



Benefits Newsletter

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Issue 4

Choosing Frames Can Be Fun!

Superior Vision Website

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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.

Many people are intimidated by the process of selecting eyewear - particularly those who have not worn corrective lenses. Relax - the selection process can be fun, and gives you a chance to express your individuality!

Let's start by looking at your facial structure. Understanding your facial features can help you achieve a balanced look that accentuates your best features for a flattering look.

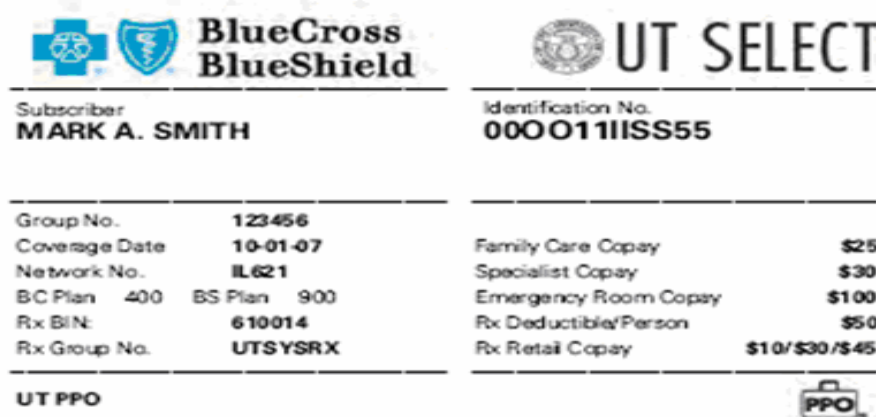
General Guidelines

- **Eye Position**
Your eyes should be centered within the lens openings, regardless of frame shape.
- **Width**
Choose frames that are wide enough so there is slight clearance between the frames and the sides of your head. If frames feel too tight or loose at the store, they can feel very uncomfortable after several hours of wear.
- **Brow**
Let your eyebrows define the top of your frames; the top of the frames should follow your natural brow line. Darker or thicker or darker frames can balance thick eyebrows.
- **Proportion**
Select frames in proportion to your body size and weight. Thin and delicate frames accentuate slender figures, and thicker frames balance well with fuller figures.
- **Lenses**
Thinner, lighter, reflection-free lenses are premium choices, but may come at extra costs. High-index plastic lenses and anti-reflective coatings make for a flattering appearance. For bifocals, progressive lenses can provide a contemporary, no-line look.

To see what frame best fits the shape of your face, go to:

http://www.superiorvision.com/learning_center/select_eyewear.aspx

New Design for the BCBS ID Card



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.vrsc.com/retireman/>

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

BCBS has a new design for the BCBS ID card for any members requesting additional cards effective 12/17/07. The purpose of the new design was due to problems occurring from the BID number. The BID number was moved to the opposite side to give more room for longer names and to make the number larger. The font was changed in hopes of making the zeros, letter o, number 1 and capital letter i easier to read. The BCBS customer service number now includes a designation of "Medical" and the Medco customer service number now shows "Prescription" next to the numbers. BCBS hopes this will help with the confusion members have regarding which number to call.

Game Plan for Healthy Teeth

The Players

Toothbrush

Remember when the only difference between toothbrushes was color? Now you can choose from angled necks, narrowed heads, staggered bristles - how do you know which is your best bet?

Your toothbrush should bear American Dental Association (ADA) stamp of approval (found on the package). It should also be labeled "soft" and have round-ended bristles, which means it's sturdy enough to clean teeth and stimulate gums, but not scour them.

An electric toothbrush may help those who have difficulty brushing their teeth, although it's not proven to clean better than a regular toothbrush. And, remember, your toothbrush gets a daily workout - replace it every two to three months, as well as after colds, to keep it in top shape.

