

Risky Business Newsletter



Your source for timely Benefits & Safety related news | Volume 4, Issue 2

"If you're not making mistakes, then you're not doing anything. I'm positive that a doer makes mistakes." -John Wooden

Risk Management Staff

Chuck Richardson
 Director of Risk Management
 334-625-2427

Benefits Division

Faye Gamble
 Employee Benefits Administrator

Erika Levett
 Benefits Coordinator

City Hall
 103 N. Perry St.
 Ph: 334-625-3692
 Fax: 334-625-4410

Safety & Claims Division

Joe Hicks
 Safety & Claims Administrator
 334-625-2293

Georgia Middleton
 Claims Adjuster
 334-625-2015

Elaine Rodgers
 Safety & Claims Assistant
 334-625-2298

City Lot
 934 N. Ripley St.
 Fax: 334-625-3599

ACA Form 1095-C Distribution

Be on the look-out for your 2018 Form 1095-C by March 4th!
Forms will be sent to your department through City hand-mail.



The Form 1095-C is provided to all employees each year as proof that the City of Montgomery offered eligible employees health coverage that was compliant with the Affordable Care Act (ACA). Although it is not required, this form should be provided to your tax preparer when filing your 2018 federal income tax return.

If you are wishing to file your income taxes before receiving the Form 1095-C, you may rely on statements or other information indicating that you had health coverage in 2018. Helpful information is listed below:

Proof of Coverage Letter - can be obtained from www.bcbsal.org. Log in to print this letter for each member on your contract or you may call 1-800-828-6451.

You may show this document to your tax preparer in lieu of the Form 1095-C. Keep in mind, if you or your dependents went a month or more without coverage in 2018 you may have to pay a tax penalty to the IRS.

Calendar Year Deductibles

Don't forget your health, dental, and prescription plan deductibles start over January 1st each year!

Although your benefits are renewed on a plan year basis, October 1 - September 30, your deductibles are on a calendar year basis, January 1 - December 31.

	Health	Dental	Prescription
Calendar Year Deductible	PPO Plan \$300 Single/\$900 Family HMP Plan \$1500 Single/\$3000 Family	\$25 per member	\$250 Single/ \$750 Family

Remember this will cause you to pay more out of pocket for your prescriptions until your deductible is met for the year.

New Employee Orientation

February 6th
 March 6th
 April 3rd

City/County
 Personnel Department
 8:30am

Upcoming Events:
Health & Benefits Fair
May 2019!

In This Issue

ACA Form 1095-C Distribution

♦ ♦ ♦ ♦

Calendar Year Deductibles

♦ ♦ ♦ ♦

File Your Wellness Claims

♦ ♦ ♦ ♦

Basic Life Insurance Change

♦ ♦ ♦ ♦

Substance Abuse Coverage

♦ ♦ ♦ ♦

Curb Emotional Eating

♦ ♦ ♦ ♦

Cost Plus Dental

♦ ♦ ♦ ♦

Coordination of Benefits

♦ ♦ ♦ ♦

myBlueWellness Recipe

File Your Wellness Claims

It's the first of the year and many of us could use some extra money after the holidays, right? Don't forget to file your wellness claims through supplemental policies you may have with Colonial Life, Aflac, or Liberty National.

Many of these policies pay you \$25 - \$100 just for having certain cancer screenings or physical exams throughout the year. Getting your annual HRC (Health Risk Checkup) can also qualify you to file a wellness claim. **The amount depends on your individual policy.*

To find out if you are eligible to file a wellness claim, you must contact the vendor directly to inquire about the terms of your policy (ies).

Colonial Life - 1-800-325-4368 - www.coloniallife.com

Aflac - 1-800-992-3522 - www.aflac.com

Liberty National - 1-866-441-3018 - www.libertynational.com

You may also be able to file your claims online; no paperwork necessary.

Curb Emotional Eating

The StayWell Company, LLC ©2018

Like many people, you may seek occasional solace in a bowl of ice cream or slice of pizza after a bad day. When you find yourself seeking out food to comfort you, you are eating in response to your emotions, rather than to hunger.

Occasional emotional eating isn't a problem for most people. After all, that's what makes comfort food so appealing. But turning to food every time you have unpleasant feelings - or even positive ones - can lead to weight gain, says the American Dietetic Association (ADA). Being overweight can increase your risk for obesity-related health problems, such as diabetes and heart

disease. And it can take a toll on your self-esteem and emotional health.

Understand Your Cravings

The first step in dealing with emotional eating is to learn to recognize the difference between emotional and physical hunger, the ADA says. Here are some clues that can help you identify emotional eating:

- Sudden hunger
- Craving one specific type of food, such as pizza, because no other food will satisfy your hunger
- Difficulty stopping eating once you are full

- Feeling guilty after eating
- Eating to reward or nurture yourself

What You Can Do?

Once you learn to identify emotional eating, it helps to keep track of those things that trigger you to eat when you are not hungry, the ADA says. Many people often eat in response to feeling sad, anxious, depressed or lonely. Come up with substitutions for emotional eating. For example, take a walk, call a friend, engage in a hobby, or do anything else that can distract you from wanting to eat. It also helps to replace unhealthy comfort foods with healthy ones and practice portion control. You don't need

Basic Life Insurance Change

Beginning January 1, 2019, the City will switch from The Standard Insurance Company to MetLife (Metropolitan Life Insurance Company) to manage your Group Basic Life Insurance.

