



Insurance Insights

March 2009

Annual Enrollment – Sooner Than You Think!

Even though Annual Enrollment 2009-2010 does not officially begin until July 1, 2009, the Office of Employee Benefits has already begun planning its communication strategies and information campaign. As in past years, OEB will be rolling out one to two benefits topics in each of the upcoming newsletters leading up to Annual Enrollment. Topics to be highlighted include plan design changes, beneficiary designation forms, the online Annual Enrollment presentation, and more.

OEB's monthly newsletter, "A Matter of Health," will be your primary source of information related to Annual Enrollment and benefits information, so please watch your email inbox closely on the first Wednesday of each month for your electronic newsletter to arrive.

Benefits Plan Information

The Office of Employee Benefits (OEB) is statutorily required to solicit bids from insurance carriers once every six years, or sooner at the discretion of OEB. For insurance plans effective September 1, 2009, the following insurance plans were submitted for competitive bid to the Texas Marketplace:

- Short Term and Long Term Disability
- Vision Insurance
- Health Risk Assessment and Affiliated Wellness Services

Over the next several months, final analysis of competitive bids will be completed and vendors will be selected. Following the selection, OEB will announce the chosen vendors in the "A Matter of Health" newsletter as well as provide details on any plan enhancements.

OEB Mailbox

Question: UT SELECT PPO Medical Insurance – Single Choice Option

Why does UT System offer only one choice for medical insurance?

Answer: Beginning September 1, 2007 (or September 1, 2006 at select institutions), the HMO medical option was discontinued as a health plan option for employees, retired employees and dependents of the University of Texas System.

The discontinuation was a result of the increase in the cost of claims along with the increase in the premium sharing which necessitated a premium share for "subscriber



only” coverage for the first time in UT history. As a result of the premium increase on “subscriber only” coverage, there was a large migration of employees, retirees, and dependents to the UT SELECT plan, which continued to offer “subscriber only” coverage at no cost.

Additionally, the HMO directory of providers and the HMO plan design began to resemble the traditional UT SELECT PPO plan. Therefore, maintaining the expense of two similar medical plan options, the “subscriber only” premium share and decreased enrollment in the HMO insurance plan, and the continued escalation in HMO claims experience resulted in the HMO plan no longer being an affordable option for OEB or UT subscribers.

One of the primary advantages to maintaining the UT SELECT PPO plan in its self-funded format is OEB’s ability to enhance benefits offered to its employees, retirees and dependents. For example, in September 2008 OEB announced the enhancement of benefits with no out-of-pocket costs for preventive care benefits such as immunizations, routine mammograms, colonoscopy, and osteoporosis screenings (network conditions may apply).

The Office of Employee Benefits continues to monitor the insurance industry closely and will always seek to maximize the benefits and coverage options for its employees, retirees and dependents.



Retirement Corner

March 2009

Teach Your Kids About Money

As a parent, you can help your children understand the importance of saving. Most parents take the time to teach valuable life lessons to their children, whether it's how to treat other people, the importance of staying in school or why it's important to work hard at whatever task they undertake. However, one life issue many parents don't discuss with their kids is money — its value, how best to save it, invest it and spend it. Some parents neglect this topic because they don't think their children need to learn about money until they reach adulthood; other parents may not recognize the importance of teaching their kids about sound money management. Yet other parents avoid the subject because they have trouble managing money themselves. Either way, it's important to teach your children about the world of finances.

The truth is, school-age children can benefit from learning about the way money works and the importance of developing saving habits. By teaching your children about money when they're young, they're likely to be more effective at managing money when they grow up.

Here are some tips for educating your children about saving and investing.

- Discuss family finances with your children. Obviously, you don't need to go into great detail, but you can teach them the basics of budgeting their allowance, saving, the importance of paying down debt and similar matters.
- Starting at age six or seven, give your children an allowance so they'll learn how to make smart financial choices. Help them set guidelines for how they should spend their money.
- To teach your children about the value of saving and the potential power of compounding, consider setting up savings accounts for them in which they can save a portion of their allowance.
- Teach your children to set financial goals, create a budget, track expenses and comparison shop for items.
- Discuss the options your children have when they receive a monetary gift (e.g., saving, spending, investing, giving to charity).
- As your children approach their teens, explain how different financial institutions and products work, such as banks, insurance companies, checking and savings accounts, 401(k) and 403(b) plans, mutual funds, IRAs, stocks, bonds, credit cards and savings bonds. Use newspaper articles, television and radio programs, magazines and books as tools to help educate them about these topics.

