



Insurance Insights

February 2010

Fort Dearborn Life Launches New Brand Name: Dearborn National

Beginning January 4, 2010, Fort Dearborn Life Insurance Company, the current provider for Life Insurance, Accidental Death and Dismemberment Insurance, Long-Term and Short-Term Disability Insurance for UT System employees, retirees and dependents, began a transition to market its products and services under a new brand name — Dearborn National™.

In the coming months, you will see new marketing materials, forms, and a rebranding of the Web site with the new Dearborn National look.

While the new brand name Dearborn National will be utilized to communicate and advertise Fort Dearborn Life Insurance Company and its affiliates, the new brand name does not affect ownership of the company. The Fort Dearborn Life Insurance Company will maintain its legal name and continue to underwrite and provide products and services.

Will Fort Dearborn Life Insurance Company Continue to Be Responsible for Paying My Claims?

Yes, Fort Dearborn Life Insurance Company continues to be the underwriting company and will continue to process claims accordingly, as well as provide service and support as usual.

Who Do I Call with Questions?

You will continue to call the same Customer Service number you have called in the past. For the first six months of 2010, Customer Service will answer calls with a transitional message indicating that Fort Dearborn Life Insurance Company is now marketed as Dearborn National. Beginning June 2010, Customer Service will begin answering calls with a Dearborn National greeting.

While the rebranded Dearborn National Website will be rolled out over the coming months, until then you can continue to visit the current customized UT Website at <http://www.fdl-life.com/ut/>.

Read list of Frequently Asked Questions at <http://www.utsystem.edu/benefits/newsletter/pubs/FAQ12-2-09.pdf>



Changing Your Group Insurance Benefits Mid-Year

Normally, benefits eligible employees or retirees are permitted to make changes to their benefit elections only during the Annual Enrollment period (typically July of each year) for the UT System uniform group insurance program (UGIP). However, Federal tax law and the UGIP plan rules specify certain “changes of status” events -- sometimes also called “life events” or “qualifying events”—that provide a basis for an employee or retiree to revoke an existing benefit election for themselves or a covered dependent and/or make new coverage elections before the next annual enrollment period..

Common examples of qualified “change of status” events include:

- Marriage, divorce, annulment, legal separation, or spouse’s death
- Birth, adoption, entry or expiration of a medical child support order, or dependent’s death
- Significant change in residence if the change affects you or your dependents’ current plan eligibility
- Starting or ending employment, starting or returning from unpaid leave of absence, or a change of job status (e.g., from part-time to full-time)
- Change in dependent’s eligibility (e.g., marriage or reaching age 25)
- Change in coverage or cost of other benefit plans available to you and your family
- Change in Medicare, Medicaid or Children’s Health Insurance Program (CHIP) enrollment status

Employees and retirees have 31 days (or if the change is due to a change in CHIP status, 60 days), from the date of a qualifying change of status event to notify their institution’s Benefits Office and change their benefit elections to correspond with the qualifying event. It is very important to note that if the qualifying status change has the effect of rendering you or one of your dependents ineligible for current benefits coverage (for example: a change of appointment that brings an employee below a 20 hours per week, divorce of a spouse with current dependent coverage, or, in the case of a child with current dependent coverage, marriage or reaching age 25), you must report the status change within 31 days to remain in compliance with state law and the UGIP plan rules.

If the status change entitles you to add or change coverage for yourself or a dependent, you must make the election changes during the 31-day (or 60 for CHIP status changes) period. If you fail to elect the corresponding change within the 31 day period (60 day for CHIP status changes), you lose the ability to make that change mid-year. Instead, you will be required to wait until the next Annual Enrollment period to make any benefit enrollment changes and the changes will take effect the beginning of the next plan year on September 1. Evidence of Insurability may be required to add certain benefit coverages if you wait until Annual Enrollment instead of enrolling during the qualified status change period.

The Texas Insurance Code (TIC) Chapter 1601 determines the categories of individuals who are eligible for UGIP coverage as an employee - retiree - or a dependent -under any

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coverage offered by the UT System group insurance program (UGIP). If a status change results in a loss of eligibility for coverage, that change must be reported as soon as possible so coverage can be terminated for that individual and the individual can be notified of his or her right to any continuation coverage available under COBRA. An ineligible individual who receives benefits to which they were not legally entitled can be required to repay those benefits. Failure by an employee to report a status change that results in ineligibility for coverage is also a violation of UT System policy and may result in disciplinary action. In some cases, a failure to report or remove an ineligible individual from UGIP coverage may also constitute insurance fraud which may be reported to the Texas Department of Insurance for investigation and possible legal action.

