



Health on the Move™

Benefits & Wellness Newsletter

July 2008
Issue 10

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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:

www.aigretco.com/RetireMan

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

Annual Enrollment Reminder!

By Tammye McCollum

Annual Enrollment starts July 1, 2008 and will continue through July 31, 2008 if you want to make any changes to your benefits. You will receive your BID # and PIN # in your email here at the Health Center at the end of June. If you don't receive this, please contact us at ext. 7784.

Our annual enrollment sessions will be on **July 7, 2008**. We will have Insurance & Retirement Vendors here to answer any questions you may have regarding your Benefits and Retirement. Also, Bob Westmoreland will be here from Office of Employee Benefits.

Retiree Session	9am - 10am	BioMed Research Auditorium
Employee Session	1pm - 3pm	Hudnall Auditorium

Helpful hints:

- PayFlex is the only plan that requires you to re-enroll in every year and re-elect the debit card every year. All other plans will remain the same if you don't make any changes to them.
- Evidence of Insurability (EOI) is required if you add anyone to your medical insurance, increase life insurance amounts, add short term or long term disability or add long term care. Be sure to complete the form on line and then print, sign and mail to the address on the top of the form postmarked by August 15th. If you are adding a dependent that has had continuous coverage through another plan, you will not need to complete the EOI, but you must contact your benefits office to furnish proof of coverage.
- If you are a new employee and any of your benefits were not in effect by June 1st, you will not see the coverage on UT Touch. Do not try to add the coverage if it is not there. Contact your Benefits Office with any questions.
- Once you have made changes on UT Touch, you should receive a confirmation by email the next day. Please look closely at the confirmation to make sure all changes are on the letter. Contact your Benefits Office with any questions, ext. 7741.

If you are thinking of adding or changing a benefit, see the next two pages and they may help you understand the benefits we have to offer. Please contact your Benefits Office if you have any questions regarding your benefits.

Benefits at a Glance

MEDICAL INSURANCE –UT SELECT, a self-funded medical PPO plan, administered by BCBS of Texas. Network annual deductible is \$250/person and \$750/family. Network copays are \$25 for Family Care Physician, \$30 for Specialist and \$100 for Emergency Room. For more information, go to www.bcbstx.com/ut.

PRESCRIPTION DRUG PROGRAM – Pharmacy benefits are administered by Medco Health and requires a \$50 annual deductible per person, per plan year. Three different benefit levels are offered based on the drug category of Generic/Preferred/Non-Preferred. Retail network pharmacy copays are \$10/\$30/\$45 and Home delivery pharmacy copays are \$20/\$75/\$112.50. For more information, go to www.medcohealth.com.

DENTAL INSURANCE –UT DENTAL SELECT, a self-funded dental plan administered by Delta Dental. Annual deductible is \$25 per person, per plan year and maximum annual benefit is \$1,250. Cleanings and x-rays are payable at 100%, basic services are payable at 80% and major services are payable at 50%. If you choose a network dentist, you have two networks from which to choose, the larger DeltaPremier network or the smaller Dental Provider Organization (DPO) network. DPO offers all the advantages of the larger DeltaPremier network plus additional discounts. Orthodontics has a \$1250 lifetime maximum with no age limit. For more information, go to www.deltadentalins.com/universityoftexas.

VISION INSURANCE – Vision care benefits are offered by Superior Vision Care. Network benefits per plan year include one comprehensive eye exam covered in full after a \$35 copay, one pair of standard eyeglass lenses covered in full, and one set of frames covered in full up to \$140. Contact lenses may be substituted in lieu of eyeglass lenses and are covered in full for non-elective and up to \$125 for elective. Lasik surgery or other eye surgery is discounted at 20% off the usual and customary prices if provided through specially contracted ophthalmologists. For more information, go to www.superiorvision.com.

