

# HAPPY ST. PATRICK DAY

# *Employee Newsletter* March 2016



## **Precertification of Medical Services**

For some of you it has been a long time since you have looked at your health insurance policy. This is a reminder that you and your dependents are required to obtain precertification for inpatient hospitalization (and certain other treatments) as shown in the Summary of Medical Benefits beginning on page 10 (if you don't still have your policy, it can be found online on the County website under employee information and then insurance and privacy information). In some cases, the in-network provider may obtain the precertification for you; however to ensure that you receive the maximum benefit, you should verify that the request was submitted to the Plan. To receive the maximum benefit and avoid any penalty for failure to precertify, you must call the number listed on the back of your ID card to precertify an admission or treatment:

- At least 48 hours prior to any scheduled or non-emergency hospital admission or treatment;
- Within 48 hours of an emergency or unscheduled admission. Your case will be reviewed by the Plan to determine how many days of treatment are medically necessary.

<u>Please note that precertification is not a guarantee of payment. Please contact the claims administrator in order to determine if a procedure is covered under plan benefits.</u>

#### Precertification—Pregnancy and Childbirth

Precertification will not be required for an inpatient admission for pregnancy delivery that does not exceed 48 hours following a normal vaginal delivery of 96 hours following a cesarean section delivery. If/when the pregnancy confinement for the mother or newborn is expected to exceed these limits, precertification for such extended confinement is required. The Plan must also be notified before any hospital admission for complications that occur during the pregnancy.

## **Procedures requiring Pre-Certification**

| cedures requiring re-certification   |
|--|
| Non-emergency inpatient admissions and/or surgeries                                      |
| Non-emergency inpatient, partial-day psychiatric services or behavioral health service   |
| including chemical dependency  |
| Extended Care Facility (any type), Home Health Care, Private Duty Nursing and How        |
| pice   |
| Non-emergency inpatient rehabilitation admission   |
| Durable Medical Equipment  |
| Sleep studies and related expenses   |
| Chemotherapy and Radiation treatments  |
| Dialysis   |
| Outpatient surgical procedures (excluding those done in the physician office), including |
| all invasive (puncture or incision of the skin or insertion of instrument or fo          |
| eign invasion of the body) procedures and non-invasive diagnostic procedures             |
| These could include:   |
| Cardiac Catheterization, PTCA, Cardiac Stress test                                       |
| CABG or pacemaker implantation   |
| Breast or other biopsy   |
| CT, MRI, HIDA, MRA and PET scans   |
| ESWL (lithotripsy)   |
| Endoscopy (EGD, ERCP, colonoscopy)   |
| Oral or TMJ surgery  |
| Ultrasounds performed outside of physician's office (continued on next page              |
|  |

Is there something you would like to see in the newsletter? Please email Melody at melody.johnson@cherokeecounty -nc.gov with any suggestions. Thanks. Commissioners' Board Meetings March 7, 2015 6:30 PM March 21, 2015 6:30 PM

## MARCH BIRTHDAYS

| Carmen Carricaburu | 2  |
|--------------------|----|
| Walter Abbott      | 3  |
| Kathy Killian      | 3  |
| Emily Reid         | 3  |
| Sara Smith         | 5  |
| Brent Burrell      | 6  |
| Billy Norton       | 6  |
| Christopher Berry  | 7  |
| Janice Costello    | 7  |
| Jody Bohanon       | 8  |
| Peggy Graham       | 8  |
| Evelyn Postell     | 8  |
| Christy Berrong    | 9  |
| Travis Evans       | 10 |
| Lindsey Pertet     | 10 |
| Bill Moyer         | 11 |
| Josh Wooten        | 12 |
| Tania Firebaugh    | 13 |
| Paul Fry           | 13 |
| Dana Allen         | 15 |
| Earlene Hamby      | 15 |
| Adam Nicholson     | 15 |
| Brent Hardin       | 16 |
| Derrick Palmer     | 16 |
| Tina DuBois        | 17 |
| Towanna Roberts    | 17 |
| Katherine Blevins  | 18 |
| Neva Ellison       | 19 |
| Alan Wildsmith     | 21 |
| Nick Dilbeck       | 23 |
| Jake Chapman       | 25 |
| Kevin Creasman     | 25 |
| Ed Marshall        | 25 |
| Becky Turner       | 28 |
| David Kidd         | 29 |
| Mandi Amos         | 30 |
| Mitch Boudrot      | 30 |
| Kim McClain        | 31 |
| Ages 17 to 84      |    |

