

Multnomah County

Employee Benefits & Wellness Program

NEWSLETTER



January/February 2012



New Benefit to the Flexible Spending Account!

Multnomah County added the *Benny* Prepaid Benefits Card "*Benny*" for all MERP participants effective January 1, 2012.

The *Benny* Prepaid Benefits Card gives you an easy, automatic way to pay for qualified healthcare expenses not covered by your health insurance. *Benny* is actually a special stored-value debit card that draws on the value of your annual MERP election amount.

With *Benny*, much of the paperwork related to claims has been simplified. You also have online access to account activity tracking and helpful planning tools. Whenever you incur a qualified healthcare expense, simply swipe your *Benny* Card as you would a credit card. The amount of your qualified purchases will be deducted automatically and the pre-tax dollars are electronically transferred to the provider for immediate payment.

Benny is accepted at the following locations:

- Physician offices, including medical, dental and vision care.
- Medical facilities, such as hospitals and urgent care clinics.
- Participating pharmacies, and retail stores and supermarkets with in-house pharmacies.

When paying for your healthcare services, the system will automatically approve services that match your dollar copay (but not coinsurance) from your benefit plan, and you won't have to submit supporting documentation for these services. Any time your *Benny* purchase does not match your copay, you will need to submit documentation to Manley Services.

In all cases, it is important to retain your paperwork, such as your insurance carrier's Explanation of Benefits (EOB) or your store receipt showing an item name or description. Any time Manley is not able to verify purchases automatically, they will request documentation to confirm that the products or services are medically necessary. Remember that you can't use *Benny* at non-health related locations, such as restaurants, department stores, and gas stations.



Manley Services (www.manleyserv.com) will be happy to help outline how to use the plan and answer any questions you may have. Please contact Manley at: 800-422-7038 or customerservice@manleyserv.com



Claim deadline approaching for:

2011 Medical Expense Reimbursement Plan (MERP)
2011 Dependent Care Assistance Plan (DCAP)

If you contributed to the Medical Expense Reimbursement Plan (MERP) or the Dependent Care Assistance Plan (DCAP) during the Plan Year January 1, 2011 through December 31, 2011-- the deadline for submitting claims incurred during the 2011 Plan Year is:

March 31, 2012.

IRS regulations require that unused contributions are subject to forfeiture. Failure to submit claims by the deadline will result in forfeiture of any remaining balance in your account.

Claims for expenses incurred between January 1, 2011 through December 31, 2011, must be received by the plan administrator, Manley Services on or before **March 31, 2012** by 5:00 p.m. This means your claim must be in the administrator's office by the deadline; not in route to their office.

You may also submit requests for reimbursement from MERP or DCAP through "MyFlex," the secure Web portal available from Manley Services.

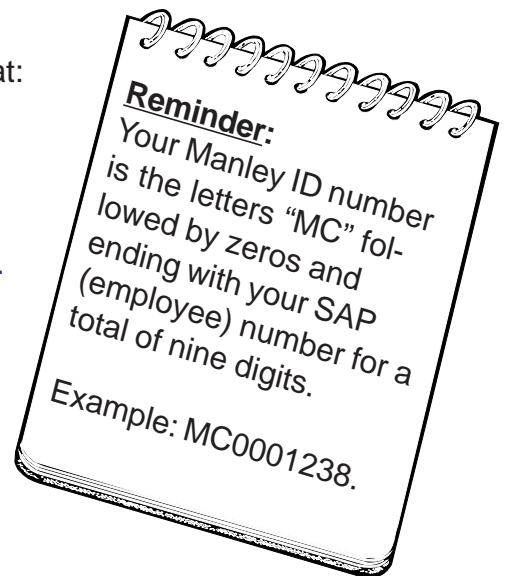
Download claim reimbursement forms at: County enefits website at:

<http://web.multco.us/benefits/flexible-spending-savings-plan-forms>

For more information about your account, you can reach Manley Services at 800-422-7038 or on the web at www.manleyserv.com.



Claims Mailing Address:
Manley Services
PO Box 2797
Portland, OR 97208-2797



Have questions??

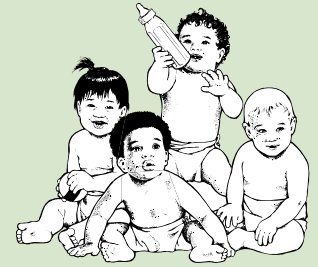
- County Employee Benefits** email employee.benefits@multco.us or voice mail 503-988-3477.
- County Leave Administration** email leave.administration@multco.us or voice mail 503-988-3477.
- County Retiree Benefits** email retiree.benefits@multco.us or voice mail 503-988-5651.
- County Payroll** email #dcm.central.payroll@cmultco.us or 503-988-3309.
- County Deferred Comp.** email DEFERRED.COMP@multco.us or Vanessa Witka 503-988-5016.
- County PERS** email: PERS@co.multco.us or Kim Chung 503-988-5017.
(Most PERS questions have to be answered by PERS at 503-598-7377.)