TERM LIFE INSURANCE – Fort Dearborn Life Insurance Company is the insurer for the Group Term Life insurance. The following plan options are offered: Employee Basic Life, Employee Voluntary Life, Voluntary Spouse Life, and Voluntary Dependent Life. Full time, benefit eligible employees, enrolled in the UT medical plan, are provided \$10,000 as part of the Basic Package at no cost. Additional employee life insurance is available at 1 to 6 times annual earnings with a maximum of \$1,500,000. Spouse Life is offered at \$10,000, \$25,000, or \$50,000 and Dependent Life at \$10,000 per child. For more information, go to www.fdl-life.com/ut.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE – Fort Dearborn Life Insurance Company is the insurer for the Accidental Death and Dismemberment (AD&D). The following plan options are offered: Employee Basic AD&D, Employee Voluntary AD&D, Voluntary Spouse AD&D, and Voluntary Dependent AD&D. Full time, benefit eligible employees, enrolled in the UT medical plan, are provided \$10,000 as part of the Basic Package at no cost. Additional employee AD&D insurance is available up to 10 times annual earnings with a maximum of \$1,000,000. Spouse AD&D is offered at half the amount of employee's coverage with a maximum of \$500,000 and Dependent AD&D at \$10,000 per child. For more information, go to www.fdl-life.com/ut.

SHORT TERM DISABILITY – Short Term Disability insurance is fully insured through The Hartford. If your disability claim is approved and after a 30-day elimination period requirement has been satisfied or after you have exhausted all of your sick leave (whichever is longer), the plan will pay a weekly benefit of 60% of your earnings per week, subject to reduction by deductible sources of income or disability earnings. Maximum period payable is 22 weeks (after the elimination period) and up to 4 weeks for a pre-existing condition. Go to www.thehartfordatwork.com.

LONG TERM DISABILITY – Long Term Disability insurance is fully insured through The Hartford. If your disability claim is approved and after a 90-day elimination period requirement has been satisfied or after you have exhausted all of your sick leave (whichever is longer), the plan will pay a monthly benefit of 60% of your monthly earnings, subject to reduction by deductible sources of income or disability earnings. Go to www.thehartfordatwork.com.

LONG TERM CARE – Long Term Care insurance is fully insured through CNA. For more information, go to www.ltcbenefits.com. The LTC plan is available to you, your spouse, adult children (25 years and older), parents, grandparents, parents-in-law, and grandparents-in-law. Your eligible family members may apply without you having applied for coverage and will be set up for direct billing. There are four choices for the maximum daily nursing home benefit of \$100, \$125, \$150 and \$200. The lifetime maximum is equal to 1,825 times the maximum daily nursing home benefit selected. Go to www.ltcbenefits.com/uts.

Benefits at a Glance (cont'd)

UT FLEX – PayFlex Systems USA, Inc. is the administrator for the UT FLEX flexible spending accounts which include Medical Expense Reimbursement Account and Day Care Reimbursement Account. Authorized by the IRS, the flex plan lets you set aside money from your pay before taxes are withheld. Money from these accounts can be used to pay for certain out-of-pocket health care and work-related day care expenses while receiving a tax advantage. The medical flex account offers a PayFlex Debit Card that can be used at the time of service and payment is automatically deducted from your UT FLEX account. For more information, go to www.payflex.com

VOLUNTARY RETIREMENT PROGRAMS – UT System offers two supplemental retirement savings programs: The UT Saver 403(b) Tax Sheltered Annuity (TSA) and the UT Saver 457(b) Deferred Compensation Plan (DCP). UT System has selected six retirement providers with which you can invest your ORP, TSA and DCP contributions. You may select one or all six providers, depending on your investment and service needs. The providers are AIG VALIC, Fidelity Investments, ING, Lincoln Financial Group, MetLife Resources, and TIAA-CREF. To enroll, log on to UT Retirement Manager at www.aigretco.com/Retireman or contact Jeanette Turner in the Benefits office at ext 7749.

Health Risk Assessment

If you have not already completed your online Health Risk Assessment, go online to www.bcbstx.com/ut and learn more about your health habits today!

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



Why Eat Fruits & Veggies?

By America on the Move Website

Today, more than 90% of all Americans do not eat their recommended amount of fruits and vegetables. The amounts of fruits and vegetables you need each day may seem daunting; however, fruits and veggies provide the unrivaled combination of great taste, nutrition, and abundant variety.

