

Healthy Back Program



Disorders related to muscles and the skeletal system, many involving the back, have been identified as one of the most common medical issues for State employees. These musculoskeletal disorders are a leading cause of disability in the United States, and have a large economic impact on the country in terms of healthcare costs and lost wages. To help address this issue, **UnitedHealthcare (UHC)** has invited the State to participate in its Healthy Back pilot program at no cost to the State or its employees.

What will this mean to employees? In October, all employees enrolled in either the **PPO Co-Pay** option or the **PPO HDHP** option will be sent a postcard telling them about the program. This will be an opportunity for those suffering from back pain, especially chronic pain, to connect with the program. In addition, UnitedHealthcare will review claims submitted by doctors and hospitals, and will contact employees who have been identified in the early stages of back pain.



UHC's Healthy Back program is not new, and many employees have participated, but this pilot will bring changes to the current program. In addition to earlier identification of back pain sufferers, the pilot program will expand to offer wellness coaching and information on self-care. This approach will help maintain the overall health of participants and prevent relapses for those who have their back pain under control.

While UHC will be reaching out to employees via the postcards and the review of claims, those experiencing back pain and who want to participate do not have to wait to be contacted. Get more information on the Healthy Back program by calling UnitedHealthcare's engagement team at **1.866.559.BACK (2225)**.

UnitedHealthcare Customer Service Survey

UnitedHealthcare (UHC), the administrator for the PPO Co-Pay and PPO HDHP medical insurance options, is currently conducting a survey regarding members' experience with their customer service agents.

At the end of a call to UHC customer service, callers are offered an option to stay on the line and complete a six-question survey on the call just completed. For example, callers are asked, "How satisfied are you with the level of service you received?" and "How satisfied are you that the representative understood your issue?"

The survey will help the State and UnitedHealthcare to continue to make improvements to its programs and services. Please take a few minutes to participate in this survey the next time you call UHC's customer service line—**1.877.283.5424**.

HEALTHCARE REFORM



Flu Shots

Federal healthcare reform requires that preventive care, such as flu shots, be covered at 100% when **in-network** providers are used. Why is this important to know? Because there is a very good chance that the place you get your flu shot this year—the neighborhood clinic, at the local school, at the supermarket, an employer-sponsored event—could be **out-of-network**, which means the flu shot will not be covered at 100%. How this impacts you depends on the State medical option you have.

PPO Options (administered by UnitedHealthcare, UHC)

- Out-of-network preventive care is covered at 50% (whether or not the deductible has been met).
- Prior to getting a flu shot, contact UHC to find out if the facility or provider is considered in-network or out-of-network—**1.877.283.5424**.
- If you use an out-of-network provider for your flu shot, you must pay for the shot, and then seek reimbursement by submitting a claim to UHC. You will be reimbursed 50% of the cost.

HMO Options from Kaiser Permanente

- Kaiser does not cover out-of-network providers or facilities, although Southern Colorado members should contact Kaiser for information on affiliated network providers' offices or possible retail locations that would be considered in-network—**1.888.681.7878**.
- Kaiser will offer flu shots in its facilities and medical offices starting in October.

FSA Reductions

Starting next plan year, FY 2012–13 (July 1, 2012–June 30, 2013), the maximum contribution to health care flexible spending accounts (HCFSAs) will be **reduced from its current level of \$6000 to \$2500**. Those contributing large amounts annually to their HCFSAs will want to start planning for this change and make adjustments for the FY 2012–13 plan year.

Preventive Services for Women

One of the goals of the Affordable Care Act (ACA) that comprises most of healthcare reform was to ensure women receive preventive services at no additional costs. The federal Health Resources and Service Administration (HRSA) of the Department of Health and Human Services, was charged with developing guidelines on preventive care and screenings for women.

Last month, the HRSA issued the guidelines and they include coverage for a broad range of items and services that traditionally have not been considered preventive, including contraceptive methods and counseling, breastfeeding support and supplies, and screening counseling for interpersonal and domestic violence. See the **HRSA Guidelines** for a complete list of covered women's preventive services.

However, health insurance plans will need to include these services at no cost (no co-pays, no co-insurance, no deductibles) to women for the plan year **after** August 1, 2012, which means that items such as contraceptives will continue to be subject to co-pay requirements until the FY 2013–14 plan year (July 1, 2013–June 30, 2014).

Kaiser Permanente Opens Brighton Medical Offices

Last month, Kaiser Permanente opened its 23rd medical office in Colorado at **859 South Fourth Avenue in Brighton**. This new facility offers family medicine, internal medicine, pediatrics, a blood-draw station and testing area, routine radiology services and a dispensing pharmacy.

Members can visit the facility directory on www.kp.org to select a physician in the Brighton offices (two family medicine physicians, one internal medicine and one pediatrician), or call the personal

physician selection service at **303.338.4477** (TTY 303.338.4448) between 8:00 a.m. and 5:00 p.m., Monday through Friday.

The Brighton facility is open Monday through Friday, 8:30 a.m. to 5:30 p.m.

Kaiser Permanente Brighton Medical Offices
859 South Fourth Avenue
Brighton, Colorado 80601



FY 2010–11 Claims— Submit by October 15

If you had a Flexible Spending Account (FSA) last plan year (FY 2010–11, July 1, 2010–June 30, 2011) and you still have a balance in that account, you have until **October 15, 2011**, to submit your FY 2010–11 claims for reimbursement. Any dollar balances in an FY 2010–11 FSA as of October 16, 2011, will be forfeited.

