

**SVRTA HEALTH & DENTAL INSURANCE PROPOSAL**  
**June 13, 2016**

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## **1. LETTER OF TRANSMITTAL**

# SCHOOLCARE Health Benefit Plans

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of the New Hampshire School Health Care Coalition

June 13, 2016

Shaun Mulholland, Town Administrator  
Town of Allenstown, NH  
16 School Street  
Allenstown, NH 03275

**Re: RFP - SVRTA Health and Dental Insurance Proposals**

Dear Mr. Mulholland:

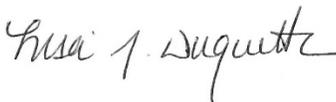
It is with pleasure that the New Hampshire School Health Care Coalition (the "Coalition") is responding to the Suncook Valley Regional Town Association's (SVRTA) Request for Proposals. Our proposal is submitted to administer health and dental insurance benefits for the SVRTA effective January 1, 2017 – June 30, 2017. Firm fixed rates for July 1, 2017 – June 30, 2018 will be available between November 15, 2016 and December 1, 2016. Otherwise, we believe our proposal complies in all respects to the proposal requirements.

As the Executive Director, I am authorized to make representations to the SVRTA on behalf of the Coalition. My phone line is 800-562-5254, ext. 305; e-mail address: [lduquette@schoolcare.org](mailto:lduquette@schoolcare.org); and my mailing address is: New Hampshire School Health Care Coalition, 370 Harvey Road, Ste. 4, Manchester, NH 03103. In my absence, any inquiries regarding this proposal may be made to Melissa Perreault, Associate Executive Director, at 800-562-5254 ext. 304.

We are optimistic that as you review our proposal and the many value added benefits, that the SVRTA will consider the Coalition health benefits for its employees.

Please contact me directly regarding any questions that you may have relative to our response.

Sincerely,



Lisa J. Duquette  
Executive Director

## **2. EXECUTIVE SUMMARY**

## **Executive Summary**

The Coalition agrees to treat the individual municipalities (Towns of Allenstown, Chichester, Epsom, Northwood, Pembroke, Pittsfield and Strafford, NH, including the BCEP solid waste cooperative) as members of a large group insured party. However, the Coalition will sign agreements with individual municipalities for coverage.

The Coalition further agrees to be paid for services rendered from each individual municipality in the group with each municipality reserving the right to terminate its agreement with the Coalition in accordance with the provision of the signed agreement and applicable federal and state law.

The Coalition and Cigna have reviewed the current Suncook Valley Regional Town Association plan designs. We have proposed implementing and administering the SCHOOLCARE Traditional Red and Green Open Access plans as described in the current Summaries of Benefits.

The Coalition has also included a second medical option with alternative plan designs which include more cost effective options for the SCHOOLCARE Consumer Driven plans. The Suncook Valley Regional Town Association may not offer any SCHOOLCARE Traditional Plan alongside a Consumer Driven plan for employee choice.

### **Alternative plan designs include:**

**1. SCHOOLCARE Yellow Open Access with Choice Fund:**

This is a consumer driven health plan with an embedded HRA. No employer contribution toward the deductible and out-of-pocket maximum is permitted.

**2. SCHOOLCARE Yellow Open Access:**

This is a consumer driven health plan. The deductible is not high enough to be considered a qualified high deductible health plan under 2016 IRS guidelines and therefore may not be coupled with an HSA. It may, however, be offered with an employer HRA contribution toward the deductible and out-of-pocket maximum not to exceed \$1,000 for individual coverage and \$2,000 for two-person or family coverage.

**3. SCHOOLCARE Orange Open Access:**

This is a consumer driven health plan which also meets 2016 IRS guidelines for a qualified high deductible health plan. It may be offered with either an HSA or HRA with an employer contribution toward the deductible and out-of-pocket maximum not to exceed \$1,000 for individual coverage and \$2,000 for two-person or family coverage.

## RFP - Suncook Valley Regional Town Association

### **4. Dental plans:**

SCHOOLCARE offers three comparable plans to replace existing plans as follows:

DP1 (\$1,000 calendar year maximum; \$1,500 orthodontia calendar year maximum) to replace towns offering Options 1 and 1S.

DP2A (\$750 calendar year maximum) to replace towns offering Option 2A.

DP2B (\$1,000 calendar year maximum) to replace towns offering Options 3 and 3A.

All SCHOOLCARE /Cigna dental plans allow participants the freedom to choose either in-network or out-of-network providers anywhere in the U.S. Calendar year maximums refresh every January 1. There are no deductibles for the SCHOOLCARE /Cigna dental plans. Refer to Dental Benefit Summaries for additional details.

### **5. Medicare Supplement Plans:**

The Coalition is proposing its SCHOOLCARE 65+ Plan. This plan is a supplement for retirees enrolled in Medicare Parts A and B. The coverage includes both medical and pharmacy benefits or a retiree may elect medical supplemental coverage only.

### **3. ORGANIZATION PROFILE**

## ORGANIZATION PROFILE

### **Background:**

The New Hampshire School Health Care Coalition (the “Coalition”) was incorporated in 1995 under RSA Ch. 292 as a Pooled Risk Management Program (RSA Ch. 5-B). The mission is “to provide education and training for employees and employers to become informed health consumers with healthier life styles, and enable the purchase of quality health care in a cost effective manner.” The Coalition currently provides health benefits for approximately 25,000 individuals, who work in all regions of NH, plus retirees living in all regions of the country. There are nine full time employees and a service agreement with NEA-NH for program administration.

The Coalition provides health insurance programs (known as SCHOOLCARE) to public entities in New Hampshire. Initially, through the RFP process, the program contracted with Healthsource of NH to administer the benefits of our HMO, POS and Indemnity plans. This arrangement continued after Cigna HealthCare purchased Healthsource in 1997. Beginning in the 2003-04 fiscal year, the Coalition became self-funded, with Cigna providing administrative services, the provider network, and medical management. Cigna HealthCare nationally serves over 13.7 million subscribers and dependents and is one of the five largest health plans in the country.

The Coalition Board of Directors is composed of five members representing employer interests, and five members representing employee interests. Eight of the ten board members are elected by the Membership Council. Each participating public entity selects one employee representative and one employer representative to the Membership Council. The Membership Council holds an Annual Meeting in November.

### **Key Contacts:**

**Lisa Duquette:** Executive Director. Ms. Duquette has worked with the Coalition for twenty years managing municipal and school pooled risk management programs. Ms. Duquette can be reached at the Coalition office in Manchester, NH: 1-800-562-5254, ext. 305 or [lduquette@schoolcare.org](mailto:lduquette@schoolcare.org).

**Melissa Perreault:** Associate Executive Director. Ms. Perreault has worked with the Coalition for nine years. She is primarily responsible for operations of the organization including finances, vendor contracting, information services, and risk management. Ms. Perreault can be reached at the Coalition office in Manchester, NH: 1-800-562-5254, ext. 304 or [mperreault@schoolcare.org](mailto:mperreault@schoolcare.org).

**Jeff Kantorowski:** Coordinator of Benefit Programs. Mr. Kantorowski has been an administrator of the SCHOOLCARE program for eight years. His responsibilities involve program and claims support for employees and benefit presentations related to labor negotiations. He can be

reached at the NEA-NH office in Concord, NH: 603-224-7751, ext. 337 or [jkantorowski@schoolcare.org](mailto:jkantorowski@schoolcare.org).

Jana Dalton: Group Relations Specialist. Ms. Dalton is in her third year with the Coalition. Ms. Dalton's responsibilities involve coverage and benefits questions, scheduling open enrollment and employer related presentations. She can be reached at the Coalition office in Manchester, NH: 1-800-562-5254, ext. 315 or [jdalton@schoolcare.org](mailto:jdalton@schoolcare.org).

Jessica Campo: Member Services Manager. Ms. Campo has worked with the Coalition for four years. She manages two Member Care staff in the day to day processing of enrollment / eligibility applications and administers the *Good For You!* wellness program. Ms. Campo can be reached at the Coalition office in Manchester, NH: 1-800-562-5254, ext. 302 or [jcampo@schoolcare.org](mailto:jcampo@schoolcare.org).

### **References:**

Current members of the Coalition will confirm our exemplary service delivering health benefit plans (including prescription coverage) to public employees. Please feel free to contact the following individuals to confirm the value of using the Coalition for your employee's health benefits:

Mary Patry, Business Administrator  
SAU 49 Governor Wentworth Regional School District  
140 Pine Hill Road  
Wolfeboro, NH 03896  
(603) 569-1658, ext. 14  
Member Since: July 2003

Colleen Brochu, Human Resources Coordinator  
SAU 53 Allentown, Chichester, Deerfield, Epsom, Pembroke  
267 Pembroke Street  
Pembroke, NH 03275  
(603) 485-5187  
Member Since: July 1997

Debbie Thompson, Business Administrator  
SAU 80 Shaker Regional School District  
58 School Street  
Belmont, NH 03220  
(603) 267-9223, ext.5303  
Member Since: July 1998

#### **4. MEDICAL AND DENTAL PROPOSALS**

# SCHOOLCARE Health Benefit Plans

of the New Hampshire School Health Care Coalition

June 13, 2016

Shaun Mulholland, Town Administrator  
Town of Allenstown, NH  
16 School Street  
Allenstown, NH 03275

Re: **SVRTA Medical and Dental Insurance Proposal**

Dear Mr. Mullholland:

Thank you for allowing **SCHOOLCARE** the opportunity to provide the Suncook Valley Regional Towns Association and its employees with a medical and dental insurance proposal. After reviewing the current census, claims data and benefit summaries provided, **SCHOOLCARE** is pleased to offer the following plan options. The Coalition's proposed monthly rates for the **July 1, 2016 – June 30, 2017** are:

**Medical Option 1: Traditional Plans Suite Office Visit Copay \$20 and Rx \$10/\$30/\$65**

Benefit Plan	Single	Two Person	Family
Green Open Access	\$ 745.00	\$ 1,490.00	\$ 2,011.50
Red Open Access	\$ 700.50	\$ 1,401.00	\$ 1,891.50

OR

**Medical Option 2: Consumer Driven Plans Suite\***

Benefit Plan	Single	Two Person	Family
Yellow Open Access <b>with</b> Choice Fund	\$ 678.00	\$ 1,356.00	\$ 1,830.50
Yellow Open Access <b>No</b> Choice Fund	\$ 594.50	\$ 1,189.00	\$ 1,605.00
Orange Open Access	\$ 523.00	\$ 1,046.00	\$ 1,412.00

370 Harvey Rd Suite 4, Manchester, NH 03013 | Phone: (800) 562-5254 | Fax: (603) 782-4079 | [www.schoolcare.org](http://www.schoolcare.org)

A Labor/Management Collaborative

Conditions:

- Plans within the Traditional Suite can be offered alongside each other for employee choice.
- Plans within the Consumer Driven Suite can be offered alongside each other for employee choice.
- Consumer Driven Plans cannot be offered alongside Traditional Plans.

**Dental Options: Calendar year maximums refresh every January 1; no deductible**

Benefit Plan	Single	Two Person	Family
<b>DP1 (\$1,000 cy max, \$1,500 ortho)</b> replaces Options 1 and 1S	\$ 43.58	\$ 87.19	\$ 141.68
<b>DP2A (\$750 calendar year max)</b> replaces Option 2A	\$ 34.01	\$ 68.01	\$ 110.51
<b>DP2B (\$1,000 calendar year max)</b> replaces Options 3 and 3A	\$ 38.42	\$ 76.84	\$ 124.88

**\*Retiree Health Plans – Medicare Eligible Only: January 1, 2016 – December 31, 2016**

Benefit Plan	Single	Two Person	Family
<b>65+ with Rx</b>	*\$ 420.00	n/a	n/a
<b>65+ without Rx</b>	*\$ 208.00	n/a	n/a

*\*Retiree Medicare Supplement Plans are subject to change annually on January 1st.*

**The rates contained in this letter proposal are guaranteed if accepted by August 15, 2016. Beyond this date, the proposal is subject to additional underwriting.**

SCHOOLCARE offers several advantages including:

- All plans offer a **nationwide provider network** whereby referrals within the Cigna network are not required. Members can access Cigna medical providers and facilities in 50 U.S. states at the in-network level of benefits. This network also includes the major specialty and teaching hospitals in the Boston area.
- **Good For You!** health and wellness incentives: Subscribers can earn up to \$800 annually (including dependent activities); Covered spouses can earn up to \$400 annually, as can retirees over 65. Incentive dollars are rewarded for completing an annual health assessment, participating in health coaching, obtaining preventive care, exercising regularly, attending health education classes, and much more.

Mr. Mulholland

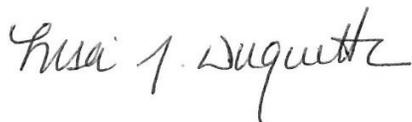
June 13, 2016

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- The Coalition provides a 24/7 Employee Assistance Program (EAP), and full services for COBRA and retiree administration all at no additional cost to the employer.
- The Coalition provides Identity Fraud Reimbursement Coverage up to \$10,000 for all enrolled members, spouses, domestic partners, children under the age of 25 and parents residing in the members' household.
- The Coalition also contracts with Benefit Strategies to provide Section 125 Administration (Flexible Spending Accounts). The only cost to the employers is a fee of \$2.50 per participant per month for claims administration. There are no fees for set-up or renewal and document preparation.

If you have any questions or would like to further discuss our programs in more detail, please call either Joanne Trainor (ext. 308) or myself (ext. 305) at 800-562-5254.

Sincerely,



Lisa J. Duquette  
Executive Director

Enclosures

## **5. MEDICAL OPTION 1 BENEFIT SUMMARIES**

- **Traditional Plans Suite**

## SUMMARY OF BENEFITS

Benefits outlined below are intended as a general summary and are covered only when using a Cigna participating provider. All benefits are subject to the terms and conditions of your Health Benefits Booklet. In the event of any inconsistency between this Summary and the Health Benefits Booklet, the provisions as defined in the Health Benefits Booklet and Endorsements will govern. Covered benefits are subject to review for medical necessity. Plan year is defined from July 1 through June 30.

BENEFITS	GREEN OPEN ACCESS (In Network Benefits Only)
<b>DEDUCTIBLES, MAXIMUMS</b> Plan Year Deductible Coinsurance Out-of-Pocket Maximum/Plan Year (Medical) Out-of-Pocket Maximum/Plan Year (Prescription Drugs) Maximum Lifetime benefit	<p style="text-align: center;"><b>PLAN MEMBER PAYS</b></p> \$0 20% (DME and EPA only) Individual: \$1,000; Family: \$2,000 Individual: \$2,000; Family: \$4,000 Unlimited <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-left: auto; margin-right: auto;">                         All copays and coinsurance contribute to the Out-of-Pocket Maximums.                     </div>
<b>PREVENTIVE CARE*</b> Routine Physical Examination Routine Immunizations Well Child Preventive Care Well Woman Preventive Care Adult Preventive Care Additional services such as urinalysis and EKG * Includes Naturopathic Services, Routine Laboratory and Diagnostic Testing	\$0 \$0 \$0 \$0 \$0 \$0
<b>ROUTINE VISION CARE</b> Routine Exam (one every 12 months for all ages) Discounts Available for Eyewear	\$20 per visit
<b>HEARING TESTS</b>	\$20 per visit
<b>OTHER PHYSICIAN SERVICES*</b> Office Visits and/or Office Surgery Maternity Care * Includes Naturopathic Services	\$20 per visit \$20 per visit (initial visit only)
<b>OUTPATIENT DIAGNOSTIC TESTING</b> Radiology and Laboratory Services (Prior authorization required for some tests)	\$0
<b>HOSPITAL CARE</b> Inpatient Services Same Day or Outpatient Surgery Radiation and Chemotherapy Physician Visits and Services Anesthesiologist Services Operating Room X-ray and Laboratory Services Medications and Supplies Newborn Care	\$0 (Inpatient admissions and some outpatient procedures require prior authorization)

# SCHOOLCARE Green Open Access

(Formerly HMO)

\$20 Office Visit, \$10/\$30/\$65 Rx

BENEFITS	GREEN OPEN ACCESS (In Network Benefits Only)
EMERGENCY & URGENT CARE <i>(Medically Necessary and Worldwide)</i> Hospital Emergency Room Urgent Care Facility	\$50 per visit (waived if admitted) \$25 per visit (waived if admitted)
MENTAL HEALTH/SUBSTANCE ABUSE OUTPATIENT (Physician's office) INPATIENT HOSPITALIZATION AND OUTPATIENT FACILITY (Prior authorization required)	\$20 copay per visit \$0
PRESCRIPTION DRUGS Through participating pharmacies  Oral contraceptives (generic) covered at \$0 copay (Prior authorization required for some drugs)	Retail: (30 day supply) \$10 generic/\$30 preferred brand name/\$65 non-preferred brand name drugs Maintenance: (90 day supply) \$10 generic/\$30 preferred brand name/\$65 non-preferred brand name drugs available only through Cigna Home Delivery mail order.
PHYSICAL, OCCUPATIONAL AND SPEECH THERAPIES OUTPATIENT: short-term rehab, up to 60 days per person/per plan year; includes PT, OT, ST and cardiac rehab (Combined maximum) INPATIENT (Prior authorization required)	\$20 per day  \$0
CHIROPRACTIC CARE 20 days per person/per plan year	\$20 per day
ACUPUNCTURE* <i>(In or Out of Network)</i> 12 days per person/per plan year *Coverage based on Cigna's medical guidelines.	\$20 per day
DURABLE MEDICAL EQUIPMENT (DME)	20%
EXTERNAL PROSTHETIC APPLIANCES (EPA)	20%
OTHER BENEFITS ORAL SURGERY <i>(accidents only)</i> REMOVAL OF BONEY IMPACTED WISDOM TEETH SKILLED NURSING CARE <i>(100 days maximum per person/per plan year)</i> AMBULANCE <i>(if not a true emergency, services are not covered)</i> BLOOD TRANSFUSIONS HOME HEALTH SERVICES HOSPICE	\$0 (\$20, Physician's office) \$0 (\$20, Physician's office) \$0 \$0 \$0 \$0 \$0
<b>GOOD FOR YOU!</b> by SCHOOLCARE Health and Wellness Incentives, Employee Assistance Program	Included

## SUMMARY OF BENEFITS

Benefits outlined below are intended as a general summary and are covered only when using a Cigna participating provider. All benefits are subject to the terms and conditions of your Health Benefits Booklet. In the event of any inconsistency between this Summary and the Health Benefits Booklet, the provisions as defined in the Health Benefits Booklet and Endorsements will govern. Covered benefits are subject to review for medical necessity. Plan year is defined from July 1 through June 30.

