

May 25, 2018

TO: Employees Receiving Health & Welfare Benefits

FROM: LCUSD Employee Benefits Committee

SUBJECT: **Premium Changes, Employee Cost Information for 2018-19 Re-Enrollment Information**

The Employee Benefit committee is comprised of representatives from the District's three employee associations: (LCTA: Sean Mispagel and Wendi Damico; CSEA: Barbara Pahk and Melinda Thompson; CMSA: Jarrett Gold and Gretchen Bergstrom and ADMIN: Mark Evans). The Committee has received renewal premium and employee cost information from the District's health care service providers for the 2018-19 Benefit Year (October 1, 2018 through September 30, 2019). **The District's Contribution to employee health and welfare benefits will increase by 2.71% for the 2018-19 Benefit Year.**

IMPORTANT NOTE: Based on the work-year calendar, the first of ten (10) monthly payroll deductions will be reflected on the payroll checks issued **August 30 for Certificated staff** and **September 10 for Classified staff**.

In summary,

Blue Shield PPO's premium increase of 4.50% (less the increase in the District's contribution of 2.71%) will cause employee tenthly contributions to change from:

\$300.51/month to \$329.51/month for Singles
\$421.21/month to \$461.85/month for Two or More

Kaiser HMO's (\$20 rate with Optical) premium decrease of 3.03% (less the increase in the District's contribution of 2.71%) results in employee tenthly contributions change from:

\$162.07/month to \$129.38/month for 1 Party
\$325.06/month to \$258.77/month for 2 Party
\$458.67/month to \$366.13/month for Family

There are no employee deductions for Delta Dental, PMI Dental Care, or Vision Services Plan in 2018-19, as the District contribution completely covers the premiums for these plans.

Important Next Steps

Again this year, you will be receiving your Benefit Selection Sheet for 2018-19 by email. You will need to:

- print the form
- complete it by indicating your selections
- sign and return the completed form to the Payroll Office
- **deadline for submission is July 31, 2018.**

Every employee needs to return a completed form.

For general questions please call or email Theresa Jimenez (x8389) or Gretchen Bergstrom (x8386). Please go to the District website (www.lcusd.net) for the Benefit Plan Summaries.

If you have questions about coverage questions or need help deciding which plan is best for you, please contact Shannon Duffie (our Compass Health Pro) at 800.513.1667 x5295, or Shannon.Duffie@compassphs.com.

Note: You will need to complete and sign the Benefit Selection Sheet even if you do not plan on changing providers.

If you have questions regarding this communication, please contact your respective Benefit Committee representatives.

Special Notes:

1. **Give Us Your Wellness Ideas!** The Benefit Committee is considering several “Wellness” programs that may help moderate future healthcare cost trends. If you have any suggestions please send them to one of the Benefit Committee Members
2. **Be a Healthcare Consumer.** If you are a Blue Shield member remember that our Compass program can save you time and money by comparing the local costs of a given service or procedure, by checking that your medical bills are correct, and by recommending doctors with the best quality metrics. Call Compass at (800) 513-1667 x 5295. Current Kaiser members can still use Compass during open enrollment to get assistance deciding which plan is the most appropriate for the upcoming year.
3. **House Calls Are Back!** The summer break is a good time to schedule your annual physical examination. This examination is included in your current benefit plan is there is generally no cost associated with this important routine preventative screening (note that there may be costs for any additional tests or recommended procedures). To encourage our covered members to get the care that they need we now offer physician house call visits through Heal free of charge for PPO members and \$89 for Kaiser members. The program works just like Uber or Lyft – request a doctor at your home, school or office and a physician will arrive usually within 2 hours. Contact Heal at (844) 644-4325 to check coverage in your location.

Sincerely,

The LCUSD Employee Benefits Committee

Subject: Confused by Open Enrollment? I can help!

NEED A LITTLE DIRECTION ABOUT OPEN ENROLLMENT?



LET YOUR
COMPASS HEALTH PRO
GUIDE YOU

Get assistance picking the plan that's right for you
(and your family) with a side-by-side comparison of
options, based on your unique medical expenses

TO GET STARTED, JUST TELL ME:

1. Who you're going to cover on your plan
2. The number of doctor office visits for everyone
3. Any surgeries, imaging services, pregnancies, or ongoing treatments you anticipate for everyone
4. A list of the medications everyone takes

PLEASE NOTE: I AM UNABLE TO ADD, CHANGE OR DELETE ANY COVERAGE.

