



► BENEFITS
SERVICE CENTER
HAS MOVED.....1



► URGENT CARE: THE
ER ALTERNATIVE...2



► ON-SITE CLINIC:
CONVENIENCE TO
CITY EMPLOYEES...3

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Benefits *focus*

A benefits and wellness newsletter for City of Dallas employees

High blood pressure: Know your numbers

Today, one in every three adults has high blood pressure, which is also called hypertension. Nearly twenty percent of those who have hypertension are not aware that they have it. Where do you fall in the numbers?



Dallas City Hall employees can learn their blood pressure readings by visiting the blood pressure kiosk located on the first floor between the Civil Service office and the Benefits

Service Center. The free, automated screening will only take a moment—a moment that could be the first step in avoiding such risk factors as heart disease, stroke, congestive heart failure or kidney disease.

A blood pressure reading consists of two numbers. The first number, systolic blood pressure, measures the maximum pressure exerted as the heart contracts, and the second number indicates diastolic pressure, a

measurement taken between beats when the heart is at rest.

Arm yourself with the knowledge you need, and protect yourself and those you love from this silent killer's grave consequences.

The kiosk is available to all City employees and will be moved to other locations throughout Dallas to accommodate City employees not located in City Hall. For more information on high blood pressure, visit the [Centers for Disease Control and Prevention website](#).

Normal blood pressure	Systolic: less than 120 mmHg and Diastolic: less than 80 mmHg
Prehypertension	Systolic: 120–139 mmHg or Diastolic: 80–89 mmHg
High blood pressure	Systolic: 140 mmHg or higher or Diastolic: 90 mmHg or higher or taking antihypertensive medication

Benefits Service Center has moved

The Human Resources-Benefits Service Center has relocated to the first floor, room 1D-South. The service center is open Monday through Friday from 8 a.m. to 5 p.m. For customer service, call 888.752.9122. For details regarding your benefits, you can also refer to the City of Dallas [2011 Active Employee Benefits and Enrollment Guide](#).



City of Dallas
Human Resources
Benefits Division



Work Smart
Live Smart

Urgent Care Clinic: A convenient, affordable alternative to the ER

Medical emergencies can occur anytime and anywhere. Choosing whether to visit an emergency room or urgent care clinic can be tricky. Often, people rush to their local hospital emergency rooms because of their around-the-clock availability. An emergency room will provide medical attention to all visitors regardless of their ailment or ability to pay. The choice between going to an ER or urgent care clinic often depends on the severity of the medical problem. In an ER setting, priority is given to the more serious injuries;



therefore, a patient with a stomach virus or sore throat would wait longer for treatment than a patient who sustained a head injury from a car accident. Emergency departments are

staffed with highly-skilled physicians who have specialty training in managing catastrophic illnesses or life-threatening injuries. Saving lives is their priority, which is why the most serious medical cases take precedence. As a result, a trip to the ER turns into a timely and costly ordeal for many.

The urgent care clinic is an alternative to patients who are not suffering from life-threatening injuries or illnesses. It specializes in the treatment of minor emergencies such as flu-like symptoms, fever, vomiting or minor cuts that require stitches. Wait times are significantly less, although still based on the severity of the medical problem. Urgent care will not treat every medical condition, however. Any condition that is life-threatening or potentially debilitating is referred to an ER for proper care—thus allowing more time to treat less severe medical issues.

Perhaps the most recognizable difference in an emergency room and urgent care center is the cost of service. Most hospitals are required by law to provide emergency medical treatment to patients regardless of their ability to pay. These hospitals recover some of their losses by billing insured patients at higher rates.

Because of this practice, it is not uncommon for a hospital to charge an ER patient up to \$100 for an aspirin and \$200 for a bandage. Emergency room physicians also charge excessive fees for their services. Many health insurance plans include a member co-payment for an urgent care facility, which is similar in cost to visiting your health provider's primary care physician.

Not only does choosing an urgent care clinic save you in up-front costs, but it can also positively impact the overall cost of your health plan. The overuse of emergency rooms has contributed to the continual rise in the cost of health insurance. Urgent care clinics are designed to be more affordable for patients and their insurance plans. By electing to visit an urgent care clinic, you are ultimately helping to lower the cost of medical insurance—a savings that you and your employer can appreciate.



