

# MEBA Minute

December 2009

## Happy Holidays

Brea Olinda USD • Buena Park SD • Capistrano USD • Charter Oak USD  
Fullerton SD • Fullerton JHSD • La Habra City SD • Orange County HS of the Arts

### Open Enrollment

The following district has their Open Enrollment in December:  
Orange County HS of the Arts – December 1 – December 18  
For more information, please contact your Human Resources Dept.

### MEBA Website

You'll be sure to have happy holidays if you check out the MEBA website! It's a convenient place to find health benefit summary information, printable forms, and helpful health links.

Go to: [www.mymeba.org](http://www.mymeba.org)

## To All MEBA Members:

In an effort to keep your premium costs down, MEBA adopted some increases in co-payments. According to the 2010 Segal Health Plan Cost Trend Survey, the national trend for healthcare plan increases for 2010 is projected at 10 – 10.8%. MEBA was able to keep the overall increase for Anthem Blue Cross plans at 4.04%, while adding a benefit that allows members to save money on preventative care. Similar modifications in the Kaiser plan kept premium increases at 11.9% for Plan A instead of the 15% increase which was originally proposed by Kaiser.

~The MEBA Board of Directors & Trustees

### Benefits Updates Effective 1/1/2010

#### Anthem Blue Cross

**For PPO and POS plans:** Deductibles and out-of-pocket maximums (the maximum amount you pay before insurance pays 100%) are increasing.

**For HMO and POS plans:** There will be higher copay when you visit a specialist – your office visit copay for your primary physician or your OB/GYN will remain the same. Emergency room copays are also increasing (if you are admitted to the hospital, these copays are waived)

**For most plans:** The cost of prescriptions will increase for brand formulary drugs and non-formulary drugs. There will be no change in copays for generic drugs.

#### **A NEW WELLNESS BENEFIT!**

To encourage members to stay well, we've added a new Health and Wellness Preventative Care Benefit to our Anthem Blue Cross plans. Co-payments will be waived for physical exams and periodic check-ups, well baby and well child care, well woman exams, specified immunizations, and selected health education programs.

#### Kaiser Permanente

**Emergency Room:** Copay is increasing from \$35 per visit to \$75 per visit (copay is waived if admitted).

**Prescription Drugs:** Copays are increasing from \$5 generic/\$15 brand with a 100-day supply to \$10 generic/\$20 brand with a 30-day supply (Mail Order incentive: \$20 generic/\$40 brand for up to a 100-day supply).

#### Flu Shot Information Line

For up-to-date information on Seasonal and H1N1 Flu Shots, call 866-70NOFLU (866-706-6358) or go online at

[www.kp.org/flu](http://www.kp.org/flu).

## Your Employee Assistance Program (EAP)

### Ten Simple Tips for a Joyous, Budget-Conscious Holiday Season

By Harris, Rothenberg International, LLC



1. **Consider drawing names for gift-giving.** Big family or large group of mutual friends? Draw names so that each person gets one really nice gift, rather than everyone having to buy gifts for the whole group. (If the family includes lots of children, you might consider drawing only children's names, and for adults, encourage group gifts such as special food items for sharing.)
  2. **Set a group budget range.** This will help everyone contain costs, and will help those who cannot spend as much feel comfortable giving a more modest gift.
  3. **Your budget is your friend.** Over-spending takes the fun out of gift giving: don't let uneasiness about money prevent you from having a joyful experience. Be budget-conscious (you'll be in good company!), and remember that each gift you give is only one opportunity out of many to show your love and share the joy of the season.
  4. **Get wish lists.** Ask loved ones for hints or even a wish list. Gather ideas year-round, and keep notes. And remember, you don't need to buy every item on every list: save for next year or for a birthday gift.
  5. **Forget about choosing the "perfect" gift.** If you think the recipient will like it, chances are he or she will. If you are truly unsure, shop at a store where you can get a gift receipt.
  6. **Give gifts of time and handiwork.** Many people will love the gift of babysitting, house cleaning, yard work, or home cooking. And craft-made holiday gifts are more popular than ever, with the current boom in crafts such as knitting, sewing, custom photo printing, scrap booking, and other paper-based crafts.
  7. **Sharing is caring,** especially when it comes to food. Have a wonderful pot-luck gathering to spread the costs and the love! (Non-cooks can contribute decorations, tableware, beverages, and help with set-up and food shopping. And don't forget that many children love to participate in holiday preparations.)
  8. **Plan time with children and loved ones for making decorations, cookies, gifts, cards, and favorite holiday foods.** Go on a winter walk to gather nature's bounty and make simple decorations at home. Have a cookie-baking or gift-making party. Cook together. The special time you spend with loved ones preparing lovely holiday items and goodies will likely be the most memorable gift of all.
- And a couple of tips that will help with future holiday seasons:**
9. **If you can, buy the right gift when you see it.** This is also a great way to take advantage of post-holiday and end-of-season sales. (Stay within your budget, of course, and prevent paying credit card interest on those bargains.) Keep track of who on your list you have already bought a gift for, or you may end up over buying.
  10. **Keep a small "gift reserve."** Stash a few items in case you need a gift in a pinch. This will prevent "panic shopping" not only during the holidays, but year-round. Ideas include copies of your favorite cookbook, bottles of wine, small picture frames, or boxes of gender-neutral note cards.

The holidays can be hectic, leaving you or a family member feeling stressed and depressed. Your Employee Assistance Program (EAP) is here to help you and your family find support. Your EAP is available 24 hours a day, 7 days a week. Call 800-999-7222 or visit the website at [www.anthem.com/ca/meba](http://www.anthem.com/ca/meba). Password: MEBA. And remember, it's FREE!

### Available to ALL MEBA Members!

**Are you concerned about your child's weight? The Kids in Charge of Calories (KICK) program can help!**  
**What is KICK?** KICK is a FREE program for all California families. KICK can help you learn how to stay healthy with good food choices and physical activity.

**How can KICK help my family?**

- **FREE phone support:** 1-866-541-2219, call any time and you will receive support, a workbook, and facts about healthy eating and physical activity to help children 6 to 12 years old.
- **KICK Workbook** – This workbook has helpful tips for families about healthy eating and fitness. It also has fun games and an activity log to help your child stay on track.
- **Website:** [www.KICKprogram.com](http://www.KICKprogram.com) – The KICK website has recipes for healthy eating and a BMI (body mass index) chart. Use this website to learn about food, fitness, and other helpful resources.

Get your FREE KICK packet by calling: 1-866-541-2219

### Anthem Blue Cross Invites You to have The Last Cigarette

**WHO: You.** Anthem Blue Cross wants to partner with you to make this The Last Cigarette!

**WHEN: Now.** There is no better time. You will save money! You will start feeling better! You will start looking better!

**HOW:** Anthem Blue Cross is offering TLC: The Last Cigarette to help members quit smoking. It is FREE. Check it out at [www.tlc4ya.com](http://www.tlc4ya.com). The program includes: Toll-free telephone support line, smoking cessation advice, personal action guide and worksheets with tips, facts, and resources, TLC website with on-line tools and resources including a personal calendar to track how well you are doing.

Get your FREE TLC Quit Kit at [www.tlc4ya.com](http://www.tlc4ya.com)

**FREE RESOURCES:** [www.tlc4ya.com](http://www.tlc4ya.com), [www.nobutts.org](http://www.nobutts.org), [www.quitnet.com](http://www.quitnet.com)

**SMOKER HELPLINE:** 1-800-NO-BUTTS (1-800-662-8887)

**REMEMBER – BOTH PROGRAMS ARE AVAILABLE TO ALL MEBA MEMBERS!**