BenefitsPulse

Discover health and benefits news for city of Houston employees and retirees

Summer 2014

02 Skin Health

05 10 Fruits & Veggies

07 10 Free Things

09 Retiree Health

11 Prepared for Pandemic

14 Just So You Know

A CLOSE LOOK at skin health

From the Editor

David Smith

Skin cancer is the most common form of cancer in the U.S. It can be deadly, and it's on the rise — but it doesn't have to be that way.

All the medical heavyweights agree: In addition to research and treatment, we need a concerted national effort to educate people about skin cancer, what causes it and ways to reduce the chances you'll get it.

So this seemed like a good a time for us at Benefits Pulse to devote a large portion of this issue to the topic. For our cover story, Elise Marrion delved into the issue and interviewed people who have had skin cancers as well as health care professionals. Her story comes on the heels of a call to action issued by acting U.S. Surgeon General Boris D. Lushniak to prevent skin cancer, which he calls a "major public health problem."

In this issue, we also take an in-depth look at a couple other hot topics. With the Ebola outbreak in Africa still posing a significant risk there, Paul Beckman explains how the city is prepared in the event a pandemic were to threaten Houston. And Lucha Morales spotlights the free perks that come with the city's medical coverage.

But our cover story shows how extraordinarily costly skin cancer is in more ways than one. It not only costs lives, but Lushniak noted that nearly 5 million people are treated annually in the U.S. for all skin cancers combined at a financial cost of about $8.1 billion.

Most skin cancers are caused by exposure to the sun's ultraviolet radiation. Though outdoor activities and sunlight are part of a healthy lifestyle for most people, it is wise to protect yourself from harmful rays. Elise's story goes into preventative measures in detail.

We wanted to bring this to your attention because your health is important to us. The city is working hard to be the healthiest employer around. So we urge everyone to take reasonable measures to avoid unnecessary exposure to damaging UV rays and see a dermatologist regularly. On top of that, the fewer employees and retirees who have to seek expensive treatment, the lower we can keep your health insurance rates. And that's a lot better than a fantastic tan.

David Smith
Managing Editor

We want to know what's on your mind or what you would like to know more about. Please forward any story ideas for future issues of Benefits Pulse or comments about recent issues to David Smith at davidf.smith@houstontx.gov.

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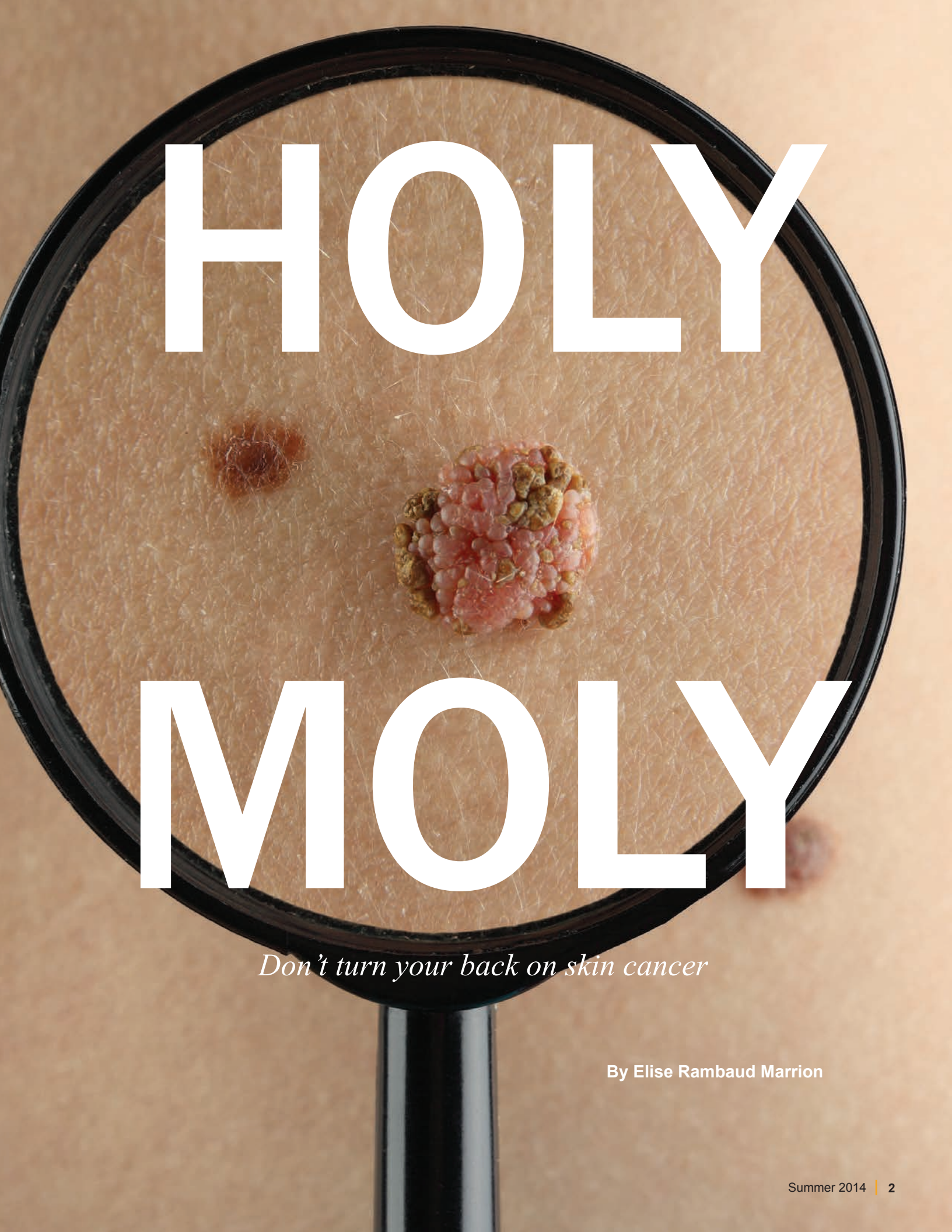


