

Ways to \$ave

We're all in this together





Spent over \$5.5 million toward employee/family health care in 2021 (Premium + Medical Claims + Rx Claims)

Did you know:

- **✓** You pay 10-15% of the monthly premium; and the District pays the rest
- ✓ You pay \$250/500 for medical and Rx (deductible); and the District pays the rest



- Revenue Limits are NOT going up
- The District has limited dollars to use for ALL expenses
- Inflation in health care exists, just as it does in other areas





Greendale Schools want to continue to offer HIGH QUALITY benefits at an affordable rate

It's worth noting that the Greendale School District is in the $\frac{10p}{3}$ of Wisconsin school districts in terms of health insurance deductible and premium contribution

Please help us keep this excellent benefit for YOU!

Cultivating Excellence In Every Student

Savings Opportunities:

- Utilize the Onsite District Clinic
- Utilize Teladoc
- Go to a Fast Care Clinic
- Educate yourself on doctors and facilities
- Learn about Pharmacy related savings:
 - Check prices: app, online,
 PreCheck MyScript
 - Mail order Rx
 - Good Rx
 - Vaccines at pharmacy vs doc office





Cultivating Excellence In Every Student

Greendale Middle School

Mondays, 9-3 414-423-2800



Wednesdays and Fridays, 7-2 414-423-0110

https://greendaleschoolclinic.youcanbook.me/



District cost:

ONSITE PRIMARY CARE DOC URGENT CARE

Approximately Approximately \$400





Acne	Ear ache & infections	Ear wax removal	Strep
Pregnancy test	Urinalysis	TB test	Mono
Pink eye	Tonsil check	Ligament pain	Personal injury
Sore throat	Neck ache	Counseling	Sinus troubles
Inflamed breast tissue	Trouble urinating	Sore joints	Post COVID sickness
Allergy	Rash	Nausea/vomiting	UTIs
Lower back pain	Weight loss	Smoking cessation	Wart removal
Asthma	High blood pressure	Sprains	Diabetes
Medication adjustment	Eye irritation	Thyroid	Anxiety



\$0

Talk to a doctor within minutes anytime, anywhere



A virtual office visit for non-emergency care



Connect by phone, video or mobile app



24/7 assistance in 10 minutes



A network of qualified family physicians



Prescriptions sent to your pharmacy



Low-cost alternative to ER or urgent care

Medical—Dermatology—Mental Health

- Cough
- Bites
- Rash
- Pink eye
- Nausea
- Respiratory
- Allergy
- Flu
- Sinus
- Sore throat
- Muscle spasms
- Urination issues
- Stress/anxiety
- MORE....

To get a consult:

Visit Teladoc.com or call 1-800-Teladoc (835-2362)

GDSD 2022 Teladoc Savings Examples

Medical care Teladoc visits saved GDSD over \$5000 in claims



Mental health Teladoc visits saved GDSD nearly \$2000

Dermatology visits saved GDSD just over \$200

...And this is with less than 30 total visits!



How to Register for TELADOC.









How it works

Our services *

Quality care

Testimonials

Q ♥USA ▼ → Sign in

Register now



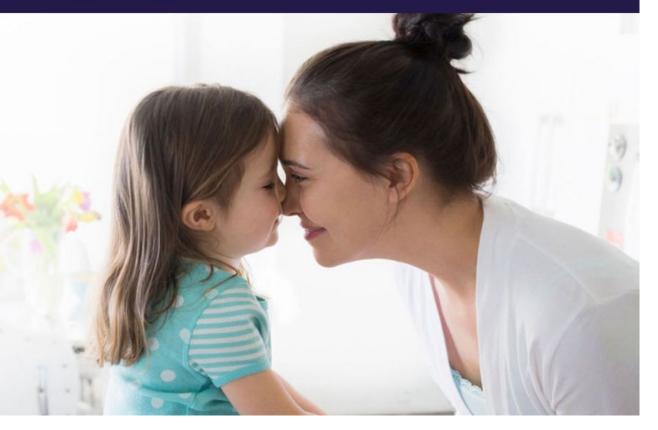
NEW: Just say, "Alexa. I want to talk to a doctor."

The right care when you need it most.

Talk to a doctor, therapist, or medical expert anywhere you are by phone or video.

Get started now

How Teladoc works →



Care is just a few steps away

Let's create your account and see if you match with coverage. Enter your information just as it appears on your health insurance card or pay stub.

Already have an account? Please sign in

You will be prompted to enter your UMR member ID...

TAII fields are required t	iniess otnerwise noted.		
FIRST NAME			
LAST NAME			
Date Of Birth:			
— MONTH —	DAY	YEAR	
MM	DD	YYYY	
1*11*1	DD	1111	

Do you have a username?

