

## Time to Quit Smoking



It's one of the classics of New Year's resolutions—quitting smoking. We know the benefits of quitting—improving heart and lung health, improved circulation, reducing risks for cancer, stroke and heart disease. Yet knowing these positives doesn't make it any easier.

Some people can quit on their own or with the encouragement of a spouse, a child or a friend. Many others need more support. The State's medical insurance plans offer such support, from educational programs to coaching sessions. Review the information below to find the resources to help you quit.

### Self-Funded Plan (administered by UnitedHealthcare)

#### PPO Co-Pay Choice Plus Option & PPO HDHP Definity Option

UnitedHealthcare provides a tobacco cessation program to help smokers withdraw from nicotine dependence. Participants can more than double their chances of successfully quitting tobacco. Participation is voluntary and without extra charge. For additional information regarding the program, please call the number on the back of your ID card.

This six- month program offers the following.

- Home fulfillment of up to 8 weeks of over-the-counter nicotine replacement therapy, patches or gum
- Toll-free telephone access to a dedicated tobacco cessation coach, receiving up to eight scheduled coaching sessions; unlimited calls for support or questions

- Help in identifying and avoiding common reasons why quit attempts fail, including weight gain and stress management.
- Educational articles, quizzes and progress tracking tools designed to provide support through this program

### Kaiser Permanente (Denver/Boulder & Southern Colorado)

#### HMO Co-Pay Option & HMO HDHP Option

- **Colorado Tobacco Quitline 1-800-QUIT-NOW.** This five-session phone service connects you with a trained counselor to guide and support you through the quitting process. Programs are also available for teens, pregnant women and Spanish speakers.

- **Classes & Webinars.** Kaiser Permanente offers health classes, such as "Stop Smoking Basics" and "Freedom from Cigarettes," and webinars such as "Break free for life: Quit Smoking Webinar." Visit [www.kp.org](http://www.kp.org) for information on dates, times, locations and access. Click on the "Health & Wellness" tab and find "Programs and Classes," or sign on with your user ID and password.

In addition, the health encyclopedia on [www.kp.org](http://www.kp.org) also offers tools, tips and more information. Look under the "Health & Wellness" tab or sign on with your user ID and password.

- **Individual coaching.** Individual coaching or counseling is available through Kaiser's health education and behavioral health departments. Call 1-866-868-7112 to talk with a health education tobacco cessation coach.



# What is Total Compensation?

You may have heard the term “total compensation” and wondered what it meant. Simply put, total compensation is the total investment an employer makes in its employees. It’s not just pay, but includes other elements—benefits, paid leave (annual, holiday, sick), and retirement contributions.

Yet even beyond those easily-quantified elements, there are pieces of total compensation that we don’t think about on a day-to-day, or even paycheck-to-paycheck basis, such as flexible work arrangements, training and development opportunities, recognition and incentive programs, workers’ compensation protection, and the Colorado State Employee Assistance Program (C-SEAP) that is available to employees.

All of these add up to a significant investment in employees by the State. Take medical insurance as an example. An employee with Employee + Spouse coverage for the PPO HDHP Definity option is paying \$254.32 a month. Yet, the State is paying \$623.42 towards that premium each month as well. For medical insurance, the State contributes anywhere from 59% to 91% of the premium, depending on the option and tier. The State also contributes to dental insurance (56%–92% of the total premium, depending on option and tier). It pays 100% of the costs for

\$50,000 of basic life insurance for employees, as well as 100% of the premiums for employees’ short-term disability coverage.

In addition, even if your pay is not increasing, the State is still increasing its total compensation investment in state employees by increasing contributions designed to maintain the sustainability of retirement programs through the Amortization Equalization Disbursement (AED) and the Supplemental Amortization Equalization Disbursement (SAED).

## My Total Compensation Statement

There’s a way to calculate the value of what the State is investing in you—use “**My Total Compensation Statement.**” This is an easy-to-use summary of many of the components of total compensation. You just need a copy of your most recent pay advice and the statement will take you through the various parts of your compensation step-by-step. None of the information entered is recorded or seen by anyone else, but you may print a copy for your own use.

Everyone always wishes there was more in their paycheck, but using the “My Total Compensation Statement” allows you to see the bigger picture.

## Updates & Reminders

- ▶ **Employee Benefits Web Site**—Find the benefits information you need at [www.colorado.gov/dpa/dhr/benefits](http://www.colorado.gov/dpa/dhr/benefits). Here you can research your benefits, see what’s included and excluded, find contact information, locate forms, watch presentations, find out who is the benefits administrator for your department, and connect to the online Benefits Administration System to make changes to your benefits.
- ▼ **Insurance Company Phone Numbers**—If you have questions about your coverage, contact the companies at these customer service numbers.
  - ▶ UnitedHealthcare—1.877.283.5424
  - ▶ Kaiser Permanente—Denver/Boulder: 303.338.3800/Southern Colorado: 1.888.681.7878
  - ▶ Delta Dental—1.800.489.7168
  - ▶ Minnesota Life—1.877.828.7728
  - ▶ ASIFlex—1.800.659.3035
- ▶ **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](http://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 “Benefit Information” and click on “Instructions for Online Enrollment.”
- ▶ **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.



