



# Highway Patrol Retirement System

## *Special Newsletter Edition: Health Care*

### WHY IS WELLNESS SO IMPORTANT?

**D**id you know that according to the Centers for Disease Control and Prevention (CDC), chronic diseases and conditions such as heart disease, stroke, cancer, diabetes, obesity and arthritis are among the most common, costly, and **PREVENTABLE** of all health problems? As of 2012, about half of American adults - 117 million people - have at least one chronic condition, and one in four adults had two or more chronic health conditions. Per the CDC, chronic diseases are the leading cause of death and disability in the United States (7 of 10 adult deaths in 2010 were due to chronic diseases), and treating people with chronic diseases accounts for 86% of our nation's health care costs. These are sobering statistics, and the fact that these chronic diseases are potentially avoidable makes wellness and preventive health care a major focus for all health care providers.

Even with the statistics above, you may be asking yourself, "why should I care so much about preventive health care?" The answer is, quite simply, it benefits everyone. No one plans on getting sick, but unfortunately, illness can strike unexpectedly. If you can get the illness or disease diagnosed early, not only may the condition be treatable, but the associated costs probably will be lower. Below are some tips and thoughts on preventive health care:

- Weigh the relatively inexpensive cost of regular check-ups and screenings against the enormous expense of major care such as cancer treatment or long-term home health care visits by a nurse. Major medical expenses can often destroy a person's life savings. Preventive health care should be considered one way of preserving your retirement investments.
- Invest a relatively small amount now in order to stay in good health, or potentially pay later - financially and physically - to treat a disease. Maintaining a healthy lifestyle with good habits is important enough to make a few sacrifices, such as driving to Columbus for a free screening and wellness exam, quitting smoking, eating healthy, and exercising frequently. Healthy habits are an automatic defense against many illnesses.
- By minimizing individual demands on our health care system, we contribute to keeping the system efficient and affordable. If too many people wait to get treated, the burden becomes greater on the system overall, and the quality of everyone's health care suffers as medical expenses rise. The inevitable result will be higher health care costs and premiums and lesser medical benefits for each individual.

**Comprehensive Wellness Exam:** Administered at OhioHealth Westerville Medical Campus, 300 Polaris Pkwy, Westerville, OH. **To schedule an appointment contact: Robert Glenn, 614.566.2222 ext. 4795**

**Screenings:** Performed at Central Ohio Primary Care (COPC) facilities at 291 W. Schrock Rd., Suite B in Westerville or 4885 Olentangy River Road in Columbus. **To schedule screenings, call COPC at 614.273.0411.**



## RETIREE TESTIMONIAL: WELLNESS TESTING MADE A DIFFERENCE!

I retired from the Patrol in 2001 after 26 years of service with the last 14 years of my career assigned to the Aviation Section. I have been a pilot since 1981 and was required to have an FAA Class II medical exam every year from 1981 until 2011 while continuing to fly helicopters in my post retirement employment. In addition to the required FAA flight physicals I've had since retiring, I have never missed a physical exam provided by the HPRS. No health issues were noted in any of those exams. At HPRS physicals in 2009 and 2011, my calcium score exams showed two potential arterial blockages. I went for Nuclear Isotope scans as a follow-up at my own expense and the results were negative but that scan will show a blockage only when an artery is 60% blocked. In 2012, I moved from Dublin, Ohio to Lexington, KY. In late 2013, I went to Columbus for the HPRS Comprehensive Wellness Exam. The calcium score again showed potential blockages in my LAD (the artery commonly referred to as the "widow maker") and in my RCA.

On advice from the wellness physician, I returned to Lexington and went through several exams including an Echocardiogram, a heart catheterization, and a Trans Esophageal Echocardiography (TEE). The exams showed my mitral valve was regurgitating 50% of the oxygenated blood going to the left ventricle backwards, causing my heart to be working twice as hard as normal. The catheterization showed the LAD was 75% blocked and the RCA was 70%

blocked. I had open heart surgery in January 2014 to repair the mitral valve and bypass the LAD and RCA. Other than some restrictions on lifting for a few months after the surgery, I am under no restrictions now.

