

# INSURANCE BITS 'N PIECES

by Yvonne Brown

## UPDATING IS IMPORTANT

When we retired, we may have designated a beneficiary for our retirement account with CALSTRS. We may have designated someone, via the options available at the time, to possibly receive benefits upon our passing. Making such a designation at the time of our retirement cannot be changed.

However, when we pass away, a one-time benefit will be given to whomever we named which can be changed. The beneficiary for this benefit of \$6,903, can be changed and updated. To change or update---



Contact CALSTRS, toll free, at 1-800-228-5453 or CALSTRS.com and click on "contact us" or California State Teachers' Retirement System Sacramento, CA 95851-0275

To change the address of your designated beneficiary, as well as the above, you must complete a new *RECIPIENT DESIGNATION* form and submit it to CALSTRS.

## OVER THE COUNTER (OTC)

Recently information was included in an insurance article regarding OVER THE COUNTER (OTC) items available quarterly through many Kaiser select health insurance plans. As I understand it, Kaiser has had such an overwhelming response to this OTC, that "a hold" has been put on requests for the materials available quarterly via some Kaiser Medicare Advantage and Medicaid health insurance plans. At the time, information was not available to those with other health insurance plans. Now it seems as though CVS Pharmacy has helped develop a different way to honor these requests.

The following information is available from CVS Pharmacy, Incorporated:

### FOR VITAMINS AND SUPPLEMENTS:

Consult with your health care provider before taking any vitamins or supplements. These statements have not been evaluated by the Food and Drug Administration. These products are not intended to diagnose, treat, cure or prevent any disease.

### FOR OVER-THE-COUNTER BENEFITS AT NO ADDITIONAL COST:

Over-the-counter (OTC) allowance benefits are included in select Medicare Advantage and Medicaid plans. The allowance may only be applied to select OTC products. Eligible products vary by plan. Allowance amount may vary by plan. Customer may be responsible for the cost of any items not covered by their plan or that exceed their allowance amount. Check with your health care provider for more details.

**FOR PARTICIPATING STORES:** In-store OTC Health Solutions (OTCHS) redemption is not available at Target, Schnucks or select other CVS Pharmacy locations.

**FOR PAYING WITH BENEFIT NETWORK CARD:** If you are an OTC Health Solutions [OTCHS], redeem your benefit at any register using your health plan member identification [ID] card. Your insurance card is used to verify eligibility, not as a form of payment.

**FOR HEALTH STREET HEALTH:** Oak Street Health is part of the CVS Health family of companies

(And, as I understand, CVS will be identifying available items by marking them [somehow] with blue tags.) For further information, please check with your health insurance plan and with CVS.