

City of Alexandria, Virginia

MEMORANDUM

DATE: APRIL 10, 2006
TO: THE HONORABLE MAYOR AND MEMBERS OF CITY COUNCIL
FROM: JAMES K. HARTMANN, CITY MANAGER
SUBJECT: BUDGET MEMO # 97 : HEALTHCARE SAVINGS IDEAS FROM OTHER JURISDICTIONS

This is in response to Councilmen Smedberg and Macdonald's request for information regarding what area jurisdictions are doing to help control the rising healthcare costs. We will examine these and other ideas (such as expanding the City's wellness program) with the City Employee Healthcare Advisory Group, as well as with our health insurance carriers.

- Fairfax County "Hospital Bill Check"- Employees of the Fairfax "Blue" plans are encouraged to check their hospital receipts for billing errors and receive a percentage of any money refunded due to these errors. See Attachment 1.
Loudoun County- After filling out a Health Risk Assessment and receiving 5 preventative screenings (blood pressure, mammogram, etc.), employees receive \$120 in their Health Savings Account. Note: a regular physical counts as 3 screenings.
-This type of program could reduce the City's risk rating. See Attachment 2 for Loudoun County brochure.
Loudoun County "Opt-out" credit- Employees are paid each pay period for opting out of County-sponsored healthcare.
\* \$97 /month for full time
\* \$78 /month for part time over 30 hours
-This program encourages those who are covered by spouse's insurance to decline City insurance. However, if those opting out are typically "healthier" than those maintaining coverage, the City's risk rating might rise. See Attachment 2 for Loudoun County brochure.
Arlington-type Wellness Program- Program includes a newsletter, various activities and a Health Fair. Alexandria has started a wellness program. See Attachment 3 for Arlington's sample 'Health Smart' Program newsletter.

- **Kaiser Permanente:** A group model HMO. You receive medical care at one of the Kaiser Permanente facilities in the Washington metropolitan area, or at one of the local area hospitals authorized by Kaiser Permanente. Specialists may be located at the Kaiser facility or in private practice. Your physician must refer you for specialty care.
- **CIGNA:** An Independent Practice Association (IPA) HMO. Doctors have their own offices and you go to the office of your primary care physician for treatment. Your physician must refer you for specialty care, if needed. Your doctor may be a member of several health insurance plans.

*Refer to the individual plan booklets for plan specific benefit information. If there is a conflict between the eligibility rules in a health plan booklet and in this booklet, the County's rules in this booklet will apply.*

*It is a good idea to attend one of the County's employee meetings during open enrollment. Representatives from the Employee Benefits Division and the individual plans will be available at these meetings to answer your questions.*

### **Earn a Reward By Finding Billing Errors**

FairChoice+BlueChoice and BluePreferred PPO members who detect errors of more than \$50 in their medical bills will receive a reward of half of the amount saved, up to \$1,000.

For more information about the Duplicate Billing/Overpayment Award Program, call 703-324-3316.

### **Features of the FairChoice+BlueChoice and BluePreferred PPO plans**

#### **Flexibility**

The FairChoice+BlueChoice plan and the BluePreferred PPO plan are designed to meet the needs of Fairfax County Government employees. The FairChoice+BlueChoice point-of-service plan offers you flexibility because each time you need care you can choose the option you want to use. The BluePreferred PPO plan offers you flexibility because you don't need to get referrals, you don't need to select a primary care physician (PCP), and it has a much larger nationwide network.

#### **Self-insured**

The FairChoice+BlueChoice and the BluePreferred PPO plans are self-insured by the County. This means that your biweekly payroll health insurance deductions and the County's share of the premium are deposited into a trust fund set up by the County. Any interest accumulated in the trust fund is not paid to an insurance company, but is returned to the trust fund to reduce premium costs.

With a self-insured plan, the County, not a health plan, actually pays the cost of your health care claims. CareFirst will process claims from hospitals, doctors, and other health care providers. The County is then billed for these paid claims and must reimburse the health plans for these costs. The healthier participants are, the fewer claims the County must pay. This helps control the cost of health insurance for both plan members and the County.