HOLY MOLY

Don't turn your back on skin cancer

By Elise Rambaud Marrion

The scrolling lines and Chinese characters of Helaine Rumaner's tattoo are both ornamental and sentimental. The design tells a story, pays tribute to her late mother, and hides the scar from skin cancer removed from her lower back.

"For the first 25 years of my life, I was a typical sun worshiper who would lay out and use baby oil instead of sunscreen," said Rumaner, assistant director of Human Resources risk management. "That changed when I found a suspicious spot on my lower back. It took doctors three surgeries to fully remove the cancer."

Helaine Rumaner, assistant director of Human Resources risk management

More than 2 million Americans are diagnosed with skin cancer every year, according to the Skin Cancer Foundation. One in five Americans will develop skin cancer, and one person dies of melanoma every hour.

The statistics are alarming, but the good news is that skin cancer is preventable. When caught early and treated, it has one of the highest cure rates of all cancers, the foundation states.

Today, Rumaner is cancer free. She continues to be an avid outdoor enthusiast, but she is diligent about wearing sunscreen and getting an annual skin cancer exam. She can't reverse the sun damage to her skin, but as the head of safety, she encourages city employees to not make the same mistakes.

At least 30 percent of city employees have prolonged daily exposure to sun on the job, especially those in Public Works and Engineering, Solid Waste Management, Parks and Recreation, Fire, Police and Administration and Regulatory Affairs, Rumaner said.

"Officially, our employees are expected to wear protective clothing, hats and sunscreen," she said. "For safety reasons, we would prefer them to wear long pants and long sleeves, but in Houston's heat and humidity, short-sleeved summer uniforms are the norm. We can't force employees to wear sunscreen; all we can do is remind them and hope they make skin safety a lifelong habit."

The sun doesn't discriminate

Men, women, young, old, and every complexion under the sun – no one is immune to skin cancer, said Dr. Kimberly Mullinax, a dermatologist at Kelsey-Seybold Clinic. Misconceptions about skin cancer are as common as they are deadly.

"A lot of people think that skin cancer only affects people with fair skin, and that if you don't burn, you won't get it, but I have removed skin cancers from all races," she said.

According to the Mayo Clinic, risk factors that increase your chances of skin cancer include fair skin, red or blonde hair, freckles, a history of sunburns, excessive sun exposure, living in sunny or high-altitude climates, more than 50 moles on your body, a family history of moles and/or skin cancer and a weakened immune system.

"While people with light skin have a higher risk of skin cancer, the survival rate of advanced melanoma is worse among people of color," Mullinax said. "People with dark complexions often mistake their skin cancers for a sore spot or a harmless birthmark, so they don't seek medical attention until the cancer is advanced.

"Skin cancers among African-Americans are often found in places that are not exposed to the sun like the palms, soles of the feet and under the nail beds," Mullinax said. "The singer Bob Marley died of a skin cancer under his toenail."

The 5-year melanoma survival rate for African-Americans is only 77 percent compared to 91 percent for Caucasians, the Skin Cancer Foundation stated. Melanoma, the most fatal skin cancer, is rare among people with dark skin. Squamous cell carcinoma is more common and can spread through the body if left untreated.

Skin cancer and the sexes

When it comes to the sexes, men are more likely to die of melanoma than women. The foundation estimates that 43,890 new cases of invasive melanoma will be diagnosed in 2014 in men versus 32,210 in women, while 6,470 men and 3,240 women will die from melanoma in the U.S.

"In my experience, men are somewhat more resistant to coming in and getting a regular skin cancer screening," Mullinax said. "Sometimes they have a sense that it's no big deal until a suspicious spot is very sore or limiting activity. Women in general, have a lower caution threshold, and come in as soon as they suspect something might be wrong."

Skin cancer tends to strike men and women on different parts of the body, according to the National Cancer Institute. In men, melanoma is most often

Ron Sandberg senior assistant city attorney

found on the head, ears and neck, but in women, it's found on the lower legs and between the shoulders and hips. In both sexes, basal cell carcinoma is frequently found on the face, and squamous cell is found on the head, face, ears and neck in people with light skin, but on the feet and legs of people with darker skin.

"Men tend to have more outdoor professions, and have more lifelong sun exposure, but women are prone to risky behaviors such as frequent tanning bed use," Mullinax said.

A five-time skin cancer survivor, Ron Sandberg has had five cancerous spots removed in the last 30 years, the most recent just a few months ago.