- Yes, I know my username
- No. I don't know my username.

Where can I find my username?

Your username may be found on your health care benefits card or your Teladoc ID card. Not all members have a username, so don't worry if you need to select "No."

How did you find out about Teladoc?

- My employer or insurance provider offers me access to Teladoc.
- I have a Teladoc Promo or Company Code.
- I have a Teladoc ID card that shows a website that is different from "Teladoc.com." (ex: Teladoc.com/somethingelse)
- I'm not sure.

Who is your employer or insurance provider?

— COMPANY NAME -

UMR

Greendale School District

I cannot find my employer or insurance provider.

No problem. Just call 1-800-Teladoc (835-2362) for assistance.

CANCEL

CONTINUE >

You will then be prompted to enter your UMR member ID...



All You Need is Your Insurance Card!

\$0

Services:

Allergies

Bladder infections Cold/Flu Cold Sores Ear infections

Impetigo Insect Bites Laryngitis Minor burns Mono

Muscle aches Muscle strains Sprains Pink eye Poison Ivy

Rashes Ringworm Sinus pain Sinus infection Sore throat

TB test Respiratory issues

Labs:

Mono Pregnancy Flu COVID Strep Urinalysis

Why is it less expensive?

THERE IS NO ADDITIONAL PROVIDER VISIT CHARGE OF \$275 ADDED TO THE SERVICE/LAB



Convenient FastCare® Clinic Locations

Located inside me

Monday-Friday: 9 a.m.-8:30 p.m.

Saturday: 9 a.m.-6 p.m. Sunday: 10 a.m.-5 p.m.

FastCare® (Greenfield Meijer)

5800 W. Layton Ave.

Greenfield

FastCare® (Sheboygan Meijer)

924 N. Taylor Drive

Sheboygan

FastCare® (Sussex Meijer) N51 W24953 Lisbon Road

Sussex

FastCare® (Waukesha Meijer)

801 E. Sunset Drive

Waukesha

FastCare® (West Bend Meijer)

2180 South Main St.

West Bend

Closest to Greendale - Inside Meijer, Greenfield 5800 W. Layton Avenue

Located inside McKinley Health Center

Monday-Friday: 10 a.m.-7 p.m. Saturday and Sunday: 9 a.m.-1 p.m.

1271 N. 6th St. Milwaukee

District Clinic—Froedtert Fast Care--Teladoc

Onsite Clinic

Employee cost \$0

Schedule your appointment today!

https://greendaleschoolclinic.youcanbook.me/

Froedtert FastCare Clinics

Employee cost \$0

Schedule your appointment today!





Teladoc

Employee cost \$0

- Dermatology
- Behavioral health
- Medical



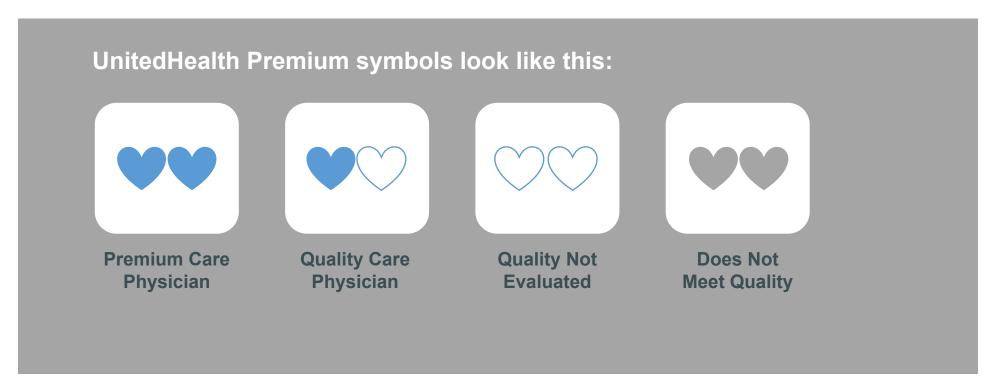
Schedule your appointment today!

1-800-Teladoc (835-2362)

https://www.teladoc.com/

\$0 for you and thousands of dollars in savings for the District

Look for provider ratings for quality and cost



When you receive care from a Premium Provider, you pay less in out-of-pocket costs for your visit AND

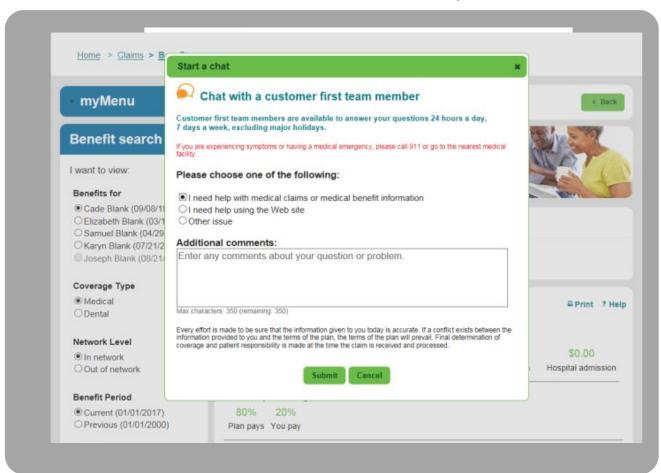
The District pays less for the remainder of your care AND

These providers has less re-admittance, fewer infections, higher ratings!

