

# 2nd Quarter 2022 Benefits Corner

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By Bill Dodge, CRA Benefits Chair

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### 2022 Plan Year Open Enrollment Summary Results

Chevron Benefits has provided the following summary results from the 2022 Open Enrollment held between October 15 to December 7, 2021 for both Pre-65 retirees and Post-65 retirees.

#### Pre-65 Retirees

- **6,400 eligible participants are enrolled**
  - **30% made election change**
    - **85% of election changes made online Benefit Connect**
  - **51 new e-consent elections (retirees only) during Open Enrollment**
- **Pre- 65 retiree survey results (5,570 replied)**
  - **97% satisfied users**
    - **95% finding information on Benefit Connect was easy**
    - **88% found Open Enrollment-related communications “just right”**
    - **69% prefer to receive communications electronically**

#### Post-65 Retirees

**43,400 Chevron post-65 retirees receiving Health Reimbursement Arrangement (HRA)**

- **Majority of retirees remained in the same medical plan as 2021**

- Increase in Prescription Drug plan changes (6,550 changed for 2022; up from 3,100 changed in 2021)

27,800 calls to Via Benefits received; up 31% from last year

- Post-65 retiree survey results (1,572 replied)
- Average score 4.3 out of 5.0
  - 90% satisfied (3+ rating)

## How to reduce the risks of falls

An increasing number of older adults (and their health care providers) are aware of the risk of falls, yet far too many are still injured from falls each year. In 2018, one in four adults 65 years of age or older fell and one in 10 experienced a fall with significant injury. That resulted in 950,000 hospitalizations and 32,000 deaths in that year alone. Needless to say, preventing falls is of paramount importance as we emerge from a year of inactivity and deconditioning due to the pandemic.

## Risk factors commonly associated with elderly slip and fall accidents

There are a number of risk factors for falling, but the good news is that many of them are modifiable. Risk factors include vision problems, difficulty walking, muscle weakness, pain, poorly fitting footwear, vitamin D deficiency, and home hazards. Please discuss these issues with your medical provider and explore opportunities to reduce risk through exercise, fitness and balance classes, physical therapy, and home modifications. Some of the simplest interventions can make a big difference.

## Elderly fall prevention plan and medication review

One important aspect of a visit with your medical provider is a careful review of your medications. Many drugs increase risk of falls including drugs affecting your central nervous system such as antidepressants, anticonvulsants, opioids, sedatives, and benzodiazepines. Cardiovascular medication and antihypertensives can be associated with falls if they lower blood pressure too much, particularly when standing. Even some nonprescription medications, such as allergy medications or sleep aids (don't forget alcohol), can increase risk.

A recent study highlights why medications are such an important aspect of fall prevention. Researchers analyzed trends in prescription medication use and found that the percentage of older adults prescribed drugs known to increase the risk of falls rose from 57% in 1999 to 94% in 2017. In the same time period, they found that the fall-related death rate more than doubled. While there is no clear cause and effect between the increase in medication use and falls, this study highlights the relevance of having a medication review with your doctor.

Your healthcare provider can help you carefully weigh the pros and cons of each of your medicines, including over-the-counter drugs, even if you use them occasionally. A

well-informed discussion, including any side effects, with your doctor can help you determine if your medications are risky and whether it is time to consider safer alternatives.

Bear in mind, adjusting your medications is just one part of a comprehensive falls-prevention plan. In addition to steps mentioned above, the best approach will include an exercise program which may simply begin with physical therapy if you are frail, use an assistive device, or have difficulties getting out of a chair. A great resource with practical tips on exercise is the National Institute of Aging exercise site: [nia.nih.gov/health/exercise-physical-activity](https://nia.nih.gov/health/exercise-physical-activity).

Please take action if you have fallen recently or had a near miss. You can reduce your risk of falling and feel better and stronger in the process.

Source: by Dr. Matt Narrett, chief medical officer, Erickson Senior Living, July 22, 2021

**Coronavirus (COVID-19) Update: FDA Authorizes Second Booster Dose of Two COVID-19 Vaccines for Older and Immunocompromised Individuals**

Open this weblink for information:

[Coronavirus \(COVID-19\) Update: FDA Authorizes Second Booster Dose of Two COVID-19 Vaccines for Older and Immunocompromised Individuals | FDA](#)

Latest Updated Information on COVID-19 provided by the CDC

The latest updated information on COVID-19, including the Omicron variant and other variants, is available on the following CDC (Centers for Disease Control and Prevention) website and video links:

<https://www.cdc.gov/coronavirus/2019-ncov/>

<https://youtu.be/p1BMvCBrYs8>

**REMINDER:** As you read public service information about COVID-19, please remember that as with other personal health questions you may have, it is always best to discuss such concerns with your personal physician.

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