Annual Enrollment is Fast Approaching

By: Tammye McCollum/OEB

It’s that time of year when we start thinking about any changes we need to make for the new plan year. Below is some information about two of our benefit plans for next year. July will be a great time to take advantage of Short Term or Long Term Disability if you aren’t currently enrolled. Also, start thinking about your expenses you had during the year to plan your Flex elections for eligible expenses.

Vision Plan:
Superior Vision has been selected to continue providing Vision insurance benefits to employees, retirees and eligible dependents for the next several plan years. A total of six proposals were received for the vision plan. As a result of the new contract with Superior, beginning September 1, 2009, employees and retirees enrolled in the vision plan will see a decrease in their employee only/retiree only premium of approximately 7.6% percent. Monthly premium rates for all levels of coverage will decrease an average of 7.1%. Additionally, beginning in September, the Superior Vision plan coverage will include a contact lens fitting benefit for a $35 copay through an in-network provider. The contact lens fitting fee is currently not a covered benefit of the plan. All other benefits of the plan, such as a comprehensive exam by an in-network provider for a $35 copay and the $140 in-network frame allowance, will remain in place providing continued value for all UT System vision plan participants.

Disability Plan:
Beginning September 1, 2009, the STD/LTD insurance plans will be administered by Fort Dearborn Life. FDL was selected from a total of five bids submitted by STD/LTD insurance vendors. During the drafting of the contract, OEB solicited input from benefits offices regarding possible plan design changes. The most significant plan design change that will be incorporated into the STD plan effective September 1, 2009 is a change to the “elimination period” being reduced to 14 days. The current STD elimination period is 30 days. Additionally, premium rates for both STD and LTD will be dramatically reduced: the new STD premium rate (including the 14 day elimination period) will be $0.267 per $1,000. The current STD premium on 30 days elimination is $0.51. For LTD insurance, the new rate will be $0.397 per $1,000, compared to $0.41 currently. Also, during the 2009 Annual Enrollment, evidence of insurability will not be required for either STD or LTD, so “no EOI” will be a primary focus during AE. Obviously, OEB is very satisfied with the outcome of the RFP process for both disability plans.
Your supermarket employs clever strategies to encourage shoppers to spend more; how can you keep control of your wallet and your waistline?

Have you ever gone shopping hungry and come out of the supermarket in shock, having spent far more than you thought you were going to? Or found yourself staring at products in your home, thinking, why on earth did I put that in my cart? If so, then you’ve succumbed to supermarket psychology, the marketing tactics that are employed by stores to get people like you to buy more products than you really need.

Marketing expertise
Supermarkets have been employing marketing experts and psychologists to design their stores for many years. The simple plan is to entice you to buy lots of goodies; whether or not you need them is beside the point.

Recognize the following devices?
An in-store bakery: The smell of freshly baked bread is designed to make us hungry and get us spending.

Produce near the front door: Fresh food looks best in natural light; hence you find these areas near the opening to the supermarket.

Hidden staples: Milk and bread are set far apart from the entrance and each other, to encourage consumers to walk through all parts of the store.

The “end cap” trick: Special displays at the end of the aisles, known as end-caps, are laden with offers; shoppers notice them more than regular displays.

Eye-catching at eye level: More expensive items with higher profit margins are placed at eye level, while the shop’s basics range will be on the floor – companies actually pay more to have their products at eye level, as shoppers are considered “lazy” and will see them first.

Davis Lewis, a consumer psychologist and author of *The Soul of the New Consumer: Authenticity, What We Buy and Why in the New Economy* (Nicholas Brealey Publishing Ltd.) has spent 15 years analyzing how we buy. He says, “Nothing is left to chance. From the width of the aisles (planned so that you are prevented from bumping into other people, but aren’t so wide that you can’t get your hands on products) to the music (composers even spend their lives writing music designed to entice shoppers to buy more goods), a supermarket is a place where a consumer and his money are meant to part company. Remember that a supermarket is a bit like a machine; its mission is to get you to spend, so to counter this, you need to keep your wits about you.”