A MATTER OF HEALTH

Connecting Work & Life



The University of Texas System • Office of Employee Benefits

By reviewing these points with your children, you'll not only help them learn about the world of finance, you may also reinforce your own financial knowledge.

Article provided courtesy of TIAA-CREF.



Wellness Wise

March 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>!

See how your institution is doing as of February 9, 2009 at:

<http://www.utsystem.edu/benefits/newsletter/pubs/february2-09-09.pdf>

Managing Job Stress

Job stress comes in different forms and affects your mind and body in different ways. Small things can make you feel stressed, such as a copy machine that never seems to work when you need it or phones that won't quit ringing. Major stress comes from having too much or not enough work or doing work that doesn't satisfy you. Conflicts with your boss, coworkers, or customers are other major causes of stress.

It's normal to have some stress. Stress releases hormones that speed up your heart, make you breathe faster, and give you a burst of energy. Stress can be useful when you need to focus on or finish a big project. But too much stress or being under stress for too long isn't good for you. Constant stress can make you more likely to get sick more often. It can also lead to long-term health problems such as [heart disease](#), [high blood pressure](#), back problems, and [depression](#).

Look for these signs of job stress:

- Headaches
- Trouble sleeping
- Problems concentrating
- Short temper
- Upset stomach
- Job dissatisfaction and low morale



What causes job stress?

Most of the time, it's the major sources of stress that lead to job burnout and health problems. Job stress can affect your home life too. Here are some common sources of major job stress, with examples of each:

- **Lack of control.** Feeling as if you have no control over your work or job duties is the biggest cause of job stress. People who feel like they have no control at work are most likely to get stress-related illnesses. Here's an example:
 - Shelly is responsible for putting together a report that her boss must deliver at a 4 p.m. meeting. She's been waiting all day for the notes and numbers she needs. Shelly finally gets the notes from her boss at 3:15 and rushes to prepare the report and charts and to make copies in time. She gets it done, but she feels mad and resentful. This is the third time this week that this has happened.
- **Increased responsibility.** Taking on extra duties in your job is stressful. You can get more stressed if you have too much work to do and you can't say no to new tasks.
 - John volunteers for every new project, because he heard that's the best way to get promoted. But the tasks are starting to pile up, and he's feeling overwhelmed. He knows he can't really manage one more thing. But this morning, John's boss asked him to take on another project, and John agreed. Now he's more worried than ever about getting everything done.
- **Job satisfaction and performance.** Do you take pride in your job? If your job isn't meaningful, you may find it stressful. Are you worried about doing well at work? Feeling insecure about job performance is a major source of stress for many people.
 - Raoul has worked in his new job for 8 months. He thinks he is doing well. But his boss doesn't say much, so Raoul isn't sure. He wonders if he's on the right track, but he's afraid to ask.
- **Uncertainty about work roles.** Being unsure about your duties, how your job might be changing, or the goals of your department or company can lead to stress. If you report to more than one boss, juggling the demands of different managers can also be stressful.
 - Rosa's old manager was promoted. Now Rosa is working for someone new. She's heard that the new boss plans to "shake things up" in her department. The new boss just hired Emily, whose job seems to be the same as Rosa's. Rosa worries about what this means for her.
- **Poor communication.** Tension on the job often comes from poor communication. Being unable to talk about your needs, concerns, and frustrations can create stress.
 - A new job with more responsibility and better pay just opened up in Jill's department. Jill knows she can do this job. And she's been with the company longer than anyone else on her team. She waits for her manager to ask if she is interested. But after several weeks, a coworker is promoted to the new job. Jill feels hurt and angry, but she doesn't say anything.



