



ANNOUNCING A NEW APPROACH TO MANAGING HEALTH CARE COSTS!

THE CITY OF PHOENIX WILL CHANGE YOUR MEDICAL PREMIUM DEDUCTION IN JANUARY 2012. YOUR DEDUCTION WILL GO UP OR DOWN, DEPENDING UPON THE CHOICE YOU MAKE. PLEASE READ THIS NEWSLETTER CAREFULLY TO UNDERSTAND WHAT YOU CAN DO TO HAVE A LOWER MEDICAL PREMIUM DEDUCTION IN JANUARY.

The Goal: Become aware of your own health status by completing a Health Risk Assessment (HRA). The City pays a significant portion of our medical premium and must be a responsible steward of public funds. Our medical plan is self-funded and the premiums we pay reflect the health of everyone enrolled. Being aware of our own health is the important first step in the direction of better health.

Quick Facts

The goal: Complete an online Health Risk Assessment (HRA).

- ✓ Complete an HRA, see your medical premium deduction drop \$10
- ✗ Don't complete an HRA, your medical premium deduction increases \$10
- ✓ Complete an HRA by November 18th at mycigna.com or azblue.com
You must include blood pressure, blood glucose, total cholesterol, HDL, height, weight, and waist circumference.
- ✓ Premium deduction changes take effect on the Jan. 13, 2012 paycheck

This program is designed for employees carrying City medical coverage. Family members and retirees will be included in the future.



What is a Health Risk Assessment (HRA)?

An HRA is list of health and lifestyle related questions. It is used to gauge your health risks and spot opportunities for health improvement. If you have medical coverage through the City, you'll find a confidential Health Risk Assessment online at mycigna.com or azblue.com.

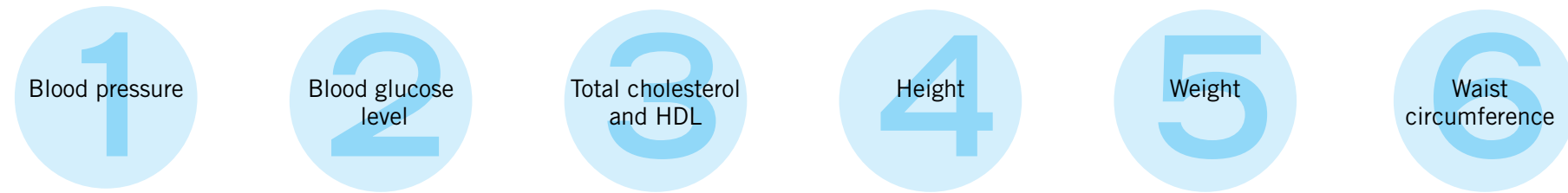
An HRA asks for

- Your demographic information (gender, age, etc.)
- Information about your lifestyle (exercise, smoking, diet, driving habits, etc.)
- Your personal medical history
- Your blood pressure, blood glucose, total cholesterol and HDL, height, weight, and waist circumference.



An HRA takes about 20 minutes to complete

A confidential health rating along with personalized results and recommendations are provided in writing at the end of the Health Risk Assessment. All of your answers are confidential. Only you have access to your personal HRA information.



How to Get This Information

Before you complete your Health Risk Assessment (HRA) online you need the six pieces of vital health information shown above. Get this information in one of four ways described below.



A Physical from Earlier This Year

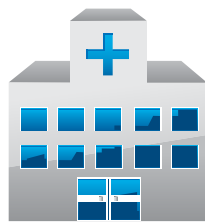
If you had a physical earlier this year, your doctor may already have this information. Send an HRA Doctor's Form to your doctor to obtain this information and have it returned to you to use when completing your HRA. (Do not send the form to the Benefits Office.)

A Check-Up with Your Primary Care Physician

Make an appointment with your primary care physician. Bring the HRA Doctor's Form with you to the appointment so your doctor can fill it out and send it back to you. You'll need it to complete your HRA. (Do not send the form to the Benefits Office.)



