

## State Contributions to Benefits Remain as Published

The General Assembly has appropriated funds for the FY 2011–12 total compensation budget, which includes benefits for the FY 2011–12 plan year, July 1, 2011–June 30, 2012. This appropriation bill, Senate Bill 11-209, but commonly referred to as the “Long Bill,” was signed by Governor Hickenlooper on May 6. The State’s employer contributions to benefits, as published in the April edition of *HealthLine*, remain unchanged in this bill by both the General Assembly and the Governor.

The State contributions to benefits posted on the [Employee Benefits Web site](#) and published in the April 2011 “Rates & Plans” issue of *HealthLine*, are now the official premiums for the FY 2011–12 plan year.

## Open Enrollment Changes Effective July 1, 2011

**DON'T FORGET**—The choices and changes you made for your benefits during the recent FY 2011–12 open enrollment (which concluded May 23, 2011), will become effective on July 1, 2011. You can expect deductions for these FY 2011–12 benefits to be reflected in your July pay advice.

You can review your FY 2011–12 open enrollment selections in the online Benefit Administration System (BAS).

- Log into the system using your username and password, as you did during open enrollment.
- On the “Welcome” page, click “Personal Documents” near the top of the page, above the blue bar.
- On the next page, click on the “FY12 Open Enrollment Confirmation” to view your open enrollment choices for FY 2011–12 (if you completed more than one open enrollment transaction, click on the last and most recent confirmation).

If you changed medical or dental insurance during open enrollment, or enrolled for the first time, you will receive new medical and dental insurance cards by the last week in June. You can make appointments for July once you have your card. If you need to schedule a July appointment before receiving your card, or if you do not receive your new medical card or dental card by June 27, please contact the insurance carrier/administrator directly.

- **United Healthcare**—1.877.283.5424
- **Kaiser Permanente**—303.338.3800/1.888.681.7878
- **Delta Dental**—1.800.489.7168



The screenshot shows the top navigation bar of the Personnel & Administration website. On the left is the DPA logo. In the center, the text "Personnel & Administration" is displayed. On the right, there are two links: "Message Center(0)" and "Personal Documents". Below this bar is a dark blue navigation menu with three items: "Home", "Benefits", and "Reference Center". A mouse cursor is pointing at the "Personal Documents" link.

# Health Insurance Terminology



With the new FY 2011–12 plan year starting July 1, 2011, it's important to familiarize yourself with key health insurance terminology. To see more insurance terminology, visit the Benefits Web site, [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits), and click on "Glossary of Insurance Terms."

**Co-insurance**—A cost-sharing feature. You pay a fixed percentage (e.g., 20%) of covered health care costs and your health plan pays the rest (e.g., 80%), typically *after* the deductible is met.

**Co-Pay**—A cost-sharing feature. You pay a flat fee (e.g., \$30) for health care services at the time service is provided and your health care plan pays the rest. Co-payments are specific amounts, which is convenient in planning for the cost of care.

**Deductible**—An amount an individual must pay for covered health care expenses before insurance begins to cover costs. Deductibles in health insurance work the same as deductibles in auto or home owner's insurance.

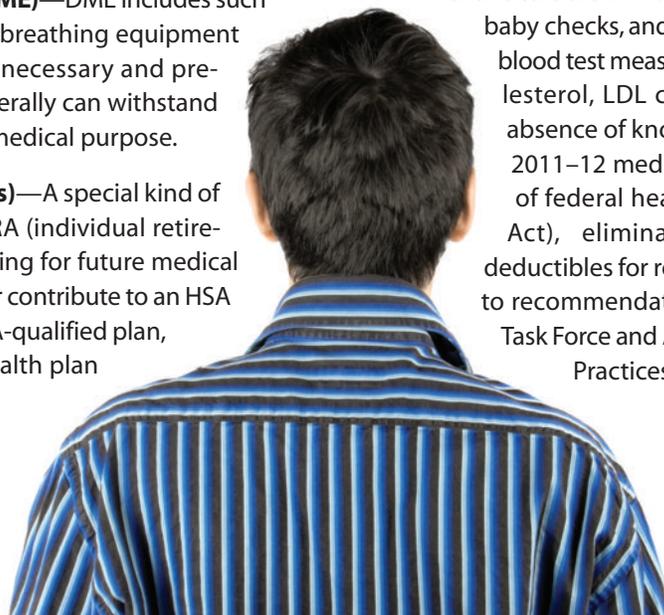
**Durable Medical Equipment (DME)**—DME includes such things as crutches, wheelchairs, breathing equipment and hospital beds, if medically necessary and prescribed by a physician. DME generally can withstand repeated use and must serve a medical purpose.

**Health Savings Accounts (HSAs)**—A special kind of savings account, similar to an IRA (individual retirement account), designed for saving for future medical expenses. You cannot establish or contribute to an HSA without being enrolled in an HSA-qualified plan, also called a high deductible health plan

or HDHP. For FY 2011–12, the State offers two HSA-qualified options: 1) PPO HDHP Definity option, administered by United-Healthcare; and 2) HMO HDHP, offered through Kaiser Permanente (although Kaiser options are only available to employees in certain geographic areas).