BENEFITS	RED OPEN ACCESS (In Network Benefits Only)
<p>DEDUCTIBLES, MAXIMUMS*</p> <ul style="list-style-type: none"> <li>Plan Year Deductible (Medical)</li> <li>Coinsurance (Medical)</li> <li>Out-of-Pocket Maximum/Plan Year (Medical)</li> <li>Out-of-Pocket Maximum/Plan Year (Prescription Drugs)</li> <li>Maximum Lifetime Benefit</li> </ul> <p>*No one person will incur more than the individual deductible/out-of-pocket maximum</p>	<p style="text-align: center;"><b>YOU PAY</b></p> <ul style="list-style-type: none"> <li>Individual: \$250; Family: \$500</li> <li>20%</li> <li>Individual: \$1,000; Family: \$2,000</li> <li>Individual: \$2,000; Family: \$4,000</li> <li>Unlimited</li> </ul> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-left: auto; margin-right: auto;"> <p>All copays and coinsurance contribute to the Out-of-Pocket Maximums.</p> </div>
<p>PREVENTIVE CARE*</p> <ul style="list-style-type: none"> <li>Routine Physical Examination</li> <li>Routine Immunizations</li> <li>Hearing Tests</li> <li>Well Child Preventive Care</li> <li>Well Woman Preventive Care</li> <li>Adult Preventive Care</li> <li>Additional services such as urinalysis and EKG</li> <li>Routine Eye Exam (one every 12 months for all ages)</li> <li>Discounts Available for Eyewear</li> </ul> <p>* Includes Naturopathic Services, Routine Laboratory</p>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>\$0</li> <li>\$0</li> </ul>
<p>OTHER PHYSICIAN SERVICES*</p> <ul style="list-style-type: none"> <li>Office Visits and/or Office Surgery</li> <li>Maternity Care</li> </ul> <p>* Includes Naturopathic Services</p>	<ul style="list-style-type: none"> <li>Deductible, then 20% to the Out of Pocket Maximum</li> <li>Deductible, then 20% to the Out of Pocket Maximum</li> </ul>
<p>OUTPATIENT DIAGNOSTIC TESTING</p> <ul style="list-style-type: none"> <li>Radiology and Laboratory Services (Prior authorization required for some tests)</li> </ul>	<ul style="list-style-type: none"> <li>Deductible, then 20% to the Out of Pocket Maximum</li> </ul>
<p>HOSPITAL CARE</p> <ul style="list-style-type: none"> <li>Inpatient Services</li> <li>Same Day or Outpatient Surgery</li> <li>Radiation and Chemotherapy</li> <li>Physician Visits and Services</li> <li>Anesthesiologist Services</li> <li>Operating Room</li> <li>X-ray and Laboratory Services</li> <li>Medications and Supplies</li> <li>Newborn Care</li> </ul>	<ul style="list-style-type: none"> <li>Deductible, then 20% to the Out of Pocket Maximum</li> </ul> <p>(Inpatient admissions and some outpatient procedures require prior authorization)</p>

# SCHOOLCARE Red Open Access

(Formerly Open Access+)

\$10/\$30/\$65 Rx

BENEFITS	RED OPEN ACCESS (In Network Benefits Only)
<b>EMERGENCY &amp; URGENT CARE</b> ( <i>Medically Necessary and Worldwide</i> ) Hospital Emergency Room Urgent Care Facility	<p style="text-align: center;"><b>YOU PAY</b></p> \$50 per visit (waived if admitted) \$25 per visit (waived if admitted)
<b>MENTAL HEALTH/SUBSTANCE ABUSE</b> OUTPATIENT (Physician's office) INPATIENT HOSPITALIZATION AND OUTPATIENT FACILITY (Prior authorization required)	\$0 \$0
<b>PRESCRIPTION DRUGS</b> Through participating pharmacies  Oral contraceptives (generic) covered at \$0 copay (Prior authorization required for some drugs)	Retail: (30 day supply) \$10 generic/\$30 preferred brand name/\$65 non-preferred brand name drugs. Maintenance: (90 day supply) \$0 generic/\$30 preferred brand name/\$65 non-preferred brand name drugs available only through Cigna Home Delivery mail order.
<b>PHYSICAL, OCCUPATIONAL AND SPEECH THERAPIES</b>  OUTPATIENT: short-term rehab, up to 60 days per person/per plan year, includes PT, OT, ST and cardiac rehab (combined maximum).  INPATIENT (Prior authorization required)	Deductible, then 20% to the Out of Pocket Maximum  Deductible, then 20% to the Out of Pocket Maximum
<b>CHIROPRACTIC CARE</b> 20 days per person/per plan year	Deductible, then 20% to the Out of Pocket Maximum
<b>ACUPUNCTURE*</b> ( <i>In or Out of Network</i> ) 12 days per person/per plan year *Coverage based on Cigna medical guidelines.	Deductible, then 20% to the Out of Pocket Maximum
<b>DURABLE MEDICAL EQUIPMENT</b>	Deductible, then 20% to the Out of Pocket Maximum
<b>EXTERNAL PROSTHETIC APPLIANCES</b>	Deductible, then 20% to the Out of Pocket Maximum
<b>OTHER BENEFITS</b> ORAL SURGERY ( <i>accidents only</i> ) REMOVAL OF BONEY IMPACTED WISDOM TEETH SKILLED NURSING CARE ( <i>100 days per person/per plan year maximum</i> ) AMBULANCE ( <i>if not a true emergency, services are not covered</i> ) BLOOD TRANSFUSIONS HOME HEALTH SERVICES HOSPICE	All other covered services subject to plan year deductible and 20% coinsurance to the out-of-pocket maximum for the plan year.
<b>GOOD FOR YOU!</b> by SCHOOLCARE Health and Wellness Incentives, Employee Assistance Program	Included

## **5. MEDICAL OPTION 2 BENEFIT SUMMARIES**

- **Consumer Driven Plans Suite**

## SUMMARY OF BENEFITS

Benefits outlined below are intended as a general summary and are covered only when using a CIGNA participating provider. All benefits are subject to the terms and conditions of your Health Benefits Booklet. In the event of any inconsistency between this Summary and the Health Benefits Booklet, the provisions as defined in the Health Benefits Booklet and Endorsements will govern. Covered benefits are subject to review for medical necessity. The plan year is defined from July 1 through June 30.

BENEFITS	YELLOW OPEN ACCESS (In-Network Benefits Only)
<p>DEDUCTIBLES, MAXIMUMS*</p> <ul style="list-style-type: none"> <li>Plan Year Deductible</li> <li>Coinsurance</li> <li>Out-of-Pocket Maximum/Plan Year</li> <li>Maximum Lifetime Benefit</li> </ul> <p>* All family members contribute towards family deductible/out-of-pocket max.</p>	<p>Individual: \$1,250; Family: \$2,500                      Medical 20%; Pharmacy 10% (or \$75 maximum)                      Individual: \$2,000; Family: \$4,000                      Unlimited</p>
<p>CHOICE FUND*</p> <p>Embedded Choice Fund (health reimbursement account) pays for eligible out-of-pocket expenses during the plan year.</p>	<p style="text-align: center;"><b>SCHOOLCARE PAYS*</b></p> <p>Individual: \$1,000; Family: \$2,000                      * Subscriber must take the online Health Assessment to activate Choice Fund.</p>
<p><b>NET COST AFTER CHOICE FUND (if activated)*</b></p> <p>Out-of-Pocket Cost (including deductible)</p>	<p style="text-align: center;"><b>PLAN MEMBER PAYS*</b></p> <p>Individual: \$1,000; Family: \$2,000  <b>The Employer may <u>not</u> fund any additional portion of the out-of-pocket costs under SCHOOLCARE policy.</b></p>
<p>PREVENTIVE CARE*</p> <ul style="list-style-type: none"> <li>Routine Physical Examination</li> <li>Routine Immunizations</li> <li>Well Child Preventive Care</li> <li>Well Woman Preventive Care</li> <li>Adult Preventive Care</li> <li>Additional services such as urinalysis and EKG</li> <li>Routine Eye Exam (one every 12 months for all ages) Discounts Available for Eyewear</li> </ul> <p>* Includes Naturopathic Services, Routine Laboratory</p>	<p>\$0                      \$0                      \$0                      \$0                      \$0                      \$0                      \$0                      \$0</p>
<p>OTHER PHYSICIAN SERVICES*</p> <ul style="list-style-type: none"> <li>Office Visits and/or Office Surgery</li> <li>Maternity Care</li> </ul> <p>* Includes Naturopathic Services</p>	<p>Deductible, then 20% to the Out of Pocket Maximum                      Deductible, then 20% to the Out of Pocket Maximum</p>
<p>OUTPATIENT DIAGNOSTIC TESTING</p> <p>Radiology and Laboratory Services (Prior authorization required for some tests)</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>HOSPITAL CARE</p> <ul style="list-style-type: none"> <li>Inpatient Services including Newborn Care</li> <li>Same Day or Outpatient Surgery</li> <li>Radiation and Chemotherapy</li> <li>Physician Visits and Services</li> <li>Anesthesiologist Services</li> <li>Operating Room</li> <li>X-ray and Laboratory Services</li> <li>Medications and Supplies</li> </ul>	<p>Deductible, then 20% to the Out of Pocket Maximum</p> <p>(Inpatient admissions and some outpatient procedures require prior authorization)</p>

BENEFITS	YELLOW OPEN ACCESS (In-Network Benefits Only)
HEARING TESTS	Deductible, then 20% to the Out of Pocket Maximum
EMERGENCY & URGENT CARE <i>(Medically Necessary and Worldwide)</i> Hospital Emergency Room Urgent Care Facility	Deductible, then 20% to the Out of Pocket Maximum Deductible, then 20% to the Out of Pocket Maximum
MENTAL HEALTH/SUBSTANCE ABUSE OUTPATIENT (Physician's office) INPATIENT HOSPITALIZATION AND OUTPATIENT FACILITY (Prior authorization required)	Deductible, then 20% to the Out of Pocket Maximum Deductible, then 20% to the Out of Pocket Maximum
PRESCRIPTION DRUGS Through participating pharmacies  Certain Preventive Generic Drugs including oral contraceptives (generic), Retail or Maintenance: \$0  (Prior authorization required for some drugs)	Retail: (30 day supply) Deductible, then 10% to the Out of Pocket Maximum** Maintenance: (90 day supply) Deductible, then 10% to the Out of Pocket Maximum** available only through Cigna Home Delivery mail order  **\$75 maximum after deductible
PHYSICAL, OCCUPATIONAL AND SPEECH THERAPIES OUTPATIENT: short-term rehab, up to 60 days per person/per plan year, includes PT, OT, ST and cardiac rehab (Combined maximum).  INPATIENT (Prior authorization required)	Deductible, then 20% to the Out of Pocket Maximum  Deductible, then 20% to the Out of Pocket Maximum
CHIROPRACTIC CARE 20 days per person/per plan year	Deductible, then 20% to the Out of Pocket Maximum
ACUPUNCTURE* <i>(In or Out of Network)</i> 12 days per person/per plan year * Coverage based on Cigna medical guidelines.	Deductible, then 20% to the Out of Pocket Maximum
DURABLE MEDICAL EQUIPMENT	Deductible, then 20% to the Out of Pocket Maximum
EXTERNAL PROSTHETIC APPLIANCES	Deductible, then 20% to the Out of Pocket Maximum
OTHER BENEFITS ORAL SURGERY <i>(accidents only)</i> REMOVAL OF BONEY IMPACTED WISDOM TEETH SKILLED NURSING CARE <i>(100 days per person/per plan year maximum)</i> AMBULANCE <i>(if not a true emergency, services are not covered)</i> BLOOD TRANSFUSIONS HOME HEALTH SERVICES HOSPICE	All other covered services subject to plan year deductible and 20% coinsurance to the out-of-pocket maximum for the plan year.
<b>GOOD FOR YOU!</b> by SCHOOLCARE Health and Wellness Incentives, Employee Assistance Program	Included

# SCHOOLCARE Yellow Open Access

## SUMMARY OF BENEFITS

Benefits outlined below are intended as a general summary and are covered only when using a CIGNA participating provider. All benefits are subject to the terms and conditions of your Health Benefits Booklet. In the event of any inconsistency between this Summary and the Health Benefits Booklet, the provisions as defined in the Health Benefits Booklet and Endorsements will govern. Covered benefits are subject to review for medical necessity. The plan year is defined from July 1 through June 30.

BENEFITS	YELLOW OPEN ACCESS (In-Network Benefits Only)
<p>DEDUCTIBLES, MAXIMUMS*</p> <p>Plan Year Deductible</p> <p>Coinsurance</p> <p>Out-of-Pocket Maximum/Plan Year</p> <p>Maximum Lifetime Benefit</p> <p>* All family members contribute towards family deductible/out-of-pocket max.</p>	<p>Individual: \$1,250; Family: \$2,500</p> <p>Medical 20%; Pharmacy 10% (or \$75 maximum)</p> <p>Individual: \$2,000; Family: \$4,000</p> <p>Unlimited</p>
<p>EMPLOYER FUNDING*</p> <p>Optional subject to collective bargaining or governance policy, the employer may contribute up to 50% of the out-of-pocket maximum through an HRA, FSA or other legally permissible method.</p>	<p>*Individual: \$1,000; Family: \$2,000</p> <p><b>This is the maximum amount allowed annually under SCHOOLCARE policy.</b></p>
<p>PREVENTIVE CARE*</p> <p>Routine Physical Examination</p> <p>Routine Immunizations</p> <p>Well Child Preventive Care</p> <p>Well Woman Preventive Care</p> <p>Adult Preventive Care</p> <p>Additional services such as urinalysis and EKG</p> <p>Routine Eye Exam (one every 12 months for all ages) Discounts Available for Eyewear</p> <p>* Includes Naturopathic Services, Routine Laboratory</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p>
<p>OTHER PHYSICIAN SERVICES*</p> <p>Office Visits and/or Office Surgery</p> <p>Maternity Care</p> <p>* Includes Naturopathic Services</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p> <p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>OUTPATIENT DIAGNOSTIC TESTING</p> <p>Radiology and Laboratory Services (Prior authorization required for some tests)</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>HOSPITAL CARE</p> <p>Inpatient Services including Newborn Care</p> <p>Same Day or Outpatient Surgery</p> <p>Radiation and Chemotherapy</p> <p>Physician Visits and Services</p> <p>Anesthesiologist Services</p> <p>Operating Room</p> <p>X-ray and Laboratory Services</p> <p>Medications and Supplies</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p> <p>(Inpatient admissions and some outpatient procedures require prior authorization)</p>

# SCHOOLCARE **Yellow** Open Access

BENEFITS	YELLOW OPEN ACCESS (In-Network Benefits Only)
HEARING TESTS	Deductible, then 20% to the Out of Pocket Maximum
EMERGENCY & URGENT CARE <i>(Medically Necessary and Worldwide)</i> Hospital Emergency Room Urgent Care Facility	Deductible, then 20% to the Out of Pocket Maximum Deductible, then 20% to the Out of Pocket Maximum
MENTAL HEALTH/SUBSTANCE ABUSE OUTPATIENT (Physician's office) INPATIENT HOSPITALIZATION AND OUTPATIENT FACILITY (Prior authorization required)	Deductible, then 20% to the Out of Pocket Maximum Deductible, then 20% to the Out of Pocket Maximum
PRESCRIPTION DRUGS Through participating pharmacies  Certain Preventive Generic Drugs including oral contraceptives (generic), Retail or Maintenance: \$0  (Prior authorization required for some drugs)	Retail: (30 day supply) Deductible, then 10% to the Out of Pocket Maximum** Maintenance: (90 day supply) Deductible, then 10% to the Out of Pocket Maximum** available only through Cigna Home Delivery mail order  **\$75 maximum after deductible
PHYSICAL, OCCUPATIONAL AND SPEECH THERAPIES OUTPATIENT: short-term rehab, up to 60 days per person/per plan year, includes PT, OT, ST and cardiac rehab (Combined maximum).  INPATIENT (Prior authorization required)	Deductible, then 20% to the Out of Pocket Maximum  Deductible, then 20% to the Out of Pocket Maximum
CHIROPRACTIC CARE 20 days per person/per plan year	Deductible, then 20% to the Out of Pocket Maximum
ACUPUNCTURE* <i>(In or Out of Network)</i> 12 days per person/per plan year * Coverage based on Cigna medical guidelines.	Deductible, then 20% to the Out of Pocket Maximum
DURABLE MEDICAL EQUIPMENT	Deductible, then 20% to the Out of Pocket Maximum
EXTERNAL PROSTHETIC APPLIANCES	Deductible, then 20% to the Out of Pocket Maximum
OTHER BENEFITS ORAL SURGERY <i>(accidents only)</i> REMOVAL OF BONEY IMPACTED WISDOM TEETH SKILLED NURSING CARE <i>(100 days per person/per plan year maximum)</i> AMBULANCE <i>(if not a true emergency, services are not covered)</i> BLOOD TRANSFUSIONS HOME HEALTH SERVICES HOSPICE	All other covered services subject to plan year deductible and 20% coinsurance to the out-of-pocket maximum for the plan year.
<b>GOOD FOR YOU!</b> by SCHOOLCARE Health and Wellness Incentives, Employee Assistance Program	Included

# SCHOOLCARE Orange Open Access

## SUMMARY OF BENEFITS

Benefits outlined below are intended as a general summary and are covered only when using a CIGNA participating provider. All benefits are subject to the terms and conditions of your Health Benefits Booklet. In the event of any inconsistency between this Summary and the Health Benefits Booklet, the provisions as defined in the Health Benefits Booklet and Endorsements will govern. Covered benefits are subject to review for medical necessity. The plan year is defined from July 1 through June 30.

