



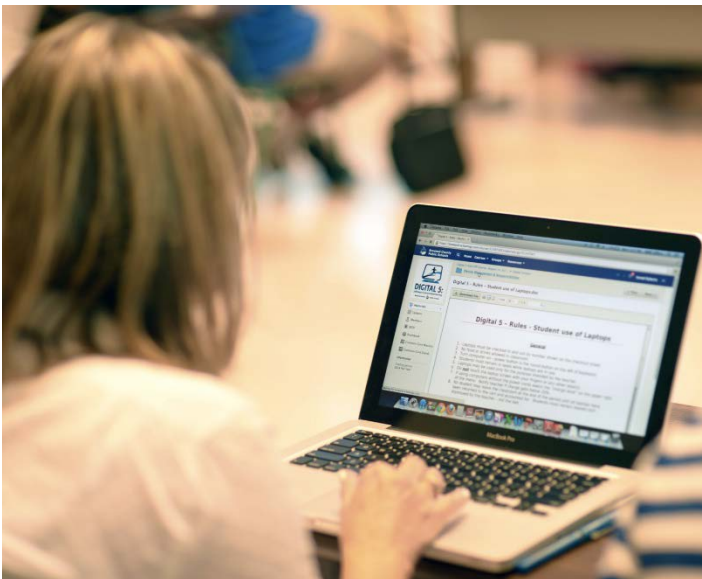
Established 1915

BROWARD
County Public Schools

YOUR CHOICES. YOUR BENEFITS. YOUR HEALTH

REMINDER!!!

LABCORP IS NO LONGER A COVERED PROVIDER!



**LAB WORK IS PROVIDED
BY**

**Quest Diagnostics, as of
January 1, 2017!**

2017 Medical Plan Highlights - REMINDER

**As of January 1, 2017 Quest Diagnostics became the Provider for
all lab services!**

**Attached is a summary of the Medical Plan Highlights, as well as a copy
of the 2017 Aetna Booklet.**

Please take a moment to review this important information.

You may obtain general benefits information by visiting the Benefits Department
website at www.browardschools.com/benefits.



2017 Medical Plan Enhancements

REMINDER

MEDICAL PLAN ENHANCEMENTS - EFFECTIVE JANUARY 1, 2017

National Network	Coventry moved to Aetna's National Network for all plans. This means, services are no longer restricted to the HMO areas (Broward, Miami-Dade and West Palm Beach Counties). Employees and their covered dependents can now utilize their health services with Aetna providers nationwide. Prior authorization will remain for services such as, CT-Scan, PET-Scan and MRI.
Quest Diagnostics	The participating laboratory is Quest Diagnostics . <ul style="list-style-type: none">• LapCorp is no longer a participating laboratory. If you go to LapCorp for your blood work <u>you will be responsible</u> for the cost.
Infertility Treatment	40% Coinsurance, maximum of three (3) cycles per lifetime.
Pharmacy	Elimination of the Preferred and Non-Preferred Pharmacy Networks. Access to full Aetna pharmacy network. Partnership with CVS, allows plan members to receive a 20% discount on select over-the-counter drugs, by using the Aetna Discount Card, which will be mailed to you soon.
Kids Plans	Changed to Open Access, which means, no Primary Care Physician (PCP) is required, but is encouraged; no PCP referral is required to see a Specialist. Maternity is now covered. Vision discount will remain; <u>however, the dental discount has been removed.</u>
Disease Management Programs	Program support increased from 12 to 37 conditions.
Itriage and Member Tools	Introduction of a mobile app., which will help members check their symptoms and choose the appropriate physicians and medical facilities. Enhancement of member tools, which includes Aetna Navigator, where members gain access to services, such as research a doctor, track claims and account balances and obtain digital ID Cards.
Teladoc	Provides alternative emergency room and urgent care that allows members to resolve many of their common medical issues 24/7 through the convenience of phone or online video consultations.

