

HR News

Gunnison County

12/31/2016

2016 Edition, Volume 4



Let Patient Care help you with savings!

Call Patient Care at least 7 days before you schedule any elective health care test or procedure to receive **Transparency Services**. With Transparency Services, your advocate will research cost and quality for up to three providers and send you an easy-to-read report.

\$1,305 = Average savings per Transparency report

80% = Percentage of members who chose the lower cost when given options

Did you know...?

You can also use **Patient Care** for:

- Finding a primary care physician.
- Scheduling appointments. Have a lot of appointments to schedule? Call Patient Care and they will personally call your medical providers and schedule your appointments for you.
- Finding providers in your network, including specialists, eye doctors and dentists.
- Assisting your parents and in-laws. Patient Care is available to all your family including your parents and in-laws.

If you have used Patient Care services in the past or when you do in the future, we would definitely appreciate your feedback! Email your feedback to:

feedback@patientcare4u.com



Phone: 866-253-2273

Email: patientcare4u.com

EAP Online Seminar – Lighten up with Laughter!



Everybody needs a good laugh. Laughter can reduce stress and

tension, leaving you feeling relaxed. It is good for the immune system and stimulates your heart, lungs and muscles. Laughter draws people together and helps us to connect to one another. By laughing more, you can improve your emotional health, create an antidote for stress and reduce anger.

It may even help you live longer!

This Online Seminar is available to employees on demand starting Dec. 20th

Lighten Up With Laughter

Everybody needs a good laugh. Learn about the many benefits of laughter, and develop an action plan for improving humor in your life. Online seminars can be found on your home page, or you can search for them by title.

www.triadeap.com

USERNAME: gunnison

PASSWORD: county

877-679-1100



TRIAD

Employee Assistance Program



In this quarter's edition, HR News offers information on Patient Care Transparency Services, upcoming EAP Online Seminars, healthcare coverage and medical terms, changes to Labor Laws, the progress of the Worksite Wellness Committee and also additional updates and reminders. On page 4 you will see a list of Gunnison County benefit providers and benefit information under our "Benefits Buzz" section.

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Dates to Remember

Upcoming Pay Dates

Tuesday, January 31st, 2017
Tuesday, February 28th, 2017
Friday, March 31st, 2017

Upcoming Holidays

Monday, January 2nd: New Year's Day (Observed)
Monday, January 16th: Martin Luther King Jr.'s Birthday
Monday, February 20th: Washington's Birthday



HEALTH CARE COVERAGE AND MEDICAL TERMS

How You and Your Insurer Share Costs - Example

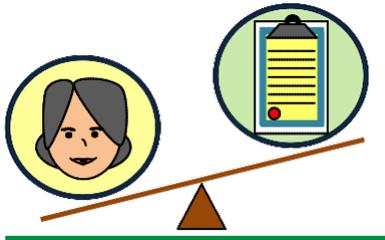
Jane's Plan Deductible: \$1,500

Co-insurance: 20%

Out-of-Pocket Limit: \$5,000

January 1st
Beginning of Coverage Period

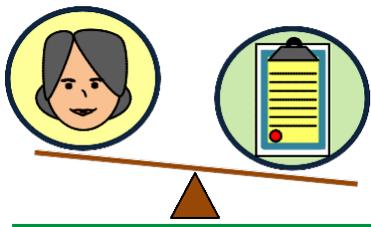
December 31st
End of Coverage Period



Jane pays 100%, Her plan pays 0%

Jane hasn't reached her \$1,500 deductible yet
Her plan doesn't pay any of the costs.

Office visit costs: \$125
Jane pays: \$125
Her plan pays: \$0

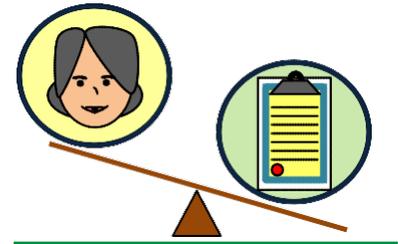


Jane pays 20%, Her plan pays 80%

Jane reaches her \$1,500 deductible, co-insurance begins

Jane has seen a doctor several times and paid \$1,500 in total. Her plan pays some of the costs for her next visit.

Office visit costs: \$75
Jane pays: 20% of \$75 = \$15
Her plan pays: 80% of \$75 = \$60



Jane pays 0%, Her plan pays 100%

Jane reaches her \$5,000 out-of-pocket limit

Jane has seen the doctor often and paid \$5,000 in total. Her plan pays the full cost of her covered health care services for the rest of the year.

Office visit costs: \$200
Jane pays: \$0
Her plan pays: \$200

Common Terms to Know and Understand

Co-insurance

Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the **allowed amount** for the service. You pay co-insurance *plus* any **deductibles** you owe. For example if the **health insurance** or **plan's** allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

Co-payment

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Deductible

The amount you owe for health care services your **health insurance** or **plan** covers before your health insurance or plan begins to pay. For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

In-network Co-insurance

The percent (for example, 20%) you pay of the **allowed amount** for covered health care services to **providers** who contract with your **health insurance** or **plan**. In-network co-insurance usually costs you less than **out-of-network co-insurance**.

In-network Co-payment

A fixed amount (for example, \$15) you pay for covered health care services to **providers** who contract with your **health insurance** or **plan**. In-network co-payments usually are less than **out-of-network co-payments**.

TRIAD Employee Assistance: Student Support

The U.S. Department of Education reports that 50% of college students drop-out or fail, 33% within the first year. "At its top levels, the American system of higher education may be the best in the world. Yet in terms of its core mission – turning teenagers into educated college graduates – much of the system is simply failing." David Leonhardt, New York Times – Colleges Are Failing In Graduation Rates, September 8, 2009. With a little help, many of these students could overcome these challenges, stay in school and move on to lead successful careers.

