Changes for Benefits Beginning September 1

By Tammye McCollum

For all Bi-weekly paid employees: The decision has been made to begin taking benefits out of 24 paychecks effective September 1, 2009, which would be your September 22nd paycheck. You will still receive 26 paychecks a year, but will only have benefits taken out of 24. Benefits include: Medical, Dental, Vision, Life Insurance, AD&D Insurance, Long Term Care, UT Flex Plan, Short Term & Long Term Disability Insurance, & Voluntary Retirement Programs.

Be sure to look at your September 22nd paycheck at the deductions being withheld. This is your first paycheck which will have any changes that you may have elected for FY2010. Contact your Benefits Department at ext. 7784 immediately if you have any questions.

Evidence of Insurability: Evidence of Insurability (EOI) is required if you made certain changes to your benefits for FY2010. If you added a dependent/spouse to your medical insurance, increased your life insurance or increased spouse life insurance and if you enrolled in long term care for yourself or another dependent. In addition to the above, Faculty members were required to complete the EOI if they added Long Term Disability or tried to increase their life insurance for themselves or a spouse. The deadline to complete and have the EOI submitted is August 15, 2009. You can complete the EOI form and sign it electronically online at: https://utdirect.utexas.edu/nlogon/sgwww/myUTBenefits/index wb. The process has been simplified and made electronic so there is no need to mail the form.

Please note that EOI forms for Long Term Care are not available via a link on UT MyBenefits, however they can be obtained by contacting CNA at (888) 825-0353 or at www.itcbenefits.com/uts.
Cataract Defined (August is National Cataract Awareness Month)

What is a cataract?
A cataract is a clouding of the lens in the eye that affects vision. Most cataracts are related to aging. Cataracts are very common in older people. By age 80, more than half of all Americans either have a cataract or have had cataract surgery.
A cataract can occur in either or both eyes. It cannot spread from one eye to the other.

What are the symptoms of a cataract?
The most common symptoms of a cataract are:

- Cloudy or blurry vision.
- Colors seem faded.
- Glare. Headlights, lamps, or sunlight may appear too bright. A halo may appear around lights.
- Poor night vision.
- Double vision or multiple images in one eye. (This symptom may clear as the cataract gets larger.)
- Frequent prescription changes in your eyeglasses or contact lenses.
- These symptoms also can be a sign of other eye problems. If you have any of these symptoms, check with your eye care professional.

How is a cataract detected?
Cataract is detected through a comprehensive eye exam that includes:

1. **Visual acuity test.** This eye chart test measures how well you see at various distances.
2. **Dilated eye exam.** Drops are placed in your eyes to widen, or dilate, the pupils. Your eye care professional uses a special magnifying lens to examine your retina and optic nerve for signs of damage and other eye problems. After the exam, your close-up vision may remain blurred for several hours.
3. **Tonometry.** An instrument measures the pressure inside the eye. Numbing drops may be applied to your eye for this test.

Your eye care professional also may do other tests to learn more about the structure and health of your eye.
Cataracts continued…

How is a cataract treated?

The symptoms of early cataract may be improved with new eyeglasses, brighter lighting, anti-glare sunglasses, or magnifying lenses. If these measures do not help, surgery is the only effective treatment. Surgery involves removing the cloudy lens and replacing it with an artificial lens. A cataract needs to be removed only when vision loss interferes with your everyday activities, such as driving, reading, or watching TV. You and your eye care professional can make this decision together. Once you understand the benefits and risks of surgery, you can make an informed decision about whether cataract surgery is right for you. In most cases, delaying cataract surgery will not cause long-term damage to your eye or make the surgery more difficult. You do not have to rush into surgery.

Sometimes a cataract should be removed even if it does not cause problems with your vision. For example, a cataract should be removed if it prevents examination or treatment of another eye problem, such as age-related macular degeneration or diabetic retinopathy. If your eye care professional finds a cataract, you may not need cataract surgery for several years. In fact, you might never need cataract surgery. By having your vision tested regularly, you and your eye care professional can discuss if and when you might need treatment.

If you choose surgery, your eye care professional may refer you to a specialist to remove the cataract.

If you have cataracts in both eyes that require surgery, the surgery will be performed on each eye at separate times, usually four to eight weeks apart.

Many people who need cataract surgery also have other eye conditions, such as age-related macular degeneration or glaucoma. If you have other eye conditions in addition to cataract, talk with your doctor. Learn about the risks, benefits, alternatives, and expected results of cataract surgery.
The Living Well Health Manager. Think of it as your health oasis.

Get your free eco-friendly stainless steel water bottle.
Provided by WebMD (while supplies last)
Simply complete your HealthQuotient by August 14, 2009.

Get started at www.webmdhealth.com/ut

Registering for the new Living Well Health Manager, powered by WebMD, is a simple step toward achieving your health goals.