- **Lack of support.** Lack of support from your boss or coworkers makes it harder to solve other problems at work that are causing stress for you.
 - Jeff works in a busy office answering customer complaint calls all day. It would be easier to handle all the calls if he could at least trade tips with his coworkers. But everyone else is busy too. His coworkers never make it out of their cubicles during the day, even to let off a little steam.
- **Poor working conditions.** Unpleasant or dangerous physical conditions, such as crowding, noise, or [ergonomic](#) problems, can cause stress.
 - Sonya is exposed to constant noise at work. She wears earplugs, but at the end of her shift her ears are ringing. She often comes home with a headache.

What to do about job stress

You can reduce some job stress by learning how to manage your time and your job duties. Think about the kinds of events that trigger stress for you at work. Then you can focus on one or two things you can do that will help the most to reduce stress. Here are some ideas:

You and your boss

- **Meet with your manager** at least once a year (every 3 or 6 months is even better) to talk about your job and your performance. If a performance review is already part of your job, treat it as a chance to clear up issues that may be causing stress for you. Here are some questions to ask:
 - What is expected of me in this job?
 - Where is this company going? How do I fit into that plan?
 - How am I doing? What are my strengths? How can I improve?
 - What can I expect from you if there's a problem with my work or my job?
 - If I continue to do well, how and when can I expect to be rewarded?

You and your job

- **Get organized.** Keep track of your projects and deadlines by making a list of what's urgent. Decide what matters most and what can wait.
- **Don't put things off.** Use a schedule planner to plan your day or week. Just seeing on paper that there is time to get each task done can help you get to work. Break a large project into small steps, and set a deadline for each one.
- **Learn to say "no."** Don't overcommit yourself. If you take on too much, you're creating stress.
- **Focus.** Do one thing at a time. In some cases, you can do two things at a time. But if you start to feel stressed, go back to doing one thing at a time.
- **Concentrate.** Try to limit distractions and interruptions. Ask others to give you a block of time when you are not disturbed.



- **Delegate.** Ask someone else to take on a task. It's not always important to have all the control.

Take care of yourself

- **Make time for you.** Leave your job at the office, even if your office is a room in your home. Leave your cell phone at work if you can, or decide not to answer it during times you've set aside for you and your family. Don't check work e-mail at home.
- **Stay positive.** Remember that everyone has good days and bad days at work.
- **Reward yourself.** When you finish a difficult task, celebrate. Enjoy a snack at your desk, or-if your job permits-take a short walk or visit with a coworker.
- **Schedule time for fun.** If you spend every second of your day getting things done, you may resent never having time for yourself. If your employer offers a flexible work schedule, use it in a way that fits your work style. Go into work earlier and take a longer break at lunch to make time for a yoga class or a walk.

Setting a goal to reduce stress

First, **identify what's creating stress** at work. Maybe it's lack of control over your job. Or maybe it's worry about losing your job or how you are doing at work. You might feel stress because you're unable to express your thoughts and ideas to your boss and coworkers.

Think about **why you want to reduce stress** at work. You might want to protect your heart and your health by reducing stress. Or maybe you simply want to enjoy your life more and not let work stress control how you feel. Your reason for wanting to change is important. If your reason comes from you-and not someone else-it will be easier for you to make a healthy change for good.

Next, **set a goal** for yourself that involves reducing your stress level. Think about both a long-term and a short-term goal.

Here are a few examples:

- Shelly's long-term goal is to reduce stress by managing her frustration over things she can't control at work. Her short-term goal is to learn to do deep breathing and relaxation exercises when she gets stressed. She'll try it the next time her boss hands her a last-minute project.
- Jill's long-term goal is to reduce stress by speaking up at work and expressing her interests and ideas more effectively. Her short-term goal is to practice being more assertive. When she's ready, she'll contribute an idea at a department meeting.
- Raoul's long-term goal is to reduce stress by having a better understanding of what's expected of him at work. His short-term goal is to find out how he is doing



now. He plans to schedule a meeting with his boss to talk about his performance and how he can improve.

- John's long-term goal is to reduce stress by learning to say "no" to projects he doesn't have time to handle. His short-term goal is to get organized and prioritize the projects he has now. He is going to make a list of all of his work and then prioritize the tasks that are most important.

After setting your goals, **think about what might get in your way**. Use a [personal action plan](#) to write down your goals, the possible barriers, and your ideas for getting past them. By thinking about these barriers now, you can plan ahead for how to deal with them if they happen.

