

IMPORTANT CHANGES THAT MAY AFFECT YOUR EMPLOYEE BENEFITS



MEDICAL

Mail Order Prescriptions

CIGNA's mail order provider is Tel-Drug. CIGNA will be receiving a list of all prescriptions that have a refill remaining with Prime (BCBSFL mail order pharmacy provider) as of June 30, 2008.

Please remember that due to Federal Regulations controlled substances cannot be transferred, and they will require a new prescription. Prescriptions that were sent to Prime but never filled will also require a new prescription be sent to Tel-Drug and will not be transferred.

Any new prescriptions filled July 1, 2008 or later need to be filed with Tel-Drug, and they will require a new prescription from your physician. A mail order envelope was included in your CIGNA medical packet, and you may obtain one from the Risk Management/Employee Benefits Department.

- If you will need mail order prescription filled close to the time of the carrier transition (July 1, 2008), we strongly recommend that you have your prescription filled early with Prime Mail. This will help to ensure that you do not run the risk of being without your important medications. Generally you should have a minimum of a 3 weeks supply on hand during the transfer period.
- After July 1, 2008, all of your new prescriptions should be mailed to Tel-Drug to prevent any unnecessary delays.
- Your individual prescription number will change when the prescription is transferred from Prime Mail to Tel-Drug. Tell Drug will send you a letter shortly after the transfer occurs from Prime mail to Tel-Drug, and this letter will notify you that the transfer is complete. The letter will also include the new prescription number as well as how to place your first refill.
- You will need to contact a Tel-Drug Customer Service representative in order to provide allergies, health conditions, verify address, and payment information.
- Tell Drug can be reached at (800) 835-3784. Please note that your individual information will not be available to them until July 1, 2008.

Injectable Medications Other Than Insulin

Injectable medications must be obtained through Tel-Drug specialty pharmacy. You can contact them at 800-351-3606 and a specialist will assist you. If you have a question, please see a CIGNA representative during Open Enrollment.

Prescription Drug (Formulary) Differences

With the change from BCBSFL to CIGNA, some prescriptions may have a different co-pay as each carrier determines where a drug is placed on the drug list/formulary. Some prescriptions may go up and some may go down. Please refer to the drug list provided in your CIGNA medical packet for information or log on to the web site www.cigna.com for a complete listing of medications.

Durable Medical Equipment (DME)

Examples: CPAP Machine, Oxygen Supplies, other Medical Equipment

If you have any equipment issued by BCBS of Florida, please call the DME vendor (the phone number should be on a sticker on the piece of equipment) to determine whether your equipment has been purchased or is rented. If it has been purchased, no further action is needed. If it has been rented, you will need to contact the prescribing physician to advise them of the change to CIGNA Healthcare. The physician will then need to contact Apria at (800) 901-3566 to determine if any changes are necessary.

and take the appropriate steps in order to receive in-network benefits. Upon approval, Cigna may allow up to 30 days for this transaction to complete. You will need to call your physician between June 9th and June 20th to make sure any changes have been taken care of by July 1. Please speak with a Cigna representative during Open Enrollment if you have questions or need assistance. See diabetic supply information below.

Employee Assistance Program & Mental Health/Substance Abuse

If you or one of your dependents are currently undergoing treatment & your provider is not in the CIGNA Behavioral Health network, please see CIGNA or Gehring Group representative or call Risk Management to complete and submit a Transition of Care form.

CIGNA Contracted Lab Vendors

Lab Corp., Quest Diagnostics, GI Path Partners, Home HealthCare Laboratory of America, Medical Diagnostic Labs, American Esoteric Labs, DPG Reference Labs (aka Duckworth, OURLab / ENDOLab / MODLab, ProPath, UniPath, Associated Pathologists, PathGroup Labs and AmeriPath are all contracted as in-network Lab vendors for CIGNA. If your physician sends your lab work to the hospital for processing, sends you to the hospital to have blood work performed or sends blood work to a vendor that is not in the CIGNA network, the lab services will be paid at the out-of-network level. For a current in-network listing, log on to www.cigna.com (select Ancillary Providers, Laboratories).