"I loved the outdoors as a kid. Any time I was not in school I was in the swimming pool, at the public park in the playground or on the baseball field," said Sandberg, a senior assistant city attorney. "I am old enough that all of this sun damage occurred before the phrase sunscreen was part of our vocabulary. So, now I am paying the price.

"When I was 33, my hair was thinning on the top of my head. I kept feeling a place on the top of my scalp that felt like a pimple. After a few weeks it wasn't healing like a normal skin abrasion would heal in a short time," he said. "That was in 1980, and it made me even more serious about taking preventive measures to wear hats with a brim, reapply sunscreen and get regular screenings. Because of that, I have been able to catch four other cancerous spots."

Sunscreen: No more excuses

Whether you hate the feel and scent of sunscreen, think you don't need it, or just forget to wear it, Mullinax said to cut the excuses. Unlike many cancers, skin cancer is preventable. You may not be able to erase the sun damage from your youth, but you can adopt habits to prevent further damage.

"The simplest thing to do is to seek shade when you can, wear sun protective clothing, a broad-spectrum, water-resistant sunscreen with at least SPF 30, especially if you have a job that requires you to be outside for an extended period of time," Mullinax said. "You absolutely have to reapply every 90 minutes to two hours.

"Don't tell yourself that you put sunscreen on at 5 a.m. and it worked all day. In Texas, we sweat it off, and we rub it off. Even the best sunscreens can't work all day."

Sunscreens have changed, Mullinax said. It's not just the thick white stuff that smells like a tropical drink. There are sheer protective moisturizers, gels and a full range of products for every skin type.

"If you don't like how it feels or smells, you're not going use sunscreen," Mullinax said. "Dry touch sunscreens or gels are more popular with men and people of color. Highly pigmented white sunscreens are going to look grayish on darker skin, but lines like Ambi are specially formulated for darker skin. A lot of women will say that they have SPF in their makeup, but that's just extra. It doesn't protect the neck and chest."

Annual Screenings

Preventive screenings have become a part of our overall health routines, Mullinax said.

Holy Moly *continued on page 13*

What's the DIFFERENCE?

BASAL CELL CARCINOMA:
The most common type of skin cancer that rarely spreads to other parts of the body.

Squamous Cell Carcinoma:
About two out of 10 skin cancers are squamous cell carcinomas. These are more likely to grow into deeper layers of skin and spread to other parts of the body.

Melanoma:
Melanoma is the most dangerous skin cancer. Melanoma often spreads to other parts of the body.

Source: American Cancer Society

Skin cancer red flags

ABCDE OF MOLES

A SYMMETRY
Uneven and asymmetrical

B ORDER
Ragged, notched or blurred

C OLOR
Not uniform, or has two or three shades of brown or black

D IAMETER
Larger than a pencil eraser

E VOLVING
Changes size, shape or color and shows signs of bleeding, or scabbing

try something new

We all know we should integrate more fresh fruits and vegetables into our diets, but it's easy to get into a grocery store rut. Why not try something new, or revisit tastes you previously turned down. So what if you hated brussel sprouts as a kid. As we age, our tastes change, so give them another try.

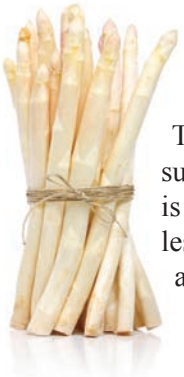
10 fruits and veggies that deserve a first taste or another try:

Jicama: This semi-sweet root vegetable from Mexico is peeled and eaten raw in salads or alone as a snack. Try it with lime and chili powder.

Pomegranate: You've tried the juice, but try splitting one open and eating those crimson seeds.

Fennel: It looks a bit like celery, but it tastes like licorice. Fennel is great raw, roasted or in soups.

Edamame: These soybeans in pods pack a protein punch and are often boiled or roasted. You can find them in the freezer section and serve them in salads or stir fry.



White asparagus: This highly seasonal summer vegetable is more tender and less bitter than green asparagus.

Radishes: That peppery taste that was too strong as a child might be just right for grown up taste buds. Slice them, add a little salt, and eat them raw instead of potato chips.

Star Fruit: When sliced, the star fruit resembles a five-pointed star. The taste is often compared to plums, pineapple and lemon combined. Use in salads, relishes and garnishes.

Loquat: Look around your neighborhood; loquat trees and shrubs grow like crazy in Houston. The sweet and tangy fruit looks like an apricot, but tastes like melon.

Beets: Fresh beets are great for juicing, roasting, and eating raw in salads.

Persimmon: A fall fruit that resembles an orange tomato, slice it open and spoon it out, or use it in baking or jams.

