

WELLNESS

101

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Self-Care Starts Here!

An annual wellness check with your primary care provider (PCP) is one of the most important steps you can take towards good health. And, it can cost you as little as \$0*!

Don't have a PCP? Florida Blue makes it easy! Follow these 3 steps to schedule a wellness check today.



STEP 1: Visit floridablue.com and log in to your member account.



STEP 2: Go to Find Care Near Me and search by your location or doctor.



STEP 3: Schedule your annual well check.

*If you ask your physician about a specific health concern that is not part of your annual wellness check, it may change the type of visit and your out-of-pocket costs. See page 2 for a comparison between an annual wellness check and an office visit.



Understand the Difference

Well Check vs. Office Visit

Annual Wellness Check

Office Visit

The purpose of an **annual wellness check** is to review your overall health, identify risk factors, and find out how to stay healthy.

The purpose of an **office visit** is to discuss or get treated for a specific health concern or condition.

At your appointment, your physician will:

- Check your weight, height, temperature, blood pressure, pulse, and listen to your heart.
- Examine your ears, eyes, throat, skin, and abdomen.
- Provide immunizations, cancer screenings, and blood tests.
- If your physician requests lab work related to your wellness check *before* your visit, it should be covered at \$0 cost share.

At your appointment, your physician may:

- Do lab work or X-rays
- Recommend additional tests related to a specific health concern, condition, or injury.
- If your physician orders additional tests or a follow-up visit at your annual wellness check, this would be considered an office visit, and you may have to pay a copay or towards your deductible.

For a full list of recommended screenings to discuss at your next appointment, <u>please click here.</u>

Where should you go when you need care?

Your local Blue Cross Blue Shield

Remember, where you go matters!

Choosing the right treatment option can help you avoid needless worry, higher out-of-pocket costs, and hours of unnecessary waiting. Use this guide to help you make the right decisions when seeking care.

Teladoc_{TM}

Teladoc_{TM} provides 24/7/365 access to acute care by utilizing board-certified physicians through telemedicine.

Use Teladoc_{TM} for conditions like:

- Cold and flu-like symptoms
- Sinus Infection
- Urinary tract infection
- Rash/skin conditions

Register with Teladoc at teladoc.com

Primary Care/Virtual Visits

When you need to be seen for nonemergent issues, your PCP is a costeffective option for both in-person and virtual visits. Plus, they have access to your medical history.

Schedule with your PCP for conditions like:

- Cold and flu-like symptoms
- Sinus infection
- Urinary tract infection
- Rash/skin conditions
- Medication support

Urgent Care Centers

In-network urgent care centers* are <u>less expensive than the ER</u> and often have <u>shorter wait times</u>. With evening and weekend hours, urgent care centers offer additional flexibility.

Visit an urgent care center for conditions like:

- Cold, flu, and fever
- Strains, sprains, and/or breaks
- Infections
- Mild Burns

Emergency Room

Going to an ER for an issue that is not life-threatening often results in long wait times and high medical bills. Examples of symptoms that require emergency room care:

- Severe chest pain (a possible heart attack)
- Signs of a possible stroke
- Severe or sudden shortness of breath
- Sudden or unexplained loss of consciousness

If you have a life-threatening emergency, call 911 right away.

*Ensure the facility is listed as an urgent care center and not a free standing ER.

Cost Comparison					
	Plan #1	Plan #2	Plan #3	Plan #4	
Teladoc	\$ 10	\$ 55*	\$ 10	\$ 10	
PCP/Virtual Visit	\$ 25	\$100*	\$ 25	\$ 20	
Urgent Care	\$ 35	\$200*	\$ 35	\$ 35	
Emergency Room	Deductible**	Deductible**	Deductible**	\$200	

^{*}Approximate cost, applies to deductible.

^{**}Average ER cost in the U.S. is \$2,200 (2023).



Connecting with your Care Team just got easier!

The Florida Blue Care Team works hand-in-hand with your physician to ensure you are receiving the quality care you deserve. And now, the BlueForMe app provides extra support!

Your Florida Blue plan includes these services at no extra cost*:



Dedicated nurses and other clinical professionals focused on helping you reach your health goals



Access to community resources that help with transportation, food, finances, and more

Health support at your fingertips through the secure and convenient BlueForMe app with your smartphone. Features include:

- Secure, two-way, HIPAA-Compliant messaging
- A daily checklist of tasks to complete
- Reminders to keep track of medications and appointments

To find out if Care Management is right for you, call 844-730-2583 to speak to a representative.