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]



The School Board of Broward County, FL 2017 Resource Guide



It's Open Enrollment time.

Open Enrollment is your time to make benefit choices and changes. It's a great time to evaluate your personal and family health, think about your current benefit elections and consider whether they will continue to meet your needs in the year ahead. Get to know your plan options — how they work, what they cost and what they cover.

Read

Read this guide and any attachments included with it to learn about the plan options available to you for 2017.

Choose

Choose the benefits options that work best for you, based on your needs, budget and family situation

Enroll

Enroll in your benefits during Open Enrollment:
October 5 – 28, 2016

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What's new for 2017?

Moving from Coventry to Aetna: A few things you should know

Dear Broward County Public Schools Employee:


Welcome to Aetna. Coventry Health Care and Aetna are now one company. Working together, we are building healthy communities with members like you at the center. On January 1, 2017, Broward County Public Schools employees and their families will move from the Coventry network to the Aetna network. The real value of a health plan is how it works for you and your family. Your new Aetna plan will help you make the most of your health and wellness benefits.

Our provider network has grown!

The Aetna provider network gives you access to our national provider network. With Aetna, you will have access to new features, innovative technology and more doctors. Nearly all current Coventry doctors are also in the Aetna network.

Is your doctor a part of the Aetna provider network?

For those doctors that are not in the network, we are working diligently on your behalf to actively recruit any doctor that may not be in the Aetna network today. Ask your doctor, "Are you a part of the Aetna network?" If your doctor is not a part of the network, they can contact Aetna for information on how to become a part of the Aetna team.



We're making valuable additions to your plans

We want you to know about the valuable additions we're making to your medical plan(s) beginning January 1, 2017. Your new Aetna benefits will help you and your family maximize your health coverage.

- **National Provider & Pharmacy Network:** The Aetna provider network gives you access to our national provider network.
- **Quest Diagnostics:** The participating laboratory network is Quest Diagnostics. LabCorp is no longer a participating laboratory.
- **Teladoc:** An alternative to Emergency Room and Urgent Care facility visits for non-emergency medical care. Members can resolve many of their common medical issues 24/7 through the convenience of phone or online video consultations. Patients have access to a national network of board-certified, state-licensed physicians. These doctors can diagnose, treat and prescribe medication, when appropriate, for many common medical issues.
- **Member Payment Estimator:** Consumer driven plan members are encouraged to take advantage of this tool. This industry-first capability was introduced by Aetna in 2010 and provides members with personalized, real-time estimates for out-of-pocket medical expenses based on the member's health plan. Aetna members can obtain and compare estimates using this capability via your secure member website, Aetna Navigator.
- **iTriage:** iTriage is a health care app that lets you quickly and easily take action every day. It helps you find medical answers in real-life language, locate care options, connect with doctors, and maintain your own health information - all in one safe place.
- **Aetna Navigator:** In addition to our 24/7 telephonic customer service, Aetna Navigator is a self-service website that provides members with a single source for online health and benefits information 24 hours a day, 7 days a week.
- **Aetna Health Connections:** Aetna's expanded disease management program is a unique and powerful program supporting more than 35 chronic conditions.

Other new Aetna benefits in 2017

Aetna Vision plan

Welcome to Aetna Vision Preferred. In 2017 The School Board of Broward County, Florida employees will have the option to enroll in an Aetna vision plan. Like choices? You've come to the right place. This plan offers coverage for eye exams, glasses, contact lenses and more. Feel like getting a spare pair? Want both glasses and contacts? You'll also get discounts on eyeglasses, LASIK surgery, contact lenses, nonprescription sunglasses, contact lens solutions and other eye care accessories.

Go practically anywhere you want for eye care

You can see any provider you want in or out of the network. Remember, network providers will cost you less. The Aetna network is extensive, so you will easily find a provider in your area. Just visit www.aetnavision.com to find one.