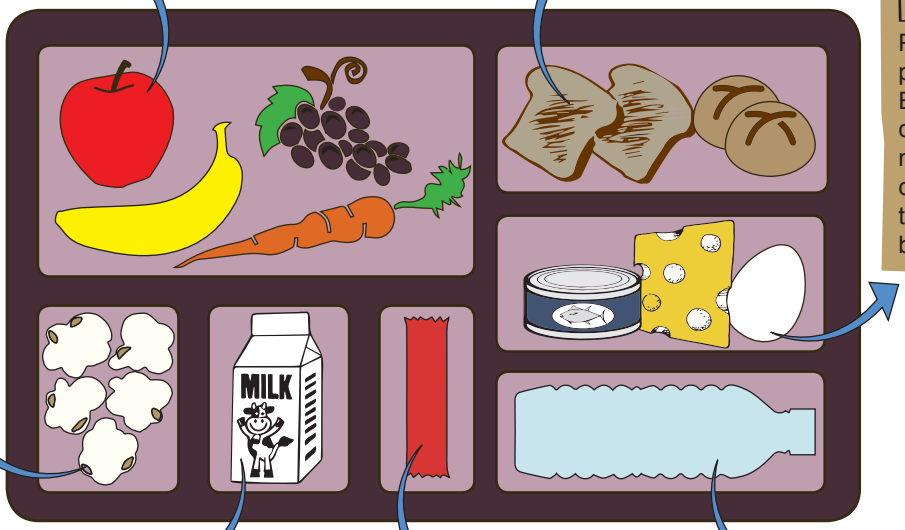
Preparing a healthy lunchbox

Vegetables and Fruit:
Make sure to include vegetables and fruit every day. Examples: one small apple, a handful of grapes, a pear or banana or 1/2 cup of salad or peeled carrot.

Starchy Foods:
Make starchy foods part of most meals. Choose whole grains over processed ones. Examples: two slices of whole wheat bread, 3/4 cup of whole wheat pasta or six whole wheat crackers.

Lean Protein:
Pick lowfat and power-packed proteins. Example: 4-ounce chicken breast, lean meats, boiled eggs, 1/2 cup of tuna or even 2 tablespoons of peanut butter.

Nutritious Snacks:
Eat snacks between meals to regulate appetite. Examples: 1/3 cup of peanuts and raisin mix, 2 cups of popcorn or two pieces of dried fruit.



Reduced Fat Dairy:
Choose dairy products with little or no added sugar. Examples: 6 ounces of low fat yogurt or a reduced-fat cheese stick.

Treat:
Occassionally add an expected treat. Examples: bite-sized chocolate or small packet of baked potato chips.

Water:
Replace sugary soda with a bottle of water. The recommended amount per day is six to eight bottles.

sad desk lunch

facebook.com/groups/COHEmployeeNews/

To encourage employees to eat a healthier lunch at work, we asked for confessions of the city's saddest sack lunches. Employees shared photos of their pitiful lunches on the COH Employee Facebook page. The employee with the most pathetic lunch won a gift card for a healthy lunch.

No money down

City health plan offers members many health benefits with $0 copay

By Lucha Morales

City of Houston health plan members enjoy free, $0 copays on preventative care, women's health services, immunizations and more. Be smart, save money and live a healthy lifestyle with no-cost health benefits. Here's a list of some select services offered with $0 copays:

1 WELL WOMAN/WELL MAN CHECKUPS: Stay healthy with a well-woman or well-man checkup. Exams include screenings for your current biometric numbers. Plan members, who schedule an appointment with a primary doctor, get their biometric numbers, and complete a health assessment by Oct. 31, 2014, can save money on their 2015 medical plan contribution.

2 PSA: Prostate cancer screenings have a $0 copay. Prostate Antigen Tests can detect the presence of prostate cancer. Who should get tested? Men ages 50 and up are at an increased risk of developing prostate cancer, according to the American Cancer Society. Schedule a visit with your primary doctor to discuss the risks and benefits of getting tested.

3 COLONOSCOPY: City health plan members can get routine colonoscopies for a $0 copay. Standard colonoscopies test for colon cancer. Testing is recommended for people ages 50 and up, according to the American Cancer Society. Surgery to remove growths or polyps can generate a copay. Speak with your doctor about the pros and cons of getting tested.

4 CONTRACEPTIVES: Over-the-counter female contraceptives with a prescription from a physician, generic prescription contraceptives and contraception counseling are available for $0 copays through Cigna. Contact a Cigna representative at 1-800-997-1406 or visit *mycigna.com* to view all $0 copay contraception options being offered.

5 IMMUNIZATIONS: Stay protected with immunizations. Some $0 copay immunizations include flu shots and meningitis and shingles vaccines.

6 BREAST PUMPS: Pregnant or nursing? Breast pumps and lactation support and counseling are now available through Cigna's in-network provider, Care Centrix with $0 copays. What's covered? For starters, the purchase or rental of one standard electrical or manual breast pump per birth is covered. Select breast-feeding supplies are also covered. To learn more, contact a Cigna representative.

7 MAMMOGRAMS AND PAP SMEARS: Get routine mammograms and pap smears for free. Early detection of breast and cervical cancer can help with diagnosis and treatment of the diseases. Schedule a visit with your primary doctor to make an informed decision about getting screened.

8 GENERIC CHOLESTEROL MEDICATIONS: Cigna Home Delivery makes taking care of yourself much more convenient. The service delivers generic cholesterol medications for free. Call Cigna Home Delivery Pharmacy at 1-800-285-4812.

9 GENERIC DIABETIC MEDICATIONS AND SUPPLIES: Diabetic medications and supplies are free through Cigna's Home Delivery Pharmacy. Plan members pay $0 for a 90-day supply of their generic diabetic medications and free preferred-brand diabetic test strips. Please note: City health plan members not enrolled in Medicare are eligible for $0 copay diabetic blood glucose meters. Call the Cigna Home Delivery Pharmacy at 1-800-285-4812.

