Division of Human Resources

HealthLine

A Publication of the Department of Personnel & Administration

March 2012

Dates for Open Enrollment Set

Tuesday, May 1, 2012–Wednesday, May 16, 2012

This will be a **passive** open enrollment, NOT mandatory, meaning that aside from flexible spending accounts (FSAs), current coverage choices, including medical and dental insurance, WILL ROLL OVER into the next plan year for those that do not participate.

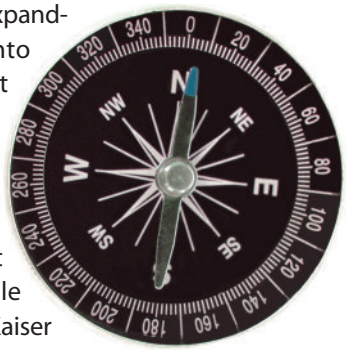
As in every year, FSAs do not roll over into the next plan year, and, if desired, must be chosen during open enrollment. Please note that for the FY 2012–13 plan year, the annual maximum contribution for healthcare FSAs will be reduced from $6000 to $2500. Dependent care FSAs, specifically for child or elder care expenses (not healthcare expenses) will retain an annual maximum contribution of $5000.

Employees who want to make changes to their coverage choices (medical, dental, optional life, and long-term disability insurance, as well as FSAs), or who wish to add dependents to their coverage, must participate in the open enrollment. This open enrollment is for the FY 2012–13 plan year, and any changes made will be effective July 1, 2012–June 30, 2013.

Expect more details on open enrollment, including the benefit plans and the premiums, in the April edition of *HealthLine*.

Even though it will be passive, we encourage all employees to participate in open enrollment. It is a time to evaluate your insurance and financial needs, and if necessary, make new choices. It is also a time to verify and update your information and review your life insurance beneficiaries in the online Benefits Administration System (BAS). By participating, you can choose the benefits that are right for you and your family.

Kaiser Moves North



Kaiser Permanente of Colorado is expanding its operations and moving into northern Colorado. This means that State employees in the following zip codes will have the State's Kaiser options (**HMO Co-Pay** and **HMO HDHP**) to choose from in the upcoming benefits open enrollment for the FY 2012–13 plan year. While many of the zip codes are new for Kaiser options, know that some of these are currently in Kaiser's Denver/Boulder list of zip codes.

Kaiser Permanente Northern Colorado Service Area Zip Codes

80511	80512	80515	80517	80521	80522	80523
80524	80525	80526	80527	80528	80532	80534*
80535	80536	80537*	80538*	80539*	80541*	80542*
80543*	80545	80546	80547	80549	80550	80551
80553	80610	80611	80612	80615	80620	80622
80624	80631	80632	80633	80634	80638	80639
80644	80645	80646	80648	80649	80650	80651*
80652	80654	80729	80732	80742	80754	82063**
82070**						

** Moves from Denver/Boulder to Northern Colorado region July 2012*

*** Service area only includes Colorado portion of zip code*

How will Kaiser Northern Colorado work?

- The new Northern Colorado market (mainly Larimer and Weld counties) will offer a collaborative model of care. Members will have access to a combination of physicians.
  - A network of physicians employed by Banner Health
  - Independently contracted community physicians
  - Kaiser Permanente physicians
- From July 1–October 1, 2012—Northern Colorado Kaiser Permanente members may receive care at the following locations.
  - The offices of the many contracted physicians located throughout the area (a list will be made available at open enrollment).
  - At temporary facilities in either Fort Collins (2950 Harmony Road, Fort Collins, 80528) or Loveland (4901 Thompson Parkway, Loveland, 80537). Note that these will not be full-service medical offices until October 1.
  - Any Colorado Kaiser Permanente medical office per Kaiser's cross-market access. Twenty-two such offices are in the Denver/Boulder/Longmont areas. Cross-market access simply means that Northern Colorado members can also use Kaiser physicians and facilities in the Denver/Boulder and Southern Colorado regions.
- Some Kaiser members currently part of the Denver/Boulder cohort will change to Kaiser Northern Colorado, as some Denver/Boulder zip codes will change to Northern Colorado zip codes. However, because of the cross-marketing mentioned above, these members may continue to visit the Denver/Boulder facilities or can change to the Northern Colorado physicians and facilities.
- Kaiser plans to have brick and mortar facilities built in **Fort Collins** and **Loveland** in late 2012, and another facility built in **Greeley** in 2014.
  - **Fort Collins**—Full services will be available October 1, 2012, at the Fort Collins Medical Offices. The facility at 2950 Harmony Road, Fort Collins, 80528, will offer four physicians (in family medicine, internal medicine, and pediatrics) a blood draw station and testing area, routine radiology services, and a pharmacy.
  - **Loveland**—The Loveland Medical Office, 4901 Thompson Parkway, Loveland, 80537, will be available October 1, 2012. The new offices will offer family medicine, internal medicine, and pediatrics with five physicians, a blood draw station and testing area, routine radiology, mammography, and a full pharmacy.
- Network Hospitals—Banner Health's North Colorado Medical Center, located in Greeley (1801 16th St.) and McKee Medical Center in Loveland (2000 Boise).
- Member Services—**Primary Care Physician Services at 303.338.4477** can help select a Kaiser Permanente physician in the Northern area. Kaiser's main member services number is **303.338.3800/1.800.632.9700**.