Convenience and Flexibility

Many of our providers are independent eye doctors. For added convenience you can also get eye exams and eyewear at top retail providers: Independent provider network, LenCrafters, People Vision, Target, Sears and JCPenney Optical. You can also shop online to order your glasses at Glasses.com and contacts at [ContactsDirect](http://ContactsDirect.com). It's up to you. You can get your exam at one provider and eyewear at another.

Sign up for a plan that helps keep your eyes healthy and your vision sharp. **Enroll in Aetna Vision Preferred.**

What you can expect from us

As we approach the new benefit plan year, January 1, 2017, we will continue to communicate with you regarding your new Aetna plan and the programs it offers.

New tools, more convenience with Aetna

In this guide, you'll learn about:

- **Ask Ann** – your virtual assistant
- **Teladoc**® – Board-certified doctors diagnose, treat and write prescriptions, by phone or video 24/7
- **iTriage**® – Search symptoms, find local doctors and facilities, and get cost estimates
- **Informed Health**® Line – Talk with a nurse about health questions and concerns
- **Personal Health Record** – See care and services you've received, when and from whom

Your Aetna plans at a glance

For 2017, you can choose from the same plan options Premier Plus, Premier, Kids Enhanced and Kids Basic. These plan options will be supported by the following provider network:

Open Access Aetna SelectSM Health Plan — Network doctors and no referrals

This plan lets you visit any doctor in the Aetna network, without ever needing a referral. You don't have to choose a primary care physician (PCP) either, but you may want to. That's because a PCP can file your claims and help direct your care. Plus, you may pay less out of pocket when you see your PCP. **You must see network providers for the plan to cover and help pay for care.**

For 2017, the Consumer Driven plan will be changed to Choice POS II with the same plan design. The plan will be supported by the following provider network:

Aetna Choice[®] POS II Health Plan — Get the care you need, your way

When it comes to doctors, you want options. This health plan gives you plenty. You can pick a primary care physician (PCP) in the Aetna network. A PCP guides your care and files claims for you. And you usually pay less for care from a PCP too. **You can also see any doctor from Aetna's network — no referral needed. You can also go to a doctor outside the network without a referral.** If the doctor isn't a part of Aetna's network, you may have to obtain approval from Aetna before receiving certain services, file your own claims and pay more out of pocket. Out-of-network options typically cost you more.

