

SCHOOL DISTRICT OF LEE COUNTY

BENEFIT REVUE

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Superintendent

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Weighing Your BlueCross BlueShield Health Plan Options

Employees Should Choose Health Plan That Best Meets Their Individual Needs

Employees often ask for assistance in choosing a health plan. While we can't advise you which plan to choose, we can explain the major differences between the plans so you can determine which plan best suits your health care needs.

Since 1995, enrollment in the Aetna Managed Choice Plan (MCP) has traditionally been low (approximately 20%). Although benefits under the BlueCross BlueShield (BCBS) 903 PPO plan are similar to current Aetna MCP benefits, many employees are expressing interest in the BCBS 903 plan because it is not a "managed" plan that requires members to designate a primary care physician (PCP) to coordinate their health care or to authorize visits to a specialist. Now that the "managed" aspect of that plan has been removed, employees are realizing how rich the benefits are.

Some benefit coverages are richer under the BCBS 927 plan, while other benefit coverages are richer under the 903 plan. You should evaluate the types of medical services you and your dependents have received in the past and expect to utilize in the future to determine which BCBS PPO plan will best suit your health care needs. The listing below of the major differences between the two BCBS plans should help you make that decision.

BCBS 927 and 903 Plan Comparison

BCBS 927 PPO plan is richer than the BCBS 903 PPO plan in the following areas:

- In-network coinsurance is 5% higher
- Out-of-network coinsurance is 15% higher
- 60 more days/year at skilled nursing facility
- 25 more outpatient behavioral health visits/year

BCBS 903 PPO plan is richer than the BCBS 927 PPO plan in the following areas:

- No calendar year deductible (CYD) for in-network services
- Individual CYD is \$300 less for out-of-network services
- Family CYD is \$600 less for out-of-network services
- Co-payment for specialist services is \$10 (\$20 in 927 plan).

You should evaluate the types of medical services you and your dependents have received in the past and expect to utilize in the future to determine which BCBS PPO plan will best suit your health care needs.

A full comparison of the Schedules of Benefits for the BCBS 927 and 903 plans is included in each employee's Open Enrollment packet. Besides the differences listed in the Schedules of Benefits, there are no differences between the 927 and 903 PPO plans. For example; eligibility, limitations, exclusions, coordination of benefits, etc. are the same for both plans.

Additionally, doctors and hospitals

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Health Tips & Trivia

- In a recent British ranking of the gastrointestinal toxicity of NSAIDs, ibuprofen (Advil and Motrin) was the safest.
- More money was spent last year advertising the pain-relieving drug Vioxx than was spent on Pepsi or Budweiser ads.
- A 20-year follow-up study of women with breast cancer showed that radical mastectomy conferred no survival benefits over less invasive lumpectomy.
- For every one-point rise in body mass index, your risk of congestive heart failure rises 6 percent.
- A leaky toilet can waste enough water in a year to fill a swimming pool.
- Heavy use of acetaminophen (Tylenol) and ibuprofen is linked to increased risk of hypertension in women.
- People with red hair are more susceptible to pain, researchers say. Redheads also need more anesthetic than people with other hair colors.
- British researchers have found that if your spouse has hypertension, asthma, depression, or peptic ulcer disease, your risk of having the same disease is greatly increased.
- Indoor heating can dry out your sinuses, making you more vulnerable to some cold viruses.
- Researchers postulate that a diet heavy in refined carbohydrates may contribute to near-sightedness in children. These foods raise insulin levels, which could disrupt eye development.

February's "Benefit Review": Open Enrollment Benefit Options

The questions below have been frequently asked by employees during our January Open Enrollment meetings. The answers to these questions may help you better understand your Open Enrollment and benefit options.

