BenefitsPulse

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

Issue 2 - 2015

02 Asthma Health

05 Burn More Calories

07 Staying Alive

08 Just So You Know

09 Retiree Health

11 Clear Vision

Overcoming ASTHMA

Benefits Q & A

Q *May I use the WageWorks Healthcare Card to pay for Lasik procedure? Does Superior Vision cover this procedure?*

A Yes, you may use the WageWorks card to pay for Lasik. The vision plan, Superior Vision, provides a one-time $300 Lasik benefit to help pay the cost.

Q *Where can I find information regarding durable medical equipment coverage?*

A You can find that listed in the plan summary of benefits and coverage. It's a comprehensive list of what each plan covers. There is one for each of the three medical plans. On the Internet, go to cohemployeenews.com/openenrollment. Click on Library of Benefits Materials at the right, then click on a plan summary to see durable medical equipment coverage.

Q *If I am in the Cigna Limited Network plan and I experience acute symptoms or a life-threatening emergency while out of town, where can I seek immediate care?*

A If you need immediate care, you can use an urgent care facility or emergency room. In the case of a life-threatening emergency, seek care from the nearest emergency room. As soon as the emergency situation is stabilized, Cigna will work to transition your care back to network providers. Routine care is not covered unless it is provided by a network provider.

Q *I have had the voluntary life insurance with the city since I was hired. Now that I'm getting ready to retire, will I get to continue this coverage?*

A You can, but the rates will be different. Once you retire, you will have the option to keep your $10,000 of your life insurance at rate of $10.30; at the time of retirement, you will be given a conversion form for your voluntary life insurance, but premiums will be higher because it will be an individual policy instead of a group policy.

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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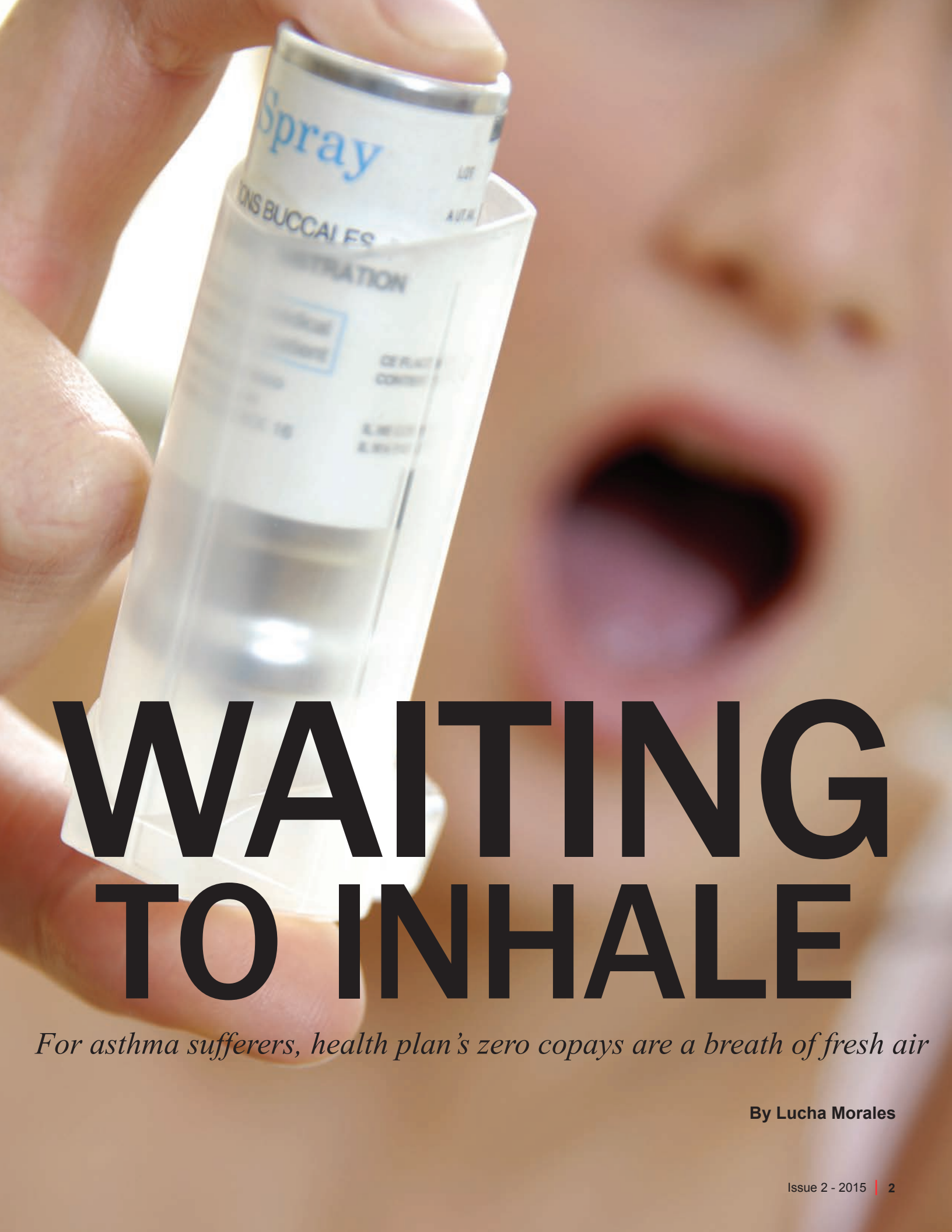


WAITING TO INHALE

For asthma sufferers, health plan's zero copays are a breath of fresh air

By Lucha Morales

Like many 7-year-olds, Jocilyn Hudson was excited about her first birthday sleepover. But when Hudson began to wheeze and gasp for breath during a pillow fight, her friend got scared and called her mom. Hudson's parents rushed her to the emergency room. They would spend the next four days in the intensive care unit of Chicago's La Rabida Children's Hospital.