For questions regarding changes of status, please refer to [OEB Policy 310](#) (http://www.utsystem.edu/benefits/policies/310_ChangeinStatus.pdf) or contact your [Institution Benefits Office](#) (<http://www.utsystem.edu/benefits/contacts.asp#1>) .



Starting out: A Primer for New Savers

Make the most of your paychecks

You probably have some friends and family members who seem like natural born savers. But even if you do not fall into that category, you can still be successful with your finances. Knowing how to effectively invest, save, and spend will help you make smart financial decisions.

- Spend less than you earn. Having a budget puts you in control, so you can enjoy your money—instead of worrying about the bills.
- Pay off high interest rate credit card debt. Make paying down high interest debt a priority.
- Establish an emergency fund that will last at least 3 months. Freedom is knowing that you can get by without a paycheck if you had to.

Invest now, thank yourself Later

At this stage in life, you probably have a lot of competing financial priorities. You might be paying off debt, saving for a first home, or starting a business or a family. Still, the advantages of saving towards retirement early, while balancing your other goals, cannot be overstated.

- Take advantage of your UTSaver 403(b) Tax Sheltered Annuity or UTSaver 457(b) Deferred Compensation plan. Having savings taken out of your paycheck before taxes gives you an easy, “hands-off” way to save money and reduce your taxable income for that year.
- Prioritize other financial goals. Address your other savings goals (e.g. child’s college savings) after you have set up your retirement savings strategy.

Learn how to choose the Right Investments

Investing doesn’t have to be complicated, and there are ways to invest that can make it even easier for you. In addition to investing regularly, just learn some basic concepts and you’ll be on your way to a sound investment strategy.

- Choose a mix of different investments to limit risk through asset allocation*
- Make adjustments to your investments at least once a year - gains and losses can cause your asset allocation to shift, so it’s important to rebalance
- Use mutual funds offered within the UTSaver 403(b) and 457(b) plans provide an easy way to invest—some funds, called lifecycle funds, use a diversified asset allocation strategy that becomes more conservative over time



Continuing to Save with your UTSaver 457(b) Deferred Compensation Plan

With a new year comes new opportunities. If you are planning on retiring or leaving University employment, remember that you can defer your unused annual leave payment into retirement savings if you have a UTSaver 457(b) DCP account in place before you leave UT employment. Before your last day on the payroll, inform your benefits office that you wish to deposit all or part of your annual leave payment into your UTSaver 457(b) DCP account.

You can defer any portion of your unused annual leave payment up to the 457(b) limit. For 2010 the 457(b) limit if you are under age 50 is \$16,500. If you are age 50 or older, you can defer up to \$22,000.00.

Federal income tax will not be withheld for the amount you defer to the UTSaver DCP. However, deductions for Social Security and Medicare will be withheld.

*Diversification does not ensure a profit or guarantee against loss.

Article Courtesy of Fidelity Investments.

This information is intended for general informational purposes only. You should not consider it tax, legal or investment advice. In the event that anything in this newsletter conflicts with the UT System Retirement Program plan documents, UT System policies, or state or federal law, the UT System Retirement Program plan documents, UT System policies, or state or federal law will govern. Please consult your tax, legal or investment advisor for assistance with your personal situation.



Wellness Wise

February 2010

Helping Loved Ones with Heart Disease Eat Right

A heart healthy diet is one of the most important considerations for a person with heart disease. Proper nutrition is essential to managing the symptoms of heart disease and preventing further complications. Not only can proper diet help slow the artery-clogging process, but when combined with careful lifestyle modification, it may even stop or reverse the narrowing of arteries.

For caregivers and their loved ones with heart disease, adopting a heart-healthy diet can help reduce total and LDL cholesterol, lower blood pressure, lower blood sugar, and reduce body weight. While most dietary plans detail what CAN'T be eaten, the most powerful nutrition strategy helps people with heart disease focus on what they CAN eat. In fact, heart disease research has shown that adding heart-saving foods is just as important as cutting back on others.