The most significant part of my experience is that I had no symptoms at all. Had I not gotten the previous HPRS exam that showed the potential blockages, I might not have made the 400 mile round trip for the 2013 HPRS exam and very likely would not be writing this story now. The Chief Surgeon at UK Hospital who performed my surgery told me that either the leaking mitral valve or either of the blocked arteries could have caused sudden death. Of course, I am thankful to God for life itself but also extremely appreciative that the HPRS offers this extremely valuable benefit to retirees. For me, it made the difference between life and death. I hope that my experience will encourage retirees who are taking advantage of the wellness program exams to continue to do so and retirees who haven't to consider taking advantage of this potentially lifesaving benefit.

— Captain (ret.) Keith Haney



## SCHEDULE YOUR WELLNESS EXAM TODAY!!!!

HPRS recognizes how important wellness is for the health of our members, and of our system. We offer coverage for a **FREE** comprehensive wellness exam every two years, which includes stress-testing and other tests that your primary care physician may not conduct during a routine examination, and **FREE** body screenings every four years. If you were to pay for this out of pocket, the wellness exam would be \$530 and screenings would be \$680 for all the tests performed. These tests are designed for the early detection of life-threatening diseases in individuals who are age 40 or older.

Participation in these wellness exams has been inordinately low—of the estimated 2,300 members and spouses who are eligible, only 88 people took advantage of the wellness exam in 2013, 73 people in 2014, and 42 people year-to-date in 2015. This is an under-utilized benefit that could identify a chronic disease or condition early enough to make a difference in treatment, and even save your life! See page 1 of this newsletter for scheduling information.

To be eligible, you must be a retiree, spouse, or surviving spouse, AND:

- 40 years of age or older
- Covered by HPRS health insurance (primary or secondary)
- Follow the timeline allowances for testing (every 2 years, wellness exam; every 4 years, screenings)

*Did somebody say free?!*





## HPRS HEALTH CARE BENEFITS: HOW DO WE COMPARE?

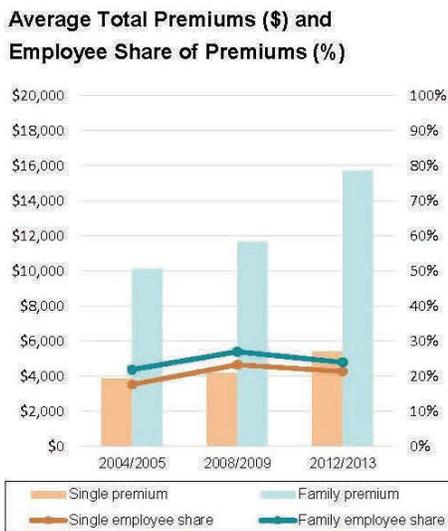
There is no doubt health care costs are on the rise in the United States - research has shown that health care costs, including premiums, have increased exponentially over the past several years. Paying for these higher costs puts added pressure on employees, employers who provide these plans, and retirees who have access to health care through their retirement systems.

With some of these rising costs being passed on to you, the retiree, it is easy to forget the rich benefits of the health care plan provided by HPRS. For example, under the Aetna Medicare Advantage plan, the member has a zero deductible for covered services, and with the Medical Mutual plan, the member has a \$500 deductible. Giv-

en the average deductible in Ohio for a single person in 2012-2013 (see chart below), was over \$1,000 and steadily rising, low deductibles such as ours are rare. Even compared to the other four state retirement systems in Ohio, HPRS has equal or more generous benefits and lower out-of-pocket costs to its members.

