



2019 Retiree Benefits Workshop

Understanding Key Retiree Benefits

August 2, 2019





Agenda

- Joint Health Management Board (JHMB)
- WellPATH
 - Wellness Program
 - Employee Assistance Program
 - Telehealth Program
- General Benefits Overview
- Coordination of Benefits
- Prescription Drug Plans
 - EnvisionRx – Active/Commercial Plan
 - EnvisionRx*Plus* – Medicare Part D Plan + Wrap
- Questions & Answers Session
 - Followed by time for individual Q & A
- Complete Workshop Survey



Presenters



Fresno Unified School District

- Franceen Hanley, Delta Fund Administrators
Joint Health Management Board Administrator
- Alva Aguirre, Delta Fund Administrators
Joint Health Management Board Administrator
- Jillian Gaytan, WellPATH Program Manager
Delta TeamCare
- Oscar Mendoza, JHMB Director and District Coordinator I
FUSD Benefits Office



Joint Health Management Board



Joint Health Management Board (JHMB)



Fresno Unified School District

- The JHMB functions ensure that the District's benefit plans meet the requirements of each union's collective bargaining agreement and contracts, while maintaining the most affordable benefits available for both the District and its employees and retirees.
- Comprised of members of management and representatives from each of the unions with members working within the District



JHMB Mission



Fresno Unified School District

- Share responsibility and to build unity between the District and the participating Employee Labor Units;
- Manage and maintain the highest quality health benefits possible on behalf of Active and Retired Employees;
- Promote informed and proactive decisions regarding health benefits in the most cost-effective, innovative and efficient manner;
- Develop and promote wellness education; and
- Enable participants to become informed and responsible health care consumers.



JHMBHealthConnect



Fresno Unified School District

JHMBHealthConnect...The First Stop for Employee Benefits

www.jhmbhealthconnect.com/

JHMBHealthConnect...The First Stop for Employee Benefits

Joint Health Management Board
Fresno Unified School District

HOME STAYING CONNECTED WELLPATH YOUR BENEFITS USING YOUR PLANS CONTACT JHMB

July 2019: WellPATH Spotlight – Living Healthy – Understanding Fat
Boost your fat IQ by reading this month's article with five things you should know about fat and live a healthier life. [Learn more...](#)



JHMBHealthConnect



Fresno Unified School District



HOME

STAYING CONNECTED

WELLPATH

YOUR BENEFITS

USING YOUR PLANS

CONTACT JHMB

Contact the JHMB: jhmbhealthconnect@yahoo.com

If you have questions regarding your benefits, wellness offerings, and/or information provided on JHMBHealthConnect.com, you can send a message to the JHMB!



JHMBHealthConnect



Fresno Unified School District

- Sign Up for Monthly Updates
 - Sign-up to receive periodic emails about your benefits and wellness offerings from the JHMB and the WellPATH Employee Wellness Program.
 - Provide us your email today, or sign up at www.jhmbhealthconnect.com/
- JHMB 2019 Email Subscriber Survey Results
 - We now have a bit more detail to help us shape our communications going forward
 - Look forward to a new section on healthy aging!



Updating Your Contact Information



Fresno Unified School District

- All FUSD/JHMB approved vendors use address information provided by the District.
- From time to time the District will mail important information regarding benefits.
- It is therefore imperative that the District have up-to-date addresses and phone numbers.



WellPATH Employee Wellness Program



WellPATH – Your Path to Better Health

Presented by -
Jillian Gaytan, WellPATH Program Manager



What is WellPATH?



Fresno Unified School District

- WellPATH is an initiative of the Joint Health Management Board of Fresno Unified School District and is a free employee wellness program designed for, and by, employees of Fresno Unified School District.
- WellPATH provides Fresno Unified members with opportunities that guide and encourage a healthy commitment to positive lifestyle change.

WellPATH services are available as a health benefit, under the District's Health Plan for:

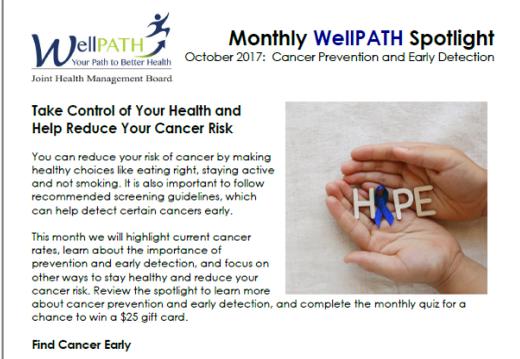
- ✧ Active employees
- ✧ Retirees
- ✧ Spouses, domestic partners, and
- ✧ Dependent children age 18 and older





WellPATH Services & Events

- ✧ Onsite Flu Shot Clinics (Fall)
- ✧ “Know Your Numbers” Wellness Screenings
- ✧ Onsite Group Fitness classes
- ✧ District-wide Wellness Challenges
- ✧ Monthly Wellness Webinars
- ✧ Monthly Newsletters, Health Information, Recipes, Tips and Quizzes
- ✧ PlushCare – Telemedicine Program
 - \$5 co-pay; (866) 460-6205
- ✧ Employee Assistance Program (EAP)
 - Claremont EAP (800) 834-3773



WellPATH
Your Path to Better Health
Joint Health Management Board

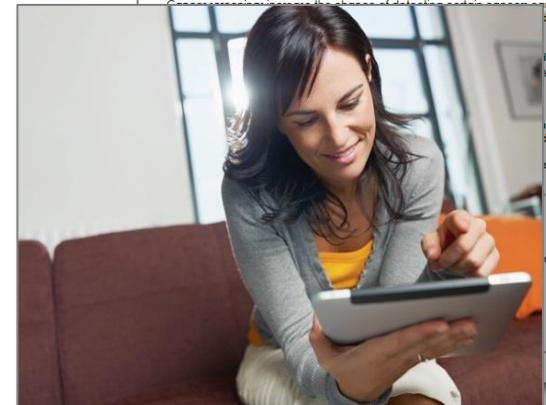
Monthly WellPATH Spotlight
October 2017: Cancer Prevention and Early Detection

Take Control of Your Health and Help Reduce Your Cancer Risk

You can reduce your risk of cancer by making healthy choices like eating right, staying active and not smoking. It is also important to follow recommended screening guidelines, which can help detect certain cancers early.