SBBC Plan Overview 2017

Plan	Premier Plus (Open Access Aetna Select)	Premier (Open Access Aetna Select)	Consumer Driven (Choice POS II)		Kids Enhanced (Open Access Aetna Select)	Kids Basic (Open Access Aetna Select)
	In Network	In Network	In Network	Out of Network	In Network	In Network
Deductible						
• Individual	None	None	\$2,500	\$5,000	None	\$300
• Family	None	None	\$7,500	\$15,000	None	All plan members must meet the individual deductible
Coinsurance	None	None	None	30%	None	20%
Out-of-Pocket Maximum						
• Individual	\$1,264 Medical \$5,000 Pharmacy	\$1,500 Medical \$5,000 Pharmacy	\$6,350	\$9,000	\$1,264 Medical \$5,000 Pharmacy	\$1,500 Medical \$5,000 Pharmacy
• Family	\$2,528 Medical \$10,000 Pharmacy	\$3,000 Medical \$10,000 Pharmacy	\$12,700	\$27,000	\$2,528 Medical \$10,000 Pharmacy	\$3,000 Medical \$10,000 Pharmacy
Preventive Care	Covered 100%	Covered 100%	Covered 100%; deductible waived	30% after deductible	Covered 100%	Covered 100%; deductible waived
Office Visit	\$10 copay	\$20 copay	\$20 copay; deductible waived	30% after deductible	\$15 copay	\$15 copay; deductible waived
Specialist Visit	\$30 copay	\$40 copay	\$35 copay; deductible waived	30% after deductible	\$15 copay	\$30 copay; deductible waived
Teladoc	\$10 copay	\$20 copay	\$20 copay; deductible waived	Not Covered	\$15 copay	\$15 copay; deductible waived
Urgent Care	\$10 copay	\$20 copay	\$35 copay; deductible waived	30% after deductible	\$15 copay	\$30 copay; deductible waived
Emergency Room Visit	\$250 copay	\$250 copay	\$250 copay; deductible waived	Same as in-network care	\$250 copay	\$250 copay; deductible waived
Outpatient Medical Care						
• Diagnostic Services (e.g., MRI, CT Scan, PET Scan)	At Hospital \$150 copay. At Freestanding Facility \$30 copay	At Hospital \$175 copay. At Freestanding Facility \$50 copay	100% covered after deductible	30% after deductible	\$20 copay	At Hospital 20% coinsurance; after deductible. At Freestanding Facility \$30 copay; deductible waived
• Outpatient Surgery	At Hospital \$250 copay. At Ambulatory Surgical Center \$50 copay	At Hospital \$300 copay. At Ambulatory Surgical Center \$75 copay	\$50 copay after deductible	30% after deductible	\$50 copay	At Hospital 20% coinsurance; after deductible. At ambulatory surgical center \$100 copay;
• Outpatient PT/ST/OT (visit limits apply)	No copay	\$20 copay	100% covered after deductible	30% after deductible	\$5 copay	At Hospital 20% coinsurance; after deductible. At Freestanding Facility \$30 copay; deductible waived

SBBC Plan Overview 2017 (continued)

Plan	Premier Plus (Open Access Aetna Select)	Premier (Open Access Aetna Select)	Consumer Driven (Choice POS II)		Kids Enhanced (Open Access Aetna Select)	Kids Basic (Open Access Aetna Select)
	In Network	In Network	In Network	Out of Network	In Network	In Network
Hospital						
• Inpatient	\$150 copay per admission	\$150 copay for the first 5 days 100% thereafter Maternity \$200 copay	\$100 copay per day for the first 5 days per confinement, after deductible, thereafter 100%	30% after deductible	\$100 copay per day for the first 5 days per confinement, thereafter 100%	20% coinsurance; after deductible
Mental Health/ Alcohol & Substance Abuse						
• Mental Health Care	At Hospital \$150 copay Outpatient \$10 copay	At Hospital \$150 copay for the first 5 days Outpatient \$20 copay	At Hospital \$100 copay for the first 5 days, per confinement, after deductible Outpatient \$35 copay	30% after deductible	At Hospital \$100 copay for the first 5 days, per confinement Outpatient \$15 copay	At Hospital 20% coinsurance; after deductible. Outpatient \$30 copay; deductible waived
• Alcohol & Substance Abuse	At Hospital \$150 copay Outpatient \$10 copay	At Hospital \$150 copay for the first 5 day Outpatient \$20 copay	At Hospital \$100 copay for the first 5 days, per confinement, after deductible Outpatient \$35 copay	30% after deductible	At Hospital \$100 copay for the first 5 days, per confinement Outpatient \$15 copay	At Hospital 20% coinsurance; after deductible Outpatient \$30 copay; deductible waived
• Durable Medical Equipment	No copay	No copay	100% covered after deductible	30% after deductible	\$15 copay	No copay
• Insulin/ Diabetic Supplies	No copay	No copay	Applicable Rx Tier copay	30% after deductible plus \$15/30/55 copay	No copay	No copay
• Infertility (Comprehensive Infertility & ART)	40% coinsurance; maximum of 3 cycles per member, per lifetime	100% covered up to a maximum of \$6,000 per member, per lifetime	Not covered	Not covered	Not covered	Not covered
Pharmacy (Value Open Formulary)						
• Retail	\$3/5/35/50 copay	\$3/5/45/60 copay	\$15/30/55 copay	30% after deductible plus \$15/30/55 copay	\$5/5/25 copay	\$7/45 copay
• Mail	\$3/5/70/100 copay	\$3/5/90/120 copay	\$15/30/55 copay	Not Covered	\$5/5/25 copay	\$7/45 copay

Note: These are benefits at a glance and provided for information only; it does not contain complete details of the Plan which are available only in the Summary Plan Description and it does not constitute an Agreement.

