

November 2014

Volume 6, Issue 11

WELL AWARE

Monthly Newsletter

In This Issue:

- ❖ Flexible Spending Account Enrollment Opens November 3, 2014!
- ❖ Did You Know?
- ❖ Prescription Plan Change On Covered Drugs Effective January 1, 2015
- ❖ DelaWELL News, Upcoming Events And Employee Spotlight
- ❖ Diabetes And Your Vision
- ❖ EAP + Work/Life Program: Experience The Benefits
- ❖ Healthy Recipe: Garlic Whipped Potatoes
- ❖ Fitness Guru – Enjoy the Holidays

Contact DelaWELL

www.delawell.delaware.gov

1-800-556-6106

EMAIL: Employee.wellness@state.de.us

Alere®

<https://delawell.alerehealth.com>

1-866-674-9103 (Nurse24)

Contact Statewide Benefits Office

www.ben.omb.delaware.gov

1-800-489-8933 OR (302) 739-8331

EMAIL: Benefits@state.de.us

Flexible Spending Account

Now Enrolling for Flexible Spending Account plan year 2015
From November 3 – December 2, 2014

What is a Flexible Spending Account & How does it work?

- A Flexible Spending Account (FSA) is an employer-sponsored benefit that allows you to pay for eligible medical and dependent care expenses on a pre-tax basis.
- If you expect to incur medical expenses that won't be reimbursed by your regular health insurance plan, you should be taking advantage of your State of Delaware FSA sponsored benefit.

The State of Delaware offers members two Flexible Spending Account options that can help you avoid paying federal, state and FICA taxes on the amount elected, which can save you up to 25% on each dollar that is contributed to your FSA accounts for out of pocket healthcare costs and on the cost of providing dependent care.

- Healthcare Flexible Spending Account can be used for qualified medical expenses to include dental, vision, and healthcare.
- Dependent Care Flexible Spending Accounts can be used for qualified dependent/child care/elder care.

Your annual election for both accounts will be deducted evenly from each paycheck over the course of the 2015 plan year.



Important Reminders:

- The 2015 FSA plan year is from January 1, 2015 through December 31, 2015.
- The FSA offers you a vehicle to save money and reduce your annual tax obligation. Because the FSAs are a year-to-year account, any balance remaining in your FSA after the deadline for submitting claims for reimbursement will be forfeited. Forfeitures can be easily avoided by planning carefully for only those expenses that are predictable and recurring that you know you will have during the upcoming plan year.
- ASIFlex provides an extensive listing of eligible expenses at www.asiflex.com, as well as a link to FSASStore with thousands of eligible health care products. There is also an online expense estimator to assist you. Most people are not aware of how much they are spending on eligible expenses (especially health care expenses) until they start tracking them. It's good financial planning and, remember, you lose money by NOT participating!

Flexible Spending Account

Open Enrollment for Plan Year 2015 is November 3 – December 2, 2014 (continued)

Important Reminders (continued):

- **FSA Grace Period** - The State of Delaware offers the FSA grace period which allows participants of the 2014 Plan Year to receive services until March 15, 2015 and submit claims for those services until April 15, 2015. If a participant has unclaimed funds remaining in the 2014 Plan Year when 2015 claims are submitted, ASIFlex will process the claim against the 2014 monies before processing against the 2015 monies unless participant makes written note on the claim form to use 2015 monies. This process will allow participants to use all or more of their 2014 monies before using their 2015 monies. Participants should be mindful of their 2014 balances when making their annual election for the 2015 Plan Year.
- **Retirement** - If you are retiring, you may be reimbursed for expenses that you incurred up through your date of retirement or the date of your last Health Care FSA contribution. You may also be able to continue your coverage through limited COBRA rights.
- **Employees MUST re-enroll** in the FSA each year. Since the FSA is a year-to-year account, your 2014 flexible spending account election does not rollover to the 2015 plan year automatically.

For more information, call ASIFlex at 1-800-659-3035 or visit the Statewide Benefits Office's website at <https://www.ben.omb.delaware.gov/fsa>.

