

**INSIDE THIS ISSUE** 

# HEALTH PLAN OPEN ENROLLMENT COMING SOON AND IT IS MOVING!

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We are pleased to inform you that we will move from a fiscal year health plan (July 1 through June 30) to a calendar year plan (January 1 to December 31) effective January 1, 2016. We have heard from employees over the years how challenging it is to plan each year on a fiscal year basis when the IRS, Section 125 medical reimbursement plans, and health plan deductibles are on a calendar year.

#### How does this impact you?

The current health plan OPEN ENROLLMENT will be for **6 months** instead of 12 months. Changes made to your health plan are effective from July 1, 2015 to December 31, 2015.

This year's **OPEN ENROLLMENT runs from Wednesday, May 20 through Friday, June 5** and will be completed online via ESS like last year. More information will be coming soon. Remember it will all be posted on the Human Resources website at:

http://www.washoecounty.us/humanresources/Benefits/index.php

### **UPDATE YOUR BENEFICIARY RECORDS**

The New Open Enrollment Period brings reminders of checking your health plan and other benefit records and making sure you have the coverage you need. That includes checking that your records are up-to-date with beneficiary information. **Updating your beneficiary designations is something that should be reviewed annually.** Beneficiary forms are required for your County life insurance, PERS, MassMutual 457 and/or 401(a) deferred compensation plans, and any other supplemental benefit plans you may have through American Fidelity or Western Insurance Specialties. And don't forget to consider the final paycheck designation form (called Beneficiary Designation) in case you need to update that form as well.



It is recommended that you review your beneficiary designations when any life status event occurs such as marriage, divorce, etc. When updating the necessary forms or ESS, please be sure to include the beneficiary's full name, social security number (if required), and relationship to you. Providing this information can help expedite the claim process by making it easier to locate and verify beneficiaries. You can update the County provided life insurance in ESS through the Life and Work Events tab. You will find the forms on the HR website at:

http://www.washoecounty.us/humanresources/Benefits/benefitforms.php

## **RetireSMART**

MassMutual's RetireSmart Program is all about helping you make smarter retirement decisions. Presented as a series of online seminars, industry professionals are available to help you better understand and plan for your retirement. Programs like 1) Understanding how Social Security fits into your retirement strategy, or 2) Rescuing retirement for late starters, and 3) Strategies to help be an even better saver are topics that may interest many. Washoe County deferred compensation participants need to have a user account set up to view these helpful webinars and articles. You can view upcoming and previously recorded events by



logging on to: <a href="http://retirement.massmutual.com/rsgovnp-participant/">http://retirement.massmutual.com/rsgovnp-participant/</a>

To schedule a one-on-one meeting with Tom Verducci, our local Mass Mutual Retirement Education Specialist, call **775 384-7981** or email <a href="mailto:tverducci@massmutual.com">tverducci@massmutual.com</a>.

### **SELF-FUNDED PPO PLAN MEMBERS UPDATES**

Explanation of Benefits (EOBs) now have a new look to them. You will notice that they are now in color. Additionally, in bright red they inform the participant that they are

not a bill. They are easier to follow and highlight an individual's appeal rights. As always, plan participants can contact CDS Group Health with any questions pertaining to their EOB. CDS Group Health can be reached at 775 352-6900 or 800 455-4236.

#### DO YOU WANT TO SAVE ON OUT PATIENT SURGERY COSTS?

The PPO plan has contracts through Nevada Health Partners that provide for 100% facility coverage (versus 80%) at the following providers: Digestive Health Center, Northern Nevada Medical Center, Reno Endoscopy Center, Saint Mary's Regional Medical Center, Summit Surgery Center and Surgery Center of Reno.





"The body heals with play, the mind heals with laughter and the spirit heals with joy."









# a ex sis coming

The health plan open enrollment season is coming on May 20 and so is **ALEX**. **ALEX** is the host of a unique online experience that will help you understand and make decisions about your health benefits. "Talking" to him is easy. He'll ask some basic questions about your personal situation (your answers remain anonymous, of course), crunch some numbers, and explain your available benefit options – all the while making you laugh.

He is also a tool to assist newly hired employees learn more about their health plan options. Join us in welcoming ALEX; you will be meeting him very soon.

### **HOMETOWN HEALTH PARTICIPANT NEWS**



For medical concerns that are urgent but not life-threatening, visit a Renown Urgent Care. There are multiple locations in northern Nevada and many stay open till 7 p.m. on weekdays. Urgent care provides treatment for a host of ailments for individuals who can't get into their primary care doctor's office.

Renown offers virtual check-in as a convenient way to get in line at a Renown Urgent Care location from the comfort of your home, office or even on the go. You will be kept up-to-date as to your status in line by text notifications on your cell phone. Information on how to utilize virtual check-in can be found at <a href="https://www.renown.org/explore/">https://www.renown.org/explore/</a> network-services/urgent-care/.





### **New Benefits Specialist**

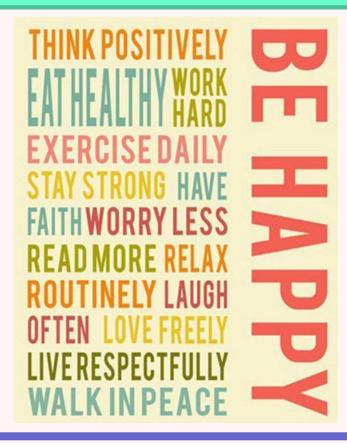
### Welcome!

Vicki Scott will join the Human Resources-Benefits team as a Benefits Specialist at the end of May. Vicki will be a new point of contact for the health benefits program providing administrative and program support for approximately 2,300 covered employees and over 1,470 retirees on our health plans.

Kristie Harmon, Benefits Specialist and Sue Sabourin, Benefits Manager are also here to assist you with health and supplemental benefits programs. We plan to improve our informational and educational opportunities for employees with the addition of this new position.



Vicki Scott Benefits Specialist vscott@washoecounty.us



### **Health Tips**



#### Sip Oolong Tea

Research suggests that people with mild eczema who drink oolong tea three times a day may show improvement in itching and other symptoms. Compounds in the tea called polyphenols appear to be responsible.

#### **Rub Your Temples**

Tame tension headaches by rubbing peppermint oil, Tiger Balm, or white flower oil into your temples. All three remedies contain menthol, which has analgesic properties.

#### **Eat Avocados**

For dry skin, incorporate more avocados into your diet. They're rich in monounsaturated fat and vitamin E, both of which promote healthy skin. Try them on salads, in sandwiches, and even in smoothies.



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