



# WORKING WELLNESS

*Good Health is Good Business*

NOVEMBER 2011

*is...*

American  
Diabetes Month

COPD Awareness  
Month

Lung Cancer  
Awareness Month

National  
Alzheimer's  
Disease  
Awareness Month

National Stomach  
Cancer Awareness  
Month

*with...*

Get Smart About  
Antibiotics 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](http://www.healthfinder.gov/nho).

## *Open Enrollment* **is here!**

*November 7<sup>th</sup> – November 30<sup>th</sup> 2011*

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. (SEE ATTACHED MEDICAL/ PHARMACEUTICAL/DENTAL & VISION COVERAGE HIGHLIGHTS, PREMIUMS, AND DEPENDENT ELIGIBILITY REQUIREMENTS)

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, 2011.

**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 2012 Plan Year.

Next Open Enrollment: The next Open Enrollment will be November 2012 with implementation of changes effective January 2013. *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, 2011**

**CHANGES BECOME EFFECTIVE: JANUARY 1, 2012**

**ACTIVE EMPLOYEE RATES EFFECTIVE**  
**JANUARY 1, 2012**

**SPOTLIGHT OF THE MONTH: Wellness Website**

**MEDICAL**

**DEPENDENT COVERAGE TIERS:**

	<b>PER PAYDAY (26 pay periods)</b>
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:**

	<b>PER PAYDAY (26 pay periods)</b>
EMPLOYEE ONLY	\$13.07
EMPLOYEE & SPOUSE	\$24.75
EMPLOYEE & CHILD(REN)	\$26.70
FULL FAMILY	\$38.68

**VISION**

**EMPLOYEE & DEPENDENT COVERAGE TIERS:**

	<b>PER PAYDAY (26 pay periods)</b>
EMPLOYEE ONLY	\$2.05
EMPLOYEE & SPOUSE	\$4.10
EMPLOYEE & CHILD(REN)	\$4.39
FULL FAMILY	\$7.01

*www.BCBSFL.com*

Go to *www.BCBSFL.com* and register as a member! You can find out information regarding your benefits, locate network providers, and a whole lot more!



**CORNER**

*www.EnvisionRx.com*

Go to *www.EnvisionRx.com* and register! You can find out information regarding your prescriptions, locate area pharmacies, view medication alerts, and a whole lot more!



**SPOTLIGHT OF THE MONTH: EAP Webinar**



**Secrets to a Long Lasting Marriage**

Join this webinar to learn about different types of love, what makes love last, conflict in marriage, creating excitement and interest and SOS for a lasting relationship.

November 29<sup>th</sup>  
 1:00PM – 2:00PM

Register at: *www.horizoncarelink.com*

Login: MCBOCC  
 Password: MCBOCC

# COMP CORNER

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



## Do You Follow These Rules?

Most of us use ladders either on the job or at home.

**How many of these rules do you always follow?**

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;

M a k e sure the rungs are **clean**;

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

**N e v e r** **over reach**

while on a ladder – if you can't reach, climb down and move the ladder;



**N e v e r** **carry** anything while climbing - **a t t a c h** items to your tool belt or pull them up on a line afterwards;

**A l w a y s**

**h a v e** **t h r e e** **p o i n t** **c o n t a c t**;

**N e v e r** **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.

Don't **move** a ladder while you're on it;

Only have **one person** on a ladder at a time;

Never use a stepladder to support a work **platform**.

Never attach ladders together.

Only place ladders on the **ground or floor**.

Twice as many falls occur while climbing down than up!

The main cause of falls from straight ladders is from the ladder base sliding!

The main cause of falls from a stepladder is tipping sideways!

This article appears 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. Future EMI newsletters, or some archived newsletters can be viewed at:

[www.emi-tpa.com/services/safety-matters.html](http://www.emi-tpa.com/services/safety-matters.html)

Injured workers are also encouraged to visit the Division of Workers' Compensation website at [www.fldfs.com/wc](http://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.