#### **Duplicate Billing/Overpayment Award Program**

This program is designed to encourage employees to review their medical bills paid by the health plans. FairChoice+BlueChoice or BluePreferred PPO subscribers who detect errors of more than \$50 in their medical bills or their

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ARLINGTON COUNTY EMPLOYEE  
**HEALTH**  
*Smart*  
**WELLNESS PROGRAM**

To Contact Health Smart call ext. 1832

**Taking  
 Wellness To  
 New Heights**

North America's Premier  
 Wellness Newsletter



A PUBLICATION OF THE WELLNESS COUNCILS OF AMERICA AND ITS AFFILIATED WELLNESS COUNCILS

**H**ealth Smart has some exciting news to share with everyone. Stephanie Tayloe, MPH is the new Assistant Health Promotion Manager. She joined Health Smart in June and has been a tremendous addition to our team. Her compassion, enthusiasm and knowledge show in all the work she does for the County employees. When you see her, please extend a warm welcome. We are most delighted to have her on board!

Also, this summer, I had the wonderful opportunity to write the Health Smart story in an effort to create a new vision and mission statement. I was so inspired by what came to me that I want to share the Health Smart story with each of you. "Being of Service" Once upon a time...there was Health Smart-the employee wellness program that believed in creating magic for the employee population. Helping them

Continued on Page 8



*Richard Collins, MD*

Bringing your own lunch to work requires careful planning. Packing your lunch can be a frustrating chore without having the necessary ingredients the night before. Planning for variety can make your lunchtime pleasurable. Remember, this is your time. The European lifestyle usually has a two-hour lunch with factories shutting down, stores closing, and schools letting children out for a full two-hour break during mid-day. In contrast, we often eat at our desks, have less than thirty minutes, schedule luncheon meetings, or skip the meal entirely. We need to slow down and make lunch healthy. Here are some tips that should help.

**HOW TO  
 MAKE A  
 FAST LUNCH  
 HEALTHY**

**When Packing Your Own Lunch**

- ✓ Always include fruit items—strawberries, pears, apples, etc.
- ✓ Don't like vegetables? Bring along tomato juice or vegetable juice. Try organic lower salt juices to reduce salt content.
- ✓ Pack raw veggies like carrots, broccoli, etc. These vegetables are perfect for a mid-afternoon snack, too.
- ✓ All bread should be whole grain.
- ✓ To cut calories, use thin-sliced bread or put meat on a fresh bed of lettuce. My favorite is water packed tuna in a pre-packaged pouch. Just open and place on a bed of fresh greens, sprinkle with almonds and a vinaigrette dressing.

**When Eating Out**

- ✓ Watch the pre-meal "gifts." Breads, butter, beverages, high-fat salad dressings, and appetizers add calories.
- ✓ Select lighter items and watch the hidden calories in sauces.
- ✓ If it's a stressful meeting, finish the meal before discussing heavier issues to avoid the stress/eating pattern.

Enjoy your lunch. It is your time to savor!

**Cook well, live long!**  
 The Cooking Cardiologist

# Health Smart Hoopla!

## September - December 2003

### Monday Meditations

Finally, something you don't have to go to in order to reap the benefits. Monday Meditations are received via voicemail. Health Smart leaves a message every Monday morning that encourages quiet time, relaxation and breathing techniques. All you have to do is check voicemail and listen. The best part is that you can listen to it over and over again.

Just call x1832 to say "YES" to Monday Meditations and leave your voicemail number. You will be immediately added.

### Sips of Serenity

The word "tea" comes from tai, the Chinese word for "peace." However, you like it-hot or cold; tea is an invitation to slow down. Take a moment to sit down, and treat yourself to a cup of tea and learn the health benefits of a variety of teas.

**Investment: \$7**  
Courthouse Plaza, 5th Floor Lounge  
Wednesday, October 15th  
1:00pm-2:00pm  
Hosts: Stephanie Mitchell and Stephanie Tayloe

### Family Day with D.C. United

Take a family trip to RFK Stadium to see the DC United play the Dallas Metrostars (DC United's biggest rivals).

**Investment: \$22/ticket**  
Sunday, September 28th  
Game Time: 4pm  
Limit 4 tickets/ person  
RFK is metro accessible. Take the Orange Line to The Armory.

