



Health on the Move

Benefits & Wellness Newsletter

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Watch for our New Improved Newsletter in March, *“Health on the Move”*. Our revised newsletter will feature Wellness Health articles, Human Resources news while continuing to provide you with the most current news about your Benefits.

PayFlex’s New Overpayment Collection Process

OEB Communication

PayFlex has implemented a new approach to the collection of unsubstantiated PayFlex Debit Card transactions. The entire process which outlines a new twist in the "collection of overpayments" is listed below:

- A Substation Request letter is sent to the participant who used the PayFlex Debit card for items requiring documentation. Upon receipt of the documentation, the claim payment is validated.
- When documentation is not received, and/or if the participant fails to reply to the Substation Request Letter, the Debit Card is turned off.
- A Denial Letter is sent to the participant indicating that previously paid claims have now been "denied" and a refund to the plan is requested.
- An Overpayment Letter is sent to the participant documenting the amount of debit card claims paid that were not substantiated (equals "overpayment") and that the amount of overpayment will be collected as an "offset" to any future claims filed. This is the new part.
- The Explanation of Benefits on the next check stub looks something like this:

Plan Year 2006 Claims	\$200.00
Plan Year 2007 Claims	50.00
Overpayment Collection	(\$150.00)
Check Amount	\$100.00

According to UT Systems PayFlex Account Rep, the participant should be able to match up the amount deducted on the EOB with the previous written communication (minus any documented receipts provided to PayFlex).

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.

February is American Heart Month.

Heart Attack Warning Signs from American Heart Association Website

Some heart attacks are sudden and intense — the "movie heart attack," where no one doubts what's happening. But most heart attacks start slowly, with mild pain or discomfort. Often people affected aren't sure what's wrong and wait too long before getting help. Here are signs that can mean a heart attack is happening:

- **Chest discomfort.** Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.
- **Discomfort in other areas of the upper body.** Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.
- **Shortness of breath** with or without chest discomfort.
- **Other signs** may include breaking out in a cold sweat, nausea or lightheadedness

As with men, women's most common heart attack symptom is chest pain or discomfort. But women are somewhat more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea/vomiting, and back or jaw pain.

Hidden Ways to Help Your Heart

Health Promotion & Wellness Newsletter

The **good news** about heart disease - America's No. 1 killer - is that a healthy heart is within everyone's reach. You know some of the rules: Eat less fat; eat more fruits and vegetables; and keep blood pressure cholesterol levels in check. **But there are more ways to boost heart health:**



DON'T SKIP BREAKFAST. Most heart attacks occur between 7a.m. and noon - possibly because the cells that help blood to clot, called platelets, are stickiest then. Eating breakfast appears to make platelets less sticky ... and less likely to clump together and block a vital artery.



LIGHTEN UP. People who overreact to stressful situations are more likely to have heart trouble. In one study, people whose blood pressure and heart rate jumped the most during frustrating tests were also the ones most likely to have reduced blood flow to the heart.



MEET THE "A's". You may have heard about the antioxidants - vitamins A, C and E, and beta-carotene - that appear to slow plaque formation in the arteries.



KICK TOBACCO IF YOU ARE USING IT. Smoking affects more than your lungs. Fact is, within a few years of quitting, you'll cut your risk of a heart attack by at least half, similar to those who never smoked.



GET OFF THE COUCH. Sedentary living - not high cholesterol - is one of the greatest risk factors in heart attack deaths. **Tip:** Just a half hour of moderate physical activity most days of the week can deliver fitness benefits similar to traditional exercise routines. So walk briskly. Take the stairs. Play actively with kids. Live longer!

Explanation of Benefits from Insurance Companies

Tammye McCollum

Each time you go to the doctor/dentist, have blood work done or x-rays or go to the hospital, the insurance company processes that claim and sends you an Explanation of Benefits also known as an EOB. This EOB shows you how much the total claim was and how the claim was processed. Always take time to look at your EOBs to see how the claim was processed and what it shows as patient responsibility. This will help you know what you should be billed for on that claim. If you used a network provider, you should never be billed the difference between the billed amount and the approved amount. This amount should be written off as a negotiated fee.