10 EAP: Need help moving, finding childcare, or drafting a will? The city's free Employee Assistance Program offers a plethora of online resources to help city employees. Visit *guidanceresources.com* and enter company ID: **HOUSTONEAP** to register. For more information, call 855-378-7485.

Health plan members with questions may log onto *mycigna.com* or contact a Cigna representative at 1-800-997-1406.

Editor's note: EAP services for city of Houston employees are offered free through the city of Houston and are not administered by Cigna.

It PAYS to IMPROVE

HOW DOES IT WORK?

1. GET YOUR BIOMETRIC NUMBERS FROM JANUARY 1, 2014, OR LATER
2. COMPLETE YOUR ANNUAL HEALTH ASSESSMENT BETWEEEN AUGUST 4 AND OCTOBER 31, 2014

BOTH 1 AND 2 MUST BE COMPLETED BY
OCTOBER 31, 2014

3. EARN AT LEAST 500 WELLNESS POINTS BETWEEN NOVEMBER 1 AND MARCH 31, 2015

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Did you say free?

Keep your health in check with a multitude of $0 copay retiree health benefits. From well-woman and well-man exams to home health and diabetic supplies, here's a list of no cost preventive health services available to city retirees with $0 copays.

Free preventive care benefits for Medicare HMO, PPO and POS plans

Benefit	KelseyCare Advantage HMO	Cigna HealthSpring HMO	Texan Plus HMO	Aetna ESA PPO	KelseyCare Advantage POS
Colorectal screening	$ 0 copay	$ 0 copay	$ 0 copay	$ 0 copay	$ 0 copay
Diabetic equipment & supplies				$ 0 copay	
Diabetic monitoring/training	$ 0 copay	$ 0 copay	$ 0 copay	$ 0 copay	$ 0 copay
Immunizations	$ 0 copay	$ 0 copay	$ 0 copay	$ 0 copay	$ 0 copay
Well-man & well-woman exams	$ 0 copay	$ 0 copay	$ 0 copay	$ 0 copay	$ 0 copay
Dental	$ 0 for Medicare-covered services		$0 for Medicare-allowed services		
Hearing (routine)				$ 0 copay	
Vision (routine)	$ 0 per annual exam			$ 0 copay	

Free retirement benefits for Medicare Supplement Plan F

Benefit	You pay
Blood testing for cardiovascular disease	$ 0
Bone mass measurement (Once every 24 months for qualified individuals)	$ 0
Clinical diagnostic lab	$ 0
Colon cancer screening (Frequency of testing is determined by the type of test and risk of colon cancer)	$ 0
Diabetes screening	$ 0
Diabetic services and supplies	$ 0
Digital rectal exam (Age 50+ every 12 months)	$ 0
Glaucoma screening (Every 12 months for those with high risk of glaucoma)	$ 0
Immunizations (Flu, Pneumonia, Hepatitis B)	$ 0
Mammograms (Every 12 months for women over 40)	$ 0
Pap smears / pelvic exams / clinical breast exams (Every 24 months unless retiree is in a high risk group for cervical or vaginal cancer, then every 12 months)	$ 0
Prostate cancer screening (Age 50+ every 12 months)	$ 0
Prostate specific antigen test (Age 50+ every 12 months)	$ 0

No-cost generics for Aetna ESA PPO members

In addition to other copay-free benefits, members of the Aetna ESA PPO also have access to these free generics:

- Captopril and Captopril/HCTZ
- Enalapril and Enalapril/HCTZ
- Lisinopril and Lisinopril/HCTZ
- Glimepiride
- Glipizide immediate release
- Metformin immediate release
- Hydrochlorothiazide
- Indapamide
- Simvastatin
- Losartan and Losartan/HCTZ

Under age 65 and in a city Cigna plan? Check Page 7 for your free health benefits.

Retiree *Health Notes*

Medicare plan enrollment is coming soon – if the envelope doesn't have the city seal on it, ignore it

Very soon, you'll begin receiving lots of mail and phone solicitations from private vendors offering affordable Medicare plans. **Don't enroll in these plans.** Annual enrollment in the city Medicare plans starts **mid-November**. If you sign up for one of the Medicare plans from a private vendor, you will not be able to sign up for a city Medicare plan. That means you'll lose your city coverage and the advantages that come with being members of these high-quality plans.

Starting late **October**, you will receive several notices about meetings and new options. Make sure your address is up to date, so that you won't miss these important notices. Look for the city seal – that's how you'll know you are looking at the best Medicare plan options.

Keep in touch

Sign up for the Benefits Pulse newsletter at *www.cohemployeenews.com* – which will ensure you receive our quarterlyonline newsletter in your personal inbox – or join our Facebook group at *www.facebook.com/groups/COHEmployeeNews*.

Update your address

To make sure that you are recieving all the notices and news from the Benefits Divsion, update your address with both the city and your pension system.

Shingles vaccine advised after 60

Whether they've had shingles or not, adults age 60 and older should get the shingles vaccine (Zostavax), according to the Centers for Disease Control and Prevention (CDC).

