



# BENEFITS TOOLBOX

GETTING THE MOST FROM YOUR MBA HEALTH PLAN

## USING YOUR BENEFITS WISELY

# Choose Generic Drugs and Save They're Safe, Effective and Proven

### Cost Comparisons for Commonly Used Prescriptions

CONDITION OR DISEASE	BRAND-NAME DRUG	BRAND-NAME COST PER MONTH	POSSIBLE GENERIC ALTERNATIVE	GENERIC COST PER MONTH	POTENTIAL SAVINGS
Diabetes Type 2	Actos	\$209	Glipizide or Metformin	\$5-\$8	\$201-\$204
Depression/Anxiety	Effexor XR	\$192	Venlafaxine HCL	\$57	\$135
Rheumatoid Arthritis	Enbrel	\$1,785	Methotrexate, Azathioprine or Mercaptopurine	\$14-\$122	\$1,771-\$1,663
High Cholesterol	Lipitor	\$121	Lovastatin	\$15	\$106
High Blood Pressure	Norvasc	\$76	Amlodipine Besylate	\$4	\$72
Gastroesophageal Reflux Disease (GERD)	Prevacid	\$195	Omeprazole	\$24	\$171

Source: Regence Rx Pharmacy Benefit Management, [www.regencerox.com](http://www.regencerox.com)

Think of generic drugs as a lower-cost copy of a brand-name drug. That's exactly what they are. Just don't make the mistake of thinking that generics are inferior to brand-name drugs. Here are some other facts about generics you might be surprised to learn:

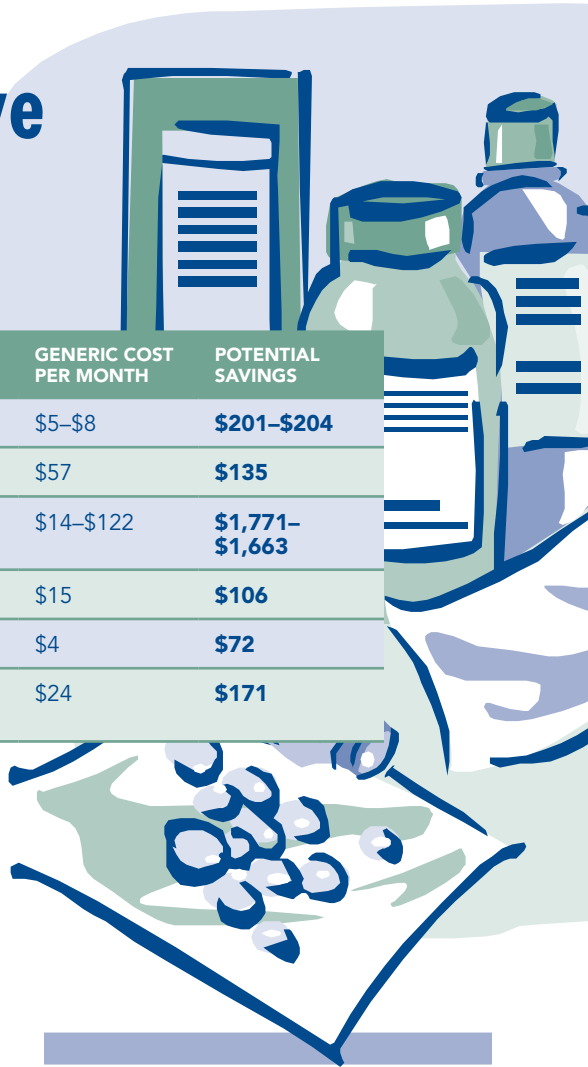
- Today, almost half of all prescriptions are filled with generic drugs.
- Brand-name drug manufacturers produce about half of all generic drugs. In fact, many firms make copies of their own brand-name drugs and sell them as generics.
- Many generic drugs are "tried and true." Doctors have been

prescribing them for years and know them well; they aren't as familiar with new drugs.

- Generic drugs typically cost 30%-80% less than the brand-name equivalent.

As a smart health care consumer, always ask your doctor, "Is there a generic equivalent?" Even when your doctor writes a prescription for a brand-name drug, your pharmacist can fill your prescription with a generic equivalent, as long as the doctor has not checked the "dispense as written" box on the prescription.

Continued on page 2



### Inside This Issue

- Choose Generic Drugs and Save ..... 1
- Is it Urgent or Life Threatening?..... 2
- Ladies, Protect Your Heart ..... 3
- What's in Your Gene Pool? ..... 4

## Frequently Asked Questions about Generic Drugs

### Q Are generic drugs as safe as brand-name drugs?

A Yes. The Food and Drug Administration (FDA) requires that generic drugs are safe and effective and meet the same quality standards as brand-name drugs.

### Q Do generic drugs take longer to work in the body?

A No. Generic drugs work in the same way and in the same amount of time as brand-name drugs.

### Q Why are generic drugs less expensive?

A Manufacturers price brand-name drugs higher to recover the startup costs of developing, testing and marketing new drugs. They don't have these costs for generics, so they can sell them at a lower price. In addition, brand-name drugs have patent protection for up to 20 years, during which the sole manufacturer sets the price. The average brand-name drug cost is \$111; the average generic, just \$32.

### Q Does every brand-name drug have a generic counterpart?

A No. Brand-name drugs generally have patent protection for 20 years; generic versions cannot be sold until the patent expires. There are approximately 12,000 brand-name drugs in the US; about 9,000 have generic counterparts.

## DEFINING BENEFIT TERMS

# Is it Urgent or Life Threatening?

## Know When to Call Your Doctor or Go to the Emergency Room

What should you do when an urgent, *but not life-threatening*, event occurs? Most of us rush to the emergency room without a second thought, but in many cases, you'll save yourself time and money when you go to your doctor's office or an urgent care clinic instead. Consider these scenarios:

### Your child is sick with a very sore throat and it's the middle of the night...

- A trip to the emergency room (ER) could take hours and cost

you \$300 or more.

