

BENEFITS QUARTERLY

OCTOBER 1, 2013

INSIDE THIS ISSUE

HEALTH FAIR 1

OPEN ENROLLMENT
LIFE INSURANCE 1

NATIONAL SAVE FOR
RETIREMENT WEEK .. 2

NEW PHARMACY BEN-
EFITS PROVIDERS ... 2


INTRODUCING
TRUHEARING HEAR-
ING AID PROGRAM.. 3


HMO GAP PLAN 3

HEALTH TIPS 4

2013 Washoe County Health Fairs

The 2013 Health Fair is scheduled for:

 Tuesday, November 5 from 7:00 am to 11:00 am at the 9th and Wells, Administration Complex – Health Department Auditoriums

 Thursday, November 7 from 7:30 am to 10:30 am at the Mills B Lane Justice Center 1 S. Sierra Street, 3rd floor DA Training Room

More information will be available in mid-October.



Open Enrollment Western Supplemental Life Insurance Program

Western Insurance Specialties is conducting a special open enrollment from October 1 through October 31, 2013 for employees to add supplemental life insurance. The plan has also been amended to add domestic partners. Employees can purchase voluntary life insurance for themselves, spouse, domestic partners and/or dependent children. If you have not received your quote via interoffice mail, please contact Western at 775-826-2333. Go to the Flipside for more information <http://eww/>

“The superior man is modest in his speech, but exceeds in his actions.” Confucious

NATIONAL SAVE FOR RETIREMENT WEEK 10/20-26/2013

Urgent Message from Your Future: Save Today for Tomorrow



Washoe County is pleased to participate in the National Save for Retirement Week, a national event calling on all employees to take full advantage of their employer retirement plans. We will be holding informational meetings .

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 and Final Paycheck Contributions Benefits and; Retirement Income including account distribution options. Meeting times and location are posted on the Flipside <http://www.washoecounty.us/humanresources> and HR website under Quick Links: <http://www.washoecounty.us/humanresources>**

New Pharmacy Benefit Providers

Hometown Health Changing Pharmacy Provider November 1

MedImpact is the new prescription program provider for both retail and mail order **effective November 1st** for all Hometown Health participants. Member letters with specific detail have been sent regarding this change and new ID cards will be provided.



MedImpact is the nation's largest independent private-owned Prescription Benefit Manager, servicing 27 million nationwide, with a network of 64,000 pharmacies, including major chains and independent pharmacies.

PPO And HDHP New Prescription Drug Program Provider

We are pleased to announce that we will have a new prescription drug program provider for the Self-funded PPO and High Deductible Health Plan (HDHP) **effective January 1, 2014.**

CVS-Caremark is replacing our current provider, Catamaran. The current contract expires at the end of the year and, through an extensive Request for Proposal (RFP) process facilitated through our membership with the Nevada Business Group on Health, we selected the new provider of our Pharmacy Benefit Management services. Other public sector and private sector employers in the coalition voted unanimously to select CVS-Caremark based on improved services and on projected cost savings per employer of 13-15%.



Employee communication on the prescription drug provider change will be sent soon regarding the January 1st transition. We hope to keep the disruption to a minimum and will provide you more information on enhanced services in coming months.



TruHearing Hearing Aid Discount Program

Like vision loss, hearing loss can have a huge impact on workplace productivity and overall quality of life. In fact, the largest hearing impaired group in the United States is comprised of those under the age of 65 - many of who are still in the workforce leading active lives.

All health plan eligible employees have vision services provided by Vision Service Plan (VSP). TruHearing is making hearing aids affordable for all VSP members by providing free enrollment (\$108 value) in the TruHearing MemberPlus Program. Members can add their covered dependents and other family members to enjoy the same great savings.

For more information go to vsp.truhearing.com or call TruHearing at 877-396-7194. Contact HR Benefits if you want to receive an informational flyer.

DID YOU KNOW?

30 Million Americans need hearing aids

And yet, 70% don't have hearing aids because they can't afford them.



TRIVIA AND FACTS

- ⇒ On average, women say 7,000 words per day. Men speak just over 2,000.
- ⇒ Snakes don't have ears, their tongues are sensitive to sound vibrations.
- ⇒ The eye of a human can distinguish between 500 shades of gray.
- ⇒ The brain only takes up about 2 percent of our total body weight, but uses 20% of our body's energy.
- ⇒ A cough releases an explosive charge of air that moves at speeds up to 60mph. A sneeze can exceed speeds of 100mph.

HMO PARTICIPANTS - DON'T FORGET ABOUT THE GAP PLAN

The GAP Plan is administered by American Fidelity Insurance who also administers our Flexible Spending Program. The GAP Plan works with our HMO Plan and is provided only to HMO participants. Current participants can purchase GAP insurance for their covered dependents at health plan open enrollment if they do not have it already.

(continued page 4)



HMO GAP PLAN (continued from page 3)



The following out-of-pocket expenses are covered by this supplemental benefit program:

Maximum In-Hospital Benefit:

- Up to \$1,000 per hospital confinement

Maximum Out-Patient Benefit:

- Treatment in a hospital emergency room
- Out-patient surgery in a hospital out-patient facility or free-standing out-patient surgery center
- Diagnostic testing in a hospital out-patient facility or MRI facility
- Up to \$200 for treatment of the same or related conditions unless separated by a period of 90 consecutive days (then a new out-patient benefit will be payable)

Physician Out-Patient Treatment Benefit:

- Treatment in a hospital out-patient clinic, free-standing emergency care clinic or physician's office
- Up to \$25 per treatment; \$125 maximum per family per calendar year (treatment for an illness or injury)

For more information on tips for submitting for reimbursement go to the website at:

http://www.washoecounty.us/repository/files/13/GAP%20Plan_HMO%20Participants_11.pdf

or contact Health Benefits at 328-2079.

HEALTH TIPS

- * Laughing lowers levels of stress hormones and strengthens the immune system.
- * The benefits of exercise are more than just for weight management. Exercise also combats stress, promotes better sleep and activates the immune system.
- * Research has shown that when people exercise by walking, they walk 30% longer if they walk to music.
- * Americans eat 18% more vegetables today than they did in 1970. But only a reported 11% of us eat the USDA recommended daily allowance.

(TIPS PROVIDED BY ISPA HEALTH STUDIO)

Green Tip: For a natural cleaning solution around the house, mix:
 1/2 cup vinegar
 1/2 cup rubbing alcohol
 24oz. water

Use in a spray bottle for cleaning bathrooms, kitchens, etc.

Laugh of the Day: A man was telling his neighbor, "I just bought a new hearing aid. It cost me four thousand dollars, but it is state of the art. It's perfect." "Really," answered the neighbor. "What kind is it?" "Twelve thirty."



The Health Benefits Team:

Sue Sabourin
Benefits Manager

ssabourin@washoecounty.us

Kristie Harmon
Benefits Specialist

kharmon@washoecounty.us