

# Benefit Press



November 2008

Employees' Group Insurance

## **EMPLOYEE WELLNESS PROGRAM IS IN FULL SWING**

Currently the new employee wellness program has over 2700 participants!! Thank you, to all who have enrolled. If you have not yet registered for this program – here are the steps you will need to follow in order to receive your premium discount in 2010.

- Complete the Great-West Healthcare Health Risk Assessment online between **October 1, 2008 and September 30, 2009** and receive a separate \$50 incentive, which will be distributed on a quarterly basis. Log on to: <http://www.mygreatwest.com> (incentive is only for the employee – not dependents)
- Receive an annual physical/wellness exam by a licensed healthcare provider between **October 1, 2008 through September 30, 2009**
- Register at [www.healthierwy.org](http://www.healthierwy.org) and participate in at least two out of the six behavior change programs and adhere to the guidelines

Please note that dependents are NOT eligible for any of the incentive programs within Healthier WY. Dependents can take their Health Risk Assessment through [www.mygreatwest.com](http://www.mygreatwest.com) but will not receive the incentive.

For details on this program go to [www.healthierwy.org](http://www.healthierwy.org)

## **FLEXIBLE SPENDING ACCOUNTS DEADLINE IS FAST APPROACHING**

You can claim monies from your Medical Reimbursement and/or Dependent Daycare Account for services rendered through December 31, 2008.

You have until March 31, 2009, to turn in those expenses for reimbursement. The completed claim form must be in our office by 5:00 pm on March 31, 2009, or be postmarked by March 31, 2009, to be eligible for payment from your account.

Because this program is federally regulated, we do not have the ability to make exceptions to these deadlines. Claim forms must be submitted accurately and completely, including all documentation needed to process your claim. Please staple all documentation to the claim form.

Please verify your claim; we've had several people who have submitted claims for an amount of money they thought they could claim, only to find out that the expense was not eligible for reimbursement, reducing the amount reimbursable. They waited until March 31<sup>st</sup> to submit the claim and now they must forfeit the money that was not reimbursable. Please don't let this happen to you.

Remember, you can also claim some "over-the-counter" medications (please see your Flexible Benefit Plan Book for descriptions of "over-the-counter" expenses), with limitations of \$50 per month or a total of \$250 per year. You must submit the cash register receipt and complete a separate claim form for each month you have expenses.

During this past year, we were able to provide an interactive reimbursement claim form. You may use this form for your expenses for either Medical Reimbursement or Dependent Daycare.



## **HAVE YOU RECENTLY MOVED?**

**In December 2008, Great West Healthcare and Delta Dental will be sending unique identifier ID cards to employees and retirees.**

**If you have recently moved, please log on to [www.mygreatwest.com](http://www.mygreatwest.com) to confirm your correct address; if it has not been changed, please contact our office.**

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## MEDICARE PART D - CERTIFICATE OF CREDITABLE COVERAGE

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### Important Notice from The State of Wyoming Employees' and Elected Official's Group Insurance About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the State of Wyoming Employees' and Elected Official's Group Insurance and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

The State of Wyoming Employees' and Elected Official's Group Insurance has determined that the prescription drug coverage offered by the state's plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

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**Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.**

Individuals can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15<sup>th</sup> through December 31<sup>st</sup>. Beneficiary's leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

**If you do decide to enroll in a Medicare prescription drug plan and drop the state's health plan, that includes prescription drug coverage, be aware that you and your dependents will not be able to get this coverage back.**

**Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.**

You should also know that if you drop or lose your coverage with **the State of Wyoming Employees' and Elected Official's Group Insurance** and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

**For more information about this notice or your current prescription drug coverage...**

Contact our office for further information. NOTE: You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through **the State of Wyoming Employees' and Elected Official's Group Insurance** changes.

You also may request a copy.

**For more information about your options under Medicare prescription drug coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

Visit [www.medicare.gov](http://www.medicare.gov)

Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help,

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.**

Date: November 7, 2008  
 Name of Entity/Sender: **The State of Wyoming Employees' and Elected Official's Group Insurance**  
 Contact--Position/Office: Employees' Group Insurance Customer Service  
 Address: 2001 Capitol Avenue  
 Room 106  
 Cheyenne, WY 82002

Phone Number: 307-777-6835 or 1-800-891-9241



## Do you know your HIV status?

Free to the public, HIV/AIDS testing and counseling.

- December 1, 2008 at Casper College
- December 3, 2008 at Laramie County Community College.

For More information and details  
contact Brenda Crawford at 307-777-3362.



## WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

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Under federal law, group health plans, insurers, and HMO's that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery, effective for the first plan year beginning on or after October 21, 1998. In the case of a participant or beneficiary who is receiving benefits under the plan in connection with a mastectomy and who elects breast reconstruction, federal law requires coverage in a manner determined in consultation with the attending physician and the patient for

- reconstruction of the breast on which the mastectomy was performed.
- surgery and reconstruction of the other breast to pro-

duce a symmetrical appearance; and

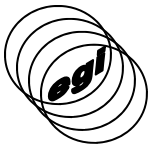
- prostheses and treatment of physical complication at all stages of the mastectomy, including lymphedemas.

This coverage is subject to a plan's annual deductibles and coinsurance provisions. These provisions are generally described in the plan's Benefit Booklet.

If you have any questions, about how your plan covers mastectomies or reconstructive surgery, please contact our office at 307-777-6835 or 1-800-891-9241 or Great West at 1-800-685-1060.



[hr.state.wy.us](http://hr.state.wy.us)



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