- Online enrollment beginning November 3, 2014, is made simple by going to <https://enroll.asiflex.com>, and using the employer code **DE**. **The password is your 6 digit Employee ID number plus the last four digits of your social security number.**

Did You Know



November 27th marks the **12-year anniversary of the Delaware Clean Indoor Air Act**, which prohibits smoking in public places and workplaces including bars, restaurants and casinos. The purpose of the law is to protect people from being exposed to secondhand smoke which can cause lung cancer, heart disease, ear infections, trigger asthma and other adverse health effects. While most people are aware of the dangers of secondhand smoke, many are not aware that **thirdhand smoke** has risks as well. Thirdhand smoke is a term used to describe the tobacco residue that remains on

surfaces long after the cigarette or cigar has been extinguished. This residue contains nicotine and other chemicals that when combined with other indoor pollutants can become toxic. Thirdhand smoke can be found on various surfaces including hair, clothes, furniture, drapes, carpet, vehicles and in dust. Children are especially vulnerable because they can ingest the toxic tobacco residue by putting their hands in their mouths after touching surfaces with thirdhand smoke. Smoke-free environments are the main way to protect individuals from exposure to thirdhand smoke.

New Changes For Covered Drugs in the State of Delaware Prescription Plan – Effective January 1, 2015

Express Scripts continues to review covered medications to ensure that the prescription plan is providing members the most effective medication therapies at the most reasonable cost to the State of Delaware.

Effective January 1, 2015, additional brand medications will be excluded from the State of Delaware's list of covered prescription drugs (formulary) and some previously excluded medications are reinstated. Express Scripts notified members who will be affected by the new exclusions by letter in October.

Please see the Statewide Benefits Office website at <http://ben.omb.delaware.gov/script/planinfo.shtm> for information and a complete list of all excluded medications, including covered alternatives.

News And Upcoming Events



Like Us On Facebook

<https://www.facebook.com/delawellprogram>

What's Going On:

2014-2015 DelaWELL Program Year (NOW through May 31, 2015): Reward Yourself With The Best Of Health

Visit <http://www.delawell.delaware.gov/program-info.shtml> to learn about the programs and services available and how to earn DelaWELL Rewards up to \$200!

Resources Available To Help You Manage Your Diabetes

- **DelaWELL's Condition Care Program**
(http://delawell.delaware.gov/documents/condition_care_flyer_rev.pdf)
- **State of Delaware Prescription Plan Benefits**
(<http://ben.omb.delaware.gov/script/diabetic.shtml>)
- **State of Delaware Vision Plan Benefits**
(<http://ben.omb.delaware.gov/vision/default.shtml>)
- **DelaWELL Health Portal** (<https://delawell.alerehealth.com>) – Here you will find health progress trackers, a fitness planner, a diabetes learning center, health news, videos and more.

Great American Smokeout – Thursday, November 20, 2014

The [health benefits](#) of quitting start immediately from the moment of smoking cessation! DelaWELL is celebrating the **Great American Smokeout on Thursday, November 20, 2014** by encouraging smokers to use the date to make a plan to quit, or to plan in advance and quit smoking that day. *Looking for tools to help you kick the habit?* Visit <http://delawell.delaware.gov/smoking.shtml> to learn about the wealth of resources available to you, including the **Quit For Life®** Program.



Upcoming Events:

2014-2015 DelaWELL Health Screenings

The free screenings are offered NOW through April 29, 2015. Appointments are available during work hours, as well as late afternoon/ evening hours. Learn more at <http://www.delawell.delaware.gov/health-screenings.shtml>.

DelaWELL University Onsite Health Seminars

January 2015 – Topic: Understanding Health and Exercise

April 2015 – Topic: Understanding Food And Nutrition

Register for a seminar date, time and location convenient for you by visiting http://www.delawell.delaware.gov/Seminar_Registration/Semi_Reg.asp.

DelaWELL's One Change Challenge (January 15 – February 15, 2015)

The focus is on making a big impact over time by implementing one small healthy change. Learn more at <http://delawell.delaware.gov/wellness-challenges.shtml>.



Motivation Station: Employee Spotlight



Allison Diggins

Environmental Health Specialist II
Delaware Health and Social Services (DHSS)
Division of Public Health (DPH)



"Now that I have a framework in place to have the work/life balance that I have always been looking for, I'm happy to say that I haven't needed a sick day this past year! And in return, I can make the best out of my time off by having fun and doing things like apple picking."

To read Allison's complete story and other participant health testimonies, visit www.delawell.delaware.gov and click on the "Motivation Station" link.

Has the DelaWELL program impacted your overall health? Do you have a success story that will encourage your co-workers along their path to wellness? If so, we would like to hear from you! Send us an e-mail at Employee.Wellness@state.de.us possible posting in an upcoming edition of WellAWARE and on the DelaWELL website.

