



Special Announcement

February 2009

New Health & Wellness Website to help you take charge of your health today!

GREAT NEWS! Now you can access and learn about all your Wellness Programs and Services in one place.



www.livingwell.utsystem.edu

There is no better time to start taking charge of your health. We invite you to develop your own personal wellness program today! Make sure to visit our Web site regularly for ongoing updates and promotions.

Insurance Insights

February 2009

The Legislative Session

The 81st Legislature convened on Tuesday, **January 13, 2009**. The UT System Office of Employee Benefits (OEB) will be monitoring hundreds of bills filed as they relate to group insurance benefits as well as retirement programs. During the legislative session, OEB will work diligently to keep your institution's Benefit Office, as well as your institution's representatives on the System Wide Insurance Advisory Committee, informed of any issues that may potentially impact the UT group insurance program.

Important Legislative Session Dates to Remember:

- **Tuesday, January 13, 2009** (1st day) – 81st Legislature convenes at noon
- **Monday, June 1, 2009** (140th day) – Last day of 81st Regular Session; corrections only in house and senate
- **Sunday, June 21st, 2009** (20th day following final adjournment) – Last day governor can sign or veto bills passed during the regular legislative session
- **Monday, August 31, 2009** (91st day following final adjournment) – Date that bills without specific effective dates (that could not be effective immediately) become law



Snapshot of Plan Enrollment

As of September 1, 2008, there were a total of 170,646 employees, retirees, and dependents enrolled in the UT SELECT medical plan. The table below illustrates enrollment figures for all of the UT System sponsored insurance plans.

**University of Texas System
Office of Employee Benefits
Employee Group Insurance Program
Plan Information for FY2008
September 1, 2007 – August 31, 2008**

Table description: Total enrollment of employees, retirees, and dependents for each insurance plan with annual revenue or claims experience for each plan.

Name of Plan	Enrollment (Includes Dependents) As of September 1, 2008	Annual Revenue FY2007-08 (9/07 – 8/08)
Blue Cross and Blue Shield of Texas (UT SELECT) Self-Funded Medical PPO	170,646	\$385,702,525 (Claims Expenditures)
MEDCO HEALTH SOLUTIONS (UT SELECT) Self-Funded Prescription Drug Program	170,646	\$131,437,267 (Claims Expenditures)
DELTA DENTAL (UT SELECT Dental) Self-Funded Dental PPO	128,369	\$32,659,839 (Claims Expenditures)
ASSURANT DENTAL Fully Insured Dental HMO	23,774	\$2,475,572 (Premiums)
SUPERIOR VISION Fully Insured Vision	112,367	\$7,055,879 (Premiums)

A MATTER OF HEALTH

Connecting Work & Life



The University of Texas System • Office of Employee Benefits

FORT DEARBORN LIFE Fully Insured Group Term Life and AD&D	110,050 Life 91,269 AD&D	\$20,323,987 (Includes Basic and Voluntary Life and AD&D Premiums)
THE HARTFORD Fully Insured Short Term Disability and Long Term Disability	18,797 STD 40,458 LTD	\$4,070,122 (STD Premiums) \$8,623,395 (LTD Premiums)
CNA Fully Insured Long Term Care	7,334	\$5,569,677 (LTC Premiums)
PAYFLEX SYSTEMS USA (UT FLEX) Flexible Spending Accounts	HCFSA: 18,384 DCFSA: 2,494	\$36,065,546 (Member Contributions)



UT SELECT Prescription Drug Information (September 1, 2007 – August 31, 2008)

The data in the tables below represents UT SELECT prescription drug costs defined by the number of prescriptions dispensed (Table 1), prescriptions by plan cost (Table 2), and by cost per prescription (Table 3).

Table 1

UT SELECT: Top 10 Prescription Drugs by Number of Prescriptions Dispensed

Plan Year 2008 (September 1, 2007 – August 31, 2008)

Prescription Drug Plan Administered by Medco Health

Table description: List of top 10 drugs by number of prescriptions dispenses for plan year 2008.

