



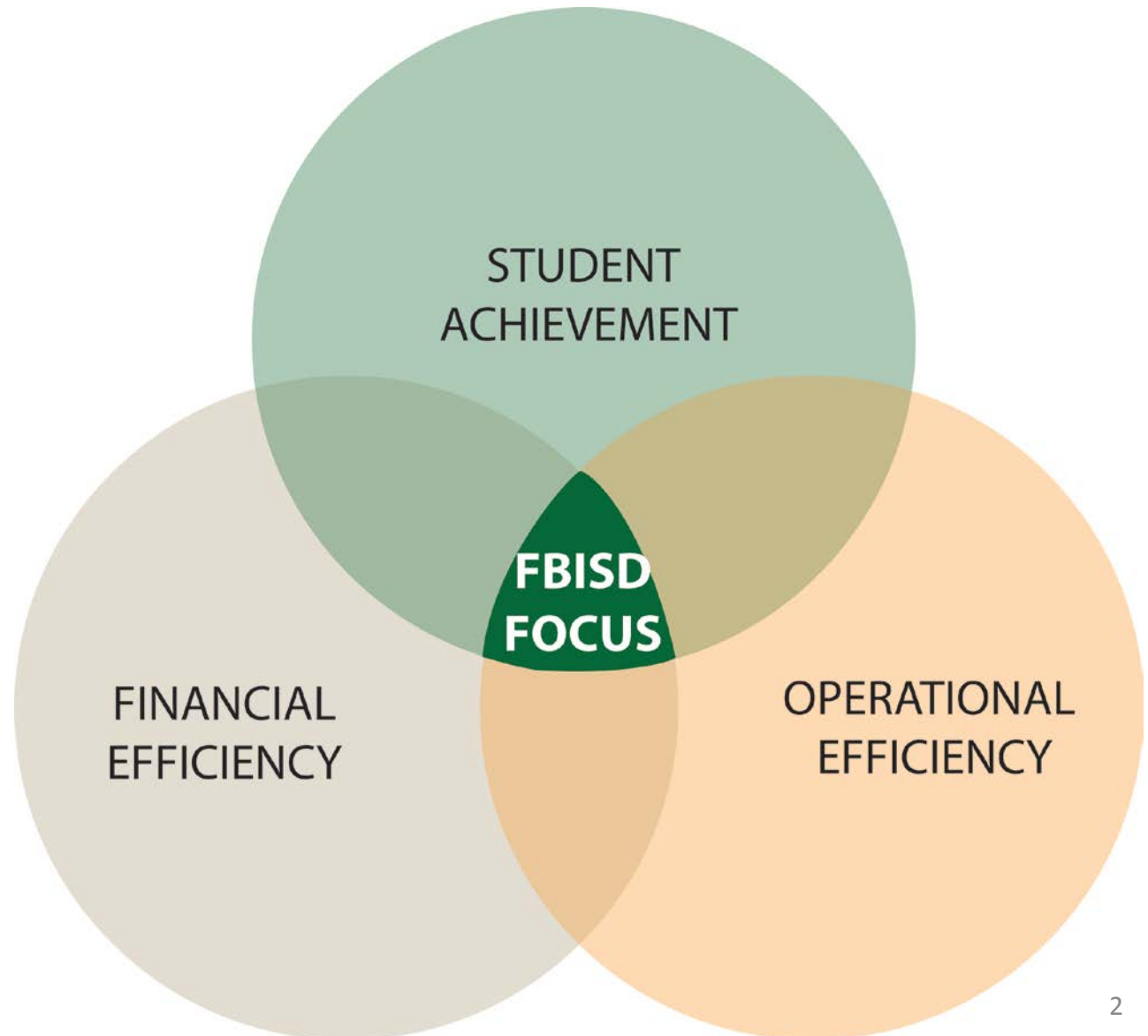
2014-2015 Benefits Committee

November 19, 2014



INSPIRE • EQUIP • IMAGINE

Our Focus



Our Goal Benefits Committee

Goal is to support the budget process for 2015-16 that supports the District's Mission and Vision while balancing the need to improve employee benefits while achieving a balanced budget that does not require a tax increase.

Goals will be to help assure current insurance benefits are appropriately structured and financed to support institutional needs, including recruiting and retaining faculty and staff.