For a HRA Doctor's Form
Call or email the Benefits Office
at be.healthy@phoenix.gov or
602-262-4777



A Visit to a CIGNA Care Today Clinic from Sept. 19 - Nov. 18

Employees enrolled in BlueCross/BlueShield or CIGNA can drop in to one of 11 local CIGNA Care Today Clinics and receive a free biometric screening. CIGNA Care Today Clinics are open during the day, in the early evening and on weekends. Find details at <http://www.cigna.com/> cmgaz/caretoday/index.html Monday, September 19 – Friday, November 18.



CIGNA Care Today Clinic Locations

Avondale 1473 N. Dysart Rd. Avondale AZ 85323 623-925-4931	Anthem 39510 N. Daisy Mtn. Dr. Anthem AZ 85086 623-551-2311	Chandler 4980 S. Alma School Rd. Chandler AZ 85248 480-895-8955	Gilbert 2483 S. Market St. Gilbert AZ 85296 480-857-8561	Glendale 20165 N. 67th Ave. Glendale AZ 85308 623-561-1590	Downtown Phoenix 102 N. Central Ave. 602-254-6007 Open weekdays only, 8 a.m. to 6 p.m.
Laveen 3535 W. Southern Ave. Laveen AZ 85041 602-276-5563	Scottsdale 7609 E. Pinnacle Peak Rd. Scottsdale AZ 85025 480-585-0095	West Thomas 9020 W. Thomas Rd. (Inside Food City) 623-772-1379	Tolleson 9870 W. Lower Buckeye Tolleson AZ 85353 623-478-7665	Surprise 13794 W. Waddell Rd. Surprise AZ 85379 623-214-8755	



Bring your medical ID card AND your employee ID card to CIGNA Care Today

Attend a Free Biometric Screening at a City Worksite

With your supervisor's approval, you can make an appointment to attend a 20 minute biometric screening at a City worksite. It's simply not possible to bring a screening to every City work site, schedule or shift. As explained above, there are other ways

to get this information by November 18th.

- Over 40 biometric screening events are scheduled from September 19 to Friday, November 18.
- Employees may use up to one

hour of work time to complete a biometric screening at a work site with advance supervisory approval. Work time cannot be used to see your doctor or go to a CIGNA Care Today Clinic.

How to Register for a Worksite Biometric Screening

Please bring your Medical ID card to the Screening

CIGNA www.registerformyevent.com/cityofphoenix or 1-800-694-4982	BlueCross/BlueShield https://pickatime.com/client?ven=11605235 or 480-968-1886
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Work Crews: If you are a member of a work crew, please coordinate your onsite biometric screening with others on your crew to make the experience as efficient as possible.



Be prepared to provide a personal email address when you pre-register for a worksite biometric screening. The email address you provide will be used to confirm your appointment and to remind you about the appointment. It will also be used after the biometric screening to send you information tailored to your health conditions or needs. The Benefits Office and HR Center staff is happy to help employees set up a personal email account.

See the full schedule on page 7.
Get your flu shot at any biometric screening event.

OK, I'm ready to Complete My HRA! What now?

First, you must be a registered user of mycigna.com (if you are enrolled in the CIGNA HMO) or azblue.com (if you are enrolled in the BCBS HMO or PPO). If you are already registered, you have access to the online Health Risk Assessment. If you are not already registered, please follow the steps, below. If you need help, please call or stop in to the HR Center (602-262-6608) or Benefits Office (602-262-4777). They are both located in the Personnel Building at 135 N. Second Avenue.

Finding the Online HRA

1	www.mycigna.com	www.azblue.com/cityofphoenix
2	<p>Log in</p> <p>If you aren't registered yet, click the blue Register button in the lower right hand corner of the green Log In box</p>	<p>Log in</p> <p>If you aren't registered yet, click on Register Now under the Phoenix Bird Log In button</p>
3	Manage My Health → My Health Assessment	My Health → My BluePrint

Frequently Asked Questions



WHY?

