

State Group Insurance Newsletter

Open Enrollment for the 2010 Plan Year Has Begun!

Open Enrollment for the 2010 Plan Year started Monday, Sept. 14. Have you reviewed your options yet? Make your elections early to avoid the rush and use these tips to make your Open Enrollment experience a success:

- Know your People First password to make online Open Enrollment changes.
- Review your annual benefits statement carefully.
- Make smart choices -
 - Read the Benefits Guide you received in the mail for eligibility and enrollment information, explanations of the various types of plans, and other important program information.
 - Visit MyFlorida.com/MyBenefits to use the cost calculator, compare plans, find a provider, get insurance company information, and lots more.
- Attend a benefit fair.
- Watch our [Open Enrollment video](#) to see how to make your changes online in People First.
- Call the People First Service Center at (866) 663-4735. TTY users call (866) 221-0268 for help using People First.

All Open Enrollment packets have been mailed. If you have not received your packet, call your personnel office to see if your mail was returned due to an incorrect address. Otherwise, please follow your employer's process for updating addresses and then call (866) 663-4735 to get a replacement packet.

Health Fairs This Year

Preventive screenings and exams are critical to staying healthy. Check out our free health fair activities at these upcoming benefit fairs:

Date	City	Location	Activities
September 17	Tallahassee	Civic Center	BMI & Glaucoma Bone Density Chiropractor Seated Massage Blood Pressure
September 23	Macclenny	NE Florida State Hospital	Blood Pressure Body Fat Body Mass Index Seated Massage Health Literature
September 25	Tampa	Doubletree Hotel 4500 W Cypress off I-275 and Lois Avenue	Blood Pressure Body Fat Body Mass Index Seated Massage Health Literature
September 29	Fort Lauderdale	Sheraton Fort Lauderdale Airport off I-95 on Griffin Road	Blood Pressure Body Fat Body Mass Index Seated Massage Health Literature Foot Screenings Back Screenings

Help for Florida's uninsured

State benefits don't extend to OPS employees; however, [Cover Florida](#) may be a good option. In Florida, Governor Crist and the 2008 Florida Legislature created Cover Florida to help give uninsured Floridians an option for their health care insurance. Through Cover Florida, insurance companies offer a variety of health plans at different price levels. The more coverage a person buys, the more he or she pays.

FloridaHealthFinder.gov

The Agency for Health Care Administration has a great online reference tool for you: FloridaHealthFinder.gov. You can search medical conditions, compare insurance companies, shop for providers, facilities and more. Search by a variety of criteria, including quality of care, what other patients think and how long it takes to schedule an appointment. Take a look to help you make your open enrollment decisions.

New Legislation

Autism Coverage—Effective January 1, 2010, children under 18 years of age or 18 or older who are in high school may be eligible for medically necessary treatment of autism spectrum disorders. They must have been diagnosed as having a developmental disability at age eight or younger. Certain benefits are limited by statute to a maximum of \$36,000 per year with a maximum lifetime benefit of \$200,000. Review your plan's certificate of coverage or benefit document or contact your health plan for specific information about coverage, limitations and exclusions.

Mandatory Assignment—Effective July 1, 2009, BlueCross BlueShield of Florida (BCBSF) began accepting assignments of benefits to out-of-network providers. Before then, BCBSF paid the out-of-network insurance benefit directly to the insured patient. Typically, out-of-network providers will have their patients fill out an assignment of benefits form. If you choose to sign the form, it will instruct BCBSF to pay the insurance benefit directly to the provider. Please remember that out-of-network providers may bill for the balance between the BCBSF payment and their charge; this balance can be quite large. This is known as "balance billing." You always maximize your benefits by using network providers. (For State Group Insurance, mandatory assignment applies only to the State PPO Plan. There is no out-of-network benefit with the HMO plans.)

Mental Health Parity—Effective January 1, 2010, benefits for mental health and substance abuse will be treated like benefits for regular medical and surgical care. For example, if there is no limitation on the number of days for inpatient and outpatient medical care, there can be no limitation for mental health and substance abuse treatments. As always, treatments must be medically necessary to qualify for coverage. Plan participants should review their plan's certificate of coverage or benefit document for specific information about coverage, limitations, and exclusions for mental health care and substance abuse treatments.

Michelle's Law—The federal law known as "Michelle's Law" (P.L. 110-381) allows college students to remain eligible for dependent coverage if they take a medically necessary leave of absence from school. Effective January 1, 2010, this law applies to eligible students, ages 19 to 25. After one year, the student must return to school or meet other eligibility criteria to remain in the pretax family plan.

If you have questions about any of these legislative items, please call your health plan. The number is on your health insurance ID card and at www.MyFlorida.com/MyBenefits.

Health Tip

Regular visits to the dentist may do more than brighten your smile.

Gum disease (also called periodontal disease) is associated with complications for heart disease, stroke, diabetes and other health issues. However, lack of awareness about available treatments and techniques may lead older patients to make false assumptions about their dental health. This means they may not seek help for conditions such as toothaches and bleeding gums, or they may assume they don't need to visit the dentist at all since they wear dentures.

- **Ensure that fillings and dentures remain secure.** Older adults are more likely to have decay around older fillings, and decay of the tooth root itself. In addition, plaque builds up faster and in greater amounts as we age. Your dentist can examine any fillings for surrounding decay, or to determine whether any have become defective. Your dentist can also see if your dentures continue to fit properly.
- **Avoid/treat bad breath or dry mouth.** Dry mouth may not be a normal consequence of aging and can also impact denture-wearers. Medication is the most common cause of dry mouth; but it may also be the first sign of a systemic problem or disease. Dry mouth can cause dentures to become loose. Your dentist can treat or identify oral conditions that may increase your risk for these problems.
- **Detect oral cancer early.** Seniors, even those with dentures, may be more susceptible to oral diseases such as oral cancer. Your dentist can examine your mouth for any irregularities that may indicate oral cancer before it becomes advanced.
- **Reduce your risk of heart attack or stroke.** People with advanced gum disease may be more likely to have complications for heart disease than those with healthy gums because oral bacteria may cause blood clots. Although you can't guarantee you'll never have a heart attack or stroke, you may be able to reduce your risk by daily brushing and flossing – and following through with any treatment plan your dentist recommends. Partial denture wearers can also be at risk for gum disease since bacteria can collect wherever a denture contacts a tooth.

There's more to your mouth than teeth and gums. Schedule your next check-up today!