As a caregiver, here are some strategies to help you plan meals for someone with heart disease:

1. **Serve more vegetables, fruits, whole grains, and legumes.** These foods may be one of the most powerful strategies in fighting heart disease.
2. **Choose fat calories wisely.** Keep these goals in mind:
 1. Limit total fat grams.
 2. Serve a bare minimum of saturated fats and trans-fatty fats (for example, fats found in butter, salad dressing, sweets and desserts).
 3. When you use added fat, use fats high in monounsaturated fat (for example, fats found in olive and peanut oil) or polyunsaturated fat (such as fats found in soybean, corn, and sunflower oil).
3. **Serve a variety -- and just the right amount -- of protein foods.** Commonly eaten protein foods (meat, dairy products) are among the main causes of heart disease. Reduce this nutritional risk factor by balancing lean animal, fish, and vegetable sources of protein.
4. **Limit cholesterol consumption.** Dietary cholesterol can raise blood cholesterol levels, especially in high-risk people. Limiting dietary cholesterol has an added bonus--you'll also cut down on saturated fat, as cholesterol and saturated fat are usually found in the same foods. Give your loved one energy by serving complex carbohydrates (such as whole wheat pasta, sweet potatoes, and whole-grain breads) and limit simple carbohydrates (such as regular soft drinks, sugar, and sweets).
5. **Feed your loved one regularly.** Skipping meals often leads to overeating. By serving five to six mini-meals, you can help someone with heart disease control blood sugars, burn fat calories more efficiently, and regulate cholesterol levels.

Other Heart Disease and Diet Tips

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- **De-emphasize salt.** This will help your loved one control his or her blood pressure.
- **Encourage exercise.** The human body is meant to be active. Exercise strengthens the heart muscle, improves blood flow, reduces high blood pressure, raises HDL cholesterol ("good" cholesterol), and helps control blood sugars and body weight.
- **Encourage hydration.** Water is vital to life. Staying hydrated makes you feel energetic and eat less. Encourage your loved one to drink 32 to 64 ounces (about one to two liters) of water daily (unless he or she is fluid restricted).

An excellent motto to follow is: dietary enhancement, not deprivation. When people enjoy what they eat, they feel more positive about life, which helps them feel better.

How Much Is In a Serving?

When trying to coordinate an eating plan that's good for the heart, it may help to know how much of a certain kind of food is considered a "serving." The following table offers some examples.

SERVING SIZES

Food/amount	Serving/exchange	The size of
1 cup cooked rice or pasta	2 starch	tennis ball
1 slice bread	1 starch	compact disc case
1 cup raw vegetables or fruit	1 fruit or vegetable	baseball
1/2 cup cooked vegetables or fruit	1 fruit or vegetable	cupcake wrapper full or size of ice cream scoop
1 ounce cheese	1 high-fat protein	pair of dice
1 teaspoon olive oil	1 fat**	half dollar
3 ounces cooked meat	1 protein	deck of cards
3 ounces tofu	1 protein	deck of cards
** Remember to count fat servings that may be added to food while cooking (oil for sautéing, butter, or shortening for baking)		

SOURCES: *Wendy C. Fries WebMD Feature*

Reviewed by Reviewed by Brunilda Nazario, MD on 12/7/2007 © 2007 WebMD, Inc. All rights reserved.



Resources Available to You and your Dependents:

- **What are your Health Goals?** WebMD HealthQuotient (HQ) helps you identify your personal health risks, provides recommendations for improving those risks, and informs you of the easy-to-use tools to help make healthy lifestyle changes. Complete the WebMD HQ, go to www.webmdhealth.com/ut.
- **Stress Management Lifestyle Improvement Program** teaches you about how stress can affect your life and gives you tools and tips for managing and reducing the impact it has on your health. Learn more at our [Living Well Health Manager powered by WebMD](http://www.webmdhealth.com/ut/default.aspx?startid=1255) (<https://www.webmdhealth.com/ut/default.aspx?startid=1255>) .
- **Lifestyle Improvement Programs** gives you the support and tools you need to stop smoking, eat healthier, manage your weight, improve your fitness, and even manage stress. Learn more at our [Living Well Health Manager powered by WebMD](http://www.webmdhealth.com/ut/default.aspx?startid=1230) (<https://www.webmdhealth.com/ut/default.aspx?startid=1230>).
- **Emotional Health Lifestyle Improvement Program** A positive mood is an important key to continued emotional health and well-being. Changing your lifestyle to maintain a positive mood takes time and real effort. But, with the help of this program, you can do it. And it's worth it: Achieving and maintaining a positive mood can help you lead your daily life with more happiness and well-being, improve your immune system, help prevent illness, reduce stress, and help you stay mentally sharp.

This program contains valuable information about simple but effective techniques that can really help you keep your mood up and your depression risks as low as possible. Learn more at our [Living Well Health Manager powered by WebMD](http://www.webmdhealth.com/ut/default.aspx?startid=1232) (<https://www.webmdhealth.com/ut/default.aspx?startid=1232>).