Most important, make sure you **get support** from friends and family in your efforts to reduce job stress. If your company has an Employee Assistance Program, you might use it to talk with a counselor. A counselor can help you set goals and provide support in dealing with setbacks.

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Resources

- **Employee Assistance Program (EAP)**, a benefit of your University of Texas System 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](http://www.livingwell.utsystem.edu/eap.htm) for a directory of all institutions' EAP (<http://www.livingwell.utsystem.edu/eap.htm>).

- **Online/Live (telephonic) Stress Management Program** provided by UT SELECT.
Relax and stay awhile Stress management tools from the Personal Health Manager Do you long to be laid back and stress-free? Take a deep breath, count to 10 and let the Personal Health Manager do the rest. You can compose your questions—and yourself—and get confidential, e-mail answers from a supportive



life coach using the Ask A Life Coach feature. Or, turn to the Live Well section where you can equip yourself to deal with life's challenges, such as:

- Workplace issues
- Financial concerns
- Relationship and family matters

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

- Visit <http://bcbstx.com/ut/>
 - Log onto Blue Access
 - Select Personal Health Manager Icon
 - From there select the Living Well Icon on the top center banner
- **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. [Register Today!](#)

- **UT System NEW Wellness Website!**
GREAT NEWS! Now you can access and learn about all your Wellness Programs and Services in one place.

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 at www.livingwell.utsystem.edu.

- **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 Program 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!

Learn more about this free program by calling UT SELECT Condition Management at 1-800-462-3275 or [read more about this program available to all UT SELECT members \(PDF\)](#).



- **Complementary Alternative Medicine Discount Program.** With your UT SELECT membership, you're automatically eligible to receive up to 30 percent off standard fees through a network of more than 35,000 practitioners, spas, wellness and fitness centers.

UT SELECT members have access to wholehealthmd.com, which provides guidance on the potential benefits of integrating alternative medicine with conventional health care. [Read more about thos discount program.](#)

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

March 2009

Cutting Food Costs: Best, Worst Bulk Food Buys

What are the best healthy grocery deals at warehouse stores?

By Elaine Magee, MPH, RD
WebMD Expert Column

When you step foot into one of those membership warehouse stores, known for their great grocery prices on bulk food items, it feels like you've entered another world. Everything is ginormous, from the ceiling space and shopping carts to the cereal boxes, bags of nuts and rice, and jugs of cooking oil.

The whole idea around buying in bulk is that it saves you money on food shopping. For example, a huge bag containing 6-foot-long wheat hoagie rolls costs \$3.43 -- about what a bag of 6-inch rolls would cost in the grocery store (on a good day). The warehouse stores are filled with cheap food bargains like this, but which items are truly great deals, both for your health and your wallet?

Consider the following: For about \$11 at a warehouse stores in my area, you can buy a two-month supply of Marie Callender's Chicken Pot Pies (if you eat one a week). Getting a meal for \$1.40 sounds like a great deal. But is it the best buy in terms of your health? Each pot pie contains 38 grams of fat, 14 grams of saturated fat and 1,100 milligrams of sodium, along with 640 calories. That's a steep nutritional price to pay for the 18 grams of protein hidden in the pot pie.

A better nutritional deal would be the box of frozen wild Alaskan salmon (marinated and seasoned) with six individually wrapped fillets you can easily cook on the grill or in the oven. Each 6-ounce fillet has 14 grams of mostly healthy fat (rich in omega-3s), 2 grams of saturated fat, 170 milligrams of sodium, and a whopping 30 grams of protein. These six entrees will run you about \$14 -- or \$2.40 apiece.

Best and Worst Bulk Food Buys

The good news is that, in almost every grocery category of your favorite warehouse store, there are better choices to be made in terms of:

- Total fat grams
- Grams of saturated fat
- Presence of "smart fats" like omega-3s and monounsaturated fat
- Amount of fiber



- Added sugar and sodium

For example, I chose the "best" bottled pasta sauce listed below (Bertolli Organic Olive Oil, Basil and Garlic) because it's packed with tomatoes and also includes a healthy dose of olive oil. Recent research has shown that our bodies can make better use of the phytochemicals in tomatoes if the tomatoes are cooked and eaten along with some smart fat.