Phone: 800.513.1667 x5295

Email: Shannon.Duffie@compassphs.com



EMAIL ME.



RATE ME.

I want to be as helpful to you as possible, so if you no longer want to receive emails from me like this one, just reply to this email with the phrase 'unlist me' in the subject line.



Tired of the waiting room?

Let the doctor come to you!

Announcing free doctor house calls for La Cañada USD Blue Shield PPO members



Book a house call with licensed, vetted doctors



In two hours or on your schedule



Right to your home, office or school

There is no co-pay; your house call with Heal is 100% covered by medical insurance for all employees and dependents enrolled on the LCUSD Blue Shield PPO plan.

The cost of a Heal house call for members on a Kaiser plan is \$89 (Please use the promo code: LCUSD).

How to book a house call with Heal

Step 1

Download the Heal smartphone app, add your personal information and upload your PPO insurance information.

Step 2

Use the app to request the first available doctor, or call Heal to request a provider that you've seen before.

Step 3

Get primary or urgent care delivered to your door. The doctor will arrive with a medical assistant, and a private space is all the medical team needs for treatment.

Book a visit at your home, office or school, 7 days a week from 8:00 a.m. to 8:00 p.m.

Contact our support team by phone (844) 644-4325 or email support@heal.com



Though Heal requires patient credit card information to be securely stored on file, Heal will not be charging Blue Shield PPO Members of the La Cañada Unified School District for our services.

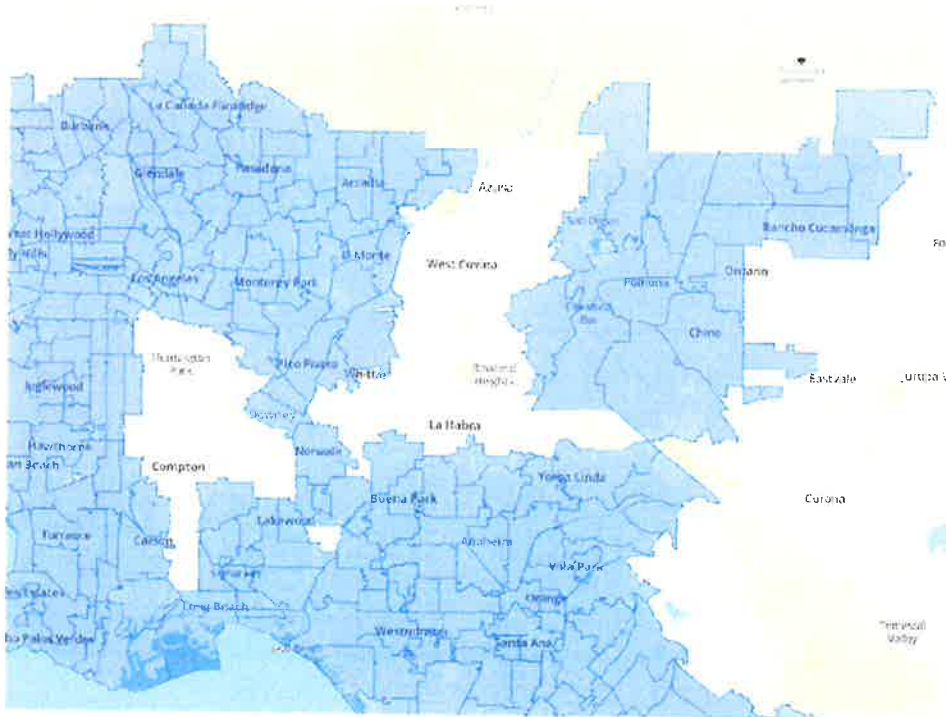
*To check availability in your area, please download the app and put in your zip code. Additional coverage launching on 5/1/18.



Cost for Heal Visit

	PPO	HMO or No Insurance
Deductible Not Met		
After Deductible	\$0 co-pay per visit	\$89 per visit with promo code LCUSD
Annual Physical	\$0	
Annual Flu Vaccine	\$0	\$30

La Cañada Unified School District and Heal are partnering to offer mobile primary care at no co-pay for Blue Shield PPO members, and at \$89 per visit for Kaiser members when you use promo code **LCUSD**.



Where Heal is Available for House Calls