



State-Paid Life Insurance Increases to \$40,000

Thanks to the ongoing support from the General Assembly for benefits for the state workforce, in FY09 (July 1, 2008–June 30, 2009), the state-paid basic life insurance for all permanent, benefit-eligible employees will increase to a flat \$40,000 of coverage for all. The current coverage amount varied and was equivalent to one year's base salary for an employee, with a floor of \$33,000 and a ceiling of \$40,000 of coverage.

Be aware that the active-at-work provisions of the life insurance policy will be in effect regarding this increase. These provisions state that if you are incapable of active work because of sickness, injury or pregnancy on the *day before* the increase in coverage is to become effective (July 1, 2008), the increase will not become effective until the *day after* you complete one full day of active work.

Open Enrollment Changes Effective July 1, 2008

If you made any changes to your benefits during the recent FY09 Open Enrollment (which concluded May 16, 2008), remember that these changes will be effective on July 1, 2008. You can expect deductions for these FY09 benefits to be reflected in your July pay advice (for monthly employees, this will be your 7/31/08 advice; for bi-weekly employees, 7/3/08 and 7/18/08).

You can review your FY09 Open Enrollment selections in the online Benefit Administration System. Log in to the system using your username and password. On the home page, click on "FY09 Open Enrollment Benefit Summary" on the left side of the screen in the "My Benefits" section.

If you changed medical insurance during Open Enrollment, you should receive new medical insurance cards by the last week in June (note that Delta Dental does not provide insurance cards). If you have not received your new medical card by this time, please contact the insurance carrier/administrator directly.

- **Great-West Healthcare**—1.888.788.6326 (1.888.ST8.OFCO)
- **Kaiser Permanente**—303.338.3800/1.800.632.9700
- **San Luis Valley**—719.589.3696/1.800.475.8466

Updates & Reminders

- When contacting the insurance carriers and vendors (Kaiser, San Luis Valley HMO, Delta Dental and Standard Insurance) be sure to always identify yourself as a State of Colorado employee. This allows the customer service representative to refer to information regarding coverage and plans for the State's employees. *Note—The customer service line for Great-West Healthcare is dedicated exclusively for State of Colorado employees.*

REMINDER—For events such as **BIRTH** or **MARRIAGE** or when a spouse **GAINS** or **LOSES** benefits with their job, any change to your State benefits must be completed **within 31 days** of the event. Day One is the date of the event itself. If you miss this 31-day window, you'll have to wait until the next Open Enrollment to make your change.

Time to Quit Smoking



Health, Wellness & You

Each year in the U.S., 438,000 people die from tobacco-caused disease, making it the leading cause of preventable death in this country.¹ In Colorado, tobacco kills 4600 men and women each year.² Yet, quitting smoking can reduce the risk of coronary heart disease and stroke, as well as various kinds of cancer: lung, esophagus, throat, mouth, bladder, kidney and pancreas. And quitting will not only improve your life, but the lives of those around you.

There are excellent resources available if you are ready to quit smoking. All provide education and support and can give you the help you need in kicking the smoking habit. Review this list and decide what would be best in helping you to quit.

■ **Colorado QuitLine—1.800.QUIT.NOW (1.800.784.8669)**
www.coquitline.org

- Free and confidential help and support
- Quit coach to work with you and develop a personal quit plan
- Free month's supply of nicotine patches to help you quit (available to participants in the Colorado QuitLine program who are 18 and older)
- Free self-help guide with quit tools
- Available seven days a week in English, *en Español* and TTY (for the hearing-impaired)

■ **Great-West Healthcare (for employees enrolled in the self-funded, or "OA," medical options).** Resources available on mygreatwest.com—go to Employee Benefits Web site, www.colorado.gov/dpa/dhr/benefits, click on "FY09 Medical Insurance" and then click on your OA option. Look for the link to mygreatwest.com and log in with your username and password. Choose the "Wellness" tab and then choose "Quit Smoking" under "Health Resources." You can also call **1.888.788.6326** for more information.

- "Are You Ready to Quit Smoking?"—Interactive online tool to determine your readiness to quit.
- Strategies and skills for quitting
- Interactive calculators—Find these tools in the FAQ section
 - How much smoking costs you
 - How much smoking increases your risk of heart attack
 - How smoking affects your life span
 - Information on nicotine patches and how to use them

¹American Lung Association—www.lungusa.org

²American Lung Association of Colorado—www.alacolo.org



■ **Kaiser (for employees enrolled in Kaiser's plan)**

Resources available on kaiserpermanente.org—go to Employee Benefits Web site, www.colorado.gov/dpa/dhr/benefits, click on "FY09 Medical Insurance" and then click on the Kaiser HMO option. Look for the link to kaiserpermanente.org. At their site, click on the "Health & Wellness" tab and then click on "Live Healthy." Look for the "Quit Smoking" link. You can also call **303.338.3800/1.800.632.9700** for more information.