Once enrolled, download the BlueForMe app by visiting your app store.

*FREE to employees covered under the Florida Blue health insurance provided by Marion County Public Schools.

Florida Blue - COVID-19 Update

On Monday, April 10, 2023, the President signed into law H.J.Res.7, which terminated the national emergency related to the Coronavirus Disease (COVID-19) pandemic.

Effective May 12, 2023, COVID-19 Public Health Emergency mandated health insurance benefits reverted back to the group health plan's normal contracted benefits:

- COVID-19 testing ordered by a health care provider and medical/pharmacy treatments will be covered just like any other covered health condition.
- COVID-19 vaccine and booster will remain covered as a preventive benefit at no cost in-network.
- Over the counter (OTC) COVID-19 tests will no longer be covered by the group health plan.
- Teladoc Visits will revert back to a \$10 co-pay for all plans except Plan #2 (subject to deductible approximately \$55.00)
- PPO members (BlueOptions) may have a higher cost share if they continue to go out-of-network for their care.
 - During the pandemic, members enrolled in a PPO plan did not have the higher out-of-network cost share for care related to COVID-19.

For questions regarding health insurance benefits, please contact Risk Management at Risk.Management.Info@marion.k12.fl.us.

What's Up With Wellness!

www.mcpswellness.com

Check out the MCPS wellness website for additional programs and health & wellness education.

F I T N E S

Calling All Fitness Instructors!

The MCPS Employee Wellness Program is looking for group fitness instructors to join our team next fall!

Potential candidates must:

- Maintain a current certification
 - Group Fitness
 - Personal Training
 - Zumba
- Hold a CPR certification
- Be able to teach between 4 & 6 pm (1 to 2 days a week)
- Instructors are compensated for up to 2 hours a week

Email laurel_lingle@ajg.com for additional information

Cancer Insurance - Wellness Benefit

Are you enrolled in the MCPS cancer insurance?

If so, don't forget about the benefit associated with completing an annual wellness check!

By simply participating in one of many preventive screenings, employees covered under the cancer insurance are able to submit a claim form to receive the wellness benefit.

Low Plan = \$75 per year

High Plan = \$100 per year

Click here to view a full list of preventive screening options and to access the claim form.



SCREENING OPTIONS

Biopsy for Skin Cancer

Blood test for Triglycerides

Colonoscopy

EKG

Lipid Panel

Mammogram

Pap Smear

PSA

Screening ecommended

General Wellness Guidelines - 2023

During your annual wellness check, discuss these recommendations with your healthcare provider.

Abdominal Aortic Aneurysm

(AAA) Check

One time for ages 65 to 75 for those who have ever smoked or have a family history of

AAA.

Bone Mineral Density

Screening

Women beginning at age 65; and in younger

women with an increased risk.

Cholesterol Screening

Men - Age 35+; Age 20-35 at risk Women - Age 45+; Age 20-45 at risk

Colorectal Cancer Screening

Age 45-75; Colonoscopy, or Fecal Occult

blood test, or Sigmoidoscopy

Mammogram

Women* should have a baseline mammogram age 35-40. Thereafter, every two years age 40-50; every year age 50+. At any age if recommended by a physician

based on risk factors.

Pap Test/Pelvic Exam

Women age 21-29 – every 3 years.

Women age 30-65—every 3 years or every 5 years when combined with HPV testing.

