

Spring 2005

Volume 7, Issue 3

## Inside This Issue:

- 1 New Year Board Changes
- 1 New Providers Approved
- 2 Body Scan Program Initiated
- 2 HR Connection Introduced to Districts
- 2 The Holman Group
- 3 Medicare & Your Group Benefits

**E.J. Phelps & Company**  
*Financial and Insurance Services, Inc.*

6205 Lusk Boulevard, 2nd Floor  
San Diego, California 92121-2731

# For Your Benefit!

A Newsletter of the Imperial County Schools VEBA



## New Year Board Changes

As set forth in the provisions of the VEBA Trust, the Chair and Co-Chair positions change each year. Effective January 1, 2005, we welcomed new Chair Dana Cato (Meadows Union) representing Labor employees and Co-Chair Ruth Montenegro (El Centro Elementary) representing Management. Stepping down from the Chair position was Paula Duffield (Central Union) representing Management, and Dana Cato (Meadows Union) co-chair representing Labor. Many accomplishments were made in the past year, none the least of which was no increase in benefits cost! To our knowledge, this is the only Trust in the State of California to have this positive experience. Well done!

We also saw the resignation of Paula Duffield (Central Union/Management), Rosa Santoya

(Central Union/Labor), Dave Watson (Seeley Unified/Management) and Susan McBrine (ICOE/Labor). New members of the Board included Jon LeDoux (Seeley/Management), Amanda Brooke (McCabe/Management), Stacey Arthur (ICOE/Labor), David Schoneman (San Pasqual/Management), George Ferguson (San Pasqual/Labor Alternate) and Carmen Gloria (Meadows/Labor Alternate). We welcome the new members and thank the departing Board members for their time and service.

## New Providers Approved

While the existing provider network for Imperial County and surrounding areas is fairly comprehensive, we continue to seek providers in areas needing additional service. As a result from member requests, as of December, we are pleased to announce the addition of Dr. Mohammed Arab an Otolaryngologist (ENT) and Dr. Carla Padron-Spence, a family practice physician. Remember, if you have a provider that you would like to see nominated, please contact Susan Elkins at our office, (800-633-2683) she will assist with the process.



## Body Scan Program Initiated

In our Fall 2004 newsletter, we announced the endorsement of a new employee benefit giving members access to the latest in health-care technology and services. This benefit known as Flex-Scan, includes 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 health-care and wellness issues; two wellness assessments per plan year for you to organize and manage your own medical care, along with diet and fitness programs through this online service. This ICS-VEBA endorsement makes this valuable service available to employees for as little as \$34.75 per month. This is a much-reduced expenditure from the standard \$1200 to \$1500 stand-alone fee. We are pleased to report that members of nearly all of the school districts participating in the VEBA have extended this benefit to their employees since the plan was made available October 1, 2004. If you would like additional information concerning this valuable benefit, please contact our office.



## HRconnection Introduced to Districts

In the summer of 2004 our Benefit Consultants, EJ Phelps & Company, introduced HRconnection, an online HR assistance and benefit communication program to our respective school districts. This valuable program gives employees instant access to up-to-date benefits information and useful forms. Benefits are listed by type (Medical, Dental, Vision, Life) and within each plan type, employees can obtain general plan information and benefit summary information, they can also compare plans and read about eligibility and rates. In addition, employees can obtain printable benefit forms online and view their benefit elections. Benefits are also easily accessible 24 hours a day 7 days a week. A training workshop was provided just prior to the back to school presentations. While not all school districts, are as yet, actively utilizing this tool, we are hopeful other districts will move forward with this program over the next few



## months. The Holman Group

Your EAP, The Holman Group is there for you 24 hours a day, 365 days a year. If you or a family member would like to talk with a licensed counselor, call our toll free line at: 800-321-2843. For detailed information about your benefits you can contact your district office or E.J. Phelps & Company at 800-633-2683.

Many people may wonder when accessing their mental health benefit, exactly how confidential is this? We at The Holman Group pride ourselves on maintaining the confidentiality of all our clients. No information about a client is released to any individual, including your employer without the expressed written consent of the client.

There are only four exceptions to this rule that are **required by law:**

- (1) threatening to harm oneself
- (2) threatening to harm someone else
- (3) child abuse and
- (4) elder abuse

In all of these exceptions, the primary concern is the individual's safety. Our goal is to

make sure that you are comfortable using this important benefit when you need it.