Top Drugs by Rx's Dispensed						
Rank	Drug Name	Type	Purpose	Rx's	Member Cost	Plan Cost
1	HYDROCODONE-ACETAMINOPHEN	Generic	COMBINATION NARCOTIC /ANALGESICS	50,103	\$485,315	\$378,518
2	LIPITOR	Single Source Brand	LIPID/CHOLESTEROL LOWERING AGENTS	38,873	\$1,954,994	\$4,484,313
3	NEXIUM	Single Source Brand	PROTON PUMP INHIBITORS	36,062	\$1,698,769	\$7,461,510
4	LEVOTHYROXINE SODIUM	Generic	THYROID HORMONES	35,752	\$413,227	\$21,239
5	AZITHROMYCIN	Generic	ERYTHROMYCINS & OTHER MACROLIDES	29,973	\$457,975	\$401,260
6	LISINOPRIL	Generic	ACE INHIBITORS	28,397	\$322,537	\$37,861
7	SIMVASTATIN	Generic	LIPID/CHOLESTEROL LOWERING AGENTS	25,394	\$385,214	\$576,434
8	HYDROCHLOR-OTHIAZIDE	Generic	THIAZIDE & RELATED DIURETICS	24,258	\$192,659	\$10,662
9	METOPROLOL SUCCINATE	Generic	BETA BLOCKERS	23,342	\$341,159	\$673,875
10	AMOXICILLIN	Generic	PENICILLINS	22,301	\$189,100	\$10,530
Total Top 10				314,455	\$6,440,948	\$14,056,202
All Others				1,576,018	\$41,416,913	\$117,381,065
Plan FY'08 Total				1,890,473	\$47,857,861	\$131,437,267



Table 2

UT SELECT: Top 10 Prescription Drugs by Total Plan Costs

Plan Year 2008 (September 1, 2007 – August 31, 2008)

Prescription Drug Plan Administered by Medco Health

Table description: List of top 10 drugs by total plan costs for plan year 2008.

Top Drugs by Total Plan Costs						
Rank	Drug Name	Type	Purpose	Rx's	Member Cost	Plan Cost
1	NEXIUM	Single Source Brand	PROTON PUMP INHIBITORS	36,062	\$1,698,769	\$7,461,510
2	LIPITOR	Single Source Brand	LIPID/CHOLESTEROL LOWERING AGENTS	38,873	\$1,954,994	\$4,484,313
3	ENBREL	Single Source Brand	MISCELLANEOUS RHEUMATOLOGICAL AGENTS	1,284	\$59,243	\$3,047,112
4	ADVAIR DISKUS	Single Source Brand	MISCELLANEOUS PULMONARY AGENTS	9,255	\$410,997	\$1,972,681
5	SINGULAIR	Single Source Brand	MISCELLANEOUS PULMONARY AGENTS	18,992	\$840,943	\$1,852,823
6	HUMIRA	Single Source Brand	MISCELLANEOUS RHEUMATOLOGICAL AGENTS	646	\$30,142	\$1,665,422
7	ACTOS	Single Source Brand	NON-INSULIN HYPOGLYCEMIC AGENTS	7,697	\$354,271	\$1,649,086
8	VALTREX	Single Source Brand	MISCELLANEOUS ANTIVIRALS	8,065	\$334,462	\$1,644,661
9	CYMBALTA	Single Source Brand	MISCELLANEOUS ANTIDEPRESSANTS	9,900	\$403,376	\$1,642,012
10	PLAVIX	Single Source Brand	ANTIPLATELETS	10,584	\$495,343	\$1,636,302
Total Top 10				141,358	\$6,582,539	\$27,055,921
All Others				1,749,115	\$41,275,322	\$104,381,345
Plan FY'08 Total				1,890,473	\$47,857,861	\$131,437,267