This month we will highlight current cancer rates, learn about the importance of prevention and early detection, and focus on other ways to stay healthy and reduce your cancer risk. Review the spotlight to learn more about cancer prevention and early detection, and complete the monthly quiz for a chance to win a \$25 gift card.

Find Cancer Early



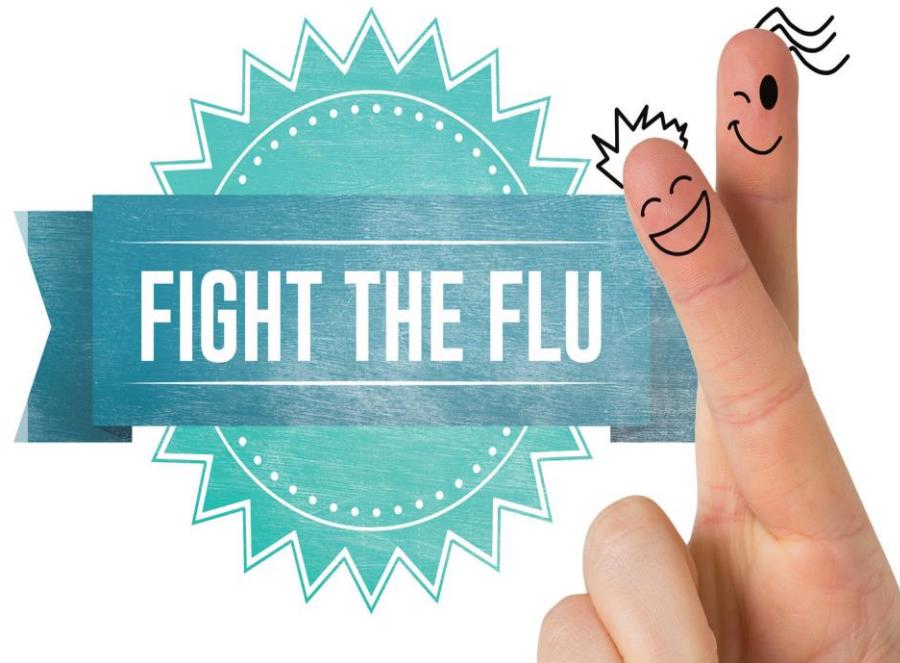
**Monthly Spotlight,
Webinars, and Quizzes**
Complete a quiz
and enter to win
\$25 gift card.



WellPATH Program Benefits

Flu Shot Clinics:

- ✧ Offered in the Fall between September - November
- ✧ Locations and Times – Throughout the District
 - ✧ For details visit: <http://www.jhmbhealthconnect.com/free-flu-shots>





WellPATH Program Benefits

Biometric Screenings:

- ✧ Offered year round
- ✧ FREE every 10 – 12 months
- ✧ Health Screening Services:
 - ✧ Height
 - ✧ Weight
 - ✧ Body Mass Index
 - ✧ Percent Body Fat
 - ✧ Waist Circumference
 - ✧ Waist to Hip Ratio
 - ✧ Blood Draw (optional)
 - ✧ Lipid Profile
 - ✧ Test A1c





WellPATH Program Benefits

FREE Onsite Group Fitness Classes:

- ✧ Available Fall, Winter and Spring Session
- ✧ 6-Week Sessions
- ✧ Variety of Classes to Choose:
 - ✧ Yoga
 - ✧ Zumba
 - ✧ Circuit Training
 - ✧ Kettle Bell
 - ✧ 20x3

- ✧ All Fitness Levels are Welcome

fitness



News & Info – Helping You to Better Health

WellPATH
Your Path to Better Health
Joint Health Management Board

Monthly WellPATH Spotlight
October 2015: Cancer Prevention

4 WAYS TO REDUCE YOUR CANCER RISK
No matter what your age or lifestyle, the choices you make today and in the future can improve your chances of living a healthy and cancer-free life. The following tips can help you prevent many forms of cancer. They can also help you find cancers early, when they are most treatable.



SAY NO TO SMOKING
If you don't smoke cigarettes, good for you. If you do smoke, quitting is the best thing you can do for your health right now. No matter what your age or how long you have smoked, your health will improve once you quit.

After only one year of quitting, your risk of lung cancer will be reduced. And the longer you stay smoke-free, the better your lungs will work and the easier you will breathe.

Need more reasons to quit? Around 30 percent of all cancer deaths are connected to smoking. Smoking has been linked to cancers of the lungs, mouth, pharynx, larynx, esophagus, pancreas, cervix, kidneys and bladder.

Cigarettes are not the only danger. Smokeless tobacco and cigars have also been linked to cancer. When you quit smoking or using tobacco products, you greatly reduce your risk of having cancer.

PRACTICE PREVENTIVE CARE
Are you seeing your doctor as often as you should? As your age increases, so does your need for cancer screenings. Seeing your doctor for regular exams can help you detect many forms of cancer early. You may be able to detect cancers of the prostate, breasts, colon, rectum, cervix, testes, tongue, mouth and skin.

The earlier cancer is found, the easier it can be treated. For instance, if you find prostate cancer before it spreads, you have close to a 100 percent chance of living five years or more. The American Cancer Society (ACS) recommends that you get screened for the following cancers:

- Breast cancer.** Women 40 years and older should have a mammogram and a clinical breast exam every year.

Claremont EAP, Personal Advantage
Wellness Library Health Link and Vitality Communications ©2015

What's New with WellPATH? September 24, 2015

WellPATH
Your Path to Better Health
Joint Health Management Board

Don't Let the Flu Happen to You!



Last year, more than 1,200 people received their flu shot vaccination through the District's free clinics. This October through November, the WellPATH program is partnering again with Kaiser Permanente to offer over 30 free flu shot clinics at sites throughout the district.

