



WORKING WELLNESS

Good Health is Good Business

OCTOBER 2010

is...

Eye Injury Prevention Month



Talk About Prescriptions Month



Halloween Safety Month



National Breast Cancer Awareness Month



National Down Syndrome Awareness Month



National Physical Awareness Month



with...

National Mammography Day



And more!

For more information on these observances or future observances, go to U.S.



Department of Health and Human Services at www.healthfinder.gov/nho



Adult Wellness

Don't forget about your wellness benefit! Every adult participant has their own wellness benefit. For the purposes of this benefit, an adult is 17 years or older. All wellness claims must have a routine diagnosis to be covered under this benefit. See below for more details:

DEDUCTIBLE:

Wellness services are not subject to your calendar year deductible.

CO-PAY:

Physician office visits for routine care or adult wellness:

IN NETWORK	OUT OF NETWORK
\$400 MAXIMUM ALLOWED AFTER \$20 CO CO-PAY	\$400 MAXIMUM ALLOWED

BENEFIT MAXIMUMS:

Any charges in excess of the maximum allowed by the Plan of \$400 are the responsibility of the covered Plan participant and do not count toward the calendar year Individual Coinsurance Responsibility Limit.

Per covered Plan participant:

Age 40 & over -	\$400 every 12 months
Age 39 & under -	\$400 every 24 months

COVERED SERVICES:

1. annual physical or gynecological exam; and
2. related wellness services including, but not limited to pap smears; Prostate Specific Antigen (PSA), x-rays, laboratory services, and immunizations.

* Routine vision and hearing examinations and screenings are not covered.

If you would like to speak to someone regarding your wellness benefits, please contact Wells Fargo TPA at 1-800-624-8605.

You can view your Group Health Plan Document and its Amendment at: http://monroecofl.virtualltownhall.net/Pages/MonroeCoFL_GroupInsurance/index

COVERAGE FOR MAMMOGRAMS

The Group Health Plan covers 100% of the cost of routine mammograms as outlined below. This coverage is separate from your Adult Wellness benefit.

Per Section 627-6613, Florida Statutes, there is no additional charge to the coverage Plan participant for routine mammograms when rendered by a PPO network provider, including but not limited to the calendar year deductible and co-insurance.

Routine mammograms are limited to the following per *Florida Statute*:

- A baseline mammogram for any woman who is 35 years of age or older, but younger than 40 years of age;
- A mammogram every 2 years for any woman who is 40 years of age or older, but younger than 50 years of age, or more frequently based on the covered Plan participant's physician's recommendation;
- A mammogram every year for any woman who is 50 years of age or older;
- One or more mammograms a year, based upon a Physician's recommendation, for any woman who is at risk for breast cancer because of personal or family history of breast cancer, because of having a history of biopsy-proven benign breast disease, because of having a mother, sister, or daughter who has or has had breast cancer, or because a woman has not given birth before the age of 30.

Mammograms obtained in a medical office, medical treatment facility, or through a health testing service that uses radiological equipment registers with the appropriate Florida regulatory agencies (or those of another state) for diagnostic purposes or breast cancer screening, are covered services.

If you would like to speak to someone regarding your wellness benefits, please contact Wells Fargo TPA at 1-800-624-8605.

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SPOTLIGHT OF THE MONTH: Wellness Website

www.Cancer.org

The official American Cancer Society website. "Learn about cancer, its risk factors, prevention, treatment, and more".

"High Tech, Soft Touch" Digital Mammography

The following information is posted on the website for Lower Keys Medical Center, www.lkmc.com.

"Women who undergo routine mammograms at Lower Keys Medical Center now have the latest diagnostic technology available to them, digital mammography. Lower Keys Medical Center is the first healthcare provider in our area to feature the state-of-the-art system, Selenia™ digital mammography together with the breast cushion, MammoPad®, from Hologic™.

The Director of Radiology at Lower Keys Medical Center, Jose Hernandez is very pleased to be able to offer the newest technology for breast cancer detection. Digital mammography is different from conventional mammography in how the image of the breast is acquired and, more importantly, viewed. The radiologist can magnify the images, increase or decrease the contrast and invert the black and white values while reading the images. These features allow the radiologist to evaluate microcalcifications and focus on areas of concern.

In addition to offering superior mammography technology, Lower Keys Medical Center offers a softer, warmer mammogram by using the MammoPad breast cushion for every patient. MammoPad has been clinically demonstrated to reduce discomfort, associated with mammograms, for most women. This recyclable breast cushion is "invisible" to X-rays and does not interfere with the image quality of the mammogram. By offering women a digital and softer mammogram, the hospital hopes to increase the number of area women who follow recommendations for regular screenings.

