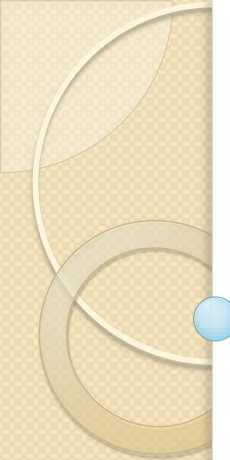




2012 M-DCPS Healthcare Program

Comprehensive /Affordable/ Wellness-Focused



Miami-Dade County is the highest cost region for healthcare expenditures in the nation as a result of the following issues:

- Large Uninsured Population
- Cost Shifting to Insured Population from Medicare and Medicaid
- Insurance Fraud
- Large Provider Community
- High Litigation

Healthcare costs represent the second highest expenditure of funds for M-DCPS after payroll. In an environment of skyrocketing healthcare costs, the diligent efforts of the Superintendent and School Board Members, in conjunction with employee unions and associations resulted in a plan with rich benefits, a no cost employee-only option, low dependent costs and direct access to specialists.



Key Benefits of Your 2012 Employee Benefits Program:

- **FREE** Employee-Only Healthcare Option (OAP 20)
- Subsidized Dependent Healthcare Premiums with Employees Paying Only 10% - 30% of Full Premium Costs (District Subsidy - \$78 Million for 2012)
- Primary Care Physician Co-payment Remains at \$20/Visit
- Outpatient Tests/Surgeries Remain at \$100/Procedure
- Minimal Pharmacy Co-payment Increases
- Continuation of OPT-OUT Option with \$100/Month Benefit
- **FREE** Employee Life Insurance Program
- **FREE** Basic Short Term Disability Program
- Competitive Voluntary Flexible Benefits Options Including Dental, Vision, Long Term Disability, Optional Life Insurance, Legal, etc.

Did You Know?

- ❖ Miami-Dade County - Effective January, 2012 all county employees, except firefighters who have a separate program, are paying 9% - 10% of their salary towards the cost of healthcare. This is in addition to employee-only cost share for PPO Option and high dependent premiums.

M-DCPS PROVIDES A FREE EMPLOYEE-ONLY OPTION

- ❖ Broward County Public Schools provides NO subsidy towards the cost of dependent premiums with employees having to pay as much as \$2,000/month for dependents enrolled in the PPO option.

M-DCPS SUBSIDIZES THE COST OF DEPENDENT PREMIUMS WITH ANNUAL EXPENDITURES OF \$78 MILLION, RESULTING IN EMPLOYEES PAYING ONLY 10% - 30% OF DEPENDENT PREMIUMS.

Your Wellness

In order for M-DCPS to control healthcare expenditures, it is absolutely imperative that employees take responsibility for their own healthcare. We will provide employees the necessary tools and education to promote healthcare consumerism. Asking the right questions of physicians and other healthcare professionals can result in lower costs to employees and the plan.

- Is the Medical Facility/Healthcare Provider an “in-network” provider with Cigna?
- Is there a generic alternative or free (\$4 prescription) alternative to what you have prescribed for me?
- Is the medical test you want me to have available at a stand-alone, non-hospital location?

Becoming familiar with the Cigna website at www.mycigna.com provides up to date information on your healthcare expenditures and is designed to answer many questions about your healthcare needs. There is an online Health Risk Assessment (HRA) which when completed will provide you immediate results about opportunities for you to change lifestyles and improve your health, thus lowering your need for expensive healthcare.

Visiting your physician for an annual physical is a great start to taking control of your health and welfare.