Don't Know How? Ask For Help

Chat online with UMR customer service - OR -

Call the number on the back of your ID card

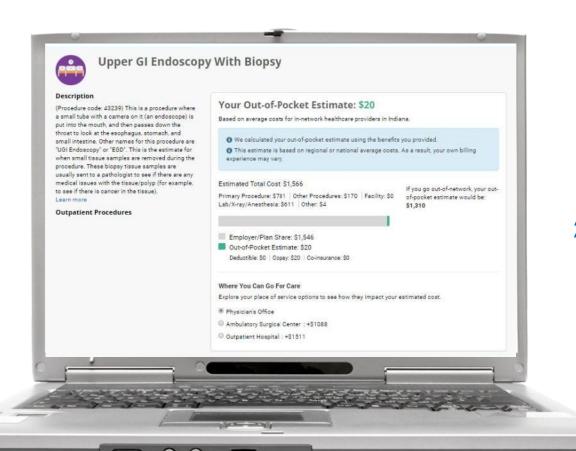




We've made it easier for you to get the answers you need — fast

- Simply log in to umr.com and click the Live Chat icon in the top navigation bar
- Team members are available 24 hours a day, seven days a week (excluding major holidays)

Compare costs before you go in for care



- 1. With the health cost estimator you can:
- Search for treatment or procedure options in your area
- Compare costs based on the medical facility you visit
- View a range of costs based on your medical plan
- 2. Step by Step examples on how to "shop" for Non-emergency care:

https://rrins.wistia.com/medias/rkefb7g3aq

- 10 minute video
- REAL LIFE example of how an R&R colleague saved over \$1000

Check Medication Costs



Manage your prescription needs on optumrx.com*

To set up your online account:

- 1. Visit optumrx.com
- 2. Select Register on the home page
- 3. Enter the information from your member ID card
- 4. Create a username and password
- 5. Complete your profile

If you already have an account, sign in using your username and password.





Mobile website

Use your smartphone to access our mobile website where you can:

- · Request prescription refills
- Check order status
- Locate a retail pharmacy
- Search your plan's formulary
- Register via our mobile website

Check Medication Costs





START

1. Check online or use the **Optum Rx App** find out the cost of your medication at pharmacies and see alternative medications that might be lower cost.

2. Sign up for **ProActive Savings Alert** – new program that sends e-mails to participants when they can potentially save \$5 or more on their prescription.

OptumRx app



The OptumRx app makes the online pharmacy experience as simple as possible. You can easily:

- · Search drug prices at multiple pharmacies
- · Locate a network pharmacy
- Manage medication reminders
- Access your ID card if your plan allows

Manage home delivery orders

- Transfer a prescription to home delivery
- · Track your order
- · Refill a prescription

3. Ask your doctor about **PreCheck MyScript**Your doctor can tell you how much your Rx will cost you AND the health plan and provide savings options.

PreCheck MyScript Benefits at a Glance				
	1	\$225 savings/per Rx fill*.1		
Patients	~	Patients whose providers used PCMS were 23% more likely to obtain their medication than those whose providers did not use the tool ²		
	~	Up to 4% improved medication adherence for three chronic conditions: (diabetes, hypercholesterolemia, hypertension)*.3		
Health Plans	~	\$415 savings per prescription filled*.4		
Providers	~	Save up to 50 minutes and \$41 per prescription per patient by avoiding prior authorization*,5		
Pharmacies	~	Pharmacy administrative costs were 23% lower when providers used PCMS ⁴		

Need Help?

If you need technical help to access PreCheck MyScript, please call our Help Desk at 1-866-842-3278, option 1. Representatives are available Monday - Friday 7 a.m. - 9 p.m. Central Time.

4. Utilize **Mail Order pharmacy** refills for maintenance medications.

https://www.optumrx.com/public/landing



ACT NOW to get all the benefits of medication home delivery.

OptumRx home delivery is safe and reliable.



Cost savings

You may pay less for your medication with a three-month supply through OptumRx.



Convenience

Get free standard shipping on medications delivered to your mailbox.



24/7 access and reminders

Speak to a pharmacist who can answer your questions any time, any day.