BENEFITS	ORANGE OPEN ACCESS (In-Network Benefits Only)
<p>DEDUCTIBLES, MAXIMUMS*</p> <p>Plan Year Deductible</p> <p>Coinsurance</p> <p>Out-of-Pocket Maximum/Plan Year</p> <p>Maximum Lifetime Benefit</p> <p>* All family members contribute towards family deductible/out-of-pocket max.</p>	<p>Individual: \$2,000; Family: \$4,000</p> <p>Medical 20%; Pharmacy 10% (or \$75 maximum)</p> <p>Individual: \$4,000; Family: \$8,000</p> <p>Unlimited</p>
<p>EMPLOYER FUNDING*</p> <p>Optional subject to collective bargaining or governance policy, the employer may contribute up to 50% of the deductible through an HSA, HRA, FSA or other legally permissible method.</p>	<p>*Individual: \$1,000; Family: \$2,000</p> <p><b>This is the maximum amount allowed annually under SCHOOLCARE policy.</b></p>
<p>PREVENTIVE CARE*</p> <p>Routine Physical Examination</p> <p>Routine Immunizations</p> <p>Well Child Preventive Care</p> <p>Well Woman Preventive Care</p> <p>Adult Preventive Care</p> <p>Additional services such as urinalysis and EKG</p> <p>Routine Eye Exam (one every 12 months for all ages) Discounts Available for Eyewear</p> <p>* Includes Naturopathic Services, Routine Laboratory</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0</p>
<p>OTHER PHYSICIAN SERVICES*</p> <p>Office Visits and/or Office Surgery</p> <p>Maternity Care</p> <p>* Includes Naturopathic Services</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p> <p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>OUTPATIENT DIAGNOSTIC TESTING</p> <p>Radiology and Laboratory Services (Prior authorization required for some tests)</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p>
<p>HOSPITAL CARE</p> <p>Inpatient Services including Newborn Care</p> <p>Same Day or Outpatient Surgery</p> <p>Radiation and Chemotherapy</p> <p>Physician Visits and Services</p> <p>Anesthesiologist Services</p> <p>Operating Room</p> <p>X-ray and Laboratory Services</p> <p>Medications and Supplies</p>	<p>Deductible, then 20% to the Out of Pocket Maximum</p> <p>(Inpatient admissions and some outpatient procedures require prior authorization)</p>

# SCHOOLCARE **Orange** Open Access

BENEFITS	ORANGE OPEN ACCESS (In-Network Benefits Only)
HEARING TESTS	Deductible, then 20% to the Out of Pocket Maximum
EMERGENCY & URGENT CARE <i>(Medically Necessary and Worldwide)</i> Hospital Emergency Room Urgent Care Facility	Deductible, then 20% to the Out of Pocket Maximum Deductible, then 20% to the Out of Pocket Maximum
MENTAL HEALTH/SUBSTANCE ABUSE OUTPATIENT (Physician's office) INPATIENT HOSPITALIZATION AND OUTPATIENT FACILITY (Prior authorization required)	Deductible, then 20% to the Out of Pocket Maximum Deductible, then 20% to the Out of Pocket Maximum
PRESCRIPTION DRUGS Through participating pharmacies  Certain Preventive Generic Drugs including oral contraceptives (generic), Retail or Maintenance: \$0  (Prior authorization required for some drugs)	Retail: (30 day supply) Deductible, then 10% to the Out of Pocket Maximum** Maintenance: (90 day supply) Deductible, then 10% to the Out of Pocket Maximum** available only through Cigna Home Delivery mail order  **\$75 maximum after deductible
PHYSICAL, OCCUPATIONAL AND SPEECH THERAPIES OUTPATIENT: short-term rehab, up to 60 days per person/per plan year, includes PT, OT, ST and cardiac rehab (Combined maximum).  INPATIENT (Prior authorization required)	Deductible, then 20% to the Out of Pocket Maximum  Deductible, then 20% to the Out of Pocket Maximum
CHIROPRACTIC CARE 20 days per person/per plan year	Deductible, then 20% to the Out of Pocket Maximum
ACUPUNCTURE* <i>(In or Out of Network)</i> 12 days per person/per plan year <i>*Coverage based on Cigna medical guidelines.</i>	Deductible, then 20% to the Out of Pocket Maximum
DURABLE MEDICAL EQUIPMENT	Deductible, then 20% to the Out of Pocket Maximum
EXTERNAL PROSTHETIC APPLIANCES	Deductible, then 20% to the Out of Pocket Maximum
OTHER BENEFITS ORAL SURGERY <i>(accidents only)</i> REMOVAL OF BONEY IMPACTED WISDOM TEETH SKILLED NURSING CARE <i>(100 days per person/per plan year maximum)</i> AMBULANCE <i>(if not a true emergency, services are not covered)</i> BLOOD TRANSFUSIONS HOME HEALTH SERVICES HOSPICE	All other covered services subject to plan year deductible and 20% coinsurance to the out-of-pocket maximum for the plan year.
<b>GOOD FOR YOU!</b> by SCHOOLCARE Health and Wellness Incentives, Employee Assistance Program	Included

## **5. DENTAL OPTIONS BENEFIT SUMMARIES**

- **DP1** replaces Options 1 and 1A
- **DP2A** replaces Option 2A
- **DP2B** replaces Options 3 and 3A

# SCHOOLCARE DENTAL DP1

## SUMMARY OF BENEFITS

Benefits outlined below are intended only as a general summary. All benefits are subject to the terms and conditions of your Dental Summary Plan Document. In the event of any inconsistency between this summary and the actual provisions of the plan, the provisions as defined in the Summary Plan Document, Amendments, and Riders will govern. All deductibles, plan maximums, and service specific maximums (dollar and occurrence) cross accumulate between in and out of network. Plan maximum refreshes on a calendar year – every January 1.

BENEFITS	Total Cigna DPPO (In Network)	Out-of-Network*
<b>CALENDAR YEAR MAXIMUM (refreshes January 1) (Class I, II and III Expenses)</b>	\$1,000	\$1,000
<b>CALENDAR YEAR DEDUCTIBLE</b>		
Per Individual	\$0	\$0
Per Family	\$0	\$0
<b>CLASS I EXPENSES – PREVENTIVE &amp; DIAGNOSTIC CARE</b>	100%, No Deductible	100%, No Deductible
Oral Exams Cleanings Routine X-Rays Fluoride Application Sealants Space Maintainers (limited to non-orthodontic treatment) Non-Routine X-Rays Emergency Care to Relieve Pain		
<b>CLASS II EXPENSES – BASIC RESTORATIVE CARE</b>	80%, No Deductible	80%, No Deductible
Fillings Oral Surgery – Simple Extractions Oral Surgery – All Except Simple Extractions Surgical Extraction of Impacted Teeth Anesthetics Major Periodontics Minor Periodontics Root Canal Therapy/Endodontics Relines, Rebases, and Adjustments Repairs – Bridges, Crowns, and Inlays Repairs – Dentures		
<b>CLASS III EXPENSES – MAJOR RESTORATIVE CARE</b>	50%, No Deductible	50%, No Deductible
Crowns/ Inlays/Onlays Dentures Bridges Implants Occlusal Night Guards		
<b>CLASS IV EXPENSES – ORTHODONTIA (Children &amp; Adults)</b>	50%, No Ortho Deductible	50%, No Ortho Deductible
Lifetime Maximum	\$1,500	\$1,500

Pretreatment review is available on a voluntary basis when extensive dental work in excess of \$200 is proposed.

Dental Oral Health Integration Program (OHIP) – All dental customers = Clinical research shows an association between oral health and overall health. The Cigna Dental Oral Health Integration Program (OHIP) is designed to provide enhanced dental coverage for customers with certain eligible medical conditions. Eligible conditions for the program include cardiovascular disease, cerebrovascular disease (stroke), diabetes, maternity, chronic kidney disease, organ transplants, and head and neck cancer radiation.

The Program provides:

- 100% coverage for certain procedures (provided the maximum has not been depleted during the calendar year)
- Guidance on behavioral issues related to oral health
- Discounts on prescription and non-prescription dental products

For more information and to see the complete list of eligible conditions, go to [www.mycigna.com](http://www.mycigna.com) or call customer service 24/7 at 1.800.CIGNA24.

\* For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Contracted Fee Schedule. For services provided by an out-of-network dentist, Cigna Dental will pay as billed.

# SCHOOLCARE DENTAL DP1

## Cigna Dental PPO / Indemnity Exclusions and Limitations:

Procedures	Exclusions & Limitations
Exams	2 per Calendar year
Prophylaxis (Cleanings)	4 per Calendar year (routine or periodontal)
Fillings	Alternate Benefit applies to composite fillings on molar teeth
Fluoride	2 per Calendar year for people under 19
Histopathologic Exams	Various limits per Calendar year depending on specific test
X-Rays (routine)	Bitewings: 2 per Calendar year
X-Rays (non-routine)	Full mouth: 1 every 36 consecutive months. Panorex: 1 every 36 consecutive months
Sealants	Limited to posterior tooth. One treatment per tooth every three years up to age 14
Space Maintainers	Limited to non-Orthodontic treatment
Model	Payable only when in conjunction with Ortho workup and extensive Perio treatment
Minor Perio (non-surgical)	Various limitations depending on the service
Perio Surgery	Various limitations depending on the service
Relines, Rebases & Adjustments	Covered if more than 6 months after installation
Repairs – Bridges	Reviewed if more than once
Repairs – Dentures	Reviewed if more than once
Prosthesis Over Implants	1 per 60 consecutive months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges.
Crowns and Inlays	Replacement every 5 years
Bridges	Replacement every 5 years
Dentures and Partial	Replacement every 5 years
Alternate Benefit	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.

### Benefit Exclusions:

- ❖ Services performed primarily for cosmetic reasons
- ❖ Replacement of a lost or stolen appliance
- ❖ Replacement of a bridge or denture within five years following the date of its original installation
- ❖ Replacement of a bridge or denture which can be made useable according to accepted dental standards
- ❖ Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of TMJ, stabilize periodontally involved teeth, or restore occlusion
- ❖ Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second and third molars
- ❖ Bite registrations; precision or semi-precision attachments; splinting
- ❖ Instruction for plaque control, oral hygiene and diet
- ❖ Dental services that do not meet common dental standards
- ❖ Services that are deemed to be medical services
- ❖ Services and supplies received from a hospital
- ❖ Charges which the person is not legally required to pay
- ❖ Charges made by a hospital which performs services for the U.S. Government if the charges are directly related to a condition connected to a military service
- ❖ Experimental or investigational procedures and treatments
- ❖ Any injury resulting from, or in the course of, any employment for wage or profit
- ❖ Any sickness covered under any worker's compensation or similar law
- ❖ Charges in excess of the reasonable and customary allowances
- ❖ To the extent that payment is unlawful where the person resides when the expenses are incurred;
- ❖ Procedures performed by a Dentist who is a member of the covered person's family (covered person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents);
- ❖ For charges which would not have been made if the person had no insurance;
- ❖ For charges for unnecessary care, treatment or surgery;
- ❖ To the extent that you or any of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid;
- ❖ To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna HealthCare will take into account any adjustment option chosen under such part by you or any one of your Dependents.
- ❖ In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

*This benefit summary highlights some of the benefits available under the proposed plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your insurance certificate or plan description.*

*Benefits are insured and/or administered by Cigna HealthCare.*

# SCHOOLCARE DENTAL DP2A

## SUMMARY OF BENEFITS

Benefits outlined below are intended only as a general summary. All benefits are subject to the terms and conditions of your Dental Summary Plan Document. In the event of any inconsistency between this summary and the actual provisions of the plan, the provisions as defined in the Summary Plan Document, Amendments, and Riders will govern. All deductibles, plan maximums, and service specific maximums (dollar and occurrence) cross accumulate between in and out of network. Plan maximum refreshes on a calendar year – every January 1.

BENEFITS	Total Cigna DPPO (In Network)	Out-of-Network*
<b>CALENDAR YEAR MAXIMUM (refreshes January 1) (Class I, II and III Expenses)</b>	\$750	\$750
<b>CALENDAR YEAR DEDUCTIBLE</b> Per Individual Per Family	\$0 \$0	\$0 \$0
<b>CLASS I EXPENSES – PREVENTIVE &amp; DIAGNOSTIC CARE</b> Oral Exams Cleanings Routine X-Rays Fluoride Application Sealants Space Maintainers (limited to non-orthodontic treatment) Non-Routine X-Rays Emergency Care to Relieve Pain	100%, No Deductible	100%, No Deductible
<b>CLASS II EXPENSES – BASIC RESTORATIVE CARE</b> Fillings Oral Surgery – Simple Extractions Oral Surgery – All Except Simple Extractions Surgical Extraction of Impacted Teeth Anesthetics Major Periodontics Minor Periodontics Root Canal Therapy/Endodontics Relines, Rebases, and Adjustments Repairs – Bridges, Crowns, and Inlays Repairs – Dentures	80%, No Deductible	80%, No Deductible
<b>CLASS III EXPENSES – MAJOR RESTORATIVE CARE</b> Crowns/ Inlays/Onlays Dentures Bridges Implants Occlusal Night Guards	50%, No Deductible	50%, No Deductible
<b>CLASS IV EXPENSES – ORTHODONTIA</b>	Not Covered	Not Covered

Pretreatment review is available on a voluntary basis when extensive dental work in excess of \$200 is proposed.

Dental Oral Health Integration Program (OHIP) – All dental customers = Clinical research shows an association between oral health and overall health. The Cigna Dental Oral Health Integration Program (OHIP) is designed to provide enhanced dental coverage for customers with certain eligible medical conditions. Eligible conditions for the program include cardiovascular disease, cerebrovascular disease (stroke), diabetes, maternity, chronic kidney disease, organ transplants, and head and neck cancer radiation.

The Program provides:

- 100% coverage for certain procedures (provided the maximum has not been depleted during the calendar year)
- Guidance on behavioral issues related to oral health
- Discounts on prescription and non-prescription dental products

For more information and to see the complete list of eligible conditions, go to [www.mycigna.com](http://www.mycigna.com) or call customer service 24/7 at 1.800.CIGNA24.

\* For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Contracted Fee Schedule. For services provided by an out-of-network dentist, Cigna Dental will pay as billed.

# SCHOOLCARE DENTAL DP2A

## Cigna Dental PPO / Indemnity Exclusions and Limitations:

Procedures	Exclusions & Limitations
Exams	2 per Calendar year
Prophylaxis (Cleanings)	4 per Calendar year (routine or periodontal)
Fillings	Alternate Benefit applies to composite fillings on molar teeth
Fluoride	2 per Calendar year for people under 19
Histopathologic Exams	Various limits per Calendar year depending on specific test
X-Rays (routine)	Bitewings: 2 per Calendar year
X-Rays (non-routine)	Full mouth: 1 every 36 consecutive months. Panorex: 1 every 36 consecutive months
Sealants	Limited to posterior tooth. One treatment per tooth every three years up to age 14
Space Maintainers	Limited to non-Orthodontic treatment
Model	Payable only when in conjunction with Ortho workup and extensive Perio treatment
Minor Perio (non-surgical)	Various limitations depending on the service
Perio Surgery	Various limitations depending on the service
Relines, Rebases & Adjustments	Covered if more than 6 months after installation
Repairs – Bridges	Reviewed if more than once
Repairs – Dentures	Reviewed if more than once
Prosthesis Over Implants	1 per 60 consecutive months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges.
Crowns and Inlays	Replacement every 5 years
Bridges	Replacement every 5 years
Dentures and Partial	Replacement every 5 years
Alternate Benefit	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.

### Benefit Exclusions:

- ❖ Services performed primarily for cosmetic reasons
- ❖ Replacement of a lost or stolen appliance
- ❖ Replacement of a bridge or denture within five years following the date of its original installation
- ❖ Replacement of a bridge or denture which can be made useable according to accepted dental standards
- ❖ Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of TMJ, stabilize periodontally involved teeth, or restore occlusion
- ❖ Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second and third molars
- ❖ Bite registrations; precision or semi-precision attachments; splinting
- ❖ Instruction for plaque control, oral hygiene and diet
- ❖ Dental services that do not meet common dental standards
- ❖ Services that are deemed to be medical services
- ❖ Services and supplies received from a hospital
- ❖ Charges which the person is not legally required to pay
- ❖ Charges made by a hospital which performs services for the U.S. Government if the charges are directly related to a condition connected to a military service
- ❖ Experimental or investigational procedures and treatments
- ❖ Any injury resulting from, or in the course of, any employment for wage or profit
- ❖ Any sickness covered under any worker's compensation or similar law
- ❖ Charges in excess of the reasonable and customary allowances
- ❖ To the extent that payment is unlawful where the person resides when the expenses are incurred;
- ❖ Procedures performed by a Dentist who is a member of the covered person's family (covered person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents);
- ❖ For charges which would not have been made if the person had no insurance;
- ❖ For charges for unnecessary care, treatment or surgery;
- ❖ To the extent that you or any of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid;
- ❖ To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna HealthCare will take into account any adjustment option chosen under such part by you or any one of your Dependents.
- ❖ In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

*This benefit summary highlights some of the benefits available under the proposed plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your insurance certificate or plan description.*

*Benefits are insured and/or administered by Cigna HealthCare.*

# SCHOOLCARE DENTAL DP2B

## SUMMARY OF BENEFITS

Benefits outlined below are intended only as a general summary. All benefits are subject to the terms and conditions of your Dental Summary Plan Document. In the event of any inconsistency between this summary and the actual provisions of the plan, the provisions as defined in the Summary Plan Document, Amendments, and Riders will govern. All deductibles, plan maximums, and service specific maximums (dollar and occurrence) cross accumulate between in and out of network. Plan maximum refreshes on a calendar year – every January 1.

BENEFITS	Total Cigna DPPO (In Network)	Out-of-Network*
<b>CALENDAR YEAR MAXIMUM (refreshes January 1) (Class I, II and III Expenses)</b>	\$1,000	\$1,000
<b>CALENDAR YEAR DEDUCTIBLE</b>		
Per Individual	\$0	\$0
Per Family	\$0	\$0
<b>CLASS I EXPENSES – PREVENTIVE &amp; DIAGNOSTIC CARE</b>	100%, No Deductible	100%, No Deductible
Oral Exams Cleanings Routine X-Rays Fluoride Application Sealants Space Maintainers (limited to non-orthodontic treatment) Non-Routine X-Rays Emergency Care to Relieve Pain		
<b>CLASS II EXPENSES – BASIC RESTORATIVE CARE</b>	80%, No Deductible	80%, No Deductible
Fillings Oral Surgery – Simple Extractions Oral Surgery – All Except Simple Extractions Surgical Extraction of Impacted Teeth Anesthetics Major Periodontics Minor Periodontics Root Canal Therapy/Endodontics Relines, Rebases, and Adjustments Repairs – Bridges, Crowns, and Inlays Repairs – Dentures		
<b>CLASS III EXPENSES – MAJOR RESTORATIVE CARE</b>	50%, No Deductible	50%, No Deductible
Crowns/ Inlays/Onlays Dentures Bridges Implants Occlusal Night Guards		
<b>CLASS IV EXPENSES – ORTHODONTIA</b>	Not Covered	Not Covered

Pretreatment review is available on a voluntary basis when extensive dental work in excess of \$200 is proposed.

