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For Your Benefit!

A Newsletter of the Imperial County Schools VEBA

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Tax-Qualified Body Scans Now Available as Employee Benefit

The ICSVEBA has endorsed a new employee benefit that gives members access to the latest in healthcare technology and services. Cutting edge technology combined with affordability is sure to prove the FlexSCAN Plan an ideal employee benefit addition.

The benefits of the FlexSCAN Plan include a full body CT scan; personal website to view a multi-media interpretation of each scan with a Board Certified Radiologist; monthly newsletters providing each participant with the latest news and trends in healthcare and wellness issues; two wellness assessments per plan year; a wellness journal bridging the gap in communication between the member and doctor; comprehensive medical records which enable each member to track, organize and manage their own medical care and diet and fitness programs tailored to fit specific needs.

Full body CT scans were at one time cost prohibitive to the average American worker costing thousands of dollars out of pocket. With the FlexSCAN Plan, this valuable CT scan becomes affordable and could very well save many lives. This pre-tax benefit is available at a substantial discount of \$695. Depending on your particular tax bracket, the actual out-of-pocket cost for your Full Body Scan can be as little as \$417.00 or \$34.75 per month! Every member will now be able to pay for this

screening on a pre-tax basis through his or her Section 125 Cafeteria plan if the District offers a full Flex option.

Online-Multimedia Interpretation

After your Full Body Scan, a Board Certified Radiologist will review your scan results and present you with a personalized and detailed multimedia interpretation right on your own myflexscan.com web site.

Wellness Assessment

During your plan year, you enjoy the benefit of two comprehensive Wellness Assessments from any FlexSCAN Imaging Center. Simply go to myflexscan.com and schedule your Wellness Assessment appointments. Upon each visit, your vital data will be collected, including EKG, Blood Pressure, Pulmonary Function, Weight Body Mass Index and Blood Oxygen, as well as digital photographs of any skin anomalies you want to track. All the data collected will be digitally stored in your personal and secure online medical record.

District Online Medical Records

FlexSCAN provides the most sophisticated and comprehensive personal electronic medical record in the healthcare industry. Your record enables you to organize, manage and track your medical records easily and conveniently. As a flexPLUS member, you can scan your paper records from your doctors and laboratories. You can also enter actual blood tests and track the results over time. When you need to visit your doctor, you can simply print out your complete record or you may choose to mail the records prior to your appointment.

Call your personnel office today to

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learn more about FlexSCAN and how you can implement this valuable benefit.

Board Members to Receive Further Education

As we have done in prior years, members of the ICSVEBA Board of Directors will be attending a Trustees Educational workshop in San Diego in mid October 2004. Subjects to be covered will include Insurance and Healthcare Terminology, Concepts in Trusteeship, Fiduciary Principals, Proper and Effective Board Member Communication, and Principals of Self-Funding. The attendance at this and other training sessions is mandatory to insure that offered incentives work most efficiently effectively to meet your needs.



New Nurse Hotlink and Other Online Services of Great Value

In an effort to better serve our members and to help control unnecessary cost incurred as a result of high doctor and hospital visits, covered members will soon be able to call an 800 number for assistance on family healthcare issues. Services will be available 24 hours a day, 7 days a week, 365 days a year. All issues will be addressed by a nurse practitioner. These services are offered as a supplement to the "Self Care" online services available through the ICSVEBA.ORG website. We will let you know as soon as you will be able to access this valuable service. Some of the other online services are as follows:

Claim Status Eligibility Management

By again accessing the ICSVEBA.ORG website and clicking on the Great West link, Members may check their eligibility status as reported to Great West, as well as claim status for open and pending claims.

Computel

Should you not have access to the Internet, you may use the Computel services which gives you access to claims information through sophisticated, automated response via an innovative touch tone phone system. This service is simple and easy to use and can be accessed by calling the 800 number of your Great West National Accounts Claims office. This service will be available from 4:00am to 7:00pm (pacific time), Monday through Saturday. This includes information concerning claims status, summary benefits, hospital pre-admission certification and general information.

CareCompare

The CareCompare site is a confidential web based tool that generates reports on hospitals based on:

- A patients condition
- Diagnosis
- Procedures
- Distance willing to travel
- Number of hospitals requested

The information received from Care Compare can help members select a hospital that puts their healthcare needs. It completes the picture of healthcare management in a practical way that members can appreciate.

Great Beginnings Maternity Management

This program strives to identify high-risk pregnancies through early screening. When high-risk pregnancies are identified, the nurse team regularly monitors the women's health status and progress, and notifies her attending physician if problems develop even when women enjoying uncomplicated pregnancies have questions

and concerns, and Great West nurses are available to provide information, education and support for all of our female members who are expecting babies.

