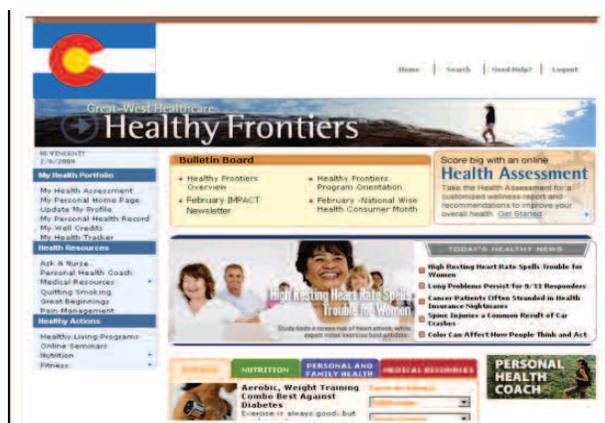


Healthy Frontiers Kicks Off in February

Healthy Frontiers is a comprehensive approach to wellness for employees enrolled in the self-funded medical plan (the OA options administered by Great-West Healthcare). This interactive, online approach combines awareness, education, action and support in an engaging, year-round wellness program. It is designed to help you take charge of your health and well-being by providing a resource-rich Web site, a health assessment, activities, fun challenges, online seminars and games, and access to a 24-hour Nurseline. Even a personal health coach is available for those that meet certain criteria.



Health, Wellness & You



Taking the Health Assessment— Easy as 1–2–3

If you're enrolled in the State's self-funded medical plan (the OA options administered by Great-West Healthcare), now is the time to make the most of Healthy Frontiers by starting with the health assessment—it gets you on the path to better health.

1. If you are able, contact your physician to get essential health information that you will need to complete the assessment, such as blood cholesterol levels, glucose levels and blood pressure. See "Know Your Numbers" in the **December issue of HealthLine** for more information on these tests.
2. Enter your numbers into the health assessment. Visit www.mygreatwest.com, sign in and follow the instructions to complete your assessment (it takes about 20 minutes). It's best to have key health information handy, such as blood cholesterol levels, glucose levels, etc., but you can take the assessment even if you don't have the numbers at hand.
3. Once you've completed the assessment, you're off and running. Your assessment results show your health status today and provide you with the steps you can take for a healthy tomorrow.

How does Healthy Frontiers work?

Healthy Frontiers is an online program that allows you to develop a health portfolio, with a health assessment, a personal health record and a personal health tracker, while providing you with health news, a health encyclopedia, healthy recipes, calculators, and information on fitness, nutrition and overall healthy living. Online monthly seminars, personalized healthy-living programs and seasonal challenges are also offered. You earn points for participating in various activities, programs and challenges.

Personal Health Coach

If you meet certain Health Assessment criteria, you will automatically be assigned to a personal health coach, who can work with you individually to adopt a healthier lifestyle. The coach will help you to set individual goals, track progress, direct you to additional resources and programs, and help to keep you motivated. Even if you don't meet the criteria to be contacted, you can still call and speak to a health coach, especially if you are concerned about your health risks.

(see **Frontiers** on page 2)

Benefits Open Enrollment: April 16–May 14

More details on this year's Open Enrollment on page 2.

(Frontiers from page 1)

The First Step—the Health Assessment

The best place to begin is the health assessment, where you can learn your personal wellness score and ways to improve it. Before taking the assessment, and if you are able, contact your physician to get essential health information that you will need to complete the assessment, such as blood cholesterol levels, glucose levels and blood pressure (the assessment asks for this information, but it is not required). It only takes 20 minutes to answer questions about your health and habits.

Based on your answers, you'll receive a personal action plan with recommended Healthy Living Programs. These self-paced, interactive learning tools can help you make changes toward a healthier life.

Start by going to www.MyGreatWest.com (this can be accessed through the Employee Benefits Web site—www.colorado.gov/dpa/dhr/benefits) and sign in using your username and password. On the "Wellness" tab at the top, click on "Health & Wellness." Once you accept the disclaimer, you will be taken to the Great-West Healthcare Healthy Frontiers Web site.

The next step is to take the health assessment. Your spouse and other family members 18 or older can create their own profile too.

The State of Colorado and Great-West Healthcare are committed to protecting your privacy. All personal health information you enter at MyGreatWest.com is stored on secure servers and remains confidential. Your individual information *will not* be shared with your employer, the State of Colorado.

Enrollment in the self-funded medical plan, administered by Great-West Healthcare, includes access to Healthy Frontiers. Be sure to check MyGreatWest.com regularly for new and helpful health information, at no additional cost to you. Whether you want to learn how to better care for yourself or a loved one, have more energy or sign up for a Healthy Living Program, the tools you need are available at your fingertips.

**Benefits Open Enrollment:
April 16–May 14**



Everyone Will Need to Enroll

The dates for Open Enrollment for benefits have been set—**Thursday, April 16, 2009–Thursday, May 14, 2009**. This will be the enrollment for the FY10 plan year, which will start on July 1, 2009.

- **This will be a full-positive Open Enrollment, meaning EVERYONE must participate.** This will ensure that everyone updates their information, reviews their coverage and is familiar with the online Benefits Administration System (BAS) and their account within that system.