The shingles vaccine protects your body from reactivation of a virus — the chickenpox (varicella-zoster) virus — that most people are exposed to during childhood. When you recover from chickenpox, the virus stays latent in your body. For unknown reasons, the latent virus sometimes gets reactivated years later, causing shingles. The shingles vaccine can prevent this reactivation.

The shingles vaccine isn't fail-safe; some people develop shingles despite vaccination. Even when it fails to suppress the virus completely, however, the shingles vaccine may reduce the severity and duration of shingles.

The shingles vaccine is a live vaccine given as a single injection, usually in the upper arm. The most common side effects of the shingles vaccine are redness, pain, tenderness and swelling at the injection site, and headaches.

Source: Mayo Clinic

Laugh, sleep and be healthy

Being blessed with extremely healthy parents and inheriting their genetic makeup may be the main key to a long life. But if you want to be healthy until the day you die, laugh more, get plenty of sleep and make sure you get a tetanus shot.

"Longevity has a strong genetic component, but how healthy you are as you age is largely up to you," says Harvey Jay Cohen, M.D., director of the Center for the Study of Aging and Human Development at Duke University in North Carolina. "Most of us want to be healthy until the end, not to live to 100 and be a decrepit wreck."

Numerous studies have shown that laughter can reduce stress, improve your immune system, even relieve pain.

"Laughter is a way of coping and dealing with difficult situations. It has real benefits on a clinical level," Cohen says.

Also, people 50 or older who get six to nine hours of sleep a night think better than those who get fewer hours, according to a study in the Journal of Clinical Sleep Medicine. Researchers believe sleep strengthens the connections between brain cells, helping older adults process information more readily. And researchers at University Hospitals Case Medical Center in Cleveland found that poor sleepers show signs of premature skin aging, including fine lines, uneven skin tone and reduced elasticity.

Source: AARP

or not, Houston's prepared

By Paul Beckman

This year's deadly Ebola virus outbreak is the worst on record. The more than 3,000 confirmed or suspected cases have moved the World Health Organization to declare the situation an international emergency. The WHO warns that 20,000 people could be infected within the next nine months.

All the cases are in four West African countries, but the Ebola scare has gone viral. Health workers clad in biosuits regularly carry sheet-wrapped bodies across TV screens and through newspaper pages all around the world.

So could Ebola infect Houstonians?

Health experts are doubtful. Still, the city is ready for any pandemic and can take measures to minimize employees' exposure while keeping essential services running.

The good news about a scary virus

Ebola symptoms start with aches, muscle pains and fever. But then become more severe with vomiting, diarrhea, and impaired kidney function. Then internal and external bleeding, like from the eyes, often occurs, according to the WHO.

There is no cure, and more than half the people infected this year have died.

Still, city health officials see little threat of an outbreak here. Unlike other harmful viruses, like swine flu, it isn't transmitted through the air.

"Ebola poses little risk to the U.S. population," said Kathy Barton, chief of public information at the Health and Human Services Department. "It is transmitted through direct contact with the blood or bodily fluids of an infected symptomatic person or though exposure to objects, such as needles, that have been contaminated with infected secretions."

The chance of an infected person carrying the virus into the United States does exist. But if that happened, Barton said the threat could be contained.

"The U.S. and Houston have active disease surveillance and respond rapidly when suspected cases are identified," Barton said. "Infection control practices among emergency transporters and hospitals minimize risks to the public."

Plus, most hospitals' capacity to isolate patients also would help halt the spread, Barton said.

Flexibility to deal

The Ebola outbreak in West Africa may not rattle Houston officials, but the 2009 swine flu pandemic did.

Janet McCown, senior staff analyst in Public Works and Engineering, said as swine flu infections spread worldwide, the city faced the fact that many employees could fall ill or

would stay home to care for family members. As a result, delivery of essential city services would suffer.

Those fears were never realized as the virus faded. Still, when the swine flu was in its prime, the city adopted new policies, procedures and ordinances to reduce employees' exposure while keeping essential services running.

McCown, then a division manager in the Human Resources Department, served on a multidepartment core team. They drafted a new pandemic policy and ordinance that give the mayor flexibility to alter employee leave rules during an emergency, she said.

"Our leave rules are set by an ordinance, so they're a law," McCown said. "The only way to change that is to create an ordinance that allows flexibility should a pandemic be declared."

For example, in normal conditions, the city requires employees to bring a doctor's note for any sick time used beyond 64 hours in a benefit year. If the mayor declares an emergency situation, the new ordinance allows that rule to be suspended.

"At the time we were also looking at how employees could use sick time to take care of family members," McCown said. "This is no longer a concern with the 2013 changes that allow employees to use sick time to care for an immediate family member."

The pandemic ordinance gives the mayor flexibility to consider other temporary changes like extending coverage to uncovered family members or adding school closings as a covered event.

