

# BENEFIT REVUE

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Superintendent

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## 2007 Open Enrollment Recap

### *Dependent Health Insurance Increases Modestly*

The 2007 Open Enrollment proved to be a hectic time of year for Insurance & Benefits staff who processed thousands of enrollment and change forms. Overall, however, things went smoothly and we received very favorable feedback from employees about our new Open Enrollment video and our colorful email reminders.

This year, enrollment in the BCBS health plans showed a migration of employees away from the BCBS 927 and 903 plans into the new 706 PPO plan. Enrollment in the 118 PPO plan also saw a modest enrollment increase.

Overall, health insurance enrollment remained quite stable, but for the first time in many years, dependent health insurance enrollment increased due to the new BCBS 706 plan that met the needs of employees who purchase District health insurance for their dependents. Currently, 25% of employees who cover their dependents are enrolled in the BCBS 706 or 118 PPO plans.

The BCBS 706 and 118 PPO plans were also popular with District retirees because of their lower premiums and pharmacy benefit. Our retiree population constitutes a significant proportion of the enrollment in both plans.

After a number of years of

declining enrollment in disability insurance, it was good to see the trend reverse last year and continue again this year with a net increase in enrollment of 40 employees. This number may increase further once the remaining pending applications have been completed.

Enrollment in Delta Dental's indemnity plan increased significantly this year with a net increase of 655 employees. At the same time, 157 employees dropped coverage under Delta's DHMO plan.

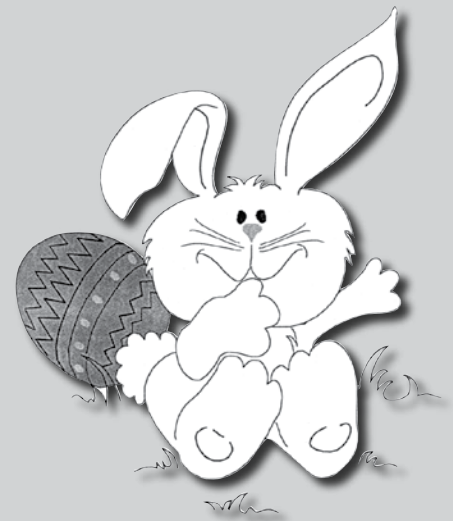
Enrollment continued to increase in the AIG cancer plan (335 employees) and VisionCare vision plan (479 employees). Enrollment increased modestly in Medical Spending Accounts (38), but dropped slightly in Dependent Care Spending Accounts (8).

We owe special thanks to the District's Benefit Contacts for their help during Open Enrollment. These are the folks in your school/department that provide benefit support and assistance to both Insurance & Benefits and to you. We would also like to thank the employees in the Payroll Department who entered every new benefit deduction in the District's payroll system. Thanks team – great work!

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# **BCBS to Issue Magnetic Strip ID Cards**

## *Cards Schedule to Arrive in Late April*

Blue Cross Blue Shield will issue new plastic ID cards with a magnetic strip to all School District members in the latter half of April. The plastic cards will be more durable than your current paper cards and the magnetic strip will permit health care providers electronic access to eligibility and benefit information.

While the new cards will enable many physicians offices and other health care providers to access your eligibility and benefit information faster (thereby saving you and them time) no medical information is stored on your card. If you lose your card, your medical privacy is protected because none of your

medical information is stored on the card.

Pharmacies will continue to process your prescriptions using Rx BIN and/or PCN numbers. These numbers will appear on your new ID cards, so you will use them at the pharmacy, too.

If you need to order additional cards for your covered dependents, you can request them through MyBlueService. Just log on to [www.bcbsfl.com](http://www.bcbsfl.com) and click on MyBlueService>Request replacement ID Cards or you can call the toll-free BCBS customer service number on the back of your ID Card.

The cards will be sent to you via US Mail, so please be on the lookout for yours!

## **Network News**

### *Blue Cross Blue Shield (BCBS) Provider Update*

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

#### **Family Practice:**

Christine Mackie, MD  
1304 SE 8th Terrace  
Cape Coral, FL 33990  
(239) 574-7344

#### **General Practice:**

Gary Pynckel, DO  
3840 Colonial Blvd. Ste. 1  
Fort Myers, FL 33966  
(239) 278-3377

#### **Internal Medicine:**

Rafael Garcia, MD  
3594 Broadway Ave.  
Fort Myers, FL 33901  
(239) 344-2330

#### **Cardiology/Cardiovascular Disease:**

John Macaluso, MD  
2780 Cleveland Ave. Ste. 808  
Fort Myers, FL 33901  
(239) 335-7590

