



ISSUE

10 *Retiree Matters*



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Traveling? Don't forget to Pack Your Insurance Card

If your retirement years have you traveling the globe, remember that whether you are enrolled in a UnitedHealthcare plan or a Humana Medicare plan, you are covered for emergency care anywhere in the world. You do not need to obtain a referral or authorization from your plan provider to receive emergency care.

A few tips for you:

- Always check with your plan provider to understand the specifics of your plan and what is covered.
- Should you need medical attention while traveling within the United States and its territories, if possible, try to locate an in-network provider as it could save you money.
- If you receive emergency care while traveling, notify your primary care physician as soon as possible for follow-up care.
- Don't forget to pack your insurance ID card.

Message from Chief Human Resources Officer, Joe Angelo



Welcome to the 10th issue of *Retiree Matters*. For those of you I have not had the opportunity to meet, I am Joe Angelo, Chief Human Resources Officer for the City of San Antonio. I have been with the Human

Resources Department since August. I am pleased to have been appointed to this position, and I look forward to working with you and growing our relationship with the retiree community.

Believe it or not, 2013 Benefits Open Enrollment is upon us. The deadline to enroll in your 2013 health care benefits, including the new dental plan available through Delta Dental, is **November 14**. Important information related to open enrollment can be found on page 2 of the newsletter.

In addition to open enrollment information, this issue also offers important details about vaccines, the November Retiree Wellness Program event, and tips that will help you decide when your illness or injury requires a trip to the emergency room or a visit to an urgent care clinic. We have even included a few healthy recipes on page 5.

Please let us know if there are topics you would like to see covered in a future issue of *Retiree Matters* – we welcome your suggestions and feedback. Feel free to contact us at cosaretiree@sanantonio.gov or 210-207-8705. I also encourage you to contact your City ombudsman, Ann Solis, at 210-207-0073. She is always available to receive your comments and concerns.

Cost-of-Living Adjustment (COLA)



As approved by the City Council in September, retirees will receive a 2.1% COLA in 2013. In early February, TMRS will mail you your Retirement Account Statements. This statement will provide you with a snapshot of your retirement account, including your current monthly annuity amount, the new monthly amount with the COLA, and your federal tax withholding for the year.

You may also access your retirement account information online at <https://www.tmr.org/MyTMRS/Logon> through the MyTMRS portal. Just register online, set up your password, and you will be able to access your information on any computer. For help with logging into MyTMRS or for more information about your account, contact TMRS directly at 1-800-924-8677 or phonecenter@tmrs.com.

Open Enrollment Continues through November 14



This year's Open Enrollment period is in full swing, and it will continue through **November 14**. If you are enrolled in one of the City's health plans, you should have already received your copy of the *2013 Retiree Benefit Matters* guide. Included in this guide is all of the information you will need to make your 2013 health care selections.

New for All Retirees: Dental Plan Benefit Through Delta Dental

New for 2013, all retirees enrolled in one of the City's health plans have the opportunity to sign up for the DeltaCare Dental HMO plan through **Delta Dental**.

The DeltaCare Dental HMO is a dental plan that provides comprehensive dental care when services are obtained from an in-network primary dentist. Detailed dental plan information, including monthly premium and office visit co-pay amounts can be found on page 10 of the *2013 Retiree Benefit Matters* guide or online at www.deltadentalins.com/cityofsanantonio/retirees.html.

You should have already received an enrollment packet in the mail from Delta Dental. To enroll in the dental plan benefit for 2013, you must submit the enrollment form included in the packet to their office (DeltaCare USA, Dept 6780, Los Angeles, CA, 90084-6780) by **November 14**. The group number you need to include on your enrollment form is **TX06742**.

New for Non-Medicare Retirees: Consumer Choice Health Plan and Tobacco Surcharge

In addition to the Value, Standard, and Premier health plans, this year, non-Medicare retirees have the option of enrolling in the **Consumer Choice** health plan. Consumer Choice is a Consumer-Driven Health Plan, and it is a little different from the Value, Standard, and Premier health plans. With Consumer Choice, you do not pay co-pays for health care expenses, such as x-rays, prescription medications, or visits to the doctor. Instead, you are responsible for 100% of the cost of health care services until you meet the deductible (\$1,250 for an individual and \$2,500 for a family).

If you enroll in the Consumer Choice plan, you have the opportunity to open a **Health Savings Account**—a medical account—that allows you to pay for qualified routine health care out-of-pocket expenses or save for future health care expenses with money that is yours to keep. To help get your Health Savings Account started, the City will contribute **\$500** (for an individual) or **\$1,000** (for a family) to your account. More information about the new Consumer Choice health plan and Health Savings Accounts is available on pages 4 - 6 of the *2013 Retiree Benefit Matters* guide.

