

Meet the JHMB

The District's Joint Health Management Board (JHMB) continuously strives to build and maintain a cost-effective healthcare program for our employees, retirees, and their families. Through relentless reviews, difficult discussions, and meticulous management, Labor and Management work together to provide you and your family with a health plan and wellness program to support you along your path to better health. Take a moment to meet two of your JHMB Directors, learn about the Plan, and how it has affected the lives of our members.

Michael Friend (Labor)

I just retired from teaching after 34 years. I have been a member of the JHMB since May 2008, and currently hold positions on all of JHMB sub-committees. I was appointed to my current position by FTA in 2008 because of my passion for healthcare.



For my part, there is nothing more important than your health. I wanted this position because I did not trust anyone else to do it. By protecting myself, I am protecting over 27,000 lives as well.

Oscar Mendoza (Management)

I am currently an Analyst II in the Benefits Department. The Benefits Department oversees employee eligibility, whereas the JHMB oversees the



entire health and welfare plan for Fresno Unified School District. I joined the JHMB with the overarching goal of providing our members with a comprehensive health and welfare package at the most cost effective rates possible.



Our Work Affects Lives

Michael: Two years ago I started dyeing my hair - HOT HOT PINK! I did this from the first day of October to the last day to bring awareness to the plague of the 21st century: **CANCER**.

This past September, I lost a dear friend - Doc (Tim Liles) - to this filth. Preventative care is just as important as finding a way of eradicating this robber of life, this disfigurer, this disease. Many preventative care services are covered 100% when delivered by a network provider to all benefited employees. No cost what-so-ever. No co-pay, no deductible, no out-of-pocket. **FREE!**

Keep this grimness from entering and destroying your life, your family's life, as well as your friends, and acquaintances life, please. Get screened and get checkups when they are due. I know Doc would agree with me. Doc was totally into service: helping others, and making a profound difference in everything for the betterment of everyone.

Oscar: In this fast-paced environment, PlushCare has quickly become the number one resource for my medical needs. PlushCare allows me the flexibility to schedule a telemedicine appointment with a trusted doctor without taking up my entire day. While I was in graduate school, multiple times I schedule a telemedicine appointment as I was walking out of work. Through the PlushCare platform, my doctor had the ability to send my prescription needs to a pharmacy of my choice. I was then able to pick up my medication on the way home from school. PlushCare allows me to fold my medical needs into my day, instead of taking up my entire day. An absolute game changer!

The JHMB also offers Wellness Challenges geared towards promoting healthy habits and lifestyles. I joined my first walking/running challenge in March 2020, and quickly realized that my mood and demeanor were substantially

better the more I moved. I decided to join my first 10k (6.2 mile) race in March and am now training for my first marathon (26.2 miles!). I have discovered a passion for running, positive lifestyle and habit choices, and an amazing community of individuals who help motivate me throughout my journey. Did I mention the wellness challenges are free to join AND you can win prizes? *Sign me up!*

Final Thoughts

Michael: The only way to keep JHMB's healthcare cost down is for JHMB plan participants to be an active partner in their healthcare. They need to be proactive in maintaining their health. Get screened and get checkups when they are due. Many preventative care services are covered 100% when delivered by a network provider to all FUSD benefited employees. No cost what-so-ever. No co-pay, no deductible, no out-of-pocket. **FREE!** For more information: www.JHMBHealthConnect.com/preventive-care-services. This is the only way JHMB will be able to keep healthcare cost down, but there is a more important reason. This will also improve the quality of life. To be happier, healthier, and more productive in all aspects of one's life - the core mission of the JHMB.

Oscar: The JHMB includes a diverse group of members from the management classification and from each labor group. The JHMB also contracts various professional consultants to help guide the team as we review and explore the best healthcare decisions for our members. From my experience, every individual that sits on the JHMB brings forth a unique skill set that helps strengthen the team. I truly believe we take on these additional roles and responsibilities because we care about the health and livelihood of each and every one of our members, and it shows in each meeting I have attended. There is an incredible amount of passion in the meetings every single month.

