

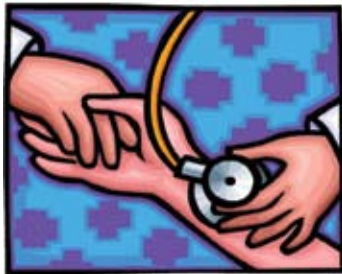


ITF Scheduled to Meet Throughout Summer

Committee Will Explore New Health Insurance Options

Most years, the Insurance Task Force (ITF) takes the summer off; however, this year the committee will continue to meet throughout the summer to address issues raised by the current budget crisis.

During the recent round of contract negotiations between the Teachers Association of Lee County (TALC), the Support Personnel Association of Lee County (SPALC), and the District, analysis of the State of Florida's FY09 allocation for the District's operational budget revealed that funding would be inadequate to cover the economic provisions of the existing collective bargaining agreements. The parties also determined the unlikelihood of additional funds being available to increase the Benefit Bank (the annual amount of money each employee receives for health insurance and voluntary benefits—currently \$6,372) for the April, 2009 health plan year.



If the cost of health insurance continues to increase by medical trend (9-10%), but the amount of the Benefit Bank does not increase, employees may be faced with the choice of paying for a portion of their "employee only" coverage or switching to a lower-option health plan.

All parties are committed to finding the best possible solutions to this current economic crisis, and the negotiating teams will reconvene in September. Until then, the parties have agreed to freeze 2008-09 salaries at the current 2007-08 levels. The District's contribution to the Benefit Bank will also remain at the 2007-08 level. Because compensation is comprised of both salary and benefits (Benefit Bank), the

parties will have to decide how much of the available funding for 2008-09 will be allocated toward salaries and how much will be allocated toward a Benefit Bank increase.

New health plan options might help employees stretch their health plan dollars and free up funding for salary increases. With that in mind, the Task Force will meet throughout the summer with the District's benefit consultants, Gallagher Benefit Services, and Blue Cross Blue Shield to consider modifications to our existing health plans as well as HMO health plan options. HMO's traditionally offer higher benefits for a given premium; however, they have stricter rules than PPO plans and there is no out-of-network coverage.

The Task Force will bring its findings and recommendations back to the joint contract negotiations in September. If their recommendations are approved, the changes and/or new options would be offered for the April 1, 2009, health plan year.

In addition to tackling health insurance issues this summer, the Task Force will also be overseeing a Request for Proposals (RFP) for vision insurance. The District has offered the current VisionCare plan since 1998 and, although there is a high level of satisfaction with the plan, the committee felt it was time to test the vision insurance market.

If you would like to follow the progress of the Insurance Task Force throughout the summer, meeting minutes are posted on the Insurance & Benefits Management website; click on "Insurance Task Force".

SUMMER 2008 ISSUE

In This Issue

Page 1:

ITF Scheduled to Meet Throughout Summer

Page 2:

Illness-in-Line-of-Duty Leave

Workers' Compensation—Employee Rights & Responsibilities

Page 3:

Benefit Reminder

Benefit Coverage End Dates for Terminating Employees

Page 4:

Benefit Directory

Benefit "Tools" for Summer Break



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 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 fewer than 10 days of work 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.



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 appeal procedures.



Responsibilities

As an employee being treated 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;
- Immediately 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).

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 are terminating your employment with the School District at the end of this contract year, you are still eligible to access the EAP this summer per the “Benefit Coverage End Dates” table on this page.

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



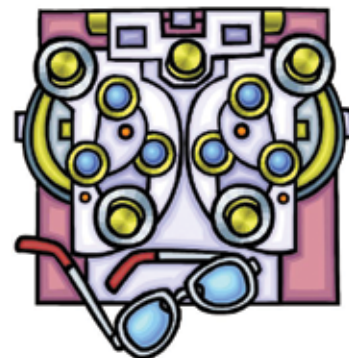
Insurance & Benefits has received a number of calls from employees asking how long they will be covered under the District’s BCBS health insurance plan if they terminate their employment at the end of this school year. Below is a chart of the various employee work calendars (“Work Calendar” column) and 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 also apply to dental, vision, and cancer insurance.

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

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



WORK CALENDAR	LAST DAY WORKED	LAST DEDUCTION	COVERAGE THRU...
12 Month (255 Day)			30 days from Termination
11 1/2 Month (226 Day)	06/23/08	06/30/08	08/15/08
11 Month (216 Day)	06/23/08	06/30/08	08/31/08
206 Day	06/16/08	06/13/08	09/15/08
201 Day	06/11/08	06/13/08	09/15/08
196 Day	06/09/08	06/13/08	09/15/08
190 Day	06/09/08	06/13/08	09/15/08
187 Day	06/06/08	06/13/08	09/15/08
186 Days (Bus Operators/Attend)	06/06/08	06/30/08	09/30/08

Benefit Directory

Cancer Insurance:

Hartford Life/AIG
1-800-880-2776

Dental Insurance:

Delta Dental DPO
1-888-858-5252
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

Benefit "Tools" for Summer Break

For most employees, summer break is a great time to get your "overdue" doctor's appointments scheduled. Here are a few tips to help you access the following benefits:

Vision Insurance

The Vision Care Plan is administered by Comp Benefits. Before you make your eye appointment, please request a Benefit Voucher by either calling 800-865-3676 or by downloading a voucher from Comp Benefits' website (www.mycompbenefits.com).

Dental Insurance

The DPO/ Indemnity Plan is administered by Delta Dental in Alpharetta, GA. To obtain a list of participating providers, please visit Delta Dental's website at www.deltadentalins.com. In addition to a list of participating providers, you can also download an ID card, review paid claims, and print a claim form. To verify eligibility, you may call 888-858-5252, then prompt #5 for the eligibility department.

The DHMO Plan is administered by Delta Care in Cerritos, CA. With the DHMO plan, you are assigned to a specific dentist in the Delta Care network. If you wish to change

your dentist, or if you are not sure to whom you are assigned, please call 800-422-4234.

Disability Insurance

If you need to file a disability claim with UNUM, please contact Insurance & Benefits at 337-8321 to obtain a form.

Health Insurance

Remember to use Blue Cross Blue Shield of Florida's website (www.bcbsfl.com) to obtain a list of PPO participating physicians/facilities to receive in-network benefits. Some key providers/facilities include: Quest Diagnostics for lab services; Women's Breast Centers (Lee Memorial, Cape Coral Hospital, Health Park, Riverwalk) and Radiology Regional for routine/diagnostic mammograms.

The website can also provide additional services (such as replacement ID cards and booklets, view paid claims, etc.) at "My Blue Service".

For more information or questions, please contact Insurance & Benefits at 337-8321 or visit our website at www.leeschools.net/dept/ibm/welcome.htm.



**Don't forget—all
generic drugs are
now free under the
District's four PPO
health plans.**

Free!