Benefits 101: Back to basics

If you were required to take a course on your employee benefits plan, do you think you would pass? The truth is many employees do not have a full understanding of what the City of Dallas benefits package includes and would be uncomfortable defining even basic healthcare terms. Understanding your benefits plan and options has important implications that can affect you not only during open enrollment but throughout the year.

The City of Dallas Human Resources-Benefits Division wants to help to increase your employee benefits IQ. **Marie Elliott**, the United Healthcare on-site consultant for the City of Dallas, will provide helpful tips and pertinent information that will help to increase your knowledge of employee benefits.

If you have any questions related to your benefits plan, send them to marie_elliott@uhc.com.

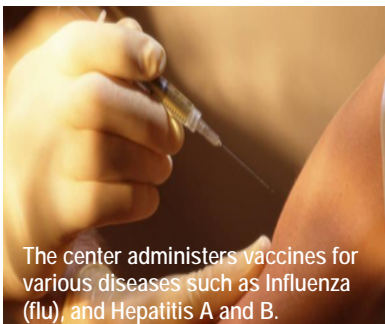
Concentra TotalCare offers affordable, on-site medical care to City employees



The Concentra TotalCare Health and Wellness Center is open weekdays from 7:30 a.m. to 5:30 p.m.

On-site employee health clinics are a growing trend in government offices as more cities and counties look for ways to cut healthcare costs, prevent illnesses and increase employee productivity. The City of Dallas joined this effort by opening the Concentra TotalCare Health and Wellness Center. If you are a City employee on the City's medical plan, you and your dependents are eligible for

several free services. The same applies to retirees and dependents who are on the City's medical plan. City employees who are not on the City of Dallas medical plan can also receive treatment at the on-site facility at a cost that is much lower than the typical urgent or preventive care facility. For example, many people suffer from allergies during this time of year. Coughing, sneezing and watery eyes are some of the typical symptoms. Employees, retirees and dependents covered under the City's medical plan receive treatment for allergies at no cost while uninsured City employees only pay \$25 for urgent care service.



The center administers vaccines for various diseases such as Influenza (flu), and Hepatitis A and B.

The center, located on the first floor of Dallas City Hall, provides a variety of preventive and treatment services such as health screenings, vaccinations, and smoking cessation and dietary counseling

programs. The center is especially convenient to Dallas City Hall employees who need medical services but find driving to and from an off-site appointment to be time-consuming. Employees can schedule an appointment at Concentra and receive medical care while on the worksite, thus eliminating the need to leave and return to the premises.

To schedule an appointment with Concentra, call 214-671-9140. The clinic is open Monday through Friday from 7:30 a.m. to 5:30 p.m. The clinic is closed on City holidays. For more details on the services provided, visit the [Concentra TotalCare Health and Wellness Center website](#). If you have recently been treated at the clinic, complete the [customer service survey](#).

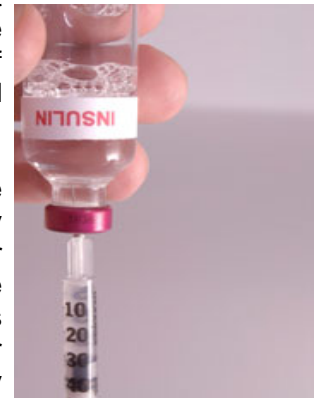
Wellness Matters!

Could you be at risk for diabetes?

Roughly 21 million Americans have diabetes. Two thirds of them have been diagnosed. That leaves one third (or about seven million people) who don't yet know that they have diabetes. Could you be one of them?

Diabetes can lead to serious problems, such as kidney failure, blindness and heart disease. Some of these problems can be prevented if the disease is diagnosed and treated.

Don't wait for symptoms. Type 2 diabetes may not cause any noticeable symptoms for years. All too often, people only learn they have diabetes when they develop a major complication, such as kidney disease, heart attack or stroke.



The center administers vaccines for various diseases such as Influenza (flu), and Hepatitis A and B.

If you could be at risk, get tested so you can take steps to slow or stop the damage that diabetes can cause.

