

EMPLOYEE HEALTHCARE EDUCATION CAMPAIGN

As the summer month progress, we wanted to provide you a few helpful hints on how to maximize the benefits provided to you as an employee of Miami-Dade County Public Schools. This “We’ve Got you Covered - Let’s Get Educated” campaign will continue through the fall after the opening of school to promote healthcare literacy for all employees.

The Miami area is the highest cost area in the country for healthcare costs, making it more expensive than New York, Los Angeles, Chicago or Boston when you access medical care. These high costs affect the District’s ability to provide quality healthcare at reasonable prices and also affect your out of pocket costs.

Here are a few tips to consider when accessing medical care and using your Cigna coverage:

- Develop a relationship with a family doctor for your family’s healthcare needs.
- If you need care and your doctor is not available, use Convenient Care Centers or Urgent Care Centers rather than Hospital Emergency Rooms.
- Consider Generic Drugs. If your doctor gives you a prescription to be filled, remember to use one of the contracted retail pharmacies including Walgreens, Publix, Walmart, or selected independent pharmacies.
- Ask questions. If your doctor wants you to have a diagnostic test such as an x-ray, MRI or CT scan, let them know that it is far less costly for the District and you to go to one of the contracted stand alone diagnostic care centers than if you go to a hospital for these tests
- Think Preventative Care and Wellness. Keeping up with your health and staying healthy is the best alternative.

Find assistance for all of these helpful hints at www.mycigna and at www.dadeschools.net (click on the employee benefits button)

We've Got You Covered.....Let's Get Educated

- **Do I have a choice of doctors?** If you go to a **participating doctor** your co-pay will be:
\$20 co-pay to a primary care physician (PCP)
\$50 co-pay to a Cigna Care Network (CCN) Specialist
\$70 co-pay to a Non CCN Specialist

Out-of-network doctors are covered subject to deductible plus co-insurance

- **How to save time and money when needing urgent care?** Only you can determine if you have an emergency that requires you to seek care at a hospital. However, for non-emergency conditions you do have other places where urgent care can be delivered at a lower cost.

Your co-pay when going to an **Urgent Care facility** is \$70.00

Your co-pay when going to a **Convenience Care Clinics** at Walgreen's is \$20

Emergency room co-pay will be \$300.00 or \$150.00, co-payment is waived if admitted

- **How can I keep my prescription cost low?** Choosing the medication that is right for you is between you and your doctor. However, you do have options and your plan offers choices.
 1. Ask your doctor if you can take generic instead of brand name medications.
 2. Use the Cigna Home Delivery 90-day program for medications taken on a regular basis also known as maintenance drugs.
 3. Compare the cost of your prescription if using your Cigna plan to a prescription programs offered by retail stores.
- **How much do my prescriptions cost?** Prescription medications are categorized within three tiers. Each tier is assigned an out-of-pocket expense, the amount you pay when you fill a prescription. Additional

information on prescription co-pays can be found at our website, www.dadeschools.net (Employee Benefits button)

- **My doctor has prescribed an X-Ray, MRI or CT Scan (any diagnostic testing), where can I go?** You should discuss your options with your doctor to determine the facility but before scheduling your appointment look into your options. Test performed at:
 - Non-hospital affiliated (stand along) facility \$100 per test
 - Hospital or hospital affiliated facility your cost is deductible (\$250 or \$500) and coinsurance