

# KENTUCKY

## TEACHERS' RETIREMENT SYSTEM

RETIRED MEMBER  
EDITION



FEBRUARY  
2015

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### ~ GOOD NEWS ~

## Long-Term Funding Plan Being Considered by General Assembly AND Auditor of Public Accounts Tells Education Groups KTRS is Well Managed

A Message from the Executive Secretary  
Gary L. Harbin, CPA

**Long-term Funding Plan being considered by General Assembly.** On Friday, January 9th, 2015, Greg Stumbo, Speaker of the House of Representatives of the Kentucky General Assembly, filed House Bill 4<sup>1</sup> that provides a long-term funding solution for teachers' pensions. This plan has been a topic of discussion among legislators and has received strong support from teachers and education groups.

The components of the funding plan include an immediate infusion into teachers' pension funds of up to \$3.3 billion from bonds issued by the Commonwealth. Thereafter, the bill provides for the state phasing into fully funding the annual contributions needed to ensure the retirement security of Kentucky's teachers. In filing the bill, Speaker Stumbo noted that current historically low interest rates provide a window of opportunity to develop a long-term funding solution.

The filing of House Bill 4 is a very important step toward a long-term funding solution for teachers' pensions. The 2015 Legislative Session is scheduled to adjourn on March 24, 2015. During the session, House Bill 4 will be discussed among members of the General Assembly and in legislative committees. Its passage would require approval by a super-majority of both Chambers of the General Assembly and the Governor. Leaders of both the Senate and the House have expressed their commitment to protecting teachers' pensions.

**APA Tells Education Groups KTRS is well managed.** For the last 12 months, Adam Edelen, the Kentucky Auditor of Public Accounts (APA), has undertaken a very thorough review of KTRS. The APA examined KTRS's financial statements, accounting processes,

see "Good News" continued on page 2 ...

information technology systems, investment program, and other facets of business operations.

On January 22, 2015, Auditor Edelen met with education groups to discuss the audit. Auditor Edelen congratulated the KTRS Board of Trustees for achieving excellence in the administration of the system. Although the APA did make some recommendations to enhance administrative processes, there were no material findings<sup>2</sup>. The Auditor also noted that KTRS's investment program was one of the top performing portfolios in the country.

Finally, the Auditor said that he supports House Bill 4 as a means to keep KTRS on solid financial ground, noting that it is absolutely critical to implement a long-term funding solution for teachers' pensions. The Auditor applauded legislators for taking up the issue this session.

Having a long-term funding plan being considered by the General Assembly is good news. If the plan is enacted, it will help ensure the retirement security of Kentucky's teachers and ease burdens on taxpayers.

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<sup>1</sup> House Bill 4, and its progress during the 2015 Legislative Session, may be viewed by clicking on the web link at <http://www.lrc.ky.gov/RECORD/15RS/HB4.htm>

<sup>2</sup> A copy of the Audit Report may be viewed by clicking on the web link at [http://ktrs.ky.gov/05\\_publications/index.htm](http://ktrs.ky.gov/05_publications/index.htm)

## **Board Structure & Solicitation of Candidates for Consideration**

The Teachers' Retirement System is governed by a nine-member Board of Trustees. Two members of the Board, the Chief School Officer and the State Treasurer, are ex-officio members. The remaining seven trustees are elected by the combined retired and active membership. Two of the seven elected trustees are identified as "lay members," and are persons who are not KTRS members. One trustee is a retired teacher; the other four trustees are active members, one of which is customarily an administrator. A vacancy has occurred for an active teacher trustee as of January 1, 2015. This term is scheduled to expire in June 30, 2016. Pursuant to KRS 161.270, the Board will select an interim replacement.

Members who wish to submit the name of an active KTRS teacher for the Board's consideration to complete the remaining term should forward submissions to the address below:

**Chairman of the Nominating Committee  
Kentucky Teachers' Retirement System  
479 Versailles Road  
Frankfort, KY 40601**

Suggested candidates for the interim appointment must be **postmarked** no later than **February 27, 2015**.

