

Take Charge!



Providing information and ideas for City employees and their families on how to improve health and wellness

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Family Fight for Healthy Teeth and Gums

Gum disease is associated with heart disease, stroke, pneumonia, and premature births. Follow these dental tips to improve your family's health:

- Bring a tooth brush & floss to work.
- Rinse your mouth with water if you can't brush after eating.
- Eat starches & sweets less often.
- Drink water instead of diet cola.
- Brush your baby's teeth daily.
- Consider dental sealants for your kids.
- Try sugarless gum to stimulate cleansing saliva flow.
- Keep your toothbrush six feet from your toilet to reduce bacteria exposure.

Quit Tobacco for dental health. All tobacco products -- including cigars, smokeless tobacco, cigarettes, hookah water pipes -- cause oral health problems like gum disease. Call Free and Clear at **1-866-784-8454** when you are ready to quit.

Dental Enrollment. Consider your 2010 dental needs; choose the plan best for your family.
<http://personnelweb/benefits/health/dental.aspx>

Use the Health Care FSA to reduce your dental out-of-pocket costs (see next page).



City Events

Benefits Open Enrollment

October 1 – October 23, 2009

Starting October 1, go to Employee Self-Service at <http://selfservice.ci.seattle.wa.us/> to:

- Make 2010 Benefit changes.
- Enroll in a Flexible Spending Account. Re-enroll to continue participation.
- Update dependents and beneficiaries.

Make your changes by **October 23, 2009**. Contact your department's Benefits Representative if you have questions about Open Enrollment. See page two for 2010 enrollment planning suggestions.

Lunch & Learn Presentations

Balancing Home and Work

September 10
12 noon – 1:00 PM
Seattle Municipal Tower, Room 4050

Money Basics: Spending, Borrowing, & Saving

Rainier Community Center
September 15
1:00 PM – 2:00 PM

Bitter Lake Community Center
September 17
1:00 PM – 2:00 PM

Seattle Municipal Tower, Room 4050
September 23
12 noon – 1:00 PM



Get Your Flu Shot

Protect yourself, your family, and your community. Twenty-four **seasonal flu** clinics are scheduled at worksites city-wide during October and November.

Free for many employees with City of Seattle Preventive, Group Health, or SPOG Traditional medical coverage; all other plan members pay \$25 by check only. Look for clinic flier the last week of September on the Inweb.

Note: These shots are for seasonal flu, **not** for the H1N1 (swine) flu. A local resource for H1N1 info is:

<http://www.kingcounty.gov/healthservices/health/preparedness/pandemicflu.aspx>. For general info, try the Center for Disease Control: <http://www.cdc.gov/h1n1flu/>.

Your City Benefits and Financial Planning

To prepare for Open Enrollment, assess your benefits as part of your family's financial plan.

- Are your medical and dental plans the best match for the services your family expects to use? (View current plan comparisons at <http://personnelweb/benefits/health/medical.aspx>.)
- How can you use a health care Flexible Spending Account to minimize your out-of-pocket costs? (See next column.)
- How would your family replace your income if something happened to you? Consider life, AD&D, and supplemental disability coverage.
- Have you made provisions for a disabling illness? Does a long-term care insurance plan make sense for you?

Any changes must be made by October 23.

General Information: *Take Charge!* is a general guide to healthy benefits and behavior. Contact your health care professional for your health care concerns.

Verifying the Tax Status of Covered Dependents

The City must tax employees on the value of dependent coverage if dependents do not meet the IRS definition of a Qualifying Child or Relative.

At the end of September, employees covering child dependents over age 18 on a City medical plan will receive a request to verify the IRS tax status of those dependents. Watch your U.S. Mail box for details.



Estimate Expenses for Health Care FSA Enrollment

Putting money in a Health Care FSA stretches your dollar because you don't pay taxes on your contributions. The key is to estimate your eligible expenses accurately and then be conservative in the amount you "shelter" from taxes.

- **Look at your 2009 expenses.** Gather EOBs (Explanations of Benefits) to see the services your family used. Will these recur in 2010? What over-the-counter items will you need?
- **Anticipate other expenses.** Can you anticipate changes in your health? Are you planning dental work? Are you or your kids starting orthodontia? Will you need new lenses? See the FSA plan document for eligible expense ideas: http://personnelweb/Content/inWeb/benefits/pubs/2009_fsa_book.pdf.
- **Plan spending into the next year.** Can dental work or glasses wait if you have an unexpected expense mid-year?
- **Total up likely expenses.** Which are certain? Which are guesses? Which can wait until you see how the year goes?
- **Be conservative in the total amount.** What you put in the account is "use it or lose it". It's better to underestimate your eligible costs than to not use the money & lose it.