

BENEFIT REVUE

James W. Browder, Ed.D.
Superintendent

BACK-TO-SCHOOL ISSUE 2006

Susan Strong
Director, Insurance & Benefits Management

Blue Cross Blue Shield Receives Recommendation of Insurance Task Force

Health Plan Will Return to Self-Funding

This past summer, the Insurance Task Force released a Request for Proposals (RFP) for medical insurance. It had been four years since the Task Force last tested the health insurance market. After a comprehensive evaluation that began in April, the Task Force recommended the School District remain with Blue Cross Blue Shield (BCBS); however, they recommended changing from the current fully-insured arrangement to a self-insured administrative services arrangement.

The District's Procurement Department mailed RFP's to eight health insurance vendors on May 24, 2006. The RFP included a request for fully-insured health plans as well as health plan administrative services only (ASO) arrangements. The purpose of the comprehensive RFP was to evaluate and compare both health insurance companies and funding models.

Four companies responded to the RFP by the June 29, 2006, proposal due date - Aetna, BCBS, CIGNA, and United Healthcare. The proposals were carefully reviewed by the following subcommittee of the Insurance Task Force: Dr. Greg Adkins, Ami Desamours, Ron Frazer, Jamie Michael, Donna Mutzenard, and Susan Strong. Gallagher Benefit Services (GBS), the District's Benefit Consultants, also examined the proposals and worked with the subcommittee to develop proposal clarification questions.

GBS presented an initial analysis of the proposals and responses to the clarification questions to the subcommittee on July 19, 2006. After a thorough discussion, the subcommittee developed additional follow-up questions for the three companies it short-listed for interviews:

Aetna
BCBS
United Healthcare

The three vendors were asked to bring the teams that would service the School District's account to the interviews, which were conducted on August 7, 2006. Those folks were asked to clarify their companies' original proposals and to respond to both company-specific and general questions.

Following the interviews, GBS completed the analysis of financial data and the subcommittee reconvened on August 11, 2006, to finalize the recommendation it would make to the full Insurance Task Force.

The subcommittee scored all proposals in the following five categories:

- Experience & qualifications of the company1-15
- Breadth & quality of services/plan design.....1-25
- Network providers/facilities1-25
- Cost of services1-25
- References.....1-10

Total scores for the three finalists were:

	Fully-Insured Proposal	Self-Insured Proposal
Aetna	N/A	63
BCBS	94	97
UHC	77	77

Although BCBS's final scores were well above second-place United Healthcare, UHC did achieve a higher score in two categories - cost and references. It was clear the District could have lower premiums if it were willing to change plan benefits and move to

(continued page 2)

In This Issue

Page 1:
BCBS Receives Recommendation of Insurance Task Force

Page 2:
Sick Leave Bank Enrollment

BCBS Annual Verification of Dependent Children Eligibility

Page 3:
Benefit Reminder

Network News

Page 4:
Benefit Directory

2006-2007 Benefit Contact List



Welcome Back to School!!!

Sick Leave Bank Enrollment

The 2006 Sick Leave Bank Enrollment Period runs from August 15 through September 30. All full-time regular School District employees who work 20 or more hours per week are eligible to participate provided all three of the following requirements are met:

- Continuous employment for at least one (1) year;
- Accrual of six (6) sick leave days by September 1, 2006;
- Donation of a seventh, or subsequent, sick leave day by October 15, 2006.

The Sick Leave Bank, which provides a pool of sick leave time from which members may draw additional days after their own personal sick leave has been exhausted, may only be used by members for personal illness or disability and not for the illness, disability, or death of another person. In the event a participating employee suffers a catastrophic illness that causes the employee to be absent from work for an extended period of time, he/she may receive paid leave through the Sick Leave Bank. ***Please refer to SPALC Articles 9.031-9.040 and TALC Article 11.04-11.048 for the full details of your specific Sick Leave Bank.***

The Sick Leave Bank is administered by the Personnel Department. ***Enrollment forms are available at all work sites or by calling Martha Gonzalez at 337-8153.***

COMPLETED ENROLLMENT FORMS MUST BE RETURNED TO PERSONNEL SERVICES, ATTENTION: MARTHA GONZALEZ, NO LATER THAN SEPTEMBER 30, 2006.



BCBS Annual Verification of Dependent Child(ren) Eligibility

Be on the Lookout for Important Letter from BCBS

In early October, Blue Cross Blue Shield (BCBS) will begin sending letters via US Mail to School District members who have dependent children who currently exceed the age of 19 or who will turn age 19 by the end of this calendar year. If you cover a dependent child in this category, you will receive one of these important letters from BCBS.

