

Tongass Timber Trust presents:



Today's Timely Tips

A new publication from the ladies that work in your Tongass Timber Trust office.
Stop in and say HI sometime!!

HELP US HELP YOU!

As you probably know, Tongass Timber Trust is a self-insured health & welfare benefit provided by your employers as a group and administered by the Alaska Forest Association on their behalf. We do not "buy" basic health insurance. Only your Life Benefit is provided on a contract basis with an outside source. Your health benefits are fully funded by the members of the Trust.

Why Should I care? .. pg. 3

The Trustees of the Tongass Timber Trust have always been determined to provide the best health coverage at the most reasonable cost possible. Despite

soaring health care costs nationwide, we are proud to say the premiums and deductible amounts for active employees and their dependants have not been increased in 6 years.

In fact, we are great believers in preventative medicine and your benefits have slowly been enlarged and now allow for an annual physical, well-child benefits, and colonoscopies, to name a few of your newest benefits.

***Lots of monthly prescriptions?
Easy way to save money ! See chart on pg. 3***

The employee/employer workforce base which funds your benefits has shrunk drastically in the last few years. In order to continue to provide as many benefits as possible to you, we are going to occasionally send you helpful tips on staying healthy and/or cutting medical costs (both yours and ours) in the hope that it will encourage you to take an active role in assisting this Plan to stay viable.

These tips will NOT affect the quality of your medical care, but will help both you and this Plan to operate more effectively while keeping more of your money in your own pocket.

With that in mind, here is some information on prescription drugs. As you will see from the attached list on page 3, there can be a huge difference in cost between "generic" drugs and "brand name" drugs. While some necessary drugs still under patent do not yet have a generic equivalent, many of the common drugs do. Manufacturers campaign through magazine ads, T.V and radio, send many free samples to doctors & clinics, and even provide things like office supplies, catered lunches and other "goodies" sent in to the staff of larger clinics and hospitals, to encourage their "name brands" to be recommended as the drug of choice.

I hope this information will prove informative, and encourage you to consider the possibility of using the generic version of your prescriptions if it is available. You may even save enough money to buy yourself a special Christmas present!



HAPPY
HOLIDAYS!

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What's The Difference?

What is the difference between a Generic and Name-Brand Drug?

A name-brand drug is marketed under a specific trade name by a pharmaceutical manufacturer. In most cases, name-brand drugs are still under patent protection, meaning the manufacturer is the sole source for the product but in many countries around the world this is not the case and a generic alternative is readily available. A generic drug is made with the same active ingredients in the same dosage form as a brand name drug. The generic drug is therapeutically equivalent to the brand name drug but is sold under its chemical or "generic" name.

Are Generic Drugs as Effective as Name-Brand Drugs?

A generic drug contains the same active ingredients in the same dosage form as a brand name drug. The strength and purity of generic medications are strictly regulated. The FDA requires all generic manufacturers to demonstrate that a generic drug will have the same medical effect as its Name-Brand equivalent by measuring the rate and extent of drug absorption. The generic drug should treat your illness or condition with the same effectiveness and safety as its brand name equivalent. Generics have to meet the same rigorous requirements as Name-Brand drugs.

Are Generic Drugs as Safe as Name-Brand Drugs?

These generics have been used billions of times by millions of patients, demonstrating again that Name-Brand and generic name drug have the same effect in the body.

Are Generic Drugs Less Expensive than Name-Brand Drugs?

In most cases, YES. The cost of researching, developing and marketing a new drug- including the money spent advertising the product- are factored into the price of the branded drug. Generic manufacturers spend considerably less on development and promotion, and therefore can afford to sell their product for less money.

Is the More Expensive Name-Brand Drug of a Better Quality?

No, the quality is the same. Both have to meet the same rigorous requirements.

Who Makes Generic Drugs?

Some are manufactured by the same pharmaceutical companies that make brand drugs; others are produced by pharmaceutical companies specializing in the manufacturing of generics. All U.S. prescription drug manufacturers must meet rigid FDA, WHO and GMP approval.



Why Should I Care?

Why Ask For Generic Drugs When My Insurance Pays For Most Of It Anyway?

