

# PLAN FOR YOUR HEALTH

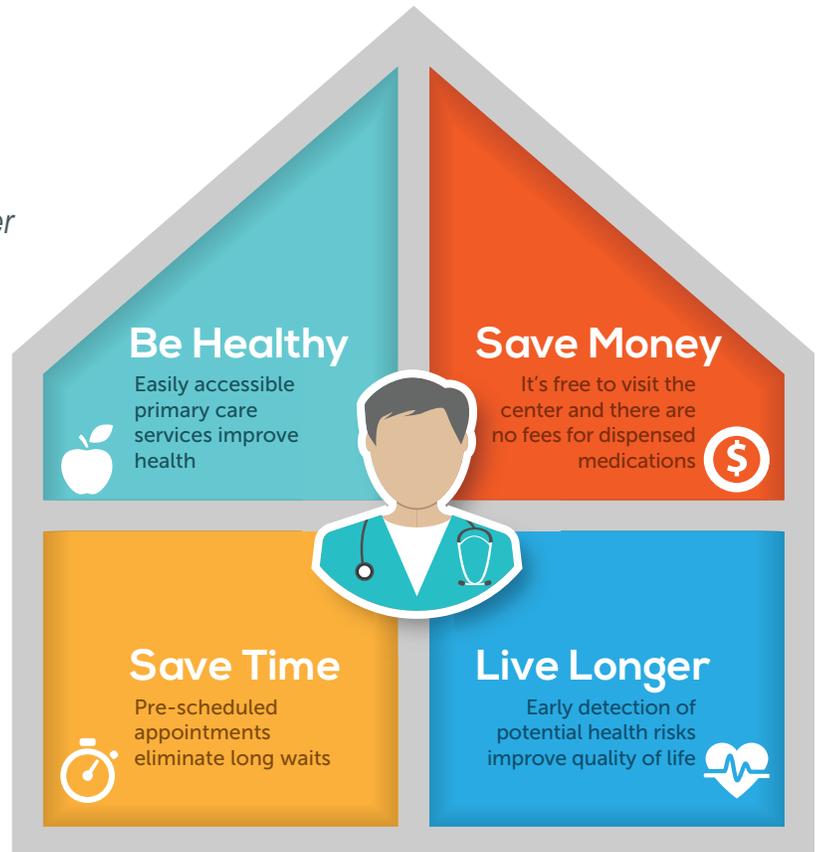
Get the most out of your health plan

## INTRODUCING THE PRIMARY CARE CONNECTION

Lake County Employee Health & Wellness Center

Lake County welcomes you to take advantage of its new **EMPLOYEE HEALTH AND WELLNESS CENTER**, to open in close proximity to the County Administration building this October. Powered by Healthstat, the center will be free to visit for anyone covered under the Lake County health plan, including dependents ages two and older, and will offer convenient, flexible hours.

The **PRIMARY CARE CONNECTION**, or **PCC**, will be staffed with Healthstat medical professionals including a Board Certified doctor and a medical office assistant. On-site medical professionals can diagnose ailments, test vitals, conduct blood draws, treat illnesses and prescribe and dispense common generic medications for free.



Using the center as a primary care service will result in both savings for the county and its employees under the self-funded medical plan. Here are some more ways the PCC will benefit you:

