

# BENEFITS

OCTOBER 1, 2014

## INSIDE THIS ISSUE

**LIFE WORK EVENT DEADLINES** .....1

**PRE-AUTHORIZATION REMINDER** .....1

**PREVENTIVE CARE RECAP** .....2

**FALL HEALTH FAIR** ..2

**TREAT YOURSELF TO SAVINGS** .....3

**EMPLOYEE RE-SOURCE PROGRAM** .3

**RX HELP FOR PPO PARTICIPANTS** .....4

**HEALTH TIPS** .....4

## Don't Miss the Deadline!

Employees may add or drop dependents outside of Open Enrollment in the case of a “qualifying” life and work event. Life and work events include the following:

- Divorce/Annulment/Dissolution of Domestic Partnership
- Dependent Obtains Employer Provided Insurance
- Dependent Obtains Medicare/Medicaid
- Birth
- Adoption
- Permanent Legal Guardian
- Dependent Loses Employer Provided Insurance
- Marriage



Employee must submit the Life and Work Event Request through the Employee Self-Serve (ESS) and provide adequate documentation to support the request. Once approved they will receive an email informing them their request is approved and they then need to complete the final step of adding or dropping dependent from their insurance. Employees have **31 days** from the date of the event to complete the action.

### Pre-Authorization on Washoe County Health Plans



It is the **Employee's or Covered Person's responsibility** to make certain that prior authorization is completed prior to certain services. Such services may include a planned hospital admit, surgery, or a specific type of treatment. In order to minimize the risk of reduced benefits, an Employee should contact their health plan to make certain that the facility or attending Physician has initiated the necessary processes.

*Prior authorization means the plan determination of medical necessity and benefit coverage prior to the services being rendered. Employees should refer to their plan-specific summary of benefits for services that require prior authorization or contact their health plan by the number on their insurance card.*

Catch on fire with enthusiasm and people will come for miles to watch you burn. John Wesley



## Preventive Care Recap



All Washoe County Health Plans provide 100% paid preventative/wellness benefit. The Preventative Benefit includes:

- Physical Exam
- Well Baby/Child Visits
- Mammogram
- Prostate Specific Antigen (PSA lab test)
- Immunizations and Age Appropriate Screening Tests
- Pelvic Exam and Pap Smear
- HPV Testing
- Colorectal Screening

Preventative benefits are healthcare services that are not provided as a result of illness, injury or congenital defect. Any test or procedure done that is related to a known or present condition may not be subject to this benefit and will be processed accordingly.

### CHECK YOUR VITALS AT THE



### FALL HEALTH FAIR

Thursday, November 13  
from 7:30 am to 11:30 am  
Mills B Lane Justice Center,  
1 So. Sierra Street,  
3<sup>rd</sup> floor Training Room

### Fall Health Fair

Tuesday, October 21 from 7:00  
am to 12:00 pm

9<sup>th</sup> and Wells, Administration  
Complex - Central Conference  
Room (next to Tropic Hut Café)

Watch your email for additional  
information about the health fairs.





## TREAT YOURSELF TO SAVINGS

### National Save for Retirement Week 10/ 19 – 25/ 2014

Washoe County is pleased to participate in National Save for Retirement Week, an event calling on all employees to take full advantage of their employer retirement plans. It is also the perfect time to consider whether you will have enough set aside when you retire to live comfortably. If you haven't started, begin now. If you are contributing, see how well you are doing toward meeting your goals.

Learn about our retirement savings program and how you can take advantage of an important building block to meet your dreams after you leave employment. We will be holding informational meetings covering retirement savings planning from growth to preservation of capital.

You will learn about the Traditional Pre-Tax 457 Plan and Roth After-Tax 457 Plan and Participation Benefits; 50+ Catch-up/Pre-Retirement Catch-up Provisions; Final Paycheck Contributions Benefits; and Retirement Income including Account Distribution Options. Meeting times and location are posted on the Flipside <http://ewwl/>.



## Employee Resource Program

ACI Specialty Benefits provides professional and confidential services to help employees and family members address a variety of personal, family, life and work-related issues.

The **Resources** available include financial consultation, legal assistance, child care and elder care referrals, online wellness center and more! We will have several re-orientation meetings with our account representative, **Sandy Glashaw** on **Tuesday, October 14** and **Wednesday, October 15**. Details will be sent via email and posted on the Flipside.





## Rx HELP for PPO Participants

Are you on regular maintenance medications? Do you want to save money and use mail order or compare the cost of similar drugs for savings opportunity?

You can set up an account with CVS/Caremark to discover savings opportunities, view your prescription history and learn about medications.

Getting started is easy at [www.caremark.com](http://www.caremark.com)



Have your health insurance card handy as you will need your prescription benefit ID number.

Detailed instructions on getting started are posted on the Flipside at: <http://eww/>

### Health Tips

#### Rub Your Temples

Tame tension headaches by rubbing peppermint oil, Tiger Balm, or white flower oil into your temples. All three remedies contain menthol, which has analgesic properties.

#### Sniff Rosemary

According to research, sniffing Rosemary may increase alertness and improve memory. To stay sharp, try smelling fresh rosemary or inhaling the scent of rosemary essential oil before a test or meeting.

#### Eat Bananas

People whose diets are rich in potassium may be less prone to high blood pressure. Besides reducing sodium and taking other heart-healthy steps, eat potassium-packed picks such as bananas, cantaloupe, and oranges.

#### Watch Your Carbs

Trying to reduce belly fat? Pay attention to your carbohydrate intake and avoid artificial sweeteners. Sugary snacks and other refined carbs spike blood sugar and cause pounds to settle in your midsection. Choose whole grains, beans, and vegetables instead.

*(From wholeliving.com)*



"It's normal for a man your age to have chest pains when he drips hot, melted pizza cheese on his shirt."



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