DAYLIGHT SAVINGS

TIME BEGINS SUN-

DAY MARCH 13th

Procedures requiring pre-certification continued

Orthopedic procedures including arthroscopy or carpal tunnel repair

Outpatient procedures including arthroscopy or carpal tunnel repair

Outpatient rehabilitation including speech, occupational and physical therapy

Health Management should be notified of maternity services during the first trimester of pregnancy

Notification and request for retrospective certification must be made within 48 hours of emergency admission or surgery

#### Penalty for Noncompliance with Precertification

If precertification requirements are not met, any covered expenses incurred will be reduced by 25%. In addition, if it is determined subsequently that all or part of the hospital stay was not medically necessary, all or part of the hospital confinement expenses will be denied and benefits will not be paid beyond the number of days considered medically necessary.

The precertification coordinator will work with your physician to determine the appropriate length of stay for your condition. If an extension is required for your hospital confinement, you (or a family member or your attending physician) must obtain approval for the extension before the original approved stay expires. If an extension is approved, you, your attending physician, and the hospital will receive written notification of the approval. If the criteria for an extended stay are not met, your stay will be denied and you may file an appeal of the denial through the Plans' appeal process.

#### Case Management

Through the case management program, you receive appropriate health care services for medical conditions. The Plan Administrator may arrange for review and/or case management from a professional who is qualified to perform such services. The Plan Administrator has the right to alter or waive the normal provision of the Plan when it is reasonable to expect a cost-effective result without sacrificing the quality of patient care. The case management program may provide benefits or alternative care not otherwise routinely available through the Plan under special circumstances. Case Managers will assist to provide information so you can make informed choices about your treatment choices and offer assistance in coordinating and navigating care.

Benefits provided under the program are subject to all other Plan provision. Alternative treatments will be determined on the merits of each individual case and will not be considered as setting any precedent or creating any future liability with respect to any participant. Case management will be involved for in-network and out-of-network services that meet the established criteria.

All this information from page 1 and this page can be found in the Summary Plan Document located on the website on pages 25 and 26.

#### Insurance networks and how to access them

With our self-insured plan, we have access to two different networks: 1) Crescent (primarily Western NCO and the PHCS network that gives us access to a nationwide network of providers that is as extensive as the ones available through the major insurance carriers. You don't need to do anything to see a provider in this network, but if you want to see which providers are available, go to www.multiplan.com, click on search for a doctor or facility (towards the upper right of the website with a green background), then towards the bottom of the next page under the "Back of card" section, click PHCS. Continue following the instructions to search for the type of doctor you are wanting to see. Any doctor or facility you find on this site is an in-network provider for you.

Or if you wish to search for providers in Western North Carolina, go to www.crescenths.com and in the middle at the bottom, click on "Search for Providers" and enter group number 8228. Any practice you find here is also an innetwork provider.

Also, at the bottom of your insurance ID card, there is a number for Global Care. If you are ever out of the area and get sick, such as when you are on vacation, call that number (866) 807-6193 and they will find an in-network provider who is in the PHCS network that you can see in that area. It's a wonderful benefit that is available to you that helps you save money and gives you access to providers who are in-network no matter where in the United States you may be. We've had folks use this when they were traveling out West and in the Southern states. Global Care even found a provider for one of our employee's children who was on a mission trip in Africa that they could see as an in-network provider.

Also, remember that we do not have a dental network. You have \$1000 to spend on dental care from July to June (*this does include the cost of cleanings*). You go to whichever dentist you choose and have them file your claim with Crescent and if it is a covered service, we will pay for it. Major restorative services, such as crowns and bridges, are not covered until you have been insured for 12 months.

## March is Workplace Eye Health and Safety Month

The National Institute for Occupational Safety and Health (NIOSH) reports about 2,000 U.S. workers sustain job-related eye injuries that require medical treatment each day. Safety experts and eye doctors believe the right eye protection could have lessened the severity or even prevented 90% of workplace eye injuries. Prevent workplace eye strain and eye injuries by following the important steps listed below.

There are four things you can do to help prevent an eye injury:

- Know the eye safety dangers.
- Eliminate hazards before starting work, using machine guards, work screens or other engineering controls.
- Use proper eye protection and make sure it is correctly fitted.
- Keep safety eyewear in good condition and replace it if it is damaged.