### Food Sensitivity Class

Do you find yourself congested? Coughing? Fatigued? Sleepy? Maybe you are sensitive to some of the foods you are eating. Come hear about food sensitivities and food allergies. Learn how to recognize what bothers you, and how to build up your system so you can tolerate these foods without negative side effects.

**Investment: FREE**  
Instructor: Tricia Collins, RD  
3033 Wilson Blvd, Room 7C  
Wednesday, October 1st  
Noon-1:00pm

### Smoking Cessation Program

The American Cancer Society's Freshstart program is designed to help participants stop smoking by providing them with all of the essential information and strategies needed to direct their own efforts at stopping. The Program focuses on an active pragmatic approach to quitting smoking. Participants are encouraged to apply what they learn in Freshstart to other aspects of their lives.

**Investment: \$20**  
Instructor: Linda Campenilli  
3033 Wilson Blvd, Room 7A  
September 16th, 18th, 23rd, & 25th  
(Room 7C for last class) Noon-1pm

### Making Your Memories Last

This program is designed to help you start and continue the tradition of creating scrapbook albums to preserve your photos, stories, memorabilia and heritage. This 2 hour class will provide you with the basics on how to lay out your pages and to begin your family history. Please bring 8-10 recent photos and/or memorabilia to the class. The instructor will provide the rest of the supplies.

**Investment: \$7**  
Instructor: Martha Lane  
3033 Wilson Blvd, Room 7A  
Tuesday, September 23rd  
5:00pm-7:00pm

### What am I eating anyway?

High protein, low carb, high triglycerides, LDL, HDL, glycemic factor, blood glucose... are these words that you see here and there when you read about weight gain or diabetes? Come learn the chemistry behind the food you eat. Then learn how to develop the right pattern for your needs to lose weight sensibly. Both classes are offered as a series. November 4th attendance is mandatory for the November 6th attendance.

**Investment: FREE**  
Instructor: Tricia Collins, RD  
3700 South Four Mile Run Drive  
Tuesday, November 4th  
Thursday, November 6th  
11:30am-1:00pm

### Fall Into Autumn A simple healthy menu with the best flavors of autumn.

Fall cooking can be so cozy and warm. And best of all, this fall's menu won't put on the winter pounds; it's healthy, yet flavorful. Join Robyn Webb, award winning nutritionist and cookbook author, as you learn how to shop and prepare the best fall produce.

Menu: Wild Mushroom Soup · Apple, Walnut and Blue Cheese Salad · Spice Roasted Sweet Potatoes, Carrots and Parsnips · Crumb Crusted Beef Tenderloin with Horseradish Sauce · Roasted Pears with Chocolate Sauce

**Investment: \$25**  
Instructor: Sur La Table Staff  
Thursday, November 6th  
11:30am-1:30pm

### Stroll for the Soul

Explore new walking routes while burning calories and chatting with your colleagues.

**Investment: FREE**  
Instructor: Stephanie Tayloe  
Courthouse Plaza Lobby  
Tuesday(s), October 7th - 28th  
11:00am-11:45pm  
3033 Wilson Blvd. Lobby  
Thursday(s), October 9th - 30th  
11:00am-11:45pm

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**BLOOD DRIVE INFO!**

The Quarterly Blood Drive hosted by Health Smart will be held on:  
Thursday, November 13th  
3033 Wilson Blvd, 7th Floor  
8:00am - Noon  
Call Health Smart at x1832 to sign up today!

\*\*\*\*\*  
**HEALTH FAIR**  
"Riding the Wave to Wellness"  
Friday, September 26th  
11:00am - 1:00pm  
Courthouse Plaza  
Lobby Level

# Loudoun

## Health Benefits

The Loudoun County Health Plan provides all regular employees, and full-time, long-term temporary (12 months or longer) employees with a choice of two (2) medical options coupled with vision and dental coverage at a combined, affordable rate.

MONTHLY PREMIUM RATES		
<b>CIGNA POS Plan:</b>		
Employee Only		\$43.31
Employee plus Child		\$76.88
Employee plus Spouse		\$129.93
Family		\$243.62
<b>CIGNA Choice Plan:</b>		
Employee Only		\$14.96
Employee plus Child		\$36.61
Employee plus Spouse		\$73.21
Family		\$172.72

## CIGNA Point of Service (POS)

You choose at the point of service! For care coordinated by your Primary Care Physician (PCP), benefits are payable at the more cost effective, in network level. Otherwise, benefits are payable out of network and subject to the deductible.