Table 3
UT SELECT: Top 10 Specialty Drugs by Prescription Cost
 Plan Year 2008 (September 1, 2007 – August 31, 2008)
 Prescription Drug Plan Administered by Medco Health
 Table description: List of top 10 drugs by top specialty drugs per prescription cost for Plan Year 2008

Top Specialty Drugs per Prescription Cost							
Rank	Drug Name	Type	Purpose	Prescriptions	Member Cost	Plan Cost	Plan Cost/Rx
1	HEMOFIL M	Single Source Brand	MISCELLANEOUS COAGULATION AGENTS	3	\$90	\$203,294	\$67,765
2	ADVATE UH	Single Source Brand	MISCELLANEOUS COAGULATION AGENTS	7	\$310	\$338,760	\$48,394
3	NUTROPIN	Single Source Brand	GROWTH HORMONES	5	\$425	\$105,954	\$21,191
4	ADVATE SH	Single Source Brand	MISCELLANEOUS COAGULATION AGENTS	1	\$30	\$17,036	\$17,036
5	SEROSTIM	Single Source Brand	GROWTH HORMONES	11	\$765	\$116,589	\$10,599
6	CEREZYME	Single Source Brand	MISCELLANEOUS AGENTS	38	\$1,190	\$321,127	\$8,451
7	SANDOSTATIN LAR	Single Source Brand	MISCELLANEOUS ANTINEOPLASTIC DRUGS	15	\$1,130	\$122,904	\$8,194
8	GAMMAGARD LIQUID	Generic	VACCINES & MISCELLANEOUS IMMUNOLOGICALS	4	\$80	\$31,565	\$7,891
9	KUVAN	Single Source Brand	MISCELLANEOUS AGENTS	2	\$90	\$14,703	\$7,352
10	RITUXAN	Single Source Brand	MISCELLANEOUS ANTINEOPLASTIC DRUGS	3	\$85	\$21,423	\$7,141
Total Top 10				89	\$4,195	\$1,293,355	\$14,532
All Others				1,890,384	\$47,853,666	\$130,143,912	\$69
Plan FY'08 Total				1,890,473	\$47,857,861	\$131,437,267	\$70

For more information go to the
 UT System Benefits Programs Website: <http://www.utsystem.edu/benefits/>



Reminder:

UT SELECT Medical Paperless Explanation of Benefits

On September 1, 2008, your Blue Cross and Blue Shield Explanation of Benefits (EOBs) transitioned from being sent in the mail to being delivered electronically (paperless) through the Blue Access for Members (BAM) website.

Receiving EOBs electronically ensures that benefit information is available when and where it is needed. Electronic EOBs also reduce administrative costs and demonstrate environmental awareness by reducing paper usage. With electronic EOBs, you can choose to receive an e-mail notification to the e-mail address designated by you whenever one of your claims is processed. You may then log into BAM to see the EOB, review 18 months of EOB history, see at-a-glance claim status and print copies for your records, if needed.

You must be registered for BAM to view your electronic EOBs. To register, have your Blue Cross and Blue Shield/UT SELECT ID card handy and go to the Web site, www.bcbstx.com/ut. Click on the Log In link under Blue Access for Members; then select the Register Now button under the link for New User. If you have any questions about this change to paperless EOBs or how to enroll in BAM, call Blue Cross Blue Shield Customer Service at 1-866-882-2034.



Retirement Corner

February 2009

Keep your beneficiary designations up to date.

It is important to review and update your beneficiary designations regularly and especially following life changes to ensure your benefits are distributed according to your wishes. Often we think that beneficiary designations are only important for life insurance, but your retirement plans should not be overlooked.

