



Volume 5 Issue 11-12  
November-December 2011

RECOMAZ.org



**RECOM  
Executive  
Board**

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**MESSAGE FROM THE BOARD**

**LIFE CYCLES**

By

John Gendron, Vice President RECOM

*Note: Another Holiday Season is winding down and Christmas is just a few days past. As I reflect on the many Christmas's of my life, my thoughts always turn to my youth, and the (mostly) fond memories of times long past. At this time of year, as a small boy growing up in rural Wisconsin, my hopes and dreams always seemed to focus on that "special" Christmas gift I had hinted about to my parents for the previous several months. Of all my gifts, probably the absolute best were my bicycles. In this story, I relive the best of the best – my first bike, and my last bike! The stories are true – at least how I remember the events as they occurred. At this time I would also like to wish each and every one of you a wonderful Holiday Season and a very Happy New Year!*

**Learning to Ride**

It seems as though I've been riding on some form of two-wheel conveyance nearly all of my life. I guess it just came naturally to me – quite unlike trigonometry, high school sports, and asking Judy Jasminsky to the senior prom.

We can all remember our first bikes and how we learned to ride.

Mine, of course, had those funky little “training wheels” that bolted to the frame. The idea was to keep you upright and it mostly worked, except when you tried to turn. That's when your forward inertia combined with centripetal force created a “tipping point” from which there was no return. After a few hard spills, even my puny five-year-old brain figured there must be a better way to ride.

It was a cloudy Friday afternoon in late August of '53 and I could hardly wait until my dad came home from work. That's when I'd ask – no, BEG – him to remove the trainers. At first he was a little reluctant, and repeatedly asked if I was sure I could balance without the wheels. “Aw, dad”, I intoned, “I can do it. You just watch!”



Bike helmets weren't even invented yet, so I pulled my green and yellow John Deere cap down over my ears, put my foot on the pedal

and swung my leg over my red Evans-Colson single speed cruiser – the very same technique I'd watched the big boys do at school. Except I forgot one essential step: First get the bike in motion! I toppled over in a heap on the driveway. My dad came over to help me up, but I was too chagrined to allow that, so I dusted myself off and tried for round two.

This time, my launch was successful as I weaved unsteadily down the gravel driveway leading to the barn. Things were going just fine, but then disaster struck in the form of a big Labrador named “Blackie”, who could not resist joining in the fun. Ol' Blackie caught me from behind and the force of his front legs on my back catapulted me off the bike. Luckily, my contact with the gravel drive was mitigated by the presence of two fresh “cow pies” that had been randomly deposited by a passing bovine. Just when I thought things couldn't possibly get any worse, I stood up only to see that my pant leg was hopelessly wedged between the chain and sprocket. My dad came running down the hill and arrived in time to see the tears welling up in my little boy eyes. This time, I didn't refuse his offer of help as he carefully removed the gravel embedded in my skin.

After this disastrous start, I managed to log many miles on that little bike. I learned it was nearly half a mile on Sunnybrook Road to Dickie Jenquin's house, and what it felt like to get pelted with a hard Midwestern rain about half way there. Dad taught me the rules of the road, how to fix a flat tire and what it meant to ride safely. It always seems that the very first time we do something is the best. Over the years I had other bikes and went many places, but the memory of my first ride on two wheels will never wane.

### **The English Bike**

It was December of 1960 and I was half way into my twelfth year on this earth. As with most boys my age, I was uncomfortably trapped between childhood and puberty. I suppose I was perfectly happy with my Huffy “Ranger” with those whitewall balloon tires, integrated front headlight and horn button on the side of the “tank”. Then it all fell apart.

Paging through the fall edition of the Sears catalog, I came across what was to become the single focus of my life for the next two months. There it was on page 354 in all its regal splendor. An English bike!