"I wanted to still play even though I could not breathe," said Hudson, now a senior account liaison with Public Works and Engineering.

Diagnosed with severe persistent asthma at 9 months, Hudson became familiar with doctor visits and trips to the emergency room at an early age.

"You get tired of going in and out of the hospital all the time," she said.

Once a month since her diagnosis until age 17, Hudson had checkups with her family doctor. He reviewed her symptoms, attacks per day, and how well she moved air back-and-forth through her lungs.

"That type of information helps doctors understand what level you are and what medications you need," said Dr. Mark Netoski, a pediatrician and Cigna's medical director.

Hudson's asthma woes are not uncommon, said Netoski.

In 2012, more than 25 million adults and children were living with asthma in the U.S., according to the Centers for Disease Control and Prevention. The same year, more than 1 million emergency visits resulted in a diagnosis of asthma.

Health plan helps

Although living with asthma can be challenging, it can be managed.

"You need your diagnosis, your asthma action plan, and to make sure you take your medications," said Netoski.

Asthmatics rely on controller medications to manage daily symptoms and reliever medications to manage attacks, Netoski said.

"A controller is designed to keep you stable, and a reliever is for wheezing," he said.

To ensure city employees get the asthma medications they need, the city's health plan now offers generic and some preferred brand asthma medications with no copay through Cigna Home Delivery.

Although Hudson is not enrolled in the city's health plan, having no copays for asthma medication will help employees manage the costs of the disease, she said.

Replacing medication can be costly, especially if you're a severe asthmatic.

Since moving to Houston from Chicago in July 2011, Hudson has suffered three asthma attacks and changed her asthma action plan six times.

With each change to her plan, her doctor increased the dosage on her inhaler, Hudson said. The air is more humid here.

Changes to asthma action plans are based on how the patient feels day-to-day and on symptoms, Netoski said. If a patient had a severe attack, they may need to be seen once a week.

Hudson sees her primary care physician three times a year and her pulmonologist twice a year.

"Anything that has to do with my asthma, he often checks with the pulmonologist if he alters anything," said Hudson of her primary doctor's efforts to co-manage her care with her pulmonologist.

Time for a change

"It's like an itchy burning feeling inside of your lungs," said Hudson of her most recent asthma attack last spring. "You can feel it. And then you start coughing and immediately start wheezing.

"It's frightening," she said. "I am a lot older, and I know the effects it can have on your body."

After a cold, the flu, and a respiratory infection earlier this year, Hudson decided something had to be done.

"It's very frustrating," she said. "I'm the breadwinner of my home."

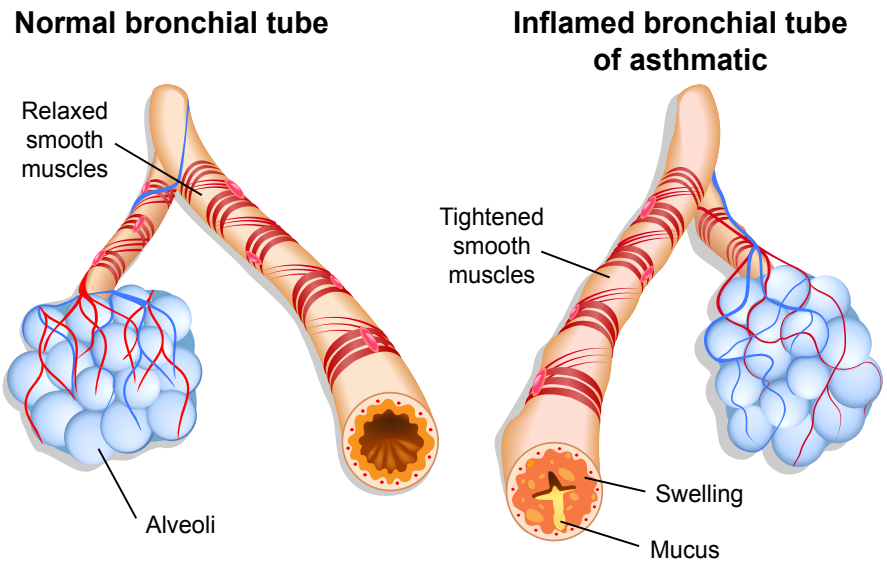
Along with regular doctor visits, Hudson began to make positive changes in her diet and started working out.

"I could see the correlation with the medicine not working versus me not doing anything," she said.