## IN NETWORK (PCP Required):

PCP Office	\$10 co-pay
Specialist	\$15 co-pay
Urgent Care	\$15 co-pay
Emergency Room	\$50 co-pay



## OUT OF NETWORK (Any Medical Provider):

Individual Deductible	\$200
Family Deductible	\$600
90% coverage after deductible	

Prescription drug coverage is included with your medical coverage.

## RETAIL - IN NETWORK (90 day supply):

Generic	\$8
Formulary Brand	\$18
Non-formulary Brand	\$38

RETAIL

## MAIL ORDER - TEL DRUG (90 day supply):

Generic	\$16
Formulary Brand	\$36
Non-formulary Brand	\$76

MAIL ORDER

## CIGNA Choice

Loudoun County employees have an optional consumer driven option for medical coverage. This plan is comprised of a High Deductible Health Plan (HDHP) coupled with a Health Savings Account (HSA).

Loudoun County contributes dollars to your HSA account each pay period based upon the level of coverage you select. You may also contribute via payroll deduction, on a pre-tax basis. Those funds remaining in your HSA account at the end of the year will roll over to the next year. And your HSA is an interest bearing account and is portable!

HDHP	
Preventive Care Covered at 100%	
Deductible	
Individual	\$1,500
Family	\$3,000
Co-Insurance	
In Network	10%
Out of Network	30%
Out of Pocket Maximum	
Individual	\$3,000
Family	\$7,000
HSA	
County Contribution	
Individual	\$800
Family	\$1,600
Employee Contribution	
Individual	Up to \$700
Family	Up to \$1,400

Prescription drugs are treated as any other non-preventive, medical expense and are subject to the deductible. Co-insurance applies thereafter.

Generic	10% co-insurance
Formulary Brand	20% co-insurance
Non-formulary Brand	30% co-insurance

## Wellness Program

If you enroll in a CIGNA medical plan through Loudoun County, you will be eligible to participate in the CIGNA Wellness Program.

- ✓ 24-hour Nurse/Health Information Line
- ✓ Health Quotient - Health Risk Assessment (HRA)
- ✓ Healthy Babies
- ✓ Healthy Rewards
- ✓ Well Aware
- ✓ WellBeing Magazine

## Wellness Incentive Program

Take the HRA **AND** receive 5 health screenings over the course of the Plan Year ...

\$120 DEPOSITED INTO YOUR HSA OR HEALTH FSA, WHICHEVER APPLIES!

## Opt Out Credit

If you have medical coverage through another source and waive coverage under the Loudoun County Health Plan, you may be eligible for the Opt Out credit. This credit is added to your pay as taxable income. Monthly credits are as follows:

Individual	\$97.45	37.5+ hours/week
Family	\$77.96	30 to 37 hours/week

## Vision Benefits

Another added benefit for Loudoun County employees is comprehensive vision coverage (both in and out of network) through Davis Vision.

## IN NETWORK:

Eye Exam		\$10 co-pay
Frames	Davis Frames	\$10 co-pay
	Other Frames	\$110 allowance
Lenses		\$10 co-pay
Contact Lenses	Formulary	\$10 co-pay
	Non-formulary	\$100 allowance

Coverage for frames is available once every 24 months. Coverage for eye exams, spectacle lenses, and contact lenses in lieu of eyeglasses, are available once every 12 months. Out of network services are

reimbursable based on the plan allowance for the type of services received.

## Dental Benefits

Loudoun County employees enjoy generous dental coverage, both in and out of network, through Delta Dental of Virginia.

Delta Dental pays benefits based upon the type of services you receive.



1. Preventive → 100%\*
2. Basic/Major → 80%\*
3. Orthodontia → 50%\*

\*Out of network co-insurance is payable based on reasonable & customary charges.

Dental services ARE NOT subject to an annual deductible. However, a maximum annual dental benefit of \$1,250 applies (\$1,000 lifetime maximum for orthodontia services).