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:

www.aigretco.com/RetireMan

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

Keep Your Beneficiary Forms Up To Date

Tammye McCollum

All benefit eligible, full time and part time employees who are enrolled in the medical plan here at UT Health Center have a \$10,000 life insurance and \$10,000 accidental death policy which the Health Center provides at no cost to you. If you are enrolled in Teachers Retirement System, you also have a death benefit as an active employee, that pays twice your annual salary up to a maximum of \$80,000. For this reason, you should make sure that you keep your beneficiaries up to date. Significant events (such as marriage, divorce, death of a beneficiary, birth of a child, and receipt of Medicaid by a person designated as a beneficiary) should prompt a review of your beneficiary designation. You can change your beneficiary anytime during the year. You do not have to wait until annual enrollment to make changes to your beneficiary. Please contact your benefits office at ext. 7741 if you would like to request new beneficiary forms.

Medco Pharmacy Helpful Tips

Tammye McCollum

To avoid any future problems, make sure you are providing your pharmacy with your new BCBS insurance card which you should have received by September 2007. Your new BCBS card will have an identification number listed which looks something like this: UTS0A12BC3DE. The A12BC3DE is called your BID number. If the pharmacy has problems getting your prescription to process, first make sure they are using the correct alpha/numeric coding. The 1's, i's, and L's are easy to enter incorrectly. If that is not the problem, make sure they are not using the UTSO in front of the BID number. Please contact the Benefits Office with any questions or problems at ext. 7741.

How to Get That Second Wind

Health Promotion & Wellness Newsletter

Feeling run-down? You'll turn up the energy in five minutes if you...

REFUEL. Snack on fiber-rich munchies such as dried apricots, celery sticks, an apple or a few pistachio nuts. **Benefit:** The fiber helps control the release of glucose (a sugar) into your bloodstream and may prevent energy dips.

BREATHE DEEPLY. Every 1-2 hours, spend 5 minutes inhaling and exhaling deeply. It will help you feel calmer and more mentally focused, with renewed energy.

TAKE A VISUAL VACATION. Close your eyes and mentally escape by imagining a peaceful scene on an island, in a meadow or by the ocean. "Seeing" yourself relaxed can be rejuvenating.

SNAP OUT OF IT. Splash cold water on your face or pop a breath mint - mint flavors are stimulating.

TAKE A "GOOD NEWS" INVENTORY. At the end of the day, write down all the good things that happened. You'll be surprised at how much went right. Plus, you'll set yourself up for a good night's sleep... and energize yourself for tomorrow.

Improving Our Heart Health

By Susan Brizendine, Department of Medicine – Cardiology Division

February is National Heart Month— We celebrate Valentines Day on February 14th, and it's the perfect month to think about our heart health. So, let's look at some ways that we can better love our hearts.

Most of us have been affected by heart disease in one way or another. Either we know someone close to us who has heart disease or we know someone who has had it, and may have even died from it. Or maybe you, yourself, are dealing with heart disease in some way. It could be high blood pressure, arrhythmias, angina (chest pain), coronary artery disease (CAD), atrial fibrillation, chronic heart failure (CHF), or any other number of diagnoses, all dealing with the heart. Do you know your risk factors, and just as important, do you know your numbers?

What numbers? Let's start with cholesterol. High blood cholesterol is a major risk factor for coronary heart disease and stroke. Everyone over the age of 20 should have their cholesterol checked at least every five years. You can ask your physician to order a blood test for you called a "lipoprotein profile," which will measure your cholesterol numbers. It's simple, really. The evening before your scheduled blood test, you'll fast for 9 to 12 hours (meaning you'll have no food or drink after midnight), and the next day, your blood will be drawn for the test, which will give your physician the information about your total cholesterol. Your total cholesterol is made up of LDL cholesterol, HDL cholesterol (this is the good cholesterol that helps keep plaque from building up in your arteries), and triglycerides, which is another form of fat in your blood. You want a higher HDL reading because HDL cholesterol protects against heart disease, and lower LDL and triglycerides readings.

Less than 200 mg/dL Desirable

200 to 239 mg/dL Borderline high

240 mg/dL and above High blood cholesterol. **A person with this level has more than twice the risk of coronary heart disease as someone whose cholesterol is below 200 mg.**

HDL Cholesterol Level	Category
Less than 40 mg/dL (for men) Less than 50 mg/dL (for women)	Low HDL cholesterol. A major risk factor for heart disease.
60 mg/dL and above	High HDL cholesterol. An HDL of 60 mg/dL and above is considered protective against heart disease.