Roles and Responsibilities

- Serve in an advisory capacity to the district leadership team
- Engage in productive dialogue
 - Be objective and maintain a **district level** perspective
- Explore possibilities
- ***Communicate committee work and outcomes to colleagues***
 - ***Confer with principal following each meeting***
 - ***Gather input from colleagues***

What We Will Cover

- Financial update
- Teladoc presentation
- Alliance Work Partners EAP presentation
- Biometric Screening and Health Assessment
- Additional Benefits Ideas

January-October 2014 Health Plan Performance

FBISD Contributions	\$31,013,727
Employee Contributions	\$17,905,899
<hr/>	
Total Revenue for Health Plan	\$48,919,626
Plan Expenses	
Fixed Cost	
Administration Fees	\$2,185,581
Stop Loss - \$450,000	\$823,865
Affordable Care Act Fees	\$562,318
<hr/>	
Total Fixed Cost	\$3,571,764
YTD Claims	\$37,254,056
Total Expenses	\$40,825,820
YTD Surplus	\$8,093,806



24/7 access to healthcare

Fort Bend Independent School District
November 2014



What is Teladoc?



For a \$40 copay per consultation.

Teladoc® is a national network of U.S. board-certified doctors available on-demand 24/7/365 to diagnose, treat and prescribe medication, if necessary, for many of your medical issues. It's quality care when you need it at a price you can afford.

How does it work?

Imagine this...

You are at work with cold-like symptoms.
You don't have the time to leave work and sit in an urgent care waiting room. *What can you do?*

Step 1.

Contact Teladoc.



Log into your Teladoc account or call Teladoc, 24/7/365, to request either a phone or online video consultation.

Step 2.

Talk with a doctor.



A U.S. board-certified doctor licensed in your state reviews your Electronic Health Record (EHR) and consults with you, just like an in-person visit.

Step 3.

Resolve the issue.



The doctor recommends the right treatment for your medical issue. If a prescription is necessary, it is sent electronically to the pharmacy of your choice.

Step 4.

Settle up.



\$40 copay per consultation.

Step 5.

Smile.



Your medical issue gets resolved, and you save time and money!

**22 Minute
Average
Call Back Time**

When can I use it?

- ✓ After normal office hours
- ✓ On vacation or a business trip
- ✓ For refill of recurring prescription (short term only)
- ✓ For non-emergency medical assistance
- ✓ When your schedule doesn't allow for an in-office visit
- ✓ For an explanation or a second opinion
- ✓ For lab results
- ✓ For pediatric care (down to age 0)

What can I use it for?

Top 10 Diagnoses



- Sinus Problems
- Sore Throat
- Urinary Tract Infection
- Pink Eye
- Bronchitis
- Upper Respiratory Infection
- Stuffy Nose
- Flu
- Medical Counseling
- Cough

Short-term Prescriptions



Teladoc physicians can offer prescriptions for a wide range of conditions, when necessary. These include, but are not limited to, drug classes such as antibiotics and antihistamines. Short-term prescriptions for maintenance medicines may also be obtained in cases where a member is in transition to a new doctor or traveling.*

* Teladoc physicians do not prescribe substances controlled by the DEA, non-therapeutic, and/or certain other drugs which may be harmful because of their potential for abuse.

Getting Started

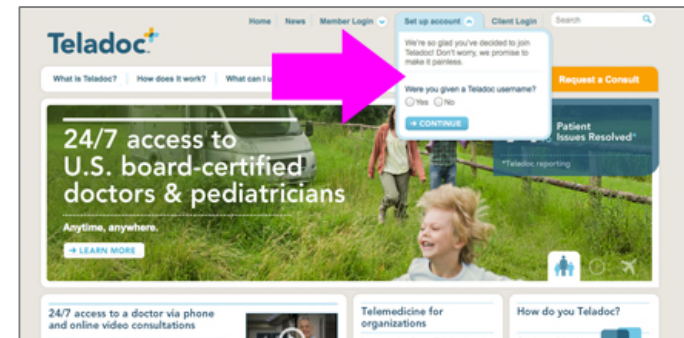
It's quick and easy to set up your account. And once your account is set up, a doctor is only a call or click away.

- 1 Visit Teladoc.com.

- 2 Click "Set up account".

