

HR News

Gunnison County

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2016 Edition, Volume 2

What is Preventive Care?

Preventive care is a type of health care whose purpose is to shift the focus of health care from treating sickness to maintaining wellness and good health. Preventive care occurs before you feel sick or notice any symptoms and is designed to prevent or delay the onset of illness and disease. The U.S. Centers for Disease Control and Prevention (CDC) asserts that treatment for chronic diseases works best when they are detected early.

In its broadest definition, prevention includes a healthy lifestyle, exercise, diet and other similar efforts. Preventive care in a medical setting includes a variety of health care services, such as a physical examination, screenings, laboratory tests, counseling and immunizations. Regular health evaluations will help keep you healthy and prevent more serious problems later.

Fact: According to the CDC, 7 out of 10 Americans die each year from chronic diseases, many of which are preventable. When preventive care is used and illnesses and diseases are caught early enough, individuals can avoid or better control their health problems.

Pay less for medical expenses

Preventive care saves you money in two ways. First, preventive care helps lower the long-term cost of managing disease because it helps catch problems in the early stages when most diseases are more readily treatable. The cost of early treatment or diet or lifestyle changes is less than the cost of treating and managing a full-blown chronic disease or serious illness.

Second, many preventive services are now covered in full by insurance due to the Affordable Care Act (ACA), which means they are free for you if you have health insurance. The ACA requires certain preventive services to be covered with no cost-sharing—this means that for many preventive care services, you will not have to pay a deductible, copay, coinsurance or other out-of-pocket expenses.

Services such as *Annual Physicals, Mammograms, Adult & Child Immunizations, Tobacco Cessation and Pre-Natal Care* visits are covered at no cost to you! The U.S. Department of Health and Human Services has provided lists of preventive services that must be covered by most health insurance plans. Lists are available for adults, women and children, as covered services depend on age and gender.

Visit: www.hhs.gov/healthcare/facts/factsheets/2010/07/preventive-services-list.html for the full listing of covered preventive care services.



In this quarter's edition, HR News offers an explanation of what preventive care is. Preventive care is 100% covered by both health plans offered by Gunnison County and we encourage eligible employees to take advantage of this benefit.

On page 2 of our newsletter we have provided information about ColoradoCare Amendment 69, which will be on the Colorado ballot November 8, 2016.

Page 3 gives an update on Patient Care services as well as information on a new Wellness Survey that will be emailed to employees soon.

And finally, on page 4 you will see upcoming webinars offered by EAP, a list of all Gunnison County benefit providers and benefit information in our "Benefits Buzz" section.

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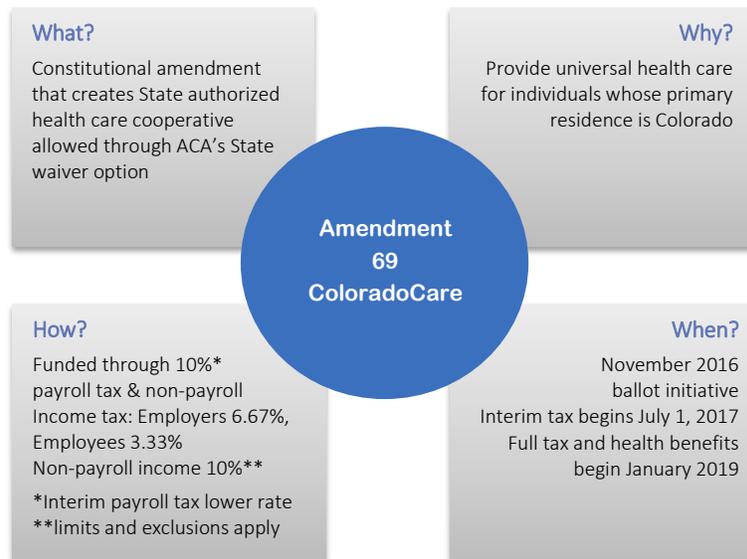
Dates to Remember

Upcoming Pay Dates:
July 29th
August 31st
September 30

Amendment 69/ColoradoCare Overview

The **Colorado State Health Care System Amendment**, also known as **Amendment 69**, will be on the November 8, 2016, ballot in Colorado. If it passes, Colorado will be the first state in the U.S to achieve universal health care.

- A **"yes"** vote is a vote in favor of creating ColoradoCare, a health care payment system designed to finance health care for Colorado residents partly through an approximately \$25 billion increase in state taxes.
- A **"no"** vote is a vote against creating ColoradoCare



Pros & Cons



Universal healthcare for all Colorado residents

No deductibles, No Provider Networks

Proponents indicate savings estimate of \$4.5B per year

Provides more state level control over ACA requirements

Replaces Medicaid, Medicare Advantage, Medicare Supplemental, ACA Employer & Individual Mandates, Colorado Exchange, Medical Portion of Worker's Compensation & Auto



Never been accomplished in any state

Estimated \$25B annual tax increase for employers and individuals. Doubles State budget

Limits individual choice, may impact access to care and quality of care

Eliminates jobs

Creates administrative burden for Colorado employers with employees residing in other states & for companies outside of the state who have employees in Colorado

Additional information is available from these primary sources:

- **Proponents:** www.coloradocareyes.com
- **Opponents:** www.coloradansforcoloradans.com
- **An official November 2016 ballot initiative, "Colorado Taxing Proposition Amendment 69"**



New car. New shoes. New MRI? *Shopping for health care made easy!*

Most Americans will actively shop for a vehicle, the right pair of shoes, home appliances and more. We compare prices, shop various dealerships and stores to look for the absolute best deal when making that special purchase. Simple concept, right? Shop around to save money.