OFLA Sick Child Leave

You may have heard the term, but what is “OFLA Sick Child Leave”?

OFLA is the Oregon Family Leave Act, which allows an employee, if eligible, to take time to care for themselves or a qualifying family member who has a serious health condition while having their job protected. Although this leave protects your job, you are still required to use your own accruals for any leave you take.



Oregon is also the only state that offers leave to parents who need to provide care for their child at home who is sick. That’s right; OFLA also covers non-serious health conditions of children who are under 18 years old.

OFLA Sick Child leave, also known as “sick child leave” is protected leave to care for your child who requires home care. It is not for serious health conditions, routine appointments or childcare provider issues. But if the school calls and tells you that your child has a slight fever, you may be able to use OFLA Sick Child Leave to leave work and take care of your child at home.

Who qualifies? You must have worked for Multnomah County for at least 6 months and have worked an average of 25 hours per week in the past 180 days.

What do I need to do? You will need to let your supervisor know you need to take leave for a sick child when taking the leave. Then you need to make sure you code your timesheet correctly and note on your timesheet* that you took leave due to a sick child.

Common Timesheet OFLA codes: **SF03** (OFLA using your sick leave);
 SV03 (OFLA using your vacation leave);
 UF03 (unpaid OFLA if you are out of accruals).

What else should I know? Your employer may request medical verification of leave after the 3rd use in a calendar year following the OFLA regulations.

Who do I contact with questions about protected leave or to find out if I am eligible? You can contact your Human Resources Department if you are with Department of Community Justice or Multnomah County Sheriff's Office. If you are in any other department, you may email leave.information@multco.us for a quick reply or call the Employee Benefits Office at 503-988-3477.

*If you use “telestaff” instead of a timesheet, please contact your HR department for guidance.



For Kaiser Permanente members:



Create a regular fitness routine and feel the benefits.

Regular physical activity is essential to staying healthy. And you don't have to be an athlete to enjoy the benefits. All you need is a little dedication. Here are a few guidelines to help you on your way:

Step up.

Aim for 150 minutes of moderate exercise each week to help you stay fit and reduce your risk of chronic disease.

Make it fun.

Choose any activity you like—from walking to hula hooping—as long as it gets your heart pumping.

Keep it flexible.

You can get to 150 minutes any way you want: Do a little exercise every night, break it up over the course of the day, or save it for the weekends—it's up to you.

Visit www.kp.org/fitness or contact Kaiser's Health Education Department at 503-286-6816 or 866-301-3866 to learn more about the benefits of being active.

If you are an ODS member you may access:

Weight Watchers Online

ODS has joined forces with Weight Watchers Corporate Solutions to bring you a savings of \$10 off a 3-month subscription to Weight Watchers Online. You'll get Weight Watchers Online for only \$55.00. That's less than \$5 per week! This program is ideal for those who prefer not to attend traditional meetings.

Members can visit
www.odscompanies.com

myODS

(you will need to register)

Accessing Weight Watchers Online through myODS provides:

- 24/7 access to tools, information and resources.
- Daily tips and ideas from Weight Watchers experts.
- Round-the-clock inspiration from the free online community.
- An online weight tracker with colorful progress charts to help you stay motivated and focused.
- Hundreds of delicious recipes.
- Restaurant Guides to help you make appropriate choices when eating out or on-the-go.


Weight Watchers online is a software-based internet subscription product. It provides confidential access to all the information and resources needed to follow the Weight Watchers program online. Register at www.odscompanies.com/members/ (myODS - click on myhealth - click on ODS Member Savings).



20 Ways to Fit Some Exercise into Your Day:

1. Reserve part of your lunch time for walking and/or stretching.
2. Take the stairs instead of the elevator, whenever possible.
3. Park a few blocks away and walk the rest of the way to your destination.
4. Workout using an exercise DVD borrowed from the County Wellness Program's Resource Library. [Wellness Resource Library E-form](#)
5. Do an hour or so of house work or yard work.
6. Instead of emailing or calling your co-worker walk over to their cube/office and meet with them.
7. Conduct your meeting while walking.
8. Ride your bike.
9. Participate in an exercise class.
10. Incorporate a stretch (sitting or standing) break into your meeting.
11. Stand up or stretch while talking on the phone.
12. Already walking during your break? Great, try increasing your walking pace.
13. Stuck sitting at your desk for the day? Try a 20 minute combination of exercises that you can do while seated.
14. Do relaxation breathing exercises to combat stress.
15. Go work out at a gym.
16. While waiting at the microwave for your food to cook, try doing some lunges, leg lifts, ab squeezes or torso twists.
17. Dance.
18. Go for a run.
19. March in place while washing dishes, washing your hands, or brushing your teeth.
20. While watching the television, try doing some squats, lunges, or arm curls.