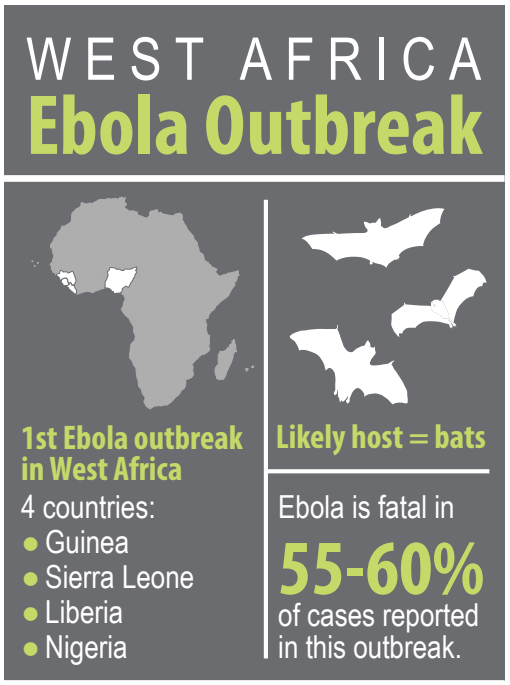
"We want employees to be able to take care of family members," McCown said.

The pandemic policy also required each department to develop a plan to operate if an outbreak occurred. Departments were free to consider more options, like telecommuting.

"Some already had policies on telecommunicating. Some were looking at modifying them," McCown said. "For instance, many had the policy that you could not telecommute to take care of a child. What if employees were caring for a sick child but we still needed them to work in order to carry on? So these policies were being looked at."

Good habits, pandemic or not

"Sometimes those scares make us act better," McCown said. "When the public is worried, they start washing their hands and being careful around others, staying home when infected.



Source: CDC

People at work say 'You don't look good, you should go home.' when normally you don't say anything like that."

But employees don't have to wait for a public health scare to adopt these healthy habits, said Jane Cheeks, Human Resources deputy director.

Employees shouldn't play the hero and come to work when they are ill, Cheeks said. "We're not going to be productive to our internal or external customers if we don't feel well."

You can only get Ebola from touching bodily fluids of a person who is sick with or has died from Ebola, or from exposure to contaminated objects, such as needles. **Ebola poses no significant risk in the United States.**

Benefits Contacts

Medical and Dental

City of Houston Benefits Division
832-393-6000 • 888-205-9266

Cigna in City Benefits Division
832-393-6191 • 832-393-6193
832-393-6192 • 832-393-6194

Cigna 24/7 Customer Service
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Medicare Advantage

Aetna
800-307-4830
aetnamedicare.com

KelseyCare Advantage
866-534-0554
kelseycareadvantage.com

Cigna HealthSpring
800-846-2098
texashealthspring.com

TexanPlus
866-556-4614

Medicare supplement plan F
800-392-7537

United MedicareRX
888-556-6648
uhc.com

Pension

Deferred Compensation (Great West)
713-426-5588

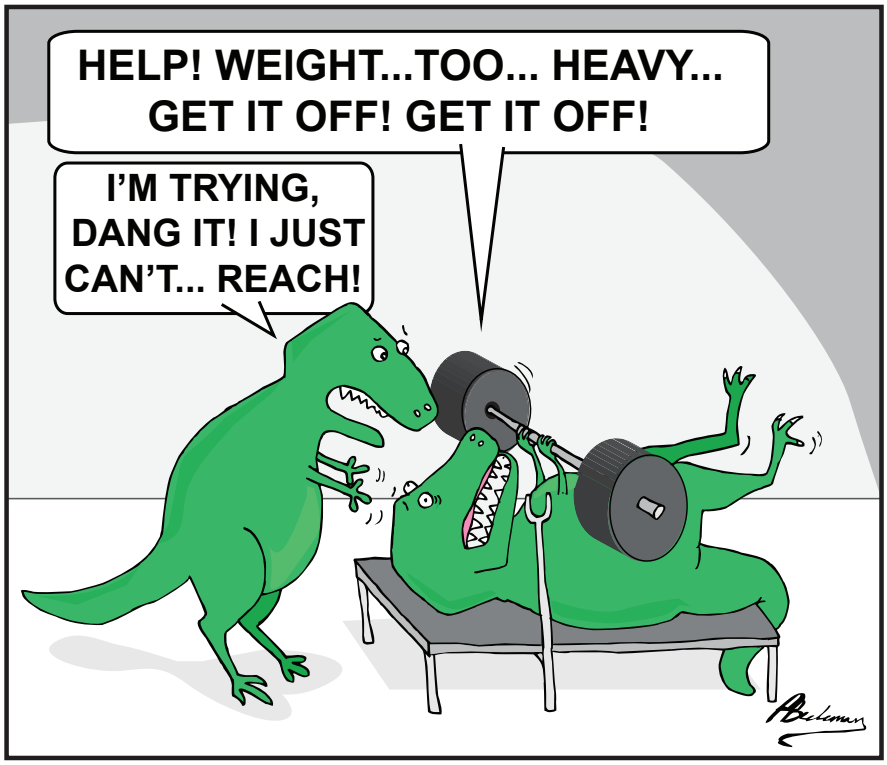
Municipal Pension (Pension and DROP)
713-759-9275

Fire Pension (Pension and DROP)
281-372-5100

Police Pension (Pension and DROP)
713-869-8734

The city of Houston reserves the right to change, modify, increase or terminate any benefits.

Drawing Conclusions *by Paul Beckman*



Worst workout buddy ever.

