

## Medical Insurance Supplement for Low-Income State Employees for FY10

**Apply for the Supplement August 3–14, 2009**

The supplement for medical insurance will again be available to qualified low-income state employees with dependent children. The supplement will be used to reduce the cost of medical insurance for the FY10 Plan Year (July 1, 2009–June 30, 2010) for qualified and approved employees.

### Who is it for? Who's eligible?

The supplement is for low-income employees with dependent children currently enrolled in one of the State's medical insurance options, as well as those *not* currently enrolled. Employees not enrolled, but who are approved, will be given an opportunity to enroll in one of the state medical options.

Employees must meet the following MINIMUM qualifications for the FY10 Medical Supplement Program

1. Hired prior to July 1, 2009
2. Eligible for state medical insurance options
3. Have a dependent child eligible for state medical coverage.
4. Had a 2008 calendar year household income of 300% or less of the 2008 Federal Poverty Level (FPL). ([What are these levels?](#)) The FPL is tied to the number of people in your household.\*
5. Filed a 2008 federal income tax return

**6. Employee and dependent children must be enrolled in, or willing to enroll in, one of the State's medical insurance options for the FY10 Plan Year (July 1, 2009–June 30, 2010).\*\***

*\* Example—300% of the 2008 Federal Poverty Level for a single parent with two children (a total of three household members) is an annual income of \$44,001 up to \$52,800.*

*Household income is the income for calendar year 2008 of all adults living in the household, under one roof at the time of application—the employee, a spouse, children over the age of 16, and any other adults living in the household.*

*Caution: Please read the rest of this article for information on how the money is to be distributed among different tiers (200%, 250% and 300%) of the Federal Poverty Level.*

*\*\* Employees NOT currently enrolled in one of the State's medical options, but who are awarded the supplement, will be given an opportunity to enroll in state medical coverage.*

(see **Supplement** on page 2)



(Supplement from page 1)

**How to Apply? When to Apply?**

- **Application period: August 3–14, 2009.** Employees must use the online application process available through the Employee Benefits Web site—[www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits)—click on “FY10 Supplement Program.”
- The application will require information on the employee, family members, household members, and household income (the income of all members of the household).
- No documentation is required with the online application, but will be required at a later date, after the employee’s initial acceptance. At that time, employees should be prepared to provide tax returns for all household earners (employee, spouse, children over 16 who filed taxes, and any other adults in the household) and dependent documents, such as birth certificates.
- *August/September*
  - After the application period closes, applications will be reviewed.
  - Those whose applications are initially approved for the supplement will be contacted with further instructions regarding documentation and enrollment (if not already enrolled).
- *October/November*—Supplements will be awarded.

**How much will the supplement be?**

The amount of supplement for individuals is unknown, as that amount will depend on the total number of approved applicants. The more approved applicants there are, the smaller the supplement for each individual.

Not everyone who meets the minimum qualifications will receive the supplement, as the money is to be awarded based upon demonstrated need, according to the statute that governs this program. Those applicants who are awarded the supplement should not expect the supplement to completely cover *all* of their medical insurance premiums. It is more likely to cover *only a portion* of the premium.

**There is the possibility that because of ongoing state budget issues, the funding for this program could be diverted for other uses by the state legislature in the 2010 Session that begins in January. This could eliminate the program for the remainder of the FY10 plan year. Should this unlikely event happen, the State will determine and communicate the options available to employees receiving the supplement.**

**How will the money for the supplement be distributed among qualified applicants?**

Qualified applicants will be divided into three tiers.

- Tier 1**—Household income at or under 200% of the Federal Poverty Level
- Tier 2**—Household income at or between 201% and 250% of the Federal Poverty Level
- Tier 3**—Household income at or between 251% and 300% of the Federal Poverty Level

**What are these levels in dollars?**

The money will be distributed first to Tier 1 applicants. Money cannot be distributed to Tier 2 applicants until 100% of the medical insurance premiums for all applicants in Tier 1 can be paid by the supplement. Money cannot be distributed to Tier 3 applicants until 100% of the medical premiums of Tier 2 can be paid. If 100% of the premiums for Tier 1 applicants cannot be covered by the program, applicants in Tier 2 and Tier 3 will not receive any supplement.