- Q. How do the new BlueCross BlueShield (BCBS) plans compare to the current Aetna PPO and Managed Choice plans?
- A. The BCBS 927 PPO plan is similar to the current Aetna PPO plan and the BCBS 903 PPO plan is similar to the Aetna Managed Choice Plan (MCP).
- Q. Do I need to submit a BCBS enrollment form if I want to enroll in the BCBS plan that is similar to my current Aetna plan?
- A. No, if you currently have the Aetna PPO plan and want the BCBS 927 PPO plan April 1, or if you currently have the Aetna MCP plan and want the BCBS 903 PPO plan April 1, and you are not adding or dropping any dependents, you do not have to complete any Open Enrollment paperwork. Your BCBS enrollment will be automatic. However, if you are currently enrolled in the Aetna PPO plan and want the BCBS 903 PPO plan April 1, or if you currently have the Aetna MCP plan and want the BCBS 927 PPO plan April 1, or if you are adding or dropping a dependent, you must complete a BCBS application and a District payroll authorization form.
- Q. Whose names should I list on the BCBS application?
- A. You must list yourself and all your dependents that you wish to cover. **If a dependent is not listed on the application, he/she will not have BCBS health insurance coverage April 1.**
- Q. What is the major difference between the Aetna MCP plan and the BCBS 903 PPO plan?
- A. While the benefits of the two plans are similar, the major difference is the BCBS 903 plan is a PPO plan and does not require you to choose a primary care physician (PCP) to coordinate your health care, nor does it require a referral from a PCP in order to receive covered services from a specialist.
- Q. What is the Benefit Bank and how can it affect my health plan decision?
- A. The Benefit Bank is an amount of money equivalent to the "employee only" premium for the higher-option health plan. Employees who choose the lower-option health plan can apply the difference between the cost of the higher-option employee premium and lower-option employee premium to dependent health insurance or voluntary benefits.
- Q. What will the amount of Benefit Bank dollars be for employees who choose the lower-option BCBS 903 PPO plan?
- A. Employees who choose the BCBS lower option 903 PPO plan will have \$18.70 (24-pay category) or \$22.44 (20-pay category) per pay check to apply toward dependent health insurance or voluntary benefits. **Dependent premiums, however, already reflect the Benefit Bank contribution.**
- Q. How are Benefit Bank dollars allocated?
- A. Benefit Bank dollars are applied to dependent health insurance first. If you do not purchase dependent health insurance, Benefit Bank dollars are allocated to your voluntary benefits in the following order: dental insurance, vision insurance, and cancer insurance.

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Benefit Reminder

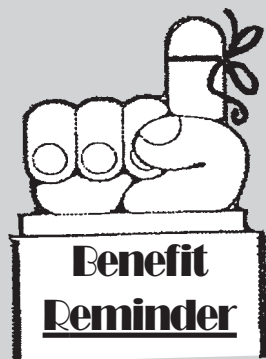
Don't Miss the Open Enrollment Deadline!

For most benefits, Open Enrollment is the **only** time you can add, drop, or change a benefit. Open Enrollment is especially important this year because we are changing health plan providers—from Aetna to BlueCross BlueShield. Do not miss this important opportunity to choose the BCBS PPO plan that best suits your needs, and **be sure to submit all your Open Enrollment paperwork by the February 14 deadline!**

If you are currently enrolled in a Flex Spending Account and wish to participate in the new plan year, **you must re-enroll during Open Enrollment!** Re-enrollment is not automatic.

If you have questions about any benefit or the required Open Enrollment forms, please refer to your Open Enrollment packet or call Insurance & Benefits Management at 337-8321.

ONE FINAL REMINDER: Please check all Open Enrollment paperwork for completeness and accuracy, be sure to sign and date all forms, and return them to Insurance & Benefits Management no later than February 14!



February's "Benefit Review":

Open Enrollment Benefit Options *(continued from page 2)*

Q. I cover my spouse and our one child under my health insurance plan. It would be cheaper for me to purchase spouse and single child coverage separately than to purchase family coverage. Can I do that?

A. No, dependents must be assigned to a single subscriber (employee). That is the methodology the actuaries employed when establishing our health plan premiums.

Q. My wife and I both work for the District and we have two children. It would be cheaper for us to each purchase single child coverage than for one of us to purchase children coverage. Can we do that?

A. No, please see the answer to the question above.

Q. The Benefit Comparison (Schedule of Benefits) in my Open Enrollment packet didn't list emergency room coverage for the two BCBS plans. How is it covered by each plan?

A. Emergency room services are covered as follows:

<u>BCBS 927 PPO</u>		<u>BCBS 903 PPO</u>	
In-Network	Out-of-Network	In-Network	Out-of-Network
85% after CYD	65% after CYD	80%, No CYD	50% after CYD

There is no separate emergency room deductible for either BCBS plan.

Q. Are the pharmacy benefits different under the BCBS 903 and 927 PPO plans?

A. No, the pharmacy benefits under both BCBS PPO plans are the same. The pharmacy co-payments under the BCBS plans are the same as the current Aetna co-payments.

Q. Besides the differences listed in the Schedules of Benefits for the two BCBS PPO plans, are there any other differences between the plans? (For example: exclusions, limitations, eligibility, etc.)