Breast screenings are performed by highly-trained, highly-experienced, certified and professional mammography technicians, Shari Ashe, RT and Nancy Ross, RT (both have more than 15 years of mammogram imaging experience) in a private and comfortable boutique like setting. The digital breast image reads are performed by Sandy Shultz, MD, Interventional Radiologist and past Medical Director of a large breast imaging center for 12 years.

Please ask your doctor for a referral or call the Lower Keys Medical Center one-call scheduling for an appointment or more information at 305-292-9353."

EAP ORIENTATIONS

*Deadline
the 31st*

Employee Assistance Program (EAP) Orientations are now available for viewing on the website www.horizoncarelink.com. The orientations are mandatory for BOCC employees and supervisors. If you are an employee of a Constitutional Officer, you should check with your Human Resources to determine if this orientation is mandatory for you.

These orientations feature information on your EAP's services, resources and referrals that are available to you and those who live with you.

If you have missed the official notification of this orientation and would like more information, please contact our Insurance Specialist, Louise Basham, at (305) 292-4579 or x4579.

SPOTLIGHT OF THE MONTH: Horizon Health Webinar

Understanding Medicare

Each fall Medicare enrollees are encouraged to review their coverage. If you or someone you love is on Medicare it is important to know the basics. Learn about the parts of Medicare, the basics of Medicare Supplement policies and what's included in a Medicare Advantage Policy.

Thursday, October 28, 2010
2:00 PM – 3:00 PM

To attend this webinar go to (type the following into your internet browser's address bar):

www.horizoncarelink.com

Username: MCBOCC

Password: MCBOCC

COMING SOON!

Open Enrollment is
almost here!

Open Enrollment will be here in November. Specific dates have yet to be determined, but be on the lookout for your official notification!



Rx CORNER

VAY-KAY!

Planning an extended trip or vacation? Don't forget to include your medications in your plans!

Prescriptions can be refilled while you're traveling. It's easy. Just do the following:

- (1) Before you leave, call the toll free number on the back of your WHI prescription card to determine participating pharmacies at your vacation location.
- (2) When it's time for the refill, just take your prescription bottle to a participating pharmacy. They'll contact your home pharmacy and you'll receive your refill.

If you're traveling to a remote location or overseas, this option may not be available to you. Therefore, it is extremely important to determine if you will need early refills of your medications.

Early refills require authorization, so plan ahead and contact our office a least week prior to your vacation.

Please contact Louise Basham in the Benefits Office at (305) 292-4579 for all inquiries regarding medication refills and authorizations.



COMP CORNER

Providing you with continuous general information on your Workers' Compensation benefits.

These articles are courtesy of our workers' compensation company, Employers Mutual, Inc. (EMI), and was selected from their monthly newsletter, *Safety Matters*. The full newsletter provides a wealth of information related to employee safety. This newsletter, future newsletters, or archived newsletters can be viewed at:

<http://www.emi-tpa.com/services/safety-matters.html>

INJURIES HURT NO MATTER WHERE YOU WORK

Office workers have occasionally experienced some serious injuries.

Here are a few tips to help address the more prevalent hazards:

Be careful when lifting:

- Never twist - turn your body;
- If an item is too heavy, get help;
- Don't bend - use your legs;
- Use a ladder or step stool, not a chair.

Look where you are walking:

Injuries have occurred from:

- Stepping on debris or other object in the walkway;
- Running into furniture or other objects;
- Stepping on an uneven surface;
- Slipping on a slick surface;
- Falling on stairs and not holding the handrail.

When working at your desk:

- Keep frequently used items close to minimize reaching;
- Position documents in front of you to avoid twisting your neck;
- Keep your wrists straight;
- Take your hand off the mouse when not using it;
- Make adjustments to your work area so you are comfortable.



"Injuries have occurred from running into furniture or other objects"

The information shown has been compiled from various sources. Every effort is made by EMI to provide accurate information. EMI does not warrant that the provided information or materials are free from error.

GIVE YOUR BODY A BREAK

When you take a long trip in your car, **doesn't it feel great to get out and stretch** when you finally stop?

The same principle applies when doing work at the computer.

Sometimes we get so absorbed in work that we lose track of time.

Try to remember to **give your body a break**.

Try the 20-20-20 Rule:

Every **20** minutes, stand for **20** seconds and look at something **20** feet away.

This gives your eyes a chance to **focus at a different range**.

And, it lets you **replenish the moisture by blinking** a few extra times (we blink less when using the computer and our eyes get dry).

Standing up while you do this also gives your **muscles** a chance to **change position and stretch**.

This **helps with fatigue** and excessive strain on your muscles from maintaining the same position for a long time.

Remaining in one position is called **"static exertion"** and can be very tiring on your body.



Give your body a break for 20 seconds every 20 minutes

Injured workers are also encouraged to visit the Division of Workers' Compensation website at www.fldfs.com/wc where you will find extensive information such as publications, a number of databases, rules, and forms that will give you a better understanding of workers' compensation.