As part of the City's effort to support the overall health and wellness of its employees and retirees, the City has implemented a **\$40 monthly tobacco surcharge** to discourage the use of tobacco. The fee will be assessed beginning on **January 1**. City employees and non-Medicare retirees who use tobacco will pay this fee in addition to their health care premium amount. A **tobacco user** is defined as a person who has used tobacco products (cigarettes, cigars, pipes, all forms of smokeless tobacco, clove cigarettes, or any other device that uses tobacco such as hookahs) within the past 60 days.

During open enrollment, you must certify your tobacco use. This can be done by completing the 2013 Retiree Benefits Enrollment Form that was sent to you along with your *2013 Retiree Benefit Matters* guide or by going online to access the enrollment portal. To access the portal, follow the instructions on page 14 of your guide. Retirees who certify they are a non-tobacco user must not have used tobacco products anytime during the 60 days prior to certifying their tobacco use. Retirees who certify that they are not a tobacco user will not be assessed the \$40 monthly fee.

Do you have questions about enrolling in your 2013 health care benefits? Contact Human Resources Customer Service at 210-207-8705 or hrcustomerservice@sanantonio.gov.

A Dose of Information About Preventive Vaccines



Vaccines are an important part of preventive care, and knowing which vaccines are important for you can help you avoid certain medical conditions. Although some vaccines you received as a child will last a lifetime, others will need to be repeated since your immunity to some diseases can diminish over time. According to www.everydayhealth.com, the following is a list of vaccines that are important for adults as they get older:

Tetanus, diphtheria, pertussis booster (Td/Tdap booster). Tetanus, also known as lockjaw, is a serious disease of the nervous system which occurs when bacteria found in soil, dust, or manure enters the body through a skin

lesion. Diphtheria is a respiratory disease caused by a bacterial infection that can result in airway obstruction, coma, and death, if left untreated. The U.S. Centers for Disease Control and Prevention (CDC) recommends you get a tetanus booster once every 10 years.

Herpes zoster (shingles) vaccine. Herpes zoster, otherwise known as shingles, is a painful skin rash related to chickenpox that can lead to serious complications and even death. More than 1 million people in the U. S. develop shingles every year, and this disease most often affects people age 50 and older. The CDC recommends that adults age 60 and over receive one dose of the herpes zoster vaccine, whether or not they have had shingles in the past.

Influenza vaccine. Influenza, otherwise known as the flu, is a contagious illness caused by the influenza virus. Beginning at age 50, everyone should receive one dose of influenza vaccine every year, preferably between October and November, before the winter flu season starts.

Meningococcal vaccine for adults. This vaccine protects against four types of meningococcal bacteria, which are the germs that cause meningococcal disease. According to the CDC, if you are age 55 or younger, you should have the meningococcal conjugate vaccine (MCV4). If it is not available, you can also have the meningococcal polysaccharide vaccine (MPSV4). If you are age 56 or older, you should have the MPSV4, the only approved type for this age group.

Pneumococcal (polysaccharide) vaccine. Pneumococcal infections are spread through respiratory secretions, like coughing and sneezing. The CDC recommends people age 65 and older receive one dose of pneumococcal vaccine.

Depending on your individual risk factors, you may need additional vaccines such as Measles, mumps, and rubella (MMR); Varicella (chickenpox) vaccine; Hepatitis A vaccine or Hepatitis B vaccine. According to the CDC, there is currently no vaccine available for Hepatitis C.

At your next doctor's visit, make sure you discuss which preventive vaccines are right for you with your doctor. Although vaccines can be a vital part of your overall preventive care, you may need to weigh the benefits of the vaccines against any impact they could have on health conditions such as cardiovascular disease, lung disease, diabetes, kidney problems, or a condition that weakens the immune system. Through the City's health plans with UnitedHealthcare and Humana, many preventive vaccines are covered at 100% when obtained through an in-network provider.

For more information on which preventive vaccines are covered at 100%, contact UnitedHealthcare at 1-800-996-2078 or Humana at 1-866-396-8810.

A Taste of Fall

From www.fannetasticfood.com, enjoy a couple of healthy recipes for fall.

Pumpkin Pie Oatmeal

makes 1 serving

Ingredients:

1/2 C old fashioned oats
1/2 C skim milk
1 ripe banana, sliced
2 hefty shakes cinnamon
1/4 C pureed canned pumpkin
1 small shake ground cloves
1 small shake ground nutmeg
Handful frozen blueberries (optional)



Instructions:

1) Put the oats, milk, sliced banana, and cinnamon into a small pot on the stove. **2)** Stir continuously over medium high heat for about 5 minutes, or until the mixture gets thick and creamy (and starts slightly bubbling). Stir in the frozen blueberries now, if you like. **3)** Turn down heat to medium low and add in the canned pumpkin and a small shake each of ground cloves and ground nutmeg. These two spices make this recipe – do not skip them! **4)** Serve hot and enjoy!