The supermarkets have vast amount of data about our shopping habits from point of sale, loyalty card databases and market research data that are given to psychologists and the retail geographers to create an optimum store layout.

So can you avoid pitfalls of supermarket psychology? Yes, if you keep your wits about you and observe the following guidelines.

- Go in with a list and stick to it
- Eat before you go shopping
- Stick to buy one, get one free offers and fresh produce markdowns; don’t get sucked into special offers if you can – they are often misleading
- Check if generic brand products are as cheap and as good as branded – sometimes they aren’t
- Consider shopping online – you won’t be tempted by in-store marketing
Sleep, it’s just as important as diet and exercise—**but easier!**  [May is Better Sleep Month](By: Kim Hazel (UTHSCT))

About 40% of people report they feel sleep is important to their overall well-being. Yet, only 2/3 of this 40% state they are sleeping the amount they say is enough to function at their best. Most Americans report sleeping less hours during the week than on the weekends.

If sleep is so important, what is keeping them from getting the adequate amount of sleep? Many cited long work hours, family obligations, insomnia, worry or another sleep disorder such as snoring, restless legs or sleep apnea.

People who are sleep deprived tend to eat foods that are high in sugar or carbohydrates, engage in fewer leisure activities, have difficulty concentrating, exercise less, drive drowsy and rely on sleep aids, caffeinated beverages and stimulants such as cigarettes or alerting medications to get them through the day. People who are sleep deprived are also less likely to eat breakfast, are more likely to be obese, inactive and dissatisfied with their work or personal relationships.

A decreasing trend in sleep hours has been reported by the National Sleep Foundation. In 1998 53% of polled Americans reported sleeping 8 or more hours per night. In 2008 only 44% polled reported sleeping 8 hours or more per night.

**What can you do to improve your sleep?**

- Improve your sleep hygiene—keep a regular sleep schedule. Go to bed and wake up at the same time every day—even on your days off.
- Create a relaxing evening/bedtime routine. Keep the lights low, avoid stimulating activities, take a warm bath—things that can help ease your body and mind toward sleep.
- Use your bedroom only for sleep and sex. Eliminate anything from your bedroom that can cause anxiety such as bills or work.
- Make your bedroom conducive to sleep. Keep it cool, dark and quiet. Make sure your bed is comfortable.
- Avoid caffeine, nicotine and alcohol at bedtime. Caffeine and nicotine are stimulants that can interfere with your sleep. And while alcohol can speed sleep onset it will increase the number of times you awaken during the night.
- Eat smaller meals before bedtime. Eating or drinking too much shortly before bed can interfere with falling asleep and staying asleep.
- Exercise during the day. Exercise can help you fall asleep more easily and sleep better through the night. But be sure to finish exercising at least 3 hours before bedtime.

If you continue to have sleep problems seek the help of your physician. Don’t let poor sleep change who you are or what you want to do.
May is National High Blood Pressure Month
http://battlingforhealth.com/2008/05/resource-for-may-national-blood-pressure-awareness-month/

When was the last time you had your blood pressure (BP) checked? Do you know the difference between systole BP and diastole BP and what BP measurements mean for your health? Do you know your risk factors for hypertension and other cardiovascular disorders?

May is the month to start answering these questions. Since 1984, May has been proclaimed as the National Blood Pressure Awareness Month in the United States. The Centers for Disease Prevention and Control (CDC) also calls it the National High Blood Pressure Education Month.

Why is hypertension dangerous? High blood pressure is a major risk for serious cardiovascular disorders such as myocardial infarction (heart attack), stroke, heart failure, and kidney failure. Heart diseases and stroke are the leading causes of death in the US.

According to the CDC, approximately 73 million Americans have high blood pressure. The direct and indirect health care costs of high blood pressure were estimated to cost more than 69 billion dollars in 2008.

