

BENEFIT REVUE

James W. Browder, Ed.D.
Superintendent

MAY 2006

Susan Strong
Director, Insurance & Benefits Management

Insurance Task Force Wraps Up Busy Year

Health Insurance RFP on Agenda for This Summer

Fiscal Year 2005-2006 was a very busy and productive year for the Insurance Task Force. They worked very diligently to improve benefits and services offered to District employees. Their many accomplishments and actions include the following:

- Conducted a request for proposals (RFP) for Flex Plan administrative services and recommended our new Flex Plan administrator—Cornerstone Administrative Services.
- Helped develop the job description for the District's first Employee Wellness Coordinator.
- Approved renewals of health and voluntary benefit vendors for the April, 2006 – March, 2007, plan year.
- Conducted a health insurance survey to determine employee health insurance needs.
- Selected and recommended Board approval of Lisa Brown, the District's first Employee Wellness Coordinator.
- Reviewed and approved Employee Wellness initiatives including focus groups, on-site weight loss programs, weekly wellness reminders, a wellness newsletter, on-site fitness programs, etc.
- Developed a new proposed middle-option health insurance plan for April, 2007.
- Recommended releasing a Request for Proposals (RFP) for health insurance for the April, 2007, plan year.

A subcommittee of the Task Force will work with Gallagher Benefit Services, the District's benefit consultants, on

the RFP during the summer with the goal of presenting a recommendation to the full Task Force for consideration in August. The process will include drafting the RFP, reviewing proposals, evaluating proposals, ranking vendors, interviewing finalists, and drafting a recommendation for the full Insurance Task Force.

The RFP will seek proposals from companies that offer both fully-insured health plans as well as those that provide administrative services only (ASO) for a self-insured health plan. Soliciting both options will permit the Task Force to evaluate and compare a full range of health insurance options.

Should the Task Force recommend a change in health benefit options, these changes would be subject to collective bargaining and School Board approval.

I would like to take this opportunity to thank the following members of 2005-2006 Insurance Task Force for their dedicated service to this critically important committee:

- Dr. Greg Adkins, Executive Director, Human Resources
- Pat Arner, teacher,

Cape Coral High

- Leo Burt, Bus Operator
- Ami Desamours, Budget Director
- Ron Frazer, Payroll Director
- Charles Luckey, Principal, Harns Marsh Elementary
- Marty Mesch, Administrator-on-Assignment, Elementary Operations
- Jamie Michael, Paraprofessional, Orange River Elementary

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For Your Health

May Is Skin Cancer Awareness Month

With summer fast approaching, May, Skin Cancer Awareness Month, is a good time to begin the lifelong habit of monthly self-examination for skin cancer.

According to the American Academy of Dermatology, more than one million new cases of skin cancer are diagnosed each year. Approximately eighty percent (80%) of those are basal cell carcinoma, 16% squamous cell carcinoma, and 4% melanoma.

The non-melanoma cancers, basal and squamous cell, usually occur on sun-exposed areas, but melanomas can appear anywhere. Only half of all melanomas were detected by patients who find about 70% of skin cancers on their heads, arms, legs, and chests, but miss about 75% of skin cancers on their backs and buttocks. Because physicians are able to spot skin cancers when they are thinner and at an earlier stage, yearly skin exams by a dermatologist are recommended.

Basal Cell Carcinoma

Basal cell carcinoma is the most common form of skin cancer. If caught early, the cure rate is better than 95%; however, if left untreated, it can cause considerable tissue damage resulting in disfigurement.

Potential candidates for basal cell carcinoma are people with fair skin, fair hair, a tendency to freckle or burn easily, or people who have gotten chronic sun exposure throughout their lifetime.

The classic basal cell is a pearly little bump that is firm and shiny and has a translucent appearance; however, another type appears like a redness, flaking or irritation of the skin that never clears up. If you detect any blemish or "pimple" that doesn't go away or doesn't heal, you should have it checked by a physician. Basal cell carcinomas can be removed by freezing or surgery.

Squamous Cell Carcinoma

Squamous cell carcinoma is the second most common form of skin cancer and, like basal cell, is 95% curable if caught early. But squamous cell carcinoma can spread and is potentially lethal if left untreated.

Like basal cell carcinoma, potential candidates for squamous cell carcinoma are people with fair skin, fair hair, a tendency to freckle or burn easily, or people who have gotten chronic sun exposure throughout their lifetime.

Squamous cell skin cancer has a brownish-red appearance, with dull, rough (or even wart-like) surface. Although they usually occur on the face and often in men on the backs of hands, you can get them anywhere. Unlike basal cell cancers that do not spread, squamous cell carcinomas can spread internally and metastasize if they go unrecognized or ignored for years.

If caught early, squamous cell cancer can be removed by freezing or surgery; however, once it spreads, there is no good treatment. Chemotherapy and/or radiation may prolong survival, but there is no cure.

Melanoma

Also called "malignant" melanoma or "mole cancer", melanoma is the least common, but most deadly, form of skin cancer.

Potential candidates for melanoma are people who have had several blistering sunburns in youth or adolescence, or those with a family history of the disease.