Dental Oral Health Integration Program (OHIP) – All dental customers = Clinical research shows an association between oral health and overall health. The Cigna Dental Oral Health Integration Program (OHIP) is designed to provide enhanced dental coverage for customers with certain eligible medical conditions. Eligible conditions for the program include cardiovascular disease, cerebrovascular disease (stroke), diabetes, maternity, chronic kidney disease, organ transplants, and head and neck cancer radiation.

The Program provides:

- 100% coverage for certain procedures (provided the maximum has not been depleted during the calendar year)
- Guidance on behavioral issues related to oral health
- Discounts on prescription and non-prescription dental products

For more information and to see the complete list of eligible conditions, go to [www.mycigna.com](http://www.mycigna.com) or call customer service 24/7 at 1.800.CIGNA24.

\* For services provided by a Cigna Dental PPO network dentist, Cigna Dental will reimburse the dentist according to a Contracted Fee Schedule. For services provided by an out-of-network dentist, Cigna Dental will pay as billed.

# SCHOOLCARE DENTAL DP2B

## Cigna Dental PPO / Indemnity Exclusions and Limitations:

Procedures	Exclusions & Limitations
Exams	2 per Calendar year
Prophylaxis (Cleanings)	4 per Calendar year (routine or periodontal)
Fillings	Alternate Benefit applies to composite fillings on molar teeth
Fluoride	2 per Calendar year for people under 19
Histopathologic Exams	Various limits per Calendar year depending on specific test
X-Rays (routine)	Bitewings: 2 per Calendar year
X-Rays (non-routine)	Full mouth: 1 every 36 consecutive months. Panorex: 1 every 36 consecutive months
Sealants	Limited to posterior tooth. One treatment per tooth every three years up to age 14
Space Maintainers	Limited to non-Orthodontic treatment
Model	Payable only when in conjunction with Ortho workup and extensive Perio treatment
Minor Perio (non-surgical)	Various limitations depending on the service
Perio Surgery	Various limitations depending on the service
Relines, Rebases & Adjustments	Covered if more than 6 months after installation
Repairs – Bridges	Reviewed if more than once
Repairs – Dentures	Reviewed if more than once
Prosthesis Over Implants	1 per 60 consecutive months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non-precious metals. No porcelain or white/tooth colored material on molar crowns or bridges.
Crowns and Inlays	Replacement every 5 years
Bridges	Replacement every 5 years
Dentures and Partial	Replacement every 5 years
Alternate Benefit	When more than one covered Dental Service could provide suitable treatment based on common dental standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses that will be included as Covered Expenses.

### Benefit Exclusions:

- ❖ Services performed primarily for cosmetic reasons
- ❖ Replacement of a lost or stolen appliance
- ❖ Replacement of a bridge or denture within five years following the date of its original installation
- ❖ Replacement of a bridge or denture which can be made useable according to accepted dental standards
- ❖ Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of TMJ, stabilize periodontally involved teeth, or restore occlusion
- ❖ Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second and third molars
- ❖ Bite registrations; precision or semi-precision attachments; splinting
- ❖ Instruction for plaque control, oral hygiene and diet
- ❖ Dental services that do not meet common dental standards
- ❖ Services that are deemed to be medical services
- ❖ Services and supplies received from a hospital
- ❖ Charges which the person is not legally required to pay
- ❖ Charges made by a hospital which performs services for the U.S. Government if the charges are directly related to a condition connected to a military service
- ❖ Experimental or investigational procedures and treatments
- ❖ Any injury resulting from, or in the course of, any employment for wage or profit
- ❖ Any sickness covered under any worker's compensation or similar law
- ❖ Charges in excess of the reasonable and customary allowances
- ❖ To the extent that payment is unlawful where the person resides when the expenses are incurred;
- ❖ Procedures performed by a Dentist who is a member of the covered person's family (covered person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents);
- ❖ For charges which would not have been made if the person had no insurance;
- ❖ For charges for unnecessary care, treatment or surgery;
- ❖ To the extent that you or any of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid;
- ❖ To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law. Cigna HealthCare will take into account any adjustment option chosen under such part by you or any one of your Dependents.
- ❖ In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

*This benefit summary highlights some of the benefits available under the proposed plan. A complete description regarding the terms of coverage, exclusions and limitations, including legislated benefits, will be provided in your insurance certificate or plan description.*

*Benefits are insured and/or administered by Cigna HealthCare.*

## **5. RETIREE HEALTH PLANS BENEFIT SUMMARIES**

- **SCHOOLCARE 65+ Medical**
- **SCHOOLCARE 65+ Pharmacy (optional)**

# NH School Health Care Coalition SCHOOLCARE 65+

January 1, 2016

## Summary of Benefits

### MEDICARE (PART A) – HOSPITAL SERVICES – PER BENEFIT PERIOD\*

\*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

Services	Medicare Pays	SCHOOLCARE 65+ Pays	You Pay
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies: First 60 days 61st thru 90th day 91st day and after : While using 60 lifetime reserve days Once lifetime reserve days are used: Additional 365 days Beyond the Additional 365 days	All but \$1,288 All but \$322 a day All but \$644 a day \$0 \$0	\$1,288(Part A Ded.) \$322 a day \$644 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0 All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$161.00 a day \$0	\$0 Up to \$161.00 a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> Available as long as your doctor certifies you are terminally ill and you elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	Medicare copayment/coinsurance	Balance

(Note: Benefits will be paid for only those expenses which are determined to be Medicare Eligible by the Federal Medicare Program or its administrators, except as otherwise specified. For complete details, please see the Master Policy.)

(over)

**MEDICARE (PART B) - MEDICAL SERVICES - PER CALENDAR YEAR\***

\*Once you have been billed \$166 of Medicare-Approved amounts for covered services (which are noted with an asterisk), your Medicare Part B Deductible will have been met for the calendar year.

Services	Medicare Pays	SCHOOLCARE 65+ Pays	You Pay
<b>MEDICAL EXPENSES - In or Out of the Hospital and Outpatient Hospital Treatment</b> , such as physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: First \$166 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts Part B Excess Charges (Above Medicare Approved Amounts)	\$0 80% \$0	\$166 (Part B Deductible) 20% All costs	\$0 \$0 \$0
<b>BLOOD</b> First 3 pints Next \$166 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$166 (Part B Deductible) 20%	\$0 \$0 \$0
<b>CLINICAL LABORATORY SERVICES</b> Blood tests for Diagnostic Services	100%	\$0	\$0

**MEDICARE PARTS A & B**

<b>HOME HEALTH CARE</b> Medicare Approved Services Medically necessary skilled care services and medical supplies  Durable medical equipment: First \$166 of Medicare Approved Amounts* Remainder of charges	100%   \$0 80%	\$0   \$166 (Part B Deductible) 20%	\$0   \$0 \$0
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**OTHER BENEFITS**

<b>FOREIGN TRAVEL</b> Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA: First \$250 each calendar year Remainder of charges	\$0 \$0	\$0 80% to a lifetime maximum of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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# Benefit Overview

## Express Scripts Medicare® (PDP) for SCHOOLCARE

### YOUR 2016 PRESCRIPTION DRUG PLAN BENEFIT

The benefit described in this document is your final benefit after combining the standard Medicare Part D benefit with additional coverage being provided by SCHOOLCARE. The following table provides a summary of your benefit, including final cost-sharing information. This plan provides coverage across all stages of your benefit.

Initial Coverage stage	You will pay the following until your total yearly drug costs (what you and the plan pay) reach \$3,310:			
	Tier	Retail One-Month (31-day) Supply	Retail Three-Month (90-day) Supply	Home Delivery Three-Month (90-day) Supply
Tier 1: <b>Generic Drugs</b>		\$7 copayment	\$21 copayment	\$10 copayment
Tier 2: <b>Preferred Brand Drugs</b>		\$25 copayment	\$75 copayment	\$35 copayment
Tier 3: <b>Non-Preferred Brand Drugs</b>		\$25 copayment	\$75 copayment	\$35 copayment
Tier 4: <b>Specialty Tier Drugs</b>		10% coinsurance	10% coinsurance	10% coinsurance
<p>If your doctor prescribes less than a full month's supply of certain drugs, you will pay a daily cost-sharing rate based on the actual number of days of the drug that you receive.</p> <p>You may receive up to a 90-day supply of certain maintenance drugs (medications taken on a long-term basis) by mail through our home delivery service. There is no charge for standard shipping.</p> <p>Not all drugs are available at a 90-day supply, and not all retail pharmacies offer a 90-day supply. Please contact Express Scripts Medicare Customer Service at the numbers on the back of this document for more information.</p>				

<b>Coverage Gap stage</b>	After your total yearly drug costs reach \$3,310, you will continue to pay the same cost-sharing amount as in the Initial Coverage stage until your yearly out-of-pocket drug costs reach \$4,850.
<b>Catastrophic Coverage stage</b>	After your yearly out-of-pocket drug costs (what you and others pay on your behalf, including manufacturer discounts but excluding payments made by your Medicare prescription drug plan) reach \$4,850, you will pay <b>the greater of 5% coinsurance or:</b> <ul style="list-style-type: none"> <li>• a \$2.95 copayment for covered generic drugs (including brand drugs treated as generics), with a maximum not to exceed the standard cost-sharing amount during the Initial Coverage stage</li> <li>• a \$7.40 copayment for all other covered drugs, with a maximum not to exceed the standard cost-sharing amount during the Initial Coverage stage.</li> </ul>

### **Long-Term Care (LTC) Pharmacy**

If you reside in a long-term care facility, you pay the same as at a network retail pharmacy. Long-term care pharmacies must dispense brand-name drugs in amounts less than a 14-day supply at a time. They may also dispense less than a one month's supply of generic drugs at a time. Contact your plan if you have questions about cost-sharing or billing when less than a one-month supply is dispensed.

### **Out-of-Network Coverage**

You must use Express Scripts Medicare network pharmacies to fill your prescriptions. Covered Medicare Part D drugs are available at out-of-network pharmacies only in special circumstances, such as illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay additional costs for drugs received at an out-of-network pharmacy. Please contact Express Scripts Medicare Customer Service at the numbers on the back of this document for more details.

### **IMPORTANT PLAN INFORMATION**

- The service area for this plan is all 50 states, the District of Columbia, and Puerto Rico. You must live in one of these areas to participate in this plan. We may reduce our service area and no longer offer services in the area in which you reside.
- You may get your drugs at network retail pharmacies and our home delivery pharmacy.
- Your plan uses a formulary—a list of covered drugs. Express Scripts may periodically add or remove drugs, make changes to coverage limitations on certain drugs, or change how much you pay for a drug. If any formulary change limits your ability to fill a prescription, you will be notified before the change is made.
- The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.
- Your healthcare provider must get prior authorization from Express Scripts Medicare for certain drugs.
- If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.

- If you request an exception for a drug and Express Scripts Medicare approves the exception, you will pay the Non-Preferred Brand Drug cost-share for that drug.
- You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party.

## ANSWERS TO FREQUENTLY ASKED QUESTIONS

### Who is eligible for this plan?

You are eligible for this plan if you are entitled to Medicare Part A and/or are enrolled in Medicare Part B, live in the plan's service area, and are eligible for benefits from SCHOOLCARE.

You can be in only one Medicare prescription drug plan at a time. If you are currently enrolled in a Medicare Advantage (MA) Plan that **includes Medicare prescription drug coverage**, your enrollment in this plan may end that enrollment. In addition, you may not be enrolled in an individual MA Plan—even one without prescription drug coverage—at the same time as this plan. You may, however, be enrolled in this plan and an MA-only plan if it has been coordinated through your employer. Please contact SCHOOLCARE if you have questions about other plan types and the impact your enrollment in this plan may have.

**Important:** If you choose a prescription drug plan outside your former employer/retiree group's offering, this decision may impact other benefits, such as medical coverage. Please contact SCHOOLCARE for more information before making a decision to leave this plan, or for information about other options that may be available to you.

### Do I qualify for Extra Help to pay for my prescription drug premiums and costs?

To see if you qualify for Extra Help, call Medicare at 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week (TTY users should call 1.877.486.2048); the Social Security Office at 1.800.772.1213 between 7 a.m. and 7 p.m., Monday through Friday (TTY users should call 1.800.325.0778); or your State Medicaid Office. If you qualify, Medicare will tell the plan how much assistance you will receive, and Express Scripts will send you information on the amount you will pay once you are enrolled in this plan.

### Will my income affect my Medicare Part D premium?

Most people will pay their plan's standard Medicare Part D premium. However, some people may have to pay an extra amount because of their yearly income. If your modified adjusted gross income as reported on your IRS tax return from two years ago (the most recent tax return information provided to Social Security by the IRS) is more than \$85,000 for individuals and married individuals filing separately or \$170,000 for married individuals filing jointly, you'll have to pay extra for your Medicare prescription drug coverage. This extra amount is called the Part D income-related monthly adjustment amount. If you have to pay an extra amount, Social Security—not your Medicare plan—will send a letter telling you what the extra amount will be and how to pay it. No matter how your plan premium is paid, the extra amount will be withheld from your Social Security or Office of Personnel Management benefit check. If your benefit check isn't enough to cover the extra amount, you will get a bill from Medicare. *The extra amount must be paid separately and cannot be paid with your monthly plan*

*premium*. If you have any questions about this extra amount, contact Social Security at 1.800.772.1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1.800.325.0778.

**Does my plan cover Medicare Part B or non-Part D drugs?**

In addition to providing coverage of Medicare Part D drugs, this plan provides coverage for Medicare Part B medications, as well as for some other non-Part D medications that are not normally covered by a Medicare prescription drug plan. The amounts paid for these medications will not count toward your total drug costs or total out-of-pocket expenses. Please call Express Scripts Medicare Customer Service for additional information about specific drug coverage and your cost-sharing amount.

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This information is not a complete description of benefits. Contact Express Scripts Medicare for more information. Limitations, copayments and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year. The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

**Express Scripts Medicare Customer Service**

**1.866.838.3932**

24 hours a day, 7 days a week

We have free language interpreter services available for non-English speakers.

**TTY: 1.800.716.3231**

You can also visit us on the Web at **[www.Express-Scripts.com](http://www.Express-Scripts.com)**.

This document may be available in braille. Please call Customer Service at the phone numbers listed above for assistance.

For questions about premiums, enrollment and eligibility, please contact SCHOOLCARE at **1.800.562.5254**. Hours of operation are Monday through Friday, 8:30 a.m. to 4:30 p.m., Eastern Time.

Express Scripts Medicare (PDP) is a prescription drug plan with a Medicare contract.  
Enrollment in Express Scripts Medicare depends on contract renewal.

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## **6. WELLNESS BENEFITS**



# Good For You!

Wellness programs by SCHOOLCARE

## Summary of Reward Programs

By participating in our wellness program you can earn rewards every plan year!

Plan year runs July 1<sup>st</sup> through June 30<sup>th</sup>

**Subscriber\* = up to \$800**

(\*includes dependent activities)

**Covered Spouse = up to \$400**

*Good For You!* is SCHOOLCARE's commitment to your health and wellness. SCHOOLCARE has partnered with Viverae, a leading Health Management Provider, to offer best practice, evidence-based, achievable and fun wellness programs. Programs offer participants incentives for *Awareness, Education and Physical Activity.*

## What does wellness mean to you?

Each participant can choose activities best suited for their own personal health and wellness goals

*All recommendation on the portal are based on age/gender and personal health*

**Understand YOU:** Build Awareness of your own personal health and wellness by...

*Knowing your biometric numbers, completing a confidential health assessment & completing monthly questionnaires*



**Take Action:** Educate yourself on your own personal health and well-being by...

*Speaking with a coach, attending a workplace wellness seminar, completing age/gender specific preventive screenings, participating in targeted health programs, webinars & on-line courses*



**Stay Active:** Make physical activity part of your lifestyle by...

*Exercising on your own or at a gym, participating in peer and/or employer challenges, taking group fitness classes, completing a road race, etc...*

SCHOOLCARE's philosophy behind the wellness programs is to focus on the subscriber and spouse.

We designed the program to help educate adults on their health and wellness in hopes that the habits would then be passed on to their dependents.

### For ALL Questions Please Contact:

SCHOOLCARE's Wellness Partner: VIVERAE  
1-888-VIVERAE (848-3723)

Monday - Thursday 8:00 AM to 8:30 PM ET  
Friday 8:00 AM to 7:00 PM ET

# EARN YOUR *GOOD FOR YOU!* CASH INCENTIVES

## UNDERSTAND YOU

### Health Assessment \$75

Complete a 20 question survey



### Biometrics \$100

Complete a Physician Lab Form or attend an on-site screening

**Available: July 1 to June 30**

### \*Health Coaching \$50

Engage with a professional to support YOU in achieving health goals

**Available: October 1 to June 30**

### Preventive Care Compliance \$75

Report a minimum of 3 of the recommendations listed on your portal

**Available: January 1 to June 30**

*\*Health Assessment and Biometrics are required to be completed before Health Coaching incentive can be earned.*

## TAKE ACTION & STAY ACTIVE



### Quarterly Program Activities Earn up to \$125 each Quarter

250K Step Challenge, Employer Challenges, Questionnaires, Targeted Programs, Peer Challenges, Online Course, Webinars, Healthy Events & Dependent Activities (self-reported)



*~Covered Spouses can earn up to \$25 per quarter in Program Activities~*

**Available: July 1 to June 30**

## Get started by creating your SCHOOLCARE *Good For You!* account

Visit: [www.schoolcare.org](http://www.schoolcare.org) and click on the *Good For You!* logo to find easy to follow registration & program instructions, webinars, and more...