- 1. Why is the City doing a Biometrics/Health Risk Assessment campaign for employees?**
The City has chosen to implement a formal wellness program for several reasons:
 - We need to remember that the medical premiums we pay reflect the health of everyone enrolled. Even a slight improvement to health can considerably reduce future health care costs.
 - Becoming aware of your health risks is the first step on the path toward a healthier lifestyle.
 - The citizens of Phoenix count on you to provide consistently excellent service.
 - Your work team isn't whole if you aren't there due to illness or injury.
 - Most employers have already taken this step, locally and nationally.
- 2. Why is this only for employees?**
As a first step the City has decided to focus its efforts on employees. Later, the program will include covered family members and retirees.
- 3. Do other employers conduct Biometric Screenings and Health Risk Assessments?**
Yes, many other employers have already taken this step, locally and nationally. Most local municipalities already have a formal wellness program.

PREMIUM CHANGES

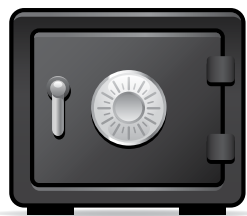


- 4. Is my medical premium deduction changing?**
Your medical premium deduction will either go up or go down beginning with the first paycheck of January 2012, depending on whether or not you have completed a Health Risk Assessment. If you complete a Health Risk Assessment by November 18, 2011, your premium deduction will go down by \$10 per paycheck. If you do not complete a Health Risk Assessment by November 18, 2011, your premium deduction will go up by \$10 per paycheck. See the table below for details.

Medical Premium Deductions			
Your Medical Plan	Your Payroll Deduction as of August 1, 2011	Your Payroll Deduction as of January 1, 2012	
		Completed an HRA by 11/10/11	Did Not Complete an HRA
CIGNA HMO – Single	\$47.08	\$37.08	\$57.08
CIGNA HMO – Family	\$135.66	\$125.66	\$145.66
BCBS HMO – Single	\$45.77	\$35.77	\$55.77
BCBS HMO – Family	\$131.90	\$121.90	\$141.90
BCBS PPO – Single	\$51.83	\$41.83	\$61.83

- 5. Won't this be the second medical premium increase I've received this year?**
Employees enrolled in BCBS HMO saw no premium increase on August 1st while CIGNA HMO enrollees saw a very small one-tenth of one percent increase. BCBS PPO premiums increased 7.4%.

The expectation is that a wellness program will eventually reduce health care costs and, in turn, control our medical premium increases. Studies show that it takes about 3 years before wellness programs impact premiums. The \$20 per month premium increase will help fund the premium reduction and pass the responsibility for paying slightly more to those who choose not to be engaged in their own health.
- 6. Am I required to complete a Health Risk Assessment?**
Completing an HRA is not mandatory. However, employees who choose not to complete an HRA will pay \$40 more each month for medical coverage than employees who do complete the HRA. This is because your premiums go down by \$10 per paycheck or \$20 per month if you complete an HRA, or go up by the same amount if you do not. The difference is \$40 each month.



PRIVACY

- 7. Who sees my biometric information and Health Risk Assessment responses?**
The City is committed to ensuring the privacy and confidentiality of medical information for all employees, retirees, and their family members. No one will know your biometric data or your Health Risk Assessment responses unless you choose to share your results. CIGNA and BlueCross/BlueShield are bound by Federal HIPAA law to maintain your privacy and their staff and computer systems are in full compliance with HIPAA.
- 8. Will the City receive reports? If so, what will they do with them?**
Personally identifying information will never be disclosed. The City will receive aggregate reports showing how often certain health risks are found in various groups of employees. This will help the City design a wellness program that improves employee health over time while slowing down the rate at which our health care costs increase.

EMPLOYEES MARRIED TO EACH OTHER



- 9. If two City employees are married, what should they do?**
If two employees are covered under one family plan, the employee with the medical premium deduction coming out of his or her paycheck is the one who must complete an online Health Risk Assessment to reduce their premium. The spouse can complete the HRA for useful information, but no further premium reduction is given.