According to the American Heart Association (AHA), you have high blood pressure or hypertension when:
- Systolic pressure of 140 mm Hg or higher or diastolic pressure of 90 mm Hg or higher; or
- Taking medicine to lower blood pressure; or
- Being told twice by a doctor or other healthcare professional that you have hypertension

The CDC also gives this definition:

“High blood pressure or hypertension is defined as having a systolic blood pressure of 140 mm Hg or higher or a diastolic blood pressure of 90 mm Hg or higher measure on two or more occasions, or taking anti-hypertensive medication. Normal blood pressure levels are considered to be a systolic blood pressure less than 120 mm Hg and a diastolic blood pressure less than 80 mm Hg. Persons with above normal levels (systolic blood pressure of 120-139 mm Hg or diastolic blood pressure of 80-89 mm Hg) but are not hypertensive are considered to have “pre-hypertension.” These people are at a greater risk of developing hypertension than are persons with normal blood pressure levels.” (Refer to http://battlingforhealth.com/2008/05/resource-for-may-national-blood-pressure-awareness-month/ for complete article)
New Income Tax Withholding Rates Effective
April 1, 2009
By: Jeanette Turner

The IRS has issued revised Federal Withholding Tax tables as a result of the American Recovery and Reinvestment Act (ARRA) of 2009. Many will recognize the more informal reference to the Act as the stimulus package. The impact of these changes will be a reduction in the federal income tax paid each month and an increase in net (take home) pay. The tables are effective for any salary payments made on or after April 1, 2009. Employees are encouraged to review their personal tax situation to ensure adequate amounts are being withheld. For additional assistance, contact your tax preparer or review IRS Publication 919, How Do I Adjust My Tax Withholding?

Condition Management – Blue Care Connections Program
By: Tammye McCollum

LifeMasters Supported Selfcare Inc. is a contracted condition care management company who administers some of the components of this program on behalf of BCBS of Texas. Condition Management is strictly voluntary and is a health improvement program that can help members with cancer, congestive heart failure, coronary artery disease, chronic obstructive pulmonary disease, asthma, diabetes, metabolic syndrome (high cholesterol, high blood pressure and obesity) and low back pain. You may receive a phone call or message from LifeMasters to give you information on the condition management program. You can choose to decline participation and LifeMasters will not contact you again. All information discussed with LifeMasters and BCBS is confidential and private. This program is designed to help you manage an ongoing condition by giving you information on your condition and answer any questions or concerns you may have. It is meant to give you the tools you need to manage your condition on a daily basis. So don’t be surprised if you receive a phone call from BCBS or LifeMasters if you have been diagnosed with a chronic condition and remember they are there to help you when you are ready.

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 5:15 pm to 6:30 pm. The cost is $30 for 8 sessions to be used within 60 days. Contact Caryn Vorsas for more information at Ext. 7293
Rainbow Veggie Salad

By: Pillsbury Easy Meals

Salad
1-1/2 cups uncooked rainbow or plain rotini pasta (4-1/2 oz)
2 cups cubed cooked ham (about ¾ lb)
1 cup thinly sliced carrots (2 medium)
½ cup thinly sliced radishes (4 medium)
¼ cup sliced green onions (4 medium)
1 large cucumber, cut in half lengthwise, sliced
1 tablespoon chopped fresh parsley

DRESSING
¾ cup reduced-fat mayonnaise or salad dressing
1 tablespoon sugar
2 tablespoons lemon juice
½ teaspoon salt
1/8 teaspoon pepper

Cook pasta as directed on package. Drain; rinse with cold water to cool. Drain well. Meanwhile, in large bowl, mix remaining salad ingredients. In small bowl, mix dressing ingredients until well blended. Gently stir cooled cooked pasta into salad. Pour dressing over salad; stir gently to coat. Serve immediately, or cover and refrigerate until serving time.

To serve as a side salad, omit ham and line bowl with leaf lettuce.

Yield: 6 servings (1-1/2 cups each)

Each serving provides: Calories: 280 Fat: 15 g Protein: 14 g Sodium: 1160 mg Carbohydrate: 26 g Fiber: 3 g

HR/Benefits Staff:

Georgia Melton (Assoc. VP of HR)  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

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
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