### **January 2015 Retiree Payroll**

In January 2015, Kentucky Teachers' Retirement System began using the new KTRS retiree payroll system. Please take a few minutes to carefully review your payment stub. Keep in mind that the federal tax tables and medical insurance premiums may have changed. If there are unexpected changes to your benefit, please contact KTRS at 502-848-8500 or toll free at 800-618-1687.

## **The Pathway System: Member Benefits, Insurance, and Retiree Payroll Functions on Track for 2015**

In August 2011, staff began designing and building the “Pathway System,” which is KTRS’s new information technology system for members and employers. The Pathway System will support internet based transactions between members, employers, and KTRS, and will allow members to directly access and transact in their retirement accounts. “The Pathway System will provide the backbone of our services to our members,” said Gary Harbin, KTRS Executive Secretary.

Pathway has been put into production in phases over the last 3 years. Work has been proceeding according to schedule and about 90% of the overall project has been completed.

Internet based functions including member enrollment, employer reporting, service credit purchases, and related accounting functions, were completed and put into production in July 2013. KTRS had assistance with the design work from finance and technology staff with school boards, universities, the Kentucky Department of Education, and other employers. “The assistance of the ‘users’ of the employer reporting functions was very much appreciated and they certainly improved overall design work for the system. The first major phase of the project remains very successful,” said Harbin.

In January 2015, the project team put Member Benefits, Insurance, and Retiree Payroll into production and issued retiree payroll using the new system. The final phase of the Pathway Project will be the “Member Portal,” which will provide KTRS active and retired members access to their account information via the internet. The Member Portal is scheduled to go-live in July 2015.

KTRS maintains a large amount of information that is necessary for the administration of member accounts, and it maintains this information for periods of time that can last over 80 years. To be useful, this information must be accessible,

accurate, and secure. “We are designing the system to have unfailing accuracy and also to be easy to use. We think this internet based system will open up more opportunities for quality service to KTRS members and employers,” said Harbin.

### **Have You Recently Retired with Service in Both KTRS and Kentucky Retirement Systems? Read this first!**

Members who have recently retired with both KTRS and Kentucky Retirement Systems (KRS) service are **subject to the post-retirement return-to-work provisions in BOTH retirement systems.** As such, it is extremely important that you contact both retirement systems and make sure that you understand the return-to-work provisions in each system before you return to work for any employer that participates in either KTRS or KRS. Failure to follow the return-to-work provisions in both retirement systems can have serious consequences, including the voiding of your retirement and the obligation to repay all benefits received.

### **Check Mailing/Direct Deposit Dates for 2015**

January 29	July 29
February 26	August 28
March 27	September 28
April 28	October 29
May 28	November 25
June 26	December 29

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~KEHP~

## LivingWell Promise

**Don't forget to keep your LivingWell Promise if you selected one of the LivingWell plans for 2015! Your promise must be completed by May 1, 2015.**

**What is the LivingWell Promise?** If you chose one of the LivingWell plans, you agreed to: (1) Complete the online HumanaVitality® Health Assessment **OR** (2) Complete a Vitality Check (biometric screening) between January 1 and May 1, 2015.

**What is the Health Assessment?** The HumanaVitality® Health Assessment includes a series of questions about you and your health habits. It takes approximately 15 minutes to complete. After completion, you will know your Vitality Age and will be provided specific steps you can take to improve your health.

**What is a Vitality Check (biometric screening)?** A Vitality Check is a biometric screening that consists of lab work to measure your cholesterol and blood glucose, blood pressure, and height, weight and waist circumference to learn your Body Mass Index (BMI). For more accurate results, fast for at least nine hours prior to the test.

A Vitality Check will give you more accurate and recent results to use when populating your Health Assessment. And in turn, you will have a more accurate Vitality Age.

**The Vitality Check increases your awareness of your health status. The results do not affect your health insurance coverage or premiums.**

**Who must complete the LivingWell Promise?** Only the planholder is required to complete the LivingWell Promise. Spouses and dependents covered under the plan will not be required to complete the Health Assessment. If you have the cross-reference payment option, you and your spouse both must complete the Health Assessment.