- Once logged in, you will be on your **Dashboard**  
*Dashboard page shows: points earned, your device/app activity, challenges*
- Next click on the **Earn More Points** link (right hand side of the Incentive Programs area on Dashboard), this is where you can earn all your points!  
*Incentive Program page: view all programs available to earn points (1 point = \$1)*
- **Resources** tab will bring you to the Document Library  
*Resources tab: Download Healthy Event & Physician Lab Forms, Reward Summaries & Upcoming Event Flyers*

Each quarter is **3** months long:

Quarter 1: 7/1/16 to 9/30/16

Quarter 3: 1/1/17 to 3/31/17

Quarter 2: 10/1/16 to 12/31/16

Quarter 4: 4/1/17 to 6/30/17

Checks are issued by SCHOOLCARE at the end of the month following the month the Quarter ends.  
(Ex: Quarter 1 ends 9/30/16, checks will be issued by 10/31/16)

## **7. EMPLOYEE ASSISTANCE PROGRAM (EAP)**

## Employee Assistance Program

### Well BEING

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#### Face-To-Face Assistance and Full-Service Life Events

##### Service Level

- Telephonic Assistance or
- Provider Referrals

##### Participant Services

- Telephonic Consultation
- Crisis Intervention Services
- Community Resources
- Life at Work Resources
- Healthy Rewards
- Emotional Well-Being Online
- Up to 3 face-to-face sessions per issue, per year

##### Life Events Services (Online & Telephonic)

- ▶ Family & Caregiving
  - Adoption
  - Prenatal Care
  - Child Care
  - Special Needs
  - Summer care
  - Pet Care
  - Education
  - Senior Care & Retirement Planning
  - Parenting
  - At Risk/High Risk Adolescents
- ▶ Health and Wellness
  - Live Healthy
  - Health & Aging
  - Child's Health
  - Health Concerns
  - Personal Safety
- ▶ Daily Living
  - Consumer Information
    - Financial Services-30 minutes phone free consultation, 25% off tax preparation
    - Legal Services-30 minutes free consultation, referrals, and 25% discounts on usual fees
- ▶ Up to three qualified referrals via telephone or online "chat"
- ▶ Web Tools
  - Working Smarter
  - Provider Locators
  - Savings Center
  - Relocation Center
  - Educational Materials
  - Interactive Tools & Assessments

##### Organizational Services

- Communications Package (Posters, Brochures, Newsletters, etc)
- Disaster Relief Program
- Management Consultation
- Organizational Consultation
- Policy Support Services

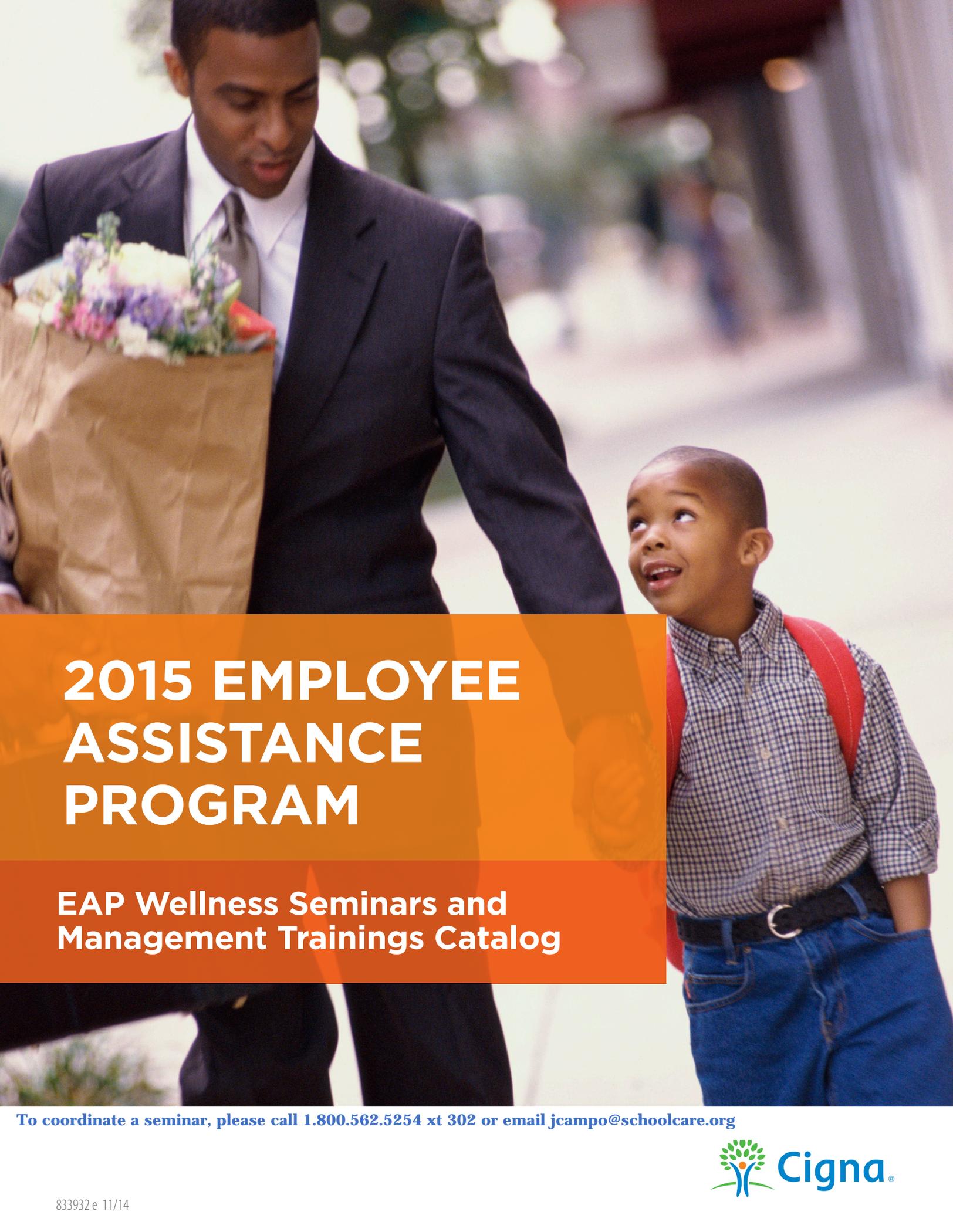
##### Employer Services

- ▶ Employer Services
  - Management Consultations
  - Organizational Consultations
  - Communication Materials
  - Policy Support Services
  - Drug-Free Workplace Referrals
  - Disaster Relief Program
  - Forms and Compliance Documents
- ▶ Employer Service Hour Options
  - Executive Briefings
  - Management Orientation
  - Management Trainings
  - Employee Orientation
  - Employee Wellness Seminars
  - Onsite Critical Incident Debriefings

##### www.cignabehavioral.com

- ▶ Participants
  - Provider Directory/Search and self-referral
  - Article Library
  - Communication & Awareness Materials
  - Emotional Well-Being
  - Frequently Asked Questions
  - Healthy Rewards Program
  - Online Coaching
  - Stress Assessment Tool
    - Focuses on demographics, susceptibility, sources and symptoms of stress
    - Provides users with a confidential personalized report

- ➡ Call 1-877-622-4327
- ➡ Available 24/7 to all employees and everyone living in employee's household
- ➡ Important: Identify yourself as a SCHOOLCARE Member!



# 2015 EMPLOYEE ASSISTANCE PROGRAM

EAP Wellness Seminars and Management Trainings Catalog

To coordinate a seminar, please call 1.800.562.5254 xt 302 or email [jcampo@schoolcare.org](mailto:jcampo@schoolcare.org)



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# WE CAN HELP YOU WITH THAT

**Wellness seminars and management trainings are an important part of the Employee Assistance Program (EAP) benefit.**

Cigna EAP offers a broad range of seminars to help your employees and managers reduce stress, stay healthy and perform at their best – which helps your organization perform at its best, too.

Our seminars help employees optimize their total health – physical, emotional and social – so they can come to work focused, positive and ready to perform at their full potential.

For these reasons we have developed a wellness seminar and management training library with over 150 topics to offer to your employees. These seminars have been researched and developed by experts in their field. Our seminar presenters are licensed clinicians and professional speakers with extensive experience in the field of employee assistance and counseling.

Our wellness seminars are an hour in length, and our management seminars are one to two hours. Wellness seminars include a combination of lecture, discussion, experiential exercises and handouts.

**To coordinate a seminar, please call 1.800.562.5254 xt 302 or email [jcampo@schoolcare.org](mailto:jcampo@schoolcare.org)**

# PLANNING A SEMINAR

## How to make a request

To coordinate a seminar, please call  
**1.800.562.5254 xt 302** or  
email [jcampo@schoolcare.org](mailto:jcampo@schoolcare.org)

## Employer Service Hours

Please be aware of your organization's policy governing the use of Employer Service Hours (ESH).

- Is there a pre-approval protocol?
- How many ESHs are you authorized to use?
- How many ESHs remain in your plan year?

The seminar times listed are approximate. If a seminar/training exceeds the time frame, Employer Service Hours will be deducted for the overage. Please discuss any time concerns you have with the Employer Service Coordinator team.

Seminar topics are also available to be presented in a webinar format. Your organization is responsible for all technology to support webinar delivery. This is an excellent way to meet training needs for dispersed employees.

These are scheduled in the same manner as our in-person trainings. They are facilitated by a specialized group of presenters who are experts in remote delivery of our wellness seminars.

# PRE-SEMINAR TO-DO LIST

## Plan ahead

**Please allow at least 4 weeks notice (6 to 8 weeks notice for legal or financial seminars)** to allow enough time to organize an effective seminar for your organization.

Organizing a successful seminar or training event takes about six weeks of planning – from selecting a topic and confirming the date to communicating the details and coordinating necessary rooms and equipment.

The following page offers a suggested six-week to-do list which begins with an annual review of your training needs and ends with a completed seminar evaluation.

As you review your organization's training needs, it's important to consider:

- Offering orientations to the EAP to better understand the benefit
- Mandatory training needs
- New hire and/or new supervisor trainings
- Recurring issues in the workforce that a seminar might address (e.g., parenting or senior care problems, diversity, stress management)
- Review EAP utilization data for trends at site(s). Contact your EAP account manager for assistance

# PRE-SEMINAR TO-DO LIST

## 6 weeks or more prior to a seminar or training

- Review training needs at least twice a year
- Review annual training schedule to determine open dates and times for seminars
- Check on number of Employer Service Hours available
- Check to see if management approval is needed before scheduling a seminar

## 4 – 6 weeks prior

- Contact your Employer Service Coordinator at 800.241.4057 ext. 796-2646 or [eshcomments@Cigna.com](mailto:eshcomments@Cigna.com) to initiate seminar request(s)
- Identify your internal promotional channels: Newsletters, intranet, email, staff meetings, etc.

## 3 – 4 weeks prior

- Book conference room
- Schedule equipment and tech support availability
- Promotional communications will be provided by your Employer Service Coordinator
- Send out a seminar announcement via previously identified communication channels

## 2 weeks prior

- Important: If there is a need to cancel change, or reschedule a seminar, please call the Employer Service Coordinator at 1.800.241.4057 ext. 796-2646 at least five business days in advance of the seminar date. Please note that Employer Service Hours will be deducted from your account for **cancellations/changes** with less than five full business days notice
- Confirm date/time with presenter, and tell him/her any special concerns you have about the seminar or audience
- Send reminder notice through identified communication channels
- Check sign-up sheet to estimate the number of participants
- Order refreshments if desired

## 1 week prior

- Send reminder notices through identified communication channels
- Touch base with presenter to confirm date, time, directions, security procedures, room setup and estimated number of participants

## 1 day prior

- Use your Cigna EAP promotional poster and place as a reminder in high traffic areas
- Confirm equipment/tech support
- Alert security and/or front desk that presenter will be coming to the site

## Day of seminar

- Place Cigna EAP promotional poster on room door
- Work with presenter and/or tech support to ensure that equipment is functioning properly
- Be available for any problems
- After the seminar, complete HR seminar evaluation form and return to your Employer Service Coordinator via email at [eshcomments@Cigna.com](mailto:eshcomments@Cigna.com) or fax to 952.996.2702. This feedback helps us improve the quality of future seminars



# WHAT'S NEW FOR 2015

## **We hear you.**

Your feedback is very important to us. So each year we create a variety of new seminars for you to offer to your employees. We also update our existing seminars with the latest content. In addition, we now offer a shortened, 30-minute version of some of our most popular topics for those who can't spare a whole hour. If you would like to learn more about this new material, you may contact your **Employer Service Coordinator**.

# WHAT'S NEW FOR 2015

## **Achieving Success: Using Goals to Get There**

- Recognize areas where you want to grow and succeed
- Learn how to make S.M.A.R.T. goals
- Identify obstacles to accomplishing your goals
- Discuss how to evaluate your options and make an action plan
- Explore ways to stay motivated

## **Bridging the Gaps: Generations Working Together**

- Understand the value of knowing how and why generations differ
- Explore the factors that shape each generation
- Expand your understanding of generational styles at work
- Gain insight on how to work well with other generations

## **Coming Home: Returning from a Disaster Assignment**

- Understand the challenges of returning home
- Review the stress responses that may be experienced
- Learn self-care strategies to help manage the stress
- Explore issues related to reconnecting with family, friends, and the workplace

## **DOT Drug and Alcohol Supervisory Training**

*This seminar is intended only for companies who have purchased DOT/SAP services through Cigna EAP.*

- Understand 2001 Omnibus Transportation Employee Testing Act testing requirements and employer responsibilities
- Identify behavioral, physical, speech, performance and paraphernalia indicators of possible alcohol or drug use
- Discuss case studies and the decision process for making a reasonable-suspicion referral for drug/alcohol testing
- Learn ways to discuss the decision to make a reasonable-suspicion referral with an employee
- Review how to make a DOT referral to your EAP

*This training will meet DOT requirements for a supervisory drug and alcohol training. It is not a comprehensive training on DOT regulations. Trainings are not specific to a modal agency, nor are they state-specific.*

## **Endings and Opportunities: The Power of Acceptance**

- Understand what acceptance is
- Identify what you can and can't control in life
- Discuss how to move from endings to beginnings
- Discover the next step(s) to take toward acceptance

## **Gender Transition in the Workplace: A Guide for Coworkers**

- Learn terms commonly used to describe gender and sexual identity
- Understand core concepts of the transition from one gender to another
- Discuss common questions, reactions and concerns in the workplace
- Know what is expected of coworkers in the transition process

# WHAT'S NEW FOR 2015

## Healthy Eating for Kids: A Parent's Guide

- Learn what is a healthy weight for your child
- Identify habits that can be unhealthy for your child
- Recognize your role as a parent in your child's eating habits
- Discover strategies to healthier eating habits for your child

## Healthy Eating in a Hurry-Up World

- Explore how a fast-paced environment affects our relationship with food
- Understand the concept of mindful eating
- Discover tips to help you slow down and eat well
- Identify resources to support healthy eating

## Life after Work: Envisioning Retirement

- Explore what retirement looks like to you
- Review steps you can take to prepare for a successful retirement
- Discover tips to finding meaning in your retirement years
- Learn how to manage the transition to retirement

## Manager's Guide: The Challenge of Organizational Change

- Explore the process of change in a work setting
- Understand your role as a change leader
- Learn strategies to reduce stress and maintain productivity during change
- Review tips to maintain your own equilibrium

## Manager's Guide to Coaching in the Workplace

- Understand the definition of coaching
- Identify situations where employees would benefit from coaching
- Learn the skills for effective coaching
- Discover a model for structuring coaching sessions

## Manager's Guide: Violence in the Workplace

- Understand the scope of workplace violence
- Review workplace violence prevention and preparedness strategies
- Learn how to identify and respond to warning signs of potential violence
- Explore ways to reduce risk and increase your sense of safety at work

## Managing the Stress of Customer Service Roles

- Discuss the demands of customer service work
- Explore the sources of customer service stress
- Identify signs of too much stress
- Learn tips for managing stress in a customer service role

## Military Cultural Awareness: Exploring Risk of Suicide and PTSD

- Review the suicide risk for service members and family
- Understand how to respond when someone is a suicide risk
- Learn what contributes to PTSD and become aware of current treatments
- Explore how to respond when someone exhibits PTSD symptoms

## Military Cultural Awareness: Introduction to Military Culture

- Become familiar with common military terms and concepts
- Gain a greater understanding of the challenges of modern warfare
- Review the short- and long-term effects of deployment
- Explore communication "do's" and "don'ts" when talking with a veteran

# WHAT'S NEW FOR 2015

## **Military Cultural Awareness: Understanding the Deployment Cycle**

- Explore the emotional and social effects of deployment on family systems
- Review common readjustment issues
- Learn strategies for a successful deployment and return
- Identify resources for more information and support

## **Mindfulness: Release the Stress**

- Gain an understanding of what mindfulness is and how it's practiced
- Discover how it can impact well-being and reduce stress levels
- Explore several mindfulness techniques
- Learn how you can use mindfulness in your daily life

## **Navigating Eldercare: A Compass for Caregivers**

- Review tips for determining your elder's needs
- Explore different approaches to living arrangements
- Learn how to plan legally, medically, and financially
- Discuss the importance of connection
- Recognize your needs as a caregiver

## **Pay It Forward: A Guide to Giving Back**

- Learn what "pay it forward" means and recognize its value
- Explore simple ways to do good for others
- Discover reasons to volunteer and engage in your community
- Review how to make giving back part of your daily life

## **Sexual Harassment Awareness for Employees**

- Define sexual harassment
- Identify different types of harassment
- Understand what behaviors can be considered sexual harassment
- Learn ways to respond if you think you're being harassed

## **Smokeless Tobacco Cessation (also available as a two-part or four-part series)**

- Learn health consequences of smokeless tobacco use
- Understand the process of addiction and tobacco use
- Become familiar with nicotine cessation assistance and methods
- Lay the groundwork to be tobacco-free

## **Violence in the Workplace for Employees**

- Understand the scope of workplace violence
- Learn to identify "red flags" or warning signs of potential violence
- Know what to do when you observe such behaviors
- Explore ways to increase your sense of safety at work

## **Work @ Home: Keys to Success**

- Identify how to achieve a successful transition to work-at-home
- Evaluate your work-at-home work practices and environment to maximize success
- Discuss ways to stay connected in a virtual environment
- Explore how to create a positive work/life balance plan

# WHAT'S NEW FOR 2015

## Legal and Financial Seminars

### It's My Budget, and I'm Sticking to It!

- Income projections
- Tracking expenses
- Trouble spots and helpful hints
- Savings allocations
- Switching to maintenance

### New Year... New You! 10 Financial Resolutions You Can Keep!

- Health and finances go together
- Create an action plan
- Implement a monthly budget

## 30-Minute Seminars

### Dealing with Difficult People

- Learn how to differentiate between “difficult people” and “difficult situations”
- Take control of the one person you can control – yourself
- Learn techniques for dealing with difficult behaviors

### Effective Communication: Beyond the Basics

- Identify different approaches to communication
- Discuss the benefits of an assertive approach
- Learn skills to help you be a more engaging communicator
- Understand how to adjust your communication style to your situation

### Exceptional Customer Service

- Explore the meaning of exceptional customer service
- Learn how to make the customer's experience exceptional
- Discuss strategies for what to do when there's a problem

## Shift-Work Strategies

- Review the physical and social challenges of shift work
- Explore ideas to reduce the challenges and improve your well-being