Three times a week, Hudson works out for 30 to 45 minutes at the Fonde Recreation Center or her home.

"I do a lot cardio and weight training," Hudson said. "There's less pressure on your lungs. There's more clarity and the ability to do

BRONCHOCONSTRICTION (ASTHMA)



more. Exercise is a must."

Netoksi agrees.

"Exercise is generally good to maximize your health," he said. "But you might have to premedicate."

Hudson, who never leaves home without her inhaler, believes diet and exercise have helped make a difference.

"In order to be functional with this disease, you need to have all those components," she said.

Hudson's 13-year-old daughter, Piper Moore, along with Hudson's sister and father are very supportive.

"We try our best to be a team," Hudson said.

Avoiding the triggers

Hudson has learned to recognize and try to avoid her asthma attack triggers: stress, negative environments and negative people.

And she also avoids environmental irritants.

"Mites, certain plants I can't be around, or cats," Hudson said.

For Hudson, a change in the season could result in an increase of symptoms.

"Anytime we have an equinox or solstice, I'm prepared that I may get sick," Hudson said.

Pinpointing triggers could help reduce the frequency of attacks, Netoski said.

"Dust mites, pet dander, and roach droppings are the most common triggers," he said.

And don't smoke, he added.

"If you can smell it, it can trigger an attack," said Netoski of cigarette smoke particles that act as irritants once released into the air.

"There might be some sacrifices the family has to make to ensure the health of the patient," said Netoski of eliminating exposure to possible triggers.

Balanced approach to health

Hudson said emotional wellness, family support, and self-accountability have helped her regain control of her asthma symptoms. She also understands the importance of taking her

Waiting to inhale *continued on Page 14*

Asthma tips 101

Don't let asthma take your breath away. Instead, take steps to ensure you breathe easy. Here are some things to consider:

Medication. So you've been diagnosed with asthma. What's next? Your doctor will prescribe controller or stabilizer medications to help you treat and manage your asthma. Talk to your doctor about the benefits and side effects of each medication. Track your symptoms and report any negative side effects.

Triggers. Asthma flare-ups can occur when an irritant enters an asthmatic's environment. The most common household triggers include dust mites, mold, pollen, pet dander, cockroaches and smoke. Protect yourself against triggers with zippered, allergen-proof pillowcases and mattress pads. Avoid second-hand smoke. Dust the furniture often. Noncarpeted floors are best.

Asthma action plan. You should develop this type of plan with your doctor. The plan should include treatment, medication, dosage and instructions, an explanation for handling an asthma attack, and when to seek emergency care.

Routine checkups. Depending on the severity of your asthma, your doctor will recommend routine check-ups to monitor your progress. Many factors contribute to routine checkups, including prescribed treatment and level of asthma. Speak with your doctor about the benefits of checkups and when to schedule them.

HOW TO BURN MORE CALORIES

WALKING

WALKING. Countless numbers of doctors recommended it. Scores of studies extol its benefits. Walking is an incredibly effective exercise. It is also convenient and easily integrated into daily life. Here's how to up the ante and turn a regular walk into a **challenging workout** to burn a ton of calories, lose weight, tone up and get fit.

POSTURE

Shoulders back and relaxed, eyes looking forward and chin level.

ARM SWING

Bend elbows at a 90-degree angle and swing arms forward and back.

WEIGHT

Wear a weighted vest or a backpack. Avoid hand and ankle weights.

GLUTE SQUEEZE

Squeeze glutes together as you push off with back foot to shape and firm butt.

TOE PUSH OFF

Strike the ground with heel, roll forward through arch of foot and push from toes.

WALKING POLES

Nordic walking poles can increase calorie burning by almost 50 percent.

HEART RATE

Get heart rate up to burn calories: walk at a brisk pace — as though late for an appointment.

ABS

Pull tummy muscles in to tone abs and burn more calories.

LIFT KNEES

Add intervals: knee lifts (bring knees towards chest) or soldier kicks (keep knees straight).

LONG STRIDE

Increase stride length to target inner and outer thigh muscles.

UNEVEN TERRAIN

Walk on trails, grass, sand, gravel, snow or maneuver around rocks.

ADD SHORT INTERVALS: increase speed *(walk faster or jog)*, walk hills, or climb stairs for several minutes to boost calorie burn.

See ***superskinnyme.com/walking*** for the complete guide on how to burn more calories walking.

Oven-Fried Chicken

Southerners may grunt and grumble about the travesty of "fried" chicken not being cooked in big skillets of melted lard, but we'd bring this crispy, succulent bird to a church potluck without batting an eye.

A long soak in buttermilk spiked liberally with hot sauce both tenderizes and flavors the meat, while the spiced panko provides a layer of captivating crunch. We won't go as far as to say you won't taste the difference. Properly fried chicken has a depth of flavor that stretches straight to your soul. But we can say with confidence that this chicken hits the spot.

HOW TO MAKE IT

Step 1: Combine the buttermilk and hot sauce in a large bowl or a sealable plastic bag. Add the chicken and turn to coat. Cover the bowl or seal the bag and marinate in the refrigerator for at least one hour and up to 12.