Statistical data showing the numbers of employees using the service are provided on a quarterly basis but it does not include any individual identifier.

If you would like additional information about Holman, or your benefits, either contact your district office or call the Holman group directly at 800-



321-2843.

### **Commonly Asked Questions About Medicare and Your Group Benefits**

Often, VEBA participants come to us with questions regarding Medicare coverage and how it coordinates with the group plan. These are examples of some of the most commonly asked questions:

1. I am married and my spouse is over 65 and enrolled in Medicare parts A and B. Can I enroll him/her as my dependent and how are claims processed?

*Answer:* Yes, you can enroll your spouse. Because you are an active employee working in a plan with 20 or more employees, Medicare will be SECONDARY. This means that your plan pays first and then Medicare can be billed afterward.

2. I am a full time employee enrolled in Medicare parts A and B. When a claim is filed how does my Great West plan and Medicare integrate?

*Answer:* Great West is primary and Medicare is SECONDARY for the same reason shown above. So, Great West pays first and then Medicare can be billed afterward.

3. How does Medicare work with COBRA continuation?

*Answer:* This one is interesting. According to the latest clarification of the COBRA regulations, you may elect COBRA if you have a qualifying event BEFORE you enroll in Medicare. However, if you enroll in Medicare after electing COBRA, you lose your COBRA eligibility.

The Medicare Coordination of Benefits (COB) program collects information on your health care coverage and store it in your Medicare record. This record must be updated every time you make a change to your health care coverage. Information comes

from these sources:

- Your Initial Enrollment Questionnaire (IEQ)
- Your doctor and other providers,
- Your group health plan,
- Your employer, and
- You

If you or a spouse is enrolled in Medicare, keep your Medicare record up to date. Let your doctor and other providers know about insurance changes so that they can pass them along to Medicare. Medicare will use this information to determine who should pay your claims first. This will speed up and improve the payment process.

Your record should show whether a group health plan or other insurer should pay before Medicare.

If you have general questions about Medicare and Coordination of Benefits, contact the COB Contractor's Customer Service Department using toll-free lines: **1-800-999-1118** or **TTY/TDD: 1-800-318-8782** for the hearing and speech impaired. Representatives are available to assist you Monday through Friday, from 8:00 a.m. to 8:00 p.m., Eastern Time, except holidays.

Or visit the website at [www.cms.hhs.gov/medicare/cob](http://www.cms.hhs.gov/medicare/cob). Other useful information is also available on the site.

**E.J. Phelps & Company**  
*Financial and Insurance Services, Inc.*  
6205 Lusk Boulevard, 2nd Floor  
San Diego, CA 92121-2731

PRSRTEd STD  
US POSTAGE PAID  
SAN DIEGO CA  
PERMIT NO 3756

## ICSVEBA Board of Directors

### Management

James Hanks - Calipatria USD  
Damon Smith - ICOE  
Jon LeDoux - Seeley USD  
Dan Eddins - McCabe SD  
Mary Camacho - IVROP  
Ruth Montenegro - El Centro  
Elementary SD  
Amanda Brooke - *Alternate*,  
McCabe SD  
David Schoneman - *Alternate*,  
San Pasqual VUSD

### Certificated

Ellen Lopez - ICOE  
Dana Cato - Meadows USD  
Alicia Garcia - Calipatria USD  
George Ferguson - *Alternate*,  
San Pasqual VUSD

### Classified

Ben Bustamante - CSEA  
Kim Taylor - Calipatria USD  
Stacy Arthur - ICOE  
Carmen Gloria - *Alternate*,  
Meadows USD

### Broker/Consultant

E. Jack Phelps CLU,  
Account Executive  
Debbie Cunningham,  
Sr. Account Executive  
Susan Elkins,  
Account Manager

### **E.J. Phelps & Company**

*Financial and Insurance Services, Inc.*  
(800) 633-2683  
CA Lic. #0572042

### **ICOE**

1398 Sperber Road  
El Centro, CA 92243  
(760) 339-6464  
(760) 312-6565

***For additional information on articles appearing in this newsletter or  
recommendations on future articles, we invite you to contact our office:***

**Phone: 858 455-5580**

**Email: [info@ejphelps.com](mailto:info@ejphelps.com)**