



**ILENE SHAPIRO**  
COUNTY EXECUTIVE

🕒 E-Newsletter | 🍂 Fall 2024

# Wellness *focus*

**TAKING COUNTY WELLNESS TO A WHOLE NEW LEVEL...**  
1180 S. Main Street, Suite 378 | Akron, Ohio 44301 | (330) 434-1FIT

The window is bigger than the rear view for a reason- this is the last time you'll see me look back. – Jelly Roll

## START PREPARING FOR **OPEN ENROLLMENT**

It's never too early to prepare for Open Enrollment! Understanding your health benefits is crucial for effectively managing your healthcare costs and making informed decisions about your insurance coverage and healthcare services.

Health benefits such as deductibles, copays, and coinsurance are terms commonly used in health insurance policies to describe how costs are shared between the insured individual and the insurance provider. Here's an explanation of each:

### **Deductibles:**

- A deductible is the amount of money you must pay out of pocket for covered health care services before your insurance plan starts to pay. For example, if your health insurance plan has a deductible of \$1,000, you will need to pay the first \$1,000 of covered services yourself.
- Deductibles can vary widely depending on your insurance plan and can apply to different types of services (e.g., hospital stays, lab work, prescription drugs).

### **Copays:**

- A copay (short for copayment) is a fixed amount you pay for covered health care services at the time of receiving the service. Copays are usually specified in your insurance plan for different types of services such as doctor visits, specialist visits, urgent care visits, and prescription drugs.
- For example, your plan might require a \$20 copay for a primary care doctor visit and a \$40 copay for a specialist visit.



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# AKRON MARATHON corporate challenge

## PERSONIFY HEALTH TIPS

### TREATING YOUR FEET

Everyone should take care of their feet, however, those with diabetes should really focus on their foot health. For those with diabetes, there is a greater chance of getting nerve damage, as well as an increased risk of infection.

### MANAGING ANXIETY

When thoughts arise, stop and notice them. Were they happy or sad? Make note of when and where these negative thoughts occur and how you feel about them. What happens when these feelings occur and how do you feel it in your body? The County has resources to help you through anxiety and depression. The [Personify Health \(Virgin Pulse\) platform](#) is available at your fingertips, as well as our [EAP](#).

## CONGRATS TO ALL RUNNERS & WALKERS!

We hope you have enjoyed being a part of the Akron Marathon and the Corporate Challenge! Thanks to Executive Ilene Shapiro, employees were able to participate in another year of the Akron Marathon Corporate Challenge. Best wishes to those participating in next week's main event!



## OPEN ENROLLMENT Continued from page 1...

### Coinsurance:

- Coinsurance is a percentage of the cost of a covered health care service that you are required to pay after you've met your deductible. Unlike a copay, which is a fixed amount, coinsurance is a percentage.
- For instance, if your coinsurance for a specific service is 20%, once you've paid your deductible, you would pay 20% of the cost of that service, while your insurance plan would cover the remaining 80%.

Here's a practical example to tie it all together:

- Let's say you have a health insurance plan with a \$1,000 deductible, a \$20 copay for primary care visits, and a 20% coinsurance after the deductible is met.
- If you visit a primary care doctor and the visit costs \$150:
  - You would first pay the \$20 copay at the time of the visit.
  - The remaining \$130 would go towards your deductible.
- If you then require a hospital visit costing \$5,000:
  - You would pay the remaining \$870 towards your deductible (since you've already paid \$130).
  - After meeting your deductible (\$1,000), if your coinsurance is 20%, you would pay 20% of the remaining cost (\$4,000), which is \$800.
  - Your insurance plan would cover the remaining 80% of the cost (\$3,200).

Different insurance plans may have varying deductibles, copays, and coinsurance structures, so it's essential to review your specific plan details to understand how these aspects apply to your coverage.



## OPEN ENROLLMENT WILL BE HERE BEFORE WE KNOW IT!

Please keep an eye out for our announcements.

Stay in the know, visit the [Employee Benefits website](#).

# START EARNING MONEY TO HELP COVER MEDICAL EXPENSES

DO YOU WEAR GLASSES OR CONTACTS?  
HOW ABOUT A VISIT TO THE DOCTORS OFFICE?  
DO YOU TAKE VITAMINS OR HAVE A PRESCRIPTION?  
ARE YOU VISITING YOUR DENTIST ON A YEARLY BASIS?

These are all reasons you should join Virgin Pulse.  
The earned rewards can help cover your medical expenses.  
Get started today, you have until mid-December to earn.

**Get up to \$600 if on the single plan and the family plan allows up to \$1,100.**

Learn more by visiting our [website](#).  
Contact the Wellness Team with any questions you may have.

\*Please make sure all PCP forms and routine visits are submitted  
prior to the end of the Quarter in order to receive your Points/Rewards.



## LOCAL EVENTS & ACTIVITIES

Find activities to do around town from the Hiking Spree with Summit Metro Parks to Story Time with the Akron-Summit Public Library. Visit the *Employee Benefits website* for our activities and events.

Visit their websites to get more information:

**Akron-Summit Public Library**  
[services.akronlibrary.org/events](http://services.akronlibrary.org/events)

**Akron/Summit Convention & Visitors Bureau**  
[www.visitakron-summit.org/things-to-do/](http://www.visitakron-summit.org/things-to-do/)

**Downtown Akron Partnership**  
[www.downtownakron.com/calendar](http://www.downtownakron.com/calendar)

**Summit Metro Parks**  
[www.summitmetroparks.org/ProgramsAndEvents.aspx](http://www.summitmetroparks.org/ProgramsAndEvents.aspx)

## Healthy RECIPE

Walking Taco Sticks

-Source: Better Homes & Gardens



Servings: 8 Skewers  
45-minute meal

### Ingredients and measurements

- 8 10-12" thin wooden skewers
- 1/3 cup finely crushed nacho flavor tortilla chips
- 1 egg
- 3 Tbsp. salsa and olive oil
- 8 oz. ground beef (sub: turkey or tofu)
- 1 cup coarsely crushed nacho flavor tortilla chips
- 1 Tbsp. chile-lime seasoning (such as Tajin brand)
- 16 cherry or grape tomatoes
- 4 oz. 1" cut cubes cheddar, Monterey Jack, Manchego, Oaxaca, or Chihuahua cheese
- 8 small iceberg wedge lettuce
- 2 8" flour tortillas, cut into 16 - 1/2" wide strips

Preheat oven at 375°F. Add foil to a shallow baking pan. Combine finely crushed tortilla chips, egg, and salsa to a large bowl. Mix in the ground beef (or preferred meat) then shape into 16 - 1 1/4" balls. In a shallow dish, place the coarsely crushed chips and roll meatballs in chips then arrange in prepared pan. Bake until done (160°F depending on meat instructions), 12 to 15-minutes.

Stir together in a small ball the 3 Tbsp. of olive oil and chile-lime seasoning. On each skewer place two meatballs, two tomatoes, one cheese cube, and one lettuce wedge, alternating pieces with tortilla strip threaded in. Drizzle with oil mixture and serve with additional salsa.

## personify<sup>™</sup> HEALTH

Keep those Points and Rewards going...  
**THE PERSONIFY HEALTH FOURTH QUARTER**  
starts on **October**.

It is never too late to get started...  
so get signed up today.

Enjoy the perks, begin earning today, visit the  
[Human Resources - Employee Benefits website](#)  
to see how.