Murali Muppala, MD  
14051 Metropolis Ave.  
Fort Myers, FL 33912  
(239) 334-7177

#### **Colon and Rectal Surgery:**

Cesar Santiago, MD  
2675 Winkler Ave., Ste. 130  
Fort Myers, FL 33901  
(239) 275-0728

#### **Dermatology:**

Janet Cheng, MD  
8381 Riverwalk Park Blvd.  
Ste. 202  
Fort Myers, FL 33919  
(239) 274-0005

#### **Endocrinology:**

Ana Marie Dizon, MD  
1528 Del Prado Blvd. S  
Cape Coral, FL 33990  
(239) 458-3338

#### **Infectious Diseases:**

Blanca Gonzalez, MD  
16261 Bass Rd., Ste. 100  
Fort Myers, FL 33908  
(239) 343-9890

#### **General Surgery:**

John Moss, DO  
8380 Riverwalk Park Blvd.  
Ste. 100  
Fort Myers, FL 33919  
(239) 343-9960

Gerald Swiacki, DO  
2776 Cleveland Ave., Ste. 809  
Fort Myers, FL 33901  
(239) 424-1400

Larry Shapiro, DO  
8380 Riverwalk Park Blvd.  
Ste. 100  
Fort Myers, FL 33919  
(239) 343-9960

Michelle Mon, MD  
21 Barkley Cir.  
Fort Myers, FL 33907  
(239) 939-2616

Robert Tomas, DO  
530 SE 16th Place Ste. A  
Cape Coral, FL 33990  
(239) 424-1810

**Nephrology:**  
Evan Gross, MD  
7981 Gladiolus Dr.  
Fort Myers, FL 33908  
(239) 939-0999

**Neurosurgery:**  
Eric Eskioglu, MD  
2780 Cleveland Ave. Ste. 819  
Fort Myers, FL 33901  
(239) 336-6800

**Ob/Gyn:**  
George Kovacevic, MD  
3046 Del Prado Blvd., Stes. C&D  
Cape Coral, FL 33904  
(239) 540-9111

Nikorn Arunakul, MD  
10201 Arcos Ave., Ste. 205  
Estero, FL 33928  
(239) 495-5896

Ariel Figueredo, MD  
1265 Viscaya Pkwy.  
Cape Coral, FL 33990  
(239) 433-9899

Anne Lord Tomas, DO  
13031 McGregor Blvd.  
Fort Myers, FL 33919  
(239) 433-9899

Deidre Fish, MD  
9981 S Healthpark Dr., Dr. 283  
Fort Myers, FL 33908  
(239) 432-3500  
Call for other locations

**Optometry:**  
Tan Long Pham, OD  
4101 Evans Ave.  
Fort Myers, FL 33901  
(239) 275-1176

Thomas Judd, OD  
12731 New Brittany Blvd.  
Fort Myers, FL 33907  
(239) 418-0999

**Orthopedic Surgery:**  
Zoltan Bereczki, DO  
13691 Metro Pkwy., Ste. 400  
Fort Myers, FL 33912  
(239) 768-2272

**Pediatric Medicine:**  
Reena Kaul, MD  
Lehigh Acres, FL 33936  
(239) 332-0417

John Lamanna, MD  
305 SW 2nd Terrace  
Cape Coral, FL 33991  
(239) 332-0417

Susan Mann Sweeney, MD  
13650 Metropolis Ave. Ste. 101  
Fort Myers, FL 33912  
(239) 768-2111

#### **Pediatric General Surgery:**

Rodrigo Mon, MD  
16261 Bass Rd., Ste. 100  
Fort Myers, FL 33908  
(239) 343-9890

#### **Pediatric Pulmonary Diseases:**

Jean Jean Baptiste, MD  
7970 Summerlin Lakes Dr.  
Ste. 200  
Fort Myers, FL 33907  
(239) 437-5500

#### **Plastic Surgery:**

Drew Kreegal, MD  
14610 Healthpark Commons  
Ste. 200  
Fort Myers, FL 33908  
(239) 343-9777

#### **Pulmonary Medicine:**

Krishna Mudundi Raju, MD  
1530 Lee Blvd., Ste. 1500  
Lehigh Acres, FL 33936  
(239) 368-6646

#### **Thoracic Cardiovascular Surgery:**

Robert Pascotto, MD  
8010 Summerlin Lakes Dr.  
Ste. 100  
Fort Myers, FL 33907  
(239) 939-1767