Eating a colorful variety of fruits and veggies provides a wide range of valuable nutrients like fiber, antioxidants, phytochemicals, vitamins and potassium. Fruits and veggies can be convenient mealtime accompaniment or daytime snack and remember all forms of fruits and veggies count – fresh, frozen, canned, dried and 100% juice.

Did you know?

Fruits and veggies pack a nutritional punch and can be an important part of good health. People who eat fruits and vegetables, in general, are healthier. Additionally, one of the best ways to maintain weight may be to replace junk food with fruits and veggies. Studies have shown that people who eat at least 4 ½ cups of fruits and vegetables a day are less likely to be obese.

How much do you need?

Recommended amounts vary anywhere from 2 – 5 cups a day, depending on your age, gender and level of activity, but a good rule of thumb is to make fruits and vegetables about half of what you eat at every meal. It's easy to make fruits and vegetables the main attraction on your plate! For specific amounts, simply go to www.fruitsandveggiesmorematters.org.

Why Eat Fruits & Veggies?

By America on the Move Website



Easy ways to get more fruits and veggies every day:

Here are some additional ways to get more fruits and vegetables into your daily routine:

- ❖ Grind up veggies to “hide” in meatloaf and soups.
- ❖ Cut up fruits and veggies so they are ready for a quick snack.
- ❖ Frozen grapes and banana slices make a cool treat.
- ❖ Include lettuce, tomatoes and onions on all your sandwiches and wraps.
- ❖ Forget tortilla chips! Eat raw veggies with your favorite dips and salsas.
- ❖ Take advantage of summer berries; add to muffins, pancakes, cereal and salads.
- ❖ Don't forget about dried fruits. They make an easy on-the-go snack.
- ❖ Shop your local outdoor produce markets for a variety of fresh fruits and vegetables.
- ❖ Select a frozen 100% fruit bar as a simple and sweet snack.
- ❖ Frozen is as good as fresh! Any of the “Twice the Veggies” from Spa Cuisine™ Frozen Entrees from Lean Cuisine® deliver two full vegetable servings in each entrée: Butternut Squash Ravioli, Hunan Stir Fry with Beef, Grilled Chicken Primavera, Sesame Stir Fry with Chicken and Ginger Garlic Stir Fry with Chicken.

Be Your Best:

Every step taken toward eating more fruits and veggies and getting more physical activity helps individuals be at their best.

13 Tips to Get More Nutrition & Fitness In Your Day!

http://www.sparkpeople.com/resource/wellness_articles.asp?id=186

There just doesn't seem to be enough hours in the day to accomplish everything you need to do. And it can feel like an added stressor when you are trying to integrate healthy habits into your already hectic schedule. But if you make time for healthy habits, you'll find yourself with extra reserves of energy that will lower your stress and help you get through life's challenges.

Here are a few things you can start doing right now to make healthy habits a relatively painless part of your routine:

1. **Drink water throughout the day.** You don't hear this nearly enough: water is an all-purpose wonder-substance. It's great for your skin, your digestive system, and circulatory system, and aids in weight loss and cellulite reduction. If you feel fatigued during the day, it's often because you aren't hydrated properly. Drink water throughout the day, sipping from a large bottle or glass. If you have it nearby, it's easy to remember. If you don't like the “taste” of water, keep a supply of lemon so that you can add a slice to your water – it cuts any bitterness, adds a bit of vitamin C and makes it taste more festive!
2. **Cut back on the amount of soda and coffee you drink.** Sugar and caffeine dehydrate you and create energy rushes followed by crashes, which are ultimately energy-depleting. Substitute with drinks like green tea or 100% fruit juice.

