



YOUR WELLNESS IS OUR FOCUS

2015 Spring Enrollment Newsletter

2015 Wellness Initiatives

In our continuous effort to increase awareness and wellness engagement, the Wellness Initiatives deadline has been extended through September 30, 2015. Benefits eligible employees need to complete the four (4) Wellness Initiatives by September 30, 2015, in order to be eligible for a healthcare plan without a cost share (free option) effective January 1, 2016 (This does not apply to employees represented by AFSCME & FOP bargaining units). Failure to meet this requirement will result in the inability to enroll in an offered healthcare option without a cost share (free option) effective January 1, 2016.

Benefits eligible employees enrolled in a School Board sponsored healthcare plan need to complete the following four (4) Wellness Initiatives:

- Register at www.mycigna.com.
- Have an annual physical - preventive visit.
- Have biometric screenings (blood work) performed.
- Complete the Health Risk Assessment.

The above information will only be collected by Cigna Healthcare. All collected medical data will be in accordance with the Federal HIPAA Laws protecting the integrity of personal medical data.

2015 Healthcare Plans Enhancements

- Generic Seven Drug Classes at a month co-payment for a 90-day supply.
- Colonoscopies (Preventive and Diagnostics) will be covered 100% (some services may need to be resubmitted due to non-auto adjudication).
- Opportunity for enrollment in CoachRx, providing direct access to Pharmacists, including assistance with adherence, side effects, drug to drug interaction, financial assistance, a free pill box, as well as financial assistance related to co-pay assistance program utilization and slow pay.
- Establishment of automated refill reminder by phone or e-mail.
- All temperature sensitive pharmaceuticals, including insulins which do not require a signature, will be sent overnight with the employee having the opportunity to select an alternative delivery address.
- In the event the mail-ordered pharmaceutical delivery is not completely successful, the affected employee may request another delivery and/or an interim dispensing until a successful mail delivery can occur.
- Class II and III narcotics can be either shipped via home delivery or dispensed at a retail pharmacy, depending upon the wishes of the employee with the concurrence of their physician.
- Ability to utilize Cigna ID card to obtain Box Store Rx pharmaceuticals at free or low co-payment price points to obtain information for purposes of case management, gaps in care, disease management and health coaches with eligible maintenance medications which are subject to mandatory mail away to be subject to the maximum three (3) fills at retail.

What is Preventive Care?

Preventive care services are those provided when you don't have any symptoms of a disease or medical condition and are not already diagnosed with the condition for which the preventive service would be provided.

Most importantly, preventive care helps you prevent some illnesses, such as the flu, by getting a vaccine against the disease. It also helps to detect illness that is present, but where there aren't any symptoms.

Even if you're in the best shape of your life, a serious condition with no signs or symptoms may put your health at risk. Through preventive exams and routine health screenings, your doctor can detect early warning signs of more serious problems. Your plan covers preventive care services. The Patient Protection and Affordable Care Act require that preventive care services be covered with no patient cost-sharing (deductible, coinsurance or copayment).

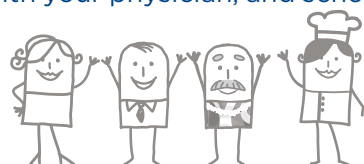
Non-preventive or diagnostic services/supplies that are provided at the time of a preventive care office visit will not be free of charge, you may be required to pay a co-pay, or deductible and coinsurance amount for covered services or supplies that are not preventive.

How to make sure your physician is properly coding a preventive care office visit:

Discuss the following with your physician at the time of the visit before you leave the physician's office:

1. Confirm that correct coding is used - this is the key to receiving accurately processing this claim as preventative and free of charge to you.
2. Confirm that preventive care services are being submitted with an ICD-9 code that represents preventative services and not treatment of illness or injury.
3. Confirm that ICD-9 code is placed as the first diagnosis in the claim
4. Confirm that CPT code is designated as "Preventive Medicine Evaluation and Management Services" to differentiate preventive services from problem-oriented evaluation.

Remember your physician is there to answer all your questions regarding your health. Establish a relationship with your physician, and schedule an appointment today.



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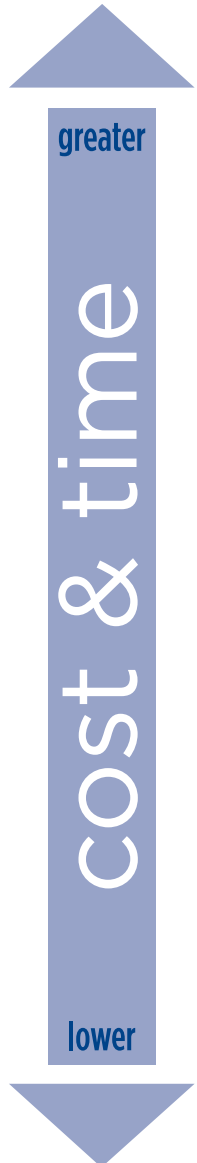


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KNOW BEFORE YOU GO

A simple guide to choosing the right place to go for healthcare.

| | Conditions treated* | Your cost & time |
|---|---|--|
| Emergency Room (ER) For the immediate treatment of critical injuries or illness. If a situation seems life-threatening, call 911 or go to the nearest emergency room. Open 24/7. | <ul style="list-style-type: none"> Sudden numbness, weakness Uncontrolled bleeding Seizure or loss of consciousness Shortness of breath Chest pain Head injury/major trauma Blurry or loss of vision Severe cuts or burns Overdose | <ul style="list-style-type: none"> Costs are highest. No appointment needed. Wait times may be long, averaging over 4 hours**. |
| Urgent Care Center For conditions that are not life-threatening. They're staffed by nurses and doctors and usually have extended hours. | <ul style="list-style-type: none"> Minor cuts, sprains, burns, rashes Fever and flu symptoms Headaches Chronic lower back pain Joint pain Minor respiratory symptoms Urinary tract infections | <ul style="list-style-type: none"> Costs are lower than an ER visit. No appointment needed. Wait times vary. |
| Doctor's Office The best place to receive routine or preventive care, track medications, or get a referral to see a specialist. | <ul style="list-style-type: none"> General health issues Preventive services Routine checkups Immunizations and screenings | <ul style="list-style-type: none"> May include a co-pay/coinsurance and/or deductible. Appointment usually needed. May have little wait time. |
| Convenience Care Clinic Staffed by nurse practitioners and physician assistants. Treat minor medical concerns that are not life-threatening. Located in retail stores and pharmacies, they're often open nights and weekends. | <ul style="list-style-type: none"> Common cold/flu Rashes or skin conditions Sore throat, earache, sinus pain Minor cuts or burns Pregnancy testing Vaccinations | <ul style="list-style-type: none"> Costs are same or lower than office visit. No appointment needed. Wait times typically 15 minutes or less. |



*List is not all inclusive. **Urgent Care Management Monthly, November 2010.

To find a specific healthcare facility or doctor, go to myCigna.com using your computer or any web-enabled mobile device. Or, call the number on your Cigna ID card. The listing of a health care professional or facility in the online directory does not guarantee that the services rendered by that professional or facility are covered under your specific medical plan. Check your official plan document for information about the services covered under your plan benefits. The information provided here is for informational purposes only. During a medical emergency, you should always visit the nearest hospital or call 911 for assistance.



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