



Agenda

- Issues raised since we last spoke
- Solutions and responses
- School visits and survey
- Wellness CHAMPIONS and Pilot test
- Questions and Answers

Issues Raised

- Chronic list & Non-chronic Rx
- Premiums on PPO 2 to Economy plan
- Funding of HSA this year and in future
- Need for more information
- Duplicate coverage
- Others?

Solutions

- Preventive list & non-preventive Rx:
- Use of Preventive Rx list (which covers much more than a list of conditions)
- Removal of ALL Rx co-pays above deductible
- Expansion of preventive screen list:
Two visits for females (1 for annual check-up and 1 for a Pap test)
Annual Pap test, not every three years

Solutions

- Premium increases for PPO 2 to Economy:
- Was at 34% and 43% for families
- Now at only 10% for families
- Changes cost us: onsite biometric screens and half of budget for wellness. So...
- Health Evaluation an offsite ALTERNATIVE to an annual check-up at a Lifetime Fitness
- Wellness budget reduced to 1% of premiums

Solutions

- Funding of HSA this year and in future:
- DCSD agreed to fund 100% upfront
- DCSD agreed to keep HSAs at the same or higher levels in future
- DCSD agreed to pay for “standard operating expenses” of HSAs
- HSA Bank chosen to administer HSAs

Solutions

- Need for more information:
- 20 group presentations in March
- 3 more group presentations this week
- Membership booklet published last week
- FAQs, Preventive screen and Rx lists on web
- School visits in April (mostly April 6-20)
- About 200 written questions answered

Response

- Duplicate Coverage:
- 1. Duplicate coverage is wasteful
 - Aggregation of benefits
 - Two premiums vs less than double coverage
- 2. Extra premiums (if any) for duplicate coverage can be spent much better
- Higher HSAs or higher take home salary




Duplicate Coverage

Situation	Impact	Comments / Solutions
Coverage under Medicare, Tricare or Veterans' benefits	Can have DCSD benefits (incl Kaiser HMO) except for HSA	Can un-enroll from secondary coverage and re-enroll when leaving DCSD or DCSD Cobra. This will then qualify you for the HSA.
Coverage under a spouse's non-qualifying plan, FSA or HRA	Can have DCSD benefits (incl Kaiser HMO) except for HSA	<ol style="list-style-type: none"> 1. Give up duplicate coverage and have an HSA or give up DCSD coverage. 2. Keep duplicate coverage but no HSA 3. Become Single at DCSD and use spouse's plan for spouse and children
Coverage under a spouse's Qualifying High Deductible plan	Can have DCSD benefits (incl Kaiser HMO) AND the HSA	No problem. Consider the savings of removing duplicate coverage compared with having a higher HSA.
Need an FSA for childcare expenses	None. Childcare FSA will still exist	Note: If you are eligible under a general use FSA or HRA from your spouse's work, this disqualifies all who are eligible for the FSA/HRA from having or using an HSA.
Ignore the rules and take an HSA anyway.	You will be breaking the law	If/when the IRS audits you, you will, at least, pay tax and penalties on all HSA contributions.

Agenda for April - May

- Apr 6-20: site visits
- Apr 6-9: Group session for unresolved issues
- Apr 14-16: CHAMPIONS enrollment
- Apr 23-30: Voting
- May 6: Negotiations to Final decision
- May 18-29: Open enrollment

Wellness Pilot Test

Pedometers	Sonic Boom	CHAMPIONS
 <ul style="list-style-type: none"> • Free Pedometer • Tracks steps • Wireless upload • Personal Profile • Run vs Walk • Limitations: • Device error/death • Other exercise • Extended absence • Incorrect wear 	 <ul style="list-style-type: none"> • Goals setting • Habit/risk Quiz • Habit tracking site • Daily Challenge • Points for activity • Step competitions • "Caught Ya" Cards • Rewards 	 <ul style="list-style-type: none"> • Health Sack Belts • 1,000 Volunteers <p>Choose & test Help to understand Assist to start/use Monitor progress Praise & reward Innovate & create Organize events Nominate next Cs Solicit feedback</p>

Wellness Pilot Test

- Invitations sent out today
- Closes earliest of Friday or 1,000 volunteers
- Ten per site reserved
- Thereafter first come first served
- Apr 14-16: CHAMPIONS enrollment
- Pilot test for 2 to 3 months
- Next pilot: July – Lifetime Health Evaluations