13 Tips to Get More Nutrition & Fitness In Your Day! (cont'd)

http://www.sparkpeople.com/resource/wellness_articles.asp?id=186

3. **Replace high-sugar foods with low-sugar versions.** Cutting back on the amount of refined sugar you consume helps reduce calories and weight gain and also helps you avoid the energy slumps that come from sugar withdrawal. Items high in refined sugar include most soft drinks, cereals, baked goods, and of course, candy and ice cream. Look for low-sugar or no-sugar versions of these, or simply opt for healthy snacks instead.
4. **Stock up on healthy, portable snacks.** When you are grocery shopping, pick up bags of baby carrots, string cheese, nuts, fresh and dried fruit, single serving packs of applesauce, yogurt, wholegrain crackers, peanut butter, turkey jerky, etc. Having healthy portable snacks around will help you avoid bad vending-machine, convenience store and fast-food options.
5. **Take the time to plan healthy meals for the week.** Spend 15 minutes or so to map out your meals. Keep it simple. Then, when you shop for groceries, make your purchases based on the meals you will make during the week. This will help you avoid relying on less healthy take-out or fast food choices. Learn even more.
6. **Purchase frozen, ready-to-cook ingredients.** Frozen fruits and vegetables have high vitamin and mineral content because they don't sit around losing these nutrients for long before they are preserved. Although you'll want to keep plenty of fresh fruits and vegetables around, it's great to have frozen produce available for quick meal additions and smaller servings. Also, some grocery stores offer frozen boneless chicken breasts and a wide variety of seafood items in re-sealable packages. These are great for quick, healthy meals.
7. **Pack your lunch the night before.** You'll have given yourself the gift of extra time in the morning and you will assure that you have a healthy meal during the day. Don't forget to pack snack items so you can avoid the vending machine.
8. **Cook double batches of whatever you're cooking.** When you prepare dinner, especially on weekends, cook extra and freeze to use for another dinner or lunch. Then, you'll have a healthy meal ready to go when you are.
9. **Give yourself some slack.** If you are stressed out about preparing healthy meals every day, use what some experts call the "80/20" rule in your eating. If 80 percent of what you eat is healthy, then allow yourself to take it a little easier for the remaining 20 percent. You and your diet will survive.
10. **Fit in exercise whenever you can.** Experts recommend that adults exercise a minimum of 30 minutes three times per week. Aim for this amount, but don't kick yourself if you can't meet this goal. Any amount of exercise is better than none. No time to go to a gym? Build a stock of exercise tapes – many have routines that you can complete in 20-40 minutes. Use hand weights or do crunches, leg-lifts and lunges while watching television. Or invest in an exercise bike – you can pedal while catching up on your reading. Think of what would be most interesting to you and what best fits your schedule and budget.
11. **Take a walk break during the day.** Even 20 minutes can make a difference in your energy level, plus it gives you time to clear your head. If you walk with a friend or colleague, it also gives you time to socialize.
12. **Whenever possible, walk.** Increase the amount of time you can walk, versus sit or drive. It doesn't take that much extra time to park a bit farther from the store entrance, or to make a personal visit to a colleague rather than phoning, instant messaging or e-mailing.
13. **Get enough sleep.** Even if you gain more time in your day by cutting back on sleep, you will be less effective throughout the day, as your energy level and cognitive functioning will be reduced. Insufficient sleep also makes you more susceptible to illness. By getting enough sleep, you become more efficient during the time you are awake.

Begin integrating some or all of these habits today. Make them part of your normal routine. You'll be surprised at how little time is involved and how much better you'll feel!

Beef and Broccoli Stir-Fry

Weight Watchers website

2 tsp olive oil
 4 sprays olive oil cooking spray
 1 cup broccoli, florets, fresh
 1 cup snow peas, fresh
 1 medium bell red pepper, cut in strips
 6 oz Tyson® Refrigerated Fully Cooked Seasoned Steak Strips
 2/3 cup bottled stir-fry sauce

Heat oil and oil cooking spray in a large nonstick skillet over high. Place vegetables in skillet and stir-fry 3 minutes. Add steak strips to vegetables. Stir-fry 2 to 4 minutes or until vegetables are tender-crisp and meat is thoroughly heated.

Serving suggestion: Serve with hot cooked rice. (Rice not included in *POINTS* value.)

POINTS® Value: 4 Servings: 4

HR/Benefits Staff:

Georgia Melton (Chief Human Resources Officer)
 Ext: 7022

Jeanette Turner (HR & Benefits Manager)
 Ext: 7749

Sherry Shipley (Benefits Specialist II)
 Ext: 7741

Tammye McCollum (Benefits Analyst)
 Ext: 7784

Office Hours: Monday – Friday 8am – 5pm

UTHSCT 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