- If you are a member of the Teachers Retirement System (TRS), valuable death benefits can include lump sum amounts of twice your annual salary up to \$80,000.00, or valuable annuity payments dependent on your years of service. Download the TRS beneficiary designation form and return the form directly to TRS. <http://www.trs.state.tx.us/>
- If you are a participant the Optional Retirement Program (ORP), or the voluntary UTSAver Tax Sheltered Annuity (TSA) or UTSAver Deferred Compensation Plan (DCP), you should ensure a current beneficiary is on file for those retirement accounts. Download the beneficiary designation form and return the form directly to your retirement provider. <http://www.utretirement.utsystem.edu/providers.htm>
- Finally life insurance and accidental death and dismemberment beneficiary designations should also be reviewed. Download the Fort Dearborn Life beneficiary form and return that form to your local benefits office. <http://www.utsystem.edu/benefits/pubs/>



Wellness Wise

February 2009

2nd Annual UT System Physical Activity Challenge

Will you accept the challenge? Just exercise 30 minutes a day, 5 days a week, for 6 weeks. To help you complete this challenge and make it easy to track your progress, all UT System Institutions have partnered with the Texas Round Up to celebrate our 2nd Annual UT System Physical Activity Challenge. The institution with the greatest participation based on headcount will be awarded the coveted "Traveling Trophy"!

2nd Annual UT System Physical Activity Challenge begins on January 1, 2009 and ends on April 18, 2009.

Get more details at [http://www.livingwell.utsystem.edu/challenge09.htm!](http://www.livingwell.utsystem.edu/challenge09.htm)

Dieting Is Out; Healthy Eating Is In How giving up diets could help you succeed in weight loss.

By Kathleen M. Zelman, MPH, RD, LD

WebMD Feature

Reviewed by Louise Chang, MDp

After years of obsessing about weight loss, first shunning high-fat foods and then high-carb ones, it seems Americans are giving up formal diets in favor of healthy eating and wholesome foods.

A recent report by the market research firm NPD, based on a survey of 5,000 people, found that the number of Americans on weight loss diets was at its lowest rate in decades. As of February 2008, 26% of women and 16% of men surveyed said they were following a weight-loss diet, down from 39% of women and 29% of men in 1990.

At the same time, a 2008 American Dietetic Association survey of nearly 800 adults found that 79% said they aren't doing more to improve their diets because they're already satisfied with the way they eat; 73% said it's because they don't want to give up their favorite foods.

The good news? They don't have to, say the experts.

"All foods can fit into a healthy diet, as long as you exercise and practice moderation," says Jeannie Gazzaniga Moloo, PhD, RD, a spokeswoman for the American Dietetic Association.



Healthy Eating vs. Dieting

So why are fewer people going on weight loss diets? One reason, some experts say, may be that they have learned from past mistakes.

Diet books, low-calorie, fat-free, and sugar-free foods abound, but don't appear to be making a dent in obesity statistics. Many dieters have been lured over and over again by promises of fast weight loss from the latest diet schemes, only to regain the lost weight -- and then some -- as soon as they go off the diet.

The truth is that if your weight loss plan is not sustainable for the long term, it's not worth following, says Michael Dansinger, MD, physician for the NBC reality show *The Biggest Loser*. Another reason, say other experts, may simply be that dieters are waiting for the next diet craze -- the Atkins Diet or South Beach Diet of the moment.

There's no single, super-popular diet right now, says Cindy Moore, MS, RD, nutrition director for the Cleveland Clinic. "Even when the hot diet bursts onto the scene, just reading it is no guarantee you will lose weight," she adds.

Still another reason, some say, is that, with two out of three Americans overweight, overweight is fast becoming the new "normal." When your friends and family are overweight, your own extra pounds can seem less important.

Indeed, a 2007 study in *The New England Journal of Medicine* found that people tend to follow suit when their friends and family members become overweight, and likewise when they lose weight.

Better Food, Not More

Trends like the "slow food" movement, an interest in organic foods and in eating foods grown closer to home (being a "locavore") are further shifting the momentum away from foods to avoid to foods to enjoy.

"If you shop at farmers markets, you are going to be buying natural food, not junk food," says Moore.