Two (2) provider networks are available to you: Delta PPO and Delta Premier. Or you may utilize non-network providers - it's your choice!

- ✓ Delta PPO = most cost savings...
- ✓ Delta Premier = some cost savings...
- ✓ Out of network = balance billing applies.

## Flexible Spending Accounts (FSAs)

Loudoun County offers pre-tax spending accounts through FlexAmerica for reimbursement of eligible medical and child care expenses: the Health Care Spending Account (Medical FSA) and the Dependent Care Spending Account (Dependent FSA).

You choose an amount to contribute on a pre-tax, per pay period basis. For the Dependent Care Spending Account only, the County offers a matching contribution of up to \$1,000 per year on a prorated basis! You may file for reimbursement using a paper claim form, or use the FlexAmerica Debit Card - just be sure to keep your receipts for claims verification purposes. It's that easy!

Eligible expenses must be incurred anytime from the beginning of the plan year, January 1<sup>st</sup>, through March 15<sup>th</sup> of the following plan year (14.5 month claim year). You must file for reimbursement with Flex America no later than April 30<sup>th</sup>.

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**Deferred Compensation Plan (Retirement)**

Loudoun County offers all regular employees and full-time, long-term temporary employees the option of participating in the Deferred Compensation Plan, administered by Nationwide Retirement Solutions. Multiple investment options are available! You can contribute a portion of your salary, via payroll deduction and on a tax deferred basis. The County will match your contribution, dollar for dollar, up to a maximum of \$20 per pay. Accumulated funds in your account are not subject to federal and state income taxes until you withdraw it at retirement. And in the meantime, your account grows based on your chosen investment options!

**Virginia Retirement System (VRS)**

As a regular, 30+ hour employee of Loudoun County, you are automatically enrolled in benefits under the Virginia Retirement System (VRS). VRS provides pension benefits as well as basic life and accidental death and dismemberment (AD&D) benefits. Additionally, you are eligible to purchase optional life insurance for you and your eligible spouse and/or dependents if you so choose.

<b>Normal Retirement</b>	<b>Early Retirement</b>
65 with 5 years service	55 with 5 years service
50 with 30 years service	50 with 10 years service
<b>Law Enforcement Officer/Firefighters</b>	
<b>Normal Retirement</b>	<b>Early Retirement</b>
60 with 5 years service	50 with 5 years service
50 with 25 years service	

Retirement benefits are determined by your age at retirement, average final compensation, years of service, type of retirement, and position classification (LEO/Firefighters). Loudoun County currently pays the full cost of the employee and employer contributions.



✓ **Prior Service Credit** - New employees may purchase up to 48 months each of military, federal civil service, or other governmental service at the cost of 5% of your current annual creditable compensation. You have three (3) years to enter into a contract agreement to purchase prior service.

- ✓ **Group Term Basic Life Insurance** - Eligible employees are automatically covered, at no cost, for life and accidental death and dismemberment (AD&D) coverage equal to 2x annual salary each.
- ✓ **Optional Group Term Life Insurance** - Optional group term life and AD&D is also available to eligible employees. You may purchase up to 4x your annual salary in increments of 1x your annual salary. Coverage for your spouse and dependent children is also available.



**Disability Benefits**  
Core short- and long-term disability coverage is provided by the Hartford to all regular employees of Loudoun County at no cost.

Core short-term disability provides a benefit of 50% of monthly salary, for a maximum of 60 days, after a 7 day elimination period. There is no cap on the monthly benefit. Core long-term disability provides a monthly benefit of 67% of monthly salary, for a maximum of 12 months, after a 60 day elimination period. The maximum monthly benefit is \$8,000.

A long-term disability buy-up plan is also available to eligible employees for purchase. Under the Buy-up plan, benefits will extend up to 36 months with a maximum monthly benefit of \$10,000.

**Leave Benefits**  
Regular Loudoun County employees working 20 hours or more per week, and full-time, long-term temporary employees, are eligible for leave benefits. Accrual rates are prorated based on scheduled work hours.