Tools, Programs and Resources Included with Your Health Plan

Plan information at your fingertips.

When you enroll in the Aetna health plan, you automatically get these tools and resources at no extra cost:



Aetna Navigator®

Secure member website – After you enroll, register at www.aetna.com.

Then log in anytime to:

- Verify who and what is covered
- Track claims or view past copies of Explanation of Benefits statements
- Use the DocFind® search tool to find in-network care
- Use the cost-of-care tools so you can know before you go
- Learn more about and access any wellness programs that come with your plan



Aetna Mobile app

Use your smartphone to access a modified version of Aetna Navigator.

You can:

- Pull up a digital copy of your Aetna ID card
- Send a text to Aetna or click to call
- Link to iTriage® and more



DocFind

Online search tool – You can check right now to see if your doctor is in the Aetna network at www.aetna.com/docfind. Or use it any time after you enroll to find in-network health care providers. After you enroll, you can access DocFind through Aetna Navigator for an even easier search. When prompted, select Aetna Choice® POS II (Open Access) under Aetna Open Access® Plans on the Select a Plan menu.

Use the Tobacco Cessation Program

Do you need help quitting tobacco? Starting in January, and once you're enrolled in an Aetna medical plan, you'll have two ways to help you be tobacco free:

1. **Enroll in an online health coaching program.** We recommend taking your Health Assessment first, so you can get a better understanding of your health risk. Through Aetna Navigator, you can complete the self-paced "Be Tobacco Free" coaching program.
2. **Use your Aetna Rx plan.** You can get tobacco-cessation medications at no extra cost. You will need a prescription from your doctor to obtain over-the-counter, generic or brand-name smoking-cessation medication.

2017 Open Enrollment
Open Enrollment is your annual opportunity to make changes to your benefit elections and to choose the best coverage for you and your family for 2017.

Remember, Open Enrollment begins October 5 and ends October 28.

Making a Smooth Transition to Aetna

We offer several ways to help you experience a smooth transition to your new Aetna health benefits plan.

See if your doctor is in the Aetna network.

Aetna networks are among the largest in the country. So, there's a good chance your doctor already belongs. Use the DocFind search tool to find out:

1. Visit www.aetna.com/docfind.
2. You can:
 - Choose a provider type from the list and enter your ZIP code to see if your doctor is listed.
 - Use the open-text search box to enter a specific doctor name, such as "Dr. Gordon in Ft. Lauderdale."
3. When asked to "Select a plan," scroll to the **Aetna Select (Open Access)** or **Aetna Choice® POS II (Open Access)** and click on the desired network.
4. Click "Continue." You'll get a list of doctors who match your search criteria. You can narrow your search with options on the left. You can also learn more about specific doctors when you click on their names. See where they went to school, get directions to the office, learn which hospitals they use and more.