K. Dunn Gifford, president of the Oldways Preservation Trust, a food issues think tank, says high-quality food is just more satisfying.

"We need to reduce our tendency toward over abundance and realize less food can be more satisfying when you choose foods with intense flavors and taste," Gifford says. It can be a lot easier and more motivating to focus on what you *can* eat instead of what you should avoid, experts say.

A study published in *The American Journal of Clinical Nutrition* in 2007 reported that obese women who avoided high-fat foods and focused on eating more fruits and vegetables lost 20% more weight than those who only avoided high-fat foods.



So what exactly should you be adding to your diet? Go for more plant foods and whole, unprocessed foods that are rich in nutrients and naturally lower in fat, salt, and sugar, experts say.

Nancy Rodriguez, PhD, RD, a nutrition researcher at the University of Connecticut, says eating lean or low-fat protein at every meal will fill you up and make you less likely to overeat. Likewise, foods like whole grains, fruits, and vegetables -- high in fiber and water content -- are low in calories and help you feel full.

"When you fill up on nutrient-rich fruits, vegetables, whole grains, beans, low-fat dairy, and other lean protein, there is less room for empty-calorie foods," Rodriguez says. And what about those foods that taste good but aren't exactly packed with nutrients (except maybe calories)?

"It's OK to enjoy a small serving of those foods once in a while," says American Dietetic Association president Martin Yadrick, MA, RD.

Healthy Eating: Slow Down

Not only what you eat, but how you eat, is important when you're trying to eat healthfully and lose extra pounds, experts say.

One big step toward taking control of your diet is to eat more home-cooked meals.

"When you prepare it, you have total control over what is in the food, you can make it exactly how you like it, and better for you than in restaurants, where you have no idea what is in the food," says Ellie Krieger, RD, host of the Food Network's *Healthy Appetite* and author of *The Food You Crave*.

Also, forget about eating on the run. You'll enjoy your food more and ultimately, eat less, if you eat slowly and savor the flavors, Rodriguez says. Enjoy the conversation at the table, and give your brain time to get the signal that you are comfortably full.

"If you sit down and taste the food, you are more likely to be satisfied with less," she says.

SOURCES:

- Jeannie Gazzaniga-Moloo, PhD, RD, nutrition consultant; spokeswoman, American Dietetic Association spokeswoman.
- K. Dunn Gifford, president, OldWays Preservation Trust. Ellie Krieger, MS, RD, host, The Food Network show *Healthy Appetite*; author, *Food You Crave*. Cindy Moore, MS, RD, director, department of nutrition therapy, The Cleveland Clinic.
- Michael Dansinger, MD, Tufts New England Medical Center; physician, NBC show, *The Biggest Loser*.
- Martin Yadrick, MS, RD, president, American Dietetic Association.
- Nancy Rodriguez, PhD, RD, nutrition researcher, University of Connecticut.
- WebMD Medical News: "*Is Obesity Contagious?*" *American Journal of Clinical Nutrition*, June 2007, vol. 85, No. 6, 1465-1477.
- News release, NPD Group.
- News release, American Dietetic Association.



Healthy Recipe of the Month

February 2009

16 Superior Snacks

We've taken the mystery out of finding healthy grub. Snack time's a prime time to work nutritious foods into your diet. If you're hungry for something—but not sure what—figure out how many calories to consume (50 to 100 if your next meal is within two hours; 150 to 200 if it's more than that). Then reach for one of these no-fuss, stay-full snacks that deliver energy and much-needed nutrients. Each contains at least a little protein, which will help you stay full longer. You can even find a few of them in your office vending machine.

