

APRIL 29, 2013



ESS ONLINE OPEN ENROLLMENT JUST AROUND THE CORNER!

This year's Open Enrollment runs from Tuesday, May 14 through Monday, June 10, and will once again be completed online via ESS. If you need assistance, please review the instructions located on the Open Enrollment link on the Human Resources website.

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DON'T LOSE OUT ON *YOUR* MONEY!

If you are participating in GAP or a Flexible Spending Account (FSA) through American Fidelity, you may be eligible for reimbursements that you are not even aware of. By creating an online account you can check on the status of your \$\$ at any time. Or you can contact American Fidelity at 775-829-1313 to make sure you're not losing out!

And filing claims just got easier! You can now file FSA claims electronically through American Fidelity's website, *and* upload receipts to quickly substantiate Flex Debit Card swipes. Ready to give it a try? Login or signup to get access to this great benefit! www.afadvantage.com.

**"The future depends on what we do
in the present."**

- Mahatma Gandhi

DID YOU KNOW WASHOE COUNTY OFFERS AND CONTRIBUTES TO A HEALTH SAVINGS ACCOUNT?

In FY 12/13, Washoe County introduced a High Deductible Health Plan (HDHP) – a voluntary, third plan addition to employees’ choice of health plans. The HDHP is coupled with a Health Savings Account (HSA) to which employees’ can contribute pre-tax dollars. In addition, Washoe County currently contributes one half of the \$2,500 calendar year deductible to your HSA!

Some benefits of the HDHP/HSA are:

- ✓ Lower monthly dependent premiums
- ✓ Opportunity to save pre-tax dollars
- ✓ Annual contribution of \$1,250 by Washoe County

If you think the HDHP/HSA might be right for you, or just want to learn more about how this new plan works, educational sessions for interested employees will be held during the month of May. Specific dates and locations will be announced on the Flipside and the HR website soon.

BE INFORMED— KNOW BEFORE YOU GO!

Every year, there are participants on the County’s health insurance plans who pay unexpected and unnecessary out-of-pocket costs simply because they didn’t take the time to confirm their benefit before they moved forward with a procedure or medical appointment.

Please make sure you understand which doctors and facilities are on your preferred provider network. Using a non-preferred provider can make a big difference to your wallet. For example, if you are on the HMO and elect to see a non-preferred provider, you are responsible for 100% of those costs. If you are on the PPO and elect to see a non-preferred provider, please contact CDS Group Health to find out exactly how much your plan will pay and how much will come out of your pocket.

**Please take the time to educate yourself
and protect your wallet!**

(HMO) - Hometown Health Customer Service 775-982-3232
(PPO & HDHP) - CDS Group Health Customer Service 775-352-6900

ESS UPDATE

The new ESS “Life and Work Events” project is almost complete! This technology will allow you to update changes to dependents, marital status, beneficiaries, etc. without having to complete a paper Enrollment Change Form.

This will be rolling out shortly after Open Enrollment, so keep watching for more information and training opportunities.



Don’t have access to a PC? Human Resources now has a dedicated PC in their lobby which you can use for ESS Open Enrollment certification or the new Life and Work Events.

AMERICAN FIDELITY GAP PLAN

If you are on the HMO plan, you *automatically* have coverage through AF's GAP Plan. What does this mean for you?

- Up to \$25 reimbursement for office visits, max of \$125 per family
- Up to \$200 reimbursement for out-patient benefits per family
- Up to \$1,000 reimbursement for hospital inpatient copayment per family

HMO participants may purchase GAP coverage for your dependents by meeting with an American Fidelity representative during Open Enrollment. Those departmental meeting dates will be posted on the Flipside by mid-May.

<http://eww/>



IMPORTANT FSA AND HSA DEBIT CARD NEWS



Starting April 1, 2013, a PIN option is being added to our Flexible Spending Account (FSA) and Health Savings Account (HSA) debit cards.

Merchants will have two options for processing debit cards:

- A signature network which will allow your card to be run as a credit transaction, or
- A PIN network, which will prompt you to enter a PIN.

You are not required to obtain a PIN, but if you wish to do so, please log on to American Fidelity's Online Service Center at www.americanfidelity.com or contact their customer service team at 800-325-0654.

To learn more, please visit: www.americanfidelity.com/debitcardpin

WANT TO KNOW MORE ABOUT DEFERRED COMPENSATION ?

Washoe County offers two Deferred Compensation Plans: a 457(b) with a Roth option and a 401(a) through Mass Mutual Financial Group (formerly The Hartford).

- ⇒ To expedite the paperwork for the purchase of PERS service credits, Plan Sponsor signatures (Human Resources) will no longer be required.
- ⇒ In an effort to keep you better informed, Agendas and Minutes for the Deferred Compensation Committee public meetings are now posted to the Human Resources website <http://www.washoecounty.us/humanresources/benefits/retirement.htm#Defcomp>

To learn more about enrolling in one of these tax advantageous plans, please contact the local representative, Sharon Brannon, at 775-225-2464.



LAST CHANCE TO PURCHASE GROUP LONG-TERM CARE INSURANCE

Group Long-Term Care (GLTC) Insurance through Western Insurance Specialties will no longer be offered to Washoe County employees after June 30, 2013. However, all employees (and families) who are currently enrolled are protected and may continue with their policy, with premiums remaining on Payroll Deduction.

Regrettably, this program is coming to a close as the Carrier, Prudential, has announced they have made the difficult decision to discontinue marketing their GLTC insurance products. *Their announcement adds to the growing number of Insurance Carriers going in this same direction.*

The good news is that they **will accept applications from Washoe County employees and their family members if received by June 30, 2013.** Prudential offers the same commitment mentioned above, to those whose applications are approved through medical underwriting.

If you've been thinking about Long Term Care insurance for yourself or family members, NOW is the time to review this Washoe County customized plan. This insurance can help cover the cost of assistance in performing certain everyday activities that we may routinely take for granted.

To learn more about Prudential's GLTC program, call **1-800-732-0416**. Rates and more information can also be found on the customized website at www.prudential.com/gltcweb. **Group name: washoecounty Access code: wcnvgltc**

CATAMARAN UPDATE

For those of you participating in Catamaran's (formerly Catalyst Rx) mail order program, you may have experienced some difficulties in their transition from Walgreen's to their own Home Delivery Program last December.

Please be assured Catamaran has heard your complaints loud and clear and they have implemented many process improvement changes to ensure smooth sailing from here on out.

Indeed, if you were negatively impacted by the Home Delivery Program transition, you should have received a formal letter of apology from Catamaran by now.

Still having issues with your mail order Rx? Please call Customer Service at 888-869-4600.



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