The vaccine is free and available for employees with district medical insurance, covered spouses, domestic partners, dependents age 18+, early retirees, and Medicare-eligible retirees. All recipients must present district-issued medical ID card. View the schedule for this year's free flu shot clinics at a site convenient for you.

Upcoming Activities

- Wellness Screenings**
Wednesday, Oct 7 (PM)
Friday, Oct 8 (AM)
Tuesday, Oct 20 (AM)
Saturday, Oct 24 (AM)
- Health & Wellness Quiz**
\$25 Gift Card Prize
Entries Due by Sept 30
- Group Fitness Classes**
Classes until Nov 19

September 2015 Recipe
Greek Roasted-Vegetable Sandwich



Serves (4): Each serving contains about 430 calories, 71 g carbohydrates, 15 g protein, 10 g fat, 775 mg sodium, and 13 g fiber.

Cholesterol - Do You Know Your Numbers?
September 2015 WellPATH Spotlight



Learn More

Healthy Minute
Take a Minute for Your Health

Prepared for you by **WellPATH**
Your Path to Better Health
Joint Health Management Board

October 2015

6 Ways to Reduce Your Cancer Risk



No matter what your age or lifestyle, the choices you make today and in the future can improve your chances of living a healthy and cancer-free life. The following tips can help you prevent many forms of cancer. They can also help you find cancers early, when they are most treatable.

This month, WellPATH offers you 6 ways to reduce your cancer risk. Review the October 2015 spotlight and complete the Monthly Quiz and enter for a chance to win a \$25 Gift Card. Visit our Health Spotlights at: www.JHMBHealthConnect.com/health-spotlights.

Don't Let The Flu Happen to You

FREE Flu Shots October & November



This October through November, the WellPATH program is partnering with Kaiser Permanente to offer Free Flu Shot Clinics at sites throughout the District. The vaccine is free and available for employees with district medical insurance, covered spouses, domestic partners dependents age 18+, early retirees, and Medicare-eligible retirees. Must present district-issued medical ID card. The clinics will be offered at multiple sites throughout the District and walk-ins are welcomed.

Visit www.JHMBHealthConnect.com/free-flu-shots for the latest schedule and other ways you and your family can receive flu shots in the Fresno area this fall.

October 2015 Webinars

The WellPATH Program is proud to offer monthly webinars focused on key health and wellness topics. Review the Pinnacle Training Systems webinar and complete the monthly quiz for a chance to win a \$50 Visa Gift Card.

- Tuesday, October 13 at 6:30PM
"Diet and its Relationship to Cancer Risk" - Pinnacle Training Systems
- Tuesday, October 20 at 9AM & 11AM
"Work/Life Balance" - Claremont EAP

For more details and to register, visit www.JHMBHealthConnect.com/events/category/workshops.

Share Your Love for Wellness

We'd like to hear from you about how the WellPATH program has helped improve your health/happiness.

Share Your Love & Enter to Win
Simply send an email to our WellPATH Director and include your name, your district site, briefly explain how the WellPATH program has improved your health/happiness, and attach a photo.



Winners will receive a Visa gift card and be featured in WellPATH-related communications in 2015. Learn more at www.JHMBHealthConnect.com/4371.

Monthly Spotlight, Webinars, and Quizzes Complete a quiz and enter to win \$25 gift cards each month

Monthly WellPATH Email with upcoming events, recipes, and ways to stay in shape

Monthly Healthy Minute with health tips, recipes, on-going events, and ways to stay in shape



WellPATH Program Benefits

PlushCare – Telehealth Services:

- ✧ Available after hours and on the weekend
- ✧ Only a \$5 co-pay
- ✧ Here's what is covered:
 - ✧ Bronchitis
 - ✧ Ear infections
 - ✧ Kidney Infections
 - ✧ Pink Eye
 - ✧ Rashes/Dermatitis
 - ✧ Sore Throat
 - ✧ Urinary Tract infection
 - ✧ Common Cold and Stomach Flu
 - ✧ And More!
- ✧ Phone: **866-460-6205**
- ✧ www.PlushCare.com

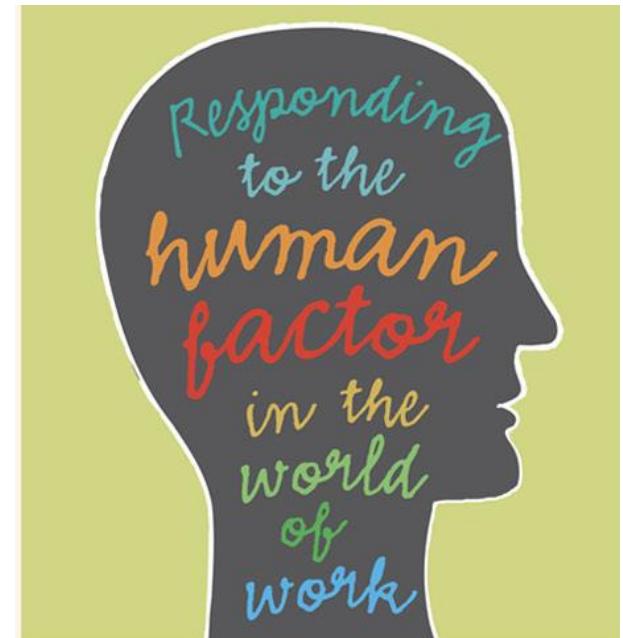




WellPATH Program Benefits

Claremont Employee Assistance Program:

- ✧ Offers a host of services for you and your family members in the immediate household covered under the District's medical plan
- ✧ Services:
 - ✧ 5 Free Counseling Sessions per Incident per Year
 - ✧ Financial Matters
 - ✧ Legal Issues
 - ✧ Health and Wellbeing
 - ✧ Daily Living / Convenience
- ✧ Toll-Free 24/7: 800-834-3773
- ✧ www.ClaremontEAP.com





WellPATH Program Benefits

Become a WellPATH Champion!