Whenever you look at a brown spot or lesion, you should go through the following "ABCD's" or abnormal features of concern for melanoma:

A—is for asymmetry. If you visually cut the mole in half and the halves are not identical, it is asymmetric.

B—is for border irregularity, meaning the borders are not nice and smooth, but instead show notches or arms reaching out.

C—is for variation in color. Having more than one color in a mole is not normal.

D—is for diameter. You should be concerned about any mole greater than 6 millimeters in diameter.

Although most people are concerned about fleshy, dome-shaped moles, melanomas can be totally flat. Anything that is pigmented, has an irregular shape, whose color is changing, or is growing very rapidly should be looked at right away.

Treatment for melanoma is removal (excision) of the tumor. The amount of tissue that needs to be cut depends on the tumor's thickness, so early detection means less invasive surgery. If the cancer has spread, it is usually fatal, although chemotherapy, radiation, and other treatments may prolong survival.

Prevention and Early Detection Are Key

Although complete prevention of skin cancer is not possible, the following preventive measures can help significantly:

- Avoid direct sunlight between 10:00 A.M. and 2:00 P.M. (when the sun's rays are the strongest) as much as possible.
- Apply a broad-spectrum sunscreen with an SPF between 15 and 30.
- Reapply sunscreen (even waterproof) every two hours for maximum protection in midday sun.
- Cover up with long pants or long-sleeve shirts so the sun can't damage your skin.
- Wear a cap with a 4-inch brim to protect your face and neck.
- Get to know your skin by performing monthly self-examinations for skin cancer.
- See a dermatologist if you note any of the indicators listed above for basal cell, squamous cell, or melanoma skin cancers.

Insurance Task Force Wraps Up Busy Year *(continued from page 1)*

- Shayne Murphy, Teacher, Lexington Middle
- Donna Mutzenard, President, TALC
- Tommy O'Connell, Principal, South Fort Myers High
- Norma Perroni, Systems Analyst, Information Systems
- Suzan Rudd, Executive Director, SPALC
- Bob Rushlow, President, SPALC
- Susan Strong, Insurance & Benefits Director
- Vicky Tisdale, Teacher, Orangewood Elementary

Thanks also to Dr. Jane Kuckel, Board Liaison; Glen Volk, Barbara Crowe, and Janie Rushing, Benefit Consultants; Ervin Pierce, Pat Ryer, and Debbie Strong, BCBS representatives; Joe Pescatrice, Retiree Liaison; and Cecilia Rucker, Debbie Durieux, and Karen Cooley, Insurance & Benefits staff members.

Benefit Reminder

BCBS Non-Par (Out-of-Network) Benefits

If you receive services from a BCBS non-par (out-of-network) provider, any payment BCBS makes for those services will be sent to you, not the provider. Therefore, when you receive a bill from the provider, you will be responsible for paying the full amount of the bill.

The full amount of the non-par provider's bill should equal the amount of the check you receive from BCBS plus the amount shown in the "Patient's Responsibility" column of the BCBS Explanation of Benefits (EOB), and this is the amount you are responsible for paying to the provider.

You will not receive money for any part of the BCBS "Allowed Amount" which was credited toward your deductible.

If you have any questions about a non-par reimbursement, bill, or EOB you have received, you can call a BCBS customer service representative at 1-800-945-3676 or call Debbie Strong, your on-site BCBS customer service representative at 335-1403.



May's "Benefit Review": **BCBS Prescription Drug Benefit**

Below are questions frequently asked by employees about their Blue Cross Blue Shield (BCBS) prescription drug benefit. The answers to the following questions should help you better understand and maximize both the retail and mail-order drug benefit.