All coverage will remain the same. Full time employees who work an average of 30 hours a week or more have free life insurance coverage of 1x your annual salary with a \$50,000 maximum benefit as well as an additional 1x your annual salary (\$50,000 maximum) for Accidental Death & Dismemberment insurance. Dependent Life Insurance of \$1.15/bi-weekly will also continue to be deducted from your paycheck - you do not have to do anything.

Remember, you can enroll in Dependent Life Insurance within 30 days of a qualifying event (marriage or birth) or each year during the annual Open Enrollment period.

Substance Abuse Coverage

Beginning January 1, 2019, American Behavioral, in addition to administering the Employee Assistance Program (EAP) and Mental Health benefits, will begin administering all Substance Abuse benefits for employees and covered dependents on the City's Group Health Plan.

This is an administrative change only, and all services offered by Bradford Health Services currently covered by the benefit plan will continue to be available.

Additionally, other substance abuse providers will be available through the American Behavioral provider network. If you have any questions about this change or available services, please call American Behavioral at 1-800-925-5327 and select Option 1 for assistance.

to completely give up foods that comfort you, just eat less of them.

If You Need Extra Help

If you've been an emotional eater for a long time, you may find it difficult to stop on your own. In particular, if you are depressed or have low self-esteem, it may be helpful to talk with a therapist or a dietitian who works with eating disorders, the ADA says. Finding a support group for people dealing with similar issues can provide needed guidance for dealing with emotional eating. Talking with your health care provider about your concerns is a good place to start.

Cost Plus Dental

During this past Open Enrollment period, we announced that the City would be discontinuing its contract with Cost Plus Dental (CPD). All members who elected to remain on CPD during Open Enrollment will automatically be transferred back to Blue Cross Blue Shield Dental plan effective March 1, 2019. You will receive a new BCBS card by the end of February.

No action needs to be taken on your part!

If you would still like to receive dental services from CPD, feel free to contact their office directly 334-279-1050 to discuss membership terms and fees. Keep in mind, CPD is not considered in-network with BCBS and therefore, services will not be paid for by your BCBS Dental insurance. Services rendered at CPD must be paid out-of-pocket.

To find an in-network dentist, you can utilize your BCBS mobile app or go online to www.bcbsal.org and click on "Find A Doctor".

Basic BCBS Dental Plan Details:

Calendar Year Deductible - \$25 per member

Calendar Year Annual Limit - \$1,000 per member. This is the most BCBS will pay for dental services.

Basic Diagnostic & Preventive Services - Covered at 100%

Restorative & Supplemental Services - Covered at 80%

Prosthetic Services - Covered at 50%

More details found in your Benefits Booklet.

Good to Know:

Coordination of Benefits

Coordination of benefits (COB) is designed to help manage the cost of healthcare by avoiding duplication of benefits when a person is covered by two or more benefit plans. These provisions determine which plan is primary, which is secondary, and in some cases, which plan is tertiary.

- Primary coverage is the *first* to provide coverage, despite any other insurance policy you might have.
- Secondary coverage begins where the primary policy coverage ends; also known to be *second* to your primary plan. If your primary plan only pays 80% for a service, then your secondary coverage will pick up the remaining 20%.
- Tertiary coverage is when you already have a primary and secondary plan in place making it *third* in line to pay claims on your behalf. Although having tertiary coverage is rare, it can be helpful in that it may pay your deductible or copays.

In most cases, employees on the City's plan (regardless of PPO or HMP) will have the City's plan as primary and if insured on a spouse's plan, that plan will be secondary. If your spouse is covered under the City's plan and also covered under their employer's group plan, the City pays secondary to their employer's plan.

It is important to update the Benefits Division with all insurance coverages you and your dependents may have to ensure benefits are paid accordingly.

myBlueWellness Recipe

Winter Crisp - makes 6 servings

Prep time: 10 minutes **Cook time:** 50 minutes

Serving Size: 1.75" x 2" piece

Source: National Heart, Lung, and Blood Institute

Ingredients:

For filling:

- 1/2 cup sugar
- 3 tbsp all-purpose flour
- 1 tsp grated lemon peel
- 3/4 tsp lemon juice
- 5 cup apples, unpeeled, sliced
- 1 cup cranberries

For topping:

- 2/3 cup rolled oats
- 1/3 cup brown sugar, packed
- 1/4 cup whole-wheat flour
- 2 tsp ground cinnamon
- 1 tbsp soft margarine, melted



Nutritional Information per serving:

Calories.....	284
Total fat.....	6g
Saturated fat.....	1g
Cholesterol.....	0mg
Sodium.....	56mg

Directions:

1. Preheat oven to 375°F
2. To prepare the filling: In a medium bowl, combine the sugar, flour, and lemon peel. Mix well. Add the lemon juice, apples, and cranberries; stir to mix. Spoon into a 6-cup baking dish.
3. To prepare the topping: In a small bowl, combine the oats, brown sugar, whole-wheat flour, and cinnamon. Add the melted margarine; stir to mix.
4. Sprinkle the topping over the filling. Bake for 40 to 50 minutes, or until the filling is bubbly and the top is brown. Serve warm or at room temperature.