- ✧ A WellPATH Champion is an ambassador who is committed to creating a culture of health and wellness with your peers
- ✧ **Champion Role:**
 - ✧ Be an advocate for health and leading a healthy lifestyle
 - ✧ Share wellness related information with your peers, such as:
 - ✧ Personal Wellness Screenings
 - ✧ Flu Shot Clinics
 - ✧ Group Fitness Classes
 - ✧ Challenges
 - ✧ Encourage fellow retirees to participate in the various WellPATH activities and events
- ✧ **Incentives:**
 - ✧ WellPATH brand items, \$50 Gift Card (annually), District-wide recognition, Exclusive invites to special events, opportunities to receive additional gift cards





WellPATH Contact Information



Fresno Unified School District

Website: www.JHMBHealthConnect.com/wellpath

Phone: (833) WELL-PATH

Email: WellPATH@delapro.com

Email: jhmbhealthconnect@yahoo.com



Joint Health Management Board

Joint Health Management Board
Fresno Unified School District

HOME STAYING CONNECTED **WELLPATH** YOUR BENEFITS USING YOUR PLANS CONTACT

WellPATH

Enter keywords...

WellPATH
Your Path to Better Health
Joint Health Management Board

Watch a Webinar & Enter to Win
\$50 Gift Card Monthly Raffle

Review the Pinnacle Training Systems monthly webinar and complete the Monthly Quiz for a chance to win a \$50 Visa gift card.

Learn More

ACTIVITIES CALENDAR

FREE Flu Shots
Offered at Various District Sites
From October 1 - November 10

Program Update - 10/1/15: WellPATH Launches 3 New Programs for 2015-16

Healthy Minute
Take a Minute for Your Health

Prepared for you by WellPATH
Your Path to Better Health
Joint Health Management Board

Feb 20 19
7 Tips to Prevent Heart Disease

Heart disease may be a leading cause of death, but that doesn't mean you have to accept it as your fate. Although you lack the power to change some risk factors — such as family history, sex, or age — there are some key heart disease prevention steps you can take to reduce your risk. You can avoid heart problems in the future by adopting a healthy lifestyle today. Review the spotlight to learn more about the 7 strategies to prevent heart disease and complete the monthly quiz for a chance to win a \$25 gift card at www.JHMBHealthConnect.com/health-spotlights

Upcoming WellPATH Activities
FREE Wellness Screenings

Mon, Feb 4:	8:00 AM - 11:00 AM	SPED Building
Fri, Feb 15:	1:30 PM - 4:30 PM	Mali Elementary
Wed, Mar 6:	7:00 AM - 11:00 AM	DP
Fri, Mar 8:	7:00 AM - 11:00 AM	Education Center
Wed, Mar 13:	8:00 AM - 11:00 AM	Duncan Polytechnical
Fri, Mar 15:	7:00 AM - 10:00 AM	Holland Elementary
Wed, Mar 27:	1:00 PM - 4:00 PM	Yosemite Middle School

Missed the January 31st Deadline? Schedule a Personal Wellness Screening for Your Site Today

It's not too late to request a wellness screening at your site, we've extended the registration deadline until February 28. Schedule your FREE WellPATH Program on-site biometric health screening by completing the Event Request Form TODAY at <https://www.surveymonkey.com/r/3357MMB>. We need your help to schedule screenings at your site and dates are filling up fast. Don't miss this opportunity to receive a FREE annual biometric health screening and a chance to earn a \$25 gift card.

Monthly Webinars
Heart Health
By Pinnacle Training Systems

Happy National Heart Health Month! Our Nation's number one cause of death for both men and women is heart disease. Learn how you can detect risk factors early and take the preventive route through lifestyle modification.

Tax Saving Strategies!
by Claremont EAP - Henry Gorecki

Review step-by-step the different sections of the 1040 and how you can maximize savings. What is the difference between a tax deduction and a credit? How can I minimize taxes? Give yourself a raise! Learn more about smart tax planning.

Learn more and watch online at: www.JHMBHealthConnect.com/monthly-webinars.

Group Fitness Open Thru March 8

Our FREE group fitness block began on January 14 and runs until March 8. Classes offered this session include Zumba, Ballet and Guts, 2b3, Yoga and Kettlebells. All fitness levels are encouraged to attend. Visit our events calendar to see the group fitness schedule at: www.JHMBHealthConnect.com/events.



Navigating JHMBHealthConnect Website



Fresno Unified School District

- WellPATH:
www.jhmbhealthconnect.com/wellpath

JHMBHealthConnect...The First Stop for Employee Benefits

Joint Health Management Board
Fresno Unified School District

HOME STAYING CONNECTED **WELLPATH** YOUR BENEFITS USING YOUR PLANS CONTACT JHMB

WellPATH

Enter keywords...

WellPATH
Your Path to Better Health
Joint Health Management Board

Feb 2019 Healthy Minute
Monthly Health Tips & Recipes

Healthy Minute
Feb 2019
February is Heart Month. It's time to focus on your heart health. Heart disease is the leading cause of death in the United States. You can reduce your risk of heart disease by making healthy choices every day. Learn more about heart health and how to stay healthy.

Download

WellPATH seeks to foster a healthy work environment and engage Fresno Unified School District employees in their health and well-being. The program assists employees along their path to optimal health through education, wellness activities, and resources that support healthy lifestyle choices. Active employees, spouses, domestic partners, dependent children age 18 and over, early retirees (defined as a retired individual under age 65 and not eligible for Medicare), and retirees covered under the District's health benefit plan are eligible to participate in the WellPATH Employee Wellness Program. Learn more about the program rules, eligibility, seminars, and discounts.

