



DID YOU KNOW..... As a member of the School Board of Polk County Health Plan, you have 24 hours a day, 7 days a week access to health professionals through BCBS of Florida Health Dialog.

WHAT IS HEALTH DIALOG?

- **Health Coaches** - are specially trained health professionals (such as nurses, respiratory therapists and dietitians) who can provide you with relevant on-the-spot medical information.
- **Web Tools** – The Dialog CenterSM, a medical information and support website operated and maintained by Health Dialog, gives you access to comprehensive health education and services including:

For the sake of your good health, take advantage of this program offered to you through Blue Cross and Blue Shield of Florida.

You may contact a Health Coach at Health Dialog at 1-877-789-2583 anytime of the day and any day of the week. (TTY for hearing/speech impaired 1-877-900-4304).

You may also access the Dialog CenterSM website through MyBlueServiceSM at www.bcbsfl.com. Please check the PCSB website over the next few weeks for additional information on Health Dialog.

Are you and your family protected in case something happens to you?

Chances are you buy home and auto insurance to protect yourself against the threat of loss. But have you taken any steps to protect yourself from an unexpected loss of income? Would you be able to pay your bills if you become disabled and unable to work? For most people, the answer is no, and the risk of disability is greater than you may think.

GREAT NEWS: All eligible employees have a new one-time opportunity to elect Additional Life and Disability insurance during the October 1, 2009 Open Enrollment period.

What does this mean for you?

- No Evidence of Insurability required for:
 - Insurance coverage in the Group Term Additional Life/AD&D up to the \$150,000 Guarantee Issue amount;
 - Short Term Disability;
 - Long Term Disability;
- Past declination of coverage does not apply.

IMPORTANT: Standard's guaranteed issue opportunity has limited availability. Be sure to read your 2009 Open Enrollment Guide for more information on this benefit.

Please visit the Insurance page of the PCSB website to view a video on disability insurance by The Standard.
<http://www.polk-fl.net/staff/employeeinfo/riskmanagement/>

We are pleased to announce, effective October 1, 2009, Medco Health Solutions, Inc., will be the new administrator of the PCSB prescription drug benefit.

Your new prescription drug benefit features:

An extensive retail pharmacy network: Almost 60,000 retail pharmacies across the country.

World-class service:

- interactive voice response system,
- "first-call resolution" customer service policy,
- award-winning member website,
- around-the-clock pharmacist availability

Convenient mail-order service: Medco mail-order pharmacies provide a convenient, reliable way to fill prescriptions. Mail order is usually less expensive for long-term medications, and you can often receive up to a 90-day supply with each prescription.

A website designed just for you:

One-time registration at www.medco.com

Starting in July the link below will connect you with the online formulary through Medco. You can enter your current medications to verify whether they are generic, Preferred Brand or Non-Preferred Brand medications. The site will also allow you to view alternatives and determine if a generic equivalent is available.

<http://www.medcohealth.com/medco/consumer/druglistdirect/entryPage.jsp?0&formid=00037&prefaltid=00022>

The "price a medication" feature is scheduled to be available to PCSB employees August 1st.

Watch your mail for a Welcome Kit from Medco that will include your new prescription card. In the meantime, if you would like to learn more about Medco, please visit www.medco.com.

Watch your home mailbox for your Benefits Open Enrollment Packet. You will find more detailed information on these and other important benefit changes inside. Please remember, your Open Enrollment period is from August 1st-31st 2009-All Enrollment forms must be received in the Risk Management & Insurance Department by 4p.m. August 31st.

BCBSF 3160/3161 Health Reimbursement Arrangement (HRA) Plan

The Polk County School Board is excited to offer a consumer-directed health plan called the BCBSF 3160/3161 HRA Plan. With this plan you will have more control in managing your health care dollars by combining health insurance coverage with a health reimbursement arrangement that helps you pay a portion of your covered medical expenses. The money contributed by the District on your behalf to this account may be used for qualified medical expenses incurred by the employee and their covered dependents. You will have the option to use it for common occurrences such as office visits or prescription copays, or you can let it build in your account. At the end of the plan year, any amount remaining in the account will roll over into the next plan year to be used for future medical expenses.

Should I Enroll in the BCBSF HRA Plan?

Only you can make the choice. The PCSB Health Plan statistics show that in 2008, 68% of its medical plan member spent less than \$1,000 for medical care. Depending on your personal situation, you may have no out-of-pocket expenses with this plan because:

- *PCSB pays the employee premium through the Board Contribution (\$5,280 annually).*
- *PCSB contributes \$500 into the employee's Health Reimbursement Arrangement (HRA) at the start of the plan year.*
- *Employees are eligible to receive an additional \$500 HRA contribution for the 2009/2010 Plan Years by completing a Personal Health Assessment (PHA) and health screening. (Health screenings will be provided at no cost to the employee through BCBSF or the employee may use their personal physician.)*
- *Preventive care is covered at 80% with no deductible and no maximum.*

For more information on Open Enrollment and the new Medical Plan Options, and for a chance to complete your Health screenings* please join us at one of the meetings listed below. Company Representatives that are a part of the Board sponsored group plans will be on hand to help answer your questions.

*To register for the Health screening please Click on the attached link to schedule your appointment time: <https://www.pickatime.com/client?ven=11602551>

Please note: You will be asked to create a Login ID and Password. Click on login, enter your email address, create a password and choose your group's name from the list. Choose your appointment time.

Screenings are limited. Registration required.

Fri	7/17/2009	8am - 12 Noon	District Office	Health Screening, Health Plan Information; Company representatives
Tues	7/20/2009	7-8:00p	Lakeland Sr. High	Health Plan Informational Meeting only
Thurs	7/23/2009	7-8:00p	Haines City High	Health Plan Informational Meeting only
Mon	7/27/2009	7-8:00p	McLaughlin Middle	Health Plan Informational Meeting only
Tues	7/28/2009	7-8:00p	Kathleen Sr. High	Health Plan Informational Meeting only
Fri	8/7/2009	8am - 12 Noon	District Office	Health Screening, Health Plan Information; Company representatives
Sat	8/8/2009	8am - 12 Noon	District Office	Health Screening, Health Plan Information; Company representatives
Fri	8/14/2009	8am - 12 Noon	District Office	Health Screening, Health Plan Information; Company representatives
Sat	8/15/2009	8am - 12 Noon	District Office	Health Screening, Health Plan Information; Company representatives
Sat	8/29/2009	8am - 12 Noon	District Office	Health Screening, Health Plan Information; Company representatives

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