For those of you who had one, you will remember that they were all the rage at the time. Twenty-six inch frame, skinny “touring” tires, tool pouch mounted aft of the seat and a frame-mounted tire pump. But arguably the best feature of all was the three-speed synchromesh gear shift mounted on the handlebar!

Put simply, my mind was consumed with the idea of riding that bike. As a precursor to the kid in the movie [A Christmas's Story](#), I implemented all the usual tactics to make sure my parents knew exactly what I wanted for Christmas. Doing my best “Ralphie” imitation, I deftly placed the Sears catalog, open to the correct page, on the bathroom counter where my parents were sure to see it. I would casually complain on how old my Huffy was getting and that the tires were almost bald. “It's probably not safe to ride anymore”, I exclaimed to my dad. Of course my parents did their job to convince me that such an expensive present just wasn't possible, and well, you know, “Maybe next year”.

Half expecting a football, or “transistor radio”, I awoke Christmas morning to the shock of my life. There, glimmering next to the Christmas tree was a shiny red English bike! It was the most perfect, beautiful thing I had ever seen (a classic description I would use again many years later in telling my girlfriend, Judy, how I felt about her. But I digress). The excitement of the moment overcame me as I asked my dad to help me take it outside for the inaugural ride.

Two salient facts were overlooked – one, I was still in my pajamas, and two, the roads were packed with snow from last night's storm.

Undaunted, I quickly changed clothes, threw on my parka, wool cap and galoshes and out the door I went. Heading into town on Highway B, I was mesmerized by the swift acceleration as I shifted into second gear. I could hardly wait until I got to cousin Richard's house to show him my new pride and joy. Turning right onto McCarther Lane I was pedaling fast down the middle of the deserted street.

Then it happened. Just as I shifted into third gear, the laws of physics and gravity manifested themselves, and the already minimal amount of friction between the bike's tires and the snow packed road disappeared. The bike flew out from under me and I landed ignominiously on my posterior while sliding feet-first into a snow bank.

I watched helplessly as my new bike careened into the curb, momentarily righting itself before slamming into a light pole. With panic and the related adrenalin rush one gets in this type of situation, I got to my feet and scrambled toward my new bicycle, only to find my dream crushed! The front wheel was obscenely bent, and the contact with the pole put a two inch scratch in the frame. Unridable, I limped home with my wobbly wheeled wreck.

With two weeks time, and a lot of help from my dad, I was once again rocketing down Highway B, only this time on bare pavement. I rode plenty of miles on that English bike, and went to a lot of cool places. But like "Puff The Magic Dragon", a boy's thoughts and interests quickly change. Four years later I turned sixteen and traded the bike for my first motorized form of transportation – a motor scooter.



I didn't have to pedal any longer, and besides, it was nice to take Judy Jasminsky for a ride.

The End

## Speakers

Due to the significant amount of information on Benefits in this newsletter, the November membership meeting will be covered in the January Newsletter.

The October membership meeting was held at The Dobson Ranch Inn and what a wonderful location to hold this meeting of approximately 170 RECOM members. Everyone had a seat with plenty of room to enjoy the delicious refreshments. Thanks to Jane Albin for finding such a pleasant and comfortable facility for our meeting.

John Gendron and Don Miller built some muscle loading and delivering the 770 pounds of food collected and donated to the United Food Bank. The food drive exceeded our expectations. Thank you all for being so generous with your donations.

The speakers for this meeting were Margie Ward, Benefits Administrator who was full of information about open enrollment for the 2012 healthcare plans and options, and Kari Sanderfer from the Social Security Administration.

Margie reminded us that if a retiree opts out of Medical, Dental or Vision coverage at any time, you opt out for good. There's no going back to be covered again once you discontinue coverage. So, if you're thinking of opting out of the City Insurance, be sure to think twice before making the decision to stop coverage.

Also, if you are not enrolled in SurePay where funds are automatically withdrawn from your bank account, be sure your payments are received by the Benefits Office on time. If premium payments are not received by the 15<sup>th</sup> of the month preceding coverage, the coverage is terminated. And once coverage is terminated, you cannot re-enroll.

