



Wabash Memorial Hospital Association
 1501 North Water Street
 Decatur, IL 62526

Railroaders Serving Railroaders



Banner Blue News
 130 Years of Railroaders Serving Railroaders

A Publication of Wabash Memorial Hospital Association



Spring / Summer—2014

In Memory

Wabash extends condolences to family members of Wabash members who have passed away (November 2013—March 2014). Life can be the same after a trinket has been lost—but never after the loss of a treasure.



Patricia Arthur	Virginia Fluguar	Richard Powell	Margaret Tanzyus
Eugene Backensto	Edwin Gillespie	Harold Roberts	Dwight C Taylor
Lily Barker	Betty V Gillett	Dale Schawitsch	Naomi Tomlinson
Robert Brandt	Robert W Harris	Robert Seefeldt	Ada Tooley
Brice Carrothers	Leslie Hawn	Leslie Shaw	Norma Vannier
Hazel Broadhacker	Douglas Hedrick	Barbara Shinn	Homer Vickroy
James Burton	Dorethea Jacobs	William Spiker	Walter Watts
Judith Cunningham	George Kareotes	Donald Stoebe	Robert Yokley
Richard Elston	Victor Lavender	William Stone	<i>Funny how a melody sounds like a memory.</i>
Clayton Elswick	Donald Mast	James O Stoner	
		Faye Hodge	

Wabash Management

- Randy Thaxton, Board Chairman*
- Charles Cox, Vice-Chairman*
- Jeremy Jones, IMAW*
- R C Smith, Retiree Representative*
- Todd Clark, BRS*
- Dustin Gould, IBEW*
- Tim Hunt, NCFO*
- Gary King, BRC*
- Jason Shannon, BLET*
- Roger Snively, Alternate Retiree Rep*
- Tamara Bivins, Administrator*

Generic Medicine

Off-patent medicines, commonly referred to as “generic” saved the U.S. more than a trillion dollars since 2002. The cost containment effect dropped in 2013 when prices on more than a dozen generics increased at least ten times. One reason the cost on so many drugs skyrocketed may be the multiple mergers of pharmaceutical companies in recent years that reduced the number of generic drug producers.



Increased costs can create a hardship for those with limited or no drug benefits, particularly Medicare subscribers in the “doughnut hole” coverage gap where patients pay 79 percent of a generic price.

While the price of generics can fluctuate, in the majority of cases generic prices remain far below the cost of the brand name drug. *All Wabash members, even those with no prescription benefits, receive a discount card from LDI that provides discount pricing on prescriptions.*



As Seen on TV

We have all seen advertisements in the newspapers, magazines and on TV promoting treatments, test, supplies and clinics. Whether a national cancer treatment facility, a mobile van doing screening tests or a local physician selling medical equipment, please check your benefit coverage before receiving treatment.

If your provider does not participate in the BCBS network, if the treatment requires precertification, if the charges are not eligible or not within reasonable limits you may be responsible for some or all of the charges.

Website Facelift



Check out our updated website, wabashcannonball.org. It has a new look designed to make it easier for members to navigate and get forms and information you need. Stop by now to:

- Authorize or update who may discuss or receive information about your claims and dues by completing a Release of Information form
- Sign up for convenient Automatic Withdrawal of your monthly dues from your bank account
- View past newsletters
- Access member handbooks and current benefit schedules

Not My Fault = Not My Responsibility

Did you get hurt at work, in a car accident or in a public place? Is someone else responsible for your injury? The party responsible for your injury is also responsible for paying to treat the injury. If a submitted claim appears to be the result of an accident or injury the members will be asked to provide additional information including:

- “Accident / Injury Report Form”
- A subrogation agreement signed by the member promising to repay Wabash for payments of claims related to the injury
- Copies of police reports
- Medical records
- Information from other insurers

Wabash will only pay claims related to your injury after receiving the requested materials.

Grateful for Dedicated Service



Nona Tohill

Wabash welcomes in the new year and says good-bye to old friends, Claims Processors Nona Tohill and Denise French. We are grateful for the over forty years of dedicated service Nona and Denise provided to Wabash members.

These “auld” acquaintances will never be forgot and often brought to our minds with fond memories and best wishes for their retirement.



Denise French



Memo To Medicare Members

For several years, the railroad has provided health care coverage for certain Medicare eligible retirees and spouses age 65 and over under a plan from UMR. The UMR policy pays before Wabash.

Effective July 1, 2014 the railroad will no longer offer this coverage. They will offer tax free dollars through a Health Reimbursement Account which may be used to pay your monthly dues for your Medicare supplemental coverage from Wabash or other medical expenses.

Until July, members must first submit claims to UMR for payment before Wabash. After July, Medicare claims may be submitted electronically directly to Wabash.

BYOB—Bring Your Own Bottle

Medications interact differently with each other and you react differently to different medications. It’s important for each of your providers to know ALL of the medications you are taking - not just the ones they may have prescribed. Each physician you see needs to know the name and dose of each prescription and over the counter medication you are taking in order to determine the course of treatment that is right for you. The easiest and most accurate way to provide this is to simply bring your pill bottles in a plastic bag to your appointment. If you are not able to bring your own bottle, keep an accurate and up-to-date list of the drug name, dose and frequency of the medication you are taking. Ask your pharmacist to assist you.



Spring and Summer Holidays

Wabash Memorial Hospital Association Will Be Closed

Friday—April 18th—Good Friday

Monday—May 26th—Memorial Day

Friday—July 4th—Independence Day