



Use Your Benefits from the Comfort of Your Home!

While many of us are working from home, it's important to remember that our University benefits are a great resource. Use your benefits to find the support you need—whether it's speaking with a doctor virtually or getting help with your taxes.

Read this *Benefit Me!* to learn more.

Get the Latest on COVID-19

The University is staying up to date on the latest guidance from the State of Idaho and the federal government. To learn what we're doing and what it means for you, and to read the latest University communications, visit the [Coronavirus Disease 2019 \(COVID-19\) page](#) on the UI website.

EAP Counselors Are Available for Support

The University has partnered with KEPRO to offer a confidential Employee Assistance Program (EAP)—**at no cost to you**. You have access to EAP mental health counselors, attorneys and financial advisors to help with personal issues, career development, and legal and financial advice.

You and each covered member of your family are eligible for **eight no-cost counseling sessions per issue per year**. Provider access is available 24/7. The EAP can help with issues including those shown below.



Managers and supervisors have unlimited access to telephone consultations with a dedicated workplace specialist to help with workplace concerns, such as manager/employee interactions, team development and training.

Mental Health Services	Work/Life Services	Legal and Financial Services ¹	Identity Theft Prevention and Response ²
<ul style="list-style-type: none"> • Aging • Anxiety and depression • Stress • Anger • Grief • Drug and alcohol concerns • Workplace issues • Relationships 	<ul style="list-style-type: none"> • Childcare and parenting • Eldercare • Home convenience (e.g., repairs, relocation services, cleaning services) • Education (e.g., tutoring, financial aid) 	<ul style="list-style-type: none"> • Legal services (e.g., civil/consumer issues, personal/business legal services, real estate) • Financial services (e.g., financial coaching, tax planning, retirement planning) 	<ul style="list-style-type: none"> • Assistance in restoring identity and good credit • Assistance with dispute of fraudulent debt • Prevention counseling • Legal referrals

For a comprehensive list of services, visit the [EAP website](#) (company code: UI1).

¹ For each legal or financial matter, you can meet with a financial consultant or attorney for up to 30 minutes at no cost or obligation. If you continue your consultation, you will receive a 25% discount off the consultant's/attorney's typical hourly rate.

² In the event of an identity theft or fraud-related event, you will receive a free 60-minute consultation with a highly trained Fraud Resolution Specialist.

Ask the Expert

In this edition of “Ask the Expert,” we’re focused on prescription drugs.



Q What is a prescription drug tier?

A On a prescription drug formulary, drugs are categorized into tiers. The tier indicates how much you’ll pay for your prescription. For University plans, the tiers are Tier 1 (generics), Tier 2 (preferred brand name drugs), and Tier 3 (non-preferred brand name drugs).

Q How much do I pay for prescriptions?

A If you’re in the HDHP with HSA Option, you’ll pay the full cost of covered prescription drugs until you meet the plan’s annual deductible. Then, you’ll pay 30% of the maximum allowance—the plan will pay the rest.

Important! The HDHP with HSA Option **pays the full cost** of certain preventive drugs that manage conditions like high cholesterol and high blood pressure—there is no cost to you. Once you meet the combined medical and prescription drug out-of-pocket maximum, the plan will pay the full cost of covered prescriptions for the rest of the plan year.

If you’re in the Standard PPO with Health Care FSA Option, you’ll pay the full cost of covered prescription drugs until you meet the plan’s annual prescription drug deductible. Then, you’ll share the cost of covered prescription drugs with the plan—the amount you pay depends on the type of drug and if you use mail order. Once you’ve met the annual prescription drug deductible plus the annual prescription drug out-of-pocket maximum, the plan will pay the full cost of covered prescriptions for the rest of the plan year.

Q What’s a prescription drug regimen?

A A prescription drug regimen describes the medications you need to take and the number of times per day you need to take them (doses). It’s critical to take your medication as prescribed. The U.S. Food and Drug Administration (FDA) says that “not taking your medicine as prescribed by a doctor or instructed by a pharmacist could lead to your disease getting worse, hospitalization, even death.”³

Q How can I save on prescription drugs?

A **Ask for generics.** They’re usually much less expensive than brand name drugs.

Use the formulary. When you must use a brand name drug, ask your doctor to make sure it’s on CVS Caremark’s “preferred list,” also called a “formulary.” Medications on the list are less expensive than drugs that aren’t listed.

Try mail order for maintenance medications. Use CVS Caremark’s mail order service to order up to 90 days of medication at a time for drugs taken for long periods. Medications are sent to your home with no shipping fee. Sign up for mail order at www.caremark.com.

Visit a CVS network pharmacy. Prescriptions are covered only when you use a CVS pharmacy, a pharmacy in the CVS network (i.e., Costco pharmacy, Fred Meyer pharmacy, or Albertsons pharmacy), or the mail order pharmacy.

Q What’s a drug coupon? Can I use one?

A A drug coupon is created by a drug manufacturer to entice you to ask your doctor to prescribe the manufacturer’s medication. Be careful when using a coupon! A manufacturer’s discount card, coupon or rebate may cause you to receive improper benefits—or to unintentionally commit fraud—if you accumulate expenses toward your deductible or out-of-pocket maximum that you did not actually pay.

If you use a manufacturer’s coupon, you must first call the customer service number on the back of your Blue Cross of Idaho ID card. All applicable claims will be reprocessed; you’ll be responsible for paying amounts that were incorrectly applied toward your deductible and/or out-of-pocket maximum.

Have a suggestion or question for future “Ask the Expert” topics? Email: benefits@uidaho.edu

³ www.fda.gov/drugs/special-features/why-you-need-take-your-medications-prescribed-or-instructed

WellConnected Wellness Portal

Your UI medical coverage, administered by Blue Cross of Idaho, includes free, confidential access to the **WellConnected wellness portal**. Once you log in to Blue Cross of Idaho, just click the WellConnected logo in the middle of the page.