Don't Forget to Make Time for Yourself During and After the Holidays!

For many, the holidays are a time to share in the joy of family traditions and create new special memories. But for some, these expectations can make holidays stressful. In those moments, it is important to take a few minutes for yourself to recharge. If 5 minutes is all you've got, you'd be surprised at how much you can make it count!

Deep Breathing

Inhale deeply, feeling your stomach expand. Hold your breath for a few seconds, and then slowly exhale, visualizing tension leaving your body.

Self-Talk

Replace negative mental responses to stress such as "I can't cope" with positive ones such as "Everything is going to work out" or "I know I can do it."

Laugh

Just laugh aloud or do something that will make you laugh such as reading a joke book or watching a comedy on TV.

Stretching

Sit in a chair with your upper body resting forward on your lap. Slowly roll up, starting at the base of your spine, until your back is straight. Stretch neck muscles by tilting your head to the right and slowly rolling your head down and to the left. Repeat a few times in both directions.

Self-Massage

Sit with your shoulders relaxed. Use your right hand to massage your left shoulder and neck, working your way up to the scalp. Repeat, using the left hand for the right shoulder.

Reach Out to Reset

Through the Claremont Employee Assistance Program, you and your family have access to resources, information, and counseling that are fully confidential and **no cost to you**. Learn more by visiting www.JHMBHealthConnect.com/claremont-eap or call 800-834-3773.

1. **Stress is the same for everybody:** Completely wrong. Stress is different for each of us. What is stressful for one person may or may not be stressful for another; each of us responds to stress in entirely different ways.

2. **Stress is always bad for you:** According to this view, zero stress makes us happy and healthy. Wrong. The only time you have zero stress is when you're dead. Stress can be the kiss of death or the spice of life. The issue, really, is keeping it under control. Controlled stress makes us productive and happy; uncontrolled stress can hurt or even kill you.

3. **Stress is everywhere, so you can't do anything about it:** Wrong again. You can plan your life so stress doesn't overwhelm you. Effective planning involves setting priorities and working on simple problems first, solving them and going on to the more complex difficulties. When stress gets out of control, it's difficult to prioritize where you're going to devote your energies. All your problems seem to be equal and stress seems to be everywhere.

4. **The most popular techniques for controlling stress are the best ones:** Again, not so. No universally effective stress control technique exists. We are all different; our lives are different; our situations are different; and our reactions are different. Only a comprehensive program tailored to the individual's needs is going to work most effectively.

5. **No symptoms, no stress:** Don't be fooled by this one. Absence of symptoms does not mean the absence of stress. In fact, camouflaging symptoms with medication may deprive you of the signals you need for reducing stress-related strain on your physiological and psychological systems.

6. **Only major symptoms of stress require attention:** This myth assumes that the "minor" symptoms, such as headaches or heartburn, may be safely ignored. Wrong again. Minor symptoms of stress are the early warnings that your life is getting out of hand. They indicate that you need to do a better job of managing stress.

Benefit Plan Updates & Reminders

Are Your Dependents Still Eligible for Their Benefits?



In recent years, the JHMB completed a Dependent Verification Review to ensure that only those dependents that were actually eligible were the ones being provided with coverage. At the end of the most recent review, a total of 661 dependents were deemed ineligible and removed from the JHMB's plan. This resulted in an estimated savings of \$1.7 Million in medical costs to the District's plan.

Covering people who are not eligible dependents raises our cost for health coverage, which may ultimately be reflected in higher premiums and out-of-pocket costs.

As a reminder, you are required to notify the District within 60 days following the date on which any dependent no longer meets the eligibility criteria for dependent coverage (including divorce or legal separation; and the termination, dissolution or nullification of Domestic Partnership). Failure to notify the District within the adequate time period may cause you to be responsible for the reimbursement of any claims paid for ineligible dependents.