To help you and your family make smarter choices about your health, the University of Texas System has partnered with WebMD to introduce the Living Well Health Manager online resource – available to all UT SELECT members. From the most current, trustworthy, and easy-to-understand health and medical information online, to personal health coaching, the Living Well Health Manager can help you get – and stay – healthy!

WebMD HealthQuotient™ (HQ)
Know more about your health.

Once you've registered, the next step is to complete a confidential health risk assessment from WebMD called HealthQuotient (HQ). HQ will help you learn more about your health so you can focus on what you need to do to be healthier. Just answer a few questions about your current health status, lifestyle, and family history. Within moments, you'll receive a detailed, easy-to-understand report that identifies your personal health risks – along with a detailed plan to help reduce or eliminate them.
Find the information and motivation.

Some individuals may be eligible to receive support from a personal Health Coach. Through a series of convenient phone conversations, your Health Coach can help you establish your health goals — and create a personalized program to meet your needs. Your coach will help you focus on the lifestyle behaviors that can help maximize your health. Some of the topics you discuss may include:

- Exercise
- Nutrition
- Strength training
- Weight management
- Stress management
- Smoking cessation
- Depression
- Alcohol

To see if you’re eligible for a personal Health Coach, you must first complete your HQ located in your Living Well Health Manager. While it’s up to you to take the first step toward better health by completing the HQ, support is just around the corner to help you achieve your big dreams of better health.

Incorporate health into daily life.

Lifestyle Improvement Programs give you access to a variety of personalized, self-paced, step-by-step programs to improve your health. You’ll find several different programs designed to inspire and reinforce positive behavior change. These online programs combine proven methodology with the ultimate in privacy, security and convenience.

The Lifestyle Improvement Programs include:

- Exercise – An exercise program with a personalized planner helps you lose weight and improve overall fitness.
- Weight Management – An online weight management tool provides personalized eating plans based on individual tastes.
- Emotional Health – Educational material, techniques for emotional health self-care, and a mood planner to help you maintain a more positive mood.
- Smoking Cessation – A self-paced, interactive program based on proven behavior change.
- Nutrition – Online tips and ideas that promote a healthy diet.
- Stress Management – Information, activities, journaling, and more to help you reduce and manage stress.

My Health Guide

Stay plugged-in to the source.

Keep informed with the latest news from the most trusted source of medical information online – WebMD. Your home page delivers personalized news, recommendations, and access to the resources you need to start taking more control of your health, including:

- Latest News – The most recent information about health topics that interest you.
- Symptom Checker – An intuitive way to check your symptoms and research possible health problems. Just click on the part of the body where you feel symptoms.
- Topics A-Z – A complete health encyclopedia with reliable, up-to-date information on health issues and suggested treatments.
- Newsletters – Targeted health information. Links to WebMD health tools and up-to-the-minute medical information based on your interests.
- Interactives – Designed to help you make smart decisions about your health. WebMD interactives include a Calorie Counter and Dessert Wizard, Due Date Calculators, slideshows, animations, quizzes, and more to make your journey to better health fun.

Manage your health online.

Managing your own health, and the health of your family, just got easier! With your own Personal Health Record (PHR) from WebMD, you can now keep track of everyone’s most important health information.

It’s easy. All of your health information is stored in one easy-to-find place, available anytime.

It’s private. Without your permission, no one can view your information.

It’s yours for life. No matter where you live or work, your health information goes with you.

Your WebMD PHR is located in your Living Well Health Manager.
Triglycerides and Lowering Triglyceride Levels

By www.webmd.com

Good cholesterol, bad cholesterol, saturated fat, and unsaturated fat -- sometimes it seems like you need a program to keep track of all the fatty players in the story of heart disease.

In some ways, the molecules called triglycerides are the easiest to understand. Simply put, triglycerides are fat in the blood, and a high triglyceride level can increase the risk of heart disease. Just what your triglyceride levels mean and how much lowering triglycerides reduces heart disease risk is less clear.

What are triglycerides?

Triglycerides are the main form of fat in the body. When you think of fat developing and being stored in your hips or belly, you're thinking of triglycerides. Consider these things:

- The fat we eat exists in relatively huge molecules inside food. Triglycerides are the end product of digesting and breaking down these bulky fats.
- Any extra food we eat that's not used for activity right away -- carbohydrates, fat, or protein -- is also chemically converted into triglycerides.
- Triglycerides are then bundled together into globules. These are transported through the blood. Proteins (called lipoproteins) help transport these triglyceride blobs.
- The triglycerides are taken up by adipose (fat) cells, to be used for energy if food isn't available later -- or during your next diet.

Triglycerides are measured using a common test called a lipid panel. It's the same blood test that checks "good" and "bad" cholesterol levels. Expert groups like the American Heart Association now recommend that every one over the age of 20 should get a lipid panel to measure cholesterol and triglycerides.