The portal offers a variety of wellness-related resources, tips and tracking tools, including:

- A personal health assessment, progress report and wellness alerts
- Health coaching
- Wellness workshops
- Health resource library
- Exercise and food tracking tools, including customized meal plans, food logs and healthy recipes

Access all of this and more by **logging in to your account**.

Finding it hard to get started?

Consider working with a dietician to create a customized plan that works for your body, lifestyle and health goals. If you're enrolled in a University medical plan, you have free access to a wellness coach/registered dietician through Blue Cross of Idaho. Wellness coaches/registered dietitians are available by phone or email to help with:

- Wellbeing
- Weight loss
- Nutrition
- Exercise
- Stress management
- Sleep
- Tobacco cessation
- Cholesterol and blood pressure management

To get started, email **Andrew Panatopoulos** (health coach) or call him at **1-986-224-3340**, or email **Charlotte Sarge** (registered dietician) or call her at **1-986-224-6637**.

Get Your Health Goals on Track

The University offers you and all our employees fitness resources to help you reach your fitness goals. Here's a summary of what's available to you:

Active&Fit Direct⁴

- Sign up on www.bcidaho.com to choose among memberships to gyms across Idaho
- Only \$25 per month
- Switch gyms anytime

Recreation and Wellbeing

- On-campus resource for exercise, fitness classes, personal training and more

Visit the **UI Benefits website** for more information and pricing.

Discounted Wellness Products⁴

- Discounts on wellness-related products, including:
 - » Acupuncture
 - » Massage therapy
 - » Exercise videos
 - » Wearable fitness/health trackers
 - » Apparel

Log in to the **ChooseHealthy website** for a full list of products and options.

⁴ Available to anyone enrolled in a University medical plan through Blue Cross of Idaho.

Get Medical Advice Without Leaving Home

Available through July 31, 2020!

MDLIVE, through Blue Cross of Idaho, lets you visit a doctor or therapist from the comfort and convenience of your home. Connect 24/7 to a U.S.-based, board-certified doctor in minutes via video chat, using your smartphone, tablet or computer.

What you'll pay

Through July 31, 2020, MDLIVE is available at no cost to you! You'll pay nothing to speak with a physician or mental health professional.

How it works

MDLIVE uses the same technology as video chat services like FaceTime and Skype, but the chat is delivered using secure, HIPAA-compliant technology. That means your virtual office visits are completely confidential. Consultations generally last 10 minutes and include:

- Evaluation of your issue
- Discussion of your diagnosis
- Summary of your consultation and follow-up recommendations
- Submission of any necessary prescriptions, subject to certain restrictions



If you or your dependents have COVID-19 symptoms, visit with an MDLIVE doctor to review your symptoms and discuss next steps for your care.

When to use MDLIVE

Use MDLIVE when you have a minor medical issue that otherwise might require a visit to your primary care provider, an urgent care center, or an emergency room for a non-emergency issue. Examples of when to use MDLIVE include:

- Allergies
- Colds and flu
- Diarrhea
- Ear infections
- Fevers
- Headaches
- Insect bites
- Joint pains
- Rashes
- Respiratory infections
- Sinus infections
- Urinary tract infections
- Pediatric care

If you have a mental health concern, like addiction, depression, anxiety, stress or an eating disorder, MDLIVE has psychologists, psychiatrists, licensed professional counselors, licensed marriage/family therapists, and licensed clinical social workers available to help.

Use MDLIVE for non-emergency situations only. **If your concern is an emergency, always call 911.** If you need care for an ongoing chronic condition or an annual or routine physical, schedule an in-person appointment with your provider.

Register today!

To sign up, visit www.mdlive.com or download the free MDLIVE mobile app from the App Store or Google Play. You can also call MDLIVE at **1-800-400-6354**.

To use Sophie, MDLIVE's digital assistant, text **BCIDAHO** to **635-483**.

New Employee Benefits Orientation Schedule

If you're a new employee, you're encouraged to attend a Zoom-based benefits orientation hosted by Benefit Services. Orientation provides an overview of medical, dental, vision, life and disability insurance coverage. You'll also learn about the University's retirement plans and other University of Idaho perks. Use what you learn in orientation to make better-educated decisions about your benefit options and understand the benefit resources available to you.

To attend an orientation, you must register.

All meetings are held online through Zoom from 1:30 to 2:30 p.m. (PT).

Upcoming 2020 sessions (Zoom only):

- Monday, June 22, 2020, 1:30 p.m. – 2:30 p.m.
- Monday, July 13, 2020, 1:30 p.m. – 2:30 p.m.
- Monday, July 27, 2020, 1:30 p.m. – 2:30 p.m.

Visit our website for more [new hire information](#), including an [online orientation](#), details for accessing the Zoom meeting, and handouts.

Has Your Home Address Changed?

Don't miss important notices and communications mailed to your home address. Remember to keep your home address and personal phone number up to date.

Log in to [VandalWeb](#). Select **Personal Information > Update Address and Phone**.

Please contact Human Resources if you have questions or need additional assistance. Call **1-208-885-3638** or email hr@uidaho.edu.

Thank you for your support!

Your Benefit Resources

University of Idaho Benefit Services Center

benefits@uidaho.edu

1-800-646-6174

1-208-885-3697

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Benefits Webpage

www.uidaho.edu/benefits

- Plan documents for core benefits
- UI education benefit for employees, spouses and dependents
- Retirement resources, information and links
- Register for orientation events
- Access wellness program and employee assistance resources
- Understand leave and time away from work benefits
- Find frequently used forms and FAQs