Autumn Chicken Salad

Ingredients:

Chicken, shredded or cut into small pieces
1 celery stalk
6-8 grapes (you can substitute dried cranberries), sliced
Small handful walnuts, chopped
Non-fat, plain Greek or regular yogurt
Dijon mustard
Cracked pepper
Fresh spinach
Whole wheat pita bread

Instructions:

1) Start with the chicken in a small bowl. **2)** Add chopped celery, grapes, and a small handful of walnuts. **3)** Add some cracked pepper and a spoonful of yogurt and a squirt of Dijon mustard (add about 2 parts yogurt per 1 part mustard, to taste). **4)** Mix it up, place on a whole wheat pita or bread, cover with spinach and enjoy!

November Retiree Wellness Program Event

With the holiday season right around the corner, what better topic to learn about during the November Retiree Wellness Program Lunch & Learn event than money and stress management? Mark your calendars now and plan to attend the next session of the Lunch & Learn series on **Wednesday, November 28** at the Central Library located at 600 Soledad. Light refreshments will be provided at the event, but feel free to bring your lunch. A postcard with more details will be coming your way soon.

Remember, the City's Retiree Wellness Program is open to all retirees who are enrolled in the City's health plan. All of the events are **FREE**, and spouses/domestic partners are welcome to attend all events.

To reserve your seat or to suggest a topic for a future Lunch & Learn session, contact the City's Employee Wellness Program at 210-207-WELL (9355).

Hope to see you there!

Urgent Care or Emergency Care?



Sometimes, when an injury or illness occurs, it can be difficult to determine if you need emergency attention or if a visit to an urgent care clinic is your best option. Provided by UnitedHealthcare, below is a basic guide to help you answer the question, “urgent care or emergency care?”

At times, you may need care fast, but if your primary care physician is unavailable, you may want to try an in-network urgent care center or retail health clinic. Chances are you will not have to wait as long as at the emergency room. You may pay less, too.

It is common for an emergency room to be connected to a hospital, but recently, some newer emergency care facilities are stand-alone buildings and look very similar to urgent care centers. A couple of simple and easy tips to ensure you are at the right type of facility to meet your needs include:

- checking the signs on and around the building before walking in,
- asking a receptionist or employee, or
- calling ahead, if possible.

Doing any one of these things to ensure you are at the right place could save you time and money.

URGENT CARE	EMERGENCY CARE
Sprains	Heavy bleeding
Strains	Large open wounds
Minor broken bones (example: finger)	Sudden change in vision
Minor infections	Chest pain
Small cuts	Sudden weakness or trouble talking
Sore throats	Major burns
Rashes	Spinal injuries
	Severe head injury
	Difficulty breathing

Contacts

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210-207-6043 fax
www.sanantonio.gov/hr

cosaretiree@sanantonio.gov

tmrsquestions@sanantonio.gov

hrcustomerservice@sanantonio.gov

Davis Vision

1-800-448-9372
www.davisvision.com

Humana Group Medicare

Customer Care
1-866-396-8810
www.humana.com

Medicare

1-800-633-4227
www.medicare.gov

COSA Retiree Liaison/ Ombudsman

Ann Solis
210-207-0073

Texas Municipal Retirement System

1-800-924-8677
www.tmrs.com

UnitedHealthcare

Customer Care
1-800-996-2078
www.myuhc.com

Joining Your Ranks

Congratulations to the City’s newest retirees for the months of May, June, July, and August! Thank you for your years of dedicated service.

- Armando Aldarete**, Police,21 years
Jennifer M. Ayala, Human Services, 25 years
Betsy I. Cameron, Code Enforcement, 27 years
Eulalio Corpus, CIMS, 24 years
Mariano Bustamante, Downtown Operations, 22 years
Janie B. Cantu, Purchasing, 26 Years
Randy Corbin, ITSD, 32 Years
Patsy D. Delgado, City Manager’s Office, 23 years
Diana M. Diaz, Human Services, 21 years
Argentina F. Fuentes, Downtown Operations, 20 years
George Jauregui, Health, 20 years
Theora W. King, Downtown Operations, 21 years
- Martha E. Knott**, Library, 23 Years
Grace A. Luna, Economic Development, 30 Years
Consuelo Mejia, Police, 26 years
Rosa Mejia, Building & Equipment Services, 20 years
Margaret A. Rayos, Health, 35 years
Annie M. Menchaca, CIMS, 28 years
Richard W. Razvilla, Police, 32 years
Javier Salazar, Health, 22 years
Thomas R. Schmidt, Finance, 36 years
Salvador C. Sixtos, Solid Waste, 27 years
Juan R. Vega, Public Works, 20 years
Larry L. Viera, Solid Waste, 30 years
Larry Walker, Solid Waste, 20 years
Juana M. Zertuche, Health, 20