

HealthLine



A Publication of the Department of Personnel & Administration

October 2011



Flu Vaccines for 2011–12 Flu Season



Health, Wellness & You

The information below shows how the flu vaccines are covered by the State medical insurance options. Flu vaccines typically cost \$25–\$30, which is affordable to many even when the vaccine is not covered by insurance.

Self Funded Plan	In-Network <i>Physicians' offices, in-network pharmacies</i>	Out-of-Network <i>Such as community and worksite clinics.</i>
PPO Co-Pay Choice Plus Option	No charge (preventive care) <i>At physician's office—no charge for the vaccine. At in-network pharmacies—Provide your medical card when receiving the vaccine and you will not be charged.*</i>	50% reimbursement whether or not deductible has been met. Must submit a claim form to be reimbursed in these cases.
PPO HDHP Definity Option	No charge (preventive care) <i>At physician's office—no charge for the vaccine. At pharmacy—Provide your medical card when receiving the vaccine and you will not be charged.*</i>	50% reimbursement whether or not deductible has been met. Must submit a claim form to be reimbursed in these cases.

*Target, Walgreen's and Rite Aid pharmacies are part of the UHC network.

Kaiser Denver/Boulder	In-Network <i>Kaiser Permanente Medical Offices</i>	Out-of-Network <i>NOT Kaiser Permanente Medical Offices</i>
HMO Co-Pay Option	No charge <i>Beginning Oct. 3, walk-in shots are available at Kaiser Permanente medical offices*</i>	Not covered
HMO HDHP Option	No charge <i>Beginning Oct. 3, walk-in shots are available at Kaiser Permanente medical offices*</i>	Not covered

*Kaiser Permanente Denver/Boulder members: Call the 24-hour Flu Shot Hotline for office locations and hours—303.344.7600.

Kaiser Southern Colorado	Medical Offices/Health Centers <i>Pueblo North Medical Office AND Briargate Senior Health Center</i>	Affiliated Network Providers' Offices OR Retail Locations
HMO Co-Pay Option	No charge <i>Pueblo North Medical Office—beginning Oct. 3, 8:30 a.m. to 5:30 p.m., Monday through Friday Briargate Senior Health Center—for Members 10 and older, beginning Oct. 3, 8 a.m. to 4:45 p.m., Monday through Friday</i>	Affiliated Network Provider —Make an appointment with your primary care physician. A co-pay may apply. Retail Locations —In most cases, members may be reimbursed by submitting a claim form to Kaiser.
HMO HDHP Option	No charge <i>Pueblo North Medical Office—beginning Oct. 3, 8:30 a.m. to 5:30 p.m., Monday through Friday Briargate Senior Health Center—for Members 10 and older, beginning Oct. 3, 8 a.m. to 4:45 p.m., Monday through Friday</i>	Affiliated Network Provider —Make an appointment with your primary care physician. A co-pay may apply. Retail Locations —In most cases, members may be reimbursed by submitting a claim form to Kaiser.

– Southern Colorado members: As flu shot locations and hours may change, call the 24-hour Flu Shot Hotline for the most-up-to-date flu information—1.866.868.7091.

– Southern Colorado Kaiser Permanente members are reminded that they may also receive services at any of the Denver/Boulder medical offices.

Stay informed and make the best decisions about flu vaccines for you and your family.

- Find information about vaccinations and immunizations, as well as locate vaccination clinics, at www.immunizecolorado.com (clinics may be considered out-of-network).



- Review information from the **Centers for Disease Control (CDC)**—www.cdc.gov/flu/protect/vaccine and the **Colorado Department of Public Health & Environment**—www.cdph.state.co.us/dc/Influenza.
- Review information from your healthcare provider and your medical insurance.

Will Preparation and Legal Services

Included in Your Life Insurance Benefits

Will preparation and legal services are available to all employees who are 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 (see username and password information below) or call 1.877.849.6034.

Username: will
Password: preparation

Key Features of the Program

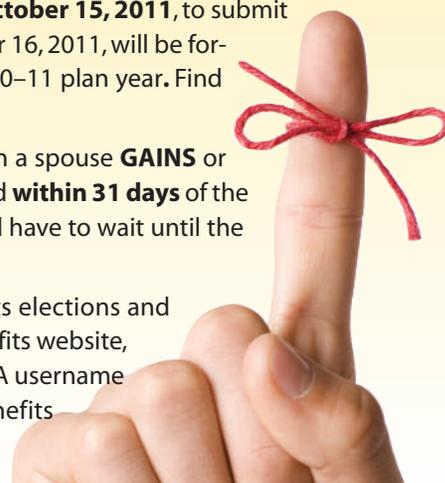
✓ **Consult with an attorney**—You are entitled to a free 30-minute initial conversation, in person or over the phone, with an attorney in Colorado. You may discuss *any* current or future legal matters, or you may have the attorney review documents. To be matched with an attorney in your area, go to www.lifeworks.com 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.

- ✓ **Create wills, financial power of attorney, living will or final arrangements**—You can create a legally valid will and other legal documents at www.lifeworks.com.
- ✓ **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.



Updates & Reminders

- **FSA Claims Deadline is 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 a claim for reimbursement. Any dollar balances in an FY 2010–11 FSA as of October 16, 2011, will be forfeited. Claims must be for eligible expenses that were incurred during the FY 2010–11 plan year. Find more information in the [September 2011 issue of HealthLine](#).
- **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.
- **How to access the online Benefits Administration System (BAS)**—All benefits elections and changes are done in the online BAS. Access this system 24/7 at the Employee Benefits website, www.colorado.gov/dpa/dhr/benefits by clicking "Enroll/Change Your Benefits." A username and password is required. Find instructions on navigating the system under "Benefits Information" and click on "Instructions for Online Enrollment."