## Spanish Seminars

### Employee Orientation to the EAP

- Know more about your Employee Assistance Program (EAP)
- Find out who can use the EAP
- Learn about the wide range of EAP services and how they can help you
- Find out how to access the EAP

### Fitness Essentials

- Understand the benefits of exercise and healthy eating
- Learn the type and frequency of exercise that leads to health benefits
- Learn weight management techniques and healthy eating guidelines
- Identify barriers to success and ways to overcome them
- Develop a personal fitness action plan

### Managing Change

- Identify a range of changes that impact the workplace
- Understand the stages of change
- Recognize common reactions to change
- Learn strategies for managing change
- Develop a personal action plan for moving through change

# WHAT'S NEW FOR 2015

## **Navigating Eldercare: A Compass for Caregivers**

- Review tips for determining your elder's needs
- Explore different approaches to living arrangements
- Learn how to plan legally, medically and financially
- Discuss the importance of connection
- Recognize your needs as a caregiver

## **Sexual Harassment Awareness for Employees**

- Define sexual harassment
- Identify different types of harassment
- Understand what behaviors can be considered sexual harassment
- Learn ways to respond if you think you're being harassed

## **Staying Active**

- Understand the importance of staying active
- Learn strategies for living an active lifestyle
- Overcome personal barriers to exercise
- Set fitness goals and a path to achieving them

## **Stress Management 101**

- Learn what stress is and what triggers it
- Become aware of the stress in your life
- Discover ways to manage stress
- Discuss how to maintain a lifestyle of healthy stress management

## **Stress and Our Perceptions**

- Explore the relationship between stress and perception
- Determine whether your perception of control is more internal or external
- Realize you have the ability to change your perception of control
- Identify self-defeating thoughts
- Gain skills to change negative thought patterns

## **Working Together: Diversity in the Workplace**

- Define cultural diversity
- Understand how cultural backgrounds affect responses to diversity
- Discuss skills that are important in promoting an inclusive environment
- Create an action plan to become more inclusive

# REVISED SEMINARS FOR 2015

## Balancing Work and Personal Life

- Discuss the increasing demands of work and personal life
- Identify ways that you may be out of balance
- Learn some strategies for improving work/life balance
- Create your work/life balance plan

## Beating Burnout

- Understand the difference between stress and burnout
- Learn potential causes of job burnout
- Recognize warning signs of burnout
- Discuss some ways to prevent burnout and manage stress

## Conquering the Winter Blues

- Discuss the nature of the winter blues
- Learn about Seasonal Affective Disorder (SAD)
- Review treatments available for SAD
- Identify ways to beat the winter blues

## Manager's Guide: Strengthening Your Team

- Identify the components that make up effective teams
- Discover how managers can shape the strength of a team
- Explore the challenges of managing different work-styles on a team
- Develop an action plan to strengthen your team

## No More Humbugs: Having an Emotionally Healthy Holiday

- Understand how the holiday season can affect our emotions
- Discuss the signs of the "holiday blues"
- Learn self-care strategies to help during the holidays
- Discover ways to see the joys of the holiday season

## Suicide Awareness for Managers

- Review facts and myths about suicide
- Explore suicide and its impact on the workplace
- Review suicide risk factors and warning signs
- Know the steps a manager can take when someone is a potential suicide risk
- Learn ways to talk to a suicidal employee

## Taming the Back-To-School Transition

- Understand emotional reactions to the transition for both child and parent
- Learn tips to manage back-to-school transitions
- Discuss what you can do now to address learning, social, and safety concerns
- Review keys to year-round success

## 30 Minute Seminars

### Balancing Work and Personal Life

- Know what it means to have a good work/life balance
- Learn strategic approaches to improving work/life balance
- Get specific tips and techniques that you can apply in your life starting today

### Fitness Essentials

- Understand the benefits of exercise
- Learn the type and frequency of exercise that leads to health benefits
- Learn weight management techniques and healthy eating guidelines

### Staying Active

- Understand the importance of staying active
- Learn strategies for living an active lifestyle
- Set fitness goals and a path to achieving them



# SUGGESTED SEMINAR SERIES

## May we suggest a series?

Is there a certain topic you would like to focus on with your employees? If so, you may want to consider a seminar series.

Take us up on one of our suggested series on the following pages, or create one of your own. It's entirely up to you. Of course, you can always offer any of our seminars on their own. A complete list of all our seminars starts on page 20.

**To coordinate a seminar, please call  
1.800.562.5254 xt 302 or  
email [jcampo@schoolcare.org](mailto:jcampo@schoolcare.org)**

# SUGGESTED SEMINAR SERIES

*Descriptions of the individual seminars can be found on the pages referenced below.*

## Stress Management

Stress is a part of life, but if it's affecting your health and happiness, that's not good. These seminars can help individuals understand where their stress is coming from and how to cope.

Seminar Name	Page
Change and Challenges: Developing Your Personal Resilience	31
Coping with Everyday Worry and Anxiety	25
How Stress Affects Our Eating Behavior	26
Mindfulness: Release the Stress	26
Stress Less: Responding to Your Mind and Body	26
Stress Management 101	26
Stress and Our Perceptions	26

## Stress at Work

Workplace stress isn't always a bad thing, but it can be difficult to manage. These seminars can teach employees some stress management skills that can help them be their best at work.

Seminar Name	Page
Balancing Work and Personal Life	30
Beating Burnout	27
Under Pressure: Managing Workplace Stress	26
Workplace Conflict: Strategies and Solutions	30

## Boomers and Beyond

As individuals plan for retirement, become grandparents and deal with other life changes, life can be stressful. Help older individuals by scheduling the following seminars:

Seminar Name	Page
Age is Just a Number: 50 and Beyond	24
Grandparenting: Welcome to the New World	21
Life after Work: Envisioning Retirement	25
Try It! Exploring New Things	25
When Chronic or Terminal Illness Touches Your Life	34

## Positive Parenting

Every parent can benefit from information on how to parent effectively, help their children through difficult times and build positive relationships. Help the parents in your population by scheduling:

Seminar Name	Page
Effective Parenting for Ages 2 to 12	21
Healthy Eating for Kids: A Parent's Guide	21
New Parents: Off to a Good Start	22
Parent Prep for a Super Summer	22
Surviving Your Child's Teen Years	23
Talking to Children About Death	23
Taming the Back-to-School Transition	23

## Parenting - Child Safety

Child safety is among parents' top concerns and challenges. Help your parent population keep their children safe by scheduling:

Seminar Name	Page
Juvenile Violence: What You and Your Child Should Know	22
Keeping Up with the iKids	22
Raising Drug-free Kids	22
Sticks and Stones... Understanding Bullying Today	23

## Family Balance

It can be difficult to balance work and family life. Sometimes it can be overwhelming. Consider these seminars to help relieve stress at home:

Seminar Name	Page
Balancing Work and Personal Life	30
Coping with the Challenges of Caregiving	21
Family Life: The Juggling Act	21
Spread too Thin: Life in the Sandwich Generation	23

# SUGGESTED SEMINAR SERIES

## Family Matters

It is all too easy to let our lives get out of balance, and let other things get in the way of the quality time we spend with our family. Let these seminars help individuals make their family relationships more meaningful, more rewarding and more of a priority:

Seminar Name	Page
Giving to Your Family	21
Keeping the Peace: Managing Family Conflict	22
Navigating Eldercare: A Compass for Caregivers	22
Revitalize Your Relationship	23

## 'Tis the Season

Every year the holiday season creeps up on us and can cause some unwanted stress. Give your population a nice present this year by helping to relieve some of that stress through the following seminars:

Seminar Name	Page
Conquering the Winter Blues	31
Holiday Stress: Putting "Happy" Back in the Holidays	25
Keeping the Peace: Managing Family Conflict	22
No More Humbugs: Having an Emotionally Healthy Holiday	32

## Achieving Goals

To help individuals become the people they aspire to be, whether it be at work or at home, consider these seminars:

Seminar Name	Page
Achieving Success: Using Goals to Get There	24
Effective Time Management	24
Make the Choice to Be Healthy	34
Power of Initiative	32
Presenting Your Best Professional Image	29
Try It! Exploring New Things	25

## Caring for Health

The seminars in this series discuss some unique health topics and offer helpful tips:

Seminar Name	Page
Alternative Approaches to Wellness	33
Dreaming of a Good Night's Sleep	33
Pain: When It Impacts Your Life	34
When Chronic or Terminal Illness Touches Your Life	34

## Communication Skills

Good communication is the key to effective workplace teams. If your population could use a brush-up course on their communication skills, consider the following seminars:

Seminar Name	Page
Dealing with Difficult People	28
Effective Communication Basics	24
Effective Communication: Beyond the Basics	24
The Power of Humor	25
Workplace Conflict: Strategies and Solutions	30

## Coping with Change

You can't count on things to stay the same for very long. These seminars can help individuals stay productive during changing and confusing times:

Seminar Name	Page
Change and Challenges - Developing Your Personal Resilience	31
Embracing Optimism	31
Endings and Opportunities: The Power of Acceptance	31
Managing Change	28
Stress Management 101	26

# SUGGESTED SEMINAR SERIES

## Emotional Well-Being

In life, we all experience our normal ups and downs. Sometimes, however, it's more than we can handle. It's also hard to recognize if you or someone you love needs help. This series will educate individuals on various emotional/behavioral topics and when it's time to seek help:

Seminar Name	Page
Conquering the Winter Blues	31
Coping with Everyday Worry and Anxiety	31
Drug and Alcohol Awareness for Employees	28
Postpartum Depression	32
Responsible Gambling	32
Suicide Awareness for Employees	32

## Grief and Loss

Whether it's the loss of someone you knew well or only knew of, it's natural to be affected by death. The following seminars can help individuals during this difficult time:

Seminar Name	Page
Talking to Children About Death	23
The Journey Through Grief	32

## Healthy Habits

A healthy lifestyle is important, but where do you start? These seminars can offer an introduction to the basics of healthy living:

Seminar Name	Page
Dreaming of a Good Night's Sleep	33
Make the Choice to Be Healthy	34
Smokeless Tobacco Cessation	34
Smoking Cessation	34
Taking Charge of Your Health Care	34

## Positive You

Thinking positively can impact how you view yourself, everyday situations and the world around you. Help individuals take charge and gain control of their lives by scheduling these seminars:

Seminar Name	Page
Embracing Optimism	31
Endings and Opportunities: The Power of Acceptance	31
How to Achieve Good Emotional Health	31
Pay It Forward: A Guide to Giving Back	25
The Power of Humor	25
Try It! Exploring New Things	25

## Simple Living

When work and personal commitments build up in our lives, it can feel overwhelming. These seminars can help your employees learn ways to simplify their lives:

Seminar Name	Page
Family Life: The Juggling Act	21
Frugal But Fun: Making the Most of Your Money	24
Go You ... Go Green!	24
Less is More: Simplifying Your Life	24
Mindfulness: Release the Stress	26

## Wellness for Life

Many illnesses and diseases can be prevented by making healthy lifestyle and behavior changes. Keep your individuals well by scheduling:

Seminar Name	Page
A Fresh Look at Healthy Eating	33
Fitness Essentials	33
Healthy Eating in a Hurry-Up World	33
Healthy Life Tips for Men	33
Healthy Life Tips for Women	33
How Stress Affects Our Eating Behavior	26
Staying Active	34

# SUGGESTED SEMINAR SERIES

## Customer Focus

Retain your customers by educating your population. This seminar series can help individuals increase positive customer communication, learn how to manage stress, work with difficult behaviors and, ultimately, build lasting customer relationships:

Seminar Name	Page
Dealing with Difficult People	28
Exceptional Customer Service	28
Effective Communication: Beyond the Basics	24
Managing the Stress of Customer Service Roles	26

## Difficult Workplace Issues

Difficult issues will affect the workplace. Consider scheduling these seminars to increase awareness:

Seminar Name	Page
Drug and Alcohol Awareness for Employees	28
Partner Violence Awareness: Educating the Workplace	29
Suicide Awareness for Employees	32
Violence in the Workplace	30
Workplace Bullying	30

## Organizational Change

Is your company in the midst of layoffs, outsourcing or downsizing? If so, consider the following seminars to help your population during these stressful times:

Seminar Name	Page
Beating Burnout	27
Change and Challenges - Developing Your Personal Resilience	31
Endings and Opportunities: The Power of Acceptance	31
Managing Change	28
Managing Change: Downsizing Job Elimination	28
Managing Change: Surviving Transitions	28

## Personal Growth at Work

Encouraging your employees to grow and succeed is an exciting part of management. Targeting areas like communication and team dynamics can help your employees and teams discover new and better ways to work well together:

Seminar Name	Page
Effective Communication Basics	24
Effective Communication: Beyond the Basics	24
Giving at Work: Creating a Meaningful Workplace	28
Unique You: Personality Styles at Work	25

## Military Culture

Everyone wins when we support the success of military service members in the workforce. Schedule this series to build an understanding of military culture and the unique challenges that military members and their families face throughout the cycle of deployment and reintegration:

Seminar Name	Page
Military Cultural Awareness: Exploring Risk of Suicide and PTSD	29
Military Cultural Awareness: Introduction to Military Culture	29
Military Cultural Awareness: Understanding the Deployment Cycle	29
Change and Challenges - Developing Your Personal Resilience	31
Manager's Guide: The Challenge of Organizational Change	8, 45
Stress Management for Managers	46

# SUGGESTED SEMINAR SERIES

## Respectful Workplace

A respectful workplace is one where no individual feels harassed, scared or discriminated against. Make sure your population is aware of how to deal with difficult behaviors and know what's respectful and what's not by scheduling these seminars today:

<b>Seminar Name</b>	<b>Page</b>
Bridging the Gaps: Generations Working Together	27
Dealing With Difficult People	28
Gender Transition in the Workplace: A Guide for Coworkers	28
Giving at Work: Creating a Meaningful Workplace	28
Sexual Harassment Awareness	29
Working Together: Diversity in the Workplace	30
Workplace Bullying	30

## Winning at Work

Being part of a winning work culture is exciting and rewarding. Make your population aware of what it takes to create a pleasant workplace and winning culture by scheduling these seminars:

<b>Seminar Name</b>	<b>Page</b>
Creating a Positive Work Environment	27
Presenting Your Best Professional Image	29
Under Pressure: Managing Workplace Stress	26

## Working From Home/Virtual Teams

More and more companies are promoting work-at-home arrangements for their employees. Keep your virtual workers well by scheduling:

<b>Seminar Name</b>	<b>Page</b>
Balancing Work and Personal Life	30
Effective Time Management	24
Work @ Home: Keys to Success	30

# SUGGESTED SEMINAR SERIES

## Management Trainings

### Critical Incidents in the Workplace

Has your workforce recently experienced a critical incident? If you want to help your team, but aren't sure what to do next, we can help:

Seminar Name	Page
After a Robbery	27
Manager's Guide: Supporting Employees after a Traumatic Event	45
Manager's Guide to Critical Incidents in the Workplace	44
Manager's Guide: Violence in the Workplace	46
Suicide Awareness for Managers	46

### Manager's Orientations

The EAP is an excellent tool for many situations. As a manager, you should know all the ways that EAP can be a benefit to you. Taken together, these seminars cover all the different services offered through the EAP, and show you how you can make the most of your EAP benefit:

Seminar Name	Page
Manager's Guide to the EAP	49
Manager's Guide to Making a Management Referral	49
Manager's Return-to-Work Guide	45
Manager's Guide to Critical Incidents in the Workplace	44

### Managing Effective Teams

Let's face it: A cohesive team equals greater productivity. Do you want to help your management learn to build a high-functioning team? Schedule these seminars today:

Seminar Name	Page
Leadership Communication	44
Manager's Guide: Strengthening Your Team	45
Manager's Guide to Coaching in the Workplace	46
Unique You: Personality Styles at Work	25

### Organizational Change for Managers

Is your company in the midst of layoffs, outsourcing or downsizing? If so, consider the following seminars to help your population during these stressful times:

Seminar Name	Page
Beating Burnout	27
Change and Challenges - Developing Your Personal Resilience	31
Manager's Guide: The Challenge of Organizational Change	45
Stress Management for Managers	46

### Workplace Issues for Managers

As managers, there are times you must approach individuals about difficult subjects. Schedule the following seminars to learn how to successfully approach these kinds of topics, make it easier for all involved and improve the likelihood of a successful outcome:

Seminar Name	Page
Drug and Alcohol Awareness for Managers	44
Helping Employees Cope with Personal Loss and Major Life Change	44
Manager's Guide: Gender Transition in the Workplace	45
Manager's Guide: Sexual Harassment Awareness	45
Manager's Return-to-Work Guide	45
Partner Violence in the Workplace: A Manager's Role	46
Performance Management and Progressive Discipline	46
Talking to Employees about Sensitive Subjects	47
Working Together: Diversity in the Workplace	30



# SEMINARS FOR EMPLOYEES

**Help keep your employees performing at their best.**

From achieving success to repairing a relationship. From beating stress to single parenting. Whatever issues your employees face - BIG or small - Cigna's Employee Assistance Program offers seminars that can help.

To learn more about Employee Seminars, contact your **Employer Service Coordinator**.

