



**STATE OF CONNECTICUT  
TEACHERS' RETIREMENT BOARD  
21 GRAND STREET  
HARTFORD, CT 06106-1500**

[www.state.ct.us/trb](http://www.state.ct.us/trb)

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Direct Dial (860) 241-8400  
Fax (860) 525-6018

Office Hours  
Monday - Friday: 8:30 am - 4:30 pm

#### **BOARD MEMBERS**

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#### NEW!

Effective March 1, 2001, the agency toll-free number 1-800-504-1102 is available to out of state callers.

## CTRB Health Plans Important Dates

### August 1, 2001 - Rate Change

Premiums for CTRB Sponsored Health Plans will change effective August 1, 2001 and will be reflected in your July 31, 2001 benefit payment. The monthly rates (per individual) will be as follows:

<b>CTRB Sponsored Health Plan Coverage Type</b>	<b>Old (per individual)</b>	<b>New (per individual)</b>
Traditional with Prescriptions	\$40.00	\$42.00
Traditional with Prescriptions & Dental	\$70.00	\$72.00
Traditional with Prescriptions & Dental, Vision & Hearing	\$85.00	\$79.00

### Fall of 2001 - Open Enrollment

The next CTRB Sponsored Health Plans Open Enrollment will be held in the fall of 2001. You will have an opportunity to re-enroll or change your form of coverage to become effective January 1, 2002. In October and November of 2001, open enrollment information will be mailed to your home address. This information will also be available for download off of our website @ [www.state.ct.us/trb](http://www.state.ct.us/trb).

### January 1, 2001 - Change in Dental Provider

Beginning January 1, 2002, CTRB Dental Benefits will be administered through Delta Dental. Delta Dental is a nationally recognized firm known for its high quality service and a large network of providers throughout the United States. If you are currently enrolled in the dental plan administered by Stirling & Stirling, your participation in that plan will automatically be applied to the new dental plan's benefit schedule.

Each member who enrolls in dental coverage or retains dental coverage will receive a membership card from Delta Dental. A special mailing will be issued to you later in the fall to explain the benefits under this plan. ♦

**Please be sure to keep us informed of your home mailing address at all times. For your protection, all changes must be received by this office IN WRITING. Changes received by the first of the month will become effective at the end of the month.**



## CTRB Sponsored Health Plan Prescription Drug Q & A

Why do I have two membership cards?

One card is for your hospital and medical benefits, including optional dental benefits or optional dental, vision and hearing benefits. These benefits are administered through the Board's Claim Administrator, Stirling & Stirling. The other card is for your prescription drug benefits administered through Merck-Medco /Paid Prescriptions. *Each enrolled member has his or her own individual identification card even if you are the spouse of a member.*

For questions concerning your hospital, medical and dental claims, contact Stirling & Stirling directly at 1-800-447-6689. For questions concerning your prescription benefits, call Merck-Medco Member Services at 1-800-711-0917.

I am going on an extended vacation out of the country. Can I have my prescription refilled sooner or can I obtain a larger quantity of pills?

If you are going on vacation for an extended period of time, you should plan to have your prescription filled in the normal manner. After the prescription has been filled, you must wait at least three (3) full days to request a refill of your prescription. If you attempt to refill the prescription in less than three (3) days, your refill request will be denied.

Of course, if you are traveling within the United States, you may purchase your retail prescriptions at any participating pharmacy or have them delivered to your vacation address through the mail order program.

My prescription request was rejected because of an incorrect birth date. What should I do so that I can have my prescription filled under the plan?

If this happens, whether you are obtaining your prescription at a retail pharmacy or through the Internet, you should call CTRB at 1-800-504-1102 or you may fax this information to 1-860-525-6018 and provide them with your correct date of birth and your Merck-Medco Identification Number. Allow one to two full business days of processing time for your date of birth to be corrected before attempting to have your prescription filled.

I purchased a prescription from a non-participating pharmacy. Can I obtain reimbursement for this cost?

When you purchase a drug through a participating pharmacy or through mail order, your costs are automatically recorded and applied toward meeting your annual deductible. However, you *must present your card to the pharmacy at the time of your purchase.* You can ask

your pharmacist if they are a participating pharmacy. You may also contact Merck-Medco Member Services at 1-800-711-0917 or visit their website at [www.merckmedco.com](http://www.merckmedco.com) to find out if your pharmacy is a participating pharmacy.

Prescriptions obtained from a non-participating pharmacy or outside of the plan mail order program are not automatically applied against this deductible limit. Each enrolled member has his or her own individual identification card even if you are the spouse of a member.

If you have purchased a prescription from a non-participating pharmacy and have met your annual deductible, you can obtain a claim form from Merck-Medco by calling 1-800-711-0917. The amount that you will be reimbursed will be based on the cost that the plan would have been paid had you obtained your prescription from a participating network pharmacy. Remember, that by purchasing prescriptions outside of the network, you don't receive the discounts that would have been available through the network.

Why was my prescription rejected when I went to my local pharmacy to have my prescription filled?

There are generally two reasons why a prescription might be rejected when the pharmacist is processing your prescription: Managed Prior Authorization Program Review (MPA) or Managed Rx Coverage Program Review (MRxC).

These controls not only help save the plan money but also insure that you are receiving the proper dosages and quantity as intended by your physician. If this happens, you should have your physician call Merck-Medco directly at 1-800-458-8001 to provide information to a Merck-Medco clinical pharmacist. Do not call the CTRB offices to obtain this approval since we are not authorized or qualified to make these decisions.

I spend a significant amount of money each year on prescription drugs. Is there any limit as to how much I must pay out of pocket for these drugs?