Of course, the "best" and "worst" bulk food buys will vary depending on location, but this list may give you some ideas that apply to the choices available your neck of the woods.

CHIPS: LUNCH PACKS

Best: Smart Mix Variety Pack (Lays) with Baked Lays Potato Crisps, Baked Ruffles Cheddar & Sour Cream, Baked Doritos Nacho Cheese

- 30 bags (1 3/8 ounces each) at \$10.88 = 36 cents per bag
- 130 to 170 calories, 2 to 5 grams fat, 0 to 1 gram saturated fat per serving
- * 14-26% calories from fat

Worst: Frito-Lay Variety Pack

- 30 bags (2 ounces each) at \$9.25 = 31 cents per bag
- 260 to 320 calories, 15 to 20 grams fat, 2.5 to 3 grams saturated fat per serving
- * 52-56% calories from fat

LUNCH SNACK PACKS

Best: Chex Mix Traditional

- 36 bags (49 grams each) at \$9.26 = 26 cents per bag
- 210 calories, 6 grams fat, 1 gram saturated fat, 1 gram fiber, 450 mg sodium per bag
- * 26% calories from fat

Worst: Cheez-It

- 36 bags (42 grams each) at \$7.16 = 19 cents per bag
- 220 calories, 11 grams fat, 3 grams saturated fat, 0 gram fiber, 360 mg sodium
- * 45% calories from fat

ON-THE-GO SNACKS

Best: Planters Nut-rition Heart-Healthy Mix (peanuts, almonds, pistachios, pecans, and hazelnuts)



- 18 bags (1.5 ounces each) at \$9.76 = 54 cents per bag
- 260 calories, 23 grams fat, 2.5 grams saturated fat (13 grams are monounsaturated fat and 6 grams are polyunsaturated fat, 25% Daily value for vitamin E), 4 grams fiber, 9 grams protein per bag
- * 79% calories from fat (but from smart fats)

Kar's Trail Mix (raisins, peanuts, sunflower kernels, almonds)

- 18 bags at \$5.83 = 32 cents per bag
- 270 calories, 18 grams fat, 2 grams saturated fat, 4 grams fiber, 9 grams of protein per bag
- * 60% calories from fat

Worst: Mrs. Fields Milk Chocolate Chip Cookies

- 20 cookies individually wrapped (1.8 ounces each) at \$8.04 = 40 cents per cookie
- 250 calories, 12 grams fat, 6 grams saturated fat per cookie
- * 43% calories from fat

MICROWAVE POPCORN

Best: Pop Secret 100-Calorie Pop Butter

- 30 bags (5 1/2 cups popcorn each) at \$6.48 = 22 cents per bag
- 100 calories, 3.5 grams fat, 1.5 grams saturated fat, 300 mg sodium, 4 grams fiber per bag.
- * 32% calories from fat

Worst: Act II Butter Lover's

- 28 bags (makes 4 1/2 cups popcorn each) at \$6.84 = 24 cents per bag
- 163 calories, 12 grams fat, 6 grams saturated fat, 293 mg sodium, 2.5 grams fiber per bag
- * 68% calories from fat

SOMETHING TO CHEW ON

Best: Trident Sugarless Gum

- 12 packages at \$7.52 = 63 cents per package (it's usually on sale in other stores for 63 cents a package)
- <5 calories, 0 grams fat, 1 gram sugar alcohol, 0 mg sodium per stick

Worst: Sugary Candy (like Blow Pops and Air Heads)



- 90 strips of Air Heads at \$8.34 = 9 cents per strip
- 60 calories, 9.5 grams sugar per strip
- * 63% calories from sugar

SOMETHING HOT AND SAVORY

Best: Healthy Choice Variety Pack (chicken noodle soup and chicken with rice soup)

- 10 cans (15 ounces each) at \$9.66 = 97 cents per can
- 100 to 110 calories, 1.5 grams fat, 0 gram saturated fat, 2 to 3 grams fiber, 7 to 9 grams protein, 480 mg sodium per 1-cup serving
- * 12 to 14% calories from fat

