



M-DCPS
Spring Enrollment

*Your Journey to Financial
and Physical Wellness*

Building Your Wellness and Financial Future

Benefits Representatives Are On-site Today!

**Attend your appointment
to learn about:**

Retirement Changes

Financial Protection

Voluntary Benefits

Steps to Wellness

And you will receive:

MyMoney Power Planner

MyWellness Wallet Card

Enroll-a-rama PRIZES!



MyWellness
Wallet Card



Retirement
Changes

Money
Power
Planner



Well Way Mission Statement

The mission of the Miami-Dade County Public Schools Wellness Program is to increase employee's awareness on benefits and personal health status by establishing and maintaining a workplace that encourages environmental and social support for a healthy lifestyle.

The most effective way to lower healthcare costs is to learn about and introduce lifestyle habits that will improve your

health and well-being. We know that the choices we make regarding our lifestyles dramatically impact healthcare costs, not to mention how we feel and our life expectancy.

The M-DCPS Well Way program is easy to participate in and can be fun. Plus, many of the programs come with built-in rewards!



Programs Designed with Your Rewards in Mind

WELL WAY is the School Board's Employee Wellness Program focused on providing programs to educate our employees on wellness and their benefits.

This is a partial list of the programs and educational tools offered through Well Way Walk to Be Fit:

- Wellness Education
- Health Fairs
- Fit to Work Series
- Corporate Run
- 10,000 Steps Walk-a-thon
- Flu Shots
- Biometrics
- Health Coach and Advisor
- Health Assessment
- Disease Management

For additional information about these programs and many others, please contact our Wellness Coordinator at 1-305-995-7409.

Save the date! May 19, 2012

THE SECOND ANNUAL - Walk to Be Fit 10,000 Steps a Day walking program.

This is a pedometer walking program that can help you lose weight and improve your health by creating healthier lifestyle habits. Join and you will receive a pedometer to measure your daily progress toward 10,000 steps. Stay

tuned to your email for future notices about the event and online registration for the program. Soon you will be walking more and seeing the benefits of short, but consistent, periods of physical activity throughout the day.





Benefit representatives are on-site today!

Attend to learn about:

Voluntary Benefits available through Payroll Deduction

Spring Enrollment is your only opportunity to enroll in voluntary benefits for 2012. All benefits are portable, affordable, and payroll deducted.

UNIVERSAL LIFE INSURANCE

- Employees may purchase coverage on a Guaranteed Issue basis - you will not have to answer any health questions to apply
- Available for eligible employee, spouse, domestic partner and dependent children/grandchildren*

CRITICAL ILLNESS INSURANCE

- Pays a lump sum benefit for heart attack, stroke, cancer and more
- Employees may purchase coverage on a Guaranteed Issue basis - you will not have to answer any health questions to apply
- Available for eligible employee, spouse, domestic partner and dependent children/grandchildren*

* Grandchildren who are residents of New York and under the age of 14 years are not eligible.

Pick up your:

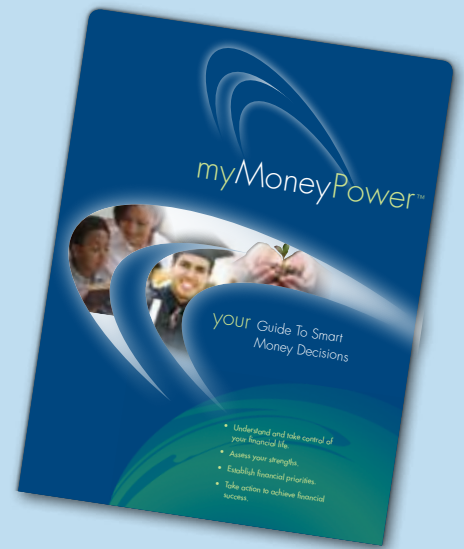
myMoneyPower™ Planner

Your Guide to Smart Money Decisions!

Benefits Representatives will be distributing the myMoneyPower Planner, which is a guide that helps you take control of your financial life, by using the following five fundamentals:

1. Positive income flow
2. Control of short-term debt
3. Protection from serious risk
4. Preparation for rainy days
5. Provide income for later in life

Use the planner along with the information provided about your FRS benefits to assess your strengths, establish financial priorities and take action to achieve financial success.



The School District's contribution to your benefits.

