

# Benefits News

# Ask the Expert - Hidden Benefits

In March, the Benefits Specialists collaborated with the Culture and Engagement Coordinator to create an "Ask An Expert" presentation entitled, "Hidden Benefits of Your Insurance Plan". This session included great information about the additional benefits in our health plans that may seem "hidden", as well as answers to our employees' benefits-related questions. You can follow this link to watch the presentation: <u>Hidden Benefits of Your Insurance Plan</u>



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Spring 2021



Looking for an investment opportunity for your future? Look no further! Our 457 Roth and 457B plans are administered by Voya Financial and we encourage everyone to participate in saving for your retirement. Start now if you are not already contributing by signing up online or contacting them directly. It's as easy as 1... 2... 3...!

Voya will notify our payroll department when you do, to get your contributions started. You can start at any time and change your contributions as you wish. You can start your account with as little as \$13.65 per pay check.

For more information on what VOYA has to offer, log in at www.voyaretirementplans.com

Wendy Stefani – Financial Advisor wendy@lewis-stefani.com

Melissa Handy – Appointments & Questions Melissa@lewis-stefani.com



# CARRIER & BENEFIT PROVIDER CONTACT

### **INFORMATION:**

#### **Kaiser Permanente:**

Medical Appointments & Customer Service: 800-813-2000 Option 1 Dental Appointments & Customer Service: 800-813-2000 Option 2 More information can be found online: www.kp.org

#### PacificSource:

Customer Service: 888-977-9299 within Oregon

More information can be found online: https://intouch.pacificsource.com/members

**Delta Dental (Moda):** Customer Service:

888-217-2363

#### **Professional Benefits Services:**

FSA, COBRA & Retiree Plan Customer Service: 503-371-7622

#### Cigna:

Short & Long Term Disability Claim Services: 800-362-4462 Option 2 Life Insurance Services: 800-362-4462 Option 4 Accidental Death & Dismemberment Services: 800-362-4462 Option 7

Cascade Centers Employee Assistance Program: Available 24/7 at: 1-800-433-2320

**Benefit News** 

# How Life Changes Impact Employee Benefits

# **Marriage**

- You may add your new spouse (& stepchildren, if applicable) to your health insurance within 30 days after your date of marriage. Complete a Health Plans Enrollment/Change form AND provide a photocopy of the proof of marriage.
- You will need to complete the <u>Married Member</u> PERS IAP Beneficiary Form.
- You may want to change your life & accident insurance beneficiaries. This can be done at any time by completing the beneficiary change form.

# **Birth/Adoption**

After the baby is born, the adoption has taken place, or you have established guardianship for a child or children; you may add the child(ren) to your health insurance within 30 days of the date of qualifying event. You do not have to have the social security number before sending the form in. Complete and send the Health Plans Enrollment/Change form to Employee Benefits.

# **Divorce**

- You must complete the Health Plans Enrollment/Change form to remove your former spouse (& stepchildren, if applicable) from your health insurance and send to Employee Benefits within 30 days after your divorce is final. Please include a copy of the first page of the divorce decree with the date stamp and last page with the judge's signature.
- You will need to complete the Single Member PERS IAP Beneficiary Form.
- You may want to change your life & accident insurance beneficiaries. This can be
  done at any time by completing the beneficiary change form. If you have a
  voluntary life policy for your spouse, you must contact Employee Benefits to cancel
  and stop the payroll deductions.

Note: A divorced ex-spouse is no longer eligible for coverage under the Marion County Benefits Program, except when self-paying premiums under continuation coverage (COBRA).

# Removing Dependent(s)

You may remove a dependent from health insurance when they experience a qualifying life event. Complete a Health Plans Enrollment/Change form and submit to Employee Benefits, this must be received within 30 days of the qualifying event.

# Adding Dependent(s)

A dependent may only be added onto the health insurance plans at open enrollment, unless there is a qualified life event. Complete a Health Plans Enrollment/Change form and submit to Employee Benefits, this must be received within 30 days of the qualifying event.

# **Loss of Other Coverage**

If you or your eligible dependent(s) lose eligibility for coverage during the benefit plan year, you may be eligible to enroll in the Marion County health insurance plans. Please contact Employee Benefits within 30 days after the loss of other coverage eligibility.

# **Benefit Forms**

Benefit forms can be found on the Employee Benefits website: https://www.co.marion.or.us/HR/Benefits/



## **Questions?**

Contact Employee Benefits at:

Kathie Carter 503-373-4425, Marveen Chastain 503-566-3914, or MCEmployeeBenefits@co.marion.or.us

# WholeLife Directions

JOURNEY TO THE BEST YOU

# **HOW BALANCED IS YOUR** LIFE?

WholeLife Scale is a confidential survey that helps you find new ways to improve the way you feel and supports your efforts in leading a healthier lifestyle.



This unique tool allows you to assess all aspects of your life, not just physical or mental health, in just 5-8 minutes.



You will get a personalized report that tells you what you are doing right and what you may want to work on to improve your overall well-being.

#### Your health is personal – and we understand that.

Your individual results will never be shared with your employer and your information is protected in accordance with all applicable privacy laws. Your employer may receive a report of de-identified aggregate results so that we can evaluate our current wellness programs and look for new ways to enhance your wellness benefits in the future.



To get started:





Search for "WholeLife Directions" or



1. Go to: www.cascadecenters.com

2. Click 'Member Log In'



3. Register as a new user with the company code:



4. Click 'WholeLife Directions'

powered by:



JOURNEY TO THE BEST YOU

FAQ



#### What is WholeLife Directions?

WholeLife Directions (WLD) is a personalized emotional wellness program. This program provides instant access to tools and techniques to help you improve your mental health and overall health. WLD starts with the WholeLife Scale, an emotional wellness survey designed to help you learn more about yourself, including areas where you might be able to make some positive changes.

#### How long does it take to complete the WholeLife Scale?

The WholeLife Scale will take approximately 5-8 minutes to complete. You can stop, save your results and return to complete it later.

#### What happens after I take the WholeLife Scale?

The WholeLife Scale will make recommendations to you based on your results. It provides instant access to interactive sessions personalized to your goals. You can track your progress as you work through the exercises. These quick sessions help you work through various problems of work, relationships, and everyday life. They include videos, breathing exercises, and relaxation.

#### How do I access WholeLife Directions?

WholeLife Directions is easily accessible via App or web. Download the App from Google Play or Apple App Store. Search for "WholeLife Directions" or visit <a href="https://www.wholelifedirections.com">www.wholelifedirections.com</a>.

#### What if I forgot my password?

If you forget your password there is a password recovery link at the login screen. Click that link and you will be emailed a recovery link. If you have any difficulties, contact <a href="mailto:techsupport@cascadecenters.com">techsupport@cascadecenters.com</a>

#### Will my data and results be kept confidential?

Absolutely. Your health is personal - and we understand that. WholeLife Directions is fully HIPAA compliant and your information is protected in accordance with all applicable privacy laws. Your individual results will never be shared with your employer or anyone else.

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