50 calories

- 1-1/2 cups low-fat microwave popcorn with 3/4 tablespoon grated Parmesan cheese
- 1/3 cup low-fat cottage cheese
- 1 tomato, sliced, with a small piece (about 1/2 ounce) of part-skim mozzarella cheese
- 3/4 cup cantaloupe, cubed, and 1 slice of deli turkey

100 calories

- 1 fat-free pudding cup
- 15 baby carrots and 2 tablespoons low-fat ranch dressing
- 1/2 cup non-fat frozen yogurt
- 1 (1-ounce) box of raisins

150 calories

- 1 cup nonfat milk and 2 gingersnaps
- 1 Nutri-Grain cereal bar
- 1 hard-boiled egg on a slice of whole-wheat toast
- 1 baked apple topped with 1 teaspoon cinnamon and 1 tablespoon caramel sauce

200 calories

- 1 cup low-fat plain yogurt with 1/2 cup raspberries and 1 teaspoon chopped walnuts
- 25 red grapes, 3 tablespoons feta cheese, and 6 Ry-Krisp crackers
- 1 (1-1/4-ounce) bag of peanuts
- 1 (1-1/3-ounce) package peanut butter-on-wheat crackers

Tips for snacking

Snack Attack- [Quick, healthy bites: just the thing for a 4 o'clock break.](#)



Smart Snacking- Snacking can be a dietary disadvantage; or a nutritional edge. [Here's how to make it work in your favor.](#)

Recipes Source:

- *Cooking Light, January 2007*

Resources:

- **Lifestyle Management: Weight Management Programs.** Sometimes a little extra support is all it takes to stay on track with weight loss goals. The UT SELECT Weight Management Toolkit provides just that. When our members decide to make positive lifestyle changes by managing their weight, we're ready with resources to help make the journey successful!

[Read more about this free program available to all UT SELECT members \(PDF\)](#)

- **Personal Health Manager and Work–Life Balance.** With a wide range of online tools and information, you can better manage every aspect of health and wellness for you and your family with programs for UT employees, retirees and their dependents. Start by taking the health risk assessment to better understand your current health condition, identify potential issue and reinforce what you're doing right! Check out some of our resources and services:
 1. **Online Personal Health Manager provided by UT SELECT** - Your source for health and wellness information, such as
 - Planning nutritious meals;
 - Recording workouts;
 - Health Coaching;
 - Keeping track of health records;
 - Addressing financial concerns;
 - Addressing relationship and family matters; and
 - Earning Blue Points.

Visit the Personal Health Manager at Blue Access® for Members today, and stay with it to manage your stress.

- Visit <http://bcbstx.com/ut/>
- Log onto Blue Access
- Select Personal Health Manager Icon
- Go to the top center banner



Featured Resources

February 2009

Lifestyle Management: Weight Management Programs

Sometimes a little extra support is all it takes to stay on track with weight loss goals. The UT SELECT Weight Management Motivational Toolkit provides just that. When our members decide to make positive lifestyle changes by managing their weight, we're ready with resources to help make the journey successful!

Read more about this free program available to all UT SELECT members (PDF).

http://www.utsystem.edu/benefits/newsletter/pubs/Weight_Management_Tool_Kit_08.pdf

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2nd Annual UT System Physical Activity Challenge begins on January 1, 2009 and ends on April, 18 2009.

Register today at www.livingwell.utsystem.edu/challenge09.htm

Employee Assistance Program (EAP)

The EAP is a benefit of your University employment, which provides confidential, professional assistance to help you resolve problems that affect your personal life or job performance. It is designed to allow you to seek help when you need it, at no charge. The EAP can help with stress, depression, alcohol or drug problems, financial issues, interpersonal problems and much more. It also offers other services such as seminars, training and resource referrals.

Visit the UT System EAP main page for a directory of all institutions' EAP at

<http://www.livingwell.utsystem.edu/eap.htm>

24/7 Nurse Line:

A staff of trained, experienced registered nurse counselors is available 24/7 to answer health care questions and provide information about a wide variety of health care issues and medical non-emergencies. To talk to a nurse, call this toll-free number: 1-888-315-9473.

http://www.utsystem.edu/benefits/newsletter/images/27_7_nurseline.gif