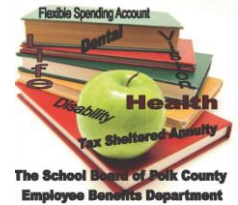


Benefiting You



The School Board of Polk County
Employee Benefits Department

IMPORTANT INFORMATION FOR OUR EMPLOYEES

September 2011

Preventive Care Corner

September is National Fruit and Veggies – More Matters Month

Research shows that fruit and vegetables are important to maintain good health. Yet most of us aren't eating enough fruit and vegetables.



Eating the recommended servings of fruit and vegetables can help protect you from heart disease, bone loss, type 2 diabetes, and certain types of cancers. A diet rich in fruits and vegetables can also help you lose weight.

Check out MyPyramid.gov to find out how many servings of fruit and veggies you need based on your age, weight, level of physical activity, and gender.

For more information visit the U.S. Department of Health & Human Services website at: <http://www.hhs.gov/>

Talk to your health care provider before making any major changes to your diet. For help in navigating your benefits when setting up your appointment with your healthcare provider contact the BCBS Care Consultants at 1-888-476-2227 Mon-Fri 8am to 9pm

Care Consultants can also help you understand your condition, plus help you explore your treatment options so you are able to make the choices that are best for you.

It's easier to find quality care and save money when you're informed before you go to the doctor, the hospital, or an imaging center. Care Consultants understand the big health care picture and can answer your questions about plan benefits, treatment choices, cost saving options, community resources and more. They are available to make your health care decisions easier and ultimately, save you time and money.

Delta Dental Oral Health and Wellness

Eating a healthy diet can also impact your dental health. A diet that includes antioxidant rich foods such as fruits, vegetables, legumes and nuts may help protect against inflammation and bacteria.

The following are just some of the examples that can be found on Delta Dental's website of foods that may be beneficial to your dental health:

- Crisp fruits and raw vegetables, like **apples, carrots** and **celery**, help clean plaque from teeth and freshen breath.
- Antioxidant vitamins, such as **vitamin C**, and other nutrients from **fruits** and **vegetables** help protect gums and other tissues from cell damage and bacterial infection.
- Recent studies indicate that **fresh cranberries** interrupt the bonding of oral bacteria before they can form damaging plaque.
- **Folic acid** promotes a healthy mouth and supports cell growth throughout the entire body. This member of the B vitamin family is found in **green leafy vegetables** and **brewer's yeast**.

http://demo.deltadentalinsco.com/group_oral_health/fluoride-facts.html

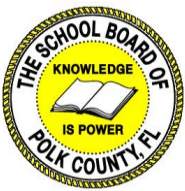
Information Corner

Visit our new *Information Corner* located on the Risk Management & Employee Benefits page of the PCSB website at:

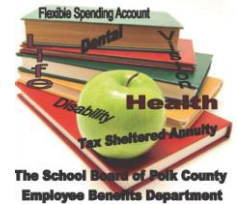
<http://www.polk-fl.net/staff/employeeinfo/riskmanagement/default.htm>

You will find the first contribution made by our new Onsite Clinical Consultant:

"The Not So Pink of Pink-Eye"



Benefiting You

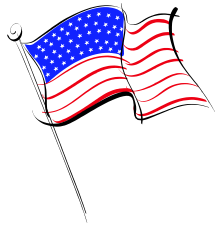


IMPORTANT INFORMATION FOR OUR EMPLOYEES

September 2011

Veterans- Did you know?

If you receive services from a VA Facility, your BCBSF Health Insurance must pay first. Many people are under the misconception that services at a VA Facility are not billed to BCBSF. To the contrary, the benefit booklet



published by the Department of Veterans Affairs specifically states that, "VA is required to bill private health insurance providers for medical care, supplies and

prescriptions provided for treatment of veterans' non-service-connected conditions." It also stipulates that, "All veterans applying for VA medical care are required to provide information on their health insurance coverage, including coverage provided under policies of their spouses."

Please be sure you provide all of your insurance information to the facility when receiving treatment and know that BCBSF may contact you to assist with discharge planning or other questions you may have. For additional information on VA benefits, please visit

www.va.gov

Tax Sheltered Annuities

The District currently supports a 403(b) retirement savings plan. Commonly referred to as Tax Sheltered Annuities or TSAs, these plans are available only to employees of school systems and certain other non-profit organizations. This District also offers 457(b) deferred compensation plans in addition to the 403(b) plans.

Employees may elect to contribute a limited portion of their salary, pre-tax, to one of the authorized plans. For information on the contribution limits, please talk to an authorized agent from the School Board of Polk County's list of Authorized Annuity Companies found on the Risk Management page of the School Board of Polk County website at:

<http://www.polk-fl.net/staff/employeeinfo/riskmanagement/default.htm>

EAP Services

Your Employee Assistance Program (EAP) offered through Horizon Health offers both face-to-face and telephonic services as well as web-based resources.

Contact your EAP for assistance and information on:

- Personal balance
- Emotional wellness
- Marital/relationship issues
- Family issues
- Communication skills
- Stress management
- Alcohol and drug issues
- Work-related issues
- Grief issues
- Financial and legal concerns



Find links to this and other professional, **confidential** services offered through your EAP from Horizon Health on the School Board of Polk County website at:

www.horizoncarelink.com please use the following:

Login: PCS Password: PCS
or by calling Horizon Health at 1-800-272-7252.