

CALIFORNIA TEACHERS ASSOCIATION

Health & Welfare Benefits Trust

NEWSLETTER

Spring/Summer 2021-22

What You Need to Know About Covid Pills...

Based on an article by Phien Huang for NPR

If you've just tested positive for COVID-19, there are now ample treatments available that could help you recover more quickly from a mild or moderate case of COVID. Paxlovid, a five-day course of pills from Pfizer, is at the top of the list of recommended treatments.

But some people have had trouble getting the medicine quickly, despite efforts to make the medicines easy to obtain. COVID pills are authorized by FDA for people at high risk of disease progression – and in practice, the risk criteria have broadened as supply has increased, says Dr. Phyllis Tien, an infectious disease physician at University of California, San Francisco, who serves on the NIH COVID-19 Treatment Guidelines Panel.

Health conditions such as high cholesterol, depression, smoking-related lung disease, obesity, not being fully vaccinated or boosted – all factors that increase a person's risk for severe COVID outcomes – might qualify a recently infected COVID patient for a course of Paxlovid. "If someone wants it, and is eligible for it, they should be able to access it," Tien says.

The antiviral pills require a prescription and need to be started within five days of symptoms appearing. To get a prescription you'll have to show positive COVID-19 test results, review your risk factors and any medications you take with a health care provider. For those who can't take Paxlovid, there are other Covid treatments that a health care provider might prescribe.

Here are three ways to access COVID pills, if you're eligible to get them: 1) Contact your primary care doctor, 2) Visit a test-to-treat site (to find a site, use this link: https://covid-19-test-to-treat-locator-dhhs.hub.arcgis.com/) or 3) Try online urgent care. For Anthem online urgent care go to livehealthonline.com. For Kaiser, use kp.org.



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Over-the-counter COVID-19 tests are now covered



A recent announcement from the federal government intends to increase access to COVID-19 testing. As of January 15, 2022, you can get reimbursed by your health plan for the costs of over-the-counter diagnostic COVID-19 tests until the end of the Coronavirus Public Health Emergency. Diagnostic tests are performed if you're experiencing COVID-19 symptoms or were recently exposed.

Who should take a test and when?

The Centers for Disease Control and Prevention (CDC) provides guidelines for diagnostic testing based on your current health, vaccination status, and history of infection. Visit the CDC website for the most **up-to-date testing guidance**.

Where can I find a test?

- Visit **COVIDtests.gov** to order free tests through government services.
- Anthem has a limited number of at-home diagnostic test kits certain members can order online. Log in using the SydneySM Health mobile app or at **anthem.com/ca**. If you're eligible to order an at-home test, you'll see the option to place an order.
- In-person diagnostic COVID-19 testing sites may include your doctor's office, a pharmacy or health clinic, or an urgent care center. Use our **COVID-19 Test Site Finder** to find a testing location nearby.
- At-home diagnostic tests can be purchased over the counter, online, at a local pharmacy, or from a big-box store.

How does my plan cover the over-the-counter test?

From January 15, 2022 until the end of the Coronavirus Public Health Emergency, each individual on your plan can get up to eight over-the-counter tests each month. If you purchase a test kit that includes two tests, that will count as two of your eight covered tests. In addition to providing reimbursement for diagnostic tests, some Anthem plans will also cover the costs for COVID-19 screening tests, in compliance with California state law. To find out whether your plan covers COVID-19 screening tests, call Member Services at the number on your ID card.