### Primary Care Connection: What you need to know

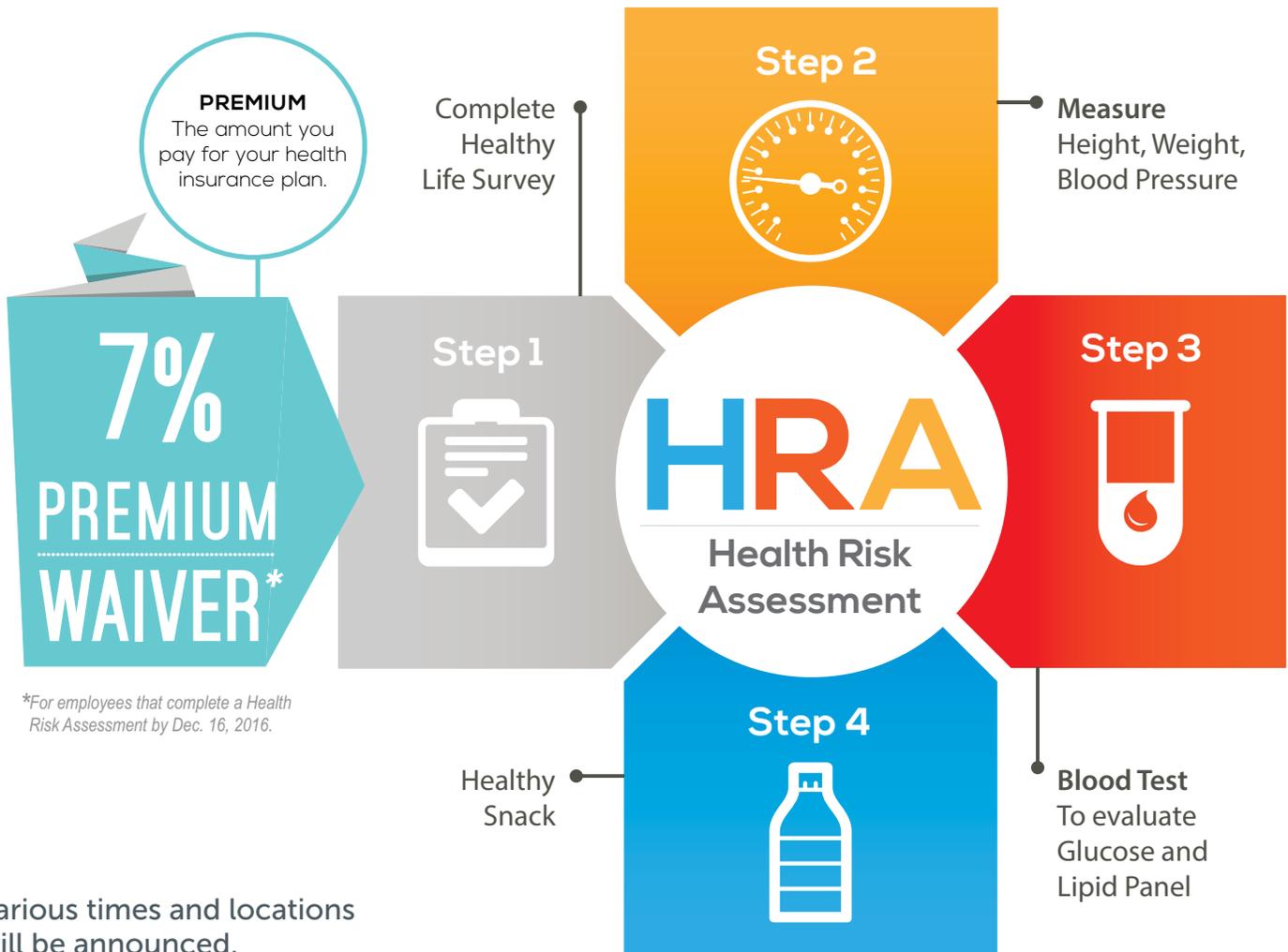
- ✓ Take a free and confidential health screening, either at a Healthstat mobile location in October, or at the PCC through Dec. 16, 2016 to receive a 7% waiver on your healthcare premiums.
- ✓ The PCC can be used as your primary care service, or in conjunction with your current primary care doctor.
- ✓ You can use the PCC for lab services at a lower cost and the results can be sent to your physician prior to your visit.
- ✓ Skip the pharmacy! Prescriptions for common generic medications will be dispensed directly at the PCC after you've seen the doctor.
- ✓ Free annual wellness exams can help to catch medical problems early, and regular visits may improve the management of chronic disease.
- ✓ Your health information will be kept private and confidential and cannot be shared with your employer, unless you are receiving treatment for a work-related injury.

To schedule an appointment when the PCC opens, call the Healthstat Scheduling Line at 866-959-9355

# GET SCREENED, SAVE MONEY

## Save money on your healthcare premiums this year by taking a simple health risk assessment

In January 2017, health care premiums will increase for current county employees. However, as part of the county's wellness initiative, the Board of County Commissioners will waive the 7% increase for employees who take a quick health screening. To receive this benefit, qualifying employees must complete a confidential health risk assessment offered by Healthstat at mobile locations in October, or at the PCC through Dec. 16, 2016.



### Know before you go

- Do not eat eight hours prior to the screening
- Drink lots of water, but no other beverages
- Take your regular medications

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think that you may not be able to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by a different means. Contact the Human Resources Department at 352-343-9694 and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

# YOUR HEALTH, YOUR CHOICE

## Understanding your coverage

You have choices when it comes to the cost of your healthcare. The quality and price of medical services can vary depending on where you go for office visits, imaging services, and surgery, including inpatient and outpatient care.

If your service is subject to a deductible, you pay Florida Blue's negotiated rate until your deductible is met. Beyond that, you pay only your coinsurance amount of 20%. If a copay applies, you only pay the copay. If money applied to your deductible, coinsurance, and copays amount to the out of pocket maximum, your cost shares will no longer apply for the rest of the benefit period. Always opt for an in-network provider whenever possible.

To get cost estimates, simply log in at [FloridaBlue.com](http://FloridaBlue.com) and select Compare Medical Costs under Tools, or call Care Consultant at 1-888-476-2227.

