




# PERALTA BENEFITS - EVERYONE



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## March 25, 2010 Professional Development Day Activities

Not just another Professional Development day! Retirees are encouraged to join us at the noon-time activity! Full range retirement planning available! New for the day, at the District:

| <p><b>Peralta Benefits Office</b><br/>333 East 8th Street<br/>Oakland, CA 94606</p> <p><b>Websites:</b><br/><a href="http://www.peralta.edu">www.peralta.edu</a><br/><a href="http://www.peralta.pswbenefits.net">www.peralta.pswbenefits.net</a></p> <p>Email: <a href="mailto:benefits@peralta.edu">benefits@peralta.edu</a></p> <p>Ph. #: 510.466.7229<br/>510.587.7838<br/>877.866.2623<br/>(PSW Benefit Resources)</p> <p><b>IN THIS ISSUE:</b></p> <ol style="list-style-type: none"> <li>1. Professional Development Day!</li> <li>2. Full-Range Retirement Planning</li> <li>3. Be a Wise Health Care Consumer</li> <li>4. Saving Money on Prescription Drugs</li> <li>5. Fitness First: Exercise and Healthy Eating</li> </ol> <p> <b>Check out your Benefits Information Center (BIC)</b></p> <p>To learn more about your benefits, please visit your Benefits Information Center (BIC) website at: <a href="http://www.peralta.pswbenefits.net">www.peralta.pswbenefits.net</a>.</p> | Time  | Location  | Topic   | Facilitators  |
|--|---|---|---|---|
|  | 8:30 - 9:30   | Board Room  | <p><b>Planning your retirement from Peralta?</b><br/><i>What happens to my medical insurance?</i></p> <ul style="list-style-type: none"> <li>• <i>Must I sign up for Medicare?</i></li> <li>• <i>What do I receive from Peralta for free after I retire?</i></li> <li>• <i>What should my survivor know?</i></li> </ul>   | Peralta Community College District Benefits Office  |
|  | 9:30 - Noon   | Board Room  | <p><b>Planning your retirement with PERS</b></p> <ul style="list-style-type: none"> <li>• Come and hear basic retirement information.</li> <li>• Leave with an understanding of the retirement paperwork timeline and what may be the best time for you to retire.</li> </ul>   | Public Employee Retirement System (RSVP to Nancy Pak at <a href="mailto:npak@peralta.edu">npak@peralta.edu</a> or call 510.466.7386 no later than March 19)   |
|  | 10:00 - 11:00   | District Lunch Room   | <p><b>Voluntary Benefits Power Hour</b></p> <ul style="list-style-type: none"> <li>• Long-Term Care - <i>What is it? Who is it for? Is it affordable?</i></li> <li>• Estate planning - <i>Do you have an estate? Do you have a plan?</i></li> <li>• Catastrophic Income Protection Plans - <i>How can you protect your income in the event of a sudden loss of income?</i></li> <li>• Tax-Deferred Planning 403(b) &amp; 457 Plans - <i>Is the timing right for tax-deferred investment planning? What's new? Is it time to review your strategy?</i></li> </ul> <p>This workshop is designed to cover 4 topics in an hour; then you may make an appointment to discuss your specific and personal needs with District representatives.</p> | <p>Citibank, AFLAC, ZUK Financial Services</p> <p><i>This is a pilot opportunity to hear about 4 subjects in 60 minutes. You will be informed and won't be bored by participating in this event! Then ask your personal questions after the workshop!</i></p> |
|  | <p><b>JOIN US for March Wellness Emphasis -Nutrition and Exercise!</b><br/><b>12:00 - 1:00 Board Room</b></p> <p>Hear a little about nutrition, then participate in a wellness health-exercise - Soul Chi is a <i>healthercise</i> that everyone can do!</p> <p>Connect to your source through soulful movements while conditioning, strengthening and toning the body from the inside out.</p> <p>Facilitate creativity, enjoyment through movement and reduce stress!</p> |   |   |   |
| 1:00 - 3:00  | District Atrium   | <p>Planning your retirement with Social Security / Medicare Coordination. <i>How to apply, when to apply and more. Come hear about other issues which may affect you even after you retire.</i></p> <ul style="list-style-type: none"> <li>• Windfall Elimination Provision</li> <li>• Government Pension Offset</li> </ul> | Social Security Administration & Medicare Outreach Representative   |   |



# KNOW YOUR EMPLOYEE BENEFITS

Benefit and insurance issues important to you - brought to you by the insurance specialists at PSW Benefit Resources.



## Be a Wise Health Care Consumer

Learn to become a smart shopper when it comes to drug therapy. You can cut costs by up to 90 percent by becoming an aggressive consumer. Use the same buying techniques that you routinely use when shopping for other goods and services – check out pharmacy Web sites on the internet to obtain drug information and prices.

As more individuals begin comparison shopping for drugs, more retailers will compete to win their business, which will drive prices lower. Use the following smart-shopping tools to become a savvy consumer.

### 1. Price Comparisons.

Drug prices are not uniform; you can save a considerable amount of money by comparison shopping.

### 2. Drug Substitution.

When your doctor prescribes a drug, ask him or her if a cheaper alternative is available.

### 3. Bulk Buying.

As you know from visiting your local Sam's Club® or Costco®, it's cheaper to buy in bulk. The same is true for drugs. Buying higher quantities at a time generally reduces the per dose cost of drugs. This is especially true for generics purchased by mail.

### 4. Mail-Order Pharmacies.

Mail-order and Internet pharmacies offer the best deals on prescription drugs for patients with chronic conditions.

