

Being Proactive Helps to Control Your Healthcare Costs

Planning ahead may not always be an option when dealing with healthcare matters, but when it is, it can surely help you save on the cost of your care. In this edition, the Joint Health Management Board (JHMB) helps you plan ahead and save on surgeries, x-rays and CT scans, and even common non-acute medical conditions.

Whether it's taking advantage of the new planned surgery benefit from BridgeHealth, talking with your doctor about the best facility for an upcoming imaging procedure, or contacting a PlushCare doctor for just \$5 per appointment - the JHMB offers you ways to be proactive and control your healthcare costs. Review the information here for more details on these cost saving programs, as well as updates on other benefits changes and reminders in 2018.

NEW: Planned Surgery Benefit from BridgeHealth Launches January 1st

Available for PPO Plan A and PPO Plan B Only (including Non-Medicare Retirees)

In recent years, the JHMB has worked hard to find innovative solutions to manage and maintain the highest quality and most cost-effective benefits for our active employees and retirees. In 2018, we are partnering with BridgeHealth to offer a new planned surgery benefit that covers 100% of the costs for non-emergency surgeries - **no deductible, no coinsurance!**

In addition, if travel over 100 miles one-way is required, the Plan pays for patient and companion expenses - including airfare, lodging, and meal allowance. Using BridgeHealth for an upcoming surgery can help you save thousands of dollars while receiving high-quality surgical care.



Top-Rated Non-Emergency Surgical Care

BridgeHealth partners with top-rated providers to help improve surgical outcomes (such as fewer complications and lower infection rates) and reduce costs for procedures such as:

Bariatric	Gastric bypass, gastric sleeve, lap band removal
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

Contact BridgeHealth if your doctor recommends scheduling a surgery in February 2018 or later. A dedicated care coordinator will help you select a top-rated provider for your procedure and will handle all the administrative work, approvals, billing and scheduling. BridgeHealth even arranges transportation and lodging for the patient and a companion, if travel is required.

You May Receive a Call from BridgeHealth

In January 2018, BridgeHealth will begin sending materials to eligible plan participants. **They may also contact eligible plan participants by phone on the JHMB's behalf to provide details about this program.** Until then, if you have any questions feel free to contact BridgeHealth at (844) 567-2970 or visit their website at www.BridgeHealth.com. Register with the company code, **FUSD2**, for full access to their website.

Skip the Waiting Room

Visit the Doctor from Your Phone or Mobile Device

Available for PPO Plan A and PPO Plan B Only

The Joint Health Management Board (JHMB), in partnership with TeamCare, provides you with access to PlushCare's network of telehealth physicians available to you and your covered family members. PlushCare connects you to board certified physicians, all of whom have been trained at 25 top ranking medical schools including Stanford University, UCSF, and UCLA.

PlushCare is simple and convenient. By video-conferencing with a doctor, he or she will diagnose your health issue and provide recommended treatments based on your symptoms. If appropriate, the doctor can write a prescription and have it sent immediately to the pharmacy of your choice. **All for just a \$5 copay and no deductible!**

Great for Diagnosing and Treating Non-Acute Medical Conditions

Telehealth is a convenient service for the diagnosis and treatment of many non-acute medical conditions including but not limited to:

- Bronchitis
- Common Cold
- Ear Infections
- Kidney Infections
- Pink Eye
- Sinus Infections
- Skin Rashes
- Sore Throats
- Stomach Flu
- Strep Throat
- Upper Respiratory Ailments
- Urinary Tract Infections

Fresno Unified plan participants have most commonly used PlushCare for respiratory conditions, urinary conditions and skin conditions. In fact, over one-third of the appointments were scheduled for respiratory conditions. Most plan participants using PlushCare have called the service 3-5 times per year.



Get Started with PlushCare Today!

1. Call (866) 460-6205, go online at www.PlushCare.com, or download the PlushCare app. First time users will need to register. You will need to provide your name, date of birth, email address, and create a password. It only takes a couple of minutes. **Register today!**
2. Select "Book Appointment" and choose which physician you wish to talk with at a time that is convenient for you.
3. The doctor will contact you at your scheduled appointment time.
4. If necessary, prescriptions will be sent to your pharmacy in seconds!

If you're not one of the several hundreds of plan participants that have begun to use this service this year, we recommend it as your first option the next time you need access to a physician. For more information, visit www.JHMBHealthConnect.com/telehealth-at-your-fingertips.