If two employees each have single coverage, they must both complete an online Health Risk Assessment to reduce both premiums.



THE HEALTH RISK ASSESSMENT

10. What is a Health Risk Assessment?

A Health Risk Assessment (referred to as an HRA) consists of health-related questions used to provide you with an evaluation of your health risks and opportunities for health improvement. City of Phoenix employees will find a confidential Health Risk Assessment online at mycigna.com or azblue.com.

An HRA asks for demographic information (gender, age, etc.), lifestyle (exercise, smoking, diet, driving habits, etc.), personal medical history, results of a biometric screening (blood pressure, blood glucose, total cholesterol and HDL, height, weight, and waist circumference), and your willingness to change behavior to improve health. A confidential health rating or score along with personalized results and recommendations will be provided to you at the conclusion of the Health Risk Assessment. No one else will have access to your personal HRA information.

This information is not used on a personal level and it would be a serious violation of HIPAA regulation for CIGNA or BlueCross/BlueShield to report your HRA responses or score to the City. Instead, the City will receive aggregate reports showing how often certain health risks are found in various groups of employees. This will help your employer to better design a wellness program that can effectively improve employee health while reducing costs.

Aggregate (large group) data reports will be provided to the City. These reports will be used by the City to design the next phase of a health engagement program. The goal is to improve employee health over time while slowing down the rate at which our health care costs increase. Aggregate results can be used to roll out programs that are beneficial to large numbers of employees.

It is important to recognize that an HRA highlights health risks but does not diagnose disease and cannot replace consultation with a medical provider.

11. Is the Health Risk Assessment a Pass/Fail process?

No, there is no way to pass or fail a Health Risk Assessment. It is a snapshot of your current health, nothing more.

12. How will I know if my Health Risk Assessment is "complete"?

Your Health Risk Assessment is complete when you have answered all questions. If a question on the HRA gives you the option to select a response such as, "I don't know" or "I prefer not to respond," you can select that response. You are required to fill in the numbers for your cholesterol (total cholesterol and HDL), blood glucose, blood pressure, height, weight, and waist circumference. You can obtain these numbers from your primary care physician, a Care Today Clinic, or at one of the 50+ screenings being held at various City of Phoenix worksites between September 19 and November 18.

13. Is the Health Risk Assessment only available online?

Yes, you must complete the HRA online. CIGNA members will access the HRA online at mycigna.com. BlueCross/BlueShield members will access the HRA at azblue.com/cityofphoenix. You must be registered on the site in order to log in and complete your HRA. Information sessions and computer clinics will be offered in September for those who want guidance or assistance with registering for mycigna.com and azblue.com. The HR Center and the Benefits Office will also offer guidance and assistance and will have computers available for your use.

14. Can I do a Health Risk Assessment after November 18th?

You can complete a Health Risk Assessment anytime. If you complete it by November 18th your medical deductions will go down in January 2012 and stay at that level through July 2012. If you choose to wait until after November 18th you will see your medical deductions go up by \$10 per paycheck beginning in January. When you complete the Health Risk Assessment after November 18th, your medical premium will be reduced in February or within 30 – 45 days. Premium reductions are not retroactive.

15. If I complete my Health Risk Assessment after November 18th, will I see a reduction in premium in January?

No. If you want to maximize your savings, you should complete a Health Risk Assessment by November 18th. Health Risk Assessments completed after November 18th will reduce your premium in February or thereafter.

16. How will the City know that I completed my HRA?

The Health Risk Assessments are found on the CIGNA and BlueCross/BlueShield websites, so CIGNA and BlueCross will provide the City with a listing of those employees who completed an HRA. These reports will only tell the City who completed an HRA. They will NOT include your HRA responses or results.

17. Can my covered family members complete a Health Risk Assessment?

We understand that the health of your family is important to you, so please encourage them to complete a Health Risk Assessment, too. Their completion of an HRA will not further reduce your premium.