Step 2: Preheat the oven to 450°F. In a bowl, combine the bread crumbs with the spices. Working one piece at a time, remove the chicken from the buttermilk marinade and dip into the bread crumbs to thoroughly coat. When breading food, it's best to use one hand for the dry element and one for the wet.

Step 3: Place the breaded chicken on a nonstick baking sheet. Bake for about 20 minutes until browned and crisp on the outside and cooked all the way through.

INGREDIENTS

2 cups buttermilk
1/4 cup red hot pepper sauce
1 pound chicken drumsticks and thighs
2 cups panko bread crumbs
1/2 teaspoon garlic salt
1/2 teaspoon smoked paprika
1/2 teaspoon salt
1/2 teaspoon black pepper
1/8 teaspoon cayenne

Oven-Baked Chicken		KFC Extra Crispy Thighs (2)
Calories 310		Calories 680
Fat 7 g		Fat 48 g
Saturated Fat 2.5 g	VS.	Saturated Fat 10 g
Sodium 710 mg		Sodium 1,560 mg

Source: Eat This Not That eatthis.com/oven-fried-chicken

The 2015-16 Wellness Campaign is underway. Get ahead of the curve and save $600 on your medical plan contributions by:

1. Visiting your physician for your annual physical exam;
2. Completing your annual health assessment **beginning Aug. 3, 2015.**
3. Selecting your Wellness Option **beginning November 2015.** *(More information coming soon!)*

Get the whole picture

Biometric screenings only give you a snapshot. Go to your doctor for your annual exam and get your whole health picture.

DiscoverHealth with the Wellness Connection

houstonwellnessconnection.org | 832.393.6000

two steps to staying alive

The number of city employees trained in potentially life-saving CPR skills has grown by more than 1,000, thanks to the Public Works and Engineering Department's Safety and Environmental Section.

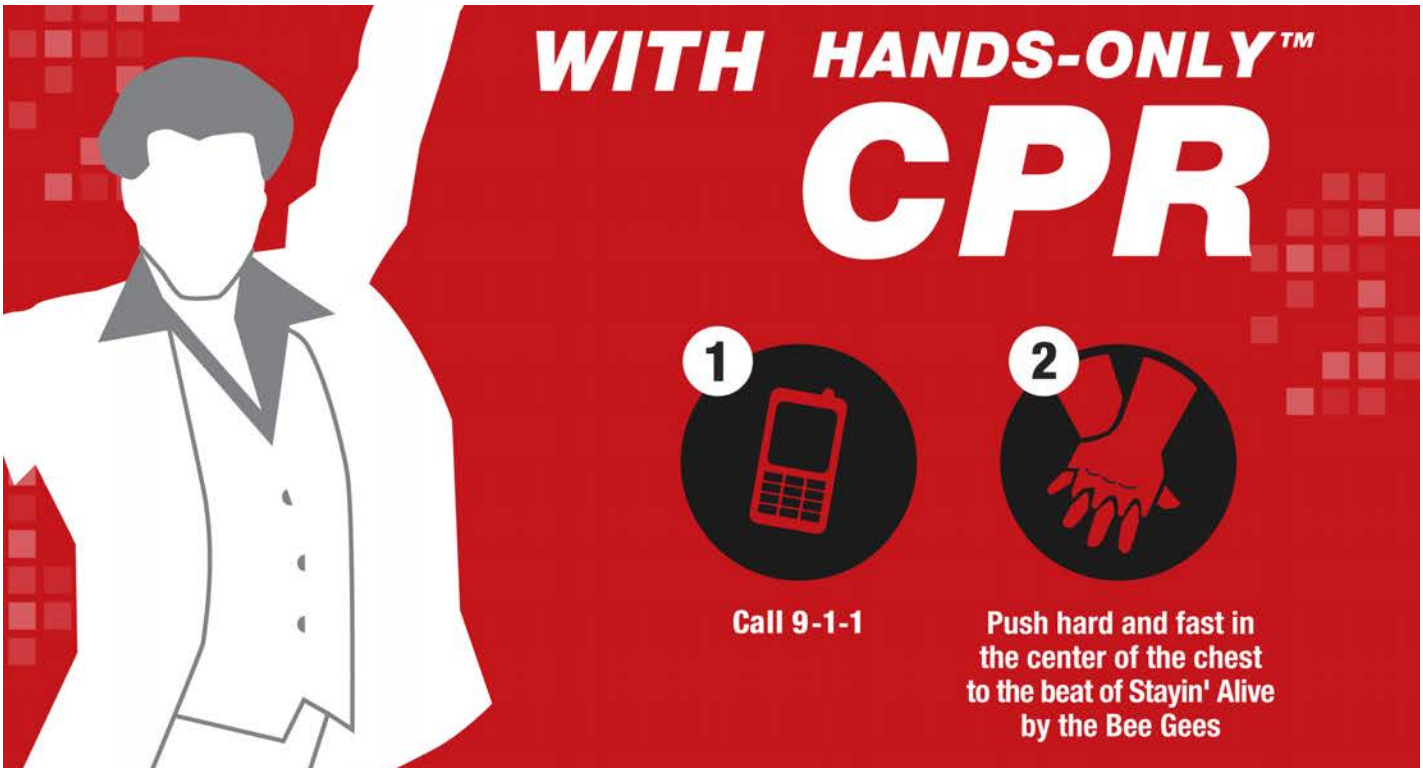
PWE officials from the section conducted 19 sessions of Bystander CPR training between October and March. All 1,012 employees who took the 20-minute sessions earned 25 wellness points.