**What happens if I fail to complete the LivingWell Promise between January 1 and May 1, 2015?** If you choose a LivingWell

plan and fail to fulfill the LivingWell Promise, you will not be eligible to participate in the LivingWell Promise or choose a LivingWell plan option for the next plan year (2016). You will only be eligible for the standard plan options in the 2016 plan year.

New retirees who elect a LivingWell plan after open enrollment must complete a Health Assessment or Vitality Check (biometric screening) within 90 days of the effective date of their coverage.

Go to [livingwell.ky.gov](http://livingwell.ky.gov) to link to the health assessment or to find locations for the biometric screening.

~KEHP~

## A LivingWell Promise Event is Coming to Your Area!

Get your Vitality Check (biometric screening) and receive help completing your online Health Assessment. Follow three easy steps!

**Step 1: RESERVE A SPOT.** Appointments are required. Find an event and make your appointment by calling (888) 708-8807 ext. 1, OR go to <https://livingwell.ky.gov/pages/promiseevents.aspx> for the online registration. When registering, use the screening key HWS13. Space is limited! Registration closes seven days prior to the event.

**Step 2: ATTEND THE EVENT.** You must: (1) Fast for at least nine hours prior to your appointment **AND** (2) Bring your HumanaVitality ID card and a photo ID.

**Step 3: GET REWARDS.** HumanaVitality rewards you for getting your Vitality Check. You receive 2,000 Vitality Points just for completing and up to an additional 2,000 Vitality Points for results in healthy ranges. Earn even more points by completing the online assessment, too.

The biometric screening consists of a finger prick to measure your cholesterol and blood glucose, blood pressure check, and height, weight, and waist circumference measurements.



# 2014 TAX YEAR INFORMATION

KTRS mailed the 1099R tax forms at the end of January 2015. The tax statement contains confidential information and can only be mailed to the member's address currently on record with KTRS. **So please remember to keep your address current with KTRS.**

For your privacy and protection, the member, power of attorney, or beneficiary, must submit a written request to KTRS in order to send the 1099R form to an address that is different from the one currently on record with KTRS. The written request may be mailed to KTRS, or faxed to (502) 573-0254. This special request will not change your permanent address record unless you specifically request that it be changed. You may also visit the KTRS Website at [www.ktrs.ky.gov](http://www.ktrs.ky.gov) for additional information and forms, including the change of address forms.

To request a duplicate for a lost 1099R form, please call 1-800-618-1687. The KTRS Call Center staff will verify your correct name and address for mailing the duplicate form and for the permanent record file.

## Need to contact someone?

KTRS .....	502-848-8500
Toll Free .....	800-618-1687
KERS .....	502-696-8800
Toll Free .....	800-928-4646
Deferred Compensation .....	502-573-7925
Toll Free .....	800-542-2667
KY Revenue	
Cabinet .....	502-564-4581
IRS .....	800-829-1040

## UNDERSTANDING YOUR 1099-R

**BOX 1**  
Shows your total KTRS pension benefit prior to withholdings.

1

**BOX 2a**  
Shows the taxable portion of your benefit. If blank, Box 2b "Taxable Amount Not Determined" should be marked. *In this case, please see your tax advisor.*

2a

**BOX 5**  
Shows the nontaxable portion of the total. This amount is NOT reported anywhere on your tax return. It is an "information only" box.

5

**BOX 9b**  
This box will only show an amount in the first year of retirement. It provides the total amount of previously taxed contributions.