Program Details

CTED WELLPATH YO

About WellPATH

Classes & Events

Employee Discounts

FREE Flu Shots

Group Fitness

Health Spotlights

Know Your Numbers

Monthly Webinars

Resources

Request An Event

Share Your Love For Wellness

WellPATH Champions

WellPATH Support Services



JHMB Events Calendar: Agenda View

Classes & Events

JHMB Events Calendar

WellPATH Program Events and Activities

Today   Friday, July 12 ▾

 Print  Week  Month  Agenda ▾

Friday, July 12

Webinar: [Uncovering Unconscious Beliefs](#)

Saturday, July 13

Webinar: [Uncovering Unconscious Beliefs](#)

Sunday, July 14

Webinar: [Uncovering Unconscious Beliefs](#)

Monday, July 15

Webinar: [Uncovering Unconscious Beliefs](#)

Tuesday, July 16

Webinar: [Uncovering Unconscious Beliefs](#)

Wednesday, July 17

Webinar: [Uncovering Unconscious Beliefs](#)

Thursday, July 18

Webinar: [Uncovering Unconscious Beliefs](#)

Friday, July 19

Webinar: [Uncovering Unconscious Beliefs](#)

Saturday, July 20

Webinar: [Uncovering Unconscious Beliefs](#)

Sunday, July 21

Webinar: [Uncovering Unconscious Beliefs](#)

Monday, July 22

Webinar: [Uncovering Unconscious Beliefs](#)

Tuesday, July 23

Events shown in time zone: Pacific Time - Los Angeles



JHMB Events Calendar: Month View

JHMB Events Calendar

WellPATH Program Events and Activities

Today ◀ ▶ July 2019

Print Week **Month** Agenda

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	Jul 1	2	3	4	5	6
Webinar: Master You	Webinar: Uncovering Unconscious Beliefs - Online					
		5:30pm Group Fitness C				
7	8	9	10	11	12	13
Webinar: Uncovering Unconscious Beliefs - Online						
	4pm Group Fitness Clas	5:30pm Group Fitness C	1:30pm Group Fitness C	2:30pm Group Fitness C		
14	15	16	17	18	19	20
Webinar: Uncovering Unconscious Beliefs - Online						
21	22	23	24	25	26	27
Webinar: Uncovering Unconscious Beliefs - Online						7am Wellness Screening
28	29	30	31	Aug 1	2	3
Webinar: Uncovering Unconscious Beliefs - Online			Webinar: Mastering the Business of Workplace Etiquette - Online			
	8am Wellness Screening					



JHMB Events Calendar: Week View

JHMB Events Calendar

WellPATH Program Events and Activities

Today ◀ ▶ Jul 7 – 13, 2019

Print **Week** Month Agenda

	Sun 7/7	Mon 7/8	Tue 7/9	Wed 7/10	Thu 7/11	Fri 7/12	Sat 7/13
Webinar: Uncovering Unconscious Beliefs - online							
8am							
9am							
10am							
11am							
12pm							
1pm							
2pm					1:30p – 2:30p Group Fitness Rata High School, 1373		
3pm					2:30p – 3:30p Group Fitness Rata High School, 1373		
4pm		4p – 5p Group Fitness Rata High School, 1373					
5pm				5:30p – 6:30p Group Fitness 2348 Mariposa St,			
6pm							

Events shown in time zone: Pacific Time - Los Angeles



General Benefits Overview



Benefits Bird's Eye View

- PPO and HMO Medical Options
- Behavioral Health
- Prescription Drug
- Dental Plan*
- Vision Plan*
- Planned Surgery Benefit Program*
- Chiropractic and Acupuncture
- Wellness Program
- Employee Assistance Program (EAP)
- Telehealth

** special eligibility provisions apply*



Medicare Requirement

Retirees and their covered dependents must enroll in Medicare Part A and Part B once eligible.

- **PPO Plans:** If you are eligible for Medicare, the Plan is the secondary plan and Medicare is the primary plan, regardless if you enroll in Medicare or not.
 - The Plan will estimate what Medicare would have paid as the primary payer. The Plan will then pay its benefits as secondary payer.

- **HMO Plan:** If you are eligible for Medicare, you must be enrolled in Medicare Part A and Part B in order to enroll in the Kaiser HMO Plan.
 - If you are eligible for Medicare but fail to enroll in Medicare, you are not eligible for the Kaiser HMO plan. You would need to elect one of the PPO plan options (see above).



Common Terminology

- **Copayment** - The fixed-dollar amount you are required to pay each time a particular medical service is used
- **Calendar Year Deductible** - The cumulative amount that you must pay annually before benefits will be paid by the Plan
- **Coinsurance** - The percentage amount you are required to pay after you've satisfied any co-payment or deductible
- **Calendar Year Out-of-Pocket** - The total you pay out of your pocket for a calendar year. Includes deductible, copays and co-insurance
- **Network** - A group of providers that are contracted with the Plan to provide discounted rates for services
- **Coordination of Benefits** - Two plans work together to pay claims for the same person
- **Formulary** – A specific list of prescription drugs, both generic and brand name, that the Plan uses to offer the greatest overall value.
- **Tiered Prescription Drug Benefit** - Require varying levels of payment depending on the drug's tier



Medical Options

PPO Plan A & Plan B Highlights

- Plans are administered by Delta Health Systems
- Plans use the Anthem Blue Cross provider network*
- Flexibility of using in-network or out-of-network providers (higher benefit levels apply to in-network providers)
- Some services require pre-authorization from Anthem Blue Cross
- Certain services require a copayment
- Calendar year deductible applies. Once the deductible is met, you are responsible for a coinsurance
- Free preventive care

*Anthem network only available in California



Medical Options

Kaiser Permanente HMO Plan Highlights

Retirees Not Eligible for Medicare

- You must reside or work in Kaiser service area to be eligible*
- Kaiser offers an integrated network of providers and all care must be received by a Kaiser provider
- You must select a primary care physician (PCP). Your PCP will coordinate necessary referrals
- Certain services require a copayment
- Calendar year deductible applies. Once the deductible is met, you are responsible for a coinsurance
- Free preventive care
- Mobile App Available

*Kaiser only available in California



Medical Options

Kaiser Permanente Senior Advantage Plan Highlights

Retirees Enrolled in Medicare

- You must reside in Kaiser service area to be eligible*
- Kaiser offers an integrated network of providers and all care must be received by a Kaiser provider
- You must select a primary care physician (PCP). Your PCP will coordinate necessary referrals
- No calendar year deductible
- Most services require a copayment. Certain services require a coinsurance
- Free preventive care