**What’s the purpose of this program?**

The 2007 statute authorizing the program is designed to address the cost of medical insurance for low-income state employees with children. Part of the reasoning behind the program is the fact that state employees are not eligible for CHP+, the federal program to help insure the children of low-income families. The money for the program comes from the State’s share of the settlement from the federal tobacco lawsuit.

**Questions? Limited computer/Internet access?**

Employees with questions or limited computer/Internet access should contact their agency benefits or human resources (HR) offices. Personnel in these offices can answer questions, as well as offer assistance in accessing and completing the online application. If you don’t how to contact your agency’s benefits or HR office, you can call 303.866.3434/1.800.719.3434 to find out.



# Minnesota Life— Brings New Services to State’s Life Insurance

## Including Will Preparation and Legal Services

Minnesota Life has recently been awarded the contract for the State’s life insurance, both basic (state-paid) and optional (employee paid). Minnesota Life is the nation’s fourth largest life insurer and is a company that specializes in large employers. Colorado will be their 14<sup>th</sup> state as a customer. The company has provided customized life insurance programs to large government and private employers for more than 90 years.

It was chosen as offering good value to the State, both in terms of premiums and services. Three services add particular value for employees: Will Preparation and Legal Services; Beneficiary Financial Counseling; and Travel and Emergency Medical Assistance. In this issue of *HealthLine* and the August and September issues, these value-added services will be highlighted.



### Key Features of the Program

**Consult with an attorney**—Employees covered by the Minnesota Life state-paid basic life insurance plan are entitled to a free 30-minute initial conversation, in person or over the phone, with an attorney in Colorado. You may discuss *any* current or future legal matters, or you may have the attorney review documents. To be matched with an attorney in your area, go to [www.lifeworks.com](http://www.lifeworks.com) or call 1.877.849.6034. After your initial consultation you may retain your attorney at a 25% discount off the normal hourly rate, however you are not obliged to retain your attorney.

**Receive referrals to local attorneys and mediators**—You may request a referral to an attorney in your area at any time by calling 1.877.849.6034.

**Get your legal questions answered**—A vast library of legal information and resources is available for your reference at [www.lifeworks.com](http://www.lifeworks.com).

### Will Preparation and Legal Services

*An automatic feature of your life insurance plan—Legal Services provided by Ceridian LifeWorks*

The will preparation and legal services program is available to all employees covered by the Minnesota Life state-paid basic life insurance plan. The program is designed to help employees ensure their estate passes to the people they want it to pass to. Millions of Americans never create a will, which means the government decides how to distribute their assets.

Find more information at [www.lifeworks.com](http://www.lifeworks.com) (see username and password information below) or call 1.877.849.6034.

Username: will

Password: preparation

### Other Life Insurance News

- For the FY10 Plan Year (started July 1, 2009), the state-paid, basic life insurance coverage amount has increased, from \$40,000 to \$50,000. For employees not actively at work on July 1, 2009, the increase will be effective after they have returned to work.
- If you enrolled in or increased coverage for yourself or your spouse in the recent FY10 Optional Life Enrollment, remember that you must complete the Medical History Statement (also called “Evidence of Insurability Form”) and send it to Minnesota Life. Find the form at [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits) under “Life Insurance.”

## Delta Dental Sending ID Cards



For the FY10 plan year (July 1, 2009–June 30, 2010), Delta Dental will send all state members ID cards for their dental coverage. This is a first from Delta Dental for state employees.

Delta started mailing cards, along with letters explaining this change, on Monday, June 29, 2009. The cards are attached to the letter.

The cards are being issued as the State has elected to use Delta Dental of Colorado's alternate ID system. Employees will be assigned a unique ID number that will eliminate the use of social security numbers when using dental services. This ID number will be used for all members of an employee's family and must be used when accessing dental services.

If you have questions or have not received your dental ID card by July 15, contact **Delta Dental customer service at 1.800.489.7168**.

### Medical ID Cards/Questions about New Coverage

If you have questions about your new medical coverage or you have not yet received your medical ID cards for new coverage, contact the insurance company directly.

- **Great-West Healthcare/CIGNA**—1.888.788.6326 (1.888.ST8.OFCO)/[mygreatwest.com](http://mygreatwest.com)
- **Kaiser Permanente**—303.338.3800/1.800.632.9700/[kaiserpermanente.org](http://kaiserpermanente.org)
- **San Luis Valley HMO**—719.589.3696/1.800.475.8466/[slvhmo.com](http://slvhmo.com)

## Updates & Reminders

- **31-day Window for Changes**—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.
- **Working Together Needs Your Donations**—Working Together is a non-profit foundation established in 1992 by a group of state employees who wanted to help fellow state employees in times of crisis. For more information about the Working Together Foundation, making donations, or volunteer opportunities, call 303-831-8645 (voice message) or visit [www.state.co.us/dhr/wt](http://www.state.co.us/dhr/wt).

