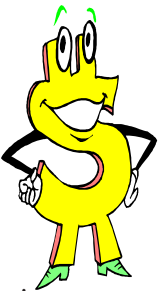


An Ounce of Prevention...

...is worth a pound of cure; a timeless statement that was made by Ben Franklin. Your health is no exception. According to a recent study, healthy lifestyle choices can reduce the risk for chronic illnesses, including heart disease, diabetes and cancer, by a whopping 80 percent. The savings in your pocket and improved quality of life are added bonuses!



Four factors were targeted as providing the largest reduction in the risk for disease, including:

- Body mass index (BMI) lower than 30
- Never smoking
- Three and one half hours of weekly physical activity
- Nutritious eating

Make a small change today towards reducing your risks and increasing your savings!

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Focusing on the Bottom Line

“The only thing worse than feeling bad—is paying too much to feel better!” These were the words of David Marshall as he recalled his recent medical episodes. As he approached his 60th birthday, his knees became a painful concern. “In my much younger days, I was a competitive water skier, and for the past 30 years I have enjoyed as much time as possible on the ‘links.’ Unfortunately, every activity that I have embraced has taken a toll on my knees.”

David learned that he had a very common athletic injury to his knees—meniscus tears. Although a minor tear can repair on its own, the increased pain, swelling and instability in David’s knees were a clear indication for surgery. “When I had my left knee scoped, the procedure was done through outpatient surgery at the local hospital. I had an excellent outcome, which is always what you want—good care and great results.” However, David, who is a self-described “penny-pincher,” was concerned about the total cost. “I knew I had to pay the out-of-pocket deductible and my co-insurance, but then there were all of these fees—for the hospital, anesthesia, pharmacy, and the surgeon. The bottom line for the total meniscus repair cost was staggering!”

Although David was extremely pleased with his surgeon and the results, he put off the repair to the right knee purely due to the cost. “When it got to the point that I could not play a round of golf without significant pain—and more complaining than my wife thought was necessary—I knew I had to do something!”

“I explored how I could reduce my out-of-pocket expenses, as well as the total cost for the procedure.” David remembered a conversation with his sister-in-law suggesting that he look for a doctor that used a surgical center. “I was a little skeptical about whether that would translate to true cost savings.”

Just like all Americans, health care access and costs are true concerns. As Polk County School Board employees, we are fortunate to have free health insurance; however, this insurance comes with a startling price tag—almost \$90 million from budgeted funds. In good economic times, this would be very tough to pay. In a tight economy, it is impossible to pay without sharing the burden.

The focus of this edition of Wellness Matters looks at how each of us can be better healthcare consumers. Can we prevent unnecessary doctor visits? Can we use an urgent care facility with an average cost of \$103 per visit instead of an emergency room visit with an average cost of \$1,200 per visit? Are there facilities that provide same-day surgeries without hidden fees that inflate the bottom line?

For David Marshall, it was all about the *bottom line!* “I found a doctor that used a surgical center, and I had a wonderful outcome. Best of all, I saved significantly on my out-of-pocket expenses as well as the total cost to the PCSB health plan.” David recommends to everyone, “If you have an option when considering a medical procedure as to whether to use a hospital or surgical center, give serious consideration to the surgical center. I personally saved 80%, which is significant!”



How to Cut Your Medical Costs: Do's and Don'ts

How you can stretch your health care dollar during tough economic times — without jeopardizing your health.

“The wind began to switch, the house to pitch, and suddenly the hinges started to unhitch.” This line from the “Wizard of Oz” could easily describe many people’s experience with spiraling medical costs. About 1.5 million families lose their homes to foreclosure every year because of unaffordable medical costs. Out-of-pocket medical costs, including health insurance premiums and copays, have increased by 45 percent in the past five years—and that’s for people lucky enough to have health insurance through their employers.

Given the double-digit increase in medical costs, you may be tempted to stop going to your doctor or to let your prescriptions run out. But before you go to that extreme—and potentially jeopardize your health—consider the following do’s and don’ts for trimming your medical costs.

Do know the rules

Each health insurance plan has its rules and requirements. Make sure you know and follow them. Failing to do so can cost you. For example, your doctor gives you a prescription before you leave the hospital after having surgery. After you fill the prescription, you discover that your plan won’t cover it because it was written in the hospital—but would have covered it if it had been written in your doctor’s office.

