

the **R**esource

People are the greatest asset of Lincoln Public Schools. The mission of Human Resources is to facilitate the selection, support and development of all employees so that each student receives the maximum opportunity for growth.

Human Resources

Lincoln Public Schools

Lincoln, NE

2002-003

Health Insurance Changes for 2002-03

The Insurance Committee has chosen to change from the \$100 Blue Cross/Blue Shield PPO deductible for single (\$200 for family) to the \$250 deductible for single (\$500 for family). This change would be a 12% increase in premium plus the increase in deductible, which is \$29.52 more for single insurance and \$77.86 more for family insurance per month. This change is effective September 1, 2002 and will be reflected in the August paycheck. If the district had stayed with the \$100 deductible for single (\$200 for family), it would have been an 18.5% increase in premiums.

A recent survey conducted by the Institute of Management & Administration revealed most employers in the survey reported hikes of 15-25% over the course of this year. A Kaiser Family Foundation survey says insurance premiums for small businesses could go as high as 40-50%.

According to Blue Cross/Blue Shield (BC/BS), "skyrocketing medical inflation and benefit utilization have affected the EHA plan." The EHA plan's total medical payments rose by more than 18% last year.

According to BC/BS, there are a number of factors contributing to increased medical costs.

- Healthcare spending in the US represents more than 13% of our Gross Domestic Product and will exceed 16% by 2010.
- Hospital spending represented the largest share of overall spending growth. Key factors driving hospital costs include: teaching hospitals costs, uncompensated care (which accounts for 15% of total hospital care), labor costs and new technology.

- Increased pharmacy costs due to:
 - Increased Utilization:
 - BC/BS members use an average of 10.5 prescriptions per person per year.
 - Direct-to-consumer advertising has effectively increased sales -- for every \$1 spent in DTC advertising, the pharmaceuticals get \$3 in return.
 - Aging population
 - New Medicines
 - Price Inflation: Drug costs increased 23.6% last year. However, with this increase in cost of prescriptions, the out-of-pocket portion for prescription drug costs has steadily declined from 63% in 1990 to 18% in 1999.

2002-2003 Rates

BC/BS Health (includes single A&B dental)

	Current	9-1-02 Rates
Single	\$233.39	\$262.91
Family	\$632.41	\$710.27

BC/BS Dental

With BC/BS Health

Single	\$23.33	\$28.22
Family	\$82.68	\$100.00

Without BC/BS Health

Single	\$37.42	\$45.26
Family	\$96.77	\$117.04

Other changes in the BC/BS PPO Plan

1. Increase coinsurance out-of-pocket maximum from \$1,000 to \$1,250 for single and from \$2,000 to \$2,500 for family.
2. Increase in office visit copay from \$15 to \$25.
3. Increase routine care benefit maximum to \$300 (from \$150) but the deductible and coinsurance apply.
4. Move to a three-tier drug card benefit of \$10 for generic drugs, \$25 for formulary brand-name drugs, and \$40 for non-formulary brand name drugs. This is further explained below.

A formulary is a list of generic and brand name prescription medications that BC/BS, through the clinical judgment of its Pharmacy & Therapeutics (P&T) Committee, considers safe and cost effective for care. The formulary is updated regularly and communicated to

physicians, pharmacists and members to encourage the use of the most cost-effective drugs.

Blue Cross/Blue Shield will send out information to all members this summer.

Members will be advised if the drugs they are currently using are non-formulary, and if so, the member may choose to discuss with their doctor whether or not to change their prescription to one that is on the formulary list. The formulary information is also available on the Blue Cross/Blue Shield website, <http://bcbsne.com/members/drugformularies.asp>

This information will be distributed to all employees in the next week advising them of the new insurance rates for 2002-03. Please call Kyla Jensby, 436-1593 or e-mail kjensby@lps.org if you have any questions.

***Mark Your Calendar:
"Insurance Day" is Thursday, August 15, 2002 In the Board Room***



The New Lincoln Public Schools Web Calendar System

The LPS Web Calendar system allows our teachers, administration and staff to keep their calendars on the web. Posted calendars can then be published for other LPSers to subscribe to (in the case of a school or department calendar), or for public access from the world wide web (allowing teachers, media center specialists, administrators and others to easily post calendars for parents and other members of the community).

If you are an LPS employee and have not used the LPS Web Calendar before, please consider taking a workshop covering its use through Staff Development.

The Human Resources Department converted from Meeting Maker to iPlanet Calendar Express just this month and many other users are logging on everyday. The District Office Room Reservations system will soon be converted over to the iPlanet calendar system. New instructions for making room reservations at LPSDO will be provided soon via e-mail.

If you have any questions about this new system, please contact Internet Services at x1696 or internet.support@lps.org. They will be happy to assist you.

REMINDER ~ NEVER TO LATE TO REGISTER

8th Annual Multicultural Leadership Institute

June 4, 2002

7:30-4:00

East High School

If you need a registration form or have questions contact the LPS Multicultural Office at 436-1605

Dr. Belinda Williams is a psychologist with 30 years of experience studying the academic achievement patterns of culturally different and socioeconomically disadvantaged students. Building on the strengths of children recognizes their diversity, developed abilities, interests, and resilience as opportunities to guide teaching and learning and reform. Her publications include Closing the Achievement Gap: A Vision for Changing Beliefs and Practices with the sequel Effort and Excellence in Urban Classrooms: Expecting and Getting Success with All Students.

Presenter's

Carlos Cortes
Belinda Williams
Cornel Pewewardy

Carlos Cortes is a Professor Emeritus of History at the University of California, Riverside. Dr. Cortes will address how the mass media disseminate information, ideas, and value and influence beliefs, attitudes, and expectations. In particular he will focus on how the media affect student achievement by influencing self-concept, creating expectations, and creating intergroup perceptions in the areas of race and ethnicity. Dr. Carlos' presentation will be over his book *The Children are Watching-How the Media Teach About Diversity*.

Dr. Cornel Pewewardy is the Assistant Professor at the University of Kansas, School of Education. Dr. Pewewardy was the founding principal of two transformational, award-winning magnet schools in St Paul, MN Public Schools District. He was an elementary teacher and principal on the Navajo Reservation in New Mexico, and now serves numerous school districts as an educational consultant for improving the academic achievement of underrepresented populations in education and faculty curriculum development. Dr. Pewewardy is also a founding member of the National Association for Multicultural Education. He is Comanche and Kiowa originally from Lawton, Oklahoma.

NO registration fee,
a **FREE** book and
lunch provided onsite

All LPS
Staff Members
attend **FREE**