Bystander CPR is a two-step, hands-only technique recommended by the American Heart Association. Mouth to mouth resuscitation is no longer recommended.

"Bystander CPR training has the potential to not only benefit our employees in their day-to-day working environments, but it can benefit their loved ones and those who live in and around their communities," said Glenn Davis, a PWE safety representative who conducted the training.

Watch Ken Jeong AHA Hands-Only CPR video

(scan for video)



just so you know

Financial issues cause stress more than anything else, poll shows

Money issues continue to be the leading cause of stress for Americans, a recent survey found. Though overall stress in the U.S. is at a seven-year low, the American Psychological Association poll found money worries continue to nag at the American psyche.

The association report said financial worries served as a significant source of stress for 64 percent of adults in 2014. That ranked higher than three other major sources of stress: work (60 percent), family responsibilities (47 percent), and health concerns (46 percent).

Nearly three out of four adults reported feeling stressed recently about money at least some of the time, and about one in four adults said they experienced extreme stress over money, according to the report.

On the bright side, on average, Americans' stress levels are trending downward. Despite this, the association found that Americans are living with stress levels higher than what psychologists believe to be healthy.

Source: HealthDay News

Youthful feeling may fuel long life

Those who feel "young at heart" may be more likely to live to a ripe old age, a British study suggests.

Seniors who said they felt three or more years younger than their actual age experienced a lower death rate over the course of eight years than people who either felt their full age or a little older, researchers reported recently in the online journal JAMA Internal Medicine. About 25 percent of people who felt older than their actual age died, compared with about 14 percent of people who felt younger than their true age and almost 19 percent who felt their age.

The findings show how powerful optimism can be when it comes to a person's health, said James Maddux of the Center for the Advancement of Well-Being at George Mason University, in Fairfax, Va.

Source: HealthDay News

Standing, moving recommended for people with sedintary jobs

A group of experts have advised that people working in office environments stand for at least two hours a day during working hours, as part of a number of recommendations to protect those engaged with typically sedentary forms of work.

Workers whose jobs are predominantly desk-based should eventually progress to a total of four hours standing, advises the panel. The recommendation comes as part of a set of guidelines, published in the British Journal of Sports Medicine, with the aim to provide guidance to employers and office workers to counteract the health risks that come with long periods of seated office work.

An increasing number of studies associate sedentary living—including time spent at work—with an increased risk of several serious illnesses and causes of death, including cardiovascular disease, diabetes and some forms of cancer.

Source: Medical News Today

facebook.com/groups/COHEmployeeNews/
twitter.com/COHEmployeeNews

Senior Safety:

Keep your guard up while gardening

By Elise Rambaud Marrion

The sensation of your hands in the earth, sowing seeds and watching them grow appeals to people of all ages and abilities.

Recreational gardening is a favorite pastime among retirees, but as we age, changes in vision, balance, and overall health create a greater risk for falls, injuries and heat exhaustion.

Terry Garner, a senior public health investigator with the Department of Health and Human Services, works with gardeners young and old in the city's community garden programs.

"Gardening is a great means of exercise and relaxation, but you have to work smart," Garner said. "There are the obvious safety precautions like working early in the morning when it's not too hot, wearing hats, gloves and protective clothing. But there are also ways to work outdoors while being kinder to your body.

"Our community gardens use raised beds that keep you from bending over or kneeling on your knees too much," Garner said. "It's also important to be aware of your surroundings and store your tools properly so you don't trip over an upturned rake or hand tool."

Get the most out of your gardening experience by keeping these basic safety tips in mind:

Prevent falls by clearing outdoor walking paths and sidewalks. Invite a friend, neighbor or relative to help you assess your yard for roots, uneven ground and loose steps. A second set of eyes can help find obstructions you missed.

Make sure you have adequate and functional outdoor lighting.

Stretch and warm up your muscles before working in the garden in the morning. This can help prevent knee and back strain.

Time your gardening sessions. Know your limits. Don't ignore your body's warning signs. Don't do too much too fast or for too long. Seniors, overweight people, the physically ill, or those who will take certain medications for depression, insomnia, or poor circulation are more susceptible to heat-related illnesses.

Make your garden tools more visible to those with declining vision by painting the handles a bright color.

Use long-handled, curved and adaptive garden tools, hoses and equipment recommended by the Arthritis Foundation.

Plant pots at waist level on a bench instead of in the ground.

Use a wagon with larger wheels instead of a wheelbarrow to move heavy plants, dirt and tools.

Consider planting a vertical garden or trellis to reduce bending and kneeling.

Carry a cell phone, medical alert button or other device outside with you at all times.

