

January 2013

**TO:** Members of the Pioneer Health Educators Trust

**FROM:** The Board of Trustees of the Pioneer Health Educators Trust:

Ed McFarlane, VP/Treasurer, Reed College (Chair)

Isaac Dixon, Assistant VP/Director of HR, Lewis & Clark College (Vice-Chair)

Glenn Ford, VP Financial Affairs/Treasurer, Linfield College (Treasurer)

Keith Grimm, Director of HR, Willamette University (Privacy Officer)

Mike Mallery, Vice President Finance and Administration, Pacific University

Eric Blumenthal, Vice President Finance and Administration, University of Western States

Peggy Kilburg, Director of HR, George Fox University

Greetings from the Board of Trustees,

At this advent of a new calendar year and a new semester for most of us, we send our best wishes for 2013. It has become our custom to provide members with an annual update ahead of the new plan year that begins April 1st.

March 31, 2013 will mark the end of a decade of our successful partnership in the Pioneer Educators Health Trust. Our enrollment continues to be stable with 1,771 members and 3,187 total lives insured, with very little change in enrollments year-to-year.

Since inception, the Trust's primary goal has been to offer stable, cost-effective, and quality healthcare to our members and their families. We are extremely pleased to report that this past year has reflected our continued success in fulfilling this mission.

Based on claims experience over the current plan year, there will be *no medical or dental premium increase for the 2013-2014 plan year* that begins April 1st. No increase for our members is in sharp contrast to the community increase trend of 12 percent (includes pricing impact due to Health Care Reform). In fact, over the past decade of premium increase trends averaging 15%, Pioneer has averaged only 6%.

There are no plan design changes for the upcoming plan year, but we would like to take this opportunity to remind and encourage you to take advantage of two ways to reduce your out-of-pocket prescription expenses:

- **Use mail order instead of a retail pharmacy whenever possible, which provides up to a 90-day supply for only 1.5 times the monthly co-pay. This is the equivalent of paying half price.** For instance, instead of paying \$120 for three months of a preferred brand medication at a pharmacy, your co-pay would be only \$60.00 for this through mail order. You can find more information about this excellent option at [www.walgreens.com/pharmacy](http://www.walgreens.com/pharmacy) or you can call the Regence customer service number on your medical ID card. Effective December 1<sup>st</sup>, Walgreen's became our only mail order service provider through Regence.
- **Ask for generic instead of name-brand drugs to save as much as \$20 on a single brand medication prescription.** Ask your pharmacist about the availability of generics when filling a prescription.

Both of these options not only provide cost savings to both you and the Trust which helps keep our premiums lower.

We hope each of you and your family enjoys a year of wellness. But during those times you need health care, we believe Pioneer provides excellent options for you and your loved ones. And once again, we thank you for continuing to make "Our Trust your Choice."