Also, if you return to work for an employer who provides insurance benefits, you must contact Employee Benefits.

Employee Benefits also needs to be notified when the retiree and/or retiree's spouse enrolls in Medicare. If you don't notify Benefits of enrollment in Medicare, your insurance will be discontinued. You can reach them by phone at: 480-644-2299  
Monday-Thursday 7:00AM to 6:00PM

Margie also suggested that we use generics whenever possible. They are much less costly – many are only \$4.00 for a one month supply. She stated that the Federal Government requires the generics to be the same as the brand name drug, only the fillers are different.

She clarified the Out-of-State Benefits for 2012. If you **live in Arizona** and get ill or are injured while out of state, only life or limb threatening emergency services are covered as in-network. In other words, if the illness or injury is not life-threatening, it's not covered. Services provided as a result of a 911 call are covered as in-network.

If you **do not live in Arizona** there is a new BCBS network available if you live 4 or more months at the out of state address. They have in network providers nationwide.

The information on Prescription Coverage Margie Ward covered has changed – the changes will be covered in the Employee Benefits Task Force section of the newsletter.

Margie's presentation was followed by Kari Sanderfer who provided information on Social Security – the best news was that a 3.6% increase in Social Security benefits had been approved. *However*, medicare premiums will increase in 2012 which will in most cases be offset by the Social Security increase. So, for most of us, our net benefit will remain about the same.

It's easy to sign up for Medicare. If you are already receiving Social Security retirement or disability benefits and live in one of the 50 states or Washington DC, you will automatically be enrolled in Medicare Parts A (Hospital) & B (Medical). Medicare will send you an enrollment packet. If you don't meet the requirements for automatic enrollment, you should sign up for Medicare three months before your 65<sup>th</sup> birthday.

Medicare has a seven-month window which is called the initial enrollment period. This 7-month period starts 3 months before the month you turn 65 and ends 3 months after the

month you turned 65. The start date for Medicare Part B coverage will be delayed if you don't enroll one to three months before you reach age 65. The [www.medicare.gov](http://www.medicare.gov) website has a great tool to determine your initial enrollment period. Just answer a few easy questions and 'Voila'. Your dates appear along with other important information. Of course that's not the only information available on that website. If you click on the Resources tab you see a listing of available topics – one particularly helpful publication is the "Medicare and You Handbook". You can also register for your own personalized account information at [www.mymedicare.com](http://www.mymedicare.com). Here you can see information on your providers, claims and other health-related information.

If you have questions related to Social Security, you may find answers on their website at [www.ssa.gov](http://www.ssa.gov).

## Reports

### Employee Benefits Task Force

Here is a very important message from Margie Ward, Benefits Administrator!

Documents received from Margie Ward are reprinted here in their entirety to be certain you receive the most accurate information possible.

Here is an E-mail received from Margie Ward:

“Employee Benefits Task Force Members,

This communication is to inform you of the recent and sudden decision of the City of Mesa to stay with our current Pharmacy Benefits Manager (PBM), Medco Health.

This decision has been made after complicated and time-consuming contract negotiations with the proposed vendor, informedRx. We were unable to reach a contract agreement during the final negotiation stage. The City of Mesa strives to

provide its participants with a quality and cost effective prescription program that provides value to everyone involved. We were unwilling to sign a contract with a lesser commitment than was originally proposed during the RFP process.

We have reached an agreement with our current provider, Medco, to continue with their services for the contract year ending on December 31, 2012. However, we will continue to assess our options for a new Prescription Benefit Manager during this time for 2013 and future plan years. Medco has agreed to honor the proposed plan they set forth during the RFP process, which means the cost savings we had anticipated for the new plan year will remain intact.

While I understand that this will disappoint some members, it was the least disruptive option available to us for January 1, 2012. Since Medco is our current provider there should be little to no impact on current or future services. This will also give us the opportunity to assess the impact that the Express Scripts merger will have on Medco.