Get a tetanus/diphtheria (Td) vaccination every 10 years. Tetanus can be caused if infected soil enters the body through an open wound. Because gardeners use sharp tools, dig in the dirt, and handle plants with sharp points, they are particularly prone to tetanus infections.

Retiree Health Notes *on Page 14*

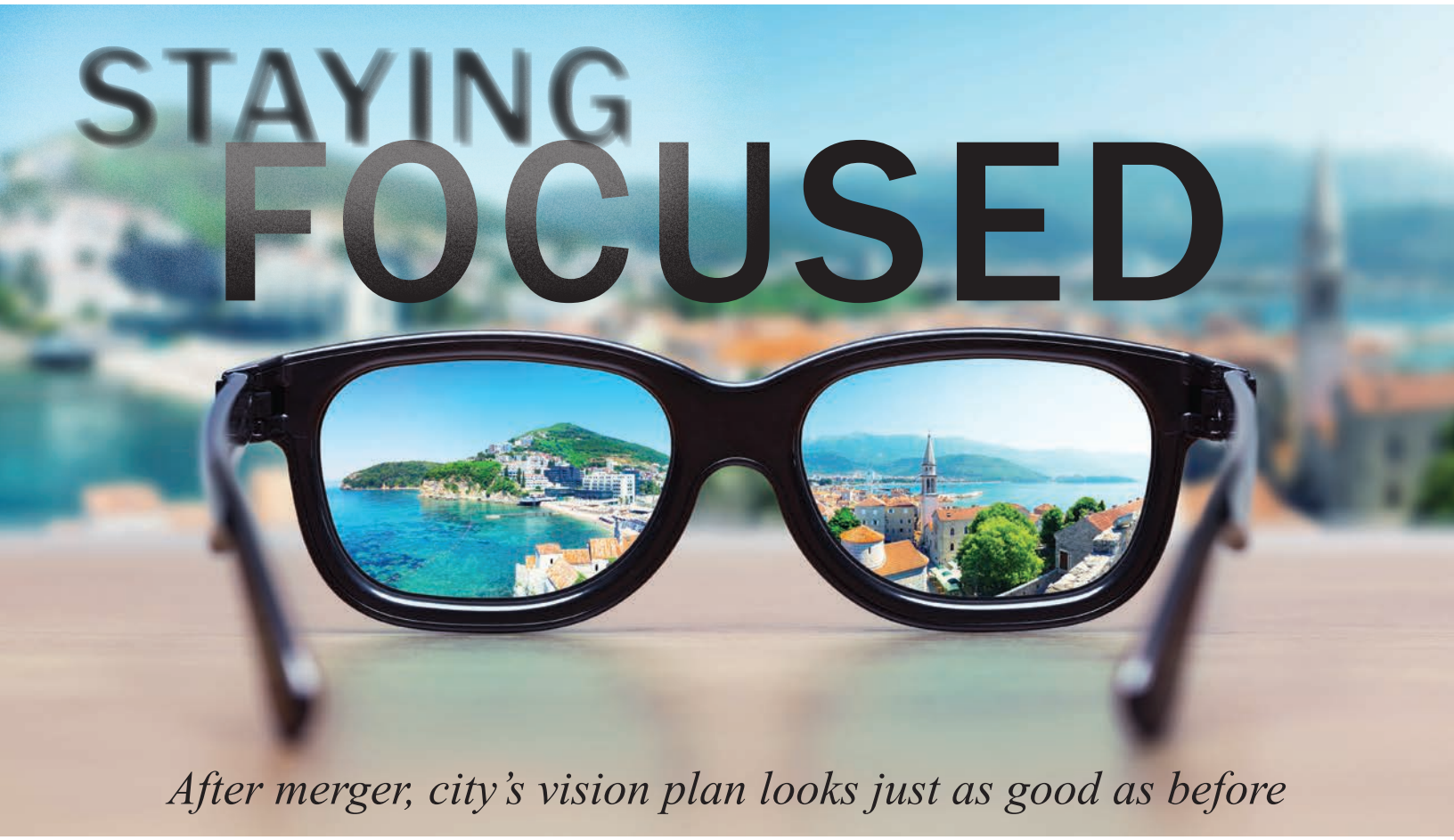
QUICK STATS:

• Each year, more than 2.5 million injuries treated in emergency rooms are caused by falls. The highest incidence of injuries from falls occurs among Americans age 65 and older.

• Working with sharp gardening tools, seniors need to be more aware of injuries that break the skin. Aging affects the skin by reducing elasticity and slowing the healing process, especially for those with diabetes.

• The immune system also declines with age, making older patients more susceptible to infection. Older people can also present with other chronic diseases.

• The Consumer Product Safety Commission reported more than 100,000 injuries related to garden equipment or accessories in the United States in 2012. That year, the CPSC reported 47,645 injuries nationwide from lawn mowers alone, and 13,799 from lawn trimmers or edgers. Just tripping over garden hoses and sprinklers caused 16,897 injuries.



STAYING FOCUSED

After merger, city's vision plan looks just as good as before

By David Smith

When city officials learned that the insurance company that supports its popular employee vision plan would merge with another company, they wondered if it would be better or worse.