Holidays	12.5 days paid days per year
Annual Leave	3.5 hours per pay accrual (37.5 hour work week)
Sick Leave	3.5 hours per pay accrual (37.5 hour work week)
Longevity Leave	After 2 years, 1 day for each year (caps at 12 days per year)
Court Leave	Number of days based on official summons
Military Leave	Up to 15 days of paid leave
Bereavement Leave	Up to 5 days of paid leave

**Other Benefits**

- ✓ **Employee Assistance Program (EAP)** - all employees may seek confidential assistance through Loudoun County Mental Health by calling 703/771-5100.
- ✓ **Tuition Assistance Program** - all regular, full-time employees may receive up to \$2,200 per year reimbursement for tuition only (amount prorated for eligible part-time employees).
- ✓ **Loudoun Credit Union** - all employees are eligible for membership!
- ✓ **Fitness Club Memberships** - Membership dues for Ida Lee and Loudoun Sport & Health may be paid via payroll deduction.
- ✓ **VA Prepaid Education Program** - Save for your children's college education while your earnings grow tax free!



**Provider Directories**

CIGNA Healthcare  
[www.cigna.com](http://www.cigna.com)

CIGNA Healthcare Wellness  
[www.cigna.com/health/consumer/medical](http://www.cigna.com/health/consumer/medical)

Davis Vision  
[www.davisvision.com](http://www.davisvision.com)  
(Client Control Code 7010)

Delta Dental of Virginia  
[www.deltadentalva.com](http://www.deltadentalva.com)

FlexAmerica  
[www.flexamerica.com](http://www.flexamerica.com)

Deferred Compensation Plan  
[www.nrsforu.com](http://www.nrsforu.com)

Virginia Retirement System  
[www.varetire.org](http://www.varetire.org)



- 1) The benefits described in this Summary are generally effective on the first day of the month following date of hire.
- 2) The Health Plan described in this Summary does not include any pre-existing condition clause.
- 3) This brochure contains information about Loudoun County, Virginia, employee benefits for Plan Year 2006 (September 1, 2005, through August 31, 2006). The intent of this brochure is to provide you with a high level summary of benefits. It does not provide a full description nor is a guarantee of benefits. Please refer to the Summary Plan Description (SPD) for detailed benefit information and eligibility requirements.



# Employee Benefits Summary



Loudoun County, Virginia

Benefits Help Line

703/777-0517

[www.loudoun.gov](http://www.loudoun.gov)



# Health Smart Hoopla!

Movement Classes — September – December 2003  
CLASSES WILL BE CANCELLED 1-WEEK PRIOR TO START DATE IF MINIMUM PARTICIPATION NUMBERS ARE NOT MET. MINIMUM OF 8 PEOPLE REQUIRED FOR ALL CLASSES. PLEASE GET YOUR REGISTRATION IN EARLY SO CLASSES WILL BE HELD.

### Muscle Conditioning

This 45-minute class focuses on developing muscle strength and endurance using a variety of exercises. Light weights, bands and tubing will be used.

**Investment: FREE**

Instructor: LaTressa Mizelle  
Sheriff's Building, Roll Call Room  
Mondays, September 29th – December 8th  
Noon - 12:45pm

Instructor: Somer Hopkins  
Sheriff's Building, Roll Call Room  
Wednesdays, October 1st – December 10th  
Noon - 12:45pm

### NIA

**(NeuroMuscular Integrative Activity)**  
A fabulous total body workout. It is fitness for the mind, body and spirit. A low-impact workout combining the healing arts, dancing arts and martial arts. **Investment: \$15**

Instructor: Amy Liss  
DHS, Health and Wellness Room  
Tuesdays, September 30th – December 9th  
5:30pm-6:30pm

Instructor: Stephanie Mitchell  
3700 South Four Mile Run  
Fridays, October 17th-November 21st  
Noon-1pm

### Salsa

Learn the exciting Salsa style of Latin dancing. No partner needed, but they are welcome. **Investment: \$30**

Instructor: Ricardo Fernandez  
3700 South Four Mile Run  
Tuesdays, September 30th – December 9th  
5:30pm-6:30pm

### Stability Ball

Work your core muscles – abdominals, upper and lower back and gluteus. Learn to improve your posture, balance, strength and flexibility in this fun and unique exercise class. **Investment: \$15**

(If you are interested in purchasing a stability ball, the cost is \$25.)

