



UNIVERSITY OF KENTUCKY ASSOCIATION OF EMERITI FACULTY, INC.

www.uky.edu/UKAEF

Volume XXVIII, Number 4

UKAEF NEWSLETTER

APRIL 2018

CHANGE IN PHARMACY POLICY

Mike Tearney, Chair of Benefits Committee

I live in Woodford County and have used our local Kroger Pharmacy for many years. Needless to say, I was upset when I read a mailing from Express Scripts a few weeks ago that I could no longer get 90-day prescriptions at Kroger's. I was sure the message was incorrect and contacted Richard Amos in HR Benefits for clarity. To my displeasure, he told me that it was true. Richard said that although the pharmacy insurance we have is through UK, it is totally administered by Express Scripts and there was nothing he could do to change this new policy. He suggested I contact Kroger's Pharmacy to see if the change would make a big financial difference to me.

I did and discovered that for me the total monetary change was irrelevant for three 30-day Rx vs a 90-day prescription. I save a few cents on some and it costs a few cents more for others. Overall, the monetary effect for me is less than \$1 for 90 days for my five different prescriptions. Thus, the only real cost is the inconvenience of having to get the prescription filled every month rather than once every three months. For me, since I go to Kroger's weekly, it really does not matter.

Matt McMahan, a pharmacist who works with our UK plan, told me that I was lucky because my five prescriptions are relatively inexpensive. He said others who have more expensive prescriptions could be missing a significant cost opportunity when using their local pharmacies as opposed to using the mail order pharmacy. For example, if you use a preferred, brand-name inhaler, a 30-day prescription would cost you approximately \$60, and for three 30-day prescriptions you would pay about \$180. However, there is a potential savings to be captured IF you get the same prescription filled for a 90-day period using the mail order pharmacy at Express Scripts. Your copay for this 90-day Rx would be \$120 or \$40 average per month compared with \$60 per month at Kroger's.

The coinsurance (your cost share) is a percentage of the total cost of the medication with some minimum and maximum copays in place. At Express Scripts Mail Order Pharmacy, the coinsurance is 10% less of the total cost of the drug compared to your local retail pharmacy. At mail order, your 90-day generic RX coinsurance (for the \$180 inhaler) would be 10% of the cost compared to 20% coinsurance at Walgreens. So, if you pay \$36 for the 90-day Rx at Walgreens you would pay \$18 for the same Rx from the mail order pharmacy.

What to do? There are still some local retail pharmacies allowed to fill a 90-day prescription using our UK insurance:

- UK Retail Pharmacies (Kentucky Clinic Pharmacy, University Health Pharmacy, Chandler Retail Pharmacy, Samaritan Retail Pharmacy, Turfland Clinic Pharmacy)
- Walgreens Pharmacy
- Meijers Pharmacy
- Costco Pharmacy and
- Several other small independent pharmacies.

Check with your current pharmacist and see if there is a significant cost difference getting three 30-day Rx compared

with a single 90-day Rx from the mail order pharmacy. If you're lucky like me, the increased cost over three months filling three 30-day supplies is negligible and I can pick up the prescriptions needed on my weekly trips to Kroger's. Or you can contact UK Prescription Benefit Office (KYRx@uky.edu or 859-218-5979) to analyze your prescription regimen for potential savings and assistance if you are interested in capturing the mail order pharmacy savings.

Keep in mind that this information applies only to Medicare-eligible UK retirees (in the UK Carve-out plan) not to those of us using the HMO or PPO (non-Medicare) insurance through UK.

APRIL 10 LUNCH SPEAKER: JOEL PETT

Four-time Pulitzer finalist and 2000 Pulitzer prize winner Joel Pett has been at the *Lexington Herald-Leader* since 1984. His sharp-edged political cartoons have appeared in publications worldwide, including the *Washington Post*, *New York Times*, *Los Angeles Times*, *Times of London*, *USA Today* and the *Katmandu Times*.

Other media credits include *France 24 TV*, NPR's *All Things Considered*, *Morning Edition* and *The World*, PBS' *Newshour*, MSNBC's *All In with Chris Hayes*, and magazines: *Time*, *Newsweek*, *Business Week*, *Institutional Investor*, *Spa Finder*, *Sierra*, and *MAD*.

Pett received the 1999 Robert F. Kennedy Journalism Award, and five Global Media Awards for cartoons on population issues, as well as an Emmy for television commentary. He is a past president of the Association of American Editorial Cartoonists, a past Pulitzer juror, and has conducted three overseas seminars on editorial cartooning as a guest speaker of the U.S. State Department.

A sometime stand-up comic, Pett has shared his blend of deceptively simple and provocative humor at dozens of venues, including the Newseum in Washington, D.C., Boston's John F. Kennedy Library, Indiana University, Whitman College, Ohio State University, Brandeis University and more.

Topic: SATIRE IN THE AGE OF TRUMP



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**Thank you for all your contributions to the UKAEF Fellowship Fund
Members' Gifts Totaled \$5,915.00 for 2017-2018**

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\$5.00 - \$49.00**

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\$50.00-\$199.00**

**Cum Laude
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APRIL 10, 2018 Menu:

Bibb lettuce, citrus supremes, candied almonds, avocado with citrus poppy seed dressing;
Kentuckyaki salmon with honey-soy glaze; Black rice;
Shitake and bok choy stir fry
Raspberry lime fool with coconut tuile

IN MEMORIAM (*UKAEF Member)

Agnes Black, English

Peter Cassidy, Spouse of *Martha Greenwood Cassidy, Pediatrics

James Donnelly, Marketing, Business Administration

Fletcher Gabbard, Physics

Paul D. Guthrie, Chemistry

Kevin McDonagh, Medicine

Dallas Milton Shuffett, Agricultural Economics

Carolyn Siegel, Emeriti Prof. of Marketing (EKU),

Spouse of *Malcolm Siegel, Plant Pathology

***Sid Ulmer**, Political Science

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NOTE REGARDING DUES INCREASE AT HILARY J. BOONE CENTER: The Boone Center 2018 dues increase from \$10 to \$20 monthly in no way affects your attendance at UKAEF luncheons held there.

MEMBERSHIP APPLICATION, 2017-2018*

NAME _____ SPOUSE'S NAME _____

Dept./College _____

Address _____

Zip+4 _____ Telephone _____

E-mail Address (**please include** if you have one) _____

2017-18 Dues* **Check your mailing label to see if you have already paid dues! Dues are \$20.00** (includes spouse or partner)
– CHECK ONE: New Member _____ Renewal _____

MY CONTRIBUTION TO THE FELLOWSHIP FUND* \$ _____

(CHECK ONE) in memory of _____ in honor of _____ (name) _____

MEAL RESERVATION for April 10, 2018:*

Enclosed is \$ _____ for # _____ reservation(s) at \$25.00 each.

NAME _____ GUEST'S NAME _____

Necessary Change in Menu Choice: Intolerance/Allergic reaction/Religious reason: _____

I (we) need transportation. Address: _____ Telephone: _____

**Make check for luncheon reservation, dues, and/or Fellowship Fund
payable to UK Association of Emeriti Faculty (UKAEF).*

*Mail form and check to: UKAEF, c/o Sue Fosson, 3170 Pisgah Pike, Versailles KY 40383
(Call or email if close to deadline) 859-873-7582 or e-mail sandafosson@windstream.net*

Note: Deadline for making reservations or to cancel reservations is Monday, March 30, 2018.

University of Kentucky
Association of Emeriti Faculty, Inc.
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