

Other Services and Resources Available with Your Medical/ Dental Insurance



You're probably aware of the basic services available to you from your state medical and dental insurance plans. But there are many other services available, all for the purpose of keeping you and your family healthy, informed, or when you're sick, on the road to recovery.

Find out more about these and other services offered by the insurance carriers/administrators for the State's plans by visiting the Web site listed or contacting the customer service number.

Self-Funded Medical Plan—UHC Choice Plus Co-Pay Option & UHC Choice Plus Definity HDHP Option—administered by United Healthcare

1.877.283.5424/www.myuhc.com (must register first—username/password—to get information specific to State of Colorado)

- 24/7 NurseLine—1-866-402-0006 (dedicated only to State of Colorado employees)
- Live Nurse Chat—Chat in real-time with a nurse about general health topics.
- Treatment cost estimator—To help you estimate costs before treatment.
- Health expense tracker—Track your family's ongoing medical expenses.
- View your claims.
- Mail-order prescriptions
- Set up a personal health record.
- Personal health center—Develop your health improvement plan (for use with the health assessment); under "Health & Wellness."
- Take a Health Assessment—Gives you a head start on your health improvement plan. United Healthcare uses the industry-respected University of Michigan Health Assessment.
- Related Web sites—"African-American Health" and "Source4Women."

- Health topic look-up—conditions A–Z, symptom checker, drug guide, encyclopedia

Kaiser Permanente of Colorado—Kaiser HMO & Kaiser HDHP for both Denver/Boulder and Southern Colorado

Denver/Boulder—303.338.3800/Southern Colorado—1.800.632.9700/www.kaiserpermanente.org

- Selecting a physician and medical staff directory
- Mail-order prescriptions
- My Health Manager—online service that includes e-mailing your doctor, your medical record, pharmacy center, your test results and scheduling appointments
- Health and Wellness—Conditions and diseases, drugs and natural medicines, weight loss, healthy eating, smoking cessation, stress reduction, and more
- Live Healthy—Health topics, healthy recipes, health tools and calculators, health care videos
- Healthy living classes, Podcasts and Webinars
- Health news and information—health topics A–Z, symptom checker, drug encyclopedia and natural medicines database.

Self-Funded Dental Plan—Dental Basic Plan & Dental Basic Plus Plan—administered by Delta Dental

1.800.489.7168/www.deltadental.com

- Oral Health and Wellness—Answers to your oral health questions with information on dental care (children and adults), specialties and glossary
- Dentist search
- Claims information (must log in using username and password)
- Check benefits and eligibility (must log in using username and password)

2011 Changes Due to Health Care Reform

FSA Forum

(HSA information too)



Effective **January 1, 2011**, over-the-counter (OTC) medicines will not be reimbursable by healthcare FSAs (flexible spending accounts) or HSAs (health savings accounts) unless you have a valid prescription. Insulin still qualifies for reimbursement without a prescription.

Participants will be able to submit claims for eligible OTC medicines purchased without a prescription prior to January 1, 2011. So long as the OTC medicines were purchased prior to January 1, 2011, such claims can be filed throughout the FY11 plan year, which concludes June 30, 2011.

Equipment, supplies, and diagnostic services such as bandages, hearing aid batteries, and blood sugar test kits will remain eligible for reimbursement without a prescription. Following is a list of examples of OTC medicine categories no longer eligible for reimbursement from FSAs or HSAs without a prescription as of January 1, 2011.

If you have an FSA, contact ASIFlex (the State's FSA administrator) with questions about this change—1.800.659.3035/www.asiflex.com.

Those with HSAs should visit the HSA page from the U.S. Department of Treasury for more information—www.treas.gov/offices/public-affairs/hsa/.