To see the whole article, go to:

http://www.deltadentalins.com/oral_health/game_plan.html

Voluntary Participation in UT Saver TSA and UT Saver DCP

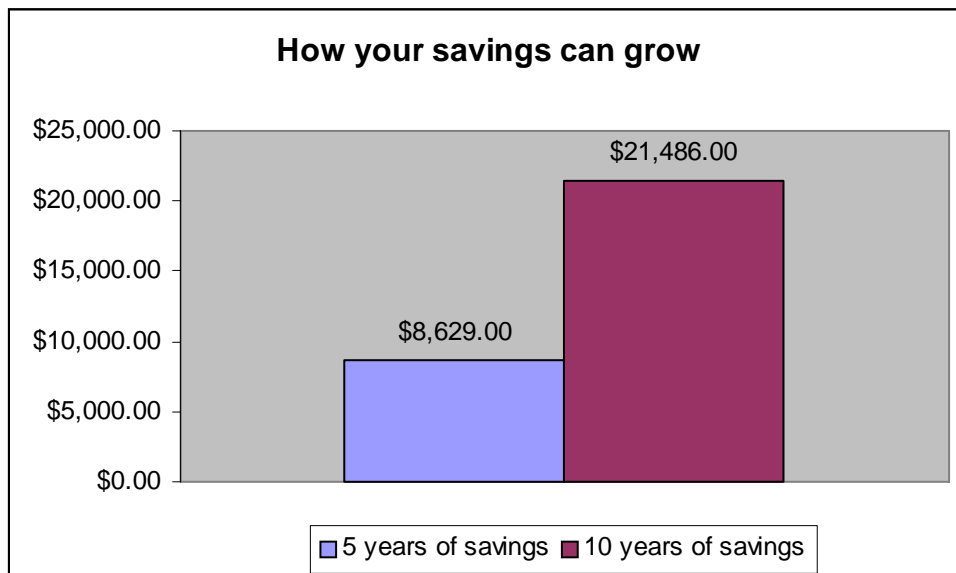
UT Systems Retirement Programs Booklet

You are most likely familiar with the TRS and ORP because your participation in one of these programs is mandatory. Did you know that the UT Saver TSA and UT Saver DCP - the voluntary programs to which you can make pretax and/or after-tax contributions - are just as important a part of the Retirement Programs? Voluntary contributions to these programs have become increasingly important part of saving for retirement. Consider why the extra savings could be important to you:

- Thanks to stunning advances in medicine, health, and nutrition, most Americans now anticipate living long past their traditional retirement age. One in five will probably celebrate his or her 100th birthday. This could stretch your retirement income over a span of several decades.*
- A decline in the popularity and coverage of traditional pension plans finds the average worker depending more often on personal retirement savings.
- The retirement of the baby boom generation over the next 10 years could lead to potential strains on Social Security benefits and a decrease in benefits for future retirees.

*The 2003 Retirement Confidence Survey, Employee Benefit Research Institute, American Savings Education Council, Mathew Greenwald & Associates, April 2003.

The UT Saver TSA and UT Saver DCP are designed to help you save more money on your own so that you have the income needed to last throughout your years in retirement. Consider making contributions and see the impact of how investing even a small amount can add up over the long term.



Assumptions: Annual salary \$35,000 paid monthly, 4% contribution rate (\$1,400 per year), 8% rate of return.

Ginger Cookies

BCBS Website

3/4 cup butter, softened
1 cup granulated sugar
1 egg
1/4 cup unsulfured molasses
2-1/2 cups all purpose flour
1 tsp. ground ginger
1 tsp. ground cloves
1 tsp. ground cinnamon
1-1/2 tsp. baking soda
extra granulated sugar

1. Preheat the oven to 350°.
2. In a mixing bowl, beat together butter and 1 cup sugar until creamy. Add egg and molasses; beat until combined. Add the remaining ingredients and mix until well combined.
3. Roll dough into 1" balls and roll in the extra granulated sugar.
4. Place balls on baking sheet. Bake for 5-7 minutes until barely turning brown. Allow to cool for 1 minute on baking sheet and then remove to wire racks to cool completely.

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