#### **Urology:**

Ethan Polsky, MD  
4550 Colonial Blvd.  
Fort Myers, FL 33912  
(239) 767-4214

Veronique Fernandez Salvador, MD  
12651 Whitehall Dr.  
Fort Myers, FL 33907  
(239) 939-4444

#### **Vascular Surgery:**

Joseph Graham, DO  
21 Barkley Circle  
Fort Myers, FL 33907  
(239) 939-2616  
Joseph Magnant, MD  
1510 Royal Palm Square Blvd.  
Ste 101  
Fort Myers, FL 33919  
(239) 694-8346

# **Benefit Reminder**

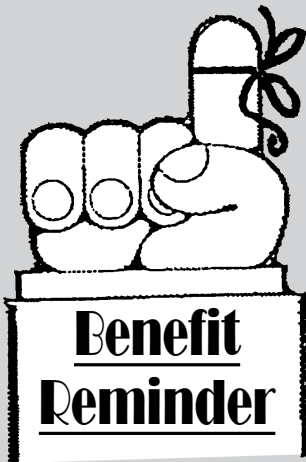
## ***Verify Your Open Enrollment Benefit Elections***

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, 2007, pay stub.

**Life insurance, Medical Spending Account, and Dependent Care Spending Account deductions are deducted in the month of coverage, so be sure to check those deductions for correctness on your April 13, 2007, pay stub.**

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



# **Workers' Compensation: Employee Rights and 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 appeal 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).

## **EAP Services Now Available in Cape Coral**

EAP appointments are now available in north Cape Coral. Toni DeFinis, LMHC, schedules appointments late afternoon and early evenings in her office on north Del Prado between Hancock Bridge Parkway and Pine Island Road. Like all EAP counselors, she works with adults, children, families, and couples. Just like the services at the Fort Myers office, there is no charge to employees and their families. Call the main EAP office at 433-1211 to schedule an appointment at either location.

# 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

## **Flex Spending Accounts:**

*Cornerstone*  
(local) 337-8318  
(fax) 337-8666

## **Health Insurance:**

*Blue Cross Blue Shield*  
(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

# 2007 Open Enrollment Statistics

<b>Benefit</b>	<b>Before</b>	<b>After</b>	<b>Change</b>
BCBS 927 PPO health plan			
Employee only	1895	1787	(108)
Employee + Spouse	116	93	(23)
Employee + Child	103	95	(8)
Employee + Children	28	22	(6)
Employee + Family	<u>36</u>	<u>23</u>	<u>(13)</u>
Total	2178	2020	(158)
BCBS 903 PPO health plan			
Employee only	5582	5652	70
Employee + Spouse	480	388	(92)
Employee + Child	688	659	(29)
Employee + Children	213	149	(64)
Employee + Family	<u>289</u>	<u>213</u>	<u>(76)</u>
Total	7252	7061	(191)
BCBS 706 PPO health plan			
Employee	0	41	41
Employee + Spouse	0	74	74
Employee + Child	0	89	89
Employee + Children	0	30	30
Employee + Family	<u>0</u>	<u>61</u>	<u>61</u>
Total	0	295	295
BCBS 118 PPO health plan			
Employee	34	26	(8)
Employee + Spouse	54	77	23
Employee + Child	55	75	20
Employee + Children	45	47	2
Employee + Family	<u>76</u>	<u>104</u>	<u>28</u>
Total	264	329	65
Delta Dental indemnity plan			
Employee only	3884	4206	322
Employee + Spouse	875	973	98
Employee + Children	836	1008	172
Employee + Family	<u>732</u>	<u>795</u>	<u>63</u>
Total	6327	6982	655
DeltaCare DHMO plan			
Employee only	244	168	(76)
Employee + Spouse	74	37	(37)
Employee + Children	64	42	(22)
Employee + Family	<u>87</u>	<u>65</u>	<u>(22)</u>
Total	469	312	(157)
VisionCare plan			
Employee only	3013	3305	292
Employee + Spouse	754	827	73
Employee + Children	425	487	62
Employee + Family	<u>556</u>	<u>608</u>	<u>52</u>
Total	4748	5227	47
AIG cancer plan*			
Employee only	1095	1329	234
Employee + Family	<u>387</u>	<u>488</u>	<u>101</u>
Total	1482	1817	335
UNUM disability insurance*			
Short term only	375	398	23
Short & long term	2299	2334	35
Long term only	<u>662</u>	<u>644</u>	<u>(18)</u>
Total	3336	3376	40
Medical spending accounts	1049	1087	38
Dependent spending accounts	62	54	(8)

\*Pending applications will increase final enrollment