- 3 Provide the required information.

If you do not have access to a computer, call 1-800-Teladoc (835-2362) for assistance.

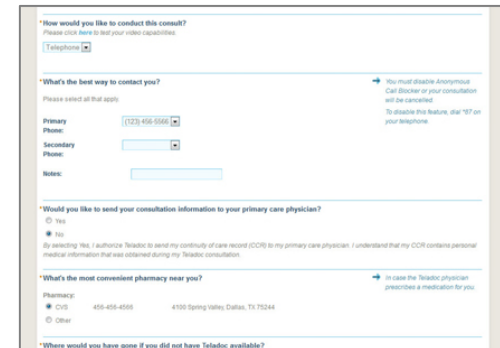
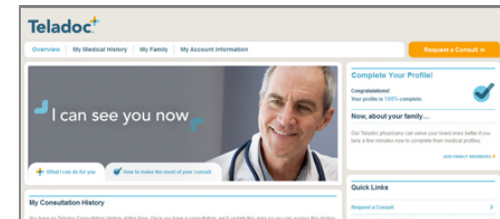
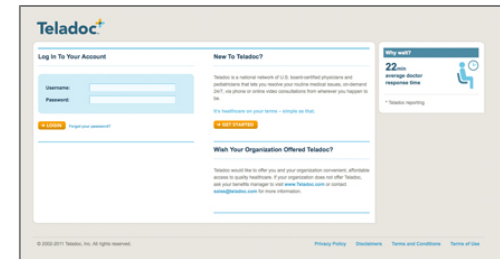


Requesting A Consultation

Anytime. Anywhere.
Call or Log-in...

- 1 Log into your account at www.Teladoc.com.
- 2 Click Request a Consult.
- 3 Select the type of consultation you want.
- 4 Provide a little information.

The doctor will call back within one hour or the consult is free. Average response time is 22 minutes.



Frequently Asked Questions

Who are the Teladoc doctors?

Teladoc doctors are U.S. board certified in Internal Medicine, Family Practice, Emergency Medicine or Pediatrics. Our doctors average 15 years practice experience and are licensed in your state. Our doctors incorporate Teladoc into their day-to-day practice as a way to provide people with convenient, affordable access to quality medical care.

Does Teladoc replace my doctor?

No. Teladoc doctors do not replace your primary care physician. Teladoc should be used when you need immediate care for non-emergent medical issues. It is an affordable, more convenient alternative to urgent care and ER visits.

How quickly can I talk to the doctor?

A doctor will call you back within 22 minutes, on average. If you miss the doctor's call (whether you are away from the phone or you have anonymous call blocker on), you will be returned to the bottom of the waiting list. The consultation request is cancelled if you miss three calls.

Frequently Asked Questions

How do I pay for a prescription called in by Teladoc?

When you go to your pharmacy of choice to pick up the prescription, you may use your health/prescription insurance card to help pay for the medication. You will be responsible for the co-pay based on the type of medication and your plan benefits.

Can I provide consultation information to my doctor?

Yes. You have access to your portable electronic medical record at anytime. Download a copy from your online Teladoc account or call **1-800-Teladoc (835-2362)** and ask to have your medical record mailed or faxed to you.

Can you provide services related to psychiatric or dental care needs?

Not at this time. Teladoc provides care for non-emergent medical issues.

If the Teladoc doctor recommends that I see my primary care physician or a specialist, do I still have to pay the Teladoc consultation fee?

Yes. Just like any doctor appointment, you must pay for the consulting doctor's time.

How do I pay for the consultation?

You may pay with a credit or debit card.

Testimonials



“The doctor called me back within 30 minutes.”

“I was at work not feeling well but didn’t want to leave work. So I decided to call Teladoc. It was a wonderful experience! The doctor called me back within 30 minutes. I spoke with him for about 15 minutes and he wrote me a prescription that I was able to pick up on my way home from work at my pharmacy! It was very convenient. Teladoc saved me money and I didn’t have to miss time from work.” - **Ann**



“My son had an upset stomach.”

“One night my son had an upset stomach. I considered taking him to the emergency room but called Teladoc instead. The doctor suggested an over the counter medication and plenty of fluids. I’m thankful that I avoided the time and expense of going to the ER.” - **Mary**



Teladoc Services Available January 1, 2015

www.Teladoc.com

1-800-835-2362

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Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.