THE BIOMETRIC SCREENING

18. What is a biometric screening and why should I have one?

Onsite biometric screenings usually take 20 minutes or less to complete. A nurse takes your blood pressure, pricks your finger to take a small amount of blood to measure your blood glucose and cholesterol levels, and measures your height, weight, and waist circumference. You receive a report with your test results and measurements. You may be invited to speak with a health coach after your biometric screening, which is encouraged, but optional.

You should have a biometric screening to become aware of any key health risks you face. "Knowing your numbers" is the first step toward improving your health. You'll use your biometric screening results when completing the online Health Risk Assessment, which is required to qualify for a premium reduction.

19. Am I required to fast before my biometric screening?

No, you are not required to fast before a biometric screening at a City worksite or at a CIGNA Care Today Clinic. If your biometric screening takes place at your doctor's office, it is up to you and your doctor whether you fast beforehand.





THE BIOMETRIC SCREENING, CONTINUED

20. Will I need to remove any clothing during my biometric screening?

You will not be asked to remove clothing for a biometric screening at a City worksite.

21. How much blood will be taken during the screening and where does it go?

The biometric screenings taking place at work sites between September 19 and November 18, and those taking place at a CIGNA Care Today Clinic will involve a quick finger stick that takes a drop or two of blood from the tip of your finger. These are discarded in a sealed biohazard waste container. A specialized firm with a permit from the Arizona Department of Environmental Quality disposes of the waste according to regulation. Your doctor may choose to do more than a finger stick.

22. Will others overhear or see any of my biometric results if I have a screening done at a worksite?

No. The CIGNA and BlueCross/BlueShield healthcare professionals conducting these screenings are very sensitive to your feelings and your privacy. They will use privacy screens and will not say your results out loud. Instead, results will be provided in a written form that you will receive a few minutes after the screening ends.

23. If I have a biometric screening at a worksite, will the data be automatically shared with my primary care physician?

No, your biometric data will be shared only with you.

BIOMETRIC SCREENINGS OFFERED AT CITY WORK SITES

24. Where can I get a biometric screening done during my work hours?

The City is sponsoring more than 50 biometric screening clinics throughout the City beginning Monday, September 19th and ending on Friday, November 18th. These are free to employees with City medical coverage. While the City cannot schedule enough sessions to meet every employee's needs, these are intended to provide convenience. You should pre-register for a particular date and time, and please bring your medical ID card to the screening. Find the schedule on the last page of this newsletter.

25. If I get a biometric screening done at a work location, will I be paid for my time?

With supervisory approval, employees may use up to one hour of work time for a worksite biometric screening when the screening occurs during the employee's scheduled work hours. This includes biometric screenings at worksites, only, and does not apply to a screening at your doctor's office or from a CIGNA Care Today Clinic.

26. Where do I get a flu shot?

Flu shots will be administered at each of the biometric screening locations. Pre-registration is not needed if you are only stopping in for a flu shot. Bring your medical ID card. You cannot use up to one hour of work time to get a flu shot only — check with your supervisor or HR group for guidance.

27. Can I get a biometric screening at a work location before or after my shift, or on my day off?

Yes, you can have a biometric screening done at a work location during non-work hours if that is convenient for you. You will not be paid for this time.



BIOMETRIC SCREENINGS AWAY FROM WORK

28. Where can I have a biometric screening done away from work?

You can have a biometric screening done at your primary care physician's office or at any CIGNA Care Today Clinic in the metro area. You can choose to have a fasting screening or a non-fasting.

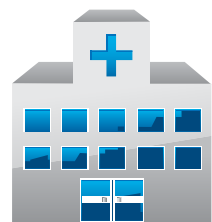
29. What will I pay to have a screening done at a doctor's office or Care Today Clinic?

CIGNA Care Today Clinic: Employees enrolled in CIGNA and BlueCross/BlueShield may have a biometric screening done for free between September 19 and November 18.

Your Doctor's Office: Whether you pay a co-pay or not depends on how your doctor's office codes the appointment when they submit a claim for reimbursement. Physicals are considered "well care" and do not require a co-pay unless your doctor includes discussion and/or related to a medical condition during the appointment.

