

COMPLIANCE CORNER

CMS Creditable Coverage Reporting Distribution by October 15th

Employers have the responsibility at least once each year to notify employees as to whether or not their Prescription Drug Plan is considered "creditable coverage" compared to Medicare Part D benefits. This notification to employees should be done by October 15th. CMS (Center for Medicare & Medicaid) has a website where employers are required to file their status, referred to as an "Attestation".



When Will Medicare Eligible Employees Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About Your Options Under Medicare Prescription Drug Coverage... More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage: Visit www.medicare.gov Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Feel free to call our office for assistance.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

COMMUNICATING WELLNESS



"Trick or Treat" Safety Tips

Steps to follow in preparing for Halloween:

- * Always carry a bright flashlight to light your way
- * Stay on the sidewalk
- * If there is no sidewalk, stay to the left side of the road
- * Do not wear roller blades or use skate boards
- * Wear comfortable walking shoes. (You don't want to take home blisters with candy!)
- * Don't keep your mask on when walking between houses
- * Carry weapons that flex, and avoid those made of hard plastic or with sharp points
- * Don't pet animals tonight. You will probably eat some candy before washing hands
- * Look both ways before crossing a road
- * Make sure to eat a good dinner before your outing because you will need the energy
- * Always keep a fully charged cell phone with the group in case of an emergency
- * Don't take dogs or cats, even if they are dressed up
- * Always stay in a group, remembering to walk single file if on a street with no sidewalks
- * Always carry a spare candy bag or pumpkin, just in case yours breaks
- * Don't eat too much candy tonight; it is all yours, you have plenty of time!
- * Avoid houses where no lights are turned on

- * Look carefully at all food items for signs of tampering before allowing children to eat them
- * Inspect any toys or novelty items received by kids under 4 years old for choking hazards
- * Avoid giving young kids lollipops as the sticks can cause eye injuries.

Keep safety 1st and enjoy a Happy Halloween!

CONSULTING SERVICE

Choosing the Right Health Setting

Many health situations are not life threatening and services can be obtained from less costly providers than a visit to the Emergency Room.

The cost of medical services depends on where and how you receive care. Typical costs:

Emergency Room = \$1,351
 Urgent Care = \$152
 Physician Office = \$111
 Convenience Care Clinic = \$78

Convenience Care Clinics

Convenient care centers are designed to provide you with fast, appointment-free health care for minor illness

and injuries. Convenient care centers can help you with:

- ↳ Fever
- ↳ Sore throat (strep testing available)
- ↳ Earaches
- ↳ Coughs/congestion
- ↳ Sinus infection
- ↳ Minor injuries (abrasions/scrapes)
- ↳ Vomiting
- ↳ Rashes (poison ivy, etc.)
- ↳ Bug bites
- ↳ Minor cuts that may need a few stitches

Urgent Care Centers

Urgent care centers are equipped to handle the same ailments that convenient care centers can handle and more. Urgent care centers can help you with:

- ↳ Sprains
- ↳ Strains
- ↳ Minor broken bones (e.g., finger)
- ↳ Minor infections
- ↳ Small cuts that may need a few stitches
- ↳ Minor burns
- ↳ X-rays

Emergency Rooms

Emergency rooms are designed for people with serious health events. Go to the emergency room for:

- ↳ Heavy bleeding
- ↳ Large open wounds
- ↳ Sudden change in vision
- ↳ Chest pain
- ↳ Sudden weakness or trouble talking
- ↳ Major burns
- ↳ Spinal injuries
- ↳ Severe head injury
- ↳ Difficulty breathing
- ↳ Major broken bones



COMMUNITY SERVICE

October is National Breast Cancer Awareness Month

The NBCM (National Breast Cancer Month) organization has designated October as the official awareness month, though the organization is working on educating and raising awareness all year long. The first program took place in October 1985 when they held a week long event.

Show your support by participating in fundraising activities or just wearing a ribbon!



United Arts is kicking off an intensive one-time, two-week, emergency fundraising effort to raise \$80,000 for the "Irma Arts Fund." The fund will assist United Arts-funded cultural groups with immediate financial needs as they recover from this devastating storm.

As a result of pre- and post-Hurricane Irma, performances were cancelled, cultural venues were shut down, collections and property were damaged and artistic and support personnel lost income due to cancellations and postponements of shows. Our cultural groups continue to lose ticket revenue as Central Floridians focus on their own recovery.

The arts are usually the ones who help us find respite from our busy lives, but the arts organizations need our help now. United Arts is dedicated to assisting the cultural institutions in our region to recover from this disaster.

United Arts is waiving all administrative fees for donations to the Irma Arts Fund so that 100% of your donation gets disbursed to organizations in need. Please [CLICK HERE](#) to donate to the Irma Arts Fund.

As we continue to assess damages in the cultural community, this fund will quickly make possible small grants of up to \$2,000 to United Arts-funded cultural groups who need immediate assistance for Hurricane Irma-related losses. If we pool our resources, we can make a difference. United Arts' goal is to raise \$80,000 by October 12. Please donate and then share this email with your friends and family to help us get the word out to other arts supporters!

CEO CORNER, Doug Foreman

It was a rough September for most of us here in Central Florida. IRMA left destruction, debris and depression for many who are still wading through insurance claims, adjusters, contractors and, of course, lots of paperwork.

Please let us know if there is any way we can provide assistance. Remember that we are here to take as much of the burden off your shoulders as possible to make benefit administration hassle free.

"Yesterday's the past, Tomorrow's the future, but Today is a gift. That's why it's called the present." Bel Keane



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We are committed to serving and supporting
your Employee Benefits program.

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