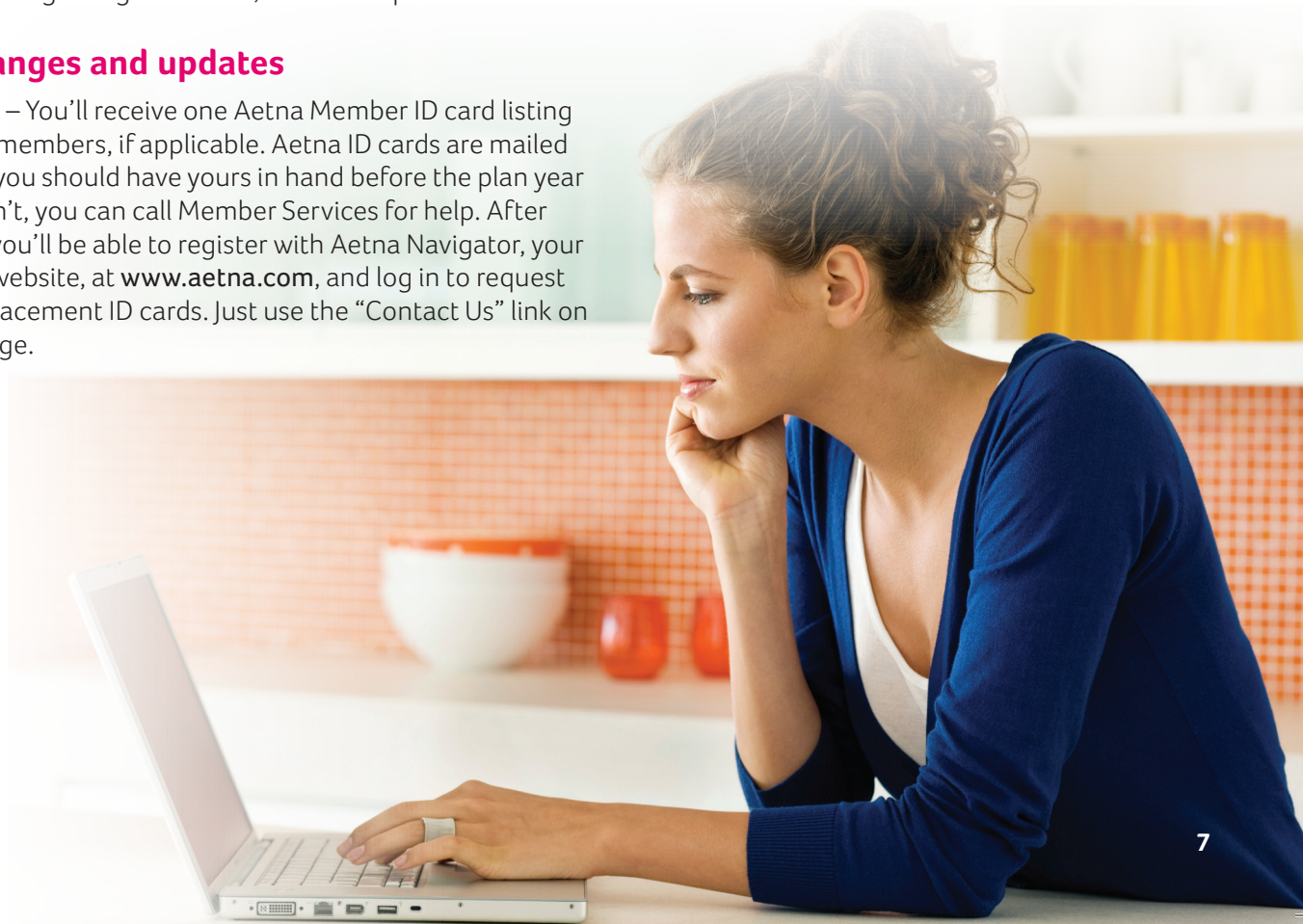
Extend coverage with your current doctor

If you're in the middle of a treatment plan with a doctor who's not in the Aetna network, you may be able to keep seeing them for up to 90 days after the plan's effective date. If approved, your treatment will be covered at in-network rates.

For example, if you are undergoing radiation, chemotherapy, dialysis or are past your second trimester of pregnancy, you may qualify for Transition of Care benefits. Once you're enrolled in Aetna, you can call Member Services at **1-800-562-7822** beginning October 5, 2016 to request a Transition of Care form.