9b

Form R		OMB No. 1545-0119 Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc. This information is being furnished to the Internal Revenue Service.	
2014		Payer's Federal Identification Number	STATE
		61-0600439	<i>COPY 1- File with Recipient's STATE Tax Return</i>
Recipient Information	1 Gross Distribution	2a Taxable Amount	2b Taxable Amount Not Determined <input type="checkbox"/> Total Distribution <input type="checkbox"/>
Recipient Identification Number	3 Amount in Box 2a Eligible for Capital Gain Selection	4 Federal Income Tax Withheld	5 Employee Contributions
	6 Net unrealized appreciation in employer's secur	7 Distribution Code	8 Other <input type="checkbox"/>
Payer's Full Name and Address	9a Your Percent. of Total Distrib.	9b Total Emp. Contrib.	10 Amount allocable to IRR within 5 years
KENTUCKY TEACHERS' RETIREMENT SYSTEM 479 VERSAILLES ROAD FRANKFORT KY 40601-3800	12 State Tax Withheld	13 State/Payer's State Number	14 State Distribution
			11 1st year of desig. Roth contrib. %

**NOTE:**

**Box 1**

**– Box 2a**

**= Box 5**

# KENTUCKY STATE TAX LAWS

The majority of our members do not owe Kentucky state taxes on KTRS benefits. KTRS strongly recommends you seek the advice of a qualified tax preparer for any specific questions concerning Kentucky income taxes on your pension.

The good news is that when calculating your Kentucky state income tax liability, there is a \$41,110 EXCLUSION for total state taxable pension income on the Form 740 Kentucky Income Tax Return. Your Form 740 begins with the federal adjusted gross income (AGI). Schedule M of the KY state return allows adjustments to the federal AGI. Schedule P of the KY state return is NOT always required; it reports pension income in more detail. You may want to take this newsletter to your tax preparer.

You must compute the state taxable amount. Multiply the state taxable percentage (next to box 12) by the federal taxable amount in box 2a to arrive at the state taxable amount. **DON'T FORGET TO APPLY THE KENTUCKY PENSION INCOME EXCLUSION AGAINST THE STATE TAXABLE AMOUNT.**

The Internal Revenue Service (IRS) requires that a qualified retirement plan like KTRS must treat a same-sex spouse as a spouse for federal tax law purposes. This IRS requirement applies to a spouse in a same-sex marriage validly entered into in a jurisdiction whose laws authorize the marriage, even if the spouse lives in a state that does not recognize the validity of same-sex marriage. A domestic partnership or civil union is

not considered a marriage for federal tax law. For more information, see IRS Revenue Ruling 2013-17 and IRS "Answers to Frequently Asked Questions for Individuals of the Same Sex Who Are Married Under State Law."

## Kentucky Tax Form 740 | Schedule M

Add all your 1099R, Box 2a, FEDERAL taxable amounts.

**IF THE TOTAL IS UNDER \$41,110 YOU DO NOT HAVE TO FILL OUT KY 740 - SCHEDULE P.**

Just subtract the amount from the federal AGI by entering the amount on Part II, line 11. Therefore, you do not owe any state taxes on pensions.

**IF THE TOTAL IS OVER \$41,110 YOU MUST FILL OUT KY 740 - SCHEDULE P.** Even if you are required to fill out a KY 740 -Schedule P, most retired teachers still do not owe any Kentucky state taxes.

## Kentucky Tax Form 740 | Schedule P

Add all your 1099R, STATE taxable amounts.  
Enter the total on Part II of Schedule P.

**IF THE TOTAL IS UNDER \$41,110 YOU DO NOT OWE ANY KENTUCKY STATE INCOME TAX ON PENSIONS.** Follow instructions on completing the schedule.

**IF THE TOTAL IS OVER \$41,110 YOU OWE KY STATE TAXES ON THE AMOUNT ABOVE THE EXCLUSION AMOUNT.** Again, follow instructions on completing the schedule.

Retired Prior to January 1, 1998	Retired After January 1, 1998 <i>TOTAL FEDERAL RETIREMENT INCOME LESS THAN \$41,110</i>	Retired After January 1, 1998 <i>TOTAL RETIREMENT INCOME MORE THAN \$41,110</i>
KTRS remains as KY STATE NONTAXABLE income. If you receive more than \$41,110 federal taxable pension income you still must prepare KY 740 - Schedule P.	If total federal taxable income is less than \$41,110 then all pension income is KY STATE NONTAXABLE income.	You must fill out KY 740 - Schedule P on your State Income Tax Return. Follow the instructions. Your 1099R will have the information needed to complete the KY 740 - Schedule P.