No Longer Eligible for Reimbursement:

- ✗ acid controllers
- ✗ allergy and sinus products
- ✗ antibiotic ointments
- ✗ anti-diarrhea products
- ✗ anti-fungal products
- ✗ anti-gas products
- ✗ anti-itch and insect bite products
- ✗ baby rash ointments
- ✗ cold sore remedies
- ✗ cough, cold and flu products
- ✗ digestive aids
- ✗ hemorrhoid remedies
- ✗ laxatives
- ✗ motion sickness
- ✗ pain relief
- ✗ respiratory treatments
- ✗ sleep aids and sedatives
- ✗ stomach ailment remedies



Kids' Dental Health

Dental ID Cards

Delta Dental did not automatically mail new dental ID cards to everyone who enrolled during open enrollment. Only employees who enrolled in dental coverage for the first time (during open enrollment or for another reason) and those who switched dental plans at open enrollment received new ID cards.

If you have questions or need a new card, you can call Delta Dental customer service at 1.800.489.7168, and press "0" to speak to a representative, or visit their Web site, www.deltadental.com—you must log in with a username and password, or register if you are a first-time user, to get your specific information.

Dental Sealants

- When properly applied, dental sealants are nearly 100% effective in preventing cavities.
- Sealants are recommended for children's permanent molars arriving between ages 6–12.
- Both the State's Basic and Basic Plus plans cover sealants applied by a Delta Dental PPO dentist at 100% for eligible dependent children to age 15. Other limitations apply to this benefit—refer to page 13 of the "Plan Details & Exclusions" for each plan, which can be found on the **Dental Insurance page** of the Employee Benefits Web site, www.colorado.gov/dpa/dhr/benefits.

Xylitol (Xylitol? Yes, Xylitol.)

- Products that contain Xylitol can reduce tooth decay.
- Studies show that children who chew Xylitol-sweetened gum daily show a 30–60% reduction in new cavities compared to groups not chewing gum.
- Xylitol occurs naturally in many fruits and vegetables.
- Xylitol is produced commercially and is used in chewing gum, mints and other products.



As kids head back to school and everyone falls back into more regular bedtime and morning routines, it's a good time to talk about keeping kids' teeth healthy.

Nutrition and Oral Health

- Encourage your children to make healthy snack choices at school and at home.
- Limit sodas and sports drinks. Studies show that popular sodas and sports drinks can cause irreversible damage to dental enamel. Dental erosion can leave mouths prone to infection.
- Eat a well-balanced diet of nutritious foods and beverages.
- Limit between-meal carbohydrate snacks.

Good Oral Health Habits

- Encourage your children to practice good oral hygiene by brushing and flossing daily. Often the best encouragement is to set a good example as a parent.
- Use fluoride toothpaste.
- Make sure your child drinks fluoridated water.
- For young children or elementary-school-aged children, involve them in the selection of their own toothbrush, floss and fluoridated toothpaste to use twice a day. Remember that only children who are old enough to spit should use fluoridated toothpaste—typically around age three or four.
- Inspect your child's teeth for white or brown spots.
- For teens, discourage the use of any tobacco. Not only do tobacco products stain teeth and cause bad breath, but they significantly increase the risk of gum disease and oral cancer.
- Schedule regular dental checkups for your children.

Mouthguards in Sports

- A mouthguard should be mandatory equipment if your child participates in sports. Injury to the teeth is 60 times more likely without a mouthguard.
- Mouthguards can reduce the chance of concussion from a blow to the chin or jaw fractures.
- Talk to your child's dentist about the best mouthguard for your child.

Benefits Listed on Your W2s (but not until 2012)

HEALTHCARE
REFORM



Q—Is it true that the value of my health plan will show up on my W2s next year?

A—The value of your health plan will be reported in a new field on W2s, but not until the W2s issued in 2012 for the 2011 tax year. So the W2s you will receive in 2011 for the 2010 tax year will not have this field.

Q—Because this will be on my W2s for tax year 2011, does that mean that the value of my benefits will be taxable?

A—No, the value of your benefits will not be taxed. The health-care reform legislation only requires the listing of the benefits value as a reporting requirement. It does not provide for taxation.

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.
- **Check Your Pay Advice**—If you have made a change to your benefits recently, be sure that the change and the correct premiums are reflected on your monthly or bi-weekly pay advice. As we are paid mostly through direct deposits to our banks these days, it is easy to forget to review important payroll and deduction information. If you notice errors or discrepancies, contact your agency's payroll or benefits personnel immediately.