Do have a medical home

Research has shown that receiving care from your primary care physician—as opposed to hopping from specialist to specialist—is associated with lower total medical costs. In addition,

many minor health problems, such as stitching up smaller cuts, getting a tetanus shot or dealing with a lower urinary tract infection, can be handled in your doctor’s office, saving you a trip to the emergency room.

Do use the emergency room but only for emergencies

Emergency room care is among the most expensive options for medical care. Of course, don’t hesitate to go if you have symptoms such as significant severe shortness of breath or chest pain, uncontrolled bleeding or sudden weakness anywhere in your body. For less severe symptoms, these tips may help you avoid the cost—and inconvenience—of an emergency room visit:

➤ **Have a plan.** If you have a condition that can suddenly worsen—such as heart disease, migraines, diabetes, back pain or asthma—work with your doctor to develop a plan for dealing with any new complications. Ask about having medications on hand for common complications. If you don’t have access to a nurse line, try calling your doctor or even the emergency room for advice.

➤ **Ask a nurse.** Find out if your insurer or employer offers access to a 24-hour nurse line, where you can talk to a nurse trained in directing people to appropriate medical care.

➤ **Consider urgent care clinics.** Located in drugstores, supermarkets and malls, these clinics are open evenings and weekends when your doctor’s office may be closed. They can handle many minor but urgent issues, such as a strep throat or a bladder infection.

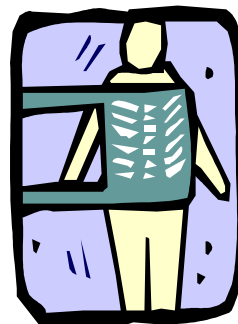
Do shop around

If you need a test or an operation, ask your doctor to recommend more than one facility. Your insurer may be able to tell you which provider will charge less. Some insurers have Web sites to help you compare costs on common procedures, such as CT scans.

Of course, your best bet is to avoid unnecessary tests and procedures. If a test or procedure is suggested for you, ask your doctor why the test is necessary. And make sure you understand the answer. Get a second opinion if you aren’t convinced. Excessive use of medical services is a major contributor to rising health care costs. (See Do’s & Don’ts next page.)

Don’t skip on prevention

Some of the most common reasons adults end up in the emergency room include falls, car accidents, fever, and chest and abdominal pain. Taking steps to reduce the risk of falls around the house, driving sensibly, getting your annual flu shot, and properly cooking and storing food are just a few of many ways that you can avoid getting hurt or ill.



Do's and Don'ts (cont.)

Get on the healthy-living bandwagon: eat healthy foods, get exercise and stop smoking. Regular exercise and a high-fiber diet that includes fruits, legumes, nuts, whole grains and vegetables can reduce your risk of heart disease and other chronic conditions. And stopping smoking not only cuts your risk of illness, but also saves you money. For example, a pack-a-day smoker could save \$5 a day, or almost \$2,000 a year.

Don't drop the ball on refills

Instead of throwing away your prescriptions, take another look at how much you're paying. Generic drugs are equivalent in safety and effectiveness to their brand-name counterparts, but cost 30 to 80 percent less. Talk with your doctor about whether you can switch to a generic. If a generic isn't available, ask your doctor about less expensive medication options.

You may also be able to save money just by switching where you buy your medications. Many prescription plans offer a big discount if you use their mail-order pharmacy. And some retail chains offer popular generics for just \$4 for a 30-day supply. If prescriptions are still too expensive for you, a patient assistance program might be able to help. These programs, sponsored by drug companies, give free or low-cost medicines to people in need. Some also offer discount cards you can use at pharmacies. To find out if you're eligible for an assistance program, ask your doctor or check online.



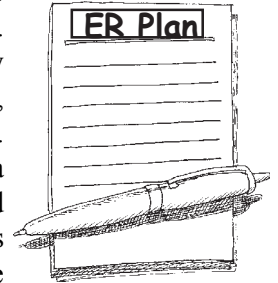
Don't pay the bill before you check it

Review your medical bills carefully and question anything that doesn't look right. Read your policy, explanation of benefits statements (also called EOBs) and any paperwork you receive from your insurance company. Make sure you actually received the treatments for which you're being charged, and check that you aren't being charged twice for the same thing. Finally, watch for typos or errors in the numbers.

Reprinted with permission. Original Article: <http://www.mayoclinic.com/health/medical-costs/MY00733/SECTIONGROUP=2>

Make Emergency Plans Now

Living in Florida, we all know the importance of hurricane preparedness. We have our list of emergency numbers for electricity outages, telephone repair, and local shelters. We know where our flashlights, extra batteries, candles, and fresh bottled water are stored. Hurricane season is only a few months out of the year, are we equally prepared for a medical emergency?