Triglyceride levels are checked after an overnight fast. Fat from a meal or other parts of the meal that get converted into triglycerides can artificially raise the triglyceride levels on the test.

What are normal and high triglyceride levels?

The National Cholesterol Education Program sets guidelines for triglyceride levels:

- Normal triglycerides means there are less than 150 milligrams per deciliter (mg/dL).
- Borderline high triglycerides = 150 to 199 mg/dL.
- High triglycerides = 200 to 499 mg/dL.
- Very high triglycerides = 500 mg/dL or higher.

High triglyceride levels are a risk factor for heart disease. Experts disagree, though, on just how bad of an effect high triglyceride levels by themselves have on the heart.

Part of the dispute stems from the fact that high triglycerides have a tendency to "run with" other risk factors. High triglyceride levels often coexist with high total cholesterol and LDL ("bad cholesterol"), low HDL ("good cholesterol"), and diabetes.

Triglycerides may be an "enabler" of other heart disease risk factors. That is, high triglyceride levels could multiply the bad effects of high cholesterol, high blood pressure, and smoking.
Triglycerides and Lowering Triglyceride Levels continued…

Some research also suggests that high triglycerides are a more important risk factor for women than for men, although this is also disputed.

One point is clear, though: A healthy diet and exercise plan can lower triglyceride levels, improve cholesterol, and lower the risk of heart disease.

What can be done about high triglyceride levels?
The main way to deal with high triglyceride levels is through improved lifestyle. That means eating a healthier diet and getting more frequent exercise. Here are some guidelines to help you manage your triglyceride level:

- Moderate physical activity on five or more days each week can help lower triglyceride levels.
- Weight loss also lowers triglycerides and cholesterol.
- Reducing saturated fat, trans fat, and cholesterol in your diet can improve triglyceride levels as well as help manage cholesterol.
- Alcohol consumption has strong effects on triglyceride levels. Drinking more than one drink a day for women or two for men can raise triglyceride levels considerably. Some people with high triglycerides may need to cut out alcohol entirely.
- Eat more fish high in omega-3 fatty acids instead of red meat, which is high in saturated fat. Fatty fish like mackerel, lake trout, herring, sardines, albacore tuna and salmon are high in omega-3 fatty acids.

For certain people with high triglycerides, medicine may be needed. The decision to treat triglyceride levels with medicine can be complicated because other health conditions are usually involved. Several medicines can improve triglyceride levels:

- Statins, which also improve cholesterol levels
- Fibrates, the most potent reducers of triglyceride levels
- Nicotinic acid
- Omega-3 fatty acid supplements. High-doses of omega-3 are needed to lower triglycerides and should be taken only under a doctor’s care. Lovaza is a prescription form of omega-3 fatty acids.

By taking steps to improve your triglyceride levels, you'll likely improve your overall health, fitness, cholesterol levels, and risk for heart disease.

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**YOGA CLASSES**

Yoga is a great wellness tool for the mind and body. The Yoga Class is taught by Debbie Tompkins. Classes are held on Tuesdays & Thursdays from 5:15PM to 6:30PM. The cost is $30 for 8 sessions to be used within 60 days. Contact Caryn Vorsas for more information at ext. 7293
Grilled Fruit Skewers

By: From Food Network Kitchens Get Grilling, Meredith, 2005

Ingredients

- 2 pounds assorted fruit (pre-cut into chunks), such as pineapple, mango, cantaloupe, honeydew and watermelon
- 1/2 cup light olive oil
- Ice cream, serving suggestion
- Special Equipment: 8-inch wooden skewers

Directions

Submerge skewers in water for 10 to 12 minutes. This will keep them from burning when grilled.

Preheat a grill pan over medium heat.

Thread fruit onto skewer, alternating types of fruit for a colorful presentation; fill the skewer no more than halfway. With a pastry brush, paint the fruit with a light coating of oil. Place skewers, a few at a time, in the hot grill pan. Turn occasionally until you have grill marks on all sides of the fruit. Serve with ice cream, if desired.

Prep Time: 10 min  Inactive Prep Time: 0 min  Cook Time: 20 min  Level: Easy

Serves: 4 to 6 servings

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UT Health Science Center at Tyler Benefit Provider Numbers:

UT Select/Blue Cross Blue Shield
1-866-882-2034 or www.bcbsx.com/ut

Medco Health Prescription Plan
1-800-818-0155 or www.medcohealth.com

The Hartford (Long Term & Short Term Disability)
1-800-741-4306 or www.thehartfordatwork.com

Teachers Retirement System of Texas
1-800-223-8778 or www.trs.state.tx.us

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1-800-893-3582 or www.deltadentalins.com/universityoftexas

Superior Vision
1-800-507-3860 or www.superiorvision.com

Ft. Dearborn Life Insurance
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