

UHC Supports Wildfire Residents

UnitedHealthcare (UHC) is providing additional services to Colorado residents impacted by the recent wildfires.

+ Assistance for UHC plan participants who need access to care or early refills of prescriptions—Plan participants who have been displaced by the wildfires and require assistance accessing a network medical facility or physician, or in obtaining an early prescription refill, can call customer care at the number located on the back of their medical ID card for assistance. Members without ID cards can call 1-866-633-2446 8 a.m.–8 p.m., Monday through Friday.

UnitedHealthcare encourages plan participants who are dependent on home-based medical equipment, such as dialysis machines or ventilators, to review their individual emergency plans and be prepared to make alternative arrangements, in the event those services are disrupted.

+ Free emotional-support help line for Colorado residents (provided by OptumHealth)—The toll-free number, 1-866-342-6892, will be open 24/7 for as long as necessary. The service is free of charge and *open to anyone*. Specially trained OptumHealth mental health specialists can help people manage their stress and anxiety. Callers may also receive referrals to community resources to help with specific concerns, such as financial and legal matters. Along with the toll-free help line, emotional support and information are available in English at www.liveandworkwell.com, and *en Español* at www.mentesana-cuerposano.com.

Kaiser Northern Colorado Information

With Kaiser Permanente's new service area, Kaiser Northern Colorado, starting July 1, 2012, we wanted to share the latest information from Kaiser for their Northern Colorado members.

- Members can access a list of the Kaiser Northern Colorado affiliated network providers at www.kp.org or can call Physician Selection Services at **303-338-4477** (TTY: 303-338-3820), weekdays, 7 a.m. to 6 p.m.
- The Loveland medical office was delayed in opening until July 16. Members were informed about this via a letter sent the week of June 25.
- An e-mail address, NCStateEmployeeClaimsLD@kp.org, has been set up for Kaiser Northern Colorado members' questions about the use of out-of-network primary care physicians (PCPs) during the delay in the opening of the Loveland medical office.
- Kaiser will soon have a website specifically for its Northern Colorado region. Until then, Northern Colorado members are encouraged to visit www.kp.org and sign in with their new ID number. Go to "New Members: Get Started." This will guide you through signing up online, choosing a doctor, services in your area and the transfer of medical records and prescriptions. There is also a "Take a Tour" link and an introduction to Kaiser's "My Health Manager."

- Most services will be done in the Fort Collins and Loveland medical office buildings, which open in July for State of Colorado employees (Fort Collins, 7/2/12; Loveland, 7/16/12). These medical offices will become fully-operational October 1, 2012. Prior to that date, the offices will have some labs, but until they are fully-operational, some screenings will have to be done in Kaiser Denver/Boulder facilities.
- Northern Colorado members, like those in other Kaiser service areas, can visit Kaiser Denver/Boulder facilities to access the full capacity of Kaiser Permanente services.
- The Greeley medical office building will be open in 2014.
- In case of an emergency, a Northern Colorado member, like all Kaiser members, can visit any hospital, urgent care clinic, or physician.
- Should a Kaiser-contracted pharmacy in Northern Colorado not be convenient, Northern Colorado members have mail-order pharmacy privileges. Sign-in at www.kp.org with your ID number to find more information about Kaiser's mail-order pharmacy.

For additional questions about Kaiser Northern Colorado health care options, call Member Services at **1-800-632-9700** (TTY: 1-800-521-4874).

Traveling This Summer?

Travel Assistance from Your Life Insurance

Travel assistance is available to all participants in the State's group life insurance plan from Minnesota Life—both state-paid coverage and any supplemental coverage for employees, spouses and dependent children. When traveling **100 miles or more from home**, travel assistance is available 24/7/365, providing emergency assistance, transport services, and even trip-planning resources. It's an emergency safety net, with help just a phone call away. Services are provided by **Global Rescue**.

Global Rescue's services include the following.*

Emergency Assistance

- + Medical advisory support
- + Security experts to answer your call
- + Physician and dentist referrals
- + Assistance in recovering lost or stolen medication, eyeglasses, wallets, luggage or other important documents
- + Emergency cash advances
- + Emergency message relays
- + Real time translation in over 200 languages

Emergency medical and security transport services

- + Medical evacuation or transport to the nearest hospital or medical facility
- + Security evacuation to the nearest safe area
- + Repatriation of mortal remains
- + Transport of a family member to your hospital bedside
- + Transportation of a travel companion
- + Emergency travel arrangements

Information before you go

- ✓ Passport/visa information
- ✓ Immunization requirements
- ✓ Currency conversion
- ✓ Weather conditions
- ✓ Travelers' alerts

Questions?

Visit 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. 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.*



Hiking in Colorado State Parks



Did you know that Colorado has 42 great state parks? As hiking is an easy and enjoyable way to stay active, know that these 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, each park's local phone number, as well as information about fire bans and the conditions at each park. You can also call State Parks High Plains Region Office at

303.866.3437, the Rocky Mountain Region at **970.434.6696**, or the Southeast Region at **719.227.5250**.

Hiking is great exercise. It can also be a fun family activity, and with so many State Parks, there is one nearby to meet your needs.



Benefits Information Card

For the new FY 2012–13 plan year, use this card to as a resource for customer service numbers/websites for your benefits. You can also fill in the contact information for your department's benefits administrator.