30. Can I use information from a doctor's visit I had earlier this year?

Yes, you can use information you obtained from a physical or other doctor's visit earlier this year. Remember that you need all of these pieces of information: blood pressure, cholesterol levels (total cholesterol and HDL), blood glucose (fasting or non-fasting), height, weight and waist circumference.



WHAT'S NEXT?

31. Will I need to do a biometric screening and HRA again next year?

That decision hasn't been made, but it is possible that completing an online Health Risk Assessment will be something you can do each year in order to qualify for lower medical premiums. Other opportunities for health improvement may be offered, but those have not been identified today.

FLU SHOTS

32. Where do I get a flu shot?

Flu shots will also be administered at each of the biometric screening locations. Pre-registration is not needed if you are only stopping in for a flu shot. Bring your medical ID card. You cannot use up to one hour of work time to get a flu shot only — check with your supervisor or HR group for guidance.



For More Information

Find a schedule of Information Sessions and more on the Benefits page at employee.phoenix.gov/hr

email be_healthy@phoenix.gov

Look for articles in City Connection

Contact the HR Center at 602-262-6608

Contact the Benefits Office at 602-262-4777

BIOMETRICS & FLU SHOT SCHEDULE - 2011

Monday	Tuesday	Wednesday	Thursday	Friday
SEPTEMBER				
19 City Hall Assembly Rooms 200 W. Washington 8:30 am – 1:30 pm	20 Union Hills Service Center 138 E. Union Hills Bldg. B, East Assembly Room 4:30 a.m. – 11 am	21 Union Hills Service Center 138 E. Union Hills Bldg. B, East Assembly Room 4:30 a.m. – 11 am Convention Center West Bldg. Room 101 (A-C) 9 am – 5 pm	22 Union Hills Service Center 138 E. Union Hills Bldg. B, East Assembly Room 4:30 a.m. – 11 am Convention Center West Bldg., Room 101 (A-C) 5 am – 4:30 pm	23
26 Employee Drivers Training Academy (EDTA) 3535 S. 35th Avenue Double Classroom 7 am – 3 pm	27 Glenrosa Service Center 4155 W. Glenrosa Solid Waste Assembly Room 4:30 am – 11 am	28 Glenrosa Service Center 4155 W. Glenrosa Solid Waste Assembly Room 4:30 am – 11 am City Hall Assembly Rooms 200 W. Washington 9 am – 3 pm Health Fair 10 - 2	29 Glenrosa Service Center 4155 W. Glenrosa Solid Waste Assembly Room 4:30 am – 11 am	30 City Hall Assembly Rooms 200 W. Washington 8 am – 1 pm
OCTOBER				
3 City Hall Assembly Rooms 200 W. Washington 11 am – 4 pm	4 Okemah Service Center 3828 E. Anne (N of I-10) Assembly Room 4:30 am – 11 am Personnel Building 2nd Ave. & Monroe 9 am – 4 pm	5 Okemah Service Center 3828 E. Anne (N of I-10) Assembly Room 4:30 am – 11 am	6 Okemah Service Center 3828 E. Anne (North of I-10) Assembly Room 4:30 am – 11 am	7 Maryvale Community Center Auditorium 4420 N. 51st Avenue 9 am – 4 pm
10 City Hall Assembly Rooms 200 W. Washington 8:30 am – 1:30 pm Aviation Terminal 3 3400 E. Sky Harbor Blvd. Located in PAAB 6 am - Noon	11 Employee Driver Training Academy (EDTA) 3535 S. 35th Avenue Double Classroom 7 am – 3 pm	12 PLEA Office Classroom 1102 W. Adams 8:30 am – 2 pm Police Headquarters 620 E. Washington First Floor 4:30 am – 8 am	13 Aviation Terminal 3 3400 E. Sky Harbor Blvd. Located in PAAB 6 am - Noon	14
17 City Hall Assembly Rooms 200 W. Washington 11 am – 4 pm	18 Police Headquarters 620 E. Washington First Floor 9 am – 4 pm	19 91st Ave. Wastewater Treatment Plant 83rd Ave. Trailer 7 am – 11 am	20 Employee Driver Training Academy (EDTA) 3535 S. 35th Avenue Double Classroom 7 am – 3 pm	21 Devonshire Senior Center 2802 E. Devonshire (N. of Indian School Rd.) Classroom A, B 9 am – 3 pm Aviation Facilities and Services 2515 E. Buckeye Road 2nd Floor Conference Room 6 am - Noon
24 PLEA Office Classroom 1102 W. Adams 8:30 am – 2 pm	25 Sunnyslope Community Center 802 E. Vogel (North of Dunlap) Rooms 1A and 1B 9 am – 4 pm	26 Salt River Service Center 3045 S. 22nd Avenue East Assembly Room 5 am – 8 am City Hall Assembly Rooms 200 W. Washington 11 am – 4 pm	27	28 City Hall Assembly Rooms 200 W. Washington 8 am – 1 pm
NOVEMBER				
31 South Mountain Community Center 212 E. Alta Vista Rd. (North of Baseline) Saguaro Room 9 am – 4 pm	1 Fire Administration 150 S. 12th Street Great Room 1 pm – 5 pm	2 Washington Activity Center 2240 W. Citrus (South of Glendale Ave.) Double Classroom 9 am – 4 pm	3 City Hall Assembly Rooms 200 W. Washington 1 pm – 5 pm	4 Deer Valley Community Center 2001 W. Wahalla (South of Beardsley) 9 am – 4 pm Burton Barr Library 1221 N. Central Ave. Lecture Room Noon – 4 pm
7 City Hall Assembly Rooms 200 W. Washington 8:30 am – 1:30 pm	8 Okemah Service Center 3828 E. Anne St. Assembly Room 9 pm – Midnight	9 Union Hills Service Center 138 E. Union Hills Assembly Room 9 pm – Midnight	10 Scheduled as needed	11 Veterans Day
14 City Hall Assembly Rooms 200 W. Washington 8:30 am – 1:30 pm	15 Scheduled as needed	16 Scheduled as needed	17 Scheduled as needed	18 Scheduled as needed