We will be posting the attached FAQ's for all members regarding this important change later today. An "everyone" email will also be sent out, which we would appreciate your help in drawing your team's attention to. RECOM will include this information in their newsletter which is scheduled to go out this week.

I apologize for any inconvenience this may have caused members and we will strive to make this process as seamless as possible. I would appreciate your help in disseminating this information.

If you or any members have any additional questions, please email or call me. Thank you."

## **"FAQ'S FOR THE 2012 PRESCRIPTION DRUG PROGRAM"**

### **Who will my Prescription provider be in January?**

Medco Health will continue as our Pharmacy Benefits Manager going into the 2012 plan year.

### **Why did the City of Mesa decide to stay with Medco?**

The City of Mesa strives to provide its participants with a quality and cost effective prescription program that provides value to everyone involved. The decision to stay with our current Pharmacy Benefits Manager (PBM), Medco, was made because the provider we originally selected, Informed Rx, would not commit to several conditions in their contract that we believed were in the best interest of our members. One major area of concern was their refusal to commit to a delivery time for prescriptions of less than fourteen days from the date the prescription was received, although the City was promised a 5 to 7 day delivery time during the proposal evaluation process. During the final negotiation stage, we decided that remaining with Medco would provide the least disruption for our members.

### **Does this change also apply to those who have selected the Out-of-State plan (retirees or dependents who live outside of Arizona)?**

Yes, Medco will be the pharmacy benefit manager for the City of Mesa for both in-state and out-of-state members. Out-of-state members will receive a medical/prescription card that will come from Blue Cross Blue Shield. Every effort will be made to get ID cards to the out-of-state members by January 1, but if they are not received by that date, you should:

1. Use your current card *for the pharmacy only*.
2. Request medical providers to call BCBS at 866-288-5788 to verify out-of-state coverage and for instructions on submitting claims.

### **Will I still get a new member ID card in 2012? If so, when?**

You may continue to use your current medical/prescription card until you receive your new medical/prescription card from Medco in the mail. You will receive your new card by January 16. If you need a replacement card in the meantime, you can print a temporary prescription card at medco.com or call Medco.

Temporary replacement medical cards will be available from Benefits beginning December 28. *Note for out-of-state members:* you will receive a medical/prescription card that will come from Blue Cross Blue Shield. Every effort will be made to get ID cards to the out-of-state members by January 1, but if they are not received by that date, you should:

1. Use your current card for the pharmacy only.
2. Request medical providers to call BCBS at 866-288-5788 to verify out-of-state coverage and for instructions on submitting claims.

**What will happen to my current prescriptions and mail order? Will my prescriptions automatically refill after January 1 now that the City is staying with Medco?**

You will be able to continue using your Medco plan without interruption. You will be able to refill your mail order prescriptions or fill prescriptions at any Medco participating retail pharmacy (subject to the retail penalty after 3 fills) just as you always have. If you are enrolled in the automatic refill program, your refills will continue to be sent to you. You will need to contact your physician's office for a new prescription if you have no remaining refills or your prescription has expired.

**Since the City is moving back to Medco, will the changes to the deductible, coinsurance and copays outlined in the work book in 'What's New for 2012' still apply?**

Medco has agreed to honor its proposal for 2012, including the cost savings, which are about the same as those offered by Informed Rx. This means that the changes to the members' cost outlined in the 2012 workbook will still apply; however, they will not be effective until January 16, 2012.

**Will Medco let you get three months of generic prescriptions at a retail pharmacy and only pay for 2 months copay/coinsurance? If so, when will it start?** You will be able to get three months' of generic prescriptions at the retail pharmacy for two months' copay from Medco effective February 1, 2012.

**Are there any changes to Medco's pharmacy network or formulary effective January 2012?**

There are no significant changes to either the Medco network or the formulary for 2012 at this point. However, formulary changes do occur throughout the year, and we expect there will be some in 2012 as a result of several brand names going generic throughout the year. You can visit the Medco website, [medco.com](http://medco.com), for the most current formulary listing.