It is essential for you to complete all questions on the form and return it to BCBS before October 31, 2005. If you do not respond, your child(ren)'s BCBS coverage will be terminated on December 31, 2005 and no claims will be paid for medical services received after December 31, 2005.

Please make sure that you answer all questions, sign and date the "VERIFICATION OF ELIGIBILITY FOR CERTAIN DEPENDENT CHILDREN" form and return it to BCBS in the pre-paid, self addressed envelope, keeping a copy for your records.

It is important to note that the letter you receive from BCBS will be the only official notification that you will receive. Your timely response to this questionnaire is critical to ensure that coverage for your eligible

dependent child(ren) remains in force.

The requirements for a dependent child(ren) to be eligible after the age of 19 are:

- 1). dependent upon you for financial support **and** living in your household;
- OR**
- 2). dependent upon you for financial support **and** a full-time or part-time student.

If your child(ren) no longer meet the BCBS eligibility requirements, contact Insurance and Benefits Management at 337-8321 to complete the following paperwork: Payroll Authorization Form and BCBS Membership Status Change Form. You must complete these forms in addition to the BCBS VERIFICATION OF ELIGIBILITY FOR CERTAIN DEPENDENT CHILDREN to remove your child(ren) from your health insurance.

If you have any questions about the form or need assistance completing it, please contact Debbie Strong at 239-335-1403.

BCBS Receives Recommendation of Insurance Task Force *(from page 1)*

a company with a smaller network of participating physicians; however, the subcommittee was not willing to sacrifice service, quality of providers, or benefits for lower costs.

The subcommittee also reviewed the pros and cons of self-funding. The pros included: more flexibility in plan design; increased ownership in plan management; simplified renewal negotiations; employer retention of reserves and investment income on plan funds; and elimination of carrier premium taxes, assessments, profit, and risk charges. Among the cons were: cost of higher than expected claims would be borne by District; less predictable expenses in any given period; and increased administrative effort for employer. After careful consideration of the pros and cons, the subcommittee recommended the District return to self insurance.

On August 21, 2006, the full Insurance Task Force considered the subcommittee's recommendation utilizing the Interest Based Process. After an in-depth presentation and thorough discussion, the Task Force reached consensus to stay with BCBS and return to self-funding.

The following strengths of BCBS were significant in helping the ITF reach its final decision:

- Only company that provided PPO plans
- Met all plan benefit requirements
- Largest and most comprehensive physician network in Lee County
- Will contribute \$75,000/year to the District's Employee Wellness Program
- Best stop-loss insurance
- No charge for run-out claims administration
- Serves 51 of 67 Florida school districts
- Lowest ASO fixed costs (ASO fee + stop loss insurance)
- No benefit or network disruption for employees
- Largest Lee County and Florida membership
- Cover dependent children to end of calendar year in which they turn 25

The Task Force's recommendation to return to self insurance and to contract with BCBS for health plan administrative services will be forwarded to the School Board for approval for implementation April 1, 2007.

Benefit Reminder

Schedule a Mammogram During October– National Breast Cancer Awareness Month

October – National Breast Cancer Awareness Month – is an excellent time to schedule a screening mammogram, which is covered at no charge under the District's BCBS PPO plans.

BCBS covers both screening (routine) and diagnostic mammograms at 100% provided they are performed by in-network providers.

In Lee County, both Lee Memorial Health System Women's Breast Centers and Radiology Regional Centers are BCBS preferred providers.

For locations and phone numbers, check your BCBS Provider Directory or go online at www.bcbsfl.com.

Mammograms are not applied toward your Adult Wellness Calendar Year Maximum.

Remember, 90% of women with breast cancer can be successfully treated if the disease is detected early.



Network News

Blue Cross Blue Shield (BCBS) Provider Update

The following physicians have been added to BCBS's preferred provider network:

Family Practice:

Jeffrey Miller, DO
9250 Corkscrew Rd
Estero, FL 33928
(239) 948-1310

Darren Jacobs, DO
9131 College Pointe Ct
Ft. Myers, FL 33913
(239) 432-0101

Walter Flesner, DO
1534 SE 14th
Cape Coral, FL 33990
(239) 772-3232
OR
403-B Joan Ave
Lehigh Acres, FL 33971
(239) 369-1555

Internal Medicine:

Zorayda Torres, MD
9240 Bonita Beach Rd. Ste 2206
Bonita Springs, FL 34135
(239) 948-5505