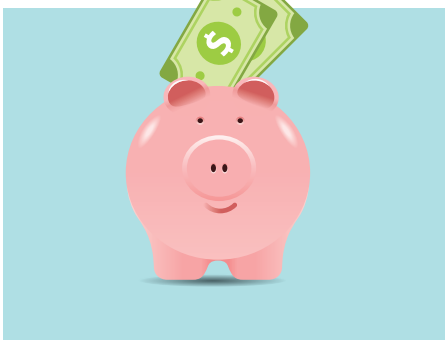
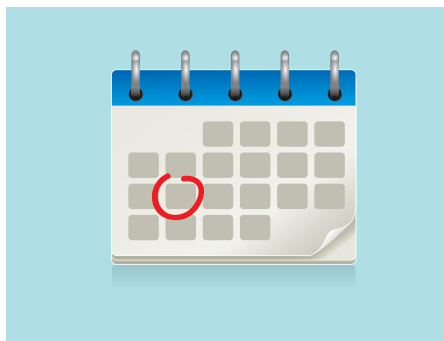


City of Phoenix
 Benefits Division
 Human Resources Building
 135 N. 2nd Avenue
 Phoenix, AZ 85003

Open Immediately!

Do not throw away!

Important Medical Premium Information Inside.



Take the First Step

DID YOU KNOW YOU CAN SAVE MONEY ON YOUR MEDICAL PLAN PREMIUMS? OPEN THIS NEWSLETTER IMMEDIATELY FOR DETAILS ON HOW YOU CAN REDUCE YOUR MEDICAL PLAN COSTS AND MOVE ONE STEP CLOSER TO LIVING A HEALTHIER LIFESTYLE. TAKE THE FIRST STEP TOWARD BUILDING A BETTER YOU AND SAVE MONEY WHILE YOU DO IT. IT'S A WIN-WIN!

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