**I've heard that Express Scripts and Medco are two of the country's largest pharmacy benefit managers and that they will be merging. Is this going to happen soon?**

During our evaluation process, Medco and Express Scripts were two of our top three choices when Express Scripts announced that they were purchasing Medco. The merger is to be finalized in 2012. We will be following these developments closely to determine the effect that they will have on our members; however, all indications are that this merger will result in improvements in services for us.

**Who do I contact if I have questions about my pharmacy benefit?**

Please contact Medco Customer Care toll-free at the number listed on your medical/prescription benefit member ID card for questions pertaining to your pharmacy benefit:

**Special toll-free line for City of Mesa members**  
1-877-476-9270

**Medco Member Services - 1-800-711-0917**

**Medco website - [www.medcohealth.com](http://www.medcohealth.com)**

For Benefit Design and eligibility questions contact the **Employee Benefits Office:**

**Phone: 480-644-2299 Option 2**

**Email: [Benefit.Info@mesaaz.gov](mailto:Benefit.Info@mesaaz.gov)**

Now here is some additional information from Barb Seperich one of RECOM's representatives on the Employee Benefits Task Force:

A few reminders as we go into the New Year:

Even though our medical network is still BlueCross/blue shield, the City did a "documents review", which basically is a backward look at how members have used the various plans and whether there might be some changes needed. And there are:

1. **Chiropractic appointments.** The total number of manipulations and office visits will be limited to 25 per year. If more are needed, the chiropractor has to show that they are medically necessary. This justification has to be **done prior** to the additional appointments to be sure they are approved. If this is not done, the patient may be responsible for the total cost of appointments after 25 in one calendar year. It is possible that the practitioner can show that more than 25 appointments are medically necessary – but don't assume that they'll automatically be approved.
2. **Some procedures will now require pre-certification:** Please make sure your providers are aware that some tests and treatments (MRIs, CT Scans and others) will now require pre-certification. If they are not pre-certified, the system will not pay them but kick them out for review. At the very least this will cause payments to the providers to be late, at worst, they may not be approved. Please note, the provider must get the precertification, not the patient. There may be questions that need to be answered that the patient would not know how to answer.
3. **Check with provider to be sure he/she is still in the BC/BS network.** Some providers drop their contract at the beginning of the year. If your provider is no longer in-network, and you continue to use him/her, you will pay out of network charges and they can be hefty!

4. **Having read Margie's note, you know that Medco will be our provider for at least the next year, but there will be at least one change in our prescription drug coverage: Your provider can call generic prescriptions, or you can take a 90 day generic prescription into a retail pharmacy** without cost penalties to you. You will get three months of generic prescriptions for the co-pay of two months – just like it used to be through mail order only. Brand name prescriptions must still go to mail order pharmacy.
5. **And one more good thing.** Starting January 1, 2012 we have access to a 24/7 nurseline. You can call with symptoms and questions and get an answer from a nurse as to whether you should immediately take yourself to a doctor or ER or whether you can try some milder remedies at home and go to the doctor in the morning. It's free to you and might give you some peace of mind at 1:00AM. The phone number will be available before the end of the year. Of course you know that if your instincts say ! Emergency!, you should still call 911!!!!

## 6. Remember to save your current Medco/City of Mesa cards.

**You should receive your new Medco card before January 16<sup>th</sup>.**

## Meetings

Unless otherwise noted, meetings are held on the third Wednesday of each month in the Community Room of the fire station at 1<sup>st</sup> Street and Mesa Dr. at 9:00AM.

Upcoming Meetings:

- January 18, 2012 – Speaker To Be Announced
- February 15 – Dan Davis
- March 21 – Scott Smith, City of Mesa Mayor
- April 18 -
- May 16 -
- June 20 -