 **Take steps towards making a healthier you today!** Get started with an exercise regimen and incorporate good nutrition habits. Interested in meeting with a personal trainer to find out if your exercise regimen is really benefiting you? Try the Personal Trainer Offer offered through the County Employee Wellness Program. [Wellness Program Personal Trainer Offer E-form](#). Remember to consult with your physician, if you have a concern about your involvement in fitness activity.



February is Heart Month

Steps you can take to have a healthy heart:

Prevent and control high blood cholesterol.

High blood cholesterol is a major risk factor for heart disease. Preventing and treating high blood cholesterol includes eating a diet low in saturated fat and cholesterol and high in fiber, keeping a healthy weight, and getting regular exercise. All adults should have their cholesterol levels checked once every five years. If yours is high, your doctor may prescribe medicines to help lower it.



Prevent and control high blood pressure.

Lifestyle actions such as good nutrition habits, regular physical activity, not smoking, and healthy weight will help you to keep normal blood pressure levels and all adults should have their blood pressure checked on a regular basis. Blood pressure is easily checked. If your blood pressure is high, you can work with your doctor to treat it and bring it down to the normal range. A high blood pressure can usually be controlled with lifestyle changes and with medicines when needed.

Prevent and control diabetes.

People with diabetes have an increased risk of heart disease but can reduce their risk. In addition, people can take steps to reduce their risk for diabetes in the first place, through weight loss and regular physical activity.

Do not smoke.

Smoking increases the risk of high blood pressure, heart disease, and stroke. Never smoking is one of the best things a person can do to lower their risk. And, quitting smoking will also help lower a person's risk of heart disease. A person's risk of heart attack decreases soon after quitting. If you smoke, your doctor can suggest programs to help you quit smoking.

Limit alcohol use.

Excessive alcohol use increases the risk of high blood pressure, heart attack, and stroke. People who drink should do so only in moderation and always responsibly.

Maintain a healthy weight.

Healthy weight status in adults is usually assessed by using weight and height to compute a number called the "body mass index" (BMI). BMI usually indicates the amount of body fat. An adult who has a BMI of 30 or higher is considered obese. Overweight is a BMI between 25 and 29.9. Normal weight is a BMI of 18 to 24.9. Good nutrition and regular physical activity can help to maintain a healthy weight.

Regular physical activity.

Adults should engage in moderate level physical activities for at least 30 minutes on most days of the week. Physical activity can help you maintain a healthy weight and lower cholesterol and blood pressure.

Practice good nutrition habits.

Along with healthy weight and regular physical activity, an overall healthy diet can help to lower blood pressure and cholesterol levels and prevent obesity, diabetes, heart disease, and stroke. This includes eating lots of fresh fruits and vegetables, lowering or cutting out added salt or sodium, and eating less saturated fat and cholesterol to lower these risks.

Talk with your health care provider.

You and your doctor can work together to prevent or treat the medical conditions that lead to heart disease. Discuss your treatment plan regularly and bring a list of questions to your appointments.

For additional information on this topic see website: http://www.cdc.gov/heartdisease/what_you_can_do.htm



Know the warning signs of a heart attack and what to do:

- Chest discomfort. Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness, or pain.
- Discomfort in other areas of the upper body. Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw, or stomach.
- Shortness of breath. May occur with or without chest discomfort.
- Other signs. These may include breaking out in a cold sweat, nausea, or lightheadedness.

If you think that you or someone you know is having a heart attack, **you should call 9-1-1 immediately**. A person's chances of surviving a heart attack are increased if emergency treatment is given to the victim as soon as possible.



Remember, the chances of surviving a heart attack are greater when emergency treatment begins quickly.



For additional information on this topic see the website(s) below:

http://www.cdc.gov/heartdisease/signs_symptoms.htm

http://www.cdc.gov/heartdisease/heart_attack.htm

http://www.heart.org/HEARTORG/Conditions/Conditions_UCM_305346_SubHomePage.jsp

Some articles contained in this newsletter are obtained from external sources and are intended for internal distribution only.



Who pays first, HRA VEBA or Medicare?

