

SCHOOL DISTRICT OF LEE COUNTY

BENEFIT REVUE

John W. Sanders, Ed.D.
Superintendent

MARCH 2003

Susan Strong
Director, Insurance & Benefits Management

Blue Cross Blue Shield Plans **Become Effective April 1**

ID Cards and Enrollment Materials **Will Be Delivered Via US Mail**

The School District's new health plans, offered by Blue Cross Blue Shield of Florida (BCBSF), will become effective Tuesday, April 1, 2003. All medical, behavioral health, and retail pharmacy benefits will move from Aetna to BCBSF on that date.

If you have a doctor's appointment anytime after March 31, be sure to present your new BCBSF ID card. Your doctor's staff will want to make a photocopy of your new ID card so they can submit the claim for service to BCBSF for payment. If you do not notify your doctor, he/she may submit the claim to Aetna in error, the claim will be denied by Aetna, and proper payment of the claim will be delayed.

Your new BCBSF ID card will also be required for any retail prescription drug purchases beginning April 1. The Walgreens cards will no longer be valid and pharmacists will not be able to dispense any drugs under the old plan. You will not be able to fill any prescriptions after March 31, without your new BCBSF ID card.

Remember, you must use the your BCBSF ID card for both medical and pharmacy benefits beginning April 1.

Enrollment Packets

BCBSF enrollment packets will be mailed to all School District employees

on or before March 24. The enrollment material will arrive in a 10^{3/4}" x 13^{1/2}" envelope with the words "Important Health Plan Documents Enclosed". The packet will contain:

- ID card(s)
- Schedule of Benefits
- PPO Provider Directory
- Participating Pharmacy Directory
- Breast Reconstruction Notice (required)
- BlueScript Claim Form (pharmacy)
- Pharmacy Brochure
- Mail Order Brochure and Order Form (pharmacy)

Network & Other Information

Prior to the receipt of your enrollment information, you can log onto BCBSF's website (www.bcbsfl.com) to access their provider directory, the many available discount programs, and other general information. Once you are enrolled in the BCBSF system, you will have access to even more information which

we will describe in future issues of the **Benefit Revue**. Information on out-of-state BCBS networks can be accessed on the BCBS Association website (www.bcbs.com).

In This Issue

Page 1:

Blue Cross Blue Shield Plans Become Effective April 1

Page 2:

Employees Receive TSA Compliance & Educational Assistance

Pages 3:

Benefit Reminder

March's Benefit Revue – Workers' Compensation

Page 4:

Benefit Directory

Your Rights and Responsibilities Under Workers' Compensation



(continued on page 2)

Blue Cross Blue Shield Plans

(continued from cover)

Transition of Care

BCBSF has a Transition of Care Request Form that is used to assist individuals with complex or serious medical conditions who would like to request assistance from Case Management specialists. BCBSF Case Managers are Registered Nurses who assist members in meeting their healthcare needs, and provide information to help members manage their illness.

The following are conditions that may require Transition of Care when these services have been approved or pre-approved through Aetna and treatments or services will be ongoing after April 1, 2003:

- Maternity (3rd trimester and only if doctor is not a BCBSF PPO Provider)
- Cardiac rehabilitation
- Occupational therapy
- Physical therapy
- Speech therapy
- Massage therapy
- Members with multiple medical conditions (diabetes and heart condition and seeing several doctors)
- Members with upcoming surgeries that may require a post-operative stay at a skilled nursing facility
- Members who require complex durable medical equipment
- Members who take self-injectible medications (other than Imitrex, Anaphylactic kits, insulin, Avonex, Betaseron, Copaxone, or Rebiff)

If any of these conditions apply to you, please call Insurance & Benefits Management (337-8321) for a Transition of Care Request Form. Once you have completed the form, it should be mailed or faxed to:

Attn: Debra Pruett
Blue Cross Blue Shield Florida
4800 Deerwood Campus Pkwy
DC 6-1
Jacksonville, FL 32246
Fax #: 904/565-6322

Additional information to help you with your transition to BCBSF and a new, dedicated toll-free customer service number for School District employees will be forthcoming in future issues of the ***Benefit Revue*** and special bulletins.

Employees Receive TSA Compliance & Educational Assistance

Annual Retirement Benefit Guides Will Be Distributed in March

The School District of Lee County contracts with TSA Consulting Group (TSACG), a company specializing in providing services to public employers, for TSA compliance and educational services.

Tax Sheltered Accounts, or TSAs, are special accounts, made available to public education employees by Internal Revenue Code, that offer the ability to save for retirement through pre-tax salary deferrals. They originally included only insurance company annuities, but have been expanded to include mutual fund custodial accounts. TSAs are valuable retirement planning vehicles and allow employees to contribute larger amounts than IRAs.

Among the services provided by TSACG is an Annual Retirement Benefits Guide that will be distributed to all eligible employees during the month of March. The guide, personalized for each employee, will contain information about the employee's Maximum Allowable Contribution Limits to TSA accounts and the following general retirement planning sections:

- Florida Retirement System
- Social Security and Medicare
- Personal Retirement Savings Plans
- TSA Retirement Savings Accounts (benefits, guidelines, & enrollment procedures)
- Sample TSA documents
- 2003 TSA contribution guidelines
- Personalized Maximum Allowable Contribution (MAC) Form
- FRS Pension Plan and FRS Investment Plan
- DROP
- BENCOR Special Pay Plan
- Websites, Addresses, and Glossary

In addition to the Maximum Allowable Contribution calculations employees receive in their Annual Retirement Benefits Guide, TSACG will complete calculations for both a mid- and year-end audit to assure compliance with Internal Revenue Code Regulations.