Neo-natal Management Program

This program oversees care received by newborn babies confined in Neo-natal Intensive Care Units (NICU) and supports their families with education and expert advise. A team of Neo-natal specialists provides assessment, onsite or telephonic case management in concurrent review while the newborn is confined in NICU. Discharge planning is also provided and the infant's progress is monitored for 14 days after discharge. Alumni can participate in a program for up to 18 months after leaving the NICU.

Oncology Management Program

This program provides additional resources and support for member when they are receiving treatment for cancer. Each enrolled member is assigned a dedicated nurse care manager who can answer questions about support services, benefits, medications, and much more. Members are identified for program through claims data, provider referrals, and re-certification process. Anybody that could join through an introductory letter. Members can also self-enroll in a program by calling member services based on these last three programs is also available through the ICSVEBA.ORG website.

Disease Management Program

This program is designed to deliver the appropriate health information to people how have common conditions, such as asthma, diabetes, and heart disease. This information will help you learn about your condition and effectively manage it. The program begins with a confidential survey. You will receive materials from Great West Healthcare based upon your answers for you and your doctor. By taking part in this program, you may also be eligible for other important materials and ser-

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VICES, such as booklets and home test kits at no cost to you.

Surveys are available for member with the following conditions:

- Asthma
- Bronchitis, and other respiratory conditions
- Coronary Artery Disease
- Congestive Heart Failure
- Chronic Constructive Pulmonary Disease
- Type I and Type II Diabetes

Participation in this program will not affect your benefits premiums or co-pays. In compliance with Federal Law, all information will be held confidential.

TakeCare

TakeCare offers you access to a full suite and health and wellness tools. This site is design to help you manage your health and offers weight control and exercise logs, BMI and carbohydrates calculators, and topical information to give you additional insight into several chronic conditions, in addition you have the ability to locate information on multiple health topics to help you understand more about your health. In other words, this site has all of the health and wellness information you need to help manage and maintain your health regimen. To access this service, go online to the VEBA website at ICSVEBA.ORG, click on the appropriate tab or go to Great West link under Healthcare Partners, select the Health Education tab and choose program from the Great West menu tabs. Log on with your username ID and password. If you do not have an ID or password, click new user and follow the instructions to establish your username ID and password.

Holistic Care

With the continued growing interest in alternative healthcare, we are offering both plan members access to some complimentary alternative

care services through American Specially Health Network (ASHN). This program provides a discount of up to 25% for services received from an ASHN acupuncturist, chiropractor, massage therapist, or nutritionist. How does this program work? Again, in the ICSVEBA.ORG website, click on the OneHealthPlan.com link and then click on the complimentary alternative care link to read about the program store.

MyStore

Utilizing the same website, members may access the online store to purchase products such as vitamins, food vitamins (e.g. energy bars), and exercise books and videos – also at a discount. As an added benefit of purchasing from the online store through the one-health plan link, standard shipping is free! What if you do not have an Internet access? There are two toll free numbers that you can use. Call (888) 289-4325 to order a catalog of the products available at the online store. Members can also call (877) 335-2746 for help, looking for a provider or to receive information about this program.

A Medical Care Rate Pass Plus Expanded Benefits

In a period of seemingly ever increasing health care cost and double digit premium increases, we are extremely pleased to announce that due to good experience, and a modification in the insurance stop loss attachment point, this year the VEBA membership will enjoy a rate pass on those benefits offered through Great West. (With the exception of the Frontera plan which will have a 20% rate increase and a \$40/member surcharge). Simply stated, this means stateside rates will continue from last year.

In addition to no increase in benefit cost, the Board has elected to expand the benefits offered. The new benefits are follows:

- Hearing Aids, in response to inquiries by the hearing im-

paired, the VEBA plan now includes benefits for hearing devices. The deductible, and co-payments varies based upon the medical plans selected.

- Colonoscopy, again as a result of requests from a number of covered members, the cost of a colonoscopy is now offered on an age appropriate basis. Please check your benefit book for more details.
- Non-contracted Emergency Room Admissions Although every attempt is made to contact those services most members utilize covered members continue to experience difficulty in those services provided by non-contracted emergency room physicians. We have found that the two local hospitals utilize a billing service who practices the unbundling of emergency room charges. The prior year plan previously recognize non-contracted physicians performing in a contracted healthcare facility as “in network”, we have found that a number of covered members have still experienced out of pocket cost by this practice. Since we have little or no control over physicians “balance billing” when they are not contracted. We have negotiated with Great West to recognize or to assume that all emergency room assistance charges are to be handled as “in network”. And thus paid appropriately.
- Flu Spray Faced with a shortage of flu serum in Imperial County, the VEBA board expanded your plans to benefit language to include flu spray. This practice will continue through the upcoming benefit period.



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