Instructor: Jacqui Drews  
DHS, Health and Wellness Room  
Mondays, September 29th – December 8th  
11:00am-11:45am

### Low Impact

A fun, low impact, high intensity cardiovascular class where you keep one foot on the ground. Pay particular attention to alignment and muscle contractions to work your heart while moving to music.

**Investment: \$15**

Instructor: Pattie Cinelli  
DHS, Health and Wellness Room  
Tuesdays, September 30th – December 9th and Thursdays, October 2nd-December 11th  
1:15pm-2:00pm

### Pilates

This mat based class utilizes exercises and techniques that will strengthen your mid-section and back, lengthen your spine, and relieve back pain. **Investment: \$40**

Instructor: Isabella Giuliano  
DHS, Health and Wellness Room  
Basic Pilates (Advanced)  
Tuesdays, September 30th – December 9th  
4:15pm-5:15pm

Foundation Pilates (Beginner class)  
Wednesdays, October 1st – December 10th  
Noon – 1:00pm

Basic Pilates (Advanced)  
Thursdays, October 2nd - December 11th  
Noon-1:00pm

### Step and Sculpt

Cardiovascular workout and body sculpting wrapped into one great class. Reap the benefits of a high energy, fat burning workout with body sculpting to finish the class.

**Investment: \$30**

Instructor: Latressa Mizelle  
DHS, Health and Wellness Room  
Mondays, September 29th – December 8th  
Wednesdays, October 1st – December 10th  
7:30am-8:30am

### Yoga/Pilates Blend

A blend of core, abdominal and back exercises taken from the disciplines of pilates and yoga. Improve your strength and flexibility and ease stress with focused concentration and breathing.

**Investment: \$25**

Instructor: Pattie Cinelli

DHS, Health and Wellness Room  
Tuesdays, September 30th – December 9th  
Noon – 1:00pm

### Yoga

This mind/body class provides participants with an integrated foundation of postures, breathing exercises and relaxation techniques. **Investment: \$30.**

Instructor: Jacqui Drews  
DHS, Health and Wellness Room  
Mondays, September 29th – December 8th  
Noon – 1:00pm

### Vinyasa Yoga

Experience the dynamic combination of strength, balance and flexibility linked with breath work. This is the workout for the mind, body and soul. **Investment: \$35**

Instructor: Lisa Farnoli  
3700 South Four Mile Run  
Thursdays, October 2nd-December 11th  
12:00pm-1:00pm

DHS, Health and Wellness Room  
Thursdays, October 2nd-December 11th  
4:30pm-5:30pm

On-site Seated Massage is available 4 times a month!

1st Thursday of Month  
**Drewry Center**  
11:40am-4:00pm

2nd Thursday of the Month  
**3700 South Four Mile Run Drive**  
10am – 1pm

3rd Thursday of the Month  
**Courthouse Plaza**  
10am - 2pm

4th Wednesday of the Month  
**DHS, 3033 Wilson Blvd.**  
9:00am - 12:00pm

4th Thursday of the Month  
**Central Library**  
12:00pm - 4:00pm

15 minutes for \$15  
Call **Health Smart** at x1832 to make your appointment.



# Too Busy to Exercise? Is "Gym" a Dirty Word in Your Book?

*The 10K-A-Day Program helps you walk your way to a happier and healthier life.  
Just clip on a step counter and start moving.*

### What is 10K-A-Day?

10K-A-Day is a simple program to boost your activity every day. You get all the tools you need to plan and track daily walking habits, while making more steps a regular part of your healthy lifestyle.

### How to Participate

*Begin the 10K-A-Day program today!*

- Just complete the registration form below.
- Then return the form – along with your \$6 check for the "step counter," guide, and other materials – by September 30.
- Questions? Call x1832

### Your Easy Marching Orders

- Just put on a step counter first thing in the morning.
- At day's end, log the number of steps you've taken.
- You may not achieve 10,000 steps a day at first – but that's okay.
- 10K-A-Day shows you how to build up gradually, no matter your current activity.

### Why Walk?

Regular, brisk walking lowers the risk of heart attack, stroke, diabetes – even breast cancer and glaucoma. On average, people take around 2,000-4,000 steps each day. But active groups take at least 10,000 steps a day ... the equivalent of walking about 5 miles.