A number of factors increase your risk of developing diabetes. You're more likely to get diabetes if:

- You are overweight
- You are 45 or older
- You have a parent, brother or sister who has diabetes
- You are African American, Native American, Latino, Asian American or Pacific Islander
- You have high blood pressure (140/90 or higher)
- You have a cholesterol problem, such as low "good" HDL cholesterol (35 or lower) or high triglycerides (250 or more)
- You don't get much exercise (less than three times a week)
- You had gestational diabetes or gave birth to a baby who weighed more than nine pounds

If you have any risk factors, talk to your doctor about being tested. A simple blood test can tell if you have diabetes. In most cases, experts recommend a fasting plasma glucose (FPG) test. This test is done after you've had nothing to eat or drink for at least eight hours.

(see **Diabetes** on page 4)

Diabetes (continued)

In the meantime, you can start taking steps right away to lower your risk of diabetes:

- **Lose some weight** if you're overweight. Even losing five to seven percent of your weight can make a real difference. For a 200-pound person, that's just 10 to 14 pounds.
- **Eat a healthy diet** that's low in fat and salt and rich in whole grains, beans, fruits and vegetables, and lean protein. Need help getting started? Talk to a dietitian, or try following the DASH diet, which is proven to lower blood pressure.
- **Get some exercise** at least five days a week. If you haven't been active, start slow and work up to 30 minutes a day. Always talk to your doctor before increasing your activity level.

These steps will not only lower your risk of diabetes, they can also help you get your blood pressure and cholesterol under control; and you may find you feel a lot better, too.

For more information on diabetes and other wellness topics, e-mail **Carol Anderson**, the United Healthcare on-site wellness nurse for the City of Dallas, at carol_anderson2@uhc.com.

TEST YOUR KNOWLEDGE

Test your employee benefits knowledge.

1. Employees may use a flexible spending account (FSA) for:
A. Doctor visits
B. Prescription drugs
C. Contact lenses
D. All of the above
2. An employee becomes the legal guardian of her 10-year-old niece and wants to add the child to her medical plan. When can the employee make this change?
A. She has no choice but to wait until the next open enrollment.
B. Within 30 days of the event with required documentation
C. She can add her niece to her medical plan at any time.
D. She cannot add her niece to her medical plan.
3. An employee visits the dentist for a basic oral exam. The dentist is an in-network provider. What is the total cost of this visit and exam?
A. \$50
B. No cost
C. \$5
D. The employee will pay 50 percent of the total bill.

4. The City of Dallas provides basic life insurance to all eligible, full-time employees at no cost. How much insurance coverage does the plan provide?
A. \$50,000
B. \$100,000
C. \$25,000
D. \$15,000
5. What does PPO stand for in insurance terms?
A. Personal Performance Objective
B. Preliminary Protective Order
C. Preferred Provider Organization
D. Professional Physicians' Organization

Answers:

1. D. An employee may use an FSA to cover co-pays for doctor visits, prescription drugs and contact lenses.
2. B. This type of family status change is considered a Qualifying Life Event; therefore, the employee should notify the Benefits Service Center within 30 days of the Qualifying Life Event and provide a copy of the guardianship documents.
3. C. According to the United Healthcare Dental HMO plan, an employee pays \$5 for an in-network office visit, and the oral exam is free.
4. A. The City of Dallas provides a \$50,000 basic term life insurance policy to all eligible, full-time employees at no cost.
5. C. The City offers two Preferred Provider Organization (PPO) plan options to its employees: the 70/30/\$3000 and 75/25/HRA plans. The PPO plan allows you to see any medical professional in the network. You do not have to choose a primary care physician or get a referral to see a specialty doctor.

Scoring:

4-5 out of 5: You're off to a good start to becoming an employee benefits guru! Refer to your [2011 Active Employee Benefits and Enrollment Guide](#) to continue to build your knowledge.

2-3 out of 5: Your knowledge of City employee benefits is average at best. Fill in the gaps by visiting the [Benefits Service Center website](#).

0-1 out of 5: Walk—do not run—to the Benefits Service Center for help!



Women's Health Seminar

Date: Thursday, May 12

Time: Noon to 1 p.m.

Location: Benefits Service Center Training Room, Dallas City Hall, First Floor, Room 1D-South

Shailja V. Parikh, MD, Cardiology, Texas Health Presbyterian Hospital Plano, will conduct a seminar to empower women to make their health a priority.