Enroll In Medicare When You Become an Eligible Retiree to Minimize Your Payments



The Joint Health Management Board at the Fresno Unified School District wants to remind you of the importance of enrolling in Medicare once you are eligible. The District's Health Care Plan indicates that you must enroll in Medicare Parts A & B **as soon as you become eligible for Medicare as a retiree.**

Your specific Coordination of Benefits (COB) changes once you become eligible for Medicare as a retiree, which may result in reductions of Plan payments and increases in your payments if you fail to enroll in Medicare. This requirement only applies to retirees in the Fresno Unified School District Employee Health Care Plan. Active employees age 65 or over are not required to enroll in Medicare.

Are Preventive Screenings Really Free?



Many preventive services are 100% covered by insurance. But there's a chance that you may still be asked to pay after a visit for additional services. It is important to make sure that you and your doctor are on the same page. Always ask what services your doctor is providing. What you pay will also depend on how he or she bills your health insurer.

- If a preventive screening uncovers something that could be serious, your doctor may order additional tests, schedule a follow up visit, or refer you to a specialist. The additional tests and follow-up may not be 100% covered.
- If a preventive screening uncovers something that your doctor says needs to be addressed right away, then that visit may switch from prevention to treatment – which also may not be covered 100%.
- In addition, if you see a doctor to diagnose, monitor, or treat an illness or injury, the visit is not considered preventive care. In these cases, your normal cost-sharing would apply (copayments, coinsurance, or deductible).

In any case, it's always a good idea to check with your insurance company ahead of time on the services that will be covered and to make sure that you are seeing an in-network provider.

UPDATED: SBCs for All Medical Plans

The JHMB recently published the 2021 Summary of Benefits and Coverage (SBC) for all medical plan options online at www.JHMBHealthConnect.com/using-plans. The SBC provides you with a quick snapshot of what your plan covers and what it costs. This includes important answers regarding your deductibles, out-of-pocket limits, common medical events, and the types of services covered or excluded from the plan. The SBC also includes your rights to continue coverage, grievance and appeals rights, and coverage examples.



Joint Health
Management Board

Fresno Unified School District

Benefits and Risk Management

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This is HealthConnect, a publication from your FUSD Joint Health Management Board (JHMB).
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HealthConnect

WellPATH Whispers

A Conversation About Cake Saves a Member's Eyesight

"During my screening in 2018, the [screening representative] spoke about overall health & eating healthy - to which I scoffed because I love cake. She stressed that even though I'm healthy, regular check ups are important so that if something develops...it's caught early. She gave a few examples and then said, 'just don't put it off..whatever it is.'

I took her advice and went to an ophthalmologist for a symptom I thought was very likely nothing. He diagnosed me with Narrow-Angle Glaucoma, a sudden rise in intraocular pressure that is considered a medical emergency and if not treated can cause sudden blindness. Ten days later, I had laser surgery to drill a tiny hole into my left and right iris, it was a piece of cake. The WellPATH screening was a blessing, even though I only signed up for it for the free gift, it saved my vision."
- *Employee, Gibson Elementary*

Resources to Support You Along Your Path to Better Health

The WellPATH Employee Wellness Program helps foster a healthy work environment and engages District employees in their health and well-being. Through quarterly FREE virtual fitness classes, monthly wellness videos and webinars, monthly tips/quizzes, healthy recipes, and annual FREE wellness screenings, you'll find ample resources on your path to better health. For more details, visit www.JHMBHealthConnect.com/wellpath.



Joint Health Management Board

Annual Screenings Set to Resume in 2021

Pending final approval from our local health officials in the coming weeks, the WellPATH program is planning to resume FREE annual wellness screenings in early 2021. The 20-minute personalized screenings include body composition testing, blood pressure testing, blood glucose testing (Hb-A1C), cholesterol screening and wellness coaching. After the screening, participants are provided a personalized health and wellness profile, and may be offered wellness coaching and other resources to support their wellness journey. Visit www.JHMBHealthConnect.com/know-your-numbers for more details.