Giuseppe Guitoli, MD
9776 Bonita Beach Rd. SE
Suite 202A
Bonita Springs, FL 34135
(239) 947-9150

Cardiology/Cardiovascular Disease:

Brian Taschner, MD
8540 College Pkwy
Ft. Myers, FL 33919
(239) 433-8888

Carlos Cuello, MD
2675 Winkler Ave. Ste 201
Ft. Myers, FL 33901
(239) 275-7517

Dermatology:

Kim Spear, MD
3635 Central Ave
Ft. Myers, FL 33901
(239) 936-5425
Call for other locations

Infectious Diseases:

Douglas Brust, MD
1528 Del Prado Blvd S
Cape Coral, FL 33990
(239) 458-3338

General Surgery:

Leonard Benitez, MD
13100 Westlinks Ter Ste 1
Ft. Myers, FL 33913
(239) 938-7474

Darren Miter, MD
8380 Riverwalk Park Blvd
Suite 100
Ft. Myers, FL 33919
(239) 343-9960

Ob/Gyn:

Timothy Hughes, MD
16271 Bass Rd
Ft. Myers, FL 33908
(239) 432-3322

Ophthalmology:

Stephen Pascucci, MD
3368 Woods Edge Cir
Bonita Springs, FL 34135
(239) 949-2021

Pediatric Medicine:

Kyle Smith, MD
2232 Grand Ave Ste D
Ft. Myers, FL 33901
(239) 332-0417

Podiatry:

Eugene Batelli, DPM
8851 Boardroom Cir
Ft. Myers, FL 33919
(239) 481-7000

Bradley Habuda, DPM
16251 N Cleveland Ave Ste 7
Ft. Myers, FL 33903
(239) 656-6565

Psychiatry:

Karen Slater, MD
10201 Arcos Ave Ste 201
Estero, FL 33928
(239) 287-0576

Psychology:

Steven Cohen, PSYD
12587 New Brittany Blvd Ste 21 w
Ft. Myers, FL 33907
(239) 278-3443

William Sadowsky, MD
12734 Kenwood Ln Ste 84
Ft. Myers, FL 33907
(239) 291-5456

The following physicians are no longer participating in BCBS's preferred provider network:

Family Practice:

Charles Friedrich, MD

General Practice:

Richard Conley, MD

Gastroenterology:

Emilio Mufdi, MD

Otolaryngology (ENT):

Linda Gardiner, MD

Rheumatology:

Jodi Grosflam, MD

2006-2007 Benefit Contact List

Benefit Directory

Cancer Insurance:

Hartford Life/AIG
1-800-880-2776

Dental Insurance:

DeltaCare 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:

BlueCross BlueShield
(claim information and new ID cards)
1-800-945-3676
On-site CSR (Insurance & Benefits Management)
(local) 335-1403

Insurance & Benefits Management:

General Information
(local) 337-8321

Life Insurance:

Union Central
(local) 337-8638

Mail-Order Prescription Drugs:

Walgreens Healthcare Plus
Customer Service
1-888-257-6641
Hearing Impaired
1-800-925-0178
Spanish
1-800-758-0002

Vision Insurance:

VisionCare Plan
1-800-865-3676

Workers' Comp. (Johns Eastern):

1-800-749-3044

On-site Benefit Assistance

Benefit Contacts are employees who assist the Insurance & Benefits Department and the employees at their locations by answering routine benefit questions, distributing and collecting benefit information and materials, and helping with special projects like Open Enrollment. Please check the list below to find the Benefit Contact at your school or department.

