

BENEFIT REVUE

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Superintendent

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Susan Strong
Director, Insurance & Benefits Management

Insurance Task Force Meets Lisa Brown

New Employee Wellness Coordinator Shares Ideas

Lisa Brown, the School District's Employee Wellness Coordinator, began her new position February 20. Lisa is a graduate of James Madison University where she graduated Magna Cum Laude with a BS in Kinesiology. She then went on to obtain an MS in Exercise Science from Old Dominion University where she co-authored a published study in Medicine and Science in Sports and Exercise. Lisa's professional experience includes YMCA Exercise Leader, Research Assistant, Graduate Intern, Exercise Physiologist, and Wellness Program Manager.

In addition to Lisa's excellent educational and professional background, she is positive, energetic, creative, empathetic, and an excellent role model for the people she counsels.

Tuesday, February 21, Lisa's second day on the job, she met with the Insurance Task Force to share some of the many ideas she has for developing a District Employee Wellness Program. One of her first priorities will be to meet with employees to gather input from them regarding their needs and interests. She plans to do this by scheduling focus groups at high, middle, and elementary schools in each of the three District zones, as well as Transportation depots, Maintenance, and Central Service locations. Lisa believes a program can best meet the needs of employees when they partner in its development.

In addition to partnering with employees, Lisa plans to collaborate with health providers, fitness centers, educational institutions, and national associations such as the American

Heart Association, American Diabetes Foundation, and the National Institutes of Health. She has already contacted over 25 fitness facilities in Lee County to arrange membership discounts for School District employees and, in some cases, summer specials.

Lisa also intends to market her wellness activities and programs to District employees via the Benefit Revue, special memos and print materials, and a Wellness Web Page linked to the Insurance & Benefits home page. Some of the many ideas she has for the Wellness Web Page include:

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- District-wide wellness challenges
- Schedule of on-site fitness and weight-loss classes
- Health education materials
- Current programs and other offerings
- List of fitness facilities that provide discounts
- Links to credible health education/wellness web sites

Lisa hopes to kick off the first District-wide wellness program with a 10-week walking challenge in partnership with "Florida on the Move" at the beginning of the 2006-2007 school year. "Florida on the Move" is a state-wide initiative to increase physical activity.

Look for details of these and other Employee Wellness Programs in future issues of the Benefit Revue. If you would like to call Lisa and welcome her to the District, provide Wellness Program ideas, or ask her advice about a wellness-related issue, she would love to hear from you. She is located in Insurance & Benefits and her number is 337-8360.

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Healthy Habits to Battle the Flu

In general, people who want to reduce their risk of getting the flu should get vaccinated; however, the following additional healthy habits will lower your risk:

- Wash your hands often. Keep hand sanitizers at your work place, in the car and near your home entry.
- Avoid touching your nose, mouth and eyes.
- Avoid close contact with people who are sick. Stay home from work, school and errands when you are sick and keep your children home when they are sick.
- Cover your mouth and nose with a tissue when sneezing or sneeze into your arm pit. Never cough or sneeze into a bare hand.
- Eat a well-balanced diet high in colorful fruits and vegetables. A study in the 2002 Journal of Gerontology: Medical Sciences suggested that a nutritional supplement with enhanced levels of antioxidants improved the antibody response to the influenza vaccines in older adults.
- Exercise! Iowa State University researchers found that older adults who exercised three times a week for twenty minutes or more at an intensity vigorous enough to work up a sweat had a better immune response to the flu vaccine.
- Reduce stress. The same researchers also found that less stress was associated with a better immune response.
- Get the minimum of 8 hours of sleep each night.



THE FLU

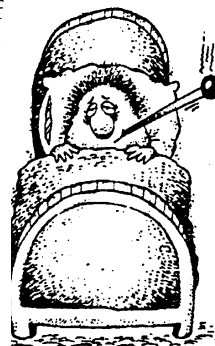
How you can fight back!

Flu season is here, and with vaccine shortages, it is sometimes difficult to get all of the protection you need. The flu attacks the nose, throat and lungs and can sometimes lead to other problems such as bacterial pneumonia, ear and sinus problems and dehydration. The flu may also worsen chronic medical conditions such as asthma, congestive heart failure and diabetes. Influenza viruses can cause mild to severe illness, and at times can even lead to death. According to the Centers for Disease Control (CDC), every year in the United States an average of 36,000 people die from the flu. Unfortunately, people with diabetes are three times more likely to die from the flu than those without diabetes. For the majority of people, however, the flu will go away in one to two weeks. Common symptoms of the flu include the following: fever (usually high), headache, extreme fatigue, dry cough, sore throat, runny or stuffy nose, muscle aches and stomach symptoms such as nausea, vomiting and diarrhea.