# SEMINARS FOR EMPLOYEES

## Family Matters Seminars

### Choosing Child Care Providers – 1 hour

- Learn effective ways to search for and choose a child-care provider
- Increase ability to create and maintain a successful child-care arrangement
- Learn ways to evaluate your child's care
- Learn stress management skills for working parents

### Coping with the Challenges of Caregiving – 1 hour

- Know the warning signs of caregiver stress
- Learn self-care techniques to prevent caregiver burnout
- Know your available resources
- Identify ways to deal with family dynamics
- Increase awareness of grief and loss

### Effective Parenting for Ages 2 to 12 – 1 hour

- Identify your own parenting style
- Understand the reasons children misbehave
- Understand the importance of your attention, encouragement and your relationship with your child
- Learn the most effective, healthiest approaches to discipline

### Family Life: The Juggling Act – 1 hour

- Review the pressures modern families face
- Understand the stressful impact of these pressures
- Explore strategies to reduce the stress and focus on priorities
- Gain tips to manage ongoing commitments more effectively

### Giving to Your Family – 1 hour

- Examine your current perspective on giving to your family
- Identify what is really important to give
- Recognize the power of giving and the consequences of choosing not to give
- Explore new ways to give to family members

### Grandparenting: Welcome to the New World – 1 hour

- Understand grandparenting as a new stage of life
- Learn about the prominent roles of grandparents
- Identify some of the opportunities of grandparenting
- Gain healthy grandparenting “do’s and don’ts”
- Tips for maintaining distance relationships
- Obtain resources for grandparents

### Healthy Eating for Kids: A Parent’s Guide – 1 hour

- Learn what is a healthy weight for your child
- Identify habits that can be unhealthy for your child
- Recognize your role as a parent in your child's eating habits
- Discover strategies to healthier eating habits for your child

### Helping Children Cope with Traumatic Events – 1 hour

- Understand children's response to trauma
- Know what children need, and what you can do to help them adjust and cope after a traumatic event
- Know when a child might benefit from professional help

# SEMINARS FOR EMPLOYEES

## Family Matters Seminars *(continued)*

### Juvenile Violence: What You and Your Child Should Know – 1 hour

- Identify factors that contribute to violent behavior in children
- Recognize potential warning signs of violence in children
- Know what to tell your children about violence
- Learn strategies for raising nonviolent children

### Keeping the Peace: Managing Family Conflict – 1 hour

- Identify the sources of family conflict
- Understand how family roles and personal styles impact conflict
- Know ten rules for fighting fairly
- Become familiar with specific techniques for addressing conflicts within the family
- Learn the benefits of managing family conflicts

### Keeping Up with the iKids – 1 hour

- Learn about trends in child and teen technology use
- Discuss tips about using cell phones and smartphones with children
- Explore what children and teens face on social media
- Discover strategies for teaching your children to unplug from technology
- Understand cyberbullying and online threats and know how to respond

### Navigating Eldercare: A Compass for Caregivers – 1 hour

- Review tips for determining your elder's needs
- Explore different approaches to living arrangements
- Learn how to plan legally, medically and financially
- Discuss the importance of connection
- Recognize your needs as a caregiver

### New Parents: Off to a Good Start – 1 hour

- Examine the emotional challenges of becoming a parent
- Discuss new parent stress and the impact on relationships
- Learn useful coping mechanisms
- Review key early years cares and concerns
- Explore how to create a positive parenting path for the early years and beyond

### Parenting Children with Special Needs – 1 hour

- Learn what is considered special-needs
- Discover common concerns shared among parents of special-needs children
- Find out what you need to know as your child's advocate
- Learn tips for planning for the future
- Discover self-care techniques that will enable you to maintain your wellness as a caregiver

### Parent Prep for a Super Summer – 1 hour

- Identify strategies for effective summer planning
- Discuss options for managing summer child care challenges
- Explore ideas for summer fun and enrichment
- Get tips for easing the back-to-school transition

### Raising Drug-Free Kids – 1 hour

- Learn what every child should know about drugs
- Parenting tips for drug-proofing your kids
- Recognize the warning signs of drug use
- Know what to do if your child is using drugs

# SEMINARS FOR EMPLOYEES

## Family Matters Seminars *(continued)*

### Revitalize Your Relationship - 1 hour

- Identify common stressors in committed relationships
- Explore the roles we play when dealing with conflict
- Learn how to resolve disagreements with your partner
- Discuss keys to a lasting relationship
- Review tips to revitalize your relationship

### Single Parenting - 1 hour

- Review aspects of single parenting
- Learn how to manage time more effectively
- Discover how to stretch your dollars
- Develop co-parenting skills
- Learn how to utilize teamwork and positive discipline strategies
- Explore dating issues
- Develop healthy self-care habits

### Spread Too Thin:

### Life in the Sandwich Generation - 1 hour

- Explore elements that define the “sandwich” generation
- Understand unique challenges of this role
- Learn strategies to reduce negative impact
- Identify importance and methods of self-care
- Develop positive attitudes and approaches

### Sticks and Stones...

### Understanding Bullying Today - 1 hour

- Understand what bullying is and the different forms it takes
- Identify risk factors for becoming a target or becoming a bully
- Recognize possible warning signs of bullying
- Develop strategies for responding to bullying
- Explore the role of the bystander

### Surviving Your Child's Teen Years - 1 hour

- Learn about adolescent development and impact on teen behavior
- Review some of the common challenges of the teen years
- Explore approaches for interacting effectively with your teen
- Learn effective communication and parenting techniques
- Identify warning signs for at-risk teens

### Talking to Children About Death - 1 hour

- Learn the importance of talking about death with children
- Gain an understanding of how to approach various death-related situations
- Understand how children react, grieve and cope
- Identify when more support is needed and how to find resources

### Taming the Back-to-School Transition - 1 hour

- Understand emotional reactions to the transition for both child and parent
- Learn tips to better manage the back-to-school transition
- Discuss what you can do now to address learning, social and safety concerns
- Review keys to year-round success

### Working While Pregnant and Beyond - 1 hour

- Understand the effects of stress on pregnancy and learn stress management and self-care techniques
- Learn how to balance pregnancy and work
- Prepare for the changes that will occur in your life
- Prepare for your maternity leave and your return to the workplace

# SEMINARS FOR EMPLOYEES

## Personal Development Seminars

### **Achieving Success: Using Goals to Get There – 1 hour**

- Recognize areas where you want to grow and succeed
- Learn how to make S.M.A.R.T. goals
- Identify obstacles to accomplishing your goals
- Discuss how to evaluate your options and make an action plan
- Explore ways to stay motivated

### **Age Is Just a Number: 50 and Beyond – 1 hour**

- Explore what it means to grow older in today's world
- Discuss the changes that may occur with aging and how to manage them
- Discover how to embrace purpose and passion in the mid-years and beyond
- Learn how to face change with resiliency

### **Effective Communication Basics – 1 hour**

- Identify basic elements of communication
- Explore verbal, nonverbal and written communication skills
- Learn skills to practice active listening
- Practice communicating in different scenarios

### **Effective Communication: Beyond the Basics – 1 hour**

- Identify different approaches to communication
- Discuss the benefits of an assertive approach
- Learn skills to help you be a more engaging communicator
- Understand how to adjust your communication style to the situation

### **Effective Time Management – 1 hour**

- Identify barriers to effective time management
- Understand the consequences of how we allocate our time and learn to prioritize
- Discuss techniques for managing personal and professional time more effectively

### **Frugal but Fun: Making the Most of Your Money – 1 hour**

- Explore the concept of seeking good values at low cost and what can get in the way
- Understand the benefits of a frugal lifestyle
- Review budget basics
- Learn frugal living money-saving methods
- Discuss low-cost destinations and activities

### **Giving to Yourself – 1 hour**

- Examine the obstacles to giving to yourself
- Understand the benefits of giving to yourself
- Explore the relationship between giving to yourself and giving to others
- Discover new ways to give to yourself

### **Go You ... Go Green! – 1 hour**

- Understand the need to take care of the environment
- Identify the obstacles to doing our part
- Discover the difference you can make
- Learn some practical ideas to benefit your environment

### **Less Is More: Simplifying Your Life – 1 hour**

- Understand the concept of how less can be more
- Learn why we get caught in the trap of "too much"
- Discover the benefits of simplifying your life
- Find out how to identify what is important to you
- Discuss how to start and stick with simplifying

# SEMINARS FOR EMPLOYEES

## Personal Development Seminars *(continued)*

### **Life after Work: Envisioning Retirement – 1 hour**

- Explore what retirement looks like to you
- Review steps you can take to prepare for a successful retirement
- Discover tips to finding meaning in your retirement years
- Learn how to manage the transition to retirement

### **Pay It Forward: A Guide to Giving Back – 1 hour**

- Learn what “pay it forward” means and recognize its value
- Explore simple ways to do good for others
- Discover reasons to volunteer and engage in your community
- Review how to make giving back part of your daily life

### **Personal Safety – 1 hour**

- Decrease your chances of being a victim of violent crime by becoming a “tough target” for criminals
- Increase awareness of dangerous situations
- Learn what to do if an attack is inevitable
- Develop a checklist of safety considerations

### **The Power of Humor – 1 hour**

- Recognize that humor is unique to each individual
- Review the many benefits of humor
- Discover how to connect with your sense of humor
- Explore the use of appropriate humor in the workplace

### **Try It! Exploring New Things – 1 hour**

- Recognize signs of falling into ruts and routines
- Understand the value of trying new things and what stops us
- Discuss strategies for gaining a fresh perspective
- Learn how to get started and stay motivated
- Identify a variety of new things you could explore

### **Unique You: Personality Styles at Work – 1 hour**

- Learn why understanding personality styles can be valuable
- Discover characteristics, strengths and challenges of different styles
- Understand the relationship between personality type and work style
- Explore strategies to improve style compatibility and team dynamics

## Stress Management Seminars

### **Coping with Everyday Worry and Anxiety – 1 hour**

- Learn about worry and anxiety
- Recognize when you should be concerned
- Discover healthy ways to cope with worry
- Know about possible treatment options
- Understand the obstacles to seeking help

### **Holiday Stress: Putting “Happy” Back in the Holidays – 1 hour**

- Identify the main sources of holiday stress
- Learn ways to create a healthy and happy holiday
- Develop a personal holiday self-care plan

# SEMINARS FOR EMPLOYEES

## Stress Management Seminars *(continued)*

### How Stress Affects Our Eating Behavior – 1 hour

- Learn how to recognize stress eating
- Understand the cues that trigger stress eating
- Discuss how to achieve better approaches to eating when stressed
- Discover strategies to prep for success

### Managing the Stress of Customer Service Roles – 1 hour

- Discuss the demands of customer service work
- Explore the sources of customer service stress
- Identify signs of too much stress
- Learn tips for managing stress in a customer service role

### Mindfulness: Release the Stress – 1 hour

- Gain an understanding of what mindfulness is and how it's practiced
- Discover how it can impact well-being and reduce stress levels
- Explore several mindfulness techniques
- Learn how you can use mindfulness in your daily life

### Stress and Our Perceptions – 1 hour

- Explore the relationship between stress and perception
- Determine whether your perception of control is more internal or external
- Realize you have the ability to change (continued) your perception of control
- Identify self-defeating thoughts
- Gain skills to change negative thought patterns

### Stress Less: Responding to Your Mind and Body – 1 hour

- Learn the scientific meaning of stress
- Understand the “fight-or-flight response”
- Learn how stress affects our bodies and our health
- Understand how our thoughts can cause or worsen stress
- Learn scientifically-proven methods for reducing stress

### Stress Management 101 – 1 hour

- Learn what stress is and what triggers it
- Become aware of the stress in your life
- Discover ways to manage stress
- Discuss how to maintain a lifestyle of healthy stress management

### Today's Economy: Managing Financial Stress – 1 hour

- Identify signs of financial stress
- Understand potential effects of financial stress on you and your family
- Learn strategies for addressing financial issues
- Review how to stretch your dollars
- Know what you can do if the financial stress of others is affecting you
- Discuss personal stress management strategies
- Discover additional resources that can help

### Under Pressure: Managing Workplace Stress – 1 hour

- Identify the source of your work stress
- Understand which stressors are under your control
- Recognize the importance of balance
- Explore effective coping strategies
- Learn strategies to manage your time and reduce stress

# SEMINARS FOR EMPLOYEES

## Workplace Issues Seminars

### After a Robbery - 1 hour

- Learn what to do during a robbery
- Understand how robbery affects the victims
- Identify “secondary victimization”
- Know how to take care of yourself after a robbery
- Know how to help coworkers who are victims of robbery

### Beating Burnout - 1 hour

- Understand the difference between stress and burnout
- Learn potential causes of job burnout
- Recognize warning signs of burnout
- Discuss some ways to prevent burnout and manage stress

### Bridging the Gaps: Generations Working Together - 1 hour

- Understand the value of knowing how and why generations differ
- Explore the factors that shape each generation
- Expand your understanding of generational styles at work
- Gain insight on how to work well with other generations

### Business Travel Tips - 1 hour

- Learn to be a tough target for criminals while traveling
- Get tips for maintaining a healthy diet and getting exercise while traveling
- Identify simple ways to stay connected to your loved ones when you travel

### Coming Home: Returning from a Disaster Assignment - 1 hour

- Understand the challenges of returning home
- Review the stress responses that may be experienced
- Learn self-care strategies to help manage the stress
- Explore issues related to reconnecting with family, friends, and the workplace

### Conquering Compassion Fatigue in the Helping Professions - 1 hour

- Learn to identify the signs of compassion fatigue
- Learn techniques to avoid or recover from compassion fatigue
- Prepare a self-care action plan to apply what you learn to your daily life

### Creating a Positive Work Environment - 1 hour

- Explore how we think about others
- Learn how to manage negative feelings in conversation
- Discuss skills for healthy and productive communication
- Discover ways to actively build a positive work environment

### Customer Retention with Emotional Intelligence - 1 hour

- Learn ways to improve your company’s retention of its customers using emotional intelligence, or EQ
- Learn to provide emotional experiences for your customers
- Reframe complaints as “gifts from the customer”
- Examine best practices for retaining employees as a way to retain customers

# SEMINARS FOR EMPLOYEES

## Workplace Issues Seminars *(continued)*

### Dealing with Difficult People – 1 hour

- Learn how to differentiate between “difficult people” and “difficult situations”
- Understand the reasons why people might be difficult
- Take control of the one person you can control – yourself
- Learn techniques for dealing with difficult behaviors

### Drug and Alcohol Awareness for Employees – 1 hour

- Understand the nature of substance abuse and dependence
- Explore the effects of drug and alcohol abuse in the workplace and on the family
- Know how to get help for your own drug or alcohol problem
- Know how to respond to drug and alcohol abuse among coworkers and others

### Effective Teamwork: Strategies for Working Together – 1 hour

- Understand the barriers to constructive teamwork
- Learn skills for productive communication and conflict resolution
- Explore the factors that make up an effective team
- Discover ways that you can contribute to making your team better

### Exceptional Customer Service – 1 hour

- Explore the meaning of exceptional customer service
- Learn how to make the customer’s experience exceptional
- Discuss strategies for what to do when there’s a problem
- Review tips for managing stress and preventing burnout

### Gender Transition in the Workplace: A Guide for Coworkers – 1 to 1.5 hours

- Learn terms commonly used to describe gender and sexual identity
- Understand core concepts of the transition from one gender to another
- Discuss common questions, reactions and concerns in the workplace
- Know what is expected of coworkers in the transition process

### Giving at Work: Creating a Meaningful Workplace – 1 hour

- Explore new ways to give
- Recognize the impact of giving and understand the consequences of not giving
- Understand the barriers to finding meaning in your work
- Discover strategies to make your work more meaningful
- Learn how to achieve your full potential and create balance

### Managing Change – 1 hour

- Identify a range of changes that impact the workplace
- Understand the stages of change
- Recognize common reactions to change
- Learn strategies for managing change
- Develop a personal action plan for moving through change

### Managing Change: Downsizing Job Elimination (Seminar Add-On)

- Identify feelings that follow a job elimination
- Learn actions you can take to cope with job elimination

### Managing Change: Surviving Transitions (Seminar Add-On)

- Managing the impact of downsizing
- Actions that can help you cope with downsizing

# SEMINARS FOR EMPLOYEES

## Workplace Issues Seminars *(continued)*

### **Managing the Emotional Impact of Emergency Professions – 1 hour**

- Understand reactions you could have to handling emergencies
- Know the difference between empathy and sympathy
- Learn how to balance empathy with detachment
- Learn some strategies for taking care of yourself and supporting your coworkers after a difficult emergency

### **Military Cultural Awareness: Exploring Risk of Suicide and PTSD – 1 hour**

- Review the suicide risk for service members and family
- Understand how to respond when someone is a suicide risk
- Learn what contributes to PTSD and become aware of current treatments
- Explore how to respond when someone exhibits PTSD symptoms

### **Military Cultural Awareness: Introduction to Military Culture – 1 hour**

- Become familiar with common military terms and concepts
- Gain a greater understanding of the challenges of modern warfare
- Review the short- and long-term effects of deployment
- Explore communication “do’s” and “don’ts” when talking with a veteran

### **Military Cultural Awareness: Understanding the Deployment Cycle – 1 hour**

- Explore the emotional and social effects of deployment on family systems
- Review common readjustment issues
- Learn strategies for a successful deployment and return
- Identify resources for more

### **Partner Violence Awareness: Educating the Workplace – 1 hour**

- Increase awareness of partner violence
- Learn the dynamics of an abusive relationship
- Find out what to do if someone you know is in a violent relationship
- Learn about personal and workplace safety measures

### **Presenting Your Best Professional Image – 1 hour**

- Discover what makes up your professional image
- Learn tips to be more professional in your communication
- Discuss how your work ethic shapes your image
- Understand the importance of workplace appearance

### **Relocation – 1 hour**

- Prepare for your move
- Organize your move
- Discover ways to help your family make the transition
- Learn tips on how to settle into your new environment
- Strategies for managing an international move
- Plan for your return home from a temporary assignment

### **Sexual Harassment Awareness for Employees – 1 hour**

- Define sexual harassment
- Identify different types of harassment
- Understand what behaviors can be considered sexual harassment
- Learn ways to respond if you think you’re being harassed

# SEMINARS FOR EMPLOYEES

## Workplace Issues Seminars *(continued)*

### Uncharted Territory: Preparing for a Disaster Assignment - 1 hour

- Prepare for the challenges of a disaster assignment
- Review the stressors you are likely to experience before you go, while you are gone and when you return
- Learn self-care strategies to manage the effects of these stressors

### Violence in the Workplace for Employees - 1 hour

- Understand the scope of workplace violence
- Learn to identify “red flags” or warning signs of potential violence
- Know what to do when you observe such behaviors
- Explore ways to increase your sense of safety at work

### Work @ Home: Keys to Success - 1 hour

- Identify how to achieve a successful transition to work-at-home
- Evaluate your work-at-home work practices and environment to maximize success
- Discuss ways to stay connected in a virtual environment
- Explore how to create a positive work/life balance plan

### Working Together: Diversity in the Workplace - 1 hour

- Define cultural diversity
- Understand how cultural backgrounds affect responses to diversity
- Discuss skills that are important in promoting an inclusive environment
- Create an action plan to become more inclusive

### Workplace Bullying - 1 hour

- Recognize what workplace bullying behavior looks like
- Understand the impact of bullying in the workplace
- Review response strategies and coping skills
- Explore the role of the bystander and the bully

### Workplace Conflict: Strategies and Solutions - 1 hour

- Identify sources of workplace conflict
- Review the definition and stages of conflict
- Understand different approaches to conflict
- Learn conflict resolution strategies

## Your Emotional Well-Being Seminars

### A Frank Discussion About Depression - 1 hour

- Know the definition, signs and symptoms of depression
- Learn effects on the workplace, children, and family
- Identify obstacles to seeking help
- Understand treatments for depression
- Review how to talk to someone with depression

### Balancing Work and Personal Life - 1 hour

- Discuss the increasing demands of work and personal life
- Identify ways that you may be out of balance
- Learn some strategies for improving work/life balance
- Create your work/life balance plan