<u>SCHOOL</u>	<u>NAME</u>	<u>SCHOOL</u>	<u>NAME</u>
ALC Central/Academy High.....	Phyllis Crider	Riverdale High.....	Karen Snyder
ALC West.....	Misty Lebo	Royal Palm Exceptional.....	June Bennett
Allen Park Elementary.....	Michelle Lane	San Carlos Elementary.....	Ana Ayala-Cavazos
Alva Elementary.....	Diane Horstman	Sanibel Elementary.....	Maureen McMenemy
Alva Middle.....	Gloria Weathers	Skyline Elementary.....	Denise Williams
Bayshore Elementary.....	Kim Stewart	South Fort Myers High.....	Sandy Naylor
Bonita Springs Elementary.....	Sally Clark	Spring Creek Elementary.....	Beverly King
Bonita Springs Middle.....	Liz Gonzalez	Sunshine Elementary.....	Patty Skerczak
Buckingham Exceptional.....	Linda L. Smith	Tanglewood/Riverside.....	Lillian Garris
Caloosa Elementary.....	Mary Simmons	Three Oaks Elementary.....	Linda Keough
Caloosa Middle.....	Fran Agrusti	Three Oaks Middle.....	Carol Mount
Cape Coral High.....	Nancy DeVane	Tice Elementary.....	Rita Chambers
Cape Elementary.....	Shirley Lison	Trafalgar Elementary.....	Marie Anderson
Colonial Elementary.....	Janet Powers	Trafalgar Middle.....	Julie Boyden
Cypress Lake High.....	Margie Baker	Tropic Isles Elementary.....	Nancy Sadler
Cypress Lake Middle.....	Donna Walsh	Varsity Lakes Middle.....	Mira Sanchez
Diplomat Elementary.....	Linda Galter	Veterans Park Elementary.....	Donna Fischer
Diplomat Middle.....	Melissa Deleacaes	Villas Elementary.....	Linda Hunt
Dunbar Community.....	Betty Walker		
Dunbar High.....	Ann-Marie Tutay	DEPARTMENT	NAME
East Lee County High.....	Sulyn Smallwood	Business & Industry Services.....	Pat Gilbert
Edgewood Academy.....	Judy Hardwick	Central Services.....	Debbie Durieux
Edison Park Elementary.....	Barb Gill	Construction/Planning and Maintenance.....	Georgeanna Rose
Estero High.....	Anita Smith	Early Intervention.....	Dawn Robertson-Andre
Fort Myers Beach Elementary.....	Renee Mulloy	Environmental Education.....	Shirley Morrison
Fort Myers High.....	Nancy Nieves	Food Service/District Warehouse Operations.....	Linda Rost
Fort Myers Middle.....	Susan Harrison	Gwynne Building:	Maria Durrance
Franklin Park Elementary.....	Natalie Tittiger	- Adult Education	
Gateway Elementary.....	Sherry Middleton	- District Intervention Programs	
Gulf Elementary & Primary.....	Charlene Skibinski	- Foundations of Lee County	
Gulf Middle.....	Carey Itzen	- School Choice	
Hancock Creek Elementary.....	Amy Howard	Hipps:	
Harns Marsh Elementary.....	Maria Osorio	- Exceptional Student Education.....	Helmi Gilman
Hector A. Cafferata Jr. Elem.....	Marilyn Hoiles	- Health Services.....	Cindy Sumal
Heights Elementary.....	Cheryl Hauck	- Media Services.....	Carolyn Hall
High Tech Central.....	Peggy McGee/Deborah Krouse	- Printing Services.....	Konny Schultz
Trade Extension.....	Nancy Pickles	- Psychological Services.....	Mary Reider
High Tech North.....	Susan Hutchins	- Student Services.....	Debi Bailey
Ida S. Baker High.....	Karen Heinkel	- Student Welfare & Attendance.....	Clare Gelhaus
J. Colin English Elementary.....	Pauline Rodgers	Juvenile Justice Education Centers.....	Norma Conrod
LAMP.....	Phyllis Crider	- Jail	
Lee Middle.....	Rebecca Roiz	- Juvenile Detention Center	
Lehigh Acres Middle.....	Pat Brown	- Marine Institute	
Lehigh Elementary.....	Mickey Gleason	- Price Halfway House	
Lehigh Senior High.....	Barb Wilkinson	- Vincent Smith Center	
Lexington Middle.....	Denise Sherry	Procurement Services.....	Sandy Walker
Littleton Academy.....	Barbara Filipowicz	Technical & Career Education.....	Judy Paras
Mariner High.....	Helyn Ferlazzo	Technology Repair.....	TBA
Mariner Middle.....	Karen Roth	Transportation Administration.....	Denise George
Michigan Elementary.....	Mary Liptak	Transportation Central/South.....	Laura Spiro
Mirror Lakes Elementary.....	Sandy Mercurio	Transportation East.....	Lisa Jeffrey
North Fort Myers Academy.....	Cheryl Tango	Transportation West.....	Sue Coffey
North Fort Myers High.....	Peggy Cooper		
Orange River Elementary.....	Gay Wilkinson		
Orangewood Elementary.....	Shelley Carmichael		
Paul Laurence Dunbar Middle.....	Linda Sinclair		
Pelican Elementary.....	Cindy Mimms		
Pine Island Elementary.....	Edie Celec		
Pinewoods Elementary.....	Debbie Evans		
Ray V. Pottorf Elementary.....	Joanne Combs		
Rayma C. Page Elementary.....	Deanna Whittamore		
River Hall Elementary.....	Barbara Amburgey		