Flu viruses spread in respiratory droplets caused by coughing and sneezing. They can spread from person to person or by touching something with the flu virus on it and then touching your eyes, nose or mouth. Most healthy adults may be able to infect others beginning one day before symptoms appear and up to five days after becoming sick. The single best way to keep from getting the flu is to get vaccinated. The "flu shot" is an inactivated vaccine which means it contains killed virus. It prevents the flu in about 70%-90% of young adults. The shot is less effective for older adults and people with certain medical conditions, but it does reduce the number of people who die or need a hospital stay because of the flu. The nasal spray vaccine, which is made with live, weakened flu viruses, is an alternative that reduces your risk of getting

the flu. The nasal spray flu vaccine is approved for healthy individuals aged 5-49 who are not pregnant. Children 5-8 years old need two doses at least six weeks apart in their first year of getting the Flu Mist, and people 9-49 need one dose. The Flu Mist should not be given to children under 5 or to people with asthma or other lung disease. About two weeks after the vaccination, antibodies develop that protect you from the flu. Due to the vaccine shortage, the Centers for Disease Control and Prevention recommend the following individuals get the flu vaccine:

- 1) People at high risk for complications of the flu:
 - People 65 years and older
 - Children 6-23 months
 - People aged 2-64 with a chronic health condition such as heart disease, diabetes, kidney disease, asthma, cancer, diabetes and HIV/AIDS
 - Pregnant women
 - Nursing home and long-term care residents
 - People with any condition that compromises respiratory function
 - Children 6-18 months who are on long-term aspirin therapy
- 2) People who can transmit the flu to others at high risk for complications such as health care personnel, those in close contact with people 65 years and older, household contacts and out-of-home care givers of children less than six months of age.
- 3) All people 50-64 years of age.



Flu shots are covered under each of the District's BCBS Health Plan's Adult Wellness Benefit subject to the co-payment or the applicable coinsurance for each PPO Plan, the location of service, and the Provider's participating status.

Benefit Reminder

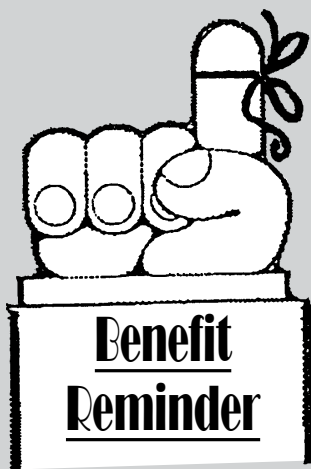
Verify Your Open Enrollment Benefit Elections

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 15, 2006, pay stub.

For all benefits, except life insurance, payroll deductions are taken in the month prior to coverage. Life insurance deductions, however, are deducted in the month of coverage, so be sure to check on them in April.

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



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 the State of Florida workers' compensation law.

- 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 Workers' Compensation Employee Guidelines and both a Medical Authorization for Treatment form and Pharmacy Authorization 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, you will be required to see a doctor who participates in the workers' compensation network developed by Johns Eastern, the School District's workers' compensation claims adjusting firm. All non-emergency medical care is provided at the primary treatment sites listed on the Medical Authorization for Treatment form. Emergency care can be provided at the nearest hospital.
- 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 Johns Eastern claim representative assigned to your case. Johns Eastern is an independent third party administrator specializing in workers' compensation.
- Q. What is the role of the Johns Eastern claim representatives?
A. The objective of the Johns Eastern claim representatives is to provide injured employees:
⇒ timely and appropriate medical treatment by qualified medical providers,
⇒ assistance returning to work as soon as possible, and
⇒ answers to questions or other assistance you may require.
- 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 Benefit Contact and inform your Johns Eastern claims representative immediately. If your doctor indicates that you may return to work, but with physical limitations, your claims 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. You have the right to a one-time change of medical providers which you can coordinate through your Johns Eastern adjuster. Additionally, 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 paperwork which is mailed by Johns Eastern to all employees who access medical care.
- Q. Who should I call if I have a question about workers' compensation?
A. You should call Johns Eastern at 1-800-749-3044.
- Q. Who can I call if I do not receive a satisfactory answer from Johns Eastern?
A. You can call Insurance & Benefits at 337-8321 and ask to speak to Susan Strong, Director.

The man who does not read good books has no advantage over the man who cannot read them."—Mark Twain

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

Workers' Compensation: Employee Rights & Responsibilities

Rights

If you have a work-related injury or illness, you have the right under the State of Florida's workers' compensation law to:

- Select and/or change your Primary Care Provider or Specialist Provider from among the authorized physicians offered by Johns Eastern, the District's workers' compensation third party claims adjusting firm;
- 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 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 treating for a work-related injury or illness, 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 a Johns Eastern approved provider;
- Follow your medical provider's and Johns Eastern 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;
- Keep your supervisor, Benefit Contact, and Johns Eastern adjuster aware of all your appointments and doctor's recommendations;
- Report all work restrictions to your supervisor and your Johns Eastern adjuster so they can provide appropriate work for you under the School District's Light Duty program; and
- Return to active employment as soon as you are released for either limited or full duty by your medical provider(s).