Beginning January 1, 2001, the maximum annual out of pocket costs, including your annual deductible and co-payments for prescriptions purchased under the plan is \$2,500 for an individual. These limits will automatically be tracked by Merck-Medco. Once you have reached this limit, the plan will pay the full cost of prescriptions for the balance of the calendar year. ♦

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*For additional information on this topic, obtain the CTRB Prescription Drug Bulletin from this office or you may download it from our website @ [www.state.ct.us/trb](http://www.state.ct.us/trb).*

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# Health Insurance Task Force Summary

## Background

Section 62 of Public Act No. 00-187 established a Task Force to study the Connecticut Teachers' Retirement Board (CTRB) health insurance program. Members appointed or designated to serve on the Task Force represented active and retired teachers, public members and state officials.

The Task Force was charged with conducting a study and making recommendations concerning the long-term solvency of the fund, the method of funding, future costs to the state, the level of benefits and the ability to provide these benefits in the future.

## Ten Year Outlook

There were 10 active teachers to every 1 retiree in 1970. By 1999 the ratio fell to 2.2 to active teachers to every 1 retiree. We expect the ratio to fall to 1.6 to 1 by 2010.

Funding for the CTRB health insurance programs currently comes from active teachers, retired teachers and state appropriations. With the population of retirees increasing significantly and rising prescription drug costs, it is clear that the current funding mechanisms are not adequate to pay for retiree health benefits.

Despite recent plan changes to the prescription drug program and increases in state funding, the Health Insurance Premium Account will be in a deficit position in fiscal year 2004.

## Possible Solutions Considered

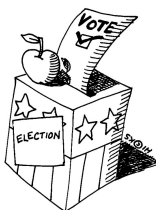
- Plan design changes will have little impact in averting a deficiency.
- Eliminate the stand alone dental, vision and hearing rider for those not covered by a CTRB subsidized plan.
- Use attained age/service to determine the subsidy level for future retirees.
- Increase contribution level for spouse coverage.
- Cost share with school districts that offer early retirement incentive programs.
- Require school districts to pay for health insurance for rehired retired teachers.
- Participation in larger group plan.
- Examine effect of potential Medicare prescription drug benefits, although thought to have no or little impact.
- Explore alternative funding sources, including the Excess Earnings Account currently used to fund cost of living benefits. (The conclusion was that these funds could not be legally transferred because of future liabilities for cost of living increases.)

## Conclusion

Additional funding is required. It remains unclear how and who will share the cost associated with this program. This issue must be addressed by the Legislature during the next legislative session to ensure the solvency of the account for current and future retirees. ♦

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## Board Election Results



The Connecticut Teachers' Retirement System is governed by Chapter 167a of the Connecticut General Statutes as amended through the 2000 session of the State Legislature. The System is administered by the Teachers' Retirement Board, located in Hartford. The Board is made up of twelve members: three active teacher members, two retired teacher members, the Commissioner of the Department of Social Services, the Commissioner of the State Board of Education, and five public members appointed by the Governor. All Board members serve without pay but are reimbursed for necessary expenses.

An election was held this spring for two (2) active member seats on the Connecticut Teachers' Retirement Board. The candidates were: Carol Bryan, a New Haven Teacher, incumbent Mary Nicholas, a Vernon teacher, and Robert E. Scalzo, a Danbury teacher. The two winning candidates will serve on the board for a four year term beginning July 1, 2001.

The final vote count was as follows:

*Robert E. Scalzo 11,942*

*Mary Nicholas 11,622*

*Carol Bryan 8,091*

The Connecticut Teachers' Retirement Board will officially certify the winners at the Board's June 2001 meeting. ♦

## Community Service Opportunity

The Connecticut State GEAR UP Project is looking for 15 AmeriCorps\*VISTA Member/Volunteers to serve as School Site Coordinators for after school service learning clubs at middle schools in Hartford, New Haven, and Bridgeport. GEAR UP is an exciting initiative, the goal of which is to provide low-income students with the skills, support, and preparation needed to pursue and succeed in post-secondary education.

Prospective School Site Coordinators should have a Bachelors Degree and experience conducting research or a willingness to acquire research skills. Candidates must also have a strong desire to work with low-income, inner-city youth. Retired teachers, school administrators and counselors are encouraged to apply.

Per AmeriCorps\*VISTA Guidelines, member/volunteers serve full-time up to one year with the following benefits: Living Allowance of \$791 per month; Fringe Benefits including health insurance, and childcare; Educational Award of \$4,725 or Cash Stipend of \$1,200 upon completion of full year service period; and Relocation Expenses of \$550 if needed.

For more information, please contact:

Susan Graham-Handley  
Connecticut State GEAR UP Project  
Connecticut Department of Higher Education  
61 Woodland Street  
Hartford, CT 06105-2326

*Phone (860) 947-1307*

## Visit Our Website

Please be sure to visit our website @ [www.state.ct.us/trb](http://www.state.ct.us/trb) for current news, forms and informational bulletins. Some of the items available for download include:

- Bank Directive (EFT Form)
- Address/Name Change Form
- Federal Tax Withholding Form
- Connecticut Tax Withholding Form
- Change of Beneficiary Form (Plan N)
- Change of Beneficiary Form (Plan C)
- FOI Objection Form
- Post Retirement Employment Bulletin
- Taxability of Retirement Benefits
- Health Insurance Bulletin
- Divorce & Your CTRB Benefit Bulletin
- Social Security & Your CTRB Benefit Bulletin
- Cost of Living Adjustments Bulletin
- 2001 Check Mailing Schedule



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