Some employee groups at the County have elected to make regular payroll contributions into VEBA accounts. Additional employee groups have elected to deposit Opt Out and Major Medical Plan refunds directly into VEBA accounts. The employee groups with some type of regular contribution into a VEBA account are:

Members of Deputy Sheriff/Civil Deputy Union
Members of Federation of Oregon Parole and Probation Officers
Members of IBEW Local 48
Members of Local 701 AFL-CIO
Management employees
Prosecuting Attorneys (Opt Out/Major Medical refund only)

In 2009, the Centers for Medicare and Medicaid (CMS) reviewed the interpretation of HRA VEBA plans and concluded that VEBAs, should be considered “health plans”. Based on that determination, as a health plan, HRAs became subject to all the standard order of health plan benefit payment rules. As a result of CMS interpretation, the VEBA account of an active employee with an available balance in excess of \$1,000 is now viewed as a regular employer-provided health plan and therefore would be primary payor over Medicare for any medical expenses incurred by a Medicare eligible family member of an active employee.

What this means is an active employee who has a VEBA account with a balance of \$1,000 or more, if eligible, or has a family member eligible for Medicare, must use their VEBA funds before Medicare will consider covering any medical expense incurred by the Medicare eligible family member. This is a significant change. For example, the order of benefit payment for an active employee with \$1,000+ VEBA account who is, or has a family member eligible for Medicare would be:

- 1st payor = Health plan (ODS or Kaiser).
- 2nd payor = VEBA.
- 3rd payor = Medicare.

There are 4 categories of plan participants impacted by the CMS ruling:

1. Employees who are age 65/older, still working, and Medicare eligible; or
2. Spouses age 65/older and Medicare eligible of actively employed individuals; or
3. Spouses of active employed individuals who are under age 65 and eligible for Medicare due to disability; or
4. Dependent child of actively employed individual who is any age and eligible for Medicare due to disability.

This requirement for use of VEBA funds is not applicable if any one or more of the following apply:

- No one in the family is currently eligible for Medicare; or
- Employee is separated from County employment; or
- VEBA account balance is and stays under \$1,000; or
- Employee elects Limited HRA VEBA Plan coverage.



CMS does not consider an HRA VEBA account to be primary over Medicare when employee has retired.

How does the limited HRA VEBA Plan help?

The Limited HRA VEBA plan is available for all VEBA participants to individually elect, and covers only the expenses listed below. All other expenses incurred while enrolled in the Limited HRA VEBA Plan, including qualified insurance premiums, are not eligible for reimbursement from the VEBA account. Expenses covered under the Limited HRA VEBA plan are limited to:

- Standard dental care services (not related to a medical condition or accident), including dentures.
- Orthodontia.
- Routine eye exams, contact lenses, and eyeglasses (excluding initial lenses and standard frames after cataract surgery).

Employees will be allowed to change their election into or out of the Limited HRA VEBA Plan coverage one time annually. Important: Electing the Limited HRA VEBA Plan coverage will limit employees, while actively employed, to using VEBA funds only to pay for the eligible expenses listed above (if desired). If enrolled in the Limited HRA VEBA Plan, the employee could not request use of the funds to pay for eligible but uninsured medical claim expenses for anyone in the family. The Limited HRA VEBA Plan was developed as a tool to allow active employees, who have a family member eligible for Medicare, to avoid being forced to spend VEBA funds while actively employed. Employees would be allowed to change election to participate in the Limited HRA VEBA Plan once each calendar year.

Forms for electing the Limited HRA VEBA option are available on the administrator's website: www.hraveba.org. If you have additional questions about the Limited HRA VEBA option, please contact the HRA VEBA administrator, Meritain Health at 1-888-659-8828.

Early Retiree Reinsurance Program (ERRP)

As explained in a notice sent to employees and retirees earlier this year, Multnomah County applied for and was granted participation in this Program. The County received funds under this Program to be used to reduce the cost of overall premiums for all County-sponsored medical plan participants.

The funds received thus far resulted in reduction in premiums. Funds received based on submitted/eligible Kaiser Plan claims, were distributed among all Kaiser Plan enrolled retirees, active employees and COBRA participants. Funds received based on submitted/eligible ODS Plan claims were distributed among all ODS Plan enrolled retirees, active employees and COBRA participants.

NOTE: On your County Benefits Confirmation letter, under Medical Plan, it shows the amount the County is paying toward your health insurance premium (which includes the offset). On your Benefits Confirmation letter, look for "**Employer and ERRP Offset**" amount.



Information Request Form

Fill out form and send to **#503/4/Wellness or Multnomah County Wellness Program, 501 SE Hawthorne, Suite 400, Portland OR 97214.**

Name: _____

SAP Personnel No.: _____

Bldg./Rm: _____

Phone: _____

JAN/FEB 2012

Ongoing Programs/Activities

- Loan of Electric Breast Pumps: Available for employees and/or their spouse/domestic partner.
- Peer Support Network Information.
- Weight Loss Subsidy Information.
- Employee Assistance Program (EAP) Information.

All classes/activities are open to all employees, retirees and those covered by their benefits. Persons requiring accommodations for classes, call (503) 988-5015 x24319 or (TDD) (503) 988-5170, during business hours at least two working days prior to the event.

JS



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PORTLAND OR 97214**