you should, experts say. The distraction will help you curb

bad habits. "Focus on your higher goals and positive activities, things that both sustain you and fill your life," says Peele. If you regularly engage in meaningful activities that give you pleasure - whether it's visiting friends, picking up a hobby, taking a class or doing volunteer work, you'll simply have less time to crave or engage in the behavior that you want to reduce.

Read more: <http://www.time.com/time/health/article/0,8599,1950511,00.html#ixzz0cbwOPSNo>

**Katelyn Sandoval, Admin Asisstant**

### **What Long Term Care Insurane Covers**

Happy New Year and I wish you great success in 2010!

In my article for this month I want to talk about what Long Term Care insurance policies cover, how you access the benefits and the design of these policies. It is always a great concern to me that most people disregard this type of policy before understanding what it covers and making a educated decision on whether or not this is something to consider in their long term planning. Remember, that this insurance pays for someone to take care of you when you can no longer take care of yourself due to illness, injury, or advanced age. This is called custodial care. There are Long Term Care policies on the market today that are called comprehensive policies and they pay for all levels of care. These policies pay for someone to come into your home and care for you there, there is coverage for Assisted Living Facilities, for Nursing Homes, Board and Care homes, adult day care, hospice and respite care. It is very important to be covered in all areas as usually care starts at home and can progress to more care needed at different levels. With this type of policy you would be covered for all circumstances.

The way that you would access the benefits to your policy is based on Activities of Daily Living. Remember, this is custodial care. The five Activities of Daily Living are bathing, continence, dressing, eating, toileting and transferring. When you are unable to perform two out of the five Activities of Daily Living you are eligible for the benefits.

The benefits of the policy will be your choice. When trying to determine the dollar amount of coverage you need it is best to take in consideration the highest cost of this type of care and that is Nursing Home care. The average stay in a Nursing Home is 2 1/2 years and the cost differs from state to state from \$5000 to 10,000 per month. In designing your own policy you can choose 2,3,5 years or lifetime care. Also you pick the deductible time of 0, 30,60,90 or 100days. That means you would pay for the care for the months you choose as deductible time and the insurance would pay after that set time. Remember you can choose 0 days and the insurance would pay from the first day. As you can see the cost of the policies are determined by the length of time you choose to be covered, your age at the time of purchase and of course, your health. There are so many designs of these policies to fit each individual and I encourage you to take a closer look at these policies as you do long term planning to protect your assets.

Also, premiums for these types of policies can be paid out of Health Savings Accounts which is a real bonus. If, as an employer you want to offer this coverage to some of your employees there are some very significant tax incentives.

I am available to come out to speak with anyone that might want more information on a individual basis and also to employers if you would like an educational seminar on this type of insurance.

Best Wishes,

Cheryl Mixon

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