Eligibility for any of the Kaiser options offered to State employees is determined by HOME zip code, not work or business zip code. Kaiser Permanente of Colorado makes its own business decisions regarding where it will do business, but must then be approved by the Division of Insurance (part of the Department of Regulatory Affairs) to operate in those zip codes.

Benefits Information Card

Open enrollment is just around the corner. Use this card as a resource for customer service numbers/websites for your benefits, as well as to list your department's benefits administrator and contact information.

State of Colorado Employee Benefits Information 2012–2013

VENDORS

ASIFlex—**www.asiflex.com**/1.800.659.3035

Delta Dental—**www.deltadentalco.com**
1.800.610.0201

Kaiser Permanente—**www.kp.org**
- Denver/Boulder & Northern Co.—303.338.3800
- Southern Colorado—1.888.681.7878

Minnesota Life Insurance—1.877.828.7728

Standard Insurance—1.800.252.5577

UnitedHealthcare—
- Pre-member site
  www.colorado.welcometouhc.com
- Member site
  www.myuhc.com
- 1.877.283.5424

STATE RESOURCES

Benefits website—
- **www.colorado.gov/dpa/dhr/benefits**

Your department's benefits administrator—

Name _____

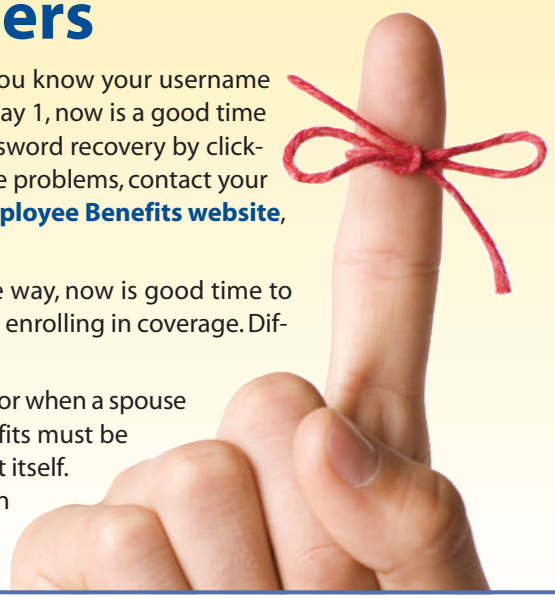
Phone _____

E-mail _____

For a complete list of benefit administrators, visit ***www.colorado.gov/dpa/dhr/benefits****.*

Employee Benefits Team (central office, Dept. of Personnel & Administration)
- **benefits@state.co.us**
- 303.866.3434 (Denver Metro area)
- 1.800.719.3434 (outside Denver Metro)

Updates & Reminders



- **Accessing the online Benefits Administration System (BAS)**—Do you know your username and password to access the BAS? As open enrollment will be here on May 1, now is a good time to check. If you have forgotten your password, you can go through password recovery by clicking "Forgot your password" on the login page of the BAS. If you still have problems, contact your department's benefits administrator. Find the link to the BAS on the **Employee Benefits website**, look for "Enroll/Change Your Benefits."
- **Benefits at Your Spouse's Employer?**—With open enrollment on the way, now is good time to check with your spouse's employer about requirements for changing or enrolling in coverage. Different employers can have different requirements.
- **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.

Division of Human Resources

What is an HSA?

A Health Savings Account, or HSA, is a special kind of saving account for saving for future medical expenses. Contributions to an HSA are tax-deductible, and money taken out of the account is tax-free, so long as the money is used for healthcare expenses. *To establish or contribute to an HSA, you must be enrolled in a high-deductible health plan (HDHP, sometimes also called an HSA-qualified plan) for your medical insurance.*

As the account-holder, you manage your HSA and reimburse yourself for healthcare expenses, or use checks and/or a debit card from the account to pay for healthcare. Unlike FSAs (flexible spending accounts), HSAs are not use-it-or-lose-it; any unused money rolls over from year to year. The account belongs to you and stays with you even if you change medical insurance or change jobs.