Anyone working in or passing through areas with potential eye hazards should wear protective eyewear. Potential hazards against which eye protection is needed in the workplace are:

- Projectiles (dust, concrete, metal, wood, other particles)
- Chemicals (splashes and fumes)
- Radiation (visible light, ultraviolet radiation, infrared radiation, lasers)
- Blood borne pathogens from blood and body fluids.

Safety eyewear includes: non-prescription and prescription safety glasses, goggles, face shields, welding helmets, and full-face respirators. The type of safety protection you should wear depends on the hazards in your workplace.

Employers can take steps to make the work environment as safe as possible. This includes:

- Conducting an eye hazard assessment of the workplace
- · Removing or reducing eye hazards where possible
- Providing appropriate safety eyewear and requiring employees to wear it.

According to the American Optometric Association (AOA), nearly half of all Americans (46%) spend five or more hours per day using a computer or a PDA (personal digital assistant). Prolonged use of electronic devices may lead to symptoms of Computer Vision Syndrome (CVS) such as eye strain, dry eyes, headaches, fatigue, blurred vision and loss of focus. The AOA encourages all technology users to follow these recommendations:

- \* Follow the 20-20-20 rule. At least every 20 minutes, take a 20-second break and look at something 20 feet away.
- \* Sit about 25 inches away from the computer screen, positioning the screen so your eye gaze is slightly downward.
- \* Increase font size instead of bringing the screen closer to your eyes.
- \* Better resolution offers greater clarity and often more comfort. Adjust the screen to a comfortable intensity and resolution.
- \* Reduce glare. Try to make sure lighting is not directly behind the head or in front of the screen.

Sources: American Optometric Association and Prevent Blindness America To learn more: http://www.aoa.org/eye-protection.xml http://www.preventblindness.org/safety/worksafe.html Reilly is walking through a cemetery and comes across a headstone with the inscription that reads "Here lies a politician and an honest man." 'Faith now!' exclaims Reilly, 'I wonder how they got both of them in the same grave.'

- Q: What do you get when you cross a gold dog with a telephone?
- A: A golden receiver.
- Q: What do you get when you cross a dog and a calculator?
- A: A friend you can count on.
- Q: What do you get when you cross a sheepdog with a rose?
- A: A collie-flower.
- Q: What do you call a dog with a surround sound system?
- A: A sub-woofer
- Q: How do you catch a unique bunny?
- A: Unique up on it.

#### The only truly rich bunny is the one who realizes he has enough carrots.

- Q: Why was the cat sitting on the computer?
- A: To keep an eye on the mouse.

## New Service offered by AFLAC

If you have Aflac Group Critical Illness, Group Accident or Group Hospital Indemnity coverage (I don't think we offer this one), you now have access to three new services that make it easier to access care, reduce out-or-pocket medical expenses and navigate the healthcare system with greater ease:

- Get answers and expert help with Health Advocacy from Health Advocate
- ◆ Let advocates negotiate your medical bills with Medical Bill Saver™, also from Health Advocate
- Connect with health providers via phone, app or online with MeMD

These three services are now embedded in our group plan—at no extra charge. Call 855-423-8585 to start using Health Advocacy and Medical Bill Saver <sup>™</sup> from Health Advocate and Telemedicine from MeMD.

| Registration and Release of Liability Name: Email: | Accords:<br>Circle T-Shirt Size - Adult S M L XL XXL or YOUTH: S M L<br>Circle Age Group on Event Day: Under 12 13-17 18+<br>RELEASE OF ILABILITY<br>Waive: In consideration of the acceptance of this entry! waive all daims for myself and my heirs against the sponsors, cooperating and coordinating groups and<br>any individuals associated with this event and will hold them harmless for any and all injuries which may result from my participation. I hereby give my permission<br>to the media to use my name and photograph in the newspaper, broackest, and the event without limitation or chilgation. I certify that I am physically<br>fit for this event and understand the risks involved by participating in this event. | Signature Date Please include this form when sending in your donations. Include additional names and shirt sizes on separate sheet of paper. | <section-header>FUNDRAISING<br/>GOAL:<br/>DID,000<br/>SID,000<br/>SID,000<br/>SOD,<br/>Cold SPONSOR<br/>SOD,<br/>Concludes t-shirt and waived registration* for<br/>to walkers: listed as a sponsor on marketing<br/>materials &amp; t-shirt)<br/>SILVER SPONSOR<br/>S250+<br/>Concludes t-shirt and waived registration* for<br/>to walkers: listed as a sponsor on marketing<br/>materials &amp; t-shirt)<br/>BRONZE SPONSOR<br/>S100+<br/>Concludes t-shirt and waived registration* for<br/>to walkers: listed as a sponsor on marketing<br/>materials &amp; t-shirt)<br/>BRONZE SPONSOR<br/>S100+<br/>Concludes t-shirt and waived registration* for<br/>to walkers: listed as a sponsor on marketing<br/>materials &amp; t-shirt)<br/>Concludes t-shirt and waived registration* for<br/>to walkers: listed as a sponsor on marketing<br/>materials &amp; t-shirt)<br/>DECONSTRATION IN LIEU OF A<br/>S100+<br/>Decent Child Abuse<br/>Market A S20 DONATION IN LIEU OF A<br/>Market Dio us for the Shining Stores<br/>Kid Fair immediately after the walk<br/>located on the balifield side. There will be<br/>food venders, craft exhibits, and free<br/>bounce houses for the children.<br/>The Kid Fair immediately after the walk</section-header> | Walk Me Home<br>to the place I belong<br>Joint Control of the place I belong<br>Joint Control of the place I belong<br>Joint Control of the place I belong<br>Market Control of the place I be |
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|---|--|--|---|--|