Diabetes and Your Vision

Diabetes is a disease in which the pancreas cannot produce insulin or the body cannot use insulin efficiently. Insulin is needed to break down sugars and starches and turn them into energy for your body. The American Diabetes Association reports that 20.8 million people are afflicted with diabetes in the United States. If diabetes is left untreated, eye diseases such as retinopathy (damage to the retina), [cataract](#) (clouding of eye lens) and [glaucoma](#) (increased fluid pressure in the eye) could develop, blurring vision and eventually causing blindness.

The early symptoms of diabetic retinopathy may be hard to detect. Other vision impairments associated with diabetes are fluctuating vision, loss of central or peripheral vision and spots or flashes in front of the eye.

With the pupil dilated, an ophthalmologist or optometrist can examine the retina for signs of eye diseases including diabetic retinopathy. If diabetic retinopathy is detected, it can be treated by laser surgery. While there is no cure for diabetes or diabetic retinopathy, proper

medication, close monitoring of blood sugar levels, a healthy diet and regular exercise help manage this disease and reduce the likelihood of vision-related complications. For more information, visit the [American Diabetes Association](#).



To learn more about your vision benefits, please visit www.eyemedvisioncare.com And click the **Members** tab.

HMS EAP + Work/Life Program: Experience The Benefits

During FY2014 (7/1/13 – 6/30/14), HMS:

- Provided 5,733 EAP +Work/Life service hours; Saw 1,313 State of Delaware EAP + Work/Life clients
- Provided 390 training/onsite support hours; Had 4,945 training/onsite support participants
- Provided 888 supervisory/ HR support hours
- Had 9,396 web visitors
- Conducted a Client Satisfaction Survey:
 - 92% said they are satisfied with their experience and with the services they received
 - 94% said they are satisfied with the intake person who assisted them with their request
 - 98% said they would recommend the services of HMS to a co-worker, family member or friend

- Members also noted the HMS website to be user friendly and the online articles to be useful

Join the thousands of State of Delaware members' who have taken advantage of the EAP +Work/Life Program, administered by HMS (A Health Advocate Company), and experience all of the benefits this great program has to offer! Whether you are looking for professional counseling services on a specific issue or concern (i.e., stress management, grief and loss, marital relationships, parenting, work and family balance, etc.), legal services, financial services, child and elder care resources or onsite trainings, HMS is here to help. Contacts to HMS are **completely confidential** and provided at no cost.



**HMS is easy to reach and available
24/7 to assist you!
1-800-343-2186**

<http://hms.healthadvocate.com>

hms

A HealthAdvocate Company

Healthy Recipe: Garlic Whipped Potatoes

Ingredients:

2 pounds Yukon gold or other thin-skinned potatoes (about 6 small to medium potatoes)

6 cloves garlic

3/4 cup low-fat sour cream

Directions:

Wash potatoes and cut into 1- to 2-inch cubes, leaving skin on. Smash fresh garlic cloves with the side of a chef's knife--the papery skin will come off easily. Put potatoes and garlic in a pot and cover with water. Bring to a boil. Turn down to medium heat and let cook for 15 to 20

minutes. Drain potatoes and transfer to a bowl. Add sour cream and whip with an electric mixer. Serve immediately or keep warm in the oven.

Serves Six:

Each serving contains about 150 calories, 4 g protein, 4 g fat, 12 mg cholesterol, 26 g carbohydrates, 3 g fiber and 22 mg sodium.



For more great recipes, visit the HMS EAP+ Work/Life Program website at <http://hms.healthadvocate.com>. After you enter "State of Delaware" as the name of your organization and click "Submit," navigate to the "Health" tab and look under the header "Recipes."



The Fitness Guru Says...

Health Tip: Enjoy The Holidays Without The Weight Gain

Dear Reader,

Here are some simple tips to help you avoid holiday weight gain, while still enjoying family, friends and the holiday feast:

- In planning for a large holiday party or dinner, do not skip meals throughout the day. It is particularly important to eat breakfast, as research shows that those who eat this morning meal tend to consume fewer calories throughout the day. Include high-fiber foods like fruits, vegetables and whole grains, as they will satisfy hunger and are lower in calories.
- Using a smaller plate allows you to put less food on your plate and promotes proper portion sizes.
- Begin by filling your plate with vegetables and salad before going to the entrees and desserts. Research shows eating a salad before your meal can help you eat fewer calories overall.
- Eat slowly and enjoy every bite, and before you go back for seconds wait 10 minutes to see if you really are still hungry.



Source: Academy of Nutrition and Dietetics - www.eatright.org

Best of Health!

F.G. (a.k.a. Fitness Guru)