HSAs can be set up at most financial institutions, such as a banks or credit unions. In choosing an institution, you should consider items such as fees, debit cards and overall convenience. While the State does not offer an HSA, know that the **Credit Union of Colorado** offers HSAs to its customers.

In the upcoming FY 2012–13 plan year, the State will again offer two HDHP options that can work in conjunction with an HSA: 1) **PPO HDHP** (UnitedHealthcare network); and 2) **HMO HDHP** (Kaiser Permanente network; only available in certain geographic areas served by Kaiser).

More Information

- View a presentation about maximizing the effectiveness of an HSA. Go to the **Benefits Presentations** section of the Benefits Web site and click on "Health Savings Accounts" under "Benefits Presentations—General Topics."
- Learn the ins and outs of HSAs by visiting UnitedHealthcare's Health Care Lane. Step into the "bank" on this virtual street and listen as Sarah discusses HSAs. Go to United's pre-member site for State employees—**http://colorado.welcometouhc.com/learn-more-about-myuhc.com**—and find "Health Care Lane" under "Health & Education Resources."
- Get information from the federal government by visiting the **U.S. Department of the Treasury's Resource Center for HSAs**.

Compare healthcare FSAs (flexible spending accounts) to HSAs (health savings accounts)
For FY 2012–13 (July 1, 2012–June 30, 2013)

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

Warmer Weather Means Being More Active

Most of us know that exercise is important. When you're active, you have more energy—good at work or at home—and the more active you become, the more physical activity and exercise you can do. It helps your heart, lungs, circulation, joints and skeletal system and can reduce the risk for heart attack, diabetes and high blood pressure. It also helps manage your weight.

Yet, like many things that we know we should do (cleaning the basement, doing taxes, eating more fruits and vegetables), getting started is the hard part. How you start and what you start—your approach and the activities you choose—will be key in helping you stick with it and stay active.

However, there are two very important items to address before you put on your sweats and lace-up your shoes.

- **Is starting a fitness program safe for you?** Some folks may have health conditions that could make certain forms of exercise unsafe. If you have any concerns, you should talk to your doctor before starting a program.
- **Are there any barriers to being more active?** Look at both physical constraints (your home, neighborhood or community) and mental or personal barriers (lack of time, fear of failure). Knowing what barriers you need to overcome will help you to choose activities that can fit into your life and that you can stick with for the long run.

Remember, starting an exercise program and becoming a more active person will benefit you, so you have to have the right mindset.

- ✔ Being more active has to be your decision, not someone else's.
- ✔ Don't compare yourself to others.
- ✔ Try to stay positive. Know that there will be times when you don't stick to your program. Just don't let those times sabotage your overall efforts.

Health, Wellness & You

- ✔ Set goals, track your activity and measure improvements. You need to know where you want to go as well as where you've been. Keep it simple—writing down how many minutes you walked can be just as effective as an elaborate spreadsheet.

Once you've overcome any barriers and determined why you want to exercise, you need to figure out what activity (or activities) you want to do.

- ✔ Choose exercise that fits with your age and health. If you're over 50 with a history of bad knees, maybe weekly basketball games at the local recreation center are not for you.
- ✔ Pick activities and exercise you enjoy. If you don't enjoy it, how likely are you to keep doing it?
- ✔ Choose an activity that fits your lifestyle, your home and your neighborhood. If there is no swimming pool in your area, swimming may not be the best choice.
- ✔ Consider different activities for different weather. Long walks in the neighborhood may not be ideal on cold February mornings (or fiery August afternoons). Pick things you can do outdoors on nice days and other activities better suited to an indoor environment or that are done in short periods of time outside.

Already have an exercise routine? Maybe it's time to consider interval training. Interval training is simply alternating bursts of intense activity with periods of lighter activity. Some research shows that short bursts of high intensity effort mixed with low or moderate intensity exercise can be more effective than a regular exercise routine. For some, interval training can lead to better health results, including faster weight loss. How?

- ✔ Burn more calories by adding intervals of more vigorous exercise—With interval training, some may even burn calories *after* exercise, as interval training can cause a chain reaction in your body to burn fat *after* the exercise session.
- ✔ Improved aerobic capacity—As you become more fit, you'll be able to exercise longer, or with more intensity, or both.
- ✔ It can be a great way to avoid plateaus and boredom by making exercise more interesting.

Start interval training slowly. As your stamina improves, add more vigorous bursts of activity to your routine. Talk to your doctor or a certified personal trainer to see if interval training is appropriate for you and to recommend correct interval intensities.