### 5. Pill-Splitting.

Many prescription drugs are available at increased dosages for the same or similar costs as smaller dosages. When physicians prescribe half as many higher-strength pills and have the patient split them to achieve the desired dosage, the cost of certain medications can be reduced as much as 50 percent. Make sure to check with your doctor, however; splitting pills renders some medications ineffective.

### 6. Generic Medications.

Generic medications work as well as brand name drugs and can cost 20 to 80 percent less.

### 7. Over-the-Counter Drugs.

Ask your doctor if an OTC drug will do just as well as a prescription drug. Today there are over 100,000 different OTC drugs and more than 600 of them were previously only available by prescription.

### 8. Pharmaceutical Company Assistance Programs/ State Drug Assistance Programs.

Many drug companies and states offer drug assistance programs for the elderly, low-income patients and /or people with disabilities.

### 9. Medicare Drug Plans.

Seniors can combine smart shopping techniques with the Medicare drug plan. All the information you need is available at [www.Medicare.gov](http://www.Medicare.gov).

### 10. Samples.

Drug companies give thousands of samples to doctors every year. Your doctor may be able to provide you with weeks' worth of the medication at no charge. If you discover over time that the medication isn't working, you won't have wasted your money.

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Health and wellness tips for your work, home, and life—brought to you by the insurance and health care specialists at PSW Benefit Resources.

# Saving Money on Prescriptions

When it comes to prescription medication, you are likely familiar with the terms “generic” and “brand name”. But do you know what a drug formulary is? Did you know that like a generic drug, it can also save you money? The following will help you understand the three.

## Drug Formularies

If you belong to a health maintenance organization (HMO) or your employer offers its own health insurance plan, chances are it uses a prescription drug formulary to maximize the effectiveness of its pharmacy benefits program.

A formulary is essentially a preferred drug list for a particular health plan. The drugs on the formulary have been evaluated and researched for safety and effectiveness, and are often the most cost-effective versions of commonly prescribed medications. By using a single set of prescribed medications for most routine treatments, health plans are able to provide high quality care and keep costs as low as possible.

Formularies are not static lists; they change as new drugs and research become available. Usually, doctors and pharmacists review medical and pharmaceutical literature when deciding which drugs to place on a formulary. Some insurers allow variation from their formulary in specific instances, while others charge members a much higher copayment for medications that do not appear on the formulary.

Here is some basic information about a drug formulary:

- It is a comprehensive list of drugs expected to meet the needs of most patients.
- It is used as a way to provide cost-effective prescription drugs to members.
- It consists of both brand and generic drugs that have been approved by the health plan's panel of physicians and pharmacists.
- It enhances the quality of medical care by identifying the best medicines from among the thousands of drugs now available. It is also a tool to help alleviate skyrocketing prescription drug costs.
- Formulary drugs are chosen for their safety, effectiveness, quality and cost.

To find out about your health plan's formulary, talk to your company's human resources representative.

## Generic vs. Brand Name

Some people think that generic versions of their prescription drugs are inferior, but the FDA requires that generic drugs meet the same standards as their brand name counterparts.

The difference between the two involves the research, development, and marketing investment that went into the original brand name product, on which drug manufacturers spend millions of dollars. When “generic equivalents” – as they are often called – become available, they have the same active ingredients and chemical purity as the brand-name drugs they imitate. Other ingredients such as tablet fillers, binders, coatings, or flavors may differ. Because their development costs are less, generic drugs are often priced substantially lower.

When you receive a prescription from your doctor, ask if a generic equivalent is available. Many health plans charge a lower copay for patients who choose generics.



## Did you know...?

The reason not every brand name drug has a generic equivalent is because it is generally given patent protection for 20 years from the date of submission for the patent. This provides protection for the innovator that paid for the initial costs of the drug, including research, marketing, and development.



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## Fitness First: Exercise and Healthy Eating

In addition to trimming your waistline, regular exercise and healthy eating will help you feel better, think more clearly and live a longer, healthier life.

### How Much Exercise Do I Need?

Exercise should be fairly comfortable for you. Your pace should be just below the point at which you start to breathe quickly. Exercising at this pace produces two desirable results: it mobilizes fat burning and helps you develop endurance. This means that for maximum fat burning, longer, slower exercise is more beneficial than short, strenuous workouts. If you are reasonably fit and are exercising at the proper pace, you should burn between 400 and 600 calories per hour during any aerobic exercise. This includes riding a stationary bicycle, walking or running on a treadmill or using a stair climber.

### Start Sensibly

Don't begin your exercise program too ambitiously. The key to success is to start slowly and increase the difficulty of your workouts as you become more fit. Those who overdo it often

experience muscle soreness, become discouraged and quit. Rather than trying to run three miles on your first day, begin by running a mile and increasing your distance as your fitness level improves. Most importantly, remember that feeling dizzy or ill is your body's way of telling you that you are working too hard. If this happens, take a rest from your exercise or stop your workout for the day.

### Counting Calories Means Trimming the Fat

The media is full of varying reports on how to lose or maintain weight. It's no wonder that you may be confused about what foods to eat and what to avoid. Most experts agree that eating a well-balanced diet low in fat is the key to losing weight. Since fat contains more than twice the calories of carbohydrates or protein, high-fat food equates to higher calories. While lowering your fat intake is important, it is

also important to monitor your calorie intake. Your ideal caloric intake depends on your age, body size and level of activity. Generally, women ages 23 to 50 need an average of 2,000 calories per day, while men in the same age group require about 2,700 calories per day. For more information about healthy eating, visit: [www.mypyramid.gov](http://www.mypyramid.gov).

### Did you know...?

If you burn at least 150 extra calories per day, you significantly reduce your risk in developing heart disease, high blood pressure, diabetes, colon cancer, anxiety and depression.

