
HR Monthly Newsletter



OCTOBER 2023



The CCS Covenant: A Commitment to Civility

The College for Creative Studies nurtures the creativity that is vital to the enhancement of modern culture. This is best accomplished in an atmosphere of mutual respect and civility, self-restraint, concern for others, and academic integrity. By choosing to join this community, I accept the obligation to live by these common values and commit myself to the following principles:

As a CCS Student, Staff, or Faculty Member:

- I will embrace the concept of a civil community which abhors violence, theft, and exploitation of others;
- I will commit myself to the pursuit of knowledge, excellence in art & design with personal integrity, and academic honesty;
- I will respect the sanctity of the learning environment and avoid disruptive and deceitful behavior toward other members of the campus community;
- I will support a culture of diversity by respecting the rights of those who differ from myself;
- I will contribute to the development of a caring community where compassion for others and freedom of thought and expression are valued;
- I will honor, challenge and contribute to the scholarly heritage left by those who preceded me and work to leave this a better place for those who follow.

By endorsing these common principles, I accept a moral obligation to behave in ways that contribute to a civil campus environment and resolve to support this behavior in others. This commitment to civility is my promise to the College for Creative Studies Community.

Flu Shot Clinic - Thursday, October 12th



On Thursday 10/12/23 from 11 am - 1 pm in the Yamasaki Basement, CCS is hosting the Visiting Nurses Association / Alana's Foundation for our annual flu shot clinic.

Sign up at <https://alanas.vna.org> and enter Clinic ID: 1827 | Passcode: ALANAS2023. Reach out to Emily VanWormer, Health Outreach Manager at ext 7830 or evanwormer@ccsdetroit.edu with any questions.




Check out this LinkedIn Learning course: [Emotional Intelligence Basics](#) for some helpful tips on hacking & mastering your emotions. Find other courses of interest by clicking on the LinkedIn Learning icon in Access Manager.

Coming up!

October 28th is National Prescription Drug Take Back Day

Blue Cross Blue Shield of Michigan & Blue Care Network are providing information on Take Back Day on October 28th. Take a look at the [attachment](#) to learn why disposing of unused drugs is important.

The Drug Enforcement Administration's National Prescription Drug Take Back Day is an easy way to dispose of any unused medications. Visit takebackday.dea.gov/ to find a drop-off location near you.



Favorite Fall Recipes

What are your favorite Fall recipes? Let CCS staff know what you enjoy cooking up in the cooler months.

Send your recipe to Brittney (balverson@ccsdetroit.edu) in HR to be shared in the next newsletter!



Temperature drops below 70

Me:



HMO vs. PPO Plans - what are the differences?

by Kaiser Permanente
August 31, 2022

When you are searching for health coverage, you want to make sure there's a plan available that meets your family's health needs, allows you to see your preferred doctors or specialists, and works with your budget. The most common choice you'll have is between a health maintenance organization (HMO) plan and a preferred provider organization (PPO) plan.

What's an HMO plan?

An HMO plan is based on a network of hospitals, doctors, and other health care providers that agree to coordinate care within a network in return for a certain payment rate for their services. Many HMO providers are paid on a per-member basis, regardless of the number of times they see a member. This makes HMO plans a more economical choice than PPOs. An HMO generally only covers care received from the plan's contracted providers, known as "in-network" providers. When you're covered through an HMO, you may need to select a primary care doctor to manage your health care and refer you to specialists within the network. While you will typically need to stay within the network for care, HMO plans sometimes refer members to see outside specialists for care that can't be provided within their HMO system. Members may also seek emergency care from the closest emergency room.

Advantages of HMO plans

The advantages of HMO plans compared with PPO plans make them a popular choice if you're budget-conscious or if you don't anticipate many doctor visits.

- Lower monthly premiums and generally lower out-of-pocket costs.
- Generally lower out-of-pocket costs for prescriptions.
- Claims won't have to be filed as often since medical care you receive is typically in-network.
- Convenience of having a primary care doctor as your advocate to coordinate and manage your care.

Disadvantages of HMO plans

- HMO plans require you to stay within their network for care, unless it's a medical emergency.
- If your current doctor isn't part of the HMO's network, you'll need to choose a new primary care doctor.

What costs are associated with an HMO plan?

Typical costs associated with HMO plans include deductibles (the amount you must pay before insurance begins contributing to your medical bills) and monthly premiums (the amount taken out of your paycheck).

What is a PPO plan?