Holy Moly *continued from page 4*

"We encourage a yearly full body skin cancer screening for pretty much everyone, especially for those who work outside," she said. "We advise patients to start coming in around age 30, possibly earlier if you have a family history of skin cancer, lots of moles or lots of sun exposure."

The screening is quick and noninvasive, but you do have to bare it all, Mullinax said. A dermatologist will quickly survey your skin looking for irregularities on your whole body. Patients shouldn't wear makeup or fingernail or toenail polish.

Sandberg said his annual screenings could have saved his life.

"Don't put it off. In my most recent case, I had an annual checkup scheduled, but I became concerned about a spot not healing on my leg, so I moved the appointment up a month," Sandberg said. "I was very glad I did because the doctor caught that spot at an early stage."

Treatment

Patients often delay skin cancer screenings and treatments fearing cost, time away from work, and painful recovery time, Mullinax said, but the majority of skin cancer treatments can be done in the office in only a few minutes. Sandberg said he has never missed more than a day of work for each of his surgeries.

The cure rate is 98 percent if you catch it before it spreads to the lymph nodes. If you catch it late, it can be very deadly, Mullinax said.

"Most of the time, if I find something, I will freeze the mole and destroy it before it becomes something worse," she said. "In other cases, I numb the skin, cut a small piece, and send it for a biopsy that day. You'll wear a bandage for a week and then we go back and get the rest. Even then the surgery is quick with minimal recovery time and activity restrictions. Simple. Done."

just so you know

Benefits Customer Service Center

The city of Houston benefits customer service experience is improving. We now have an interactive calling system with one centralized number, 832-393-6000, that will automatically direct your call to the appropriate service representative. You'll spend less time on hold and during normal office hours, you'll speak to a person rather than a messaging system. Our new routing system will enable any of our service representatives to assist you, even if it's an ongoing issue. Now, you'll need only one number for all of your benefits questions. The Benefits Administration Service Center is open 8 a.m. to 5 p.m. Monday through Friday.

Benefits enrollment now available via new Employee Self Service

The Human Resources Department is pleased to announce a new and enhanced ESS that allows you to make real-time changes to your personal data and more.

Now, for a qualifying life event you can log on to *portal.houstontx.gov* anytime and make your changes, add dependents and more.

You will still need to submit your supporting documents to the Benefits division. Fax documents to 832-393-7213 or, send a PFD to *benefits@houstontx.gov*; or mail or deliver the documents to Benefits, 611 Walker, 4th Floor; Houston, Texas 77002.

facebook.com/groups/COHEmployeeNews/
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Healthcare Flexible Spending Account New Vendor

If you participate in the healthcare flexible spending account, you recently recieved a new card for WageWorks effective Sept. 15. Remaining balances from your HFSA from the 2014-2015 plan year and those rolled over from 2013-2014, were transferred to the WageWorks account.

WageWorks gives you access to your account information 24/7 and online at *wageworks.com* and via the WageWorks EZ Receipts Mobile App available for iPhone, Android and Blackberry. The new portal allows you to view account balances, submit claims, set up direct deposit and more.

Benefits Eligibility Waiting Period

New hires have 31days from their date of hire to enroll in benefits. Otherwise, you will have to wait until open enrollment.

Acquiring a new dependent, including the birth of a child, marriage, adoption, coverage of an eligible grandchild, or a step-child, qualifies as a family status change. You have 31 days after you gain the new dependent to add your dependent to your benefits. You must also provide supporting documents, including the birth certificate, an official "birth facts" document from the hospital, marriage certificate, or other supporting documentation. Fax documents to 832-393-7213 or, send a PFD to *benefits@houstontx.gov*; or mail or deliver the documents to Benefits, 611 Walker, 4th Floor; Houston, Texas 77002.

If new dependents are not added to your plans within 31 days after you acquire them, you may next add them during the annual open enrollment that begins mid-March, with an effective date of May 1.

BenefitsPulse

City of Houston
Human Resources Department
611 Walker, 4-A
Houston, TX 77002

Get Benefits Pulse in your personal inbox.
Sign up today at *benefitspulse.org*

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WHEN TO GO TO THE EMERGENCY ROOM

City employees - know where to go

Urgent

A condition that requires immediate care but is not life-threatening

Common sprain
Earache
Cold and flu
Abdominal pain
Sore throat
Minor cuts requiring stitches
Minor burns
Urinary tract infection
Asthma attacks
Rash without fever
Simple fractures and sprains

or

Emergency

A condition that is life- or limb-threatening

Chest pain
Loss of consciousness
Head and eye injuries
Severe bleeding
Difficulty breathing
Sudden loss of vision or blurred vision
Rash with fever
Major fracture

	Cigna Limited Network	Cigna Open Access	CDHP In-network
Emergency Room	No charge after $300 per visit copayment (copayment waived if admitted)	You pay 30%. Plan pays 70% after the deductible is met.	You pay 20%. Plan pays 80% after the deductible is met.
Urgent Care	You pay $60 copayment per visit (copayment waived if admitted)	You pay a $75 facility fee plus 30% for professional services after the deductible is met.	You pay 20%. Plan pays 80% after the deductible is met.

For a complete list of urgent care clinics visit mycigna.com or call 800-997-1406.