### CAUTION:

\*Computing a Kentucky state taxable amount does not mean you owe Kentucky state taxes!!\*The requirement to prepare KY 740 - Schedule P does not mean you owe state taxes! ■

# KEHP Compass SmartShopper Program

A free service that rewards you with a cash incentive and helps lower your out-of-pocket costs when you use cost-effective options for certain medical procedures. Shop your service and receive information on high-quality, cost-effective service providers in your area by **calling Compass at 855-869-2133 OR online at [www.compassmartshopper.com](http://www.compassmartshopper.com)**. If you plan to have medical services performed outside of your home area, you will need to call Compass. Their staff will conduct a specialized search and provide you with appropriate options. The process takes less than two minutes, and all you need is your member number from your Anthem ID card. **Hours are M-TH: 8:30-8:00PM EST | F: 8:30-5:00PM EST**

Incentive Reward Services	Incentive Amount (MOST cost-effective)	Incentive Amount (2nd most cost-effective)	Incentive Amount (3rd most cost-effective)
<b>New!</b> Bladder Repair for Incontinence	\$250	\$100	n/a
<b>New!</b> Bladder Scope with Stent	\$150	n/a	n/a
<b>New!</b> Bone and Joint Imaging of Whole	\$150	\$75	\$50
<b>New!</b> Breast - Biopsy using a special	\$250	\$100	n/a
<b>New!</b> Breast - Needle Biopsy (with	\$250	\$100	n/a
<b>New!</b> Breast Lumpectomy	\$150	\$75	n/a
<b>New!</b> Bronchoscopy	\$200	\$100	n/a
<b>New!</b> Cardiac Angioplasty with Drug	\$500	\$250	n/a
<b>New!</b> Cardiac Defibrillator Implant without Cardiac Catheterization	\$500	\$250	n/a
<b>New!</b> Chest X-Ray	\$25	n/a	n/a
<b>New!</b> Hammertoe Correction	\$150	\$75	n/a
<b>New!</b> Hysterectomy	\$250	n/a	n/a
<b>New!</b> Hysteroscopy with Removal of Lesion(s) or Uterine Lining (e.g.	\$250	n/a	n/a
<b>New!</b> Laparoscopic Removal of Ovaries and/or Fallopian Tubes	\$250	\$100	n/a
<b>New!</b> Laparoscopic Tubal Block or Tubal	\$250	\$100	n/a
<b>New!</b> PET Scan Image from Skull base to	\$150	\$75	n/a
<b>New!</b> PET Scan Image of Whole Body	\$150	\$75	\$50
<b>New!</b> Removal of Plaque Build-Up in the Major Neck (Carotid) Arteries	\$150	\$75	n/a
<b>New!</b> Removal of Prostate Gland and Surrounding Tissue	\$150	\$75	n/a
<b>New!</b> Spinal Fusion (Anterior)	\$500	n/a	n/a
<b>New!</b> Spinal Fusion (Posterior)	\$500	n/a	n/a
<b>New!</b> Total Thyroid Removal	\$250	\$125	\$75
<b>New!</b> Ultrasound of Abdomen	\$50	\$25	n/a
<b>New!</b> Ultrasound of Breast(s)	\$50	\$25	n/a
<b>New!</b> Ultrasound of Head and Neck	\$50	\$25	n/a
<b>New!</b> Ultrasound of Pelvis	\$50	\$25	n/a
<b>New!</b> Urethra and Bladder Scope	\$150	\$75	n/a
<b>New!</b> Uterine Tissue Sample (Biopsy)	\$150	\$75	n/a
Tonsillectomy and Adenoidectomy, Over	\$150	\$75	\$50
Tonsils and Adenoids - Removal, under	\$150	\$75	\$50
Bone Density Study of Spine/Pelvis	\$25	\$15	n/a
Bunionectomy	\$150	\$75	\$50
Heart - Left Catheterization	\$500	\$250	n/a
Colonoscopy	\$150	\$75	\$50
CT Angiography, Abdomen w/o & w/	\$150	\$75	\$50
CT Angiography, Head w/o & w/ contrast	\$150	\$75	\$50