Submitting an FSA claim for last year (FY 2010–11)

- Claims must be for eligible expenses that were incurred during the FY 2010–11 plan year, July 1, 2010–June 30, 2011.
- You must submit a COMPLETE AND ACCURATE claim, which includes the ASI claim form and ALL necessary documentation. The form can be found at www.asiflex.com. Click on “Claim Forms” and in the list on the next page, find the form for State of Colorado employees.

Three Ways to Submit Claims

1. ASIFlex offers online claims submission at <https://my.asiflex.com>. A PIN is required, which can be found on the original FSA enrollment confirmation from ASIFlex. **Online submissions must be complete no later than October 15, 2011.**

2. Claims may be faxed to ASIFlex at their toll-free fax claims number, 1-877-879-9038
Faxed claims must be received in the ASIFlex office no later than October 15, 2011.
3. Claims can be mailed to:
ASIFlex
P.O. Box 6044
Columbia, Missouri 65205-6044
Mailed claims must be POSTMARKED no later than October 15, 2011.

Don't know your PIN or have other questions? Contact ASIFlex by phone at **1-800-659-3035**, M–F, 6am–6 pm, or Saturday, 8 am–noon.

Review account information, claims payment, available funds, and eligible expenses or find more about claim submission requirements on the Web at www.asiflex.com. You will need your PIN, which you can find on your original FSA enrollment confirmation from ASIFlex.



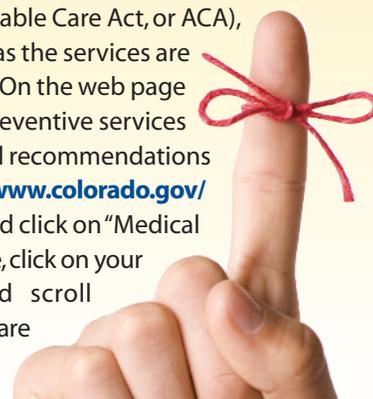
Updates & Reminders

- **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.
- **Preventive Care Information**—In compliance with federal healthcare reform (the Affordable Care Act, or ACA), recommended preventive services are now covered at no charge to the member, as long as the services are provided by *in-network providers* and *meet the recommended age and frequency guidelines*. On the web page for each of the State's medical insurance options you can find information about these preventive services

Preventive Care Information
In compliance with the federal healthcare reform, starting July 1, 2011, recommended preventive services will be covered at no charge to the member, as long as services are provided by in-network providers and meet the recommended age and frequency guidelines.

- [UnitedHealthcare Covered Preventive Services](#)
- [Recommendations / Guidelines on Covered Preventive Care](#) - from healthcare.gov, the federal government site regarding healthcare reform
- [Preventive Services Rated "A" or "B"](#) - Reform stipulates coverage for "A" or "B" rated services; from the U.S. Preventive Services Task Force
- [Recommended Immunizations](#) - from the Centers for Disease Control and Prevention

along with the federal recommendations and guidelines. Go to www.colorado.gov/dpa/dhr/benefits and click on “Medical Insurance.” From there, click on your medical option and scroll down to “Preventive Care Information.”



Hiking in Colorado State Parks



The pools are dry, the baseball fields are silent and the tennis courts are empty. You want to stay active, yet it seems everything is winding down. But just because the kids are back in school doesn't mean that summer is over. Summer ends on September 22, but as anyone in Colorado knows, there is still plenty of warm weather to enjoy before and after that date.

And with the warm weather still to be had, that means that a lot of outdoor activities are still possible. One of the easiest, yet enjoyable ways to be active is hiking. And in Colorado, our 42 Colorado State Parks offer a variety of beautiful hiking locations with over 500 miles of trails statewide, ranging from easy to strenuous. Most trails are open to hiking (or biking), but you should check with each park for specifics on trail use. Colorado State Parks are open every day of the year, weather permitting.

Visit www.parks.state.co.us for more information on all of the State Parks, including locations, directions, trail use, recreational activities, campsites, shelters and each park's local phone number. Or you can call State Parks High Plains Region Office at **303.866.3437**, the Rocky Mountain Region at **970.434.6696**, or the South-east Region at **719.227.5250**.

Hiking is a great way to stay active. It can also be a fun family activity, and with so many State Parks, there is bound to be one nearby that meets your needs.



Beneficiary Financial Counseling

Included in Your Life Insurance Benefits

Life insurance is designed to take care of families after the passing of a family member, but the death of a loved one can leave a family distraught and their financial matters in a state of disarray. To help at this difficult, but critical juncture, free beneficiary financial counseling is available to beneficiaries receiving a life insurance benefit of \$25,000 or more from the State's life insurance plan with Minnesota Life.

The program is designed to help beneficiaries make sound decisions about pressing financial issues. Pricewaterhouse Coopers LLP (PwC) has been selected by Minnesota Life to provide this counseling.

How does it work?

When a beneficiary receives the benefit payment from the life insurance claim, they will also receive materials explaining the financial counseling program. The package will outline the options available for the beneficiary and provide contact information for PwC. Other resources for beneficiaries include the following.

✗ Beneficiary Guide—Easy-to-follow guidance on estate settlement, survivor benefits, financial planning and even non-financial issues.

✗ CounselLine—Unlimited, toll-free telephone access to PwC financial counselors for one year.

✗ Personal Financial Counseling—Six months of calls with an experienced PwC financial coach matched to your beneficiary for in-depth financial counseling.

✗ Personalized Financial Analysis—An easy-to-read and thorough financial plan designed to help beneficiaries understand their overall financial situation and plan for the future.

✗ eAdvisor—A planning tool that allows beneficiaries to access online financial calculators, guides, financial planning courses, articles and more.

Pricewaterhouse Coopers is a professional services firm with decades of experience in personal financial education and counseling. They provide objective, independent financial counseling with absolutely no product sales.

Find more information on the [Life Insurance page](#) of the Employee Benefits website.