# New FSA Limit Starting July 1, 2012

## FSA Corner



Starting with the next plan year, FY 2012–13 (July 1, 2012–June 30, 2013), there will be a **new maximum contribution for healthcare flexible spending accounts (FSAs) of \$2500.** (Note: *The maximum contribution for a dependent care FSA will remain \$5000. Medical expenses cannot be reimbursed from a DCFSA.\**)

This new maximum is a result of federal healthcare reform (the Affordable Care Act or ACA). Technically, the federal rules for the new limit go into effect January 2013, but since the State’s plan year, from July to June, bridges two tax years and the FY 2012–13 plan year will have six months in 2013, the State is changing its limit effective July 1, 2012. This will prevent healthcare FSA participants from exceeding the 2013 limits.

Currently the State allows a maximum of \$6000. While not many participants contribute that much each plan year, lowering the maximum to \$2500 will be a reduction in annual contributions for many. Employees who want to contribute more than \$2500, and receive the tax advantages of that contribution, should consider a health savings account (HSA). *However, please note that this is an either/or choice, as a person cannot have an HSA and an FSA at the same time.*

An HSA is a special kind of savings account that is used to save for medical expenses. To start and contribute to an HSA, one must be enrolled in a high-deductible health plan (HDHP). The State offers two HDHP options. Monthly premiums for HDHPs are lower than other types of medical insurance, however, members are expected to pay for healthcare costs until the deductible is met (except for preventive care). HDHPs attempt to make members better healthcare consumers, enabling them to more closely scrutinize healthcare decisions.

Here are the 2012 annual maximum contributions for HSAs, as issued by the federal government.

- For an individual with employee only coverage in an HDHP—\$3100.
- For an individual with any other coverage level (with a spouse, with children, with a family)—\$6250 per family

In either case, the contribution limits are higher than the new FSA limits.

HSAs can be set up at most financial institutions, such as a banks or credit unions. In choosing an institution, customers should consider items such as fees, debit cards and overall convenience. The **Credit Union of Colorado** offers HSAs to its customers.

### For FY 2012–13 (July 1, 2012–June 30, 2013)

	Healthcare FSA	HSA
<b>Annual Maximum Contribution</b>	\$2500	Individual—\$3100 Other coverage levels—\$6250
<b>Works with what kind of medical plan</b>	Any kind (even no medical insurance)	HDHP
<b>“Use it or lose it” by end of plan year</b>	Yes—money not used is forfeited	No—Account belongs to participant and rolls over year-to-year
<b>Administration Process</b>	Reimbursement	Self-managed—use checks and/or debit cards to pay for healthcare
<b>Who administers account</b>	ASIFlex—State’s third-party administrator	Any financial institution

\*A Dependent Care FSA (DCFSA) allows an employee to be reimbursed for the care of children under age 13—or in some cases disabled spouses or adult family members—so the employee or spouse can work. See the State’s [FSA website](#) for more information.

# Travel Assistance—New Provider

## Part of Your Life Insurance Benefits

As of January 2012, Minnesota Life has changed providers for their travel assistance services. Services will now be provided by **Global Rescue LLC**. The program, however, won't change. It is still available to participants in the State's group life insurance plan from Minnesota Life (both the state-paid coverage and any supplemental coverage), as well as their spouses and dependent children. The services are available 24/7/365 for emergency and transport services when traveling 100 miles or more from home. Pre-trip resources are also available. It's your emergency safety net, with help just a phone call away.

Global Rescue's services include the following.\*

### Emergency assistance and medical evacuation services

- ✓ Medical professional locator services
- ✓ Telephonic interpretation services
- ✓ Assistance replacing lost or stolen luggage, medication, or other critical items
- ✓ Coordination of pre-hospital assistance
- ✓ Once hospitalized, transport to nearest appropriate medical facility
- ✓ Return of dependent children and rental vehicle; coordination of pet return
- ✓ Arrange for transport of traveling companion
- ✓ Repatriation of mortal remains

### Security evacuation services

- ✓ Transport to the nearest safe area

### Online pre-trip resources

- ✓ Passport/visa information
- ✓ Security and crime alerts
- ✓ Political stability alerts

### Questions?

For the complete list of available resources and the basic emergency service terms of service, visit [www.lifebenefits.com/travel](http://www.lifebenefits.com/travel) or call 1-855-516-5433 in the U.S. and Canada. Call collect, 1-617-426-6603 from other locations. Please note that the website will be available in early January 2012. Find more info on this program and other services from Minnesota Life at the Employee Benefits Web site's **Life Insurance page**, under "Other Programs."

*\*Medical and other third-party expenses are the employee's responsibility.*