## Deductibles & Copay Costs

Types of Services	Costs for Services	
	BLUE CHOICE PPO 	BLUE CARE HMO 
Out of Pocket Maximum	<b>\$3,000 / \$6,000</b>	<b>\$3,000 / \$6,000</b>
Office Visit PCP (Primary Care Physician) / Specialist	<b>\$20 / \$45</b>	<b>\$20 / \$45</b>
Wellness Examination	<b>\$0 / \$0</b>	<b>\$0 / \$0</b>
Convenient Care	<b>\$20</b>	<b>\$20</b>
Emergency Room	<b>\$250</b>	<b>\$250</b>
Urgent Care	<b>\$50</b>	<b>\$50</b>
Independent Clinical Lab (Quest)	<b>20%</b> <i>(No Deductible)</i>	<b>\$20</b>
Advanced Imaging (In Physician's Office)	<b>\$75</b>	<b>\$75</b>
Inpatient Hospital	<b>Deductible + 20%</b>	<b>\$300 per day up to \$1,200</b>
Outpatient Hospital	<b>Deductible + 20%</b>	<b>\$300</b>

**OUT OF POCKET MAXIMUM**  
The most you pay for covered health care services during your plan's benefit year.

**COPAY**  
A fixed amount paid for health services such as an X-ray.

**DEDUCTIBLE**  
The amount you pay for certain health care services before your insurance plan begins to pay.

\*Prices listed are for in-network services.

## Looking Ahead

Your plan's usual benefit period – from January to December – will be changing. This means that the accrual for deductibles and out of pocket maximums will be calculated for the nine months between January 2017 through September 2017 instead of the usual 12 months. Beginning in October 2017 and every October thereafter, your accruals will be reset to zero and start over again.

# MEDICATIONS

How much you pay for prescriptions depends on where you get them filled and the type of medication you're getting. The Primary Care Connection will be able to dispense many common medications prescribed by the PCC doctor. The PCC cannot fill prescriptions from outside providers, and no narcotics or controlled substances will be stocked.



Visit the Primary Care Connection and receive the most commonly used medications at no cost! That's right, FREE.

With most Florida Blue plans, you pay less when ordering a **90-day supply** by mail rather than going to a retail pharmacy and ordering monthly

For medicines that you take regularly, some pharmacies can provide up to a 90-day supply. There are instances where you can **avoid a copay** by filling certain prescriptions at some pharmacies.

To see which category your prescription falls within, visit [www.bcbsfl.com](http://www.bcbsfl.com), click on "Members" then "Prescriptions."

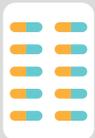
## Prescription Medication Copays



**GENERIC**  
\$15 Copay



**Brand Tier 2**  
\$40 Copay



**Brand Tier 3**  
\$55 Copay



**Specialty**  
\$100 Copay

To find out if a drug is covered through Florida Blue and at what tier copay, you may utilize their pharmacy cost estimator tool available to you through your member login on their website. Specialty drugs require authorization and must be obtained through Caremark Specialty at 866-387-2573. Prime Therapeutics® helps to administer prescription drug services and mail order services.

## Top 4 reasons to choose generics

### They're safe

1

Generic medications are tested and approved by the FDA, and they're manufactured in FDA-inspected facilities.

### They're effective

2

Generics are required to have the same active ingredients and must work the same as their brand-name counterparts to obtain FDA approval.

### They can save you money

3

Choosing a generic equivalent could save you up to 80% over a brand-name counterpart.

### It's easy to switch to a generic

4

Ask your doctor to prescribe a generic alternative or ask your pharmacist to contact your physician.

# OPEN ENROLLMENT FOR 2016 IS JULY 1-29

Attend one of six open enrollment information sessions and learn about new benefits that will help you and your family get the quality health care that you need.

## Open Enrollment Information Sessions

Seating is limited and pre-registration is required. Board of County Commissioners employees are required to register through the employee online training calendar accessed at [www.lakecountyfl.gov/training](http://www.lakecountyfl.gov/training). All other personnel are asked to contact their Human Resources representative.

WEDNESDAY, July 6, 2016  
11 a.m.-1:30 p.m.

Lake EMS, Training Room  
2761 W. Old U.S. Highway 441,  
Mount Dora

WEDNESDAY, July 13, 2016  
8-10:30 a.m.

Lake County Emergency  
Communications & Operations  
Center (ECOC), Training Room  
425 W. Alfred St., Tavares

WEDNESDAY, July 13, 2016  
noon-2:30 p.m.

Lake County Emergency  
Communications & Operations  
Center (ECOC), Training Room  
425 W. Alfred St., Tavares

WEDNESDAY, July 20, 2016  
8-10:30 a.m.