*Kaiser only available in California



Behavioral Health

- Mental Health & Substance Abuse treatment
- Benefits for inpatient and outpatient services
- If you are enrolled in Plan A or Plan B, your coverage is through Avante Health
 - Pre-authorization is required for all mental health and substance abuse services
 - You must use an Avante network provider
- If you are enrolled in Kaiser, your coverage is through Kaiser



Prescription Drug

PPO Plan A & PPO Plan B

- There are two different prescription drug plans, both are administered through EnvisionRx

Active Plan, also referred to as commercial plan, or EnvisionRx

Medicare Retiree Plan, also referred to as employer group waiver plan (EGWP), Medicare Part D Plan, or EnvisionRx *Plus* Group Retiree PDP Plan

- Due to the intricacies of the Medicare Retiree Plan, we will review that plan in greater detail later in the presentation



Prescription Drug

PPO Plan A & PPO Plan B - Active Plan

- The EnvisionRx Active plan includes a four-tier prescription benefit.
 - Tier 1 includes generic drugs for high blood pressure, high cholesterol, depression and diabetes.
 - Tier 2 includes generic drugs. Generic drugs are required by the FDA to contain the same active ingredients as their brand-name counterparts.
 - Tier 3 includes preferred brand name drugs
 - Tier 4 includes non-preferred brand name drugs
- If you purchase a brand name prescription when there is a generic equivalent available, you will pay the brand copay plus the difference in cost between the brand name and the generic.
 - Exceptions are available if the brand name medication is authorized as medically necessary by EnvisionRx.



Prescription Drug

PPO Plan A & PPO Plan B - Active Plan

- Up to a 90-day supply available at retail or through mail order.
- Maintenance medication refills are required to be dispensed in a 90-day supply by a pharmacy in the Rx90 network (EnvisionMail, Rite Aid, Walgreens or Costco retail pharmacy).
- Some medications require pre-authorization or step therapy



Prescription Drug

Kaiser Permanente Traditional and Senior Advantage Plans

- The Kaiser prescription plan includes a two-tier prescription benefit.
 - Tier 1 includes generic drugs. Generic drugs are required by the FDA to contain the same active ingredients as their brand-name counterparts.
 - Tier 2 includes preferred brand name drugs. Non-preferred brand name and specialty drugs are covered under Tier 2 if approved through an exception process.
- Up to a 30-day supply available at retail, and up to a 100-day supply through mail order.
- For a Kaiser formulary prescription drug list(s) or more information on the mail order service, go to www.kp.org/formulary



Dental Plans

Delta Dental PPO Plan

- Flexibility to use dentist of your choice
- Use Delta Dental network provider for higher benefit level
- Preventive and restorative services covered at 100% if you use an in-network provider
- Calendar year maximum

UHC Dental Direct DHMO Plan

- No need to designate a dentist
- Must use UHC Dental Direct network provider
- No coverage for non-network provider
- Majority of services covered at 100%



Vision Plan

For those enrolled in PPO Plan A or PPO Plan B

- Administered by MES Vision
- Flexibility to use provider of your choice
- Use a MES network provider for higher benefit level
 - Services by a non-network provider are available on reimbursement arrangement only

For those enrolled in Kaiser

- Benefits covered through Kaiser



Planned Surgery Benefit

- Available to those enrolled in PPO Plan A and PPO Plan B only
- The FUSD Plan MUST be the primary payer to be eligible for this program
- Administered by BridgeHealth
- Services covered at 100%, including any necessary travel, lodging, and meals
- All services and travel must be arranged through BridgeHealth
- For non-emergency surgeries including but not limited to:
 - Cardiac: coronary artery bypass graft, valve repair and replacement
 - General: gall bladder removal, ENT, hernia repair
 - Orthopedic: carpal tunnel release, ACL repair, hip and knee replacement
 - Spine: spinal fusion, artificial disc replacement
 - Women's Health: hysterectomy



Chiropractic

- Available to those enrolled in PPO Plan A, PPO Plan B, or Kaiser
- Administered by PhysMetrics
- Referral must be given by a physician & pre-certified by PhysMetrics
- Must use PhysMetrics provider
 - Services by a non-PhysMetrics provider available outside 100 miles of Fresno ONLY
- Up to 28 visits per calendar year



Acupuncture

For those enrolled in PPO Plan A or PPO Plan B

- Administered by PhysMetrics
- Must use PhysMetrics provider
 - Services by a non-PhysMetrics provider are eligible for up to \$20 reimbursement
- Up to 20 visits per calendar year

For those enrolled in Kaiser (including KPSA)

- Benefits covered through Kaiser
- Must be referred by physician



Coordination of Benefits



What is Coordination of Benefits (COB)?

- **It's a way of coordinating benefits when you are covered by more than one health plan.**
- **Both plans review and consider your claims.**
- **The plans coordinate to make sure you receive the maximum benefits under both plans.**
- **COB helps lower your out-of-pocket costs.**
- **Coordinating benefits is one of the ways to keep employee contributions at a minimum.**



Types of COB Continued

- **External Coverage**
 - A FUSD Employee, Retiree, or Dependent is covered under the District Plan and also covered under another health plan.
- **Medicare Coverage**
 - A FUSD Retiree is covered under the District Retiree Plan and also covered under Medicare.
- **FUSD Dual/Cross-Coverage**
 - Two FUSD employees or retirees are married and cross-cover each other



How Does COB Work?

- **Most plans use the primary-secondary rule**
One plan is determined to be the primary plan and the other plan becomes the secondary plan
- The **primary plan** has the initial responsibility to consider benefits for payment of covered services and pays the same amount of benefits it would normally pay, as if you didn't have another plan.
- The **secondary plan** then considers the balances after the primary plan has made their payment. This additional payment may be subject to deductibles, copays, and contractual limitations of the secondary plan.



Effects of Medicare

- Medicare may be a participant's primary or secondary coverage. FUSD will coordinate benefits with Medicare according to the Medicare Secondary Payer rules.
- All FUSD Retirees eligible for Medicare Parts A and B should enroll in Medicare Part A and Part B as their primary coverage. FUSD will pay as secondary **regardless** if Retiree enrolls in Medicare or not.
- When FUSD is secondary, the participant still needs to pay applicable Plan deductibles.
- If Medicare does not cover a particular service, FUSD will pay as primary. However, Medicare first needs to deny the service before FUSD will consider it.



