



HOT TOPICS: District Health Insurance

May 5, 2025

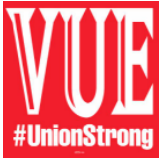
The recent email from the district informing employees of the potential change in health insurance providers has caused quite a bit of confusion, frustration, and fear. I am sharing the facts and considerations that you need to have so that you can be fully informed should the members of the school board elect to engage in a contract with Curative.

First, I know that the information was not shared in a way that builds confidence. It is scary to think about changing plans and the potential ripple effects of moving to a new company. However, your union was involved in the procurement process and had members from the instructional and support units doing the work to represent your interests. We know health insurance premiums, copays, deductibles, and out of pocket max costs continue to rise. We cannot continue to watch this happen without seeking an affordable alternative. This proposed plan may not meet all our needs, but it is a step in a different direction that will result in cost savings for individuals. Information about the Curative plan is provided below:

- Zero cost for visits to doctors, specialists, and other providers
- Zero cost for deductibles
- Zero cost for prescriptions (large formulary)
- Large Pharmacy network (Publix or Curative Pharmacy offering at home delivery)
- Zero out of pocket costs for other services (imaging, screenings, etc.)
- Zero cost employee only premium plan
- Access to a national network of providers (check out the network [here](#))
- Curative Zero Card – pay the cash price for services to a provider not currently in the Curative network. Curative will then work to bring that provider into the network.
- Care Navigator – individual health care concierge to assist members in making appointments and connecting with resources

The most common concern that we have received is changing doctors. The only obstacle to keeping your doctor is currently if they are an employee of Florida Health Care. Right now, FHCP is not willing to work with Curative to allow access to their staff doctors. However, there may still be a way that you can keep your FHCP doctor, should they change their thinking. The district offers a Flexible Spending Account (FSA) you can elect to deposit money into this account from your paycheck. You can potentially use this FSA card at your FHCP doctor should they allow the doctors to accept cash pay for services. This is a longshot and not the preferred way to do business, but it is an option.

At the end of the day this is what is important, we can no longer be held hostage by FHCP and expected to absorb the inflated cost of premium renewals, increased copays, and deductibles.



We must look at affordable options and think deeply about how to lower costs but keep a high-quality health plan. Our first and only priority is you. Our members drive every decision that we make as a union. The increased costs of health insurance were identified by 83% of respondents in our Mid-Year Member Survey as a major concern. We are always working to make improvements for our members.

Please take the time to look through the documents and offers that the proposal to move to Curative brings to the table. You can learn more about Curative [here](#).

If you have any questions, please contact the VUE office.

In Solidarity,

Elizabeth