Covering Adult-Aged Dependent Children (19–25)



To comply with federal healthcare reform for the FY 2011–12 plan year, the State extended the age limit for coverage of employees’ adult-aged children (children 19 and over) to the child’s 26th birthday (previously it had been the 25th birthday). Employees covering an adult-aged child should understand that with this extension of coverage also came new rules about when these dependents can come on and off their parents’ coverage.

Taking a Child Off of Your Coverage

Employees have always been able to drop a dependent in the middle of the plan year due to a change in eligibility. However, healthcare reform broadened eligibility, meaning *eligibility no longer requires* that a child be unmarried, a full-time student, living in the employee’s household, financially dependent upon the employee, or even the employee’s tax dependent. Because of this change, there are very few circumstances when a child actually loses eligibility, thus very few circumstances when an employee can remove a child from coverage in the middle of the plan year (outside of open enrollment).

If a covered adult-aged child moves out of the employee’s house, stops receiving financial support from the employee, graduates from college, or gets married, the employee **cannot** terminate the child’s coverage with the State before the next open enrollment. In these instances, the child has *not* become ineligible for the coverage. Age and relationship are the only factors to impact eligibility, and by these factors, the child is still eligible.

Age—An adult-aged child becomes ineligible the end of the month in which he or she turns age 26.

Relationship—Your natural or adopted children will always be your children (unless legally relinquished through formal court proceedings). So when would the relationship change? For example, if your spouse has children from a previous marriage, those children are your step-children, and you can cover them under your State plans. However, if you divorce, those children are no longer your step-children, so the relationship has been broken, and they become ineligible for coverage under your benefits.

Adding a Child to Your Coverage

If you chose to **not enroll** your 19–25-year-old child during open enrollment, you cannot enroll the child later in the plan year, even if he or she moves back home, goes back to school, becomes financially dependent upon you, or gets divorced. If however, you chose to not cover a 19–25-year-old child because he or she was covered under their own employer’s plan, but later loses that coverage when he or she leaves the job, you may enroll the child within 31 days of the conclusion of that coverage. Documentation of the loss of that coverage will be required to make such a change.

For more information and a discussion of possible scenarios involving adult-aged dependents, see “Consumer Education” in the **March 2011 edition of HealthLine**.



Oral Health for Adults



As adults it's easy to forget to properly care for our teeth. Mom and dad aren't over our shoulders making sure we're brushing and flossing as we should. We keep meaning to schedule that appointment with the dentist, but something always comes up. Now is a good time to discuss what we can do to take care of our teeth. And really, when was the last time you flossed?

Diabetes, Cardiovascular Disease and Oral Health

- There is growing evidence that adults with diabetes, cardiovascular disease, inflammatory disease and cancer benefit from good oral health care.
- Some studies show controlling periodontal (gum) disease helps to control blood-glucose levels.
- Patients with periodontal disease have increased risk for cardiovascular disease, according to some studies.
- There is a probable link between inflammatory disease and periodontal disease.
- Members with diabetes, kidney failure, cardiovascular disease, or suppressed immune systems, who also have periodontal conditions, may be eligible to have up to four dental cleanings in a plan year (the State's plan year runs from July 1–June 30) instead of the typical two cleanings covered. The extra cleanings will still be subject to the plan deductibles (\$50 per person, per year) and the per person annual maximum amount of coverage (\$1000 for the Basic Plan, \$2000 for the Basic Plus Plan). Contact Delta Dental for additional details.

Older Adults

- Studies indicate that older adults have the highest rates of periodontal (gum) disease and oral cancer.
- Early detection of oral cancer and intervention is important to prevent more serious harm.
- One out of four people age 65+ have lost all of their teeth and 80% have some form of gum disease. Proper oral health care can help to limit both of these.

- Osteoporosis—Your dentist may be able to detect bone loss in the jaw using x-rays. Such bone loss may be a sign of bone loss elsewhere in the body.
- Over one-third of women over age 65 face the onset of osteoporosis. Osteoporosis has a strong relationship with increased periodontal disease.

Pregnancy and Oral Health

- Due to changes and elevated ovarian hormone levels during pregnancy, pregnant women have an increased risk for developing gingivitis, gum disease and diabetes.
- Research shows that pregnant woman with periodontal (gum) disease are seven times more likely to give birth to pre-term and low birth-weight babies.
- If you are pregnant, or are planning to become pregnant in the near future, please visit your dentist.
- Pregnant women with periodontal (gum) conditions are eligible for up to four teeth cleanings, or periodontal maintenance cleanings, in a plan year (the State's plan year runs from July 1–June 30) instead of the typical two cleanings covered. The extra cleanings will still be subject to the plan deductibles (\$50 per person, per year) and the per person annual maximum amount of coverage (\$1000 for the Basic Plan, \$2000 for the Basic Plus Plan). Contact Delta Dental for additional details.

Good Oral Health Habits

- Practice good oral hygiene by brushing and flossing daily. Use a fluoride toothpaste.
- Do not drink alcohol excessively or use any kind of tobacco products. (Good ideas for your health in general, not just oral health.)
- Eat a balanced and nutritious diet.
- Limit between-meal carbohydrate snacks.
- Exercise regularly.