LDL Cholesterol Level	Category
Less than 100 mg/dL	Optimal
100 to 129 mg/dL	Near or above optimal
130 to 159 mg/dL	Borderline high
160 to 189 mg/dL	High
190 mg/dL and above	Very high

LDL cholesterol is considered the “bad” cholesterol, and can raise your risk for heart disease. The same goes for triglycerides, which can also raise your risk for heart disease. So, we want to keep those numbers low.

Now, let’s look at what affects our cholesterol levels. First of all, **diet**—Food high in saturated fat and cholesterol will raise your blood cholesterol. Saturated fat is the one you really want to pay attention to, but cholesterol also matters. By reducing the amount of saturated fat and cholesterol in your diet, you’re on the road to reducing your blood cholesterol level.

Next, let’s talk about **weight**—Being overweight is a risk factor for heart disease. It tends to raise your cholesterol and increase your blood pressure, which is another risk factor. Losing weight can help to lower your LDL and total cholesterol levels, while raising your HDL and lowering your triglycerides—not to mention that dropping some pounds will help lower your blood pressure!

And, we don’t want to forget **physical activity**—oh, the dreaded “E” word, **exercise**—Not being physically active is a risk factor for heart disease, too. Regular exercise, and that means 30 minutes per day most days, can help lower your LDL cholesterol and raise your HDL cholesterol levels, and it’ll help you lose weight. If you can’t exercise everyday, try to get in at least 30 minutes three times a week.

The last three factors that affect cholesterol are simply out of our control. **Age, gender, and heredity**—As we age, both men and women tend to have higher cholesterol levels. For women, this is especially so after menopause. Then there’s the gene pool. High blood cholesterol can run in your family, with as much as 40 to 50 percent of your cholesterol level being determined by your genes. Ever wonder why some people who eat right and are fit as a fiddle have dangerously high cholesterol levels anyway? Chalk it up to genetics. Thanks, Mother Nature!

While we may not be able to change our age, sex, race, or family history, there are many risk factors that we do have control over—such as smoking, high blood pressure, diabetes, weight, and high cholesterol. So, if you smoke, quit! If you’re overweight, get active and exercise regularly, and eat a diet high in fiber and rich in fruits and vegetables. Stay away from second-hand smoke, and see your doctor regularly. But most importantly, **LOVE YOUR HEART.**

Heart Healthy – Oven-Fried Okra

American Heart Association Website

Canola oil cooking spray
 1 20-ounce bag frozen sliced okra, thawed
 1 half teaspoon salt
 1/2 teaspoon pepper
 2 cups yellow corn meal (only ½ cup adheres to the okra)

Preheat the oven to 475°. Line a rimmed baking sheet with aluminum foil and spray the foil generously with cooking spray. Set aside. Spray the inside of a gallon-sized food storage bag with cooking spray. Add the okra, ½ teaspoon salt, and the pepper. Close the bag and shake to blend everything well. Let the okra rest for 10 minutes to extract juice from the okra. Add the cornmeal to the bag and shake vigorously to coat the okra. Let the bag sit for 10 minutes; shake it up again. Using a wide mesh strainer or a colander over a large bowl, remove the okra in batches and shake off excess cornmeal into the bowl, discarding the leftover meal.

Place the coated okra on the sheet pan and continue the process until all the okra is on the pan and the pieces are not touching each other. Spray the okra well with cooking spray. Bake for 20 minutes. Remove the pan from the oven and stir the okra, trying to turn over as many pieces as possible. Lightly spray them again. Return to the oven for another 20 minutes. Remove from oven and lightly spray the pieces again.

NUTRITION INFORMATION: Per serving: 70 calories; 0.5 g fat; Saturated 0.0 g: Polyunsaturated 0.0 g; Trans Fat 0.0 g: Polyunsaturated Fat 0.0 g: Monounsaturated Fat 0.0 g; 0 mg cholesterol; Sodium 197 mg; 16 g carbohydrates; 3 g protein; 3 g fiber.

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 8am – 5pm

UTHCT Benefit Provider Numbers:

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

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

UT Select/Blue Cross Blue Shield
 1-866-887-3539 or www.payflex.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

Delta Dental Premier

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

Superior Vision

1-800-507-3800 or www.superiorvision.com

Long Term Care

1-888-825-0353 or www.ltcbenefits.com/uts

Ft. Dearborn Life Insurance

1-866-628-2606 or www.fdl-life.com/ut