

TBB



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### **Pediatric Specialty Drugs Drive Rx Trends**

From Employee Benefit News

According to recent research, more American children are taking prescription drugs: Medco's recently released 2009 drug trend report notes that:

- **Prescription drug use by children increased** by almost four times the rate of the general population. The study attributes this to an increase in use of antipsychotic, diabetes and asthma drugs over the past nine years.
- **More than one in four insured children in the United States** - almost 30 percent of those ages 10 to 19 - took at least one prescription medication to manage a chronic condition.
- **The surge in children ages 0 to 19 was 10.8 percent** last year - more than triple the percentage increase in usage for senior citizens.
- **The most significant of all increases, however, was in those ages 20 - 34**, where the use of ADHD medication rose by 21.2 percent.

Employers with prescription benefits will want to take notice of this trend, as well as the fact that pediatric pharmaceuticals often cost more than those for seniors. Overall, Medco's report also estimates prescription drug spending will grow three to five percent in 2010 - at a time when spending for diabetes/endocrine, oncology and musculoskeletal/rheumatology treatments are also expected to increase (between seven and eight percent).

In light of these facts, employers are encouraged to consider more comprehensive wellness and prevention programs to help identify those with chronic conditions and support a healthier lifestyle. Especially as the epidemic of obesity affects younger populations, leading to an increase in adult diseases requiring medication therapies.

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## What's Driving Employee Benefits

From Human Resource Executive Online

Controlling healthcare costs has become a primary objective for companies, according to a recent survey of employers conducted by Prudential. It's translated into employees taking on more of the decision-making and financial responsibilities for their benefits.

According to the survey:

- **34 percent of respondents noted their employees pay a 'greater share'** of benefits costs in 2010, up from 19 percent of respondents in 2007.
- **Employers participating in employee benefit education programs dropped** to 28 percent from 34 percent in 2007. Although it's expected to improve by 2015, it's not estimated to increase in proportion to the need for more educated employees. (According to other research, this is unfortunate since one of the best methods for changing employee behavior is by strengthening communications and education programs.\*)
- **Employers are focusing on employee productivity by implementing wellness, preventive care and work/life balance initiatives.** In fact, 38 percent of respondents noted wellness as an important strategy, and 57 percent predicted that they will increase their use of wellness programs by 2015. Wellness programs will be viewed as successful if employers see improvement in their return on investment.

\*Welcoa; Centers for Disease Control and Prevention, Health and Health Care 2010, The Forecast, The Challenge; Benefits Roundtable.

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## Vision Benefit Plan Design A Powerful Tool In Employee Health Promotion

From Employee Benefits News

Employers may find help from vision benefits in their journey to emphasize employee wellness and prevention. The reason: Employees with vision benefits have eye exams more often than standard "physicals". According to VSP Vision Care internal data, 60 percent of Americans see an eye doctor each year. That's in contrast with the 21 percent of Americans who get an annual physical.

So what's the connection to overall health? Eye exams can often detect signs of more than 30 chronic conditions earlier than standard testing, enabling earlier treatment. Like diabetes, for example, which is the leading problem detected via eye exam, with early detection critical in terms of preventing blindness and other health conditions. While it's clear that many employers offering vision plans will benefit from this early detection, some remain concerned about adding cost to their benefit plans.

And yet, there is good news for them and other employers: Plan sponsors can often offer vision benefits at minimal cost, letting employees pick up the tab since they have a strong interest in these benefits. And while offering

vision programs addresses only part of the wellness picture, they can be an effective part of an overall wellness strategy.

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## **Break Time for Nursing Mothers**

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Recently a number of employers have inquired about the new legislative requirements for break time required for nursing mothers under the Patient Protection and Affordable Care Act (PPACA). In response, the United States Department of Labor prepared a fact sheet outlining what's required of employers. They must provide:

- "Reasonable" break time for a nursing mother for one year after the child's birth.
- A place other than a bathroom, that is shielded from view, and free from intrusions.
- A "reasonable" amount of time as frequently as needed by nursing mothers noting that frequency will likely vary by employee.

It is important to note that the new Fair Labor Standards Act (FLSA) requirements do not preempt state laws that provide greater protections to employees.

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