Prostate Cancer Screening

Consult with your physician based on risk

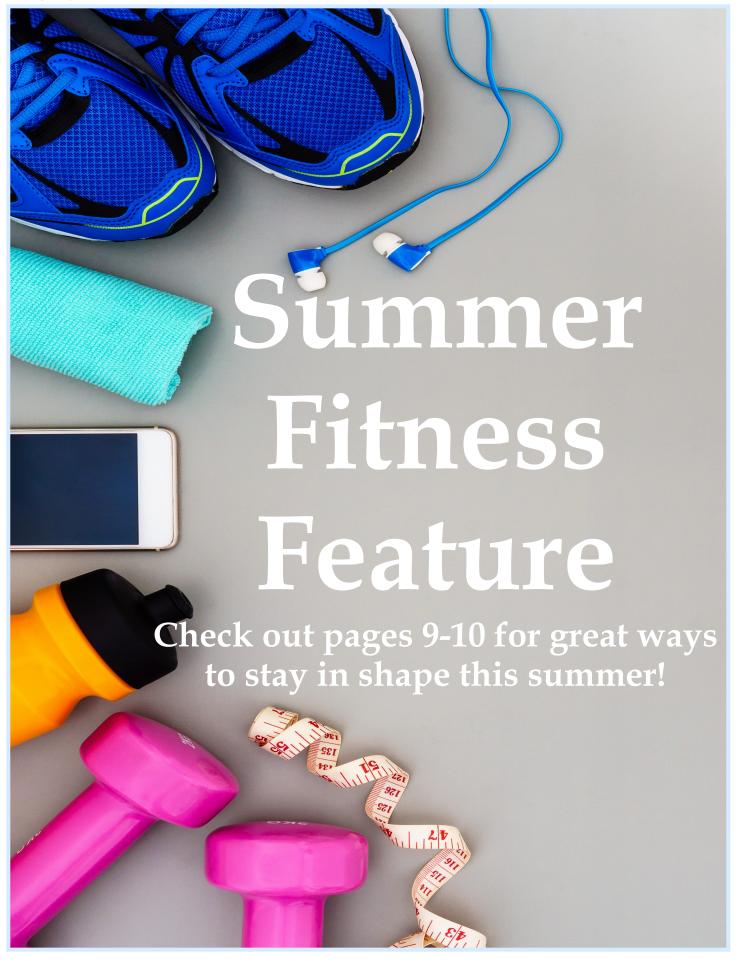
factors and family history.

Skin Cancer Screening

Consult with your physician based on risk

factors and family history.

^{*}Men who are at risk or have a family history should consult with their physician.



M M R

Summer Fitness Discounts*

If you are looking for a way to stay fit over the summer, check out these discounts to local gyms for June, July, and August!

\$45 for three months*

1100 SW 1st Ave. Ocala, FL 34470 (352) 671-2080



*If you feel this is the gym for you, check out Blue365 for long term discounts.

\$60 for unlimited month membership

Purchase in studio with proof of ID

1325 SE 25th Loop, Suite 101 Ocala, FL 34471 (603) 892-2209

https://www.evolvepoweryoga.com/



20% off 3 Month Unlimited Studio Membership

Includes all Large Group Fitness classes (Boxing, Yoga, Fit Camp, Strength and Mobility classes).

15% off 1 month of Personal Training

3887 SE Lake Weir Ave Ocala, FL 34480 (352) 208-3363



https://thetrainingtoole.com/ Amber@TheTrainingToole.com

$$49^{+Tax}$ for 3 Months $$109^{+Tax}$ for 12 Months

4 convenient locations!

Ocala East, Ocala West, Belleview, Dunnellon

TOO YOUR

#HEALTH#

SPA

FITNESS CENTERS

⁺ For discounts at the Lady Lake location please reach out to *Too Your Health Spa* for more information.

(352) 694-1141

https://tooyourhealthspas.com/gyms-in-ocala

^{*}Discounts available to new members only for months of June, July and August unless indicated otherwise. Must show MCPS ID Badge.

M M R

Summer Fitness Discounts*

If you are looking for a way to stay fit over the summer, check out these discounts to local gyms for June, July, and August!

Basic Package: \$24.99/Month

Legacy Package: \$34.99/Month

Premier Package: \$109.99/Month

Click here for additional information about each membership package.



Florida Blue 💀 🗓 🛮 🛮 Blue 365. 🖊 Active & Fit

Starting @ \$28/Mo.* (plus local tax)
\$28 enrollment fee

Standard and Premium Memberships Available

Over 12,000 locations nationwide. Local Facilities include: Frank Deluca YMCA, Wokout Anytime, Too Your Health Spa, Advent Health Ocala's Wellness Center, Anytime Fitness Active&Fit Direct gives you access to your choice of several gyms (including the YMCA), over 8,700 on-demand workout videos, and other great features.

Click here for more information!

Florida Blue Blue 365. fitness your way

Fitness Your Way by Tivity HealthTM allows you to visit any participating fitness location-anytime, anywhere!

Click here for more information!

Starting @ \$19/Mo.* (plus local tax)
\$19 enrollment fee

*3 month commitment required

Over 9,000 locations nationwide. Local Facilities include: Planet Fitness, Too Your Health Spa, Advent Health Ocala's Wellness Center, Anytime Fitness, and Gold's Gym.

^{*}Discounts available to new members only for months of June, July and August unless indicated otherwise. Must show MCPS ID Badge.