What if I Have Other Coverage?

- Contact Delta Health Systems' Customer Service so they can update their records.
 - When you or your dependents are covered under another plan.
 - When the other coverage cancels or changes.
 - When you successfully enroll in Medicare.
- Periodically, Delta will send you a routine questionnaire asking about other coverage.
 - Complete and return the form promptly to ensure claims are processed timely and accurately.



DHS COB Questionnaire



Fresno Unified School District



Coordination of Benefits (COB)

insert date

Claim # insert claim #
Health Care ID # insert ID
Patient: insert patient name
Relationship: insert relationship

insert name
insert address
insert city,state,zip

In order to process your claims, the plan requires a completed Coordination of Benefits (COB) form every year. The form provides information about whether you, your spouse or your dependents are covered under more than one health care plan so that we can process your claims correctly. As soon as possible, please return:

- this completed form, **AND**
- if applicable, a copy of the front and back of the insurance card from your other carrier. *Note: If you or your spouse have Medicare coverage please submit copies of your Medicare cards.*

Section 1: Other Coverage

Do you or any of your dependents have any other health insurance coverage? Yes ___ No ___

If **yes**, please complete Section 2 and sign Section 3. If **no**, please sign Section 3. To ensure there is no delay in processing your claims, please return this form to the address listed at the bottom of this letter at your earliest convenience.

Section 2: Information Necessary to Coordinate Benefits

Other Health Insurance Company Information

Name of Carrier: _____ Telephone Number: _____

Address: _____

Policy or ID Number: _____ Effective Date of Coverage: _____

Coverage Termination Date: _____

Policyholder's Name: _____ Date of Birth (Mo/Day/Year): _____

Name of Employer: _____ Active: _____ Retiree: _____

Type of Coverage

Medical Please Select Type: PPO HMO EPO POS Other _____

Medicare Medicaid/Medi-cal Dental Vision Prescription Drug

Covered Dependents

Names	Relationship to Participant	Date of Birth (Mo/Day/Year)	If there is a court order, who is responsible for providing health coverage?	Custodial Parent's Name
1.				
2.				
3.				
4.				

Section 3: Verification

I hereby verify that the above information is true, complete and accurate to the best of my knowledge.

Participant's Signature: _____ Date: _____ Telephone #: _____

YOUR PARTNER IN HEALTHCARE SOLUTIONS



Phone: (800) 422-6099 * Fax: (209) 474-5407 * P.O. Box 648 Stockton, CA 95201-0648



What if I Have Other Coverage?

Be sure that your providers have information for both plans.

- Providers should submit your claim to the primary plan first. Once the claim has been processed and they receive an Explanation of Benefits detailing how the claim was processed, **the provider should submit the claim to the secondary plan for consideration of the balances.**



Things to keep in mind Claim examples

- The following examples are not meant to guarantee how a claim may coordinate. Each claim is different. Provider status, provider billing practices, type of claim, type of service, internal or external plans, etc. all effect coordination.
- These are just a couple of examples, we could not cover each scenario in this presentation.
- Use of out-of-network providers will effect patient responsibility.
- The following are a couple of examples of claim scenarios. Note, we could not include every situation, but these should give you an idea.



**Claim Example 1
Medicare Primary/Plan A Secondary**

Medicare Prime. Deductible Met

Billed Amount	\$10,000.00
Allowable	\$ 6,235.75
Medicare paid	\$ 5,019.75
Patient Responsibility	\$ 1,216.00

Plan A Secondary. Deductible Met

Billed Amount	\$10,000.00
Allowable	\$ 6,235.75
Plan Would Pay 90%	\$ 5,612.18
COB/Medicare applied	\$ 5,019.75
Plan Pays	\$ 1,216.00
Patient Responsibility	\$ 0.00

Total owed to provider is \$6,235.75. \$5,019.75 paid by Medicare & \$1,216.00 paid by plan.

*Member should not pay provider until they receive secondary Benefits. **Final patient responsibility is \$0.00.**

Explanation of



Claim Example 2 Medicare Primary/Plan B Secondary

Medicare Prime Deductible Met

Billed Amount	\$10,000.00
Allowable	\$6,235.75
Medicare paid	\$5,019.75
Patient Responsibility	\$1,216.00

Plan B Secondary Deductible Met

Billed Amount	\$10,000.00
Allowable	\$6,235.75
Plan Pays 70%	\$4,365.03
COB/Medicare applied	\$5,019.75
Plan Pays	\$1,216.00
Patient Responsibility	\$ 0.00

Total owed to provider is \$6,235.75. \$5,019.75 paid by Medicare & \$1,216.00 paid by Plan.

*Member should not pay provider until they receive secondary Explanation of Benefits. **Final patient responsibility is \$0.00.**



Understanding the JHMB's Different Prescription Drug Plans



Two Prescription Plans

- There are two different prescription drug plans in the Fresno Unified School District Employee Health Care Plan.
- Each plan has a different name, different benefits, different phone numbers, and a different ID card.
 - **Active Plan**, also referred to as commercial plan, or EnvisionRx
 - **Medicare Retiree Plan**, also referred to as employer group waiver plan, “EGWP”, or EnvisionRx *Plus* Group Retiree PDP Plan



Active Plan

Who is covered under the Active Plan?

- Active employees and covered dependents.
- Non-Medicare eligible retirees
- Non-Medicare eligible dependents of retirees



Active Plan

Who Administers the Active Plan?

- EnvisionRx
www.EnvisionRx.com
(800) 361-4542

Do I have an ID Card?