A PPO plan is designed to give you more flexibility in choosing which health care providers you see. Care is typically more affordable if you stay in-network. But if you have a doctor you prefer to see, it might be easier to visit him or her with a PPO plan.

Advantages of PPO plans

A PPO plan can be a better choice compared with an HMO if you need flexibility in which health care providers you see.

- More flexibility to use providers both in-network and out-of-network.
- You can usually visit specialists without a referral, including out-of-network specialists.

Disadvantages of PPO plans

- Typically higher monthly premiums and out-of-pocket costs than for HMO plans.
- More responsibility for managing and coordinating your own care without a primary care doctor.

What costs are associated with a PPO plan?

The typical costs of a PPO plan can include higher monthly premiums and out-of-pocket costs. You may also need to pay a deductible before your coverage benefits begin. If you see an out-of-network doctor, you'll typically have to pay in full for your copay during the visit, cover the cost of the medical bill, and then file a claim to be reimbursed by your PPO plan.

What are the differences between HMO and PPO plans?

Here are some of the key differences between HMO and PPO plans.

HMO

- Cost: Lower monthly premiums, lower out-of-pocket costs, which may or may not include a deductible.
- Network Coverage: In-network only (except for medical emergencies or if care isn't available in the network).
- Referrals: To see a specialist, a referral from a primary care doctor may be required.

PPO

- Cost: Higher monthly premiums, higher out-of-pocket costs, including deductibles.
- Network Coverage: Flexibility to see providers both in- and out-of-network.
- Referrals: None — specialist referrals aren't required, and you don't need a primary care doctor.

Is an HMO or a PPO plan better?

A decision between an HMO and a PPO should be based on what's most important to you: cost or flexibility. An HMO plan might be right for you if lower costs are important and you don't mind choosing your doctors from within the HMO's network. Think lower cost with less flexibility to choose health care providers. A PPO plan might be right for you if you already have a doctor or team of specialists you want to continue seeing but might not be in your employer's HMO plan network. A PPO plan is also generally more expensive than an HMO plan. Think higher cost with greater flexibility.



Other types of health plans

While HMO and PPO plans are the 2 most common plans, especially when it comes to employer-provided health insurance, there are other plan types you should know about, including EPO and POS plans. An exclusive provider organization (EPO) plan is situated between an HMO and PPO in terms of flexibility and costs. With an EPO, you typically don't need a referral to see a specialist, which makes it more flexible than an HMO. However, like an HMO, there are no out-of-network benefits.

A point of service (POS) plan also blends elements of HMO and PPO plans. Under a POS plan, like with an HMO plan, you usually need a primary care doctor referral to see a specialist. However, like with a PPO plan, you can see out-of-network health care providers but at a higher cost.

Did you know.... Blue Care Network & BCBS members can save up to 15% on Weight Watchers through Blue 365?

Other current nutrition related offers include 21% off on KIND Snacks & Bars, \$10 off weekly orders at Clean Plates Detroit, and 15% off all products at Better Health Store!

Visit <https://www.blue365deals.com/BCBSMI/offers>



WeightWatchers



6 Things to Do for a Healthy Brain

Brought to you by ASE

These six scientifically-backed habits can unlock your brain's full potential. From enjoying healthy fats to practicing mindful relaxation, each step plays a crucial role in nurturing your brain health. These simple actions can lead to a thriving mind.

1. **Eat healthy fats:** Eating healthy fats boosts mental clarity and enhances cognitive function. High fat snack options include avocados, olive oil, olives, nuts and seeds.

2. **Optimize protein:** We need roughly 30 grams of protein per meal to build muscle. When you lose muscle, you age faster, and your brain takes a hit. Eat protein at every meal, include foods like eggs, protein shakes, nut butters, or fatty fish.

3. **Eat colorful plant foods:** 75% of your plate should be filled with colorful plant foods. These colorful superfoods are loaded with brain boosting benefits like phytonutrients.



5. **Incorporate daily movement:** Exercise improves memory, learning, and concentration. It also helps improve your mood, boosts energy, and reduces overall stress in your body and mind.

6. **Relax and calm your mind:** Train yourself to actively relax. To engage the power of the mind on the body, you must DO something! Try yoga, meditation, deep breathing, or tai chi.

4. **Limit Processed foods:** Avoid or limit sugars, high-fructose corn syrup, trans fats, food additives, and preservatives, all of which are detrimental to the brain and disrupt your biochemistry.

We want your feedback!

<https://forms.gle/d5MGAcrc72GwHtxg9>

Let us know what kind of content you would like to see in future newsletters by completing this google form.

How Can we Help?

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