The city agreed to a five-year contract with Block Vision in the spring of 2012. Then last year, Block revealed that it was merging with California-based Superior Vision. Employees would not have to take any action and would have the same vision benefits plan, they said. The merger occurred before January.

Now, with the results of the merger coming into focus, the outcome appears as clean and seamless as no-line bifocals.

"It's been smooth. Nothing has changed for us — other than that we might actually wind up with a few additional providers," said Evelyn Williams, Human Resources administrative coordinator, who led negotiations on the vision plan with Block.

Employees are encouraged to visit SuperiorVision.com and log in on the member section. First-time visitors to the Superior site will need to create a new account by supplying name, member ID number, email and password. Members can then print out a new Superior Vision card, though providers still accept the old Block Vision cards.

Easy to use

Jesus Aguayo, a senior human resources generalist with the city, said he used the plan since the Block-Superior merger and it was a breeze, even though his transaction was more complicated than most.

While customers typically go through approved providers listed by the insurance company, Aguayo

DID YOU KNOW . . . Number of active employees and dependents participating in the vision plan — 34,816. The vision plan is fully funded by employees.

said he bought frames from an out-of-network vendor. He added lenses later and then submitted receipts for partial reimbursement.

"The reimbursement was very timely," Aguayo said.

More widespread notification of the switch would have helped, Aguayo said. Otherwise, working through the Superior Vision plan was a breeze.

Superior and Block employees didn't have it so easy. They worked overtime to prepare for the transition and migrate all the account data.

Administrators went the extra mile so the shift to Superior would be seamless for customers, said Kalena K. Willey, a senior strategic account manager who moved from Block to Superior.

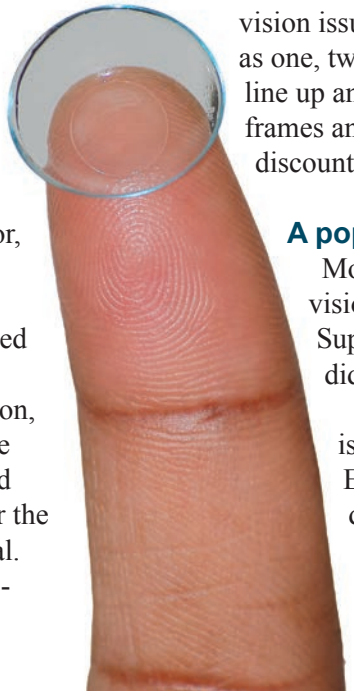
"We tried to make it as efficient as possible," Willey said. "The impact to our customers has been minimal. It was quite an adventure getting there, though."

Superior's network of doctors and vendors is the same as Block's was two years ago, she said.

"We've had no real issues from our doctors," Willey said. "The only thing is that there was a small percent of the doctors that mistakenly believed they were not included in the Superior network.

"When they learned there was no more Block Vision, and they had not previously been affiliated with Superior, they believed they were out of the loop. Some may have advised patients that they did not take Superior Vision, when in fact they were automatically included on Superior's list after the merger became official.

"There was some re-education," she said, "but I'm not aware of any doctors in the Houston area who were under this misperception."



In network cuts costs

Up to now the customer experience has been quite smooth, Willey said. Most customers stay in network for their vision exams, frames and glasses or contact lenses — a better deal than out-of-network reimbursement rates.

Those who stay in network have a $20 copay for a basic exam. For glasses frames from an in-network provider, the copay is $25, with a $150 allowance. The customer pays any amount beyond $150. On top of that allowance, standard lenses are free, even with most add-ons such as tints, transition lenses, UV coating, scratch coat and anti-glare coating.

Other features of the plan include a $25 copay and $150 allowance for elective contact lenses. The plan pays the full cost of medically required contacts. The plan also includes a $300 allowance for laser vision correction surgery, in or out of network. This Lasik surgery component is in lieu of eyewear.

Willey said the process for customers who stay within the network and don't have unusual vision issues should be as easy as one, two, three: find a doctor, line up an exam and get new frames and lenses at a tremendous discount.

A popular plan

Most employees find the vision plan and transition to Superior as easy as Aguayo did, Williams said.

As she put it: "No news is usually good news. Even our customer service department has not heard of anything. It's going that smoothly."

City employees appreciate the plan's benefits, especially the free glasses add-ons, Williams said.

Block agreed to those favorable consumer provisions because they wanted access to a large pool of prospective participants, Williams said.

"They really wanted to work with the City of Houston," she said.

The plan is even the envy of the providers who dispense services, Williams said. And there are plenty of them: 719 providers at 489 locations in the Houston area.

"Providers are very familiar with the plan . . . because it's the best on the planet," she said.