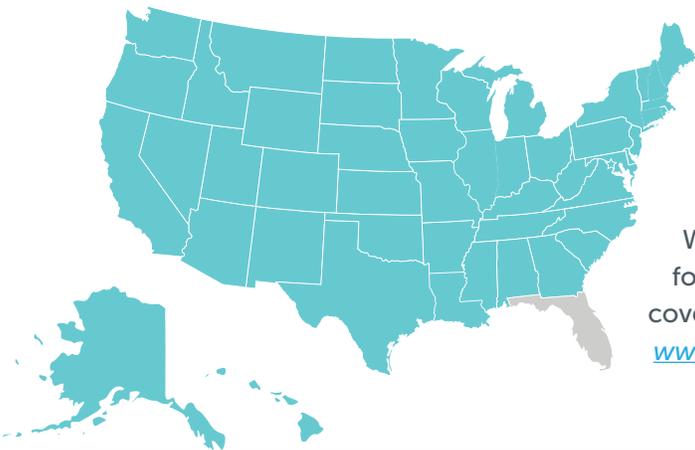
Lake County Extension Center,  
Auditorium (formerly the  
Agricultural Center)  
1951 Woodlea Road, Tavares

WEDNESDAY, July 20, 2016  
noon-2:30 p.m.

Lake County Extension Center,  
Auditorium (formerly the  
Agricultural Center)  
1951 Woodlea Road, Tavares

WEDNESDAY, July 27, 2016  
8-10:30 a.m.

Cooper Memorial Library,  
Room 108  
2525 Oakley Seaver Drive,  
Clermont



## Traveling outside the State of Florida?

When traveling out-of-state, you may not be covered for non-emergency care. To find out more about your coverage outside of Florida, visit the BCBS website at [www.floridablue.com](http://www.floridablue.com) or call 1-800-810-BLUE.



## Get the most out of your health plan

While you may feel you have no control over how much you spend on healthcare, you have far more power than you think! Making well-informed decisions will help you and your employer save money on healthcare while you receive the best treatment possible.



# SAVING WITH FLEXIBLE SPENDING

It's as easy as swiping a card when it comes to saving on out-of-pocket costs. Flexible spending accounts (FSA) help employees to save taxes on money spent on healthcare expenses. In fact, 33 million Americans save money every year by participating in an FSA. An FSA allows you to save up to 30 percent on your eligible healthcare expenses every year by using pre-tax dollars. The money put into an FSA is tax-free, but must be used on approved healthcare-related costs.

## Employees can use their FSA on things such as



DENTAL CARE



VACCINATIONS



COPAYS



OVER-THE-COUNTER  
MEDICATIONS



EYEGLASSES



BAND-AIDS

### Here's how it works.

"If you make about \$25,000 and contribute \$2,000 to your FSA, you'd save around \$450 a year."

Through your insurance, you will be provided a TASC Card to purchase eligible medical expenses with your FSA funds at the point of purchase, which eliminates the need for reimbursement.

Previously, the only drawback to using an FSA was you had to use all of your money on your TASC card by the end of the year or you would lose it. However in June 2015, the Board of County Commissioners approved a provision which allows employees to carry over \$500 of funds from the prior year into the new year. Total employee contribution to the FSA was also increased to \$2,550. So make the most out of this money saving program!

With rising healthcare costs, every penny counts. By using pre-tax dollars, you are taxed on a lower gross salary, thereby saving money that would otherwise be spent on federal, state and FICA taxes, and so you may also increase your take home pay.

For more information about Flexible Spending Accounts and to obtain additional resources, visit [www.tasconline.com](http://www.tasconline.com) or call 800-422-4661.

## Pre-Tax Savings Example

	Without FSA	With FSA
<b>Gross Monthly Pay</b>	\$3,500	\$3,500
<b>Pre-Tax Contributions</b>		
Medical/Dental Premiums	\$0	-\$300
Medical Expenses	\$0	-\$100
<b>TOTAL:</b>	\$0	-\$400
<b>Taxable Monthly Income</b>	\$3,500	\$3,100
Taxes ( <i>federal, state, FICA</i> )	-\$966	-\$855
Out-of-pocket Expenses	-\$400	\$0
<b>Monthly Take-home Pay</b>	\$2,134	\$2,245
<b>Net Increase in Take-Home Pay = \$111/month</b>		

*For illustration purposes only. Actual dollar amounts may vary.*

## Tips

- ✓ Understand the IRS contribution limits for your plan during the year.
- ✓ Review the eligible and ineligible expense lists for Healthcare FSA.
- ✓ Determine which eligible expenses you expect to incur and how much you will spend.
- ✓ The total amount you project to spend on eligible healthcare expenses during the year is the amount you should contribute to your FSA.