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**HEALTH PLAN OPEN ENROLLMENT COMING SOON**

This year’s OPEN ENROLLMENT runs from **Wednesday, May 14 through Wednesday June 11** and all changes will be effective July 1, 2014. Employees will have the opportunity to make any changes to their health plan online via ESS. All employees will be required to certify their benefits even if they are *not* making any changes.

More information will be coming soon. Remember it will all be posted on the Human Resources website at: <http://www.washoecounty.us/humanresources/benefits/health/medical.htm>



**“USE-OR-LOSE” RULE CHANGE FOR FLEXIBLE SPENDING ACCOUNTS**

Last year the U.S. Treasury Department announced it would be relaxing a rule requiring account holders to “use-or-lose” funds in their accounts by the end of the plan year. Washoe County’s current plan year ends June 30, 2014.

Employers can offer one of three options:

1. A **grace period** (70 days following the plan year that allows participants an opportunity to incur expenses to offset any remaining balance in their Health FSA),
2. A **rollover** of up to \$500 each plan year,
3. **Not offer a grace period or a rollover.**

We evaluated participant usage and balance at the end of the plan year and determined that keeping the grace period was most advantageous for employees participating in the flexible spending accounts. Health flexible spending accounts (or FSAs) are a handy way for workers to use pre-tax dollars to pay for certain medical expenses, such as doctor’s fees and prescription drug costs.

If you are thinking about participating in a FSA (pre-tax account for Dependent Day Care and/or Unreimbursed Medical expenses), we encourage you to meet with American Fidelity during health plan open enrollment. Meeting schedules will be posted on the Human Resources website and with your department HR Rep.

## DEFERRED COMPENSATION NEWS

We are introducing a new EZ Enrollment form this month. The form will enable employees who are not participating in the 457 Deferred Compensation plan the ability to enroll without meeting with a MassMutual Account Representative thus getting them started in their retirement savings plan sooner. The new

form will enable employees to enroll and go into an age-based portfolio model and start saving right away. For more information on the MassMutual Deferred Compensation Plans go to:

<http://www.washoecounty.us/humanresources/benefits/retirement.htm>

Employees who wish to personalize their retirement savings should contact a MassMutual Account Representative prior to enrollment for options. You can reach our local account representative at:

Anita Westfield

1 855-553-2177 ext. 1



### CHECK YOUR VITALS AT THE



### SUMMER HEALTH FAIR

ARC Health and Wellness will be the new provider for the Washoe County Health Fairs in 2014.

The first health fair will be on **Tuesday, July 15<sup>th</sup>**. We have two additional health fairs scheduled at the Administrative Complex on October 21<sup>st</sup> and at Mills Lane Justice Center on November 13<sup>th</sup>.

We are also making arrangements for 2 mobile units to go to other County locations such as Longley Lane in October or November.

More information on the July Health Fair will be communicated in early June.

### Interesting Physical Health Facts

- ⇒ A hot, steamy shower can unblock a stuffy nose and help relieve symptoms of many illnesses.
- ⇒ Yawns are contagious in not only humans, but certain animals as well.
- ⇒ Playing board games and reading is good for you. They help preserve your memory and improve brain functions.
- ⇒ Sleep is more important than eating. A person will actually die from lack of sleep before they will die from starvation.
- ⇒ There are at least six universal facial expressions: happiness, sadness, disgust, fear, anger and surprise.
- ⇒ Eating a meal with strong aromas will cause you to get fuller faster.
- ⇒ Reading in dim light will not damage your eyes.

**"Good health and good sense are two of life's greatest blessings." Publilius Syrus**

**DO YOU WANT TO SAVE MONEY FOR FUTURE HEALTHCARE COSTS?**

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 is increasing its contribution into individual HSAs from \$48.08 to \$67.31 bi-weekly (\$1750.00 annually). That is 70% 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
- Unused HSA money rolls over year to year
- Annual contribution of \$1,750 by Washoe County

If you think the HDHP/HSA might more about how this new plan ed employees will be held during locations will be announced on



be right for you, or just want to learn works, educational sessions for interest-the month of May. Specific dates and the Flipside and the HR website soon.

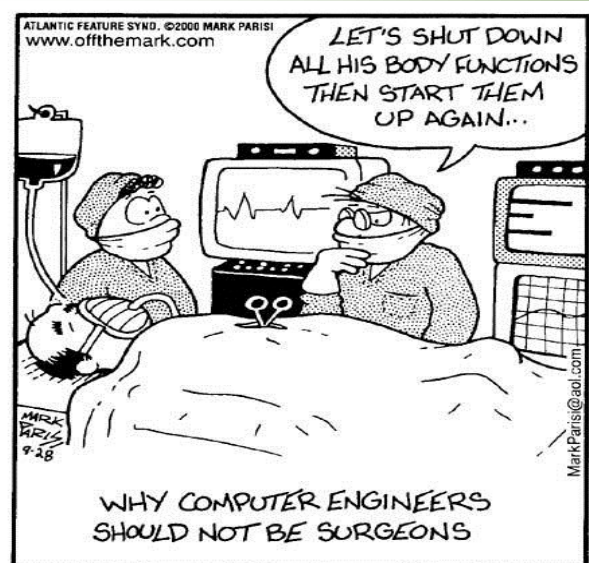
**UPDATE YOUR BENEFICIARY RECORDS**

The New Open Enrollment Period brings reminders of checking your health plan records and making sure you have the coverage you need. This is a good time to check your records and update beneficiary information. **Updating your beneficiary designations is something that should be reviewed annually.** Beneficiary forms are required for your PERS, MassMutual 457 and/or 401(a) deferred compensation plans, and any other supplemental benefit plans you may have through American Fidelity or Western Insurance Specialties. And don’t forget the final paycheck designation form (called **Beneficiary Designation**)!

It is also recommended that you review your beneficiary designations when any life status event occurs such as marriage, divorce, etc. When updating the necessary forms, please be sure to include the beneficiary’s full name, social security number if required and relationship to you. Providing this information can help expedite the claim process by making it easier to locate and verify beneficiaries. You can update the County provided life insurance in ESS through the life and work

events tab and you will find the forms on the HR website at:

<http://www.washoecounty.us/humanresources/>



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## DOES YOUR BACK HAVE YOU DOWN?

### BACK ON TRACK PROGRAM FOR PPO PARTICIPANTS

Did you know that several years ago Washoe County partnered with Specialty Health to provide employees in the PPO plans with a program designed to help you and your family members address issues related to the neck and back?

The Back On Track (Spine) Program is a VOLUNTARY PROGRAM that is designed to help you manage acute and chronic back and neck pain.

Interested in learning more?  
Back on Track (spine) Program

Call Specialty Health's 24/7  
hotline at 888-784-7960.

[www.specialtyhealth.com](http://www.specialtyhealth.com)



## 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 outpatient 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.

*The Health  
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