**KEHP Compass SmartShopper Program continued ...**

<b>Incentive Reward Services</b>	<b>Incentive Amount (MOST cost-effective)</b>	<b>Incentive Amount (2nd most cost-effective)</b>	<b>Incentive Amount (3rd most cost-effective)</b>
CT Angiography, Pelvis w/o & w/ contrast	\$150	\$75	\$50
CT Scan Abdomen	\$150	\$75	\$50
CT Scan Abdomen & Pelvis	\$150	\$75	\$50
CT Scan Chest	\$150	\$75	\$50
CT Scan Head/Brain	\$150	\$75	\$50
CT Scan Lumbar Lower Spine	\$150	\$75	\$50
CT Scan Mouth, Jaw, Neck	\$150	\$75	\$50
CT Scan Pelvis	\$150	\$75	\$50
Ear - Insertion of Ventilating Tube	\$150	\$75	\$50
Eye Surgery - Cataract Removal	\$150	\$75	\$50
Gall Bladder - Removal (by Laparoscope)	\$250	\$225	\$75
Groin - Hernia Repair 5 Years and Older	\$250	\$225	\$75
Repair of Umbilical Hernia (Age 5+)	\$250	\$225	\$75
Hip Replacement- Joint Replacement	\$500	\$250	n/a
Revision of Total Hip or Total Knee	\$500	\$250	n/a
Lithotripsy - Fragmenting of Kidney	\$150	\$75	\$50
Knee Replacement- Joint Replacement	\$500	\$250	n/a
Knee - Cartilage Repair (using	\$250	\$225	\$75
Knee - Ligament Repair (Anterior Cruciate Ligament by Arthroscopy)	\$250	\$225	\$75
Back Surgery - Laminectomy Inpatient	\$500	\$250	n/a
Back Surgery - Laminectomy, Discectomy and Foraminotomy	\$500	\$250	n/a
Mammogram Digital	\$25	\$15	n/a
MRI Abdomen	\$150	\$75	\$50
MRI Head/Brain	\$150	\$75	\$50
MRI Lower Limb	\$150	\$75	\$50
MRI Lower Limb with Joint	\$150	\$75	\$50
MRI Lumbar Spine	\$150	\$75	\$50
MRI Neck Spine	\$150	\$75	\$50
MRI Orbit/Face/Neck	\$150	\$75	\$50
MRI Pelvis	\$150	\$75	\$50
MRI Spine	\$150	\$75	\$50
MRI Upper Joint	\$150	\$75	\$50
MRI Upper Limb	\$150	\$75	\$50
Nasal/Sinus - Corrective Surgery -	\$150	\$75	\$50
Nasal/Sinus - Endoscopy - Sinus Surgery	\$150	\$75	\$50
Shoulder - Rotator Cuff Repair (using Arthroscopy)	\$250	\$225	\$75
Shoulder - Surgical examination (using Arthroscopy)	\$250	\$ 225	\$75
Stomach - Upper Digestive Tract Examination (using Endoscopy)	\$150	\$75	\$50
Hand Surgery - Carpal Tunnel	\$150	\$75	\$50



~MEHP~

## UnitedHealthcare Health Assessment

As mentioned in the December 2014 newsletter, KTRS Medicare Eligible Health Plan (MEHP) enrollees should expect to receive two phone calls from UnitedHealthcare (UHC) within the first 90 days of enrollment in the UnitedHealthcare Medicare Advantage plan. First, a UHC representative will call you to welcome you to the UHC Group Medicare Advantage Plan and to answer any questions you may have about your plan. The second phone call from UnitedHealthcare is more focused on your current health. During this call you will have the opportunity to answer a few questions about your health and wellness. An example of the type of question you might be asked is, "In general, would you say your health is excellent, very good, good, fair, or poor". This is confidential and KTRS will not have access to any of your answers.