TRIAD can offer students and families with free resources, guidance and the support needed to better cope with everyday challenges and stay focused on academic success:

- Support to help balance student's priorities, no matter how they stack up.
- Counseling to receive guidance and help in navigating the rigors and challenges of being a student.
- Financial and Legal Assistance in order to concentrate on school, not financial and legal worries.



State Employment Law Updates for 2017



There have been two significant changes to Colorado employment laws for 2016 and 2017.

First, effective August 10, 2016, Colorado enacted the Colorado Pregnancy Accommodation Act. Under this Act, an employer must make reasonable accommodations for employees and applicants for conditions related to pregnancy or the physical recovery from childbirth. In addition, employers must provide employees with notice of their rights under this law both by providing a notice at hire and posting a notice in a conspicuous place.

Second, on November 8, 2016, Colorado voted to raise the minimum wage in the state after passage of Amendment 70. The hourly minimum wage will be raised to \$9.30 in 2017 and increase by steps each year to \$12.00 by 2020. Beginning in 2021, the minimum wage will be adjusted annually for cost of living increases, as measured by the Consumer Price Index used for Colorado.

In January you will notice the new State Employment Labor Law poster in the common area of your workplace which includes the updates mentioned above.



Verifications of Employment (VOE's)

If you are in the process of getting a loan or need a Verification of Employment for any reason, be sure to tell the lender/organization requesting the VOE that the request must be faxed to Human Resources at (970) 641-7618. The request should include an authorization to release information signed by you. Providing this information to your lender will expedite the process!

+ Worksite Wellness Committee

A quick update – The Worksite Wellness Committee met two times at the end of the year. We worked as a team to develop goals for the committee and plans for 2017. The New Year will be kicked off with some stress management resources and programs.

Please join us for the next committee meeting on **Thursday, February 9th from 11am – 12pm** in Health and Human Services. Following that meeting we will be meeting on the first Thursday of even months. All are welcome!

If you would like to be added to the email list or have any questions contact Emily Mirza, Worksite Wellness Coordinator, at 970-641-7663 or emirza@gunnisoncounty.org.



Stay healthy and well this holiday season!



2017 EAP Webinar Calendar

	Monthly Theme	Monthly Online Seminar	Description
January	MIND YOUR MONEY Ensuring your financial well-being.	Maintaining Personal and Fiscal Resiliency During Tough Economic Times. Available on demand starting JAN 17 th	Learn how to develop a "stress plan" to visualize a more positive financial future. Understand the process of prioritizing your needs and exploring the full extent of your assets.
February	IGNITE A SPARK Expanding your life through creativity.	Creativity 101 Available on demand starting FEB 21 st	Creativity is putting your imagination to work. It has produced the most extraordinary results in human culture" – Ken Robinson. Learn to tap into your creativity and apply it in all areas of your life.
March	ACCENTUATE THE POSITIVE Taking a more mindful approach.	Disrupting Negative Thoughts Up With Laughter Available on demand starting MARCH 21 st	It's not negative thoughts themselves that are the issue; rather, it's when we believe those negative thoughts. Learn how to gain control over negative thoughts and turn them into positive ones.

How to Contact Your Benefit Providers

CoreSource - Medical, Dental, Vision and Flexible Spending Account (FSA)
800.521.1555
www.coresource.com

Health Savings Account (HSA)
877.472.4200
www.mybenefitwallet.com

CVS/Caremark - Prescription Medications
866.818.6911
www.caremark.com

Patient Care – Advocacy Services
866.253.2273
<http://patientcare4u.com>

AFLAC - Supplemental Insurance
Amanda Flowers – Gunnison County Representative
970.209.6429
www.aflac.com

Lincoln Financial - Life Insurance and AD&D Insurance
800.487.1485
www.lfg.com

CCOERA – Retirement Programs
800.352.0313
www.ccoera.org

TRIAD EAP - Employee Assistance Program
877.679.1100
www.triadeap.com
User ID: gunnison
Password: county



Benefits Buzz



2017 Benefits Open Enrollment

Human Resources would like to thank everyone for participating in our 2017 Open Enrollment meetings and for returning your 2017 enrollment forms on time to HR. Please remember copies of the Summary of Benefits and Coverages for each of our health plans were mailed to you with your enrollment forms, as well as a Glossary of Terms. These documents can also be found online at: <http://www.gunnisoncounty.org/290/Medical-Insurance>

Health Savings Accounts (HSA)

New to the High Deductible Health Plan (HDHP) and HSA for 2017? If so, there is one more step which needs to be taken to activate your HSA through MyBenefitWallet (a Xerox Solution). Refer to the account set up information email Cheryl Seling sent on 12/15/2016 outlining what's next for those newly enrolled in the HDHP. Xerox Bank will be mailing you a Welcome Packet with more information on setting up your new HSA account. Employees new to the plan must set up an account before any money can be deposited into your HSA. Setting up your HSA can be done electronically, by paper with enrollment forms contained in your Welcome Packet, or via contacting the Xerox Bank Call Center @ (877) 472-4200.

Smoking Cessation

For any of you or your dependents interested, our health insurance plans do provide benefits for smoking cessation. Under the pharmacy plan, it does allow for cessation products including Chantix. Additionally, our plans allow for a visit to your primary care physician under the preventative care benefit for consultation on smoking cessation. After consulting with your primary care physician, you may be able to get a prescription for cessation products that can be filled under the plan's preventative care benefit without having to apply copays or deductibles.