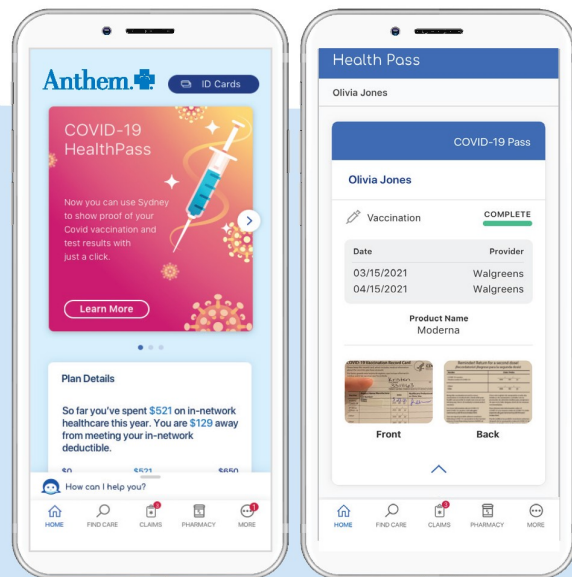
How do I get reimbursed?

You can get reimbursed for over-the-counter COVID-19 diagnostic tests purchased on or after January 15, 2022. You may have to pay out of pocket at the time of purchase but **keep your receipt to submit a claim online**. Log in to **anthem.com/ca**, go to **Claims & Payment**, and choose **Submit a Claim**. You can also log in to the Sydney Health mobile app, go to **Claims**, and choose **Submit a Claim**.

If you have an Anthem Medicaid or Medicare plan, visit your member website for details on your COVID-19 testing coverage.

Keep your COVID-19 vaccine card on your phone

Quickly access a digital copy of your card on the Sydney Health app



If you've received the COVID-19 vaccine, you may need to show proof when you travel, go to work, or attend an event. The SydneySM Health mobile app makes it easy to keep a record. Using the app's Health Pass, you can quickly verify your vaccine status anytime. You can even add it to your digital wallet, so it's available whenever you need it.

Here's how it works:

If your vaccine was submitted as a claim to your health plan

Your vaccine record will automatically appear on the Sydney Health app. Sign in to the app, choose **More** on the home screen menu, then select **Health Pass**.

If no claim was processed through your health plan

You will need to upload an image of your card on Sydney Health. Sign in to the app, choose **More** on the home screen menu, select **Health Pass**, then follow the step-by-step instructions to create your digital vaccine card.

Other Ways to Access Your Covid Vaccination Record...

- Find your digital California vaccine record here: <https://myvaccinerecord.cdph.ca.gov/>
- For Kaiser subscribers:

Log in to kp.org.

Scroll down to the directory at the bottom of the page.

Under **Member support**, click **Medical Information Requests**.

You will be directed to a page titled **Records, forms and certifications**.

Find what you need in the list of links at the top of the page:

Click **Immunization record** to view and print your current immunization status.

TAKE THE OPPORTUNITY TO TAKE CONTROL OF YOUR PRESCRIPTION PLAN



TAKE THINGS ONLINE

Create an account on [express-scripts.com](https://www.express-scripts.com) or the Express Scripts® mobile app.

Manage your prescription plan anytime and anywhere with an online account. It's simple and easy to get started.

1. Visit [express-scripts.com](https://www.express-scripts.com) and select Register OR download the Express Scripts mobile app for free from your phone's app store and select Register
2. Enter the requested information, including your member ID or Social Security number, and create your user name and password
3. Click or tap Register Now

Once your account is created, you can:



Check your order status



Refill and renew prescriptions



Find your nearest preferred pharmacy



View and print member ID cards



Enroll eligible prescriptions in automatic refill



Set reminders to take your medication



Enroll in home delivery



TAKE A SHORTER TRIP TO GET YOUR MEDS

Enroll in home delivery to get your 90-day prescriptions shipped right to your door.

Requesting to get your medications delivered to your home from Express Scripts® Pharmacy is simple and convenient. First, log in to [express-scripts.com](https://www.express-scripts.com) (if you haven't already registered, make sure to have your member ID or SSN).

If you are enrolling a new prescription...