- Yes, it is a medical/prescription combo card issued by Delta Health Systems

	
ANTHEM BLUE CROSS GROUP#: 1866FA	
HEALTHCARE ID: 880-0000D NAME	Please verify patient's identification
Plan 040: Medical, Drug	
For eligibility, claims and customer service: Delta Health Systems 800.807.0820 www.deltahealthsystems.com	Send Professional and Hospital Claims to: Anthem Blue Cross PO Box 60007 Los Angeles, CA 90060-0007
PlushCare Telehealth 866.460.6205 www.plushcare.com	



Medicare Retiree Plan

Who is covered under the Medicare Plan?

- Medicare eligible retirees
- Medicare eligible dependents of retirees



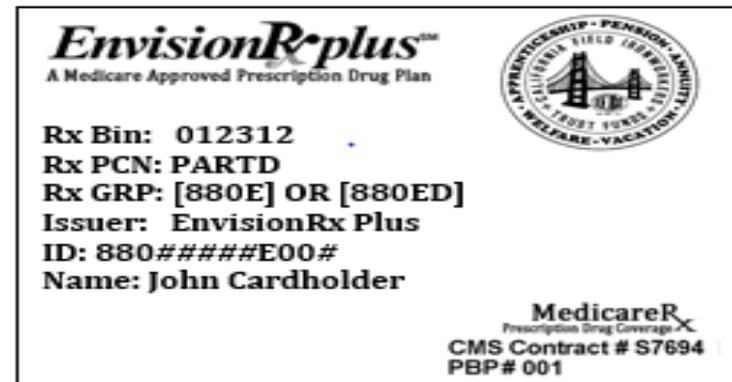
Medicare Retiree Plan

Who Administers the Medicare Retiree Plan?

- Envision Insurance Company
www.EnvisionRxPlus.com
(844) 293-4760

Do I have an ID Card?

- Yes, you are provided with a separate ID card issued by EnvisionRx *Plus*





ID Cards

- Your prescription card is key to all your medication needs.
- It includes your ID number and important phone numbers.
- Those enrolled in the Medicare Retiree plan, will continue to use the combo card for medical services, but use the separate EnvisionRx *Plus* card for prescriptions.
- A family 'unit' can be in both plans, one spouse in the Active plan and the other in the Medicare retiree plan
 - If a family member remains in the Active plan, they will continue to use their medical/prescription combo card for both medical and prescription purposes.



Enrollment Process for Medicare Plan

- The Plan will automatically enroll Medicare-eligible participants. You do not need to do anything
- As members become Medicare eligible they will automatically be enrolled approximately six months after becoming Medicare eligible.
 - You have the right to Opt-Out. If you choose to opt out of the plan you will not be allowed to re-enroll in the District's Rx coverage. You can remain covered under the medical coverage.
 - If you are already enrolled in a Part D plan, enrolling in EnvisionRxPlus will terminate you from your other plan. CMS only allows members to be enrolled in one Part D plan.



Active Prescription Drug Plan



Copayment Structure

TIERS	30-DAY RETAIL COPAY	90-DAY RETAIL AND MAIL ORDER COPAY	30-DAY SPECIALTY MEDICATION COPAY
Tier 1 Generic: Medications that are used for treating high cholesterol, high blood pressure, diabetes, and depression	\$0	\$0	\$10
Tier 2 Generic: All other categories of covered, generic medications.	\$10	\$20	
Tier 3 Preferred Brand: Preferred Brand Name medications	\$35	\$70	\$35
Tier 4 Non-Preferred Brand: Non-Preferred Brand Name medications	\$50	\$100	\$50

Notes:

- Mail Order Pharmacy: EnvisionMail
- Retail Pharmacies: 65,000 nationwide pharmacies
- Rx90 Maintenance Medication Pharmacies: Rite Aid, Walgreens, Costco and EnvisionMail



Rx90 Program

- Rx90 improves cost & care by offering 90 day fills for patients taking maintenance medications
- **All maintenance medications** are required to be filled at an Rx90 network pharmacy: Walgreens, Rite Aid, Costco, EnvisionMail
- 2 Grace/Transition fills available for members.
 - After 2 grace fills have been exhausted, member will have to pay 100% of the cost of the medication, if non-Rx90 pharmacy is still used
- Non-maintenance medications can still be filled at any network pharmacy
- Applies to Active plan only (does not apply to EnvisionRx Plus Medicare Plan)



DAW Penalty

- DAW (Dispense As Written) Penalty
- If you purchase a brand name prescription when there is a generic equivalent available, you will pay the brand copay plus the difference in cost between the brand name and the generic.
- Exceptions are available if the brand name medication is authorized as medically necessary by EnvisionRx.
- The generic equivalent of a brand medication should be the first choice
 - Same efficacy
 - Same safety
 - LOWER copay!
 - LOWER overall cost!



Medicare Prescription Drug Plan



EnvisionRx Plus Medicare Plan



Fresno Unified School District

- It is an Employer Group Waiver Plan (EGWP). It is a CMS approved plan that consists of two separate but integrated plans:
 1. Your prescription claim is first processed by the Medicare Part D Standard Plan required by CMS.
 2. Then the claim is processed by the Supplemental Plan, referred to as the “Wrap” plan that supplements the Standard Plan. The Wrap fills in gaps and provides the additional coverage so members only pay their \$10 and \$35 copays.
- As a result, you may receive multiple communications, one for each plan



Benefits

- \$10 copay for Generics
- \$35 copay for Brand and Specialty Drugs
 - Member payment will be higher when a brand drug is prescribed and a generic is available. This is called a DAW penalty.
- Same copays for Retail purchases and Mail Order purchases
- 30-90 days supply Retail
- 90-180 days supply for Mail Order
 - 180 day supplies are typically for Maintenance Drugs



Covered Drugs and Formulary

- The list of covered drugs will be mailed to you or you can see the formulary at www.EnvisionRxPlus.com
 - You need to register as a member to view the formulary.
- The EGWP formulary is a very Broad formulary and covers most medications



Issues at the Pharmacy

If you encounter an issue at the pharmacy, please follow the below steps:

1. Call the appropriate Envision Customer Service phone number, based on your plan.
2. If the Customer Service Representative cannot resolve your issue, request that your call be escalated to a supervisor.
3. If your issue is still not resolved, contact the Benefit Office.



Questions & Answers Session