### Extra 10K-A-Day Materials

10K-A-Day participants receive prizes, along with materials on how to find an ideal walking route, avoid blisters, encourage a walking mate, shop for a good walking shoe, and more!

**5 Easy Ways to Boost Your Steps**

1. Use the utility of an elevator.
2. Challenge your coworkers to a friendly game of "who can walk more a day."
3. Establish a "no-ones" division on who can walk the elevator.
4. Sign up for HealthSmart's Stroll for the Soul.
5. Sign up for the employer walk/bike incentive.

Registration Deadline: Sept. 30  
Program Dates: Oct. 6 through Oct. 31

## 10K-A-Day Registration Form

Name \_\_\_\_\_ Email \_\_\_\_\_

Department \_\_\_\_\_ Division \_\_\_\_\_

County Address (Bldg.) \_\_\_\_\_ Suite \_\_\_\_\_

Phone/Voice Mail \_\_\_\_\_

Signature \_\_\_\_\_

Submit \$6 investment with completed registration form (for 1 Participant Packet, Step Counter & Guide).

Return form and payment (cash or check) via interoffice mail to: Health Smart, 3700 South Four Mile Run (make checks payable to: Treasurer, Arlington County) Questions? Call x1832

# Riding the Wave to Wellness



**What:** Arlington County Employee Health Fair

**When:** Friday, September 26, 2003

**Time:** 11:00 AM – 1:00 PM

**Where:** Court House Plaza  
2100 Clarendon Boulevard  
Rooms A, B, C, & D

**Cost:** Free

Learn about all the different aspects of Wellness.

**Blood pressure, skin cancer, and body fat screenings will be provided!**

Learn about complimentary types of health care and practitioners, such as chiropractic medicine, holistic health, and aromatherapy.

Participate in a movement class demo!

**GIVEAWAYS, GAMES, PRIZES, and MORE!!!**



Continued from Page 1

to find happiness, wholeness and balance through mind, body and spirit practices. Their purpose was to help individuals cultivate healthy attitudes in order to understand the fine art of living. Health Smart wants individuals to realize that they are empowered—they are in charge of their lives, responsible for their actions and aware of limitations. Individuals can set goals and are able to achieve them—by thinking outside the mat! Wellness is a state of mind. Through education and observation we support our employees and their wellness journey. It is important to live as a well-being; do not just schedule wellness time into a calendar. Be true to your nature. Wellness comes from within! Celebrate life! Use natural movement to illuminate your spirit!

It is simple—miracles can happen if you want them too!

Wishing you a joy-filled Fall!

Stephanie



A PUBLICATION OF THE WELLNESS COUNCILS OF AMERICA AND ITS AFFILIATED WELLNESS COUNCILS

Information is reviewed by a prestigious Medical Advisory Board comprised of physicians and health care professionals and is intended to help you make smart health decisions for yourself and your family. Although editorial content is based on sound medical information, we ask that you consult a health care professional for all matters of concern. This newsletter is printed on environmentally friendly paper and soy-based ink, but we encourage you to keep your copies to build a handy home-medical reference or recycle issues to friends and family.

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INTERACTIVE MINDS

**Inflation On The Horizon?  
Consider Series I Bonds**

Interest rates paid on our savings and on the debts we owe are tied directly to the rate of inflation. Although we've experienced low inflation over the past few years (and low interest rates on savings and debt), it is likely that the rate of annual inflation will increase in the years ahead. So how can you protect your investments from the loss of purchasing power due to inflation? Consider Series I bonds issued by the US Treasury.

Series I bonds can be purchased for as little as \$50. Income is free of state and local income taxes, and federal income taxes can be deferred until the bond is redeemed. Safety of principal is not a concern because Series I bonds are backed by the US Government.

The inflation protection of a Series I bond occurs twice per year when an adjustment is made for increases in the Consumer Price Index. Series I bonds can be purchased and redeemed at most local banks. They can also be purchased online at [www.publicdebt.treas.gov/ols/olshome.htm](http://www.publicdebt.treas.gov/ols/olshome.htm).

Source: US Department of the Treasury