

BENEFIT REVUE

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Superintendent

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Care Profile

BCBS Implements New Program

Blue Cross Blue Shield (BCBS) will implement a new program for their School District of Lee County members effective May 21, 2007. The goal of the Care Profile Program is to improve the quality of members' health care experiences. There is no additional cost to the School District or its BCBS covered employees for this new service.

What Is Care Profile?

Care Profile is a secure, electronic view of an individual's claims filed with BCBS by physicians, hospitals, pharmacies, labs, and other health care providers. In preparation for a patient's visit, authorized treating physicians will have the ability to request a Care Profile of their patients which will provide them with a consolidated view (or history) of most of a patient's health care services, thereby assisting them in improved decision making.

In times of catastrophic events or emergency care, a patient's Care Profile will be accessible from any location by all authorized physicians so appropriate treatment and services can be delivered.

Benefits of Care Profile Program

Health care providers currently using Care Profile for their patients have reported the following benefits:

- Prevention of duplicate tests when it was observed another provider had recently ordered the same test;
- Opportunities to educate patients about lower cost drugs (ex: generic, lower cost brand drugs, formulary drugs);
- Ability to monitor patients' compliance with treatment plans;
- Enhanced coordination of care for patients with multiple health care

- providers;
- Ability to fill in gaps in patients' medical histories; and
- Access to patients' medical histories in emergency situations when those patients may be unable to communicate the information themselves.

Secure Medical Data

Care Profile information is stored in BCBS's secure data bank and is only available to participating providers and their authorized staff. The program is HIPAA compliant and does not include health information that pertains to sensitive medical conditions for which the law provides special protection (ex: psychological services, substance abuse, HIV). Permissible information is only sent to authorized providers by secure electronic methods.

You Retain Control of Your Medical Information

If you do not wish to participate in the Care Profile Program, simply call the toll-free

customer service number on your BCBS identification card and ask to "opt out" of the Care Profile Program. You will receive written confirmation from BCBS that you have opted out of the program and that none of your medical information will be shared with health care providers.

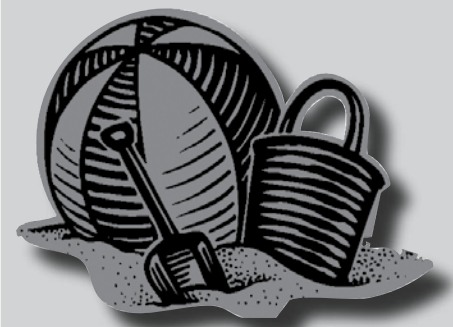
If you later decide to allow your information to be accessed through Care Profile, you can call the same customer service number to change your Care Profile status.

If you have any questions about the Care Profile Program, you may call our on-site BCBS customer service representative, Debbie Strong, at 335-1403.

The goal of the Care Profile Program is to improve the quality of members' health care experiences.

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Insurance & Benefits Website Expanded

Online Benefit Information and Assistance

Insurance & Benefits Department has expanded its website. The website, which provides benefit information and links to provider websites, includes information for following employee benefits:

- Health insurance
- Dental insurance
- Vision insurance
- Cancer insurance
- Disability insurance
- Life insurance
- Flexible Benefits Plan
- Tax Sheltered Accounts
- Workers' compensation
- Employee Assistance Program
- Benefit Revues
- Open Enrollment
- Benefit Contact list
- Insurance Task Force information
- Employee Wellness Program

The website will continue to expand to include additional valuable information. Please call Karen Cooley, Insurance & Benefits Specialist, at 337-8155 if you have any suggestions.

To log on to the Insurance & Benefits site, go to the District's LEARN page. Click on Insurance & Benefits in the bottom right hand column.

To access information about a benefit, click on that benefit link on the right hand side of the page.