## 457 Plan Changes Administration

Effective July 1, 2009, the 457 Supplemental Retirement Plan will be managed by the Public Employees' Retirement Association (PERA) instead of the Department of Personnel and Administration (DPA) due to 2009 legislation (SB09-066). Great-West Retirement Services will continue to be the recordkeeper for the Plan and will continue to provide quarterly statements to plan participants. Employees enrolled in the Plan will continue to contribute via payroll deductions.

Employees interested in participating, as well as current participants who want to manage their accounts, can do this through the voice response system at 1-800-838-0457, or at the Web site at [www.colorado457.com](http://www.colorado457.com). If you have questions regarding this transition please contact PERA at 1-800-759-7372 or 303-832-9550, or visit their Web site at [www.copera.org](http://www.copera.org) for more information.

# Staying Sun-Smart this Summer

Summer is a time for outdoor fun—playing ball, picnics, swimming, hiking and gardening. But all that time outdoors means more exposure to the sun’s harmful rays and an increased risk for sunburns. It doesn’t take much sun exposure to get burnt, especially for children. And even though a burn is a painful result of the harm from the sun’s ultraviolet rays, know that even a tan represents skin damage.

Getting a sunburn is usually an accidental thing, so it can often be avoided. With the warm-weather months in full swing, here are some facts about what the sun can do and some tips on how to protect yourself and your family when you’re out enjoying the summer.



## Problems associated with over-exposure

- ✦ Increased chances of skin cancer—90% of skin cancers are caused by over-exposure to the sun.
- ✦ Just one or two blistering sunburns before the age of 18 may double the risk for melanoma later in life.
- ✦ Premature wrinkling and brown spots

## Increased risk

- ✦ It takes less time to burn in Colorado (less atmosphere to block the sunlight). The sun’s intensity increases about 4% for every 1000 feet gained in elevation.
- ✦ Children younger than six and adults over 60 have skin that is more sensitive to the sun.
- ✦ A sunburn may be more severe depending on:
  - Skin type—Those with fair or freckled skin, blonde or red hair, and blue eyes typically burn easily.
  - Time of day—Sunburns are more likely to happen between 10 A.M. and 4 P.M.
  - Proximity to reflective surfaces such as water, concrete, sand or snow.
  - Season—The position of the summer sun can increase severity of burns.

## Avoiding over-exposure

- ✦ Avoid sun exposure whenever possible and limit the time in the sun.
- ✦ Stay out of the sun between 10 A.M. and 4 P.M.
- ✦ Keep babies under 6 months out of the sun.

- ✦ Wear loose-fitting, tightly woven clothing that covers your skin.
- ✦ Wear a hat. A wide-brimmed hat that covers the scalp, ears, neck and eyes is best.
- ✦ Wear sunglasses with UV protection (even children).
- ✦ Use a sunscreen that has a sun protection factor (SPF) of at least 30. SPF is the sunscreen’s ability to block the sun’s rays.
- ✦ Use a broad spectrum sunscreen that blocks both ultraviolet A and B (UVA and UVB) rays.
- ✦ Use waterproof sunscreen that doesn’t wash off in the pool or with sweating (but you still have to reapply often).
- ✦ Apply sunscreen 30 minutes before going out in the sun. This allows it to be absorbed into the skin.
- ✦ Sunscreen should be applied evenly over *all* skin that will be exposed to the sun. Don’t forget your ears and the part of your hair. Most people do not apply sunscreen correctly and therefore limit its effectiveness.
- ✦ Reapply every two hours, more often if you are in the water. Repeat. Repeat again. No sunscreen lasts all day or blocks all of the sun’s harmful rays.
- ✦ Use a lip balm with an SPF of at least 15. Reapply often.
- ✦ If also using insect repellent, put sunscreen on first, to be absorbed into the skin, then the insect repellent.

For more information visit Sun Safe Colorado ([www.sunsafecolorado.org](http://www.sunsafecolorado.org)), a program from the Colorado Department of Public Health & Environment and the Colorado Department of Education.