**Out-of-Pocket Maximum**—The maximum amount of money a person will pay for covered health care, not counting premium payments. These maximums are usually the sum of deductibles and co-insurance payments or the sum of all co-payments during the 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.

**Preventive Care**—Medical services rendered to a member who has not been diagnosed and does not exhibit any symptoms of the medical conditions for which the services are designed to detect or prevent. Preventive medicine emphasizes early detection and self-care. Examples of preventive care are immunizations, routine physical exams, well-baby checks, and certain tests such as a lipid profile (a blood test measuring total blood cholesterol, HDL cholesterol, LDL cholesterol and triglycerides) in the absence of known disease. Preventive care in the FY 2011–12 medical options reflect the recent impact of federal healthcare reform (the Affordable Care Act), eliminating co-pays, co-insurance and deductibles for required preventive services (adhering to recommendations from the US Preventive Service Task Force and Advisory Committee on Immunization Practices).



# Summer is Starting



## Health, Wellness & You

Summers in Colorado are perfect for outdoor exercise. It's not humid and sticky like so many parts of the country and it's usually not too hot. With the sun rising earlier and setting later, there is more time for walking, running or playing in the morning or in the evening. Cities, small towns, mountain villages and communities all across the state offer summer recreation leagues, festivals, concerts and other events that can get you and the family out and *moving*.

Here are a few ideas to help you take advantage of summer and get some exercise.

- Hike in one of the many State parks in Colorado. Visit [www.parks.state.co.us](http://www.parks.state.co.us) for more information.
- With the sun up earlier, consider doing the same and take a morning walk.
- If you take public transportation, get off one stop before your destination and walk the rest of the way. There's no snow or wind to hamper your efforts.



- Yardwork—Get your gloves and tools and work up a sweat in the dirt.
- Get an old-fashioned push mower for the lawn. It'll burn calories *and* it's good for the environment.
- Long summer evenings are great for a family stroll before or after dinner.
- Play outside with your kids—sports, playgrounds, tag, it doesn't matter so long as everyone is moving.
- Tennis courts, golf courses, softball fields, basketball courts, swimming pools and recreation centers beckon with leagues, lessons and classes for young and old alike. Check with your local city, county and community recreation centers for information and resources. View this [State Web site of local Colorado governments](#) to locate Web sites for your local county and municipality.

While the days are long and the weather is usually good, you should always be mindful of extreme heat and the effects of the sun.

- Try to avoid *strenuous* exercise in the hottest part of the day, especially when outdoors.
- Drink plenty of water (0 calories).
- Don't forget the sunscreen, for yourself and the kids, even on cooler days. Colorado's altitude increases the sun's intensity (intensity increases about 4% for every 1000 feet gained in elevation).

Take advantage of our great Colorado weather and get moving, get your heart pumping, get your blood flowing and get out there and enjoy summer.

**Spend the summer with the State Employee Wellness Center**—Join between June 1–15 and pay just \$90 for access to the State Employee Wellness Center from June to August 2011 (offer applies to *new* members only; all membership fees and procedures apply). The State Employee Wellness Center is located in downtown Denver at 1570 Grant Street. Contact the Center for more information or to schedule a tour of the facilities—**303.866.2213**.

# Current FSAs **Expire** June 30, 2011— **Deadline** for Services and Payments

Current, **FY 2010–11** Flexible Spending Accounts (FSAs) will expire on June 30, 2011, and participants have until that date to incur services and expenses for reimbursement from their **FY 2010–11** healthcare or dependent day care FSAs.

Even though the *services must be rendered and paid by June 30, 2011*, participants in an FSA for **FY 2010–11** will have until mid-October 2011 to *submit claims* for reimbursement from their **FY 2010–11** FSAs.

Only those who have enrolled in an FSA during the recent open enrollment for the upcoming FY 2011–12 plan year (July 1, 2011–June 30, 2012) can be reimbursed for services performed on or after July 1, 2011.

For more information on FSAs, visit the Employee Benefits Web site—[www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits), and click on “Flexible Spending Accounts,” or visit the Web site for the State’s FSA administrator, ASIFlex—[www.asiflex.com](http://www.asiflex.com).



## Updates & Reminders

- **Optional Life and Long-Term Disability Enrollment Now Year-Round**—Even though the FY 2011–12 open enrollment finished on May 23, employees can elect optional life insurance (for employee and spouse) and long-term disability (LTD) insurance anytime throughout the year. Both types of insurance will require you to prove good health by submitting evidence of insurability, also called a medical history statement. Elect optional life and/or LTD insurance using the online Benefits Administration System (BAS). Access the BAS at [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits), click “Enroll/Change Your Benefits.”
- **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.