Whether you have a new prescription or need to transfer an existing one, it's easy to get started with OptumRx.

Here's how:



ePrescribe

Ask your doctor to send an electronic prescription to OptumRx.



Online

Visit **optumrx.com** and select **Get Started** or use the OptumRx app. From there, you can fill new prescriptions, transfer others to home delivery and more.



Phone

Call the toll-free number on your member ID card to speak to a customer service advocate.

Need your medication right away?

Ask your doctor for a one-month supply that can be immediately filled at a participating retail pharmacy.

10 business days for first fill

5. Utilize **Generics** when possible.

Generic medications

Pay for the medication, not the name

Generic drugs are safe and effective, plus they cost less than their brand-name counterparts. When you need a prescription, ask your doctor or pharmacist if a generic is available for you.

Seven things to know

What is a generic medication?

A generic medication contains the same active ingredient(s) as a brand-name medication. An active ingredient is what makes the medication work. For example, Liptor® and its generic both contain atorvastatin, which reduces the amount of bad cholesterol in the blood. Brand-name medications are often protected by a patent. When the patent ends, drug companies can apply to the U.S. Food and Drug Administration (FDA) to begin making generic versions of the medication.



Brand Lipitor Active ingredient: atorvastatin Generic Lipitor Active ingredient: atorvastatin Will a generic medication work the same as the brand?

Yes. Generics are copies of brand-name medications that have been tested and approved by the FDA. Drug manufacturers must prove their generic medications are the same as the brand-name medication, including:

What it treats

Brand-

makers

manufa

about I

generic

The way it is taken

Are generic medications safe?

Yes. The FDA has strict guidelines around generics. They must be the same chemically and have the same medical effect. The FDA periodically inspects manufacturing plants and monitors drug quality, even after generics have been approved.

Could a generic medication look different than the brand?

Yes. Generic medications may have a different shape or color than the brand. They may contain other ingredients, such as dyes and fillers, which give a medication its color and size. The shape or color does not affect how the medication works.

Can I save money by using a generic?

Most of the time, a generic medication costs less than the brand because makers of generic drugs don't have the high up-front costs of new drug development. You may also save through a lower copay. However, there may be times when the cost for a generic is higher than the brand name. The easiest way to compare brand and generic medication prices is to use the Drug Pricing tool at **optumrx.com**.

Does every brand-name drug have a generic counterpart?

No. Only about half of the brand-name medications on the market have a generic alternative. Some drugs are protected by patents and are supplied by a single company.

How much can you and your plan save?

The savings based on the cost of the drug can be substantial. Your out-of-pocket cost will generally be less when you choose a generic medication. Consult your plan for copay details.

6. Get Vaccinations at a pharmacy or Fast Care vs doctors office; this avoids the extra office visit charge





INSURANCE

GoodRx **Savings Opportunity For Prescription Drugs**



Drug prices vary widely between pharmacies. GoodRx finds the lowest prices and discounts. How?

- 1. Collect and compare prices for every FDA-approved prescription drug at more than 70,000 U.S. pharmacies
- 2. Find free coupons to use at the pharmacy
- 3. Show the lowest price at each pharmacy near you

GoodR



GoodRx for Pets

We love our pets, but they can be expensive! it has been hart to compare prices on put

800.566.7007 | myknowledgebroker.com



An Assurex Global Partner



R&R Insurance Services, Inc

How To Use GoodRx

How do I find discounts for my drug?

It's easy. Just go to the home page, type in your drug's name in the search field, and click the "Find the Lowest Price" button.

We'll even help you spell the name of your prescription.

What are GoodRx coupons?

GoodRx coupons will help you pay less than the cash price for your prescription. They're free to use and are accepted at virtually every U.S. pharmacy. Your pharmacist will know how to enter the codes on the coupon to pull up the lowest discount available.





How do I use a GoodRx coupon?

It's similar to using a coupon at a grocery store. Simply print the coupon and bring it with you to the pharmacy when you pick up your prescription. The pharmacist will enter the numbers on the coupon into their system to find the discount.

Don't have a printer or want to save paper and ink cartridges? You can show the coupon on your phone by:

- A) Sending the coupon to yourself via email or text
- B) Or using the mobile app
- C) Or visiting the mobile website





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Google Form

In the 2022-23 school year, I commit to trying the following Health Insurance savings idea(s):	ckboxes ▼			
Visit the onsite Nurse Practitioner	×			
Use Teledoc	×			
Go to a Froedtert Fast Care Clinic (instead of Urgent Care facility)				
Check Pharmacy prices prior to filling a prescription.	×			
Use mail order Rx.	×			
Check out GoodRx to price my prescriptions.				
Get a vaccine at the Pharmacy instead of my doctor's office.	×			
Other	×			

Cultivating Excellence In Every Student