

RISK MANAGEMENT NEWS

Lubbock ISD— Risk Management Newsletter

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Wellness Points/Credits for 2022 Premium Savings

- ◆ Do you want to save \$75 a month off of your monthly health insurance premiums?
- ◆ Have you met your 500 wellness points this year to receive the \$75 a month premium credit for 2022 (which is an annual savings of \$900)?
- ◆ Do you want to make sure you have achieved/completed the 500 wellness points before the November 15, 2021 deadline?

To do so, go to the Risk Management webpage—then click on the *Go, Fit, Win!* icon and login to see your status:

[Risk Management Webpage—Information](#)

How Much Does Lubbock ISD Contribute Annually for Health/Wellness/Insurance for its Employees?

Do you know how much Lubbock ISD contributes annually for its employees' health/wellness/insurance? Do you want to know more? For more information, please visit the Risk Management webpage via the link below (click on the link below) - go to Lubbock ISD Annual Health Plan Contributions Information:

[Risk Management Webpage—Information](#)

Risk Management Department:

- Lisa Thompson, Executive Director—extension 0235
- Vaun Murphrey, Benefits Specialist—extension 0283
- Lucinda Lucero, Clerk—extension 0280
- Executive Secretary — extension 0282

HEALTH INSURANCE BASICS

- ⇒ What is an In-Network Provider? One way to help keep your health insurance costs down is to use only doctors, hospitals, and other health care professionals in our BCBS network. If you go out of network, you might have to pay the entire bill or higher out of pocket costs. The best way to find an in-network provider is by logging into Blue Access for Members to search for a provider within your health plan's network. More information can be found on our Risk Management webpage, Health Plan Information and Links (icon).
- ⇒ What is Coinsurance? Coinsurance refers to a percentage of the bill you must pay after you've met your deductible.
- ⇒ What are Copays? When you see your doctor or other health care professionals, they will often ask you to pay a copay. This is a fixed dollar amount you are responsible for paying each time you receive care. Lubbock ISD's HMO plans have a \$60 primary care co-pay and a \$100 specialist copay (all health plan members remain eligible for the zero copay clinics).
- ⇒ What is an Out-of-Pocket Maximum? There is a limit for how much you will have to spend on your healthcare costs in a year. This is called the out-of-pocket maximum. Your coinsurance, copay, deductible, and other in-network essential health benefits apply to the out-of-pocket maximum. Your premium does not count toward your out-of-pocket maximum.
- ⇒ Questions about your BCBS Plan—contact BCBS at 1-877-299-2377 (HMO) or 1-800-521-2227 (PPO).

Claims Processing Reminder:

Dental Claims go to: Lucinda.Lucero@LubbockISD.org

Living Better Diabetes & Bronze Maternity Reimbursement Claims go to: Vaun.Murphrey@LubbockISD.org

Gym Reimbursement Claims & Hospital Income Plan Claims go to: Vaun.Murphrey@LubbockISD.org

All claims processed within 30-days (for completed requests/forms)