Benefit Plan Updates

Reminders & Upcoming Changes to Your Benefits

Envision Rx Select Formulary

Effective January 1st

Does Not Apply to the EnvisionRx Plus Medicare Part D Plan

In the JHMB's continuing efforts to manage the rising costs of prescription drugs while ensuring that members have access to quality medications at affordable rates, the JHMB will implement Envision Rx's Select Formulary for Plan Options A and B effective January 1, 2018. Under the Select Formulary program, the JHMB's existing 4 prescription copay tiers remain the same, however the drugs available within those tiers will change based on the latest Envision Rx standards.

CHECK YOUR MAIL: In recent weeks, Envision has mailed letters to impacted plan participants indicating if a current prescription will be affected by the Select Formulary. If you, your spouse, and/or dependent(s) has received a letter from Envision, we recommend reviewing the letter to identify which of the current prescription drugs will be excluded. Envision has provided alternative medications to discuss with your doctor to help lower your costs.



As a reminder, the Rx90 program is not impacted by the launch of the Select Formulary. If you are taking maintenance medications under the Rx90 program (medications that are required to treat a chronic condition such as diabetes, high blood pressure, or high cholesterol), you will need to continue to adhere to the Rx90 program rules to avoid paying the full cost of your maintenance medication(s).

Should you have additional questions regarding your prescription drug benefit, please contact the EnvisionRxOptions Customer Service Help Desk at (800) 361-4542. The Help Desk is here to assist you with prescription questions 24 hours a day/7 days a week. You may also review the Select Formulary FAQ available at: www.JHMBHealthConnect.com/rx-coverage-ppo-plans-a-b.

New Plan Amendments

Effective January 1st

The JHMB has recently amended the Plan Document in following sections:

- Behavioral Mental Health Treatment
- Planned Surgery Benefit
- Prescription Drug Formulary
- Travel and Lodging Expenses

The JHMB recommends that you review any plan amendments to understand how they may affect your plan usage. To view plan amendments and to stay updated on your benefit plan offerings, visit:

www.JHMBHealthConnect.com/your-benefits.

Employee Assistance Program

Available to You & Your Family

The Employee Assistance Program, offered through Claremont EAP, helps you resolve personal issues before they become more serious and difficult to manage. Claremont EAP will support you quickly and confidentially in dealing with the stresses and challenges of everyday life. You and your family members can receive the following professional, confidential counseling services:



- 5 Free Counseling Visits per Incident
- Legal Consultations
- Financial Services
- Child/Elder Care Referrals
- School/College Assistance
- Adoption Assistance
- Pet Care Referrals
- Daily Living/Convenience Referrals
- Wellness Referrals

The EAP also provides access to resources that can help you address virtually any personal concern or question. Visit www.ClaremontEAP.com for more information or call Claremont EAP at (800) 834-3773 to discuss your question or issue with an experienced counselor who will refer you to the resources most appropriate for your needs.

Fresno Unified School District

Benefits and Risk Management

Fresno Unified School District

Education Center

2309 Tulare Street

Fresno, CA 93721-2287

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HealthConnect

Know Before You Go - Tips to Advocate for Your Wallet

Where you go for X-Rays and CT Scans affects how much you pay.

The next time you need to schedule an X-ray or a CT Scan take moment to consider these two important factors, because where you choose to go has a **BIG** impact on your wallet.

1. Is it Necessary?

Before agreeing to your next imaging procedure, it's important to discuss with your doctor if the tests are even necessary. As Consumer Reports noted in their Choosing Wisely™ series, chest x-rays may not help unless you have symptoms of heart or lung disease. Also, CT scans/MRIs usually don't help when diagnosing headaches and lower back pain.

Both x-rays and CT scans have risks of radiation exposure and therefore should only be taken when deemed absolutely necessary. In addition, the results of both imaging procedures may be unclear and/or show false alarms that may require additional tests - adding to your anxiety, radiation exposure, and increasing your medical costs. So push to make sure that it's necessary and not simply a "check the box" procedure.

2. Choose the Best Facility for Your Wallet and Your Schedule

If you decide that your imaging procedure is necessary, remember that the pricing for similar services at different types of healthcare facilities can vary greatly. In data provided earlier this year by the JHMB, it was shown that X-Ray and CT Scan services at "free-standing" radiology centers (such as California Imaging Institute/Advanced Medical Imaging) or physician offices were generally **3-6 times less expensive** than those at hospitals and medical centers. Oftentimes, doctors may not be aware of the costs of the services they recommend for you. However, now that you are aware of the cost differences, you can request a referral to a local facility that best fits your wallet and your schedule.

