

MONROE PLUMBERS AND PIPEFITTERS
LOCAL 671
BENEFIT FUNDS
OCTOBER 2005 NEWSLETTER

Welcome to the first Local 671 Benefits Newsletter. This newsletter and future ones are available on the website www.meyergroup.com, click on the "union info" tab to access.

Dear Member:

Did you know that the average emergency room visit charge for the Local 671 Health & Welfare Plan is \$1,725.00? Southeast Michigan and Northwest Ohio rank 1st in the nation in emergency room visits for the second year in a row. In one study hospital staff reported that more than half of the people treated in the emergency room had non-emergency medical conditions. In just the first eight months of 2005 there have already been more than 80 emergency room visits by Local 671 members or dependents and in 2004 there was just over 100 emergency room claims, that's a 20% increase in emergency room visits for 2005.

Emergency/urgent care services are not intended to be used for:

- Non-emergencies
- Because a patient was too busy at work or school to see the doctor during the day/week,
- Because a patient was near the hospital and it was more convenient, or
- When a patient exhibits symptoms for several days before seeking care.

An emergency is a situation where every minute counts. If you don't have an emergency but do need medical care, you should call your physician to schedule an appointment. If you are considering going to the emergency room but are not sure whether it is appropriate, we encourage you to call your doctor first. He or she will advise you on the best course of action. Urgent Care Centers greatly reduce Plan and member costs but still should only be used when a condition requires immediate attention.

The Emergency Room physician may give you a choice to continue with additional tests and services while you are in the Emergency Department or to follow up with your family physician and continue this treatment through your doctor's office. The choice is yours. However, choosing an Emergency Room or Urgent Care for follow-up services that may be appropriately provided in your physician's office, adds increased costs to you and your health care plan.

Definitions –

A **Medical Emergency** requires services for the immediate diagnosis and treatment of an unforeseen medical condition which, if not immediately diagnosed or treated, could leave your health in serious jeopardy, or cause serious impairment to bodily functions, organs or body parts.

An **Urgent Situation** requires services for the treatment of a medical condition where a reasonable lapse of time may pass before medical care is obtained. An urgent situation is not immediately life threatening and does not cause significant impairment to any bodily functions.

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GENERIC DRUGS: MYTHS AND FACTS

Myth: Generics take long to act.

Fact: To earn FDA approval, a generic must deliver the same amount of active ingredients in the same time as the brand name.

Myth: Generics aren't as potent as brand name drugs.

Fact: The FDA requires generics to have the same quality, strength, purity and stability as brand names.

Myth: Generics aren't as safe as brand names.

Fact: The FDA requires that all drugs be safe and effective and that their benefits outweigh their risk. Generics have the same risk-benefit as their brand name counterparts.

Myth: Generic drugs cause more side effects.

Fact: The FDA has found no difference in the rates of adverse drug reactions between generics and brand name drugs.

So What is the Difference????????????????

Brand Name Drugs have a patent and they cost more.

The cost of brand name samples is included in the high cost of the drugs that are purchased.

Pharmaceuticals budget \$13,000 **per doctor** for promotion each year.

Pharmaceuticals spend more on advertising than both Budweiser and Nike.

Your doctor should always have the final say on what is prescribed for you; however as an informed consumer you can ask for therapeutic alternative drugs which treat the same condition but are generic saving both you and the Health Plan.

Some examples are-

Brand Name

Pravachol (\$4.00 per pill)
Lipitor (\$3.07 per pill)
Zocor (\$2.31 per pill)

Brand Name

Allegra (\$2.26 per pill)
Clarinet (\$2.24 per pill)

Brand Name

Prevacid (\$4.30 per pill)
Nexium (\$3.97 per pill)
Protonix (\$3.42 per pill)

Therapeutic Alternatives

Questran (\$2.15 per pill)
Lopid (\$1.19 per pill)

Therapeutic Alternatives

Atarax (\$0.39 per pill)
Periactin (\$0.43 per pill)

Therapeutic Alternatives

Cytotec (\$1.20 per pill)
Carafate (\$0.73 per pill)