- Q. Are the pharmacy benefits for all three BCBS PPO plans the same?
A. No, the BCBS 927 and 903 PPO plans have the identical retail and mail-order pharmacy benefits; however, the 118 PPO plan has a 3-tier pharmacy benefit.
- Q. What are the co-pays for prescriptions under the three BCBS PPO plans?
A. The participating retail pharmacy copays for the 927 and the 903 plans are:
• Generic drugs—\$10 copay
• Brand drugs—\$20 copay
The participating retail pharmacy copays for the 118 plan are:
• Generic drugs - \$10 copay
• Preferred brand drugs - \$25 copay
• Non-preferred brand drugs - \$40 copay
- Q. I am enrolled in the 118 PPO plan. How can I find out if my medications are preferred brand or non-preferred brand drugs?
A. The Medication Guide can be found on the BCBS website www.bcbsfl.com. Under Members, select Products, Plans & Services, then Pharmacy Coverage, then Preferred Medication Guide.
- Q. Is a BCBS mail-order prescription equal to three one-month prescriptions?
A. Yes, the mail-order drug amount is a three-month supply, but the mail-order co-pay is only double the retail co-pay; therefore, you get a three-month supply for only two retail co-pays. If you take medications for chronic (on-going) conditions, you can save money by purchasing those medications via the mail-order program.
- Q. How can I get a mail-order prescription form?
A. BlueScript mail-order packets with the directions, an order form, and a self-addressed envelope for ordering prescription drugs may be obtained by calling Insurance and Benefits at 337-8321.
- Q. How do I get my 90-day mail-order prescription refilled?
A. On your initial prescription(s) from the mail-order program, there you will find a barcoded "Refill Request" date on the prescription(s). This is the date on or after which you can order the refill for that prescription. Call the convenient touch-tone refill service toll-free at 1-800-749-0009 24 hours a day, 7 days a week. Have your prescription number(s) and credit card ready.
- Q. Are all medications available through the mail-order program?
A. No, medications that are controlled substances can only be filled at a local pharmacy. These are the medications that cannot be filled three months at a time due to regulations/guidelines set by the Food and Drug Administration (FDA). Also, diabetic supplies (e.g., test strips and lancets) and certain injectable medications cannot be purchased through your pharmacy. BCBS has designated providers for these items. For a list of those providers, please contact Debbie Strong at 335-1403.
- Q. Can members purchase prescription drugs from Canadian pharmacies under their BCBS plans?
A. No, BCBS does not cover prescription drugs purchased from Canadian pharmacies.
- Q. Are migraine medications limited?
A. Yes, quantities of migraine medications are limited under the BCBS plans. A list of those limitations may be obtained by calling Debbie Strong at 335-1403.
- Q. Why are migraine medications limited?
A. BCBS utilizes the Responsible RX program which limits quantities based upon Food and Drug Administration dosage guidelines.
- Q. Do I need a separate ID card for prescription drugs?
A. No, you should use your BCBS ID card at the pharmacy as you do for all other covered medical benefits.
- Q. Who should I call if I have a question about my BCBS prescription drug benefit?
A. You can call the BCBS toll-free customer service number at 1-800-945-3676 or call Debbie Strong, our on-site BCBS customer service representative at 335-1403.

**"Wisdom doesn't automatically come with age.
Nothing does—except wrinkles."—Abigail Van Buren**

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:

Minnesota Life
(local) 335-1402

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

Network News

Blue Cross Blue Shield (BCBS) Provider Update

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

Family Practice:

Victoria Boisen, DO
4771 S Cleveland Ave
Fort Myers, FL 33907
(239) 274-7400

Romain Athus, MD
2232 Grand Ave, Suite D
Fort Myers, FL 33901
(239) 332-0417

Internal Medicine:

Michael Laufer, MD
2675 Winkler Ave, Suite 300
Fort Myers, FL 33901
(239) 936-1343

Gesner Torchon, MD
2776 Cleveland Ave
Fort Myers, FL 33901
(239) 334-5837

Chiropractic:

George Petryk, DC
8801 College Pkwy, Suite 2
Fort Myers, FL 33919
(239) 482-0300

Chance Wunderlich, DC
1712 Cape Coral Pkwy E
Cape Coral, FL 33904
(239) 540-9888

Optometry:

Eric Eiselman, OD
4101 Evans Ave
Fort Myers, FL 33901
(239) 939-3456

Pediatric Endocrinology:

Jeremiah Nelson, MD
16261 Bass Rd., Suite 100
Fort Myers, FL 33908
(239) 343-9890

Vascular Surgery:

Moutaa Benmaamer, MD
8380 Riverwalk Park Blvd, Suite 100
Fort Myers, FL 33919
(239) 343-9960

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

Urology:

Michael Dangelo, MD
Dora Chandler, MD

Delta Dental Provider Update

*The following dentists have been added to
the Delta Dental provider network:*

Gerald Cerdan
13720 N. Cleveland Ave #A
N. Fort Myers, FL 33917

William Chais
1616 Cape Coral Pkwy, West, Unit 115
Cape Coral, FL 33914

9250 College Parkway #1
Fort Myers, FL 33919

Richard Delboccio
1119 Del Prado Blvd #4
Cape Coral, FL 33990

Russel Fidler
1616 Cape Coral Pkwy, West, Unit 115
Cape Coral, FL 33914

Aquiles Mas
106 W. Hancock Bridge Pkwy #A02
Cape Coral, FL 33991

10911 Bonita Beach Road #105
Bonita Springs, FL 34135

Dean Mourselas
13720 N. Cleveland Ave #A
N. Fort Myers, FL 33917

Nirav Patel
13720 N. Cleveland Ave. #A
N. Fort Myers, FL 33917

Sonia Rocha
13401 S. Summerlin Road
Fort Myers, FL 33919

Pedro Ruiz
27400 Riverview Center Blvd #8
Bonita Springs, FL 33914

Robert Schneider
15751 San Carlos Blvd #3
Fort Myers, FL 33908

Markus Sherry
13720 N. Cleveland Ave. #A
N. Fort Myers, FL 33917

William Shierling
521 Cape Coral Parkway, West
Cape Coral, FL 33914

William Shorack
13720 N. Cleveland Ave. #A
N. Fort Myers, FL 33917

*The following DeltaCare DHMO offices
have been closed:*

Rudolfo Putzeys
4901 Palm Beach Blvd. Unit 16
Fort Myers, FL

Crossroads Dental Care
5781 Lee Blvd., Ste 103
Fort Myers, FL