Claritin runs approximately \$53.00 for 30 tablets and would cost you out-of-pocket about \$21.00 as a “name brand”. The identical generic version sold as Loratadine sells for about \$20.00 and would cost you out-of-pocket about \$4.00. Prilosec is now available over-the-counter (Prilosec OTC) for under \$1 a pill. The prescription price for the same medication runs between \$5 and \$6 per pill. Although we do not cover over-the-counter (OTC) medications, you would pay only \$22 to \$30 cash over-the-counter for 30 pills, and about \$72 for your share of the prescription version. A considerable difference. You do the math.

DRUG PRICE COMPARISON CHART BRAND NAME VS. GENERIC

Average price shown below is for ONE (1) PILL

****Notice the savings in buying larger quantities**

Brand Name:	per 30	per 60	per 90**	Generic Name:	average price
Allegra® 120mg	\$ 1.35		\$ 0.85	Fexofenadine	\$ 1.25
Celebrex® 200mg	\$ 3.20	\$ 3.00	\$ 2.92	Celecoxib	\$ 1.00
Claritin® 10mg	\$ 1.77		\$ 1.61	Loratadine	\$ 0.67
Diflucan® 150mg	\$ 30.00			Fluconazole	\$ 4.75
Evista® 60mg	\$ 3.36		\$ 3.20	Raloxifene	\$ 1.76
Imitrex® 100mg	\$ 35.00			Sumatriptan	\$ 8.12
Lipitor® 20mg	\$ 4.80		\$ 4.40	Atorvastatin	\$ 1.10
Paxil® 20mg			\$ 4.08	Paroxetine	\$ 0.85
Propecia® 1mg	\$ 5.08		\$ 4.53	Finasteride	\$ 0.77
Zocor® 20mg	\$ 3.85			Simvastatin	\$ 1.60
Zoloft® 100mg	\$ 6.00			Sertraline HCL	\$ 2.30
Zovirax® 200mg		\$ 2.86		Acyclovir	\$ 1.10
Zyrtec® 10mg	\$ 2.50		\$ 2.30	Centirizine	\$ 0.65
Viagra® 100mg	\$ 17.90	\$ 17.00	\$ 14.50	Sildenafil Citrate	\$ 2.45

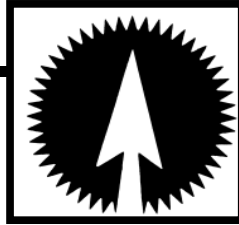
Data from www.XLPharmacy.com - prices shown are on average.

Note: Some of the drugs on the above list may not be covered by TTT, but are included only to show you the benefits of using the generic version.

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Visit us at
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Did You Know?

Did you know Walmart is pricing many generic prescriptions at \$4.00 for a 30-day supply? Alaska & Oregon stores are among those participating, and they will fill prescriptions by mail if you do not live near a store.

For details go to:

<http://www.walmart.com/pharmacy>

Did you know Everyone has experienced “having blood drawn” and sent to “the LAB”, and if the typical patient were asked to explain what the tests were for they often have no clue. Now a new web site offers you the ability to look up the most common laboratory tests, their purposes, limitations, and the meaning of at least some results. This site is non-commercial, peer-reviewed, and backed by clinical lab groups. You can search by test name, condition/disease, or screening age group.

Check it out at <http://labtestsonline.org/> and satisfy your curiosity.

PERKS OF BEING OVER 50

1. In a hostage situation you are likely to be released **FIRST**.
2. No one expects you to run — anywhere.
3. People no longer view you as a hypochondriac.
4. There is nothing left to learn the hard way.
5. Things you buy now probably won't wear out.
6. You quit trying to hold your stomach in no matter who walks into the room.
7. You can live without sex but not your glasses.
8. When your kids don't listen to your advice, you just think “Fine! Learn the hard way! You're all grown up now!”
9. You no longer think of speed limits as a challenge.
10. Your secrets are safe with your friends because they can't remember them.
11. You can sing along with elevator music and nobody cares. They might even join you.
12. You didn't even notice this is printed in Large Print for your convenience.