Alliance Work Partners Employee Assistance Program



Fort Bend ISD

**GUIDANCE AND CONFIDENTIAL
COUNSELING FOR YOU AND YOUR
FAMILY MEMBERS.**

1-800-343-3822

WWW.ALLIANCEWP.COM

2014-2015 Benefits Committee



Alliance Work Partners (AWP) is here to lend a helping hand. The organization's purpose hasn't changed in over 35 years, since its inception in 1977.

AWP understands that almost any problem can be successfully dealt with if it is identified and treated early.

Your EAP Benefit

- Covers employees & family members
- Toll-free 24/7 Helpline
- Short-term problem solving counseling
- All types of issues covered
- Information & referral to community resources
- Online resources
- Coordination with health plans
- Accessible equivalent services for those with disabilities

Problems we can assist with...

- Relationship Issues
- Personal Growth Issues
- Stress & Lifestyle balance
- Depression/Anxiety
- Financial Issues
- Alcohol/Drug
- Legal Issues
- Or ANY problem affecting your quality of life

Our Affiliate Network

- ⌚ Licensed professional clinicians are available 24 hours a day, 365 days a year to help with any need
- ⌚ Multiple office locations provide easy access
- ⌚ Mature, comprehensive network
- ⌚ Variety of expertise represented
- ⌚ Customized to need & your location
- ⌚ Onsite services available

What happens when you call us?

- o Initial Call
- o Initial Appointment & Assessment
 - o Confidentiality
 - o Short-term vs. Long-term
 - o Employee Problem Solving & Action Plan
- o Follow Up & Case Management for crisis & special situations
- o Client Surveys

Is the EAP Confidential?

Yes! Confidentiality is an essential component of an effective EAP and your confidentiality is of extreme importance to us. AWP adheres to all applicable state and federal confidentiality laws. We strictly protect the right to privacy for all employees and their family members.

- ⌘ No identifying information is provided to your employer.

What if I have a crisis?

Licensed clinicians are available 24 hours a day, 365 days a year to help with any crisis. Simply call your EAP, and you will be immediately connected to a professional who can help.

1-800-343-3822

Does the EAP Cost Anything?

- FBISD is paying a monthly fee for each employee and their family members to have access to the Employee Assistance Program.
- There is no charge to you for up to 6 face-to-face counseling sessions, per person, per issue.
- The EAP encompasses access to our helpline, assessment visits, short-term counseling & referral services.
- Additional charges may accrue if additional help is recommended and you are referred to other sources.

Law Access: Legal Consultation

- ⌚ Covers all 50 states, Canada and Puerto Rico
- ⌚ 3 Free consultations by phone or in person with a licensed attorney or legal representative, who is trained and specializes in your area of concern.

Estate Planning Personal/Family

Business Civil/Consumer

Real estate Property

IRS matters

- ⌚ If after 3 free consultations the participant decides to move forward with the attorney's services, up to a 25% discount from the standard fees will be applied.

Law Access: Financial Consultation

3 Free consultations by phone for financial management advice from a licensed CPA, financial planner or financial counselor, who is trained and specializes in your area of concern.

Budget Planning

Debt Consolidation

IRS Matters / Taxes

Retirement Planning

Consumer Credit Services

Financial Planning

If a face-to-face consultation is necessary, discounted rates will be discussed at that time.

Law Access: Online Resources

⌚ LawAccess® Online library services includes access to over 1500 legal forms and over 1000 legal & financial tools including financial calculators and legal and financial guides covering subjects such as:

⌚ **Debt and credit**

⌚ **Retirement Planning**

⌚ **Bankruptcy**

⌚ **Elder Law**

⌚ **Wills & Estate Planning**

⌚ **Mortgage**

⌚ **Social Security**

⌚ **Adoption**

⌚ **Personal Injury**

HelpNet: Library of Topical Information

Ω Straightforward, well-organized information designed to provide the user with getting started, quick facts, helpful hints, and resources for assistance.

- Ω **Health areas**
- Ω **Child care & elder care**
- Ω **Parenting**
- Ω **Emotional health**
- Ω **Travel & Recreation**
- Ω **Physical fitness**
- Ω **Nutrition and more...**

HelpNet: Assessments

⌚ 10 to 40 minute tools that ask questions, summarize responses, and provide recommendations for addressing specific areas of interest.