A. No, besides the differences listed in the Schedules of Benefits, there are no other differences between the BCBS PPO plans.

Q. Which BCBS PPO plan should I choose?

A. You should choose the plan that best suits your medical needs. Study your Open Enrollment packet and also refer to the article "Weighing Your BlueCross BlueShield Health Plan Options" on pages 1 & 4.



"The beautiful thing about learning is nobody can take it away from you." —B.B. King

Benefit Directory

Cancer Insurance:

Hartford Life
1-800-880-2776

Dental Insurance:

Delta Dental DHMO
1-800-422-4234
Delta Indemnity
1-800-521-2651

Disability Insurance:

UNUM
General Information
1-800-633-7479
Claims (local) 337-8155

Employee Assistance Program:

EAP Consultants
(local) 433-1211

Health Insurance:

Aetna (claims info. and
new ID cards)
PPO: 1-800-874-6515
MCP: 1-800-654-9563
On-site CSR (Ins. &
Benefits Mgmt.)
(local) 335-1403

Insurance & Benefits Management:

General Information
(local) 337-8321

Life Insurance:

Union Central
(local) 437-5555

Mail-Order Prescription Drugs:

Walgreens Healthcare Plus
Customer Service
1-888-265-1807
Benefit Information
1-800-207-2568
Automated Refill Service
1-800-749-0009

Vision Insurance:

VisionCare Plan
1-800-865-3676

Workers' Comp. (EMI):

(local) 337-8133

Weighing Your BlueCross BlueShield Health Plan Options (continued from page 1)

that participate in BCBS PPO networks participate in all PPO products, so the same doctors and hospitals will be participating in both the 927 and 903 PPO plans. Pharmacy benefits for both plans will also be the same. Therefore, neither choice of doctors nor pharmacy benefits should impact your health plan selection.

Benefit Bank

Because the majority of School District employees are enrolled in the Aetna PPO plan, we have discovered during the Open Enrollment meetings that many employees are not familiar with the Benefit Bank. The Benefit Bank is an amount of money the District sets aside for benefits for each employee annually. It is equivalent to the cost of "employee only" health insurance for the higher-option health plan. Employees currently enrolled in the Aetna PPO health plan have all their Benefit Bank dollars contributed to the cost of their own health insurance. Employees enrolled in the MCP plan have the difference between the cost of the MCP plan and the higher-cost PPO plan applied toward dependent health insurance or toward certain voluntary benefits.

The District's annual contribution to each employee's Benefit Bank will be \$3,801.60 (the cost of the higher-option BCBS 927 PPO plan) beginning March, 2003. Since the annual cost of the BCBS 903 PPO plan for the new health plan year will be \$3,352.80, the difference between the two plans (\$448.80) will be available to employees who enroll in the BCBS 903 health plan. 24-pay employees will have \$18.70 per pay period, and 20-pay employees will have \$22.44 per pay period to apply toward dependent health insurance or toward certain voluntary benefits.

Benefit Bank dollars are applied toward dependent health insurance first. **Dependent premiums, however, already reflect the Benefit Bank contribution.** If there were no Benefit Bank contribution, dependent premiums would be \$18.70 or \$22.44 higher (24-pay and 20-pay, respectively) per pay period.

Employees who do not purchase dependent health insurance will have Benefit Bank dollars to apply toward voluntary benefits in the following order: dental insurance, vision insurance, and cancer insurance. Because Benefit Bank dollars are only available for non-taxable benefits included in the District's Flex Plan, they are not available for the purchase of disability insurance.

Benefit Bank Example

The following example will demonstrate how the "Benefit Bank" works for an employee who purchases employee only health insurance, employee only dental insurance, and employee/spouse vision insurance.

BCBS 927 PPO Plan

24-pay Benefit Bank contribution	\$158.40
Employee only health insurance	\$158.40 (Benefit Bank covers cost)
Benefit Bank balance	\$ 0.00
Single DPO dental insurance	\$ 15.06 (employee pays full cost)
Employee/spouse vision insurance	\$ 5.15 (employee pays full cost)

BCBS 903 Plan

24-pay Benefit Bank contribution	\$158.40
Employee only health insurance	\$139.70 (Benefit Bank covers cost)
Benefit Bank balance	\$ 18.70
Single DPO dental insurance	\$ 15.06 (Benefit Bank covers cost)
Benefit Bank balance	\$ 3.64
Employee/spouse vision insurance	\$ 5.15 (Benefit Bank pays \$3.64, employee pays \$1.51)