This information is provided by The University of Texas System, Office of Employee Benefits and is not intended to replace the medical advice of your doctor or health care provider. Please consult your health care provider for advice about a specific medical condition.



Healthy Recipe of the Month

February 2010

10-Minute Marinated Veggie Toss

Serves 6; 1/2 cup per serving

Ingredients

- 1 14-ounce can quartered artichoke hearts, rinsed and well drained
- 1/4 medium red bell pepper, thinly sliced
- 1/4 cup thinly sliced red onion
- 1/4 cup packed fresh baby spinach leaves, torn if desired
- 9 small black olives, halved
- 2 teaspoons cider vinegar
- 1 1/2 teaspoons sugar
- 1 teaspoon olive oil
- 1 medium garlic clove, minced

Directions

In a medium bowl, stir together all the ingredients. Let stand for 10 minutes. For peak flavors, serve immediately after the standing time.

Cook's Tip: For additional nutrients and color, spoon the salad onto a bed of spinach leaves.

Nutrition Analysis (per serving)	
Calories	36
Total Fat	1.5 g
Saturated Fat	0.0 g
<i>Trans</i> Fat	0.0 g
Polyunsaturated Fat	0.0 g
Monounsaturated Fat	1.0 g
Cholesterol	0 mg
Sodium	152 mg
Carbohydrates	5 g
Sugar	2 g
Fiber	1 g
Protein	1 g



Dietary Exchanges: 1 vegetable

This recipe is reprinted with permission from *Love Your Heart, 5th Anniversary Edition*, Copyright © 2008 by the American Heart Association. Published by Publications International, Ltd. Available at shopgored.com.

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- **Lifestyle Improvement Programs** gives you the support and tools you need to stop smoking, eat healthier, manage your weight, improve your fitness, and even manage stress. Learn more at our [Living Well Health Manager powered by WebMD](http://www.webmdhealth.com/ut/default.aspx?startid=1230) (<https://www.webmdhealth.com/ut/default.aspx?startid=1230>).
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Featured Resources

February 2010

Resources available to You and your Dependents:

- **Expanded Breadth for Health Topics at Living Well Health Manager powered by WebMD.** Covering a broad cross-section of conditions, procedures, and other information, Health Topics organizes information by topic including relevant articles, tools, and resources — whether provided by WebMD or UT System. It streamlines this information, with the most relevant information provided up front, and makes it very easy for users to locate, explore, and effectively use all the tools, content, and other portal resources for a specific area of health. [Take a look at 35 additional health topics that have been added, resulting in a total of 200 at https://www.webmdhealth.com/ut/default.aspx?startid=3165.](https://www.webmdhealth.com/ut/default.aspx?startid=3165)
- **New Living Well Health Manager Video Content Source.** A new content source is being added which is comprised of approximately 2000 concise videos covering a broad range of health and wellness subjects, all created and reviewed by the expert clinical team from WebMD. Each video has been indexed using the Living Well Health Manager powered by WebMD Insight Engine, which ensures relevant video content will be prominently presented to the user based upon their comprehensive health profile in key locations in the portal – such as in My Health Guide on the home page. Take a look at some of the videos today at Living Well Health Manager powered by WebMD at <https://www.webmdhealth.com/ut/default.aspx?startid=711>.
- **What are your Health Goals?** WebMD HealthQuotient (HQ) helps you identify your personal health risks, provides recommendations for improving those risks, and informs you of the easy-to-use tools to help make healthy lifestyle changes. Complete the WebMD HQ, go to www.webmdhealth.com/ut.
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positive mood can help you lead your daily life with more happiness and well-being, improve your immune system, help prevent illness, reduce stress, and help you stay mentally sharp.

According to your health risk assessment, you are at a low risk for developing depression. That is great news! This program contains valuable information about simple but effective techniques that can really help you keep your mood up and your depression risks as low as possible. Learn more at our [Living Well Health Manager powered by WebMD](#) at

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- **Top Questions to Ask Your Doctor** We believe that an understanding of the relationship between health and cost of care and better communication with your doctor will ultimately increased use of self care practices. Below we have listed several top modifiable/preventable conditions with questions to ask your doctor:
 - [Blood Pressure](#)
 - [Cholesterol](#)
 - [Diabetes](#)
 - [Depression](#)
 - [Metabolic Syndrome](#)

To view and print these top questions go to

<http://www.livingwell.utsystem.edu/myhealth.htm#drQ>