Healthcare costs represent the second highest expenditure of funds for M-DCPS after payroll. In an environment of skyrocketing healthcare costs, the diligent efforts of the Superintendent and School Board Members in conjunction with the employee unions and associations have resulted in a plan with rich benefits.

In addition to your salary, the district continues to provide a free Employee-only Healthcare Option (OAP 20), and continues to subsidize dependent premiums by \$78

million for 2012. The cost of healthcare and other benefits represents a substantial part of your overall compensation. As healthcare costs continue to grow, it absorbs many of the dollars that might otherwise be available as salary compensation. Therefore, we all stand to benefit from our mutual effort to contain insurance costs by becoming educated healthcare consumers.





7 Easy Ways to decrease your out-of-pocket healthcare expenses.

- 1. Use the CIGNA Network.** Using doctors, hospitals and facilities that participate in the CIGNA network can save you a lot of money. “In-network” services apply to all healthcare services, including doctors and hospitals, as well as outpatient testing, treatment and surgery centers that are participating in the CIGNA network. Additionally, the CIGNA Care Network, a special group of designated in-network doctors and facilities who have met stringent quality and cost criteria, may offer additional value and savings. To verify that a doctor or facility is in CIGNA’s network and the CIGNA Care Network, check our provider directory on myCIGNA.com or CIGNA.com, or call the number on the back of your CIGNA ID card.
- 2. Lower out-of-pocket expenses.** Under your plan, you’ll pay lower out-of-pocket costs when you choose a Cigna Care designated specialist for covered services. This means what you pay (copays or coinsurance) will be even lower with a Cigna Care designated specialist than with a specialist in the Cigna network who does not have this designation. Cigna has identified doctors in the network that have demonstrated the best outcome in management of patient treatment.
- 3. Go to the Most Appropriate Place for Urgent Care** Emergency Rooms (ER) provide immediate specialized care to people with serious, often life-threatening issues. However, many people often use the ER for conditions that are much less serious. Treatment for non-emergency conditions in an ER costs hundreds of dollars more than treatment at an urgent care center or your doctor’s office. If you need care and you’re not sure whether you need to go to the ER, call your doctor’s office or CIGNA’s 24-hour nurse line at 1.800.CIGNA24.
- 4. Use Convenience Care Clinics** Convenience Care clinics offer quick and convenient access to affordable care for common medical conditions when you cannot get an immediate appointment with your doctor. They are often located in department stores, grocery stores and pharmacies, and most are open nights and weekends. When your doctor is not available, you can save time and money by using a Convenience Care clinic for minor or routine conditions, instead of going to an ER or urgent care center. To locate Convenience Care clinics near you, check our provider directory on myCIGNA.com or CIGNA.com, or call the customer service number on the back of your CIGNA ID card.
- 5. Laboratory and Pathology Tests** Two of the nation’s largest laboratories, Quest Diagnostics, Inc. (Quest) and Laboratory Corporation of America (LabCorp), participate in the CIGNA network. Services at these labs can cost 70-75% less than the same services provided by hospital-based facilities and other laboratories. When you need lab services, discuss these options with your doctor. To find the nearest Quest and LabCorp locations, check our provider directory on myCIGNA.com or CIGNA.com. You can also contact Quest or LabCorp directly by phone or visit their websites:
 - Quest: 800.377.7220 / web: www.questdiagnostics.com
 - LabCorp: 888.522.2677 / web: www.labcorp.com
- 6. Radiology Services (MRI or CT Scan)** If you need to have an MRI or CT scan, you can save hundreds of dollars by considering an independent radiology center instead of a hospital setting. While CIGNA contracts with all types of facilities, including hospitals and outpatient radiology centers, cost can vary greatly depending on where you have your MRI or CT scan. Discuss the options with your doctor. For help locating the most appropriate facility to have your MRI or CT scan, you can use our cost comparison tools on myCIGNA.com or call the customer service number on the back of your CIGNA ID card.
- 7. Selecting Where to Go for a Colonoscopy, Endoscopy or Arthroscopy.** When your doctor recommends a colonoscopy, GI endoscopy or arthroscopy, make sure you know your options. Using an independent outpatient surgery center for these procedures instead of a hospital can often save hundreds of dollars. Talk with your doctor about options. For help locating the most appropriate facility, you can use our cost comparison tools on myCIGNA.com or call the customer service number on the back of your CIGNA ID card.