- **All employees enrolling their dependent children for medical coverage will be required to provide the social security numbers (SSNs) for those dependents.** This is per new federal regulations from the Centers for Medicare and Medicaid Services (CMS) as part of their Medicare Secondary Payer Mandatory Reporting requirements (www.cms.hhs.gov/MandatoryInsRep). As an employer, the State is required to comply with such reporting regulations.
- Open Enrollment is your annual opportunity to enroll in or change benefits and update information on yourself, your dependents and your beneficiaries.

Now is the time to start thinking about the benefits coverage you want for you and your family.



Update—Proposed Transfer of 457 & State DC Plans to PERA

The legislation to transfer administration of the 457 Deferred Compensation Supplemental Retirement Plan and the Public Officials' and Employees' Defined Contribution Plan (State DC), from the Department of Personnel & Administration (DPA) to the Public Employees Retirement Association (PERA), has passed through the Colorado Senate committees and expected go through the process in the Colorado House once 2nd and 3rd readings have occurred in the Senate. The bill, SB09-066, must pass both houses before it can be signed into law by the Governor. If passed and signed, this transfer would take effect July 1, 2009.



Retirement Corner

FAQs on Proposed Transfer Posted Online

Participants in these retirement plans can find a list of definitions and frequently asked questions (FAQs) pertaining to this legislation, its purpose, history and impacts, on the Employee Benefits Web site, in the "Benefits News" section—www.colorado.gov/dpa/dhr/benefits.

For Additional Information

- Track SB09-066 at www.leg.state.co.us—click on "Bills" under "Senate—Current Regular Session."
- Questions and comments can be sent to Suzanne Kubec, Plan Administrator, at suzanne.kubec@state.co.us.

Update on Supplement Program for Low-Income Employees—482 Employees Get Supplemented Medical Coverage

(see *HealthLine*, July 2008)

Back in the summer of 2008, at the beginning of the current FY09 plan year, the State received and reviewed 691 applications for a medical insurance supplement program for low-income employees with children, a program initiated by **House Bill 07-1335**. Its purpose was to encourage lower-income employees with dependent children to enroll in health insurance offered by the State by supplementing the premiums for the insurance.

Ultimately, of those 691 applications, 482 employees and their families met the eligibility criteria as outlined in the bill, and were approved for the supplement.

This means these 482 employees pay nothing (\$0) for their medical coverage for the FY09 plan year, which concludes on June 30. What they would have normally contributed each month has

been supplemented by the funds appropriated to the program. The money for the program is derived from the State's share of the settlement from the federal tobacco lawsuit.

While most of the 482 were already enrolled in state coverage, the program did encourage some without coverage to enroll. And, in line with the purpose of the bill, the program has supplemented coverage for 1100 children of state employees in FY09.

Although the medical insurance supplement program is scheduled to run again for FY10 (July 1, 2009–June 30, 2010), with an application period in the summer, there is the possibility that in the State's current economic climate, the State's money from the federal tobacco lawsuit could be diverted to other purposes. Watch for more information in the spring and summer months.

What are Flexible Spending Accounts?

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars from your check to pay for out-of-pocket medical or dependent day care expenses. These contributions lower your taxes. How? The pre-tax deductions lower your taxable income, meaning there is less pay in your check to be taxed. You can then use this pre-tax money to pay for eligible healthcare and dependent care expenses, saving up to 40% on each dollar contributed to an FSA.

Consider the following FSA information as you weigh your options for the next Open Enrollment (April 16–May 14). Maybe the time is right for an FSA. For more information, visit the “Flexible Spending Accounts” page on the Employee Benefits Web site—www.colorado.gov/dpa/dhr/benefits.

FSA facts

- Two types of FSAs—Healthcare FSA and Dependent Day Care FSA
- Eligible healthcare expenses include eye exams, dental exams, prescription and over-the-counter drugs, routine doctor visits



and more—see “FSAs—What are Eligible Expenses?” in the **January 2009 issue of HealthLine**, or at the site of the State’s FSA administrator, ASI Flex, view a **comprehensive list**.

- To qualify for reimbursement, dependent care, such as day care for a child under 13 years of age or adult dependent care, must be for the purpose of allowing you, and your spouse, if married, to work. See “**FAQs for FSAs**” on the Benefits Web site.
- The State’s FSAs work via reimbursement. You contribute money each month, and then after you incur your expenses, you submit a claim. You are then reimbursed the eligible claim amount.
- Use ASI Flex’s tax savings calculator to estimate your healthcare / dependent care expenses and what you may be able to save on your taxes—www.asiflex.com/Calculator/Tax-Savings-Calculator.htm.
- The maximum annual contribution for the healthcare FSA is \$6000.
- The maximum annual contribution for the dependent day care FSA is \$5000.

Working Together Needs Your Donations

As the recession marches on, state employees continue to need financial assistance, and Working Together is trying to meet those needs. Working Together is a non-profit foundation established in 1992 by a group of state employees who wanted to help fellow state employees with emergency financial grants in times of crisis such as medical emergencies, natural disasters, or dire domestic situations.



How to Contribute

Direct donations may be made via checks payable to Working Together and sent to 1373 Grant St., 2nd Floor, Denver, Colorado, 80203. Credit Union of Colorado members can set up convenient electronic fund transfers by completing an **authorization form** and returning it to the Credit Union of Colorado. The **Colorado Combined Campaign** (agency #1300) accepts donations to Working Together through payroll deduction or credit cards. Employees may **sign up** for the Colorado Combined Campaign any time during the year.

For more information about the Working Together Foundation, making donations, or volunteer opportunities, call 303-831-8645 (voice message) or go to www.state.co.us/dhr/wt.