If you do not want to complete this health assessment during the welcome call, you can ask for a paper copy to complete, or you can complete the assessment online by following the instructions below:

1. Go to [UHCRetiree.com/KTRS](http://UHCRetiree.com/KTRS)
2. Click on the [Member Sign In Link](#) (or register if you have not yet done so)
3. Once signed in, click on the [My Personal Health Record](#) link on the blue bar across the top of the page
4. When viewing the My Personal Health Record page, you then need to scroll down the page about half way and click on the [Health Risk Assessment](#) link on the right hand sign of the page.

Regardless of how you complete the health assessment, KTRS asks that you complete it so that Medicare will subsidize our plan to the fullest extent possible.

~MEHP~

## Use the Express Scripts Mobile App Today!

The Express Scripts mobile app helps you stay on track with instant access to your personal medication information – anytime, anywhere.

Search your mobile device's app store for "Express Scripts" and download the Express Scripts mobile app for free.

After downloading the app, log in with your Express-Scripts.com username and password. If you haven't yet registered with Express-Scripts.com, you can create a username and password right from the app – and use the same username and password to access the full website ([www.express-scripts.com](http://www.express-scripts.com)) or mobile website ([m.express-scripts.com](http://m.express-scripts.com)). From the mobile app, you'll have instant access to these great features:



### Claims and History

View your past prescription activity and payment details.



### Refills and Renewals† Running low?

One touch and you're good to go. Get home delivery refills right to your door - right here!



**Order Status†** On its way? Just swipe the screen with your finger to track your home delivery prescription order status.



**Medicine Cabinet** Check interactions, set reminders, manage medications and update your history - all in one spot.



**Transfer to Home Delivery†** Save the runaround (and maybe some money) on prescriptions you take on an ongoing basis.



**My Rx Choices †** View lower-cost options available under your plan and discuss them while you're still in the doctor's office!



**Pharmacy Care Alerts†** Get personalized alerts to help make sure you're following your doctor's prescribed treatment plan.

*see "Mobile App" continued on page 10 ...*



**Locate a Pharmacy†** Search for the nearest in-network preferred retail pharmacies, view contact information and access directions.



**Drug Information** Search detailed drug information and see potential side effects, drug interactions, pill images and more.

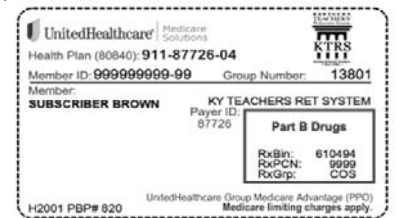
\* The Express Scripts mobile app is available to members using the following mobile devices: **Apple** - iPhone® 4, 5 and 6 series, iPad®; **Android™** - OS 4.0 & later; **Windows Phone®** / **BlackBerry®** - Bold/Tour (OS 4.5 & later), Curve/Curve 2 (OS 4.5 & later) and Storm/Storm 2 (OS 4.7 & later).

† Available if these features are turned on for your group on Express-Scripts.com  
**Some features may not be available to all plan participants.**

## ~MEHP~

### Vaccines, Immunizations and Part B Prescriptions

This is just a reminder that when getting the flu or pneumonia vaccines at the retail pharmacy, remember to give the pharmacist your UnitedHealthcare (UHC) ID card, not your Express Scripts ID card. The pharmacist should then submit claims to your medical plan, UnitedHealthcare, using the information shown in the box labeled Part B Drugs. This is because Medicare considers these vaccines to be Medicare Part B claims. A few other categories in which you should present your UHC ID card would be diabetes testing supplies and inhaled nebulization solutions that are administered using a nebulizer.



Other vaccines and prescription drugs are considered Part D drugs and must be filed with Express Scripts. Contact a pharmacist at the Know Your Rx Coalition at 1-855-218-5979 for more information.