Come join the fun and participate in the

9th Annual

"Walk Me Home

...to the place I belong"

5k Walk

For more information contact:

Cindy Bradshaw- 828-361-0461 Email: bradshaw1139@frontier.com

Rosanne Handford- 828-837-7455 x203

Email: rosanne.handford@cherokeecounty-nc.gov

www.walkmehome.org

#### Mail Donations or Sponsorship Funds to:

#### Walk Me Home

c/o Cindy Bradshaw 1139 Upper Peachtree Road Murphy, NC 28906

\*Please indicate whether funds are to be allocated for "Donation" or "Sponsorship"

°7° The Cherokee County Department of Social Services invites you to join us in the 9th annual nationwide walk for foster children and youth. The Walk Me Home 5K walk will take place on Saturday, April 30, 2016 at Hiwassee Valley Pool & Wellness Center.

According to the latest statistics there are 415,219 children in foster care across the country with over 107,000 of these children awaiting adoption. During the period of Oct. 2014 to Sept. 2015 there were 15,480 foster care children in the State of North Carolina and 137 foster children in Cherokee County.

The Walk Me Home .... to the place I belong has been created for a threefold purpose: generate awareness of foster care, recruit and retain foster families, and to raise much needed funds to support the programs and services of foster children and their foster families.

This is the ninth year in which a nationwide event of this magnitude has been organized with specific focus on foster care. Please join us on April 30th and walk for a terrific cause. With your help we can make a lasting, positive impact in the lives' of Cherokee County's foster kids!

#### Join the Walk Me Home 5k Walk!

Saturday, April 30, 2016 Date: Time: 8:00 a.m.-Registration 9:00 a.m.-Walk Begins

#### Rain or Shine

Location: Hiwassee Valley Wellness Center

695 Connahetta Park, Murphy

#### Walk Me Home...to the place I belong www.firstgiving.com/walkmehome/cherokee2016

There are numerous ways to participate:

- Register as an individual and raise funds solely. Form a team and work collectively on a fundraising
- goal. Join an existing team
- Donate to a team or individual that is already registered.
- Make a one-time donation.

#### Registration:

- Participants can register:
  - Online at www.firstgiving.com/walkmehome/cherokee2016
  - Contact Cindy Bradshaw @ 828-361-0461 1139 Upper Peachtree Road, Murphy, NC, 28906

  - In person at the event on April 30th

All participants are asked to give a \$20 donation in lieu of a registration fee. Participants\* will receive a free t-shirt and awards will be given to the top fundraising team and the top fundraising individual.

\*YOU MUST PRE- REGISTER BY APRIL 8th TO ENSURE T-SHIRT. PLEASE SPECIFY SHIRT SIZE WHEN REGIS-TERING: ADULT S, M, L, XL, XXL or YOUTH S, M, L

All pledges not mailed need to be turned in on the day of the event. Cash and Checks will be accepted.

#### Please make checks payable to: WALK ME HOME.

#### Children:

Children are encouraged and welcome to attend the walk. Event is free for children 5 and under Strollers are allowed during the walk. Participants/Guardians are responsible for their children's safety.

In the 2014 Walk Me Home event over \$14,000 was raised to help support our local foster children. These funds have been used for things such as child care, school supplies, medical expenses, clothing and shoes, car seats, Christmas gifts, food, extracurricular activities and transportation.