

Retiree Health Benefits Newsletter

Spring 2015
Volume 5, Issue 1

INSIDE THIS ISSUE

Update Your Benefi-
ciary1

Open Enrollment .1

Medicare1

Getting the Most
out of your doctor's
appointments2

Deferred Compen-
sation Plan2

Retirement Chuck-
les2

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, MassMutual 457 and/or 401(a) deferred compensation plans if you still have one, and any other benefit plans, trusts or legal documents that should be reviewed regularly.

GOT MEDICARE?

Did you know that your retiree health premium goes down if you have Medicare Parts A and B? Even if Washoe County pays 100% of your retiree health premium it can save you money long term by reducing the impact to the WC health plan.

When you have Medicare Parts A and B, it becomes your primary insurance. If claim costs are not eligible then they will go to your secondary insurance provided by WC. Because of the volume of claims going through the WC plan, having Medicare as your primary insurance may keep deductibles, co-pay, and future premium costs down.

Please provide the Health Benefits Team with a copy of your Medicare card when you add Medicare Parts A and B.

HEALTH PLAN OPEN ENROLLMENT COMING SOON AND IT IS MOVING!

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 plan participants over the years how challenging it is to plan each year on a fiscal year basis when the IRS 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 to Friday, June 5.

Remember if you are not changing your plan, you do not need to anything. There will be two open enrollment meetings in the BCC Chambers on the following dates:

Thursday, May 28 from 11 am to 1 pm

Thursday, June 4 from 10 am to 12 pm

More information will be posted on the Human Resources website at:

<http://www.washoecounty.us/humanresources/Benefits/retirees/index.php>



Ways to Get the Most Out of Your Doctor Appointment



Your active participation and a little planning will ensure your doctor provides you the best health care possible. You play a very important and active role in helping your doctors do their job in keeping you on the path to wellness. How? By making the most of the one-on-one time with your healthcare providers. Here are a few ways to ensure you get the most out of your doctor visits:

- Communicate your concerns when scheduling the appointment. Plan ahead. Consider any and all health issues you'd like to discuss with your doctor. Make a list if necessary. Prioritize your concerns. Be sure you discuss what is most important to you first in case something must be delayed until a future visit.
- Bring your actual medications to your appointment. Most patient injuries stem from medication missteps - taking an incorrect dose or the wrong drug, or not considering your known aller-

gies and how different medications may interact adversely. If your doctors do not have a complete picture of your medication regime, they cannot prescribe accurately and safely. Bringing your actual medication bottles instead of a list of medications is also helpful.

- Arrive early, especially if you're a new patient. Keep your personal details current including insurance and address. Doctor offices require you to update your information at each visit.

Know your health plan's coverage and rules. Individual health plans and coverage vary. You can assist by understanding your benefits so your doctors can prescribe medications, refer you to the proper specialists if necessary or order additional testing that your insurance will cover.

These simple steps will help you get the most from your health care experience. So get involved, do your part and help your doctors do theirs.

(From BestMedicineNews.org)

Retirement, a time to enjoy all the things you never had time to do when you worked. Catherine Pulsifer

WC DEFERRED COMPENSATION NEWS



If you have a current 457 deferred compensation plan with Washoe County you may now rollover contributions to that plan even if you have separated from active service. This change was implemented in 2014.

For additional information: Contact Mass Mutual at 800 255-2464.

Retirement Chuckles: Not Forgetful

Three ladies were discussing the travails of getting older. One said, "Sometimes I catch myself with a jar of mayonnaise in my hand, while standing in front of the refrigerator, and I can't remember whether I need to put it away, or start making a sandwich."

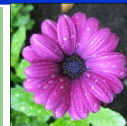
The second lady chimed in with, "Yes, sometimes I find myself on the landing of the stairs and can't remember whether I was on my way up or on my way down."

The third one responded, "Well, ladies, I'm glad I don't have that problem. Knock on wood," as she rapped her knuckles on the table, and then said, "That must be the door, I'll get it!"

*Health Benefits
Contact Information:*



Sue Sabourin
Benefits Manager
ssabourin@washoecounty.us



Kristie Harmon
Benefits Specialist
kharmon@washoecounty.us