The right time to plan for a potential medical emergency is when you are thinking clearly and not under situational stress. It is important to take the time to customize a crisis plan by gathering your personal or family information now and include information as follows:

- Primary care physician(s) phone number(s)
- Urgent care facility: phone number and extended weekday/weekend hours of operation.
- Medication list: Your doctor or pharmacist can print a copy of ALL of your prescriptions with strength and dosage. Be sure to include ALL vitamin supplements or over the counter (OTC) products (i.e., Tylenol, Advil, etc.).
- Medical history: do you have diabetes, epilepsy, heart failure, etc.
- Friend or neighbor phone number for assistance.

Emergency rooms are for life-threatening conditions; however, many may choose an emergency room when an urgent care facility would have been much quicker and less expensive. How do you know the difference?

Don't take chances, save time and money by calling a medical professional at Health Dialog.

Health Dialog Health Coaches Nurseline (1-877-789-2583)

Welcome to the **Health Dialog Health Coaches Nurseline (1-877-789-2583)** available to you 24/7—24 hours a day, 7 days a week. The nurseline allows you to ask questions to a Registered Nurse who can provide valuable information to help you through a potential crisis, and may save you time and money by avoiding an expensive medical treatment.



ABCs of Diabetes

The *ABCs of Diabetes* is a proactive course through the Wellness Program that provides education, screenings, and discounts for diabetes supplies and prescriptions. Here are a few of the benefits ABCs of Diabetes participants enjoy:

Benefits:

- Free eye and foot exams
- Free lipid, HbA1c, kidney function, and blood pressure screenings—two times each year
- Free Accu-Check glucose monitor

Save \$400 per year!

Reduced Rx Copayments:

- Generic tier copay \$4 (\$8/mail order**)
- Preferred tier copay \$12.50 (\$31.25/mail order**)
- Non-preferred tier copay \$20 (\$50/mail order**)

**90-day supply

*Education/Bartow Airbase:

- Medical Issues in Diabetes—9/04/2008
- Nutrition & Exercise—9/11/2008
- Advanced Diet Planning—9/18/2008
- Hypertension & Heart Disease—9/25/2008

Classes will be held in the main building of the Bartow Airbase, Hwy 17 in Bartow.

All classes start at 4:30 PM, and registration is required. Please email janet.armitage@polk-fl.net or call Janet Armitage, RD, LD/N at 648-3057 for more information.

Fast track your fall fitness at Gold's Gym



FREE Membership September 2009 for Polk County School Board Employees.

Locations: North & South Lakeland
and Winter Haven

Cancer Screenings Can SAVE Your Life!



On-site cancer and osteoporosis screenings are provided to you by the Polk County School Board (PCSB) Wellness Program in conjunction with Lakeland Regional Cancer Center (LRCC). This **FREE** benefit is available to all employees who have PCSB Blue Cross/Blue Shield health insurance. For an appointment, please contact the Cancer Screening Coordinator at each location at least two weeks prior to the screening date. There are no age restrictions for cancer and osteoporosis screenings on the LRCC screening bus. (For the screening coordinator and phone number at each site, please visit <http://www.polk-fl.net/staff/employeeinfo/wellness/documents/screeningscancer0910.pdf>.)

Sept 2009

- 9/2 JIM MILES CTR
- 9/9 BARTOW AIR BASE
- 9/22 JEWETT SOTA
- 9/23 JESSE KEEN EL
- 9/24 KAREN SIEGEL ACAD
- 9/28 JEWETT MID ACAD
- 9/29 AUBURNDALE SR
- 9/30 SIKES EL

Oct 2009

- 10/1 ROCHELLE SOTA
- 10/5 POLK LIFE & LRNG CTR
- 10/6 CALDWELL EL
- 10/7 ALTA VISTA EL
- 10/8 JAMES STEPHENS EL
- 10/12 JAMES STEPHENS EL
- 10/13 EASTSIDE EL
- 10/14 LAKE SHIPP EL
- 10/15 SPOOKHILL EL

Oct 2009 (cont)

- 10/19 SANDHILL EL
- 10/20 DUNDEE RIDGE MID
- 10/21 GARDEN GROVE EL
- 10/22 FLORAL AVENUE EL
- 10/26 LAKELAND SR
- 10/27 LAKELAND SR
- 10/28 SLEEPY HILL MID
- 10/29 BARTOW SR
- 10/30 BARTOW SR

Get On The Bus!