

Inside this issue:

Flexible Spending Accounts	1
Benefits Website	1
State Health	2

Reminders:

- Check your December pay stub to make sure your benefit deductions match your confirmations from open enrollment.
- Wellness Promises must be done by **May 31, 2013**.
- Wellness Requirements and forms are all on the Benefits web page.
- Always check networks when insurance providers change to make sure your doctor or dentist is in!
- Hang on to your FSA receipts! IRS rules dictate that documentation is required to prove your expenses are FSA-eligible.

Flexible Spending Account Upgrades are Coming!

Our FSA administrator (OptumHealth) is upgrading their systems and tools to ensure better service to participants in 2013. The Optum website will be enhanced to provide more detailed information in real time. They are improving notification for when receipts are needed to substantiate a debit card claim, and a mobile phone app is planned so you can submit your receipts electronically as soon as you have them in-hand. The upgrade is scheduled for mid February. You will get new debit cards and a new website to go to at that time. We will be sending more information to participants so stay tuned!

If you've taken advantage of the tax savings of our FSA in years past, you probably know how it all works. But remember, due to increasing IRS regulatory pressure, receipts will almost always be required when using the FSA. So keep them safe and be ready to send them in.



Need More Benefit Information? Visit our Website!

The Benefit Center on our website has a wealth of information about your benefits. There, you will find claim forms, learn more about any of your benefits, find doctors and dentists, link over to insurance company resources and more.

You may also log in to your benefits account and review your personal benefits. As always, feel free to contact Chris Gibson in our benefits office at chris.gibson@hcbe.net for any additional cares or concerns!

Benefits

The Houston County Board of Education provides an array of employee benefits for all full-time employees. The Board's contribution to employee benefits adds nearly 30% to our employees' pay. When you come to work here, you will participate in the best health care and retirement plans available in any industry, as well as a wide array of additional benefits like Life, Dental, Disability and Flexible Spending Accounts to protect and leverage your paycheck.

Employee Benefits

To update your personal information, change, or enroll in various benefits, download claim forms, or review plan descriptions click the button above.

For a general overview of our benefits, please click here to review our Benefits at a Glance.

If you are a new hire, please click here to review a presentation on the Houston County Benefits program.

www.hcbe.net/benefits.aspx





Don't Forget the Wellness Promise!

This year, the advantages of the Wellness plans over the Standard plans increased – in the form of lower costs and better benefits. Don't forget that you (and your spouse, if covered) must meet the "Wellness Promise" to hold on to those important advantages! There may be even bigger differences between the Wellness and the Standard plans in the future.



If you're **new** to the Wellness plan, you have to complete three items to fulfill your Wellness Promise:

1. Go to your network Doctor's Office and get a biometric screening done. You can find the biometric screening form on our website; just go to www.hcbe.net and click on "benefits."
2. Go to the State Health Website and complete an online education module.
3. Go to Cigna or United's Website (whichever you use!) and complete the online health assessment there.

If you are **not new** to the Wellness plan, you only have to complete items 2 and 3 to meet your promise for 2013.

Remember that all parts of your Wellness Promise must be complete by May 31, 2013 in order to be eligible for the Wellness plans in 2014.

If you need additional information about the Wellness Promise or more details about your State Health plan, please visit the Benefits page of our website. From there, you can view the 2013 State Health Decision Guide as well as other resources to help answer any questions you may have regarding your coverage for 2013.

Did you know that HCBE contributes \$912/mo for each certified person and \$446/mo for every classified person to fund the State Health plan!



Did you Change from United Healthcare to Cigna for 2013?

If you made the switch from United Healthcare to Cigna for 2013, be sure to check if your doctors are in the CIGNA network. If you take prescriptions, you will also want to take a look at CIGNA's approved prescription lists. Remember, you can save on prescriptions by working with your doctor to select a generic form of your prescription, if available. Provider and Prescription Directories are online. From our Benefits Center, select the CIGNA or United Healthcare link under the State Health heading, or go to:

CIGNA: www.mycigna.com/shbp

UNITED: www.welcometouhc.com/shbp

Don't forget that HRA account balances WILL transfer from United to Cigna, but they may not show up in your HRA account until March or April 2013. State Health members can register for online accounts at either United or Cigna's site (whichever carrier you chose) and keep track of HRA account balances, how close you are to meeting your deductible and more.



Can I Make Changes to My Benefits During the Year?

Remember that the only time you can make changes outside of our annual Open Enrollment period is if you experience a "Qualifying Event." When these life events happen, contact the benefits department if you need to make changes!

Examples of Qualifying Events include:

- Birth of a child
- Marriage
- Divorce
- Eligibility for Medicare
- Loss of coverage elsewhere (if, for example, you are currently covered under your spouse's health plan, but he or she loses that coverage, you may join State Health.)

You typically only have 30 days from the time of your life event to make changes, so don't wait!