

# BENEFITS BUZZ...

JUNE 2024



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## June is Migraine & Headache Management Month

### Claremont EAP

This program is offered by the City of Oakland to help employees and their families cope with difficult personal issues. The Employee Assistance Program (EAP) has counselors on staff, as well as referrals to outside resources. It is offered off-site and is strictly confidential. The EAP offers free short-term counseling visits for almost any personal issue such as

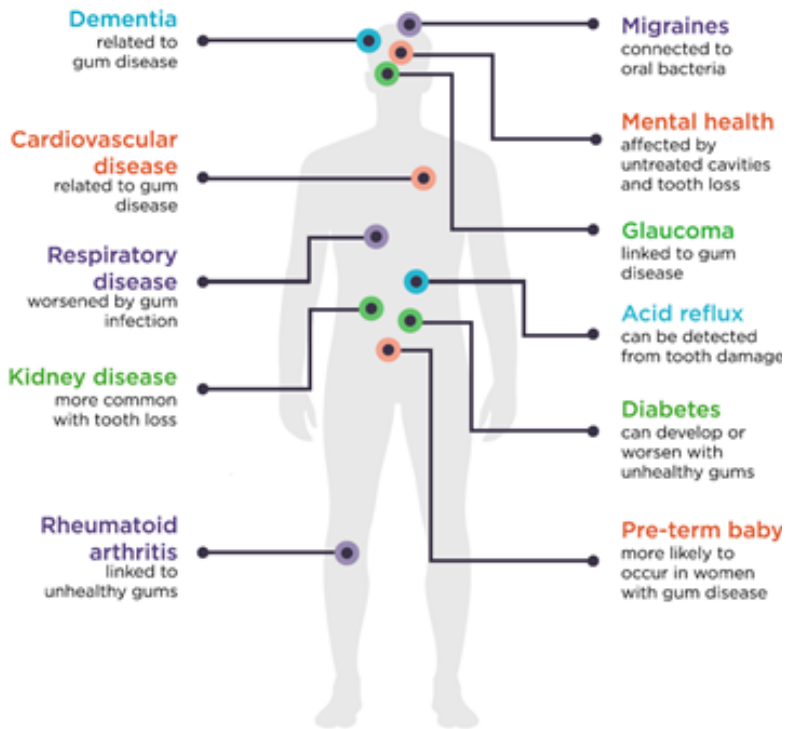
- Work concerns
- Depression
  - Anxiety
  - Stress

Other issue impacting your quality of life

For more information, please call 800-834-3733 or visit <https://www.claremonteap.com/>

Managing stress and finding effective headache remedies are crucial for maintaining overall well-being. Explore options with your medical insurance plan to ensure you have access to the resources and support you need. From lifestyle changes to medical treatments, there are various avenues to explore for headache relief. Always prioritize your health and seek professional guidance when needed!

<https://www.calpers.ca.gov/page/home>



## Migraines & Overall Health's Vital Connection to Oral Care WHY IT MATTERS

Poor gum health & tooth loss can affect your overall health. Research has linked gum disease to cardiovascular diseases, diabetes and strokes. Both can increase your risk for a variety of chronic conditions and health issues, including migraines.

## Delta Dental of California PPO

Your Delta Dental **PPO** lets you visit any licensed dentist, but you'll maximize plan value by taking advantage of the plans robust, nationwide PPO network.

- **GREATER SAVINGS:** PPO dentists have agreed to reduced fees.
- **NO BALANCED BILLING:** Dentists can't charge more than their set fees.
- **NO PREPAYMENT REQUIREMENT:** Pay only your portion of the bill and the plan pays the rest when using in network dentists.

## Delta Dental of California HMO

To maximize coverage under your Delta Dental **HMO** plan choose a primary care dentist from the DeltaCare network. When you visit your primary care dentist you'll pay set co-pay amounts for covered procedures. This makes it easier to budget for upcoming care.

To search for a DeltaCare USA dentist, head over to [www.deltadentalins.com](http://www.deltadentalins.com), enter your address and choose DeltaCare USA from the drop-down menu



## Upcoming In-Person Retirement Education Seminars

The City of Oakland and Mission Square invite you to join us in-person for upcoming Retirement Education Seminars. You're invited to attend an informational session and/or schedule a one-on-one appointment with James Collins, CFP.

Seminar Location: 150 Frank Ogawa Plaza, Classroom #2, Oakland, CA

June 12, 2024 - Effective Estate Planning: Protecting Your Assets for the Future

An effective estate plan can help you ensure your family's financial needs will be taken care of, and that your personal wishes will be carried out in the event of your death.

**Click to register** for the seminar or schedule an appointment with James Collins.



It's crucial to keep your beneficiaries up to date to ensure your benefits go to the right people in case something unexpected happens.

**If you can't remember who you have on file, that means it's time to update!**

Below are information and links to designate your beneficiaries for:

Mission Square  
CalPERS  
Hartford Life Insurance  
Final Paycheck

[How-to-Update-Your-Beneficiary-Designations.](#)

Taking a few moments now to update this information can provide peace of mind for you and your loved ones.