- A quick visit to your doctor's office in the morning may cost you less than \$50—and probably yield the same general advice for treating a cold.

### You fall and sprain—possibly break—your ankle...

- Going to the emergency room will cost you an ER copay and likely take several hours.
- Rushing to an urgent care clinic in your neighborhood may only cost the usual doctor office copay (the deductible may apply depending on services provided)—and you'll probably get the care you need within minutes.

Recognize that you have a choice when you or a family member needs urgent care for things like a broken bone or sprain, a cut that requires stitches, a dislocated joint and many serious illnesses. Be prepared to get the care you



need by keeping doctor, clinic and urgent care center phone numbers in your wallet and near the phone. And invest the time in locating an urgent care clinic you can go to when your doctor is not available.

Never hesitate to call 9-1-1 in a life-threatening situation or take the injured person to the nearest hospital emergency room. Warning signs of a medical emergency include loss of consciousness, difficulty breathing, sudden pain, suspected poisoning or overdose, major injury or bleeding.

# Women, Protect Your Heart

## You Can Reduce Your Risk for Heart Disease

Although many people think of heart disease as a man's problem, it is the number one killer of women, taking the life of 1 in 3 women in the U.S. each year. Heart disease includes many conditions that affect the heart itself or the blood vessels throughout the body. The most common conditions include coronary artery disease, high blood pressure and high cholesterol.

Women often take great care of their families, but they neglect their own health. And the older a woman gets, the more likely she is to develop heart disease. At any age, women can take steps to prevent heart disease by making it a priority to *change the lifestyle habits you can* and *recognize risk factors you can't control*.

### Lifestyle Habits You Can Change

- **Don't smoke.** Smoking is a major cause of heart disease among women. Constant exposure to secondhand smoke also increases your risk.
- **Lower your high cholesterol.** From age 55 on, women's cholesterol is higher than men's. High levels of LDL cholesterol (the "bad" cholesterol) raise the risk of heart disease and heart attack.
- **Lower your high blood pressure.** Women have an increased risk of developing high blood pressure if they have a family history of it, are obese, are pregnant, take certain types of birth control pills or have reached menopause.

- **Lose weight.** Overweight or obese women with excess fat in the waist have a higher risk for many health problems, including heart disease.
- **Manage diabetes.** Adults with diabetes have heart disease death rates 2-4 times those of adults without diabetes.
- **Drink moderately.** Women who drink an average of one drink per day have a lower risk of heart disease than nondrinkers. But women who drink excessively are prone to heart failure, high blood pressure, high triglycerides, obesity, cancer and other diseases.

### Risk Factors You Can't Control

- **Acknowledge your age.** As women grow older, their risk of heart disease begins to rise and keeps rising with age.
- **Know your family history.** Both women and men are more likely to develop heart disease if their close relatives had it.
- **Be prepared.** Women who have had a heart attack have a higher risk of having a second heart attack.

You owe it to yourself—and those you love—to keep your heart healthy. Make an appointment to talk with your doctor about your risks and how to reduce them. And visit the American Heart Association ([www.heart.org](http://www.heart.org)) to learn more about how you can take care of you.

### Heart Attack Warning Signs for Women

There are differences in how women and men respond to a heart attack. Women are less likely than men to believe they're having a heart attack and more likely to delay seeking emergency treatment.

Further, women tend to be about 10 years older than men when they have a heart attack. They are more likely to have other conditions, such as diabetes, high blood pressure and congestive heart failure—making it all the more vital to get proper treatment fast. Warning signs include:

- **Pain or discomfort** in the center of the chest.
- **Pain or discomfort** in other areas of the upper body, including the arms, back, neck, jaw, or stomach.
- **Other symptoms**, such as shortness of breath, breaking out in a cold sweat, nausea, or lightheadedness.

As with men, women's most common heart attack symptom is chest pain or discomfort. But women are somewhat more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea/vomiting, and back or jaw pain.

If you feel heart attack symptoms, do not delay. Remember, minutes matter! Do not wait for more than a few minutes—5 minutes at most—to call 9-1-1. Your family will benefit most if you seek fast treatment.

Source: US Department of Health & Human Services, National Heart, Lung & Blood Institute



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*Benefits Toolbox* provides general information about MBA Health Insurance Trust benefits. For more information, please refer to your benefit booklet. In the event of conflicting information, the Plan documents and insurance contracts will govern.

## HEALTH TIPS

# What's in Your Gene Pool?

## Your Family Tree Can Point to Health Risks

Knowing your family's health history can indicate whether you have a higher risk for certain conditions, like heart disease, stroke, diabetes and cancer. This information helps your doctor recommend ways to reduce your risks—and be alert for early warning signs of health issues.

Your family medical history is a record of health information about you and up to three generations of close blood relatives. This information is so valuable, the Surgeon General's office created

**My Family Health Portrait** (<https://familyhistory.hhs.gov/fhh-web/home.action>). This Internet-based tool makes it quick and easy for you to chart your family's health history.

With your **My Family Health Portrait** completed, you can...

- **Save it.** Download your "family tree" to your own computer, so your personal history remains confidential and you can easily update it when you obtain more information.
- **Share it.** Give a copy to your family members. They may

provide information you didn't know. And relatives can start with your My Family Health Portrait to create their own.

- **Use it.** Print it out and take it to your next doctor's visit to discuss any potential health risks. Ask your doctor to add it to your medical record.

By creating your **My Family Health Portrait**, you'll pass on to your children and grandchildren a legacy of valuable information that could have been lost, helping future generations lead healthy lives.