ID cards: Changes and updates

Medical benefits – You'll receive one Aetna Member ID card listing up to five family members, if applicable. Aetna ID cards are mailed in December, so you should have yours in hand before the plan year begins. If you don't, you can call Member Services for help. After January 1, 2017, you'll be able to register with Aetna Navigator, your secure member website, at www.aetna.com, and log in to request additional or replacement ID cards. Just use the "Contact Us" link on any Navigator page.



Prescription Drugs

As of January 1, 2017, your prescription drug coverage will be through Aetna.

How will I fill prescriptions with Aetna?

You will be able to fill short-term prescriptions (up to a 30-day supply) at participating retail pharmacies. These include both chain (CVS, Publix, Target, Walgreens) and local pharmacies. For a list, you can visit www.aetna.com/docfind.

Aetna Rx Home Delivery will replace Express Scripts

If you use medications on a regular basis (maintenance medications), you will be able to use the Aetna mail-order service, **Aetna Rx Home Delivery**[®]. This allows you to order up to a 90-day supply of your medication and have it delivered to your home or any address you specify. Members can save up to two copayments by using Aetna Rx Home Delivery. Savings may vary based on plan selection and medication tier level.

You can then request refills online, by phone or by using the refill order form that comes with your medication.

How can I switch my maintenance medication prescriptions over to Aetna Rx Home Delivery?

To submit new prescriptions to be filled by Aetna Rx Home Delivery, please take these steps:

To help you make a smooth transition from Express Scripts mail service to **Aetna Rx Home Delivery**, we will transfer your prescriptions for you. As of January 1, 2017, all of your *eligible* prescriptions will move automatically. You won't need to get a new prescription; however, *you must actively request that your medicine be sent to you.*

How to request that your medicine be sent to you

There are two ways to do this:

- 1. Phone:** Call Rx Member Services toll free at **1-888-RX-AETNA (1-888-792-3862)**. You'll reach a customer service representative who will ask for your member ID, date of birth, and details about your drug.
- 2. Online:** Log in to www.aetnavigators.com, your secure member website. Click on "I want to . . . Order Medications."

You'll get your medicine 10 to 14 days after Aetna Rx Home Delivery confirms your request. You can ask for faster delivery and pay an extra charge.

Important: Only *eligible*, open prescriptions currently on file will transfer to Aetna Rx Home Delivery. Controlled substances, prescription compounds and expired prescriptions **cannot** transfer. For these, you will need to provide a new prescription to Aetna Rx Home Delivery, along with a completed order form. You can access an order form online. Log in to www.aetnavigators.com and click "Aetna Pharmacy" at the top of the page. Then click "Get an Order Form."

You can continue to use Express Scripts mail service until December 31, 2016.

Ask your doctor to write two prescriptions.

- **Prescription #1** is for a one-month (30-day) supply. Fill it at a local retail pharmacy. With this short-term supply, you will have enough of your medicine on hand to see you through until your first Aetna Rx Home Delivery order arrives.
- **Prescription #2** is typically for a 31–100 day supply. Send this prescription to Aetna Rx Home Delivery.

Is there anything I can do to save on my prescriptions?

Yes. If your medication has an over-the-counter equivalent, you can buy that product rather than use a prescription drug. Ask your pharmacist.

You also may want to ask your doctor or pharmacist if there is a generic equivalent for the medication you use. Generics contain the same active ingredients as their brand-name counterparts, but cost quite a bit less.



**Open enrollment is
October 5 – 28**
Get ready!

Contact Information

Aetna Customer Service

800-562-7822

8 a.m. – 6 p.m.

aetna.com

SBBC Onsite Representative

954-858-3262

8:30 a.m. – 5 p.m.

Aetna Pharmacy and Mail Order Program Customer Service

1-888-792-3862

Broward County Public Schools Benefits Office

754-321-3100

8:30 a.m. – 5 p.m.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna.) Health benefits plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Aetna receives rebates from drug manufacturers that may be taken into account in determining the Aetna Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are not insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Notes