Vision Q & A *on Page 13*

BIWEEKLY VISION CONTRIBUTIONS

EMPLOYEE ONLY
$3.82

EMPLOYEE + SPOUSE
$6.52

EMPLOYEE + CHILDREN
$6.90

EMPLOYEE + FAMILY
$10.35

HOW TO CONTACT:

Superior Vision
Toll free at 800-507-3800
superiorvision.com

Human Resources Benefits Customer Service
832-393-6000 or toll free at 888-205-9266

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
800-997-1406 | *mycigna.com*

United Healthcare (Dental)
866-605-2599
DHMO: *yourdentalplan.com/npd*
Indemnity: *myuhcdental.com*

Superior Vision
800-507-3800
superiorvision.com

EAP
855-378-7485 • 800-687-0353
guidanceresources.com
Web ID HOUSTONEAP

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

Retirement

Empower Retirement
713-426-5588 • 800-701-8255

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.

vision Q & A

Can I still use my Block Vision card? Yes, but it is better to print your new Superior Vision card. Go to superiorvision.com and log in. If it is your first time to visit the site, create a new account. When you have an online account with user name and password, you can go to the member page and click on the print ID card tab. Then you will be forwarded to a page with your card information. Print your card and produce it at appointments and at participating eyewear outlets.

What does the vision plan provide? A full-service plan that includes a routine/basic vision exam with a $20 copayment, eyewear benefit coverage with a $25 copayment, frames with a $150 retail frame allowance, lenses or contacts once every 12 months, and a one-time $300 Lasik allowance.

How do I use this plan? Choose a provider from the network provider directory on the superiorvision.com website. Sign in as a member and click on the "Locate a Provider" tab at the top. Enter your zip code and click on "Find a Provider." This will display a list of providers in the zip code you entered. When you visit a provider, present your vision plan ID card at the time of service. Pay the provider the applicable copayment, but do not pay your in-network provider for services or eyewear covered by your Superior Vision benefit. Only costs in excess of the $150 material allowance or noncovered items are the member's responsibility.

Can I use an out-of-network provider? If you choose to use a provider not included in the plan's directory, you will be expected to pay that provider in full for services received. You will then need to send the original receipt from your out-of-network provider to Superior Vision for partial reimbursement. Out-of-network benefits differ from in-network benefits. Superior will review your eligibility and send the appropriate reimbursement to you.

Are contact lenses covered? Yes. After a $25 materials copayment, members receive a $150 retail allowance in network, or an $80 retail allowance out of network toward the purchase of contact lenses and the contact lens fitting fee, evaluation and follow-up. This benefit is in lieu of eyeglass frames and lenses.

If I wear disposable contacts, do I have to use my entire benefit at one time? No. You may continue to use the remaining amount of your contact lens benefit during the benefit plan year. For example, if you need disposable lenses once every three months, you may obtain your lenses under the Superior Vision plan until you reach your benefit maximum. If there is any remaining benefit value at the end of the benefit period, it does not carry over to the next benefit year.

Are eyeglasses and contact lenses covered in the same year? No. Superior Vision's plan provides coverage for eyeglasses or contact lenses within a benefit plan year, but not both.

Is there a Lasik eye surgery benefit? Yes, there is a one-time laser surgery allowance of $300. Lasik is paid in lieu of contact lenses and eyeglass lenses and frames.

Retiree *Health Notes*

Overmedicating can be a danger

As seniors grow older, they are more likely to develop long-term health conditions that require multiple medications, and they may also be sensitive to some common medications and over-the-counter drugs.

As a result, it's not uncommon for older adults to be overmedicated and to experience adverse reactions to the ever-lengthening list of medications they take. Choosing medical options wisely is important. Communicating with your doctor or health care provider is crucial.

To lower the chances of overmedication and dangerous drug reactions, the American Geriatrics Society Foundation for Health in Aging recommends that people age 65 and over be cautious about using non-steroidal anti-inflammatory drugs (NSAIDs). They can increase the risk of indigestion, ulcers and bleeding in the stomach or colon. They can also increase blood pressure, affect your kidneys and make heart failure worse. Some medications should not be used together with NSAIDs. Consult your physician.

Also, consult your physical and be careful when using muscle relaxants, anti-anxiety and anti-insomnia drugs.

Source: AARP

Two pneumonia vaccines recommended for seniors

Adults 65 and older now have access to two vaccines to better protect them from bacterial infection in the blood (called sepsis), meningitis and pneumonia, according to a U.S. Centers for Disease Control and Prevention vaccine advisory panel.

Older adults need additional protection because they are more vulnerable to serious infections. The CDC's 2015 Advisory Committee on Immunization Practices notes that such infections are caused by pneumococcal bacteria, and older people have an increased risk of life-threatening infection from these bacteria.

The committee recommended that seniors get both the Prevnar 13 and the Pneumovax 23 vaccines. As their names imply, Prevnar 13 protects against 13 types of pneumococcal bacteria, and the Pneumovax 23 protects against 23 types of pneumococcal bacteria.

Source: National Institutes of Health — HealthDay News

Waiting to inhale *continued from page 4*

medications, getting checkups, and maximizing her overall asthma health.

"You could die from this," said Hudson. She should know. Three of her friends died from asthma complications, she said.

Patients who don't take their controller medications as prescribed might discover that their reliever medications don't work well, Netoski said. Then they can find themselves in an emergency situation.

"A lack of ability to get enough oxygen to your lungs is life-threatening," he said. "Once you're diagnosed with asthma, you need to take it seriously."

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