Progresso Light Vegetable Combo

- 8 cans (18.5 ounces each) at \$10.88 = \$1.36 per can
- 60 calories, 0 gram fat, 0 gram saturated fat, 4 grams fiber, 2 grams protein and 690 grams sodium per 1-cup serving
- * 0% calories from fat

Worst: Chef Boyardee Variety Pack (with Beefaroni and Spaghetti with Meatballs)

- 8 packs (7.5 ounces per bowl) at \$6.68 = 84 cents per bowl
- 210 calories, 8 grams fat, 3.5 grams saturated fat, 2 grams fiber, 700 mg sodium per serving
- * 34% calories from fat

BOTTLED PASTA SAUCES

Best: Bertolli Organic Olive Oil, Basil & Garlic (made with organic puree, organic diced tomatoes in juice, organic extra virgin olive oil, organic onions, and more)

- 3 jars (24 ounces each) at \$6.58 = \$2.19 per jar
- 80 calories, 3.5 grams fat, 0 grams saturated fat, 0 mg cholesterol, 2 grams fiber, 510 mg sodium per 1/2-cup serving
- (And 10% Daily Value vitamin A and 15% Daily Value for vitamin C)
- * 39% calories from fat

Worst: Classico Creamy Alfredo

- 3 jars (16 ounces each) at \$6.12 = \$2.04 per jar
- 200 calories, 18 grams fat, 10 grams saturated fat, 100 mg cholesterol, 0 gram fiber, 820 mg sodium per 1/2-cup serving
- * 81% calories from fat



BREAKFAST CEREALS

Best: Kashi Go Lean Crunch

- 43 ounces at \$6.29 = 27 cents per 1.9 ounces (1-cup serving)
- 190 calories, 3 grams fat, 0 gram saturated fat, 13 grams sugar, 8 grams fiber, 95 mg sodium per 1-cup serving
- * 27% calories from sugar

Worst: Frosted Flakes

- 61.9 ounces at \$6.90 = 22 cents per 2 ounce serving
- 145 calories, 0 gram fat, 0 gram saturated fat, 15 grams sugar, 1.3 grams fiber, 186 mg sodium per 1-cup serving
- * 41% calories from sugar

GRANOLA BARS

Best: Kashi TLC Chewy Granola Bars

- 18 bars (35 grams each) at \$8.33 = 46 cents per bar
- 140 calories, 5 grams fat, .5 gram saturated fat, 4 gram fiber, 5 grams sugars, 7 gram protein
- * 32% calories from fat and 14% calories from sugar

Fiber One Oats & Chocolate

- 20 bars (40 grams each) at \$7.22 = 36 cents per bar
- 140 calories, 4 grams fat, 1.5 grams saturated fat, 9 grams fiber, 10 grams sugar, 2 grams protein
- * 26% calories from fat and 28.5% calories from sugar

Worst: Kudos Variety Pack

- 30 bars (22 grams each) at \$6.72 = 22 cents per bar
- 150 calories, 5.3 grams fat, 3 grams saturated fat, 0 grams fiber, 10.5 grams sugar, 1.5 grams protein
- * 34% calories from fat and 28% calories from sugar per 1 1/2 bars (35 grams)

DRINKS TO GO

Best: Low Sodium V8 100% Vegetable Juice

- 24 cans (11.5 ounces per can) at \$12.48 = 52 cents per can



- 70 calories, 0 g fat, 12 grams sugars (some natural sugars and some from added sugar but sugar is pretty far down on the ingredient list), 3 grams fiber, 3 grams protein per can
- (1,180 mg potassium, 60% Daily Value for vitamin A, 180% Daily Value for vitamin C)
- * 68% calories from sugar

Worst: Kool-Aid Jammers

- 40 pouches at \$7.00 = about 18 cents each
- 100 calories, 25 grams of sugars (from high-fructose corn syrup)
- * 100% calories from sugar

COOKING FATS

Best: Member's Mark Extra Virgin Olive Oil

- 3 liters at \$17.22
- 120 calories, 14 grams of fat, 2 grams of saturated fat, 1.5 grams of polyunsaturated fat, and 10 grams of monounsaturated fat per tablespoon