State of Colorado Employee Benefits Information 2012–2013

VENDORS

STATE RESOURCES

ASIFlex—www.asiflex.com/1.800.659.3035

Delta Dental—www.deltadentalco.com
1.800.610.0201

Kaiser Permanente—www.kp.org

- Denver/Boulder—303.338.3800
- Northern Colorado—1.800.632.9700
- Southern Colorado—1.888.681.7878

Minnesota Life Insurance—1.877.828.7728

Standard Insurance—www.standard.com

UnitedHealthcare—

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

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)



FSA Corner



Getting Started with Your FSA

If you signed up for a flexible spending account (FSA) during the recent open enrollment for FY 2012–13, which started July 1, know that your first deductions will be taken out of your July pay. What else do you need to do to get your FSA started?

1. Start by visiting asiflex.com. ASIFlex is the administrator for the State's FSA program.
2. Set up your online account and secure message center. You'll need to call ASIFlex at **1.800.659.3035** to get your PIN.
3. Decide how you want to submit claims for reimbursement—fax, U.S. mail, or online through ASIFlex's secure claims submission process (will need to have account set up—see step two above).
4. Decide how you want to receive your reimbursements—either by check mailed to you or direct deposit to your checking or savings account. Choosing direct deposit means that you will usually receive your money up to five days faster than waiting for a check.
5. Find the following items on the ASIFlex site.
 - List of expenses eligible for reimbursement from an FSA.
 - Claim Forms—Find the form specific for State of Colorado employees.
6. Make your requests for reimbursement throughout the year—don't forget about your account.

Tips to Remember for the Year

- ✓ Your contribution amount is fixed for the entire plan year (unless you have a qualifying event such as birth or marriage).
- ✓ Any funds in the account not used by the end of the plan year (June 30) are forfeited.

Healthcare FSA

- ✓ After incurring expenses that qualify for reimbursement, submit your claim forms (reimbursement requests) directly to ASIFlex. Eligible expenses include many of your out-of-pocket costs for eligible medical, dental and vision care expenses.

- ✓ Healthcare expenses for any of your tax dependents are eligible for reimbursement, even if they are not covered under your medical or dental insurance plans.

Dependent Care FSA

- ✓ Remember that a dependent care FSA is NOT for reimbursement of your dependents healthcare expenses. Dependent healthcare expenses can only be reimbursed through a healthcare FSA.
- ✓ Dependent care arrangements must enable you (and spouse, if applicable) to work, seek work, or be a full-time student.
- ✓ Expenses may only be claimed for dependents under age 13 or for older dependents that live with you at least eight hours a day and are incapable of self-care.
- ✓ IRS regulations do not allow reimbursement for dependent care services that have not yet been provided. If you pay in advance for dependent care services, you can only request reimbursement from ASIFlex for services that have already been provided.
- ✓ Eligible expenses include day care or child care, general-purpose day camps, or day-to-day living assistance for older dependents that live with you.
- ✓ Ineligible expenses include overnight camps, care provided by a dependent, your spouse, or your child under age 19, and care provided while you are not at work (meaning the baby-sitter for date night is an ineligible expense).



Supreme Court Ruling

Q—Now that the Supreme Court has upheld the healthcare reform law (the Patient Protection and Affordable Care Act—PPACA), what will happen to State employees’ medical insurance?

A—For now, nothing much will change in the State’s medical insurance plans, the self-funded options (administered by UnitedHealthcare) and the Kaiser options. In fact, many key changes resulting from PPACA were already put into place for State plans in the FY 2010–11 and FY 2011–12 plan years—coverage of dependent children up to age 26, expansion of preventive care services covered at 100%, and the removal of annual maximum dollar amounts for various services.

However, there are a number of PPACA items on the horizon for employers, such as the development of standardized benefits descriptions and the impact of healthcare exchanges. While many items were originally slated to go into effect in 2012, 2013 or 2014, the federal government has given employers a reprieve as the final regulations for these items, which provide guidance for employers and the healthcare industry, are not yet developed.

Know that the State’s Department of Personnel & Administration is carefully studying all of the upcoming requirements of the PPACA to determine the State’s direction and compliance, as well as the impact to the plans.

Updates & Reminders

- ▶ **Change Dental Coverage When Child Turns 5**—Dependent children under age 5 (ages 0–4) may receive dental insurance under the State plan at no additional cost. *Once the child turns five*, you must make a decision: to either drop the dental coverage for the child or retain the coverage for the child, which means moving up to the next tier in premiums. You have **31 days from the child’s fifth birthday** to change the coverage tier to include the child (the birthday is Day 1). If no action is taken, the child’s dental coverage will be automatically terminated at the end of the month in which the child turns five.
- ▶ **COBRA Information**—Are you leaving State employment soon or will a dependent lose eligibility for coverage (due to divorce or a dependent child reaching age 26)? Will you or that dependent want to continue medical and/or dental coverage? Then COBRA continuation coverage is an option. For more information, contact the State’s COBRA administrator at **1.877.725.4545** or visit the [Employee Benefits website](#) and click on “COBRA.”
- ▶ **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
- ▼ **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 & Northern Colorado: 303.338.3800/Southern Colorado: 1.888.681.7878
 - ▶ Delta Dental—1.800.610.0201
 - ▶ Minnesota Life—1.877.828.7728
 - ▶ ASIFlex—1.800.659.3035