Other services provided by TSACG include a complete evaluation of the School District's procedures, guidelines, and forms; and comprehensive vendor evaluations.

The goal of TSACG's Compliance Edge© Program is to establish fully compliant practices for the employer while providing timely and accurate information to all eligible employees concerning the rules and benefits of participation in supplemental retirement plans. In the 34 Florida school districts that have implemented TSACG's Compliance Edge© Program, all have successfully increased awareness and participation in TSAs.

March's "Benefit Review": Workers' Compensation

Below are questions frequently asked by employees about workers' compensation. The answers to these questions should help you better understand your rights and responsibilities under State of Florida workers' compensation law.

Benefit Reminder

Verify Your Open Enrollment Benefit Elections

During Open Enrollment, the Insurance & Benefits Department processed thousands of benefit applications and enrollment forms. While we were extremely careful and double-checked all our work, benefit elections made during Open Enrollment may have been processed incorrectly or lost in transit.

To ensure you receive the benefits you elected during Open Enrollment and that the proper amount for those benefits is being deducted from your paycheck, please verify both the benefits you elected and the deductions on your March 14, 2003, pay stub.

If you find a mistake or if you just have a question, please call Insurance & Benefits Management at 337-8321.



- Q.** If I have an accident at work, to whom should I report it?
A. You should immediately report your accident/injury to your supervisor. You should then go to the Benefit Contact at your school/location to complete a First Report of Injury or Illness. You will be given a Medical Authorization for Treatment Form if you require medical care.
- Q.** Will my medical expenses be covered by workers' compensation?
A. Yes, if you have a work related injury, your medical care will be covered under the School District's self-insured workers' compensation program.
- Q.** Can I go to my regular doctor for my medical care?
A. No, the School District utilizes the CoreCare network for workers' compensation and employees must see doctors who participate in the CoreCare network. You may choose any primary care physician or CoreCare clinic from the approved list for your initial medical care.
- Q.** What is CoreCare and why does the School District use it?
A. CoreCare is a workers' compensation Managed Care Arrangement (MCA) provider recognized by the State of Florida. The School District utilizes the services of CoreCare to comply with State of Florida workers' compensation law.
- Q.** What do I do about follow-up care or referrals to a specialist?
A. All follow-up and specialty care must be coordinated by the EMI claim representative, located in the Insurance & Benefits Management Department, assigned to your case. EMI (formerly the McCreary Corporation) is an independent third party administrator specializing in workers' compensation.
- Q.** What is the objective of an MCA?
A. The objective of an MCA is to provide injured employees:
→ timely and appropriate medical treatment by qualified medical providers,
→ an opportunity to return to work as soon as possible, and
→ a process for settling disputes via employee grievance procedures.
- Q.** What should I do if my doctor tells me I am unable to perform my regular job duties?
A. You should present your doctor's note to your supervisor and inform your EMI claim representative immediately. If your doctor indicates that you may return to work, but with physical limitations, your claim representative will work with your supervisor to provide modified work for you under the School District's Light Duty Program.
- Q.** What should I do if I have a problem or I am dissatisfied with the medical care I receive?
A. Under the School District's MCA, both informal and formal grievance procedures have been established to provide full and fair review of disputed care. The grievance procedures are included in the School District's Workers' Compensation Managed Care Arrangement Employee Handbook which is mailed to all employees who access medical care. Your rights and responsibilities under the MCA are also included in the handbook. A summary of those rights and responsibilities is on page 4 of this newsletter.
- Q.** Who should I call if I have a question about workers' compensation?
A. You should call an EMI claim representative at 337-8133.

**"It's not true that nice guys finish last.
Nice guys are winners before the game even starts."
—Addison Walker**

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

Workers' Compensation: Employee Rights & Responsibilities

Rights

As an employee participating in the School District's Managed Care Arrangement (MCA), you have the right to:

- Select and/or change your Primary Care Provider or Specialist Provider from among the authorized physicians in the CorCare Network utilizing the established procedures;
- Receive medical treatment with dignity, courtesy, privacy, respect, and confidentiality within the confines of the Florida Workers' Compensation Act;
- Receive timely information about your treatment, including available alternatives and their potential effectiveness;
- Request a second medical opinion from a participating CorCare Network provider using the established procedures;
- Access your medical records and have copies made at your own expense; and
- Appeal any disputed medical or administrative decision using the established grievance procedures.

Responsibilities

As an employee participating in the School District's Managed Care Arrangement, you have the responsibility to:

- Immediately report any injury you sustain on the job to your supervisor and the Benefit Contact at your location;
- Obtain all medical care from CorCare Network providers unless otherwise authorized by your EMI claim representative;
- Follow your medical provider's and EMI claim representative's instructions concerning your treatment;
- Provide your Primary Care Provider and/or Specialist Physician with a complete medical history, as well as the current medical problem(s) related to your employment;
- Keep all scheduled appointments for medical care and evaluations; and
- Return to active employment as soon as you are released for duty by your medical provider(s).