Wesson Canola Oil

- 5 quarts at \$9.88
- 120 calories, 14 grams fat, 1 gram saturated fat, 3.5 grams polyunsaturated fat, and 8 grams monounsaturated fat per tablespoon

Worst: Baker's and Chef's Creamy Liquid Shortening

- 35 pounds at \$29.99
- 130 calories, 14 grams fat, 2.5 grams saturated fat, 8 grams polyunsaturated fat, 3 grams monounsaturated fat

CHEESE

Best: 50% Light Cabot Cheddar Cheese (white)

- 1.65-pound block of cheese at \$9.27 = \$5.62 per pound
- 70 calories, 4.5 grams fat, 3 grams saturated fat, 15 mg cholesterol and 8 grams protein per 1-ounce serving
- * 58% calories from fat

Worst: Cheddar Cheese (regular types, assorted brands)

- 1.65-pound block of cheese at \$9.27 = \$5.62 per pound



- 115 calories, 9.4 grams fat, 6 grams saturated fat, 30 mg cholesterol and 7 grams protein per 1-ounce serving
- * 74% calories from fat

MEATS

Best: Leaner cuts in the fresh meat section (like skinless poultry, pork tenderloin, and London broil)

- For example, 6 pounds of boneless/skinless chicken breasts at \$14.88 = \$2.48 per pound
- 142 calories, 3 grams fat, 0.9-grams saturated fat, 73 mg cholesterol and 27 grams protein per 1 roasted, skinless chicken breast (about 3 ounces cooked)
- * 19% calories from fat

Worst: Emeril's Bierhaus with Cheddar Links

- 38.4-ounce package links at \$10.47 = \$1.74 for each 2-link serving
- 540 calories, 46 grams fat, 16 grams saturated fat, 120 mg cholesterol, 2,040 mg sodium per 2-link serving
- * 77% calories from fat

FROZEN MEAT ENTREES

Best: Member's Mark Turkey Breast Stuffed (with mushrooms, pine nuts, and cranberries)

- Package of eight 5-ounce entrees for \$21.86 = \$2.73 per entree
- 200 calories, 10 grams fat, 2 grams saturated fat, 65 mg cholesterol, 440 mg sodium and 25 grams protein per 5-ounce entree
- * 45 % calories from fat (some of which comes from the healthy pine nuts); 9% calories from saturated fat

Worst: Barber Foods Stuffed Chicken Breasts Cordon Bleu

- Package of 6 stuffed breasts at \$12.54 = \$2.09 per serving (about 6 ounces)
- 340 calories, 19 grams fat, 6 grams saturated fat, 85 mg cholesterol, 840 mg sodium and 29 grams of protein
- * 50% calories from fat; 16% calories from saturated fat

FOR THE GRILL

Best: Barber Foods Chicken Grillables (chicken breast flavored with garlic, onion and seasoning)



- Package of 8 chicken breasts at \$9.38 = \$1.17 per chicken breast
- 140 calories, 5 grams of fat, 0.5 grams saturated fat, 60 mg cholesterol, 510 mg sodium and 23 grams protein per chicken breast
- * 32% calories from fat; 3% calories from saturated fat

Worst: Jensen Angus Beef Patties

- 18 patties, 1/3-pound each, at \$15.84 = \$.88 per patty
- 440 calories, 38 grams fat, 14 grams saturated fat, 2.5 grams trans fat, 115 mg cholesterol and 24 grams protein per patty
- * 78% calories from fat; 34% calories from saturated fat/trans fat

QUICK CHICKEN

Best: Member's Mark Grilled Chicken Breast Strips

- 3 pounds at \$14.02 = 88 cents per 3-ounce serving
- 110 calories, 2 grams fat, 0.5 grams saturated fat, 390 mg sodium, 20 grams protein per 3-ounce serving
- * 16% calories from fat

Worst: Tyson Homestyle Chicken Tenderloin Fritters

- 5 pound box at \$14.88 = 56 cents per 3-ounce strip
- 220 calories, 13 grams fat, 2.5 grams saturated fat, 640 mg sodium and 12 grams of protein per 3-ounce strip
- * 53% calories from fat

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

March 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

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.

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