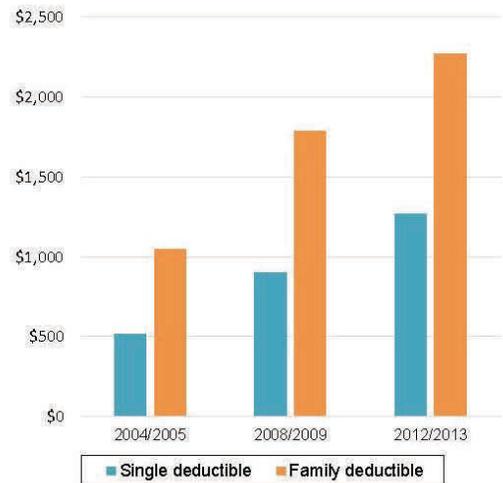
The HPRS Board has a difficult balancing act: maintaining a high level of benefits while at the same ensuring the health care fund becomes stronger and more sustainable. The Board and HPRS staff are committed to this goal and continually review every aspect of health care in order to meet that goal.

Single and Family Coverage



Source of both charts: State Health Access Data Assistance Center analysis of Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2004,2005,2008,2009,2012 & 2013—data for State of Ohio.

Average Deductibles (\$)



## WANT TO QUIT SMOKING?

As a benefit recipient or covered spouse enrolled in HPRS medical insurance, you have access to the following resources to assist you with ceasing to use tobacco products:

- The co-pay will be reimbursed for any covered benefit recipient or spouse for a visit to a primary care physician for the purpose of receiving prescriptive drug therapy to suppress nicotine addiction.
- The co-pay for any prescription drug prescribed by a physician for the suppression of nicotine addiction will be waived.

- Reasonable costs for over the counter nicotine suppressants, such as patches, will be reimbursed by the HPRS upon submission of receipts from the covered benefit recipient or spouse.
- Express Scripts will cover Chantix with no copayment for covered smokers.
- Once you are tobacco free for 12 months, contact HPRS for more information on how to get the \$50 tobacco surcharge eliminated.

Please contact HPRS for more specific information on the tobacco cessation resources available to you.



# HEALTH CARE PROVIDER OUTREACH

**Do you wonder why your health care insurance provider is calling you? Here are some of the reasons they may be reaching out:**

**Aetna** - A registered nurse may call when you are planning on coming home from a hospital stay, managing a medical condition, or coordinating complex medical treatment among different doctors, hospitals, labs, or other health care providers. You may also receive a call offering a free in-home health evaluation with a licensed health care professional. This is not intended to replace your primary care physician, but rather enhance that relationship by giving you time to talk one-on-one with a professional about your health and ask questions.

**Medical Mutual's** nurses, case managers and social workers may call to guide you through the process of managing more than 50 different conditions, including, but not limited to cancer, strokes, traumatic injuries, multiple sclerosis, rheumatoid arthritis and advanced illnesses. The hope is to empower members to understand and participate in their plan of care, recognize and reach the highest functional level, navigate through the complex healthcare system, and identify positive lifestyle changes. Members may also receive health education through phone calls when there are missed services such as preventative care exams or condition-specific treatment and screenings.

**Express Scripts** will contact you if a doctor is not responding to its pharmacists, to confirm shipments of specialty orders (and ask if you need to speak to a pharmacist about that order), or if you are taking a brand name medication and there is a generic equivalent to see if you are interested in switching to the lower cost. Lastly, Express Scripts may contact you if it appears you are not taking medications as directed.

Responding to these phone calls or visits is strictly voluntary. You do not have to participate or answer questions if you are not comfortable doing so. However, these services are free and part of your health care program.

If you question the validity of a call, ask the caller for a name and call back number. Then, call one of the HPRS benefits specialists or the specific health care provider to verify the legitimacy of the call.



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Columbus, OH 43240-4037**



**614-431-0781 (Columbus)  
800-860-2268 (Toll-Free)  
(Press \* for a dial-by-name directory)**



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