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## HEALTH PLAN OPEN ENROLLMENT

This year Open Enrollment will run from Tuesday, May 14 through Monday, June 10, with a July 1, 2013 effective date for all changes.

### Watch your mailbox!

FY 13/14 Open Enrollment letters will be mailed out the week of May 13th and will include information on rates and plan design changes.



Open Enrollment is the perfect opportunity to review how much you're paying for your insurance. Check out the examples on page 2 to see just how much money you could start saving now!

A Retiree Open Enrollment Meeting at the Administration Complex in the BCC Chambers is scheduled for:

- **May 23 (9:00—11:00)**

Although all vendors will be in attendance at this meeting, Senior Care Plus will make presentations at 9:30 and 10:15.

A separate Senior Care Plus Meeting (no other vendors will be in attendance) has also been scheduled for:

- **May 30 (9:00—11:00)**

This meeting will be held in the Central Conference Room, located in Building C, Room C110 in the Administration Complex.

This is a great opportunity to hear more about our Medicare Advantage Plan and we encourage all retirees to attend.

**WANT TO SAVE SOME BENJAMINS?**  
**Check out the great rates through our Medicare Advantage Plan!**

Here are two examples of how Medicare retirees could reduce their health insurance costs by considering a change from the regular HMO or PPO plans to the County-sponsored Medicare Advantage Plan through Senior Care Plus (premiums shown are current FY 13/14 rates):



**Example #1 (HMO participant)**

John Smith retired from the County with 15 years, so he pays only 25% of his retiree health insurance costs. He also covers his wife on his plan and pays 100% of her premium. Both are enrolled in Medicare A and B. His monthly cost for medical insurance is:

Monthly HMO Retiree premium	\$440.09
Less the 75% paid by County	<u>\$330.07</u>
Retiree Portion	\$110.02
Dependent premium	<u>\$409.85</u>
<b>Total Monthly Cost</b>	<b>\$519.87</b>

If John and his spouse switched to the County-sponsored Medicare Advantage Plan through Senior Care Plus, his monthly cost would be:

Monthly HMO Retiree premium	\$100.31
Less the 75% paid by County	<u>\$75.23</u>
Retiree Portion	\$25.08
Dependent premium	<u>\$90.49</u>
<b>Total Monthly Cost</b>	<b>\$115.57</b>

**Annual Savings of \$4,851.60!**

For more information about saving premium dollars by changing to the Medicare Advantage Plan, please attend one of the Open Enrollment meetings highlighting Senior Care Plus in the Open Enrollment article on the cover page.

**Example #2 (PPO Participant)**

Jane Doe retired from the County with 20 years, so she pays 0% of her retiree health insurance costs, but she pays 100% of the cost of her spouse, whom she covers on her plan. They are both enrolled in Medicare A and B. Her monthly cost for medical insurance is:

Monthly PPO Retiree premium	\$498.82
Less the 100% paid by County	<u>\$498.82</u>
Retiree Portion	\$0
Dependent premium	<u>\$500.71</u>
<b>Total Monthly Cost</b>	<b>\$500.71</b>

If Jane and her spouse switched to the County-sponsored Medicare Advantage Plan through Senior Care Plus, her monthly cost would be:

Monthly HMO Retiree premium	\$100.31
Less the 100% paid by County	<u>\$100.31</u>
Retiree Portion	\$0
Dependent premium	<u>\$90.49</u>
<b>Total Monthly Cost</b>	<b>\$90.49</b>

**Annual Savings of \$4,922.64!**

## 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.



### INGREDIENTS

- 1¼ pounds lean ground turkey
- ½ pound 10% fat ground beef
- 2 egg whites
- 2/3 cup dry breadcrumbs
- 1 tablespoon white wine vinegar
- 3 cloves garlic, minced
- ¼ cup chopped scallions
- ¼ teaspoon kosher salt
- ¼ teaspoon freshly ground pepper
- ½ teaspoon ground cumin
- 1 teaspoon paprika
- ½ teaspoon dried oregano
- 1 cup shredded zucchini
- 1 cup salsa

Per serving: 181 calories, 4g fat, 10g carbohydrates, 25g protein, 2g fiber, 519mg sodium. Yield: 6 servings

### Featured Recipe:

## Mexican Meatloaf by Terry Golson

The salsa really perks up this meatloaf. You don't need fresh salsa; a high-quality jarred brand will work just fine. You can assemble a day ahead of time, then wrap it tightly and store in the fridge until you're ready to pop it in the oven for an hour before dinnertime.



### DIRECTIONS

- 1) Combine all the ingredients except the salsa. Using your hands, squeeze together almost as if kneading bread, until evenly mixed.
- 2) Divide into two portions. Place each in an 8 × 4-inch loaf pan. Up to this point, the meatloaves can be made up to 1 day ahead of time if wrapped tightly and stored in the refrigerator.
- 3) Preheat the oven to 350°F. Top the meatloaves with salsa. Bake for 50 minutes to 1 hour.

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## WASHOE COUNTY DEFERRED COMPENSATION

On January 1, 2013, Massachusetts Mutual Life Insurance Company purchased The Hartford's Retirement Plans Group business. No changes were made to business contacts, phone numbers or website, and all of our plan's features, including investment options, have remained the same.



MassMutual was founded in 1851, is a Fortune 500 company, ranked among the "World's Most Admired Companies" in the life and health insurance industry category, servicing retirement plans for more than 65 years.

Many of our retirees still have accounts with MassMutual. Washoe County has a dedicated, local representative, Sharon Brannon, who can be reached at 775-225-2464, or you can call the main Customer Call Center at 1-800-255-2464. You have options upon retirement that allow you to keep your funds in the plan for later retirement years, and you can discuss pay-out alternatives with the plan representative or your financial advisor.

In an effort to keep you better informed on the plan, Agendas and Minutes for the Deferred Compensation Committee public meetings are now posted to the Human Resources website: [www.washoecounty.us/humanresources/benefits/retirement.htm#Defcomp](http://www.washoecounty.us/humanresources/benefits/retirement.htm#Defcomp)

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