

SCHOOLCARE *Bulletin*

Health Benefit Plans of the New Hampshire School Health Care Coalition

Summer 2011

The Adventure Wraps Up

An American Revolution



May 29 was the last day

of the American Revolution Adventure program. This was the first year the Adventure was offered to all groups, and nearly

50 groups participated, with a total of just over 1800 members! The participation exceeded our goal and we were delighted by the positive response! Building Coordinators are key to the success of the program, and we extend a hearty thank you to the 95 Coordinators across the state that brought the program to life! The \$75 reward for participants who completed the Adventure and survey will be paid in late summer. Next year there will be a new Adventure, which will be announced in the fall. Hope you can come along!

New Groups Join SchoolCare

SCHOOLCARE is pleased to announce that the following groups have joined the plan for July 1.

Schools:

SAU 15 - Auburn, Candia and Hooksett
SAU 17 - Sanborn Regional
SAU 53 - Allenstown, Chichester, Epsom and Pembroke

Towns:

Auburn
Raymond
Lyndeborough

We look forward to bringing SCHOOLCARE'S comprehensive health plans and innovative wellness programs to our new members!

New Staff Members Join SchoolCare



This spring SCHOOLCARE welcomed two new staff members to the team. Lucy Laramie (in photo on right) joined us as Office Specialist, responsible for

managing day to day office operations. Prior to joining SchoolCare, Lucy spent six years at Datron Dynamics. Lucy brings a wealth of administrative and accounting experience to handle the busy office environment. Jessica Campo (in photo on left) joined the team as Health Promotions Representative. Jessica has spent several years in the hospitality industry and most recently she worked for SERESC, as an event manager. Jessica is looking forward to working with SchoolCare members on the many *Good For You!* programs. Welcome Lucy and Jessica!



Good to Know!

Below are tips to make your life easier using the *Good For You!* /PATH website.

- Be sure to click the Start Your Cycle box in the PATH Community when it's time to begin your new Keeping Fit cycle!
- Check out the Message Center for new information and updates.
- The online list of Keeping Fit activities has been updated to identify those that count toward your exercise requirement. Please note the activities which have always been excluded.

Plan Changes Due to PPACA

Several SchoolCare benefits will change effective July 1, 2011 as a result of implementation of the Patient Protection and Affordable Care Act. These include removing co-pays for preventive care, the removal of annual dollar limits for durable medical equipment and external prosthetics, and the removal of lifetime dollar limits for out of network providers.

Open Access+ Plan Highlights

This spring several SchoolCare groups have looked at the Open Access+ plan as a cost effective option for their employees. In fact, several groups, through negotiations with the unions, moved all employees to this plan. So what is so great about it, and how does it work?

The Open Access+ (OA+) plan typically costs about 7.5% less than the standard HMO plan, so the premiums offer great savings. The benefits covered by the plan are the same as SchoolCare's other plans, meaning you will NOT have lesser coverage on the less expensive plan. Additionally, the OA+ uses CIGNA's national network, instead of the New England Seamless network. This means any CIGNA provider in the country is your network. The other difference is how you access the benefits on the plan. Members can self-refer to see specialists, without the need to have their PCP make the referral.

All preventive care is covered at 100% with no out of pocket cost. This includes annual physicals, routine eye exams, and GYN visits. Additionally, to avoid any barriers to treatment, mental health and substance abuse treatment is covered at 100% with no out of pocket cost.

The OA+ does have a deductible of \$250/individual, \$500/family for medical services. After the deductible is met, members pay 20% of claims up to an annual out of pocket maximum of \$1,000 per individual, and \$2,000 per family. It may sound complicated and costly, but the savings on the premiums are often greater than the out of pocket maximums, so members save money.

We have found a variety of people are attracted to this innovative plan. These include younger, healthier people, but also early retirees who can take advantage of the lower premiums and the national network, those people with families may also save money, and even people with significant health issues. They save on the premium and then they know their maximum out of pocket exposure, even if they have many doctor visits and treatments. If you are interested in the OA+ plan, call SchoolCare for more information.

Summer is Here!

The warm weather and longer days are a sure sign that summer is here, and vacation is around the corner! Here are a few things to keep in mind as you plan your summer activities.

Mind your sun exposure. Sun damage is cumulative, meaning it builds up over time and can lead to a variety of skin damage including skin cancer. Always use sunscreen and wear a hat. Be especially mindful of your nose, ears, arms and hands that receive more exposure.

Hydration is healthy! Our bodies are comprised of over 55% water. Good hydration keeps our cells healthy, and helps to remove waste materials. It also reduces the chance of cramping and pulled muscles when physically active. The golden rule with hydration is if your urine is yellow, you are somewhat dehydrated!

Pesky Ticks! Ticks are a fact of life in the summer, especially if you have ever owned a pet. The most common tick is the wood tick or dog tick. These are relatively easy to see and pick off your skin (or your pet's). Although they can carry disease, they are easy to spot and remove before they have a chance to dive in. More troublesome are the smaller deer ticks that can carry Lyme disease. As the disease has spread into New England, more and more people have been infected by the ticks carrying the disease. If you are headed to the woods, follow these rules: wear light colored clothing so you can spot ticks. Avoid brush and tall grass. Tuck pant legs into your socks. Use an insect repellent. Finally, do a thorough "tick check" (including belly buttons!) when coming inside.