# SEMINARS FOR EMPLOYEES

## Your Emotional Well-Being Seminars *(continued)*

### **Change and Challenges: Developing Your Personal Resilience – 1 hour**

- Recognize the characteristics of a resilient person
- Discover your own skills and strengths
- Learn tactics and techniques for developing resilience
- Identify self-defeating thoughts and ideas
- Know how to stay strong and resilient during change

### **Conquering the Winter Blues – 1 hour**

- Discuss the nature of the winter blues
- Learn about Seasonal Affective Disorder (SAD)
- Review treatments available for SAD
- Identify ways to beat the winter blues

### **Coping with Everyday Worry and Anxiety – 1 hour**

- Learn about worry and anxiety
- Recognize when you should be concerned
- Discover healthy ways to cope with worry and anxiety
- Know about possible treatment options
- Understand the obstacles to seeking help

### **Embracing Optimism – 1 hour**

- Define and understand what makes us optimists or pessimists
- Review the concept of realistic optimism
- Learn to identify negative thoughts that lead to negative feelings
- Develop strategies to challenge negative thoughts and focus on the positive

### **Endings and Opportunities: The Power of Acceptance – 1 hour**

- Understand what acceptance is
- Identify what you can and can't control in life
- Discuss how to move from endings to beginnings
- Discover the next step(s) to take toward acceptance

### **How to Achieve Good Emotional Health – 1 hour**

- Learn what constitutes good emotional health
- Increase self-awareness
- Identify strategies to manage your emotions
- Understand ways to enhance your motivation
- Develop and strengthen empathy and social skills

### **Making Anger Work for You, Not Against You – 1 hour**

- Define anger and its sources
- Recognize unhealthy expressions of anger
- Develop skills for effective personal anger management
- Learn to defuse angry situations

### **Managing Fear in Turbulent Times – 1 hour**

- Learn ways to cope with threats of terrorism
- Understand why your current fears have surfaced
- Learn ways to cope with and overcome new societal fears that emerge

# SEMINARS FOR EMPLOYEES

## Your Emotional Well-Being Seminars *(continued)*

### **No More Humbugs: Having an Emotionally Healthy Holiday - 1 hour**

- Understand how the holiday season can affect our emotions
- Discuss the signs of the “holiday blues”
- Learn self-care strategies to help during the holidays
- Discover ways to see the joys of the holiday season

### **Postpartum Depression - 1 hour**

- Learn the difference between “the baby blues” and postpartum depression (PPD)
- Be able to recognize the signs and symptoms of PPD
- Know what you can do to be helpful to someone with PPD, or how to get help for yourself

### **Power of Authenticity - 1 hour**

- Identify the qualities of an authentic person
- Discuss the emotional and physical consequences of not being authentic
- Discover the power and healing aspects of authenticity
- Learn how to become more authentic

### **Power of Forgiveness - 1 hour**

- Learn the definition of, and misconceptions about, forgiveness
- Look at the benefits of forgiving
- Learn the costs of not forgiving
- Determine when it is time to forgive and how to do it

### **Power of Initiative - 1 hour**

- Understand that we have the ability to choose how we respond to life’s challenges
- Identify roadblocks that may be getting in our way
- Discover how to “reframe” self-defeating thoughts
- Identify our priorities

### **Responsible Gambling - 1 hour**

- Distinguish between healthy and problem gambling
- Learn guidelines for gambling responsibly
- Know how to get help for yourself or others for problem gambling

### **Suicide Awareness for Employees - 1 hour**

- Discuss common myths about suicide
- Review suicide statistics
- Understand suicide risk factors and warning signs
- Explore the relationship between depression and suicide
- Learn steps to take when someone is a potential suicide risk

### **The Journey Through Grief - 1 hour**

- Understand what grief is, and typical reactions to grief
- Learn about the healing process of grief
- Identify coping strategies for grief
- Identify resources for support

# SEMINARS FOR EMPLOYEES

## Wellness Seminars

### A Fresh Look at Healthy Eating – 1 hour

- Examine how habits and patterns impact healthy eating
- Discuss what healthy eating is NOT
- Look at choices for creating a balanced meal
- Explore how you can develop healthier eating behaviors

### Alternative Approaches to Wellness: An Introduction – 1 hour

- Build familiarity with alternative approaches to wellness
- Explore why one might consider alternative approaches to wellness
- Learn about different types of alternative approaches and their benefits
- Gain resources to further explore alternative approaches to wellness

### Dreaming of a Good Night's Sleep – 1 hour

- Review common myths and statistics about sleep
- Discover how sleep works
- Recognize the symptoms and consequences of sleep deprivation
- Understand the factors that can disrupt sleep, including sleep disorders
- Gain tips for sleeping well

### Fitness Essentials – 1 hour

- Understand the benefits of exercise and healthy eating
- Learn the type and frequency of exercise that leads to health benefits
- Learn weight management techniques and healthy eating guidelines
- Identify barriers to success and ways to overcome them
- Develop a personal fitness action plan

### Healthy Eating in a Hurry-Up World – 1 hour

- Explore how a fast-paced environment affects our relationship with food
- Understand the concept of mindful eating
- Discover tips to help you slow down and eat well
- Identify resources to support a healthy eating plan

### Healthy Life Tips for Men – 1 hour

- Become aware of the health risks facing men today
- Learn about lifestyle choices that can reduce those risk factors and improve health
- Understand preventive care and recommended screening tests
- Learn about resources available to support healthy choices

### Healthy Life Tips for Women – 1 hour

- Become aware of the health risks facing women today
- Learn about lifestyle choices that can reduce those risk factors and improve health
- Understand preventive care and recommended screening tests
- Learn about resources available to support healthy choices

### Know Your Numbers – 1 hour

- Learn about the major health indicators of blood pressure, body mass index (BMI), glucose and cholesterol
- Understand how to monitor and manage your “numbers”
- Explore strategies to build a healthy lifestyle

*Presenters are licensed mental health practitioners and not fitness, medical or nutrition experts*

**To coordinate a seminar, please call 1.800.562.5254 xt 302 or email [jcampo@schoolcare.org](mailto:jcampo@schoolcare.org)**

# SEMINARS FOR EMPLOYEES

## Wellness Seminars *(continued)*

### **Make the Choice to Be Healthy – 1 hour**

- Become aware of the health risks facing men and women today
- Learn about lifestyle choices that can reduce those risk factors and improve health
- Understand preventive care and recommend screening tests
- Learn about resources available to support healthy choices

### **Pain: When it Impacts Your Life – 1 hour**

- Develop a better understanding of pain
- Review the impact of living with pain
- Explore the range of possibilities for managing pain
- Discuss the challenges of being a caregiver for someone with pain

### **Smokeless Tobacco Cessation (also available as a two-part or four-part series) – 1 hour each**

- Learn health consequences of smokeless tobacco use
- Understand the process of addiction and tobacco use
- Become familiar with nicotine cessation assistance and methods
- Lay the groundwork to be tobacco-free

### **Smoking Cessation (also available as a four-part series) – 1 hour each**

- Understand your tobacco use habit
- Learn health consequences of smoking and tobacco use
- Become familiar with smoking cessation assistance and methods
- Lay the groundwork to be tobacco-free

### **Staying Active – 1 hour**

- Discuss the benefits and importance of staying active
- Identify what keeps you from regular activity
- Explore simple ways to make activity part of your daily life
- Learn ways to stay active away from home
- Create a plan to be more active

### **Taking Charge of Your Health Care – 1 hour**

- Understand the growing trend of consumerism in health care
- Learn what to look for when choosing a doctor
- Discuss what options you have to make the most of your health care dollars
- Discover the benefits of preventive health care

### **When Chronic or Terminal Illness Touches Your Life – 1 hour**

- Increase your knowledge and sensitivity to those diagnosed with a chronic or terminal illness
- Learn about the emotional effects associated with a major illness and how it may affect the family, friends and/or coworkers
- Review the stages of acceptance and recovery
- Identify personal stressors and begin to develop successful strategies for coping

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# 30-MINUTE SEMINARS

## **Time is on your side.**

Can't spare an hour? To meet the changing needs of today's fast-paced working world, we now offer a shortened, 30-minute version of some of our most popular topics.

**To coordinate a seminar, please call  
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email [jcampo@schoolcare.org](mailto:jcampo@schoolcare.org)**

# 30-MINUTE SEMINARS

## Balancing Work and Personal Life

- Know what it means to have a good work/life balance
- Learn strategic approaches to improving work/life balance
- Get specific tips and techniques that you can apply in your life starting today

## Dealing with Difficult People

- Learn how to differentiate between “difficult people” and “difficult situations”
- Take control of the one person you can control - yourself
- Learn techniques for dealing with difficult behaviors

## Drug and Alcohol Awareness for Employees

- Understand the nature of substance abuse and dependence
- Explore the effects of drug and alcohol abuse in the workplace and on the family
- Know how to get help for your own drug or alcohol problem
- Know how to respond to drug and alcohol abuse among coworkers and others

## Drug and Alcohol Awareness for Managers

- Understand the problems associated with substance abuse in the workplace
- Learn the signs and symptoms of substance abuse
- Know your role and responsibilities
- Identify effective ways of managing impaired employees

## Effective Communication: Beyond the Basics

- Identify different approaches to communication
- Discuss the benefits of an assertive approach
- Learn skills to help you be a more engaging communicator
- Understand how to adjust your communication style to your situation

## Employee Orientation to the EAP

- Know more about your Employee Assistance Program (EAP)
- Find out who can use the EAP
- Learn about the wide range of EAP services and how they can help you
- Find out how to access the EAP

## Exceptional Customer Service

- Explore the meaning of exceptional customer service
- Learn how to make the customer's experience exceptional
- Discuss strategies for what to do when there's a problem

## Fitness Essentials

- Understand the benefits of exercise
- Learn the type and frequency of exercise that leads to health benefits
- Learn weight management techniques and healthy eating guidelines
- Identify barriers to success and ways to overcome them

## Holiday Stress: Putting “Happy” Back in the Holidays

- Identify the main sources of holiday stress
- Learn ways to manage holiday stress
- Develop a personal holiday self-care plan

## Less Is More: Simplifying Your Life

- Learn why we get caught in the trap of “too much”
- Discover the benefits of simplifying your life
- Discuss tips to get started and stick with simplifying

*30-minute seminars still use a full Employer Service Hour (ESH) per request*

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# 30-MINUTE SEMINARS

## Manager's Guide to the EAP

- Understand the benefits of the Employee Assistance Program (EAP)
- Learn how to use the EAP as a management tool
- Learn the steps to successfully refer troubled employees to the EAP

## Shift-Work Strategies

- Review the physical and social challenges of shift work
- Explore ideas to reduce the challenges and improve your well-being

## Staying Active

- Understand the importance of staying active
- Learn strategies for living an active lifestyle
- Set fitness goals and a path to achieving them

## Stress Management 101

- Learn what stress is, what causes it, and how you can better manage it
- Discover the elements of a healthy support system
- Build self-care, relaxation and self-management skills
- Develop a personal stress care plan

*30-minute seminars still use a full Employer Service Hour (ESH) per request*

**To coordinate a seminar, please call 1.800.562.5254 xt 302 or email [jcampo@schoolcare.org](mailto:jcampo@schoolcare.org)**



# MANAGEMENT TRAININGS

## **Help your managers perform at their best.**

From conflict to coaching. From getting employees back to work to strengthening the team, and everything in between. Your managers have a lot on their plates these days.

Cigna EAP has a variety of seminars to help your managers handle issues BIG and small to help keep your business running effectively.

To learn more about Management Trainings, contact your **Employer Service Coordinator**.

# MANAGEMENT TRAININGS

## Seminars for Managers, Supervisors and Human Resource Professionals

### After a Robbery - 1 hour

- Learn what to do during a robbery
- Understand how robbery affects the victims
- Identify “secondary victimization”
- Know how to take care of yourself after a robbery
- Know how to help coworkers who are victims of robbery

### Business Recovery after a Disaster - 1 hour

- Explore strategies for business recovery after disaster
- Learn ways to help employees struggling emotionally in the aftermath of a disaster
- Discuss ways to respond to employees whose productivity does not return to satisfactory levels
- Know how to use the EAP as a tool after a disaster

### DOT Drug and Alcohol Supervisory Training - 2 hours

*This seminar is intended only for companies who have purchased DOT/SAP services through Cigna EAP.*

- Understand 2001 Omnibus Transportation Employee Testing Act testing requirements and employer responsibilities
- Identify behavioral, physical, speech, performance and paraphernalia indicators of possible alcohol or drug use
- Discuss case studies and the decision process for making a reasonable-suspicion referral for drug/alcohol testing
- Learn ways to discuss the decision to make a reasonable suspicion referral with an employee
- Review how to make a DOT referral to your EAP

*This above training will meet DOT requirements for a supervisory drug and alcohol training. It is not a comprehensive training on DOT regulations. Trainings are not specific to a modal agency, nor are they state-specific.*

### Drug and Alcohol Awareness for Managers - 1 to 1.5 hours

- Understand the problems associated with substance abuse in the workplace
- Learn the signs and symptoms of substance abuse
- Discuss ways to respond to employee substance abuse
- Identify resources available to you to help employees

### Helping Employees Cope with Personal Loss and Major Life Change - 1 hour

- Understand the symptoms and impact of loss, grief and major life change on the employee and the workplace
- Explore stages of resolution of loss and grief
- Understand actions managers can take to help
- Build a list of resources to call on for help

### Leadership Communication - 1 hour

- Understand how communication relates to leadership goals
- Discuss elements that go into leadership communication
- Identify leadership approaches and associated communication styles
- Discover strategies and practical applications for effective leadership communication

### Manager's Guide: Critical Incidents in the Workplace - 1 to 1.5 hours

- Understand the basics of how humans respond to traumatic events
- Become familiar with Cigna protocols for providing critical incident response services
- Learn how you and your organization can best assist your employees to recover after a critical incident

# MANAGEMENT TRAININGS

## Seminars for Managers, Supervisors and Human Resource Professionals *(continued)*

### **Manager's Guide: Gender Transition in the Workplace – 1 to 1.5 hours**

- Learn terms commonly used to describe gender and sexual identity
- Understand core concepts of the transition from one gender to another
- Build competency needed to manage the workplace response
- Outline steps for managers to effectively support the transition
- Discuss the importance of management's role throughout the transition

### **Manager's Guide: Making a Management Referral – 1 hour**

- Learn how you can use the Employee Assistance Program (EAP) as a management tool
- Learn how a management consultation with an Employee Assistance Consultant (EAC) can help you in your role as a manager

### **Manager's Guide: Managing Workplace Conflict – 1 hour**

- Discuss the impact of conflict in the workplace
- Review common sources of conflict in work settings
- Understand the manager's role in conflict situations
- Learn techniques and processes for addressing and managing conflicts
- Develop strategies to reduce conflict going forward

### **Manager's Guide: Return-to-Work – 1 hour**

- Increase your awareness of the needs and challenges faced by employees returning to work after a leave of absence
- Learn how to help employees readjust after a leave
- Understand how to respond to employees returning from different types of leave

### **Manager's Guide: Sexual Harassment Awareness – 1 to 1.5 hours**

- Understand what constitutes sexual harassment
- Learn strategies to respond to sexual harassment
- Identify resources for support

### **Manager's Guide: Strengthening Your Team – 1 to 1.5 hours**

- Identify the components that make up effective teams
- Discover how managers can shape the strength of a team
- Explore the challenges of managing different work styles on a team
- Develop an action plan to strengthen your team

### **Manager's Guide: Supporting Employees after a Traumatic Event\*\* – 1 to 1.5 hours**

- Discuss the workplace impact of traumatic events
- Review factors that affect responses to a traumatic event
- Understand the range of normal physical, behavioral, emotional and cognitive reactions
- Learn how you and your organization can best assist employees in coping with their reactions

*\*\* Seminar can also be used as a preparedness training*

### **Manager's Guide: The Challenge of Organizational Change – 1 to 1.5 hours**

- Explore the process of change in a work setting
- Understand your role as a change leader
- Learn strategies to reduce stress and maintain productivity during change
- Review tips to maintain your own equilibrium

# MANAGEMENT TRAININGS

## Seminars for Managers, Supervisors and Human Resource Professionals *(continued)*

### **Manager's Guide: Violence in the Workplace – 1 to 1.5 hours**

- Understand the scope of workplace violence
- Review workplace violence prevention and preparedness strategies
- Learn how to identify and respond to warning signs of potential violence
- Explore ways to reduce risk and increase your sense of safety at work

### **Manager's Guide to Coaching in the Workplace – 1 hour**

- Understand the definition of coaching
- Identify situations where employees would benefit from coaching
- Learn the skills for effective coaching
- Discover a model for structuring coaching sessions

*\*\* This seminar does not constitute how-to training for coaching/mentoring*

### **Partner Violence in the Workplace: A Manager's Role – 1 hour**

- Recognize the impact of partner violence in the workplace
- Identify signs and symptoms of partner violence
- Understand the challenge and role of supervisors
- Understand the role EAP plays in supporting work-site interventions
- Clarify company resources and preventive strategies

### **Performance Management and Progressive Discipline – 1 to 1.5 hours**

- Learn how to get the best possible performance from your employees
- Know how to ask for behavior change and deal with any resistance encountered
- Know the steps of progressive discipline
- Know how the EAP can help you with the performance management and progressive discipline processes

### **Stress Management for Managers – 1 hour**

- Recognize the signs and causes of stress in the workplace
- Learn ways to manage stress at work
- Understand a manager's role in stress management
- Discuss how managers can help manage workplace stress

### **Suicide Awareness for Managers – 1 hour**

- Review facts about suicide
- Learn common myths vs. facts about suicide
- Explore suicide and its impact on the workplace
- Review suicide risk factors and warning signs
- Know the steps a manager can take when someone is a potential suicide risk
- Learn ways to talk to a suicidal employee

# MANAGEMENT TRAININGS

## **Seminars for Managers, Supervisors and Human Resource Professionals** *(continued)*

### **Talking to Employees About Sensitive Subjects - 1 hour**

- Define sensitive subjects
- Review how problem behavior is maintained
- Identify common “detours” from solutions
- Learn guidelines for talking to employees about sensitive subjects in a respectful manner that is likely to result in change

### **Today’s Economy: Strategies for Managers and Supervisors - 1 hour**

- Understand the impact of the current economy on individuals and the workplace
- Learn ideas for managing the impact and supporting employees through the challenges
- Become familiar with stress management techniques for uncertain times