Well for many, when it comes to health care, the idea of shopping around seems strange. But not for Gunnison County employees - thanks to Patient Care!

Did you know, over the course of six months, Gunnison County employees saved \$11,953 on their medical costs? By calling Patient Care and requesting a transparency report for planned

procedures, these employees not only saved money but also made informed decisions about their health care.

Most times when faced with a health care test or procedures, many people just have it performed at the doctor-recommended hospital; not knowing that an imaging or surgery center offers the same quality and service for a fraction of the cost!

Patient Care Advocates are experts in helping members shop for health care – and doing so is easy! Simply call Patient Care at 866-253-2273. You can also request assistance online at patientcare4u.com/help. An Advocate will chat with you about your upcoming procedure and ask if there are any specific

physicians or facilities you would like included in your report.

When you receive the report, the choice is yours - but by selecting a lower cost option, you can save money on your health care and help keep insurance premiums low for everyone at Gunnison County. After all, the more money a health plan saves, the better the renewal rate that employees like you and others at Gunnison County can receive at the policy renewal.

Continue saving in 2016 by calling your Patient Care Advocate! Treat your next planned health care test or procedure like you would your next car purchase – shop around!

About Patient Care

Patient Care is completely free and confidential. You can contact us at 866-253-2273 Monday-Friday from 6a.m. to 7p.m. and on Saturday from 7a.m. until 12p.m.

Got a smart phone? We have a smart site. Visit us at patientcare4u.com/pc4u or email us at assistance@patientcare4u.com

+ Workplace Wellness Survey

On July, 15th we will be emailing a survey to all county employees to learn about what you would like in a Worksite Wellness Program!

As a county, we are exploring the possibility of developing an employee worksite wellness program and would like to learn about your interests in health promotion and related activities to build a program that best supports the needs of our workplace.

- The survey will be voluntary and your answers will be kept **strictly anonymous**.
- If you complete the survey there will be a drawing to win \$25 gift cards.
- A hard copy version will be available in addition to the electronic version.

If you have any questions please contact Emily Mirza, Worksite Wellness Coordinator, at emirza@gunnisoncounty.org or 970-641-7663.

2016 EAP Webinar Calendar

| | Monthly Theme | Monthly Online Seminar | Description |
|-----------|---|--|---|
| July | GROUP EFFORT Family solutions for addiction. | Next Steps: Dealing With Addiction in a Loved One Available on demand starting JUL 19th | You've identified that your loved one has an addiction—what's next? Learn all about interventions, treatment options, and where to find help. |
| August | COLLABORATIVE CAREGIVING Working together for aging adults. | Changing Relationships: You and Your Aging Parent/Relative Available on demand starting AUG 16th | Learn how to access care options and communicate productively with aging adults who can no longer live independently. |
| September | LISTEN UP! Getting through to your child. | Effective Communication With Children Available on demand starting SEP 20th | Kids won't listen? Learn techniques that help you to communicate more effectively and to avoid communication styles that hamper conversation and increase conflict. |

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
Jeffrey Hawkins - Gunnison County Representative
816.289.4800
Amanda Flowers – Claims
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

Soon it will be time for Open Enrollment for Benefits for 2017. Human Resources is planning to have meetings in October or November of 2016. These meetings will give you an opportunity to learn about any changes to our benefits for 2017 and allow you to complete your enrollment forms for 2017. Attendance at the meetings is not mandatory, but for all benefit eligible employees, you must complete an enrollment form even if it is just to let us know that you are opting out of coverage. Please look for further communication from Human Resources with the complete dates and time in the next newsletter. We will also be communicating dates and times through email and by posting informational flyers in all County Departments.



Target Date Funds

Just a reminder that starting June 24, 2016 the CCOERA Pension Portfolios 1-5 were replaced with custom CCOERA Target Date Funds. Target Date Funds will provide participants with a more custom, dynamic, and age-based asset allocation strategy that will be effective both to and through your retirement years.

Maximum and Catch-up Contributions

Now is a good time to check on your 2016 voluntary 457 Deferred Compensation Plan contributions. The regular limit (for those under the age of 50) is \$18,000, and the Age 50+ limit is \$24,000 (\$18,000 + \$6,000 Catch-up amount). The same limits will be applied for both the before-tax (Traditional) and the after-tax (Roth) contributions to your CCOERA 457 Deferred Compensation Plan. However, if you split your contributions between the Traditional and Roth options, the amounts will be combined and must stay within the applicable limit. To view your account, please login to: <http://www.ccoera.org/>.

CCOERA forms can be found on the CCOERA website listed above or at the Gunnison County Website: <http://www.gunnisoncounty.org/267/Employee-Forms>

If you have questions or need additional information, contact our CCOERA representative, Mike Whalen at mwhalen@ccoera.org. He can also be reached at (303) 713-9400.