Contact your doctor and ask them to e-prescribe a 90-day prescription directly to Express Scripts



OR send a request by selecting "Forms" or "Forms & Cards" from the "Benefits" menu, print a mail order form and follow the mailing instructions



OR call us at the Member Services number on your card and we'll contact your doctor for you

If you are enrolling a current prescription...

Transfer retail prescriptions to home delivery by clicking "Add to Cart" for eligible prescriptions and check out. You can also refill and renew prescriptions. We'll contact your doctor and take care of the rest.

Check **Order Status** to track the shipping of your prescriptions. After we receive your prescription from your doctor, you will receive your medication within 7 days.¹

IS THERE A GENERIC FOR THAT?

Six simple, money-saving words

When it comes to shopping, most consumers want to know the price of a product and will often look for the best deal before making a purchase. That's not always the case when buying prescription drugs, which means many people are paying more than they should for their medications.

One way to save money on prescriptions is to ask for a generic, which typically costs less because the manufacturer didn't have to conduct the initial research or repeat the studies that the first-to-market branded drug did. In fact, FDA-approved generics can cost up to 85% less.¹ Today, 9 in 10 prescriptions filled in the U.S. are for generic drugs.²

Generics fall into two categories:

- Direct chemical equivalent: a drug that has the same active ingredient as its brand-name counterpart
- Therapeutic alternative: a drug that may not be chemically equivalent to the brand, but has the same therapeutic or treatment effect

Think of it this way: direct chemical equivalents are practically identical to the branded product, while therapeutic alternatives are part of the same family.

SAFETY FIRST

The Food & Drug Administration (FDA) requires generic drug manufacturers to adhere to strict guidelines, ensuring the safety and effectiveness of all approved generics. In 2020, the FDA approved over 750 generic drugs, including the first generic versions of commonly used brands like Daraprim®, Pradaxa®, Proventil® HFA, and Tecfidera®.³

Furthermore, our pharmacy benefit manager, Express Scripts, protects their supply of drugs from substandard manufacturing practices and counterfeit products. Their pharmacies only dispense medications that are manufactured according to the FDA's strict standards, which provide guidance for manufacturing, testing and quality assurance to ensure product safety.

“A generic medicine works in the same way and provides the same clinical benefit as its brand-name version. This standard applies to all FDA-approved generic medicines. A generic medicine is the same as a brand-name medicine in dosage, safety, effectiveness, strength, stability, and quality, as well as in the way it is taken and should be used.”⁴

— U.S. Food & Drug Administration

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Contact List

Company	Website	Phone	Group #
Anthem Blue Cross	www.anthem.com/ca	(800) 282-4993	1800Q-A
Kaiser	www.kp.org	(800) 464-4000	101895
Delta Dental	www.deltadental.com	(888) 335-8227	07158-02301
Express Scripts	www.express-scripts.com	(800) 501-7162	CTARX333
Vision Service Plan (VSP)	www.vsp.com	(800) 877-7195	12309884
BeneSys (Pension Plan)	www.ctapension.org	(833) 265-2277	
Empower Retirement (401k)	www.empower-retirement.com	(866) 467-7756	

The William C. Earhart Company is available to answer your health benefits questions (claims, billing, eligibility) from 8-5, Monday thru Friday.

CTA Only Phone: (503) 460-5242/Toll Free (877) 396-2942

Pam Howard (Claims Advocate)

Kathrine Walker (Eligibility)

Website: www.wcearthart.com

CHANGE YOUR PASSWORDS!

Express Scripts recently experienced a single instance of a breach of personal health information. If this was your info, you have already been notified.

Many of us use the same passwords for more than one of our accounts and cybercriminals are constantly seeking to gain access. Experts say to change your passwords every 3 months, and to make sure your passwords are strong and difficult to crack. More good advice is to place a freeze on your credit - you can do this through Experian, Equifax and Transunion. Placing a freeze allows you to lock and unlock your credit report. Also, be sure to keep an eye on credit cards and bank accounts for fraudulent charges, and dispute them immediately.