



## Insurance Insights

April 2009

### **New Contract with Superior Vision Includes Lower Rates and Enhanced Benefits**

By