Ostomy Supplies

Edgepark Surgical is the preferred vendor for Ostomy Supplies. You can call 800-321-0591 and they will send you a catalogue. They can provide you with information on ordering supplies.

Home Health Care

Gentiva is the vendor for Home Health Care. Your provider will need to contact Gentiva at 800-411-2305 to arrange for care. If you are currently receiving home health care from a non-participating provider, your physician will need to call and arrange for these services to change effective July 1, 2008 so that your service will be provided at the in-network rate.

INFORMATION REGARDING DIABETIC PARTICIPANTS

Diabetic Supplies

With BCBSFL, diabetic supplies were available by calling the Durable Medical Equipment (DME) provider through an 800 number for home delivery. With CIGNA, items such as test strips and insulin can be purchased at a participating pharmacy or through the mail-order prescription plan with Tel-Drug with no copay.

CIGNA Preferred Glucometer Brands

AccuCheck and OneTouch are the preferred brands of Glucometers for CIGNA HealthCare Participants. Supplies for these brands are covered with no copay. If you currently use a brand other than AccuCheck or OneTouch, your supplies will be covered at the non-preferred brand copay level. If you would like to switch to either OneTouch or AccuCheck, may call Tel-Drug at 800-835-7937, option 3, and they will assist you in choosing a new Lactometer, at no charge, that will best suite your needs.

Ordering Insulin Pump Supplies

Insulin pump supplies can be ordered through Gentiva. Ask your physician to call a new prescription to Gentiva at 800-411-2305.

Transition of Care

If you or a family member are currently receiving follow up care from a surgical procedure, chemo therapy, radiation therapy, cancer therapy, terminal care, pre/pots transplant, receiving treatment for an acute condition or trauma, second or third trimester of pregnancy, mental health or substance abuse or care following a major surgery, and the physician is not in the CIGNA network, you may complete a request for transition of care within the first 30 days of being enrolled in the plan. This must be approved by a medical director at CIGNA. If approved, it would allow care to be received at the in-network rate for a specified period of time. These forms will be available during Open Enrollment.

DENTAL

Orthodontic Care (Braces)

If you are currently in the process of orthodontic treatment for yourself or a dependent, please see a CIGNA or Gehring Group representative for important information to assist you during the transition.

VISION

Please review a list of Davis Vision eye doctors, as some of the CompBenefits providers are not currently participating with Davis Vision. Arrangements have been made with Davis Vision for MCSD employees to nominate providers for recruitment. Should you have a provider that is not currently in the Davis Vision network, and you wish to have Davis Vision reach out to see if they would like to join the network, nomination forms are available at the Risk Management/Employee Benefits department.

Wal-Mart optical shops are in the Davis Vision network. For Your Eyes Only in Stuart is also a Davis Vision provider. The new program contains a mail order contact lens service for replacement contact lens orders and is now available through www.123lens.com or by calling the 800 number in your Open Enrollment booklet.

With VisionCare, you had to wait until the exact month to get an exam or materials, but with Davis Vision you do not have to wait until the month of the exam to get materials. Materials will be tracked during our plan year (July 1 – June 30)

LIFE

During this open enrollment, our new carrier is offering a one-time opportunity to select \$100,000 of supplemental life insurance on a guarantee issue basis without evidence of insurability (no medical questions or exam). Should you decline to enroll for this plan year and you wish to elect or increase coverage during any future open enrollment, you will be required to submit answers to medical questions and the carrier will have the right to accept or reject you for coverage.

***PLEASE NOTE:** Medical and Dental Deductible for PPO Enrollees – For PPO members, a copy of your Explanation Of Benefits (EOB) from BCBSFL and CompBenefits showing the portion of your individual or family medical deductible that has been met should be provided to Risk Management as close to July 1, 2008 as possible so we can have the appropriate credit applied to your 2008 CIGNA deductible(s).