



WORKING WELLNESS

Good Health is Good Business

NOVEMBER 2010

is...

American
Diabetes
Month

COPD
Awareness
Month

Diabetic Eye
Disease Month

Lung Cancer
Awareness Month

National Health
Skin Month

National Stomach
Cancer Awareness
Month

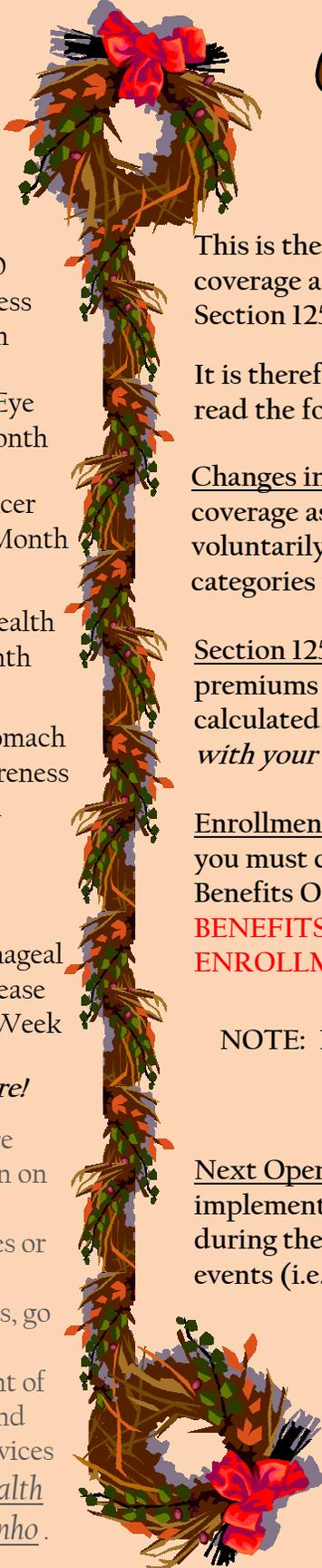
with...

Gastroesophageal
Reflux Disease
Awareness Week

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



Open Enrollment *is here!*

November 9th – November 30th 2010

This is the ONE time of the year when you can *voluntarily* make changes to your coverage as well as coverage for your eligible dependents and/or change your Section 125 Cafeteria Plan election.

It is therefore extremely important that during this Annual Open Enrollment you read the following carefully:

Changes in Coverage (Medical, Dental & Vision): Changes can be made to your coverage as well as your eligible dependents for the Medical, Dental and Vision Plans voluntarily. *Dependent eligibility for coverage is limited to the same benefit categories in which the employee is covered.

Section 125 (Cafeteria Plan) Election: The Section 125 allows your insurance premiums to be paid from your salary before income and Social Security taxes are calculated. The end result is less tax paid out and more spendable income! *Consult with your financial advisor if your need assistance in making this decision.*

Enrollment Form: If you wish to make any changes to your current coverage you must complete, sign and return an Enrollment Form to the Employee Benefits Office no later than November 30, 2010. **CONTACT THE EMPLOYEE BENEFITS OFFICE AT (305) 292-4446 OR (305) 292-4579 TO OBTAIN ENROLLMENT FORMS.**

NOTE: If you do not complete an Enrollment Form during this Open Enrollment your current coverage will continue in the 2011 Plan Year.

Next Open Enrollment: The next Open Enrollment will be November 2011 with implementation of changes effective January 2012. *Remember:* The only other time during the year that you may make changes would be due to certain, limited life events (i.e. marriage, divorce, birth, other insurance coverage, etc.).

DEADLINE FOR CHANGES: NOVEMBER 30, 2010

CHANGES BECOME EFFECTIVE: JANUARY 1, 2011

DEPENDENT COVERAGE CHANGES

Effective January 1, 2011, the Plan will now cover dependents through the end of the calendar year in which they attain age 26, unless the dependent is eligible for other group health insurance coverage. As a result of this change, the Plan will no longer condition eligibility for the up-to-26 year olds based on financial dependence, student status or place of residence.

However, to continue coverage beyond the end of the child's 26th calendar year, the child will still have to meet the eligibility requirements of the Plan, which require the child to be unmarried with no dependents of his or her own; be a full-time or part-time student or a Florida resident; not be enrolled in other health coverage or Medicare/Medicaid.

ACTIVE EMPLOYEE RATES EFFECTIVE 01/01/2011!

MEDICAL

DEPENDENT COVERAGE TIERS:	PER PAYDAY (26 PAY PERIODS)
SPOUSE ONLY	\$163.00
SPOUSE + ONE CHILD	\$217.00
SPOUSE + TWO OR MORE CHILDREN	\$244.00
ONE CHILD ONLY	\$110.00
TWO CHILDREN ONLY	\$130.00
THREE CHILDREN ONLY	\$162.00
FOUR CHILDREN ONLY	\$216.00
FIVE OR MORE CHILDREN	\$244.00

DENTAL

EMPLOYEE & DEPENDENT COVERAGE TIERS:	PER PAYDAY (26 PAY PERIODS)
EMPLOYEE ONLY	\$14.89
EMPLOYEE & SPOUSE	\$28.18
EMPLOYEE & CHILD(REN)	\$30.41
FULL FAMILY	\$44.05

VISION

EMPLOYEE & DEPENDENT COVERAGE TIERS:	PER PAYDAY (26 PAY PERIODS)
EMPLOYEE ONLY	\$2.19
EMPLOYEE & SPOUSE	\$4.25
EMPLOYEE & CHILD(REN)	\$4.43
FULL FAMILY	\$7.04



CORNER

Walgreenshealth.com offers complimentary support services for many chronic and complex conditions.

Go to
www.walgreenshealth.com
and check it out!

SPOTLIGHT OF THE MONTH: Wellness Website

www.EmppowHER.com

“The Company's website provides visitors access to one of the largest women's health and wellness content libraries on the web, as well as the largest online community of women discussing their health and wellness issues.”

Check out their fascinating articles on Thanksgiving or sign up for their free newsletter!

CHEERS!

Happy Thanksgiving!



from the Benefits Office

Handling Holiday Emotions

The expectations of happiness are high during the holiday season but not everyone feels joyful during the holidays. This webinar will help those suffering from the holiday blues.

Thursday, December 2, 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

COMP CORNER

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



If I Fell



Falls remain the single most frequent cause of fatal work injuries (after traffic accidents.)

TIPS ON LADDER SAFETY

Set the ladder on firm level ground;

Secure the ladder if possible;

Keep the area around the bottom of the ladder clear;

Stepladders must have **all four** legs

on solid ground with the spreaders locked fully open;

Never use a stepladder leaning against a wall;

Make sure the **rungs** are clean;

Make sure your body stays centered **between** the side rails;

Never over reach while on a ladder –if you can't reach, climb down and move the ladder;

Never carry anything while climbing - attach items to a tool belt or pull them up on a line afterwards;

Always have three point contact;

Never step on the very top or the top step of a stepladder;

Extension ladders should extend three feet above the working level and should have the base secured or have non skid feet.

DID YOU KNOW?
The main cause of falls from a stepladder is tipping sideways!

DID YOU KNOW?
Twice as many falls occur while climbing down than up!

DID YOU KNOW?
The main cause of falls from straight ladders is from the ladder base sliding!

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.

This article is 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>

Injured workers are also encouraged to visit the Division of Workers' Compensation website at www.fdfs.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.