



# Benefits Newsletter

December 2007  
Issue 3

## Grandfather Retirement Providers Follow Up

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ORP/TSA employees who are participating with a company that did not respond or did not meet the criteria were sent communication in mid-October, late November and again in early December. These employees will need to select any of the six currently authorized providers (AIG Valic, Fidelity Investment, ING, Lincoln Financial, MetLife, TIAA-CREF) no later than December 10, 2007 to receive their future retirement contributions. Only future contributions will need to be directed to a new provider; current investments may remain with the former company unless the employee chooses to transfer the investments to one of the six authorized providers.

For more information regarding the funds available in the UT Retirement Programs and services offered by the providers, visit [www.utretirement.utsystem.edu](http://www.utretirement.utsystem.edu).

## Medco Health Reimbursements

*By Tammye McCollum*

Some of you may have experienced a problem with double deductibles being taken on your prescriptions when our new plan year started in September. Medco has assured us the problem has been corrected and all reimbursement checks were mailed on November 9<sup>th</sup>. If you received a check from Medco Health, it was due to overpayment of your deductible on prescriptions. Medco apologizes for any inconvenience this was to our employees.

**Helpful tips:** To avoid any future problems, make sure you are providing your pharmacy with your new insurance card which you should have received in September. Your new BCBS card will have an Identification Number below the Subscriber Name that looks something like this: UTS0A12BC3DE. The A12BC3DE is called your BID number. If you have any problems at the Pharmacy regarding your BID number, make sure they are not using the UTS0 in front of your BID number. Please contact the Benefits Office at ext. 7741 if you do not have a new card.

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### STATUS CHANGES

*Now that Annual Enrollment has ended, changes to your group insurance benefits can be made only if qualifying events occur. You have 31 days from the date of the event to notify your campus Benefits Office and change your benefit selections. If you do not make the changes during the 31-day Status Change Period, your changes cannot be made until the next Annual Enrollment in July, to be effective September 1.*

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## BCBS ID Card Helpful Tips

*By Tammye McCollum*

Blue Cross Blue Shield (BCBS) issued new cards in August for our new plan year. Our identification numbers were changed and all employees were assigned a BID number which is now an alpha/numeric number. This alpha/numeric number has created a few problems for providers when trying to verify benefits. If you have a provider that tells you they can't verify coverage due to coverage being terminated, make sure to point out any 1's, L's, or I's on your card. Example: the letter I looks like this **I** on the card which is mistaken for a 1 or L. When calling the automated system, the providers have been using the wrong letter/number and therefore coverage is denied. Please make sure they are using the right letter/number if the provider tells you your coverage was denied. If this does not correct the problem, please contact the Benefits Office at ext. 7741 for assistance.

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### **RETIREMENT MANAGER**

*UT Retirement Manager enables you to enroll and make changes to your Retirement Account and provides excellent financial tools. UT System Retirement Programs Website:*

<https://www.vrsco.com/retireman/>

*Contact your Benefits Office at ext. 7741 for your unique identification number*

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## New PayFlex Debit Card Regulations Effective January 1, 2008 for Participants

Effective January 1, 2008, PayFlexdebit cards can only be used at non-healthcare related merchant locations and online pharmacies that have implemented an inventory information approval system (IIAS) as defined by Notice 2006-69, 2006-31 I.R.B. 107. To view a listing of non-healthcare related merchants that have or will be implementing an IRS-approved inventory information approval system, please copy paste the link below to your browser. The cards will continue to be accepted at healthcare related merchants and service providers such as doctors, hospitals, dentists and vision care centers, etc.

<http://www.payflex.com/forms/IIASUpdate.pdf>

## Body mass index (BMI)

*BCBS Website*

A good way to assess your weight is to calculate your Body Mass Index (BMI). Your BMI estimates whether you are at a healthy weight. Being overweight puts strain on your heart and can lead to serious health problems. These problems include [type 2 diabetes](#), heart disease, [high blood pressure](#), [sleep apnea](#), varicose veins, and other chronic conditions. More than 300,000 lives could be saved in the U.S. each year if everyone maintained a healthy weight!

### HOW TO DETERMINE YOUR BMI

Your BMI estimates how much you should weigh, based on your height. Here are the steps to calculate it:

- Multiply your weight in pounds by 703.
- Divide that answer by your height in inches.
- Divide that answer by your height in inches again.

For example, a woman who weighs 270 pounds and is 68 inches tall has a BMI of 41.0.

Use the chart below to see what category you fall into, and whether you need to be concerned about your weight.

BMI	CATEGORY
Below 18.5	Underweight
18.5 - 24.9	Healthy
25.0 - 29.9	Overweight
30.0 - 39.9	Obese
Over 40	Morbidly Obese

### EXCEPTIONS

BMI is not always an accurate way to determine whether you need to lose weight. Here are some exceptions:

- **Body builders:** Because muscle weighs more than fat, people who are unusually muscular may have a high BMI.
- **Elderly:** In the elderly it is often better to have a BMI between 25 and 27, rather than under 25. If you are older than 65, for example, a slightly higher BMI may help protect you from osteoporosis.
- **Children:** While an alarming number of children are obese, do not use this BMI calculator for evaluating a child. Talk to your child's doctor about what an appropriate weight is for his or her age.

### OTHER METHODS

Doctors use a few different methods to determine whether you are overweight. Your doctor may also take your waist circumference and your waist-to-hip ratio into consideration.

In addition, a lot of other factors influence your health. These include diet, physical activity, smoking, blood pressure, cholesterol levels, and blood sugar levels.

# Chocolate Chip Cookies (Low fat)

BCBS Website

*Because this recipe contains much less fat, it makes a wonderful and almost guilt-free indulgence. Try these treats with a tall glass of low fat or nonfat milk. And remember that although these cookies are probably lower in fat and calories than your usual recipe, they still aren't low in calories and fat - so portion size matters!*

nonstick cooking spray  
1/4 cup brown sugar, packed  
3 Tbsp. granulated sugar  
3 Tbsp. butter or margarine  
1/2 tsp. vanilla extract  
1 large egg  
3 Tbsp. water  
3/4 cup all-purpose flour  
1/2 cup "white" whole-wheat flour (see note)  
1/3 cup wheat germ, toasted  
3/4 tsp. baking soda  
1/4 tsp. salt  
1/2 cup semisweet mini chocolate chips

1. Preheat the oven to 350°. Lightly spray a baking sheet with nonstick spray.
2. In a medium bowl, mix the sugars with butter or margarine until it is smooth. Stir in vanilla, egg and water.
3. Sift together flours, toasted wheat germ, baking soda and salt; stir into butter and sugar mixture. Stir in mini chocolate chips.
4. Drop the dough by heaping teaspoonfuls onto the baking sheet and flatten slightly with fork. Bake 10-12 minutes. Allow the cookies to cool for a few minutes on the baking sheet before removing them to cool completely on wire racks.

Yield: 24 servings--Serving Size: 1 cookie

Per cookie: *Calories: 77 Fat: 3 g Carbohydrates: 12 g Protein: 2 g*

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