- "Are You Ready to Quit Smoking?"—Interactive online tool to determine your readiness to quit.
- Kaiser's "Breathe Easy" quit smoking, self-guided packet—call 303.614.1010, option 2 to request your packet
- Free classes and programs for Kaiser members (although refundable deposits are required). Class locations vary so contact Kaiser for specifics and registration information—303.614.1010.
 - Stop Smoking Basics—2-hour class of proven strategies to help you create a quit plan
 - Freedom from Cigarettes—8-session program that provides group support
 - Tobacco-Free Living—Provides information and encouragement by phone: 303.614.1020 (Also offered as a class at certain Kaiser facilities—contact Kaiser for details.)
 - Create a personalized plan for quitting with Kaiser's Health-Media Breathe™ Web-based program—free for Kaiser members, but must log in with user ID and password. Also available *en Español*.
- Smoking cessation medications
 - 4-week supply of nicotine patches or gum for \$15 co-pay
 - Bupropion SR (aka Zyban) by prescription for \$10 generic drug co-pay

■ **FSA's & HSA's**

If you have a healthcare flexible spending account (FSA) or a health savings account (HSA), know that the costs of both prescription and over-the-counter smoking cessation medications are eligible expenses for both accounts.

If you smoke, it's very likely that you have considered quitting in the past or want to quit in the near future. Why not take advantage of these resources and quit now?

Open Enrollment Changes for State DC Plan Effective July 1, 2008

During the recently completed Open Enrollment for the FY09 Plan Year, employees enrolled in the State Defined Contribution (State DC) basic retirement plan were eligible to change the companies that manage their retirement investments (either Great-West Retirement Services, the Hartford, or ICMA-RC).

If you are one of the State DC participants who changed providers during Open Enrollment, your new provider will take effect on July 1, 2008. If you have questions about the State DC Plan and Open Enrollment, please contact the plan administrator, **Suzanne Kubec**—303.866.3954/1.800.719.3434/suzanne.kubec@state.co.us.



Since January 2006, new state employees have had three basic retirement plans to choose from—the State DC Plan, the PERA Defined Contribution Plan (PERA DC) and the PERA Defined Benefit Plan (PERA DB). For questions regarding the State DC Plan and the administration of these retirement plan choices for new employees, contact Suzanne Kubec at the numbers or address above. For questions regarding either PERA plan, contact **Colorado PERA at 1.800.759.7372 or www.copera.org**.

Health Insurance Terminology



Explanation of Benefits—Also known as an “EOB.” A printed form sent by the insurance company/administrator to a member after a claim has been filed and processed (adjudicated). The EOB includes such information as the date of service, name of provider, amount covered by the insurance and the amount owed by the patient/member. An EOB is *not* a bill and is *not* sent by the doctor’s office or hospital. Those enrolled in the State’s self-funded plan (the OA options) may view their EOBs online at www.mygreatwest.com (username and password log in required).

Mail-Order Prescriptions/Prescription Mail Service—A convenient mail-service pharmacy that delivers prescriptions to the member’s door. It is typically used for long-term medications. Mail-order services usually allow the member to receive multiple-month supplies of prescriptions, typically a 90-day/three-month supply and often at a reduced cost. All medical options for State employees, except the OA-H option, offer a discount for use of the mail-order service.

Out-of-Pocket Maximums—This is the maximum amount a member pays for covered services in a plan-year. Once the out-of-pocket maximum has been met, the level of benefit payments by the plan increases to 100% for additional, eligible covered expenses for the remainder of the plan year. The out-of-pocket maximum consists of the medical plan-year deductible paid by the member plus any eligible, allowable expense that the member pays after the deductible is met.

Preventive Care—Services and care that are rendered to prevent future health problems for a member who does not exhibit any current symptoms. Preventive medicine emphasizes early detection and self-care. Examples of preventive care are annual physical exams, immunizations and certain tests such as a lipid profile (a blood test measuring total blood cholesterol, HDL cholesterol, LDL cholesterol and triglycerides).