ITF Wraps Up Productive Year

Health Insurance RFP and Employee Wellness Program Take Center Stage

The 2006-07 School Year was an extremely productive period for the District's Insurance Task Force. The sixteen-member committee worked diligently to improve the quality of benefits and programs offered to District employees. Their many accomplishments include the following:

- Conducted a request for proposals (RFP) for group health insurance and recommended Blue Cross Blue Shield (BCBS) to provide administrative services for a self-insured health plan;
- Oversaw the District's Employee Wellness Program which offered health screenings, on-site exercise classes, on-site weight loss, a District-wide walking challenge, and many other wellness activities;
- Approved renewals of health and voluntary benefit vendors for the April, 2007 – March, 2008, plan year;
- Approved the new BCBS 706 PPO health plan which was offered April 1, 2007;
- Approved the new Medical Spending Account debit card program;
- Approved Benefit Bank dollars for employees who waive health insurance; and
- Approved the new BCBS Care Profile program.

A subcommittee of the task force worked with Gallagher Benefit Services, the District's benefit consultants, on the health insurance RFP. The process included drafting the RFP, reviewing proposals, evaluating proposals, ranking vendors, interviewing finalists, and drafting a recommendation for the full Task Force.

BCBS's proposal ranked well above all other proposals. They were the only company to offer PPO plans, meet all the District's requirements, offer the most comprehensive medical network, and contribute \$75,000 each year to the District's Employee Wellness Program.

I would like to take this opportunity to thank the following members of

the 2006-07 Insurance Task Force for their dedicated service to this critically important committee:

- Dr. Greg Adkins, Executive Director, Human Resources
- Pat Arner, Math Teacher, Cape Coral High
- Steve Bowman, Systems Analyst, Information Systems
- Leo Burt, Bus Operator, Six Mile Cypress
- Mark Castellano, President, TALC
- Ami Desamours, Budget Director
- Ron Frazer, Payroll Director
- Dr. Ruthie Lohmeyer, Administrator-on-Assignment, Elementary Operations
- Jamie Michael, Paraprofessional, Orange River Elementary
- Shayne Murphy, Teacher-on-Assignment, Staff Development
- Donna Mutzenard, Executive Director, TALC
- Tommy O'Connell, Principal, South Fort Myers High
- Suzan Rudd, Executive Director, SPALC
- Bob Rushlow, President, SPALC
- Susan Strong, Director, Insurance & Benefits
- Vicky Tisdale, Teacher, Orangewood Elementary

The Task Force bid a special farewell to Pat Arner at their May 1st meeting. Pat, the longest serving member on the committee, will retire at the end of this school year. She will be missed for her candid and thoughtful input. Her mathematical background gave her a very objective and analytical perspective. She has been a very strong advocate for quality employee benefits. Good luck Pat! We wish you the best!

A special thanks also goes to Dr. Jane Kuckel, Board Liaison; Glen Volk, Barbara Crowe, Janie Rushing, and Paul Hebert, Gallagher Benefit Consultants; Robin McDonald, Karen Toro, and Debbie Strong, BCBS representatives; Joe Pescatrice, Retiree Liaison; and Debbie Durieux, Karen Cooley, and Cecilia Rucker, Insurance & Benefits staff members.



Benefit Reminder

EAP Benefits Are Available During the Summer

Employee Assistance Program (EAP) services, offered to all regular District employees and their dependent household members, are available through EAP Consultants during the summer even for employees who work a 10- or 11-month schedule.

If you or a family member has contemplated accessing this valuable service but didn't have time during the regular school year, summer break may provide the perfect opportunity.

The District's EAP program covers up to eight (8) free confidential EAP sessions per eligible person per problem occurrence. The sessions are conducted by licensed mental health providers with special training in individual, marital, and family counseling.

If you would like to schedule an appointment or would like additional information, please call EAP Consultants at 433-1211.



Benefit Coverage End Dates for Terminating Employees

Each year, Insurance & Benefits receives numerous calls from employees asking how long they will be covered under the District's BCBS health insurance plan if they terminate their employment at the end of this school year. Below is a chart of the various employee work calendars (Work Calendar column) and the final work day for each work calendar (Last Day Worked column). If you work through the final day of your work calendar and do not return next year,

you will have health insurance through the date in the "Coverage Through" column.

The same "Coverage Through" dates apply to dental, vision, and cancer insurance, also.

Of course, if you return to your position next year, you will have no break in your insurance coverage.

If you have any questions about your health insurance or coverage dates, please call Insurance & Benefits @ 337-8321.

WORK CALENDAR	LAST DAY WORKED	COVERAGE THROUGH
12 Month (255 Day)		30 days from Termination
11 ½ Month (226 Day)	06/12/07	08/15/07
11 Month (216 Day)	06/12/07	08/31/07
206 Day	06/04/07	08/31/07
201 Day	05/30/07	08/31/07
196 Day	05/25/07	09/15/07
190 Day	05/25/07	09/15/07
187 Day	05/24/07	09/15/07
186 Day (Bus Operators/Attend)	05/24/07	09/30/07

Health Tips and Trivia

- People with vitamin D deficiencies are more likely to be admitted to nursing homes than those with higher levels.
- Drinking green tea is linked to a lower risk of age related mental decline.
- Smoking appears to increase pain and cartilage erosion in men with arthritis of the knee.
- Eating leafy greens with a little oil improves absorption of lutein and other protective phytonutrients.
- The surface area of your intestines is about the size of a tennis court.
- Regular exercise reduces risk of wet age-related macular degeneration by 70 percent.
- Playing the harmonica is a great therapy for impaired lung function.
- A program of aerobic and lower body resistance exercise was shown in a recent study to significantly alleviate symptoms of restless leg syndrome.
- A hot air treatment similar to a blow dryer is more effective at getting rid of head lice than the widely used toxic chemicals.
- If just 10 percent of adults in the US walked on a regular basis, we'd save \$5.6 billion in heart disease health care costs annually.
- Multivitamins increase fertility in women trying to get pregnant.

Benefit **Directory**

Cancer Insurance:

Hartford Life/AIG
1-800-880-2776

Dental Insurance:

Delta Dental DPO
1-800-521-2651
DeltaCare DHMO
1-800-422-4234

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:

PrimeMail Pharmacy
Customer Service
1-888-849-7865, TTY 711

Vision Insurance:

VisionCare Plan
1-800-865-3676

Workers' Comp. (Johns Eastern):

1-800-749-3044

Illness-In-Line-of-Duty Leave

Florida Statute 1012.63, Illness-in-line-of-duty leave (ILD), provides employees of school districts with paid leave for injuries or illnesses contracted as a direct result of the employees' work duties. The leave may be authorized for a total not to exceed 10 days per accident or illness; however, it may not to exceed 10 days in any fiscal year.

To be eligible for ILD, an employee must follow the workers' compensation guidelines and procedures. All qualified workers' compensation injuries/illnesses are coordinated with ILD. The advantage of ILD to employees who are deemed unable to work by their treating workers' compensation physicians is they will receive full pay for the first 10 days they are unable to work; whereas under workers' compensation law, they would only receive 66 2/3% of their salary.

Employees who lose no time from work can use up to 10 days ILD leave for approved medical treatment for their

injuries or illnesses. Their worksite will track doctors appointments, testing, physical therapy, etc. This time can be tracked in hourly increments up to a maximum of 10 days.

Employees who miss work fewer than 10 days can use the remaining ILD leave days for medical appointments. For example, an employee who is unable to work for four days following an accident will have six remaining days of ILD for follow-up medical care.

Once employees have exhausted their 10 ILD days, they must use personal sick leave for any future medical appointments.

ILD, like sick leave, is only available for days employees are scheduled to work. (ILD is not available for paid vacations, weekends, summer breaks, etc.)

If you have any questions about ILD, please call Insurance & Benefits at 337-8321.