⌚ **Relationship satisfaction**

⌚ **Depression**

⌚ **Conflict Management**

⌚ **Emotional Intelligence**

⌚ **Nutrition**

⌚ **Goal setting**

⌚ **Health Risks**

⌚ Designed to give the user an objective appraisal of problem scope and severity and an opportunity for self-exploration

Accessing EAP Services

- Available January 1, 2015
- 24 Hour Helpline & Crisis Hotline:
1-800-343-3822
- Teen Hotline: 1-800-334-TEEN (8336)
- TDD Line: 1-800-448-1823
- Language Services also available
- Email: eap@alliancewp.com

Biometric Screening and Health Assessment

Current employees:

2015 Tasks for 2016 Plan Year

- Have physician form or lab voucher completed between 4/1/15 and 10/30/15, **or**
- Participate in on-site campus screenings in May of 2015 or on-site feeder pattern screenings in August of 2015; **and**
- Take online Health Assessment between 4/1/15 and 10/30/15 using your screening results

2016 Tasks for 2017 Plan Year

- Take health assessment between 4/1/16 and 10/30/16

2017 Tasks for 2018 Plan Year

- Same as list for 2015

Biometric Screening and Health Assessment

New employees hired after August 2015

Within 60 days of insurance enrollment:

- Have physician form or lab voucher completed, **or**
- Participate in future on-site screenings if within 60 days of insurance enrollment; **and**
- Take online Health Assessment using you screening results

Additional Benefits Ideas

1. Fitness club discounts
2. Acupuncture
3. Offer wellness classes at different campuses
4. Onsite Clinics
5. Partner with a clinic in the district to offer immediate visits to employees and granted 1-2 hours to visit clinic and receive treatment (absence logged in system as medical and not deducted, and employee does not pay copay)
6. Employee child care center (create a second early childhood center in the district that offers tuition based PreK, employee childcare classrooms, etc.)
7. Free mental health visits (current program does not encourage mental health and the copays are expensive)

Additional Benefits Ideas

8. Better speech services coverage and not all out of pocket (only covered if in an accident)
9. Premium discount if maintaining/staying within range in terms of health
- ~~10. Family Medical leave bank, Sick leave bank (currently have catastrophic leave)~~
11. Health Savings plan – can only be used with High Deductible Plan (HRA)
12. Upgrade benefits with cell phone companies
13. Offer chair massage therapy days
14. Work with Community member Whole Foods for wellness collaboration (Teacher discount program)
15. Get more coverage for children with special needs, ex. outside speech, psychologist, behavior
16. Jeans every day-Improve morale - Perhaps allow employees to “buy” into it – employees contribute \$500 or \$1000 per year to FBEF for “right” to wear jeans

Additional Compensation Ideas

17. (Partial) Pay for unused sick days
 - a) Pro – discourage use of “Sick Days” when not necessary
 - b) Con – could cause someone to work when infectious
18. Bonus for Continuous employment
 - a) Cheaper to keep someone than to replace them
 - b) Reduce the number of “rehires” – significant number of people leave and return, causing extra work for HR, etc.
 - c) For example, \$500 at end of second year, \$1000 at end of third year, etc. up to say 10 years.

Additional Compensation Ideas

19. Stipend for Special Education teachers and referrals
20. Higher stipends for team leaders
21. Subsidies/grants for earning additional certifications (cover the cost of test fees)
22. Subsidies/grants to earn additional graduate hours to meet adjunct requirements for HCC/WCJC (support dual credit in FBISD)
23. Incentives for perfect attendance (monetary award)
24. 403b matching – vest after 5 years to improve turnover
25. Provide prep classes to earn additional certifications
26. Extra incentives for working at At-Risk campuses

Prioritize Other Benefits & Compensation items by Table

Pick top five only with most preferred with ranking of 1

Benefits Committee Meetings:

<u>Date</u>	<u>Time</u>
November 19 th	4:00 – 6:00
January 21 st	4:00 – 6:00
February 25 th	4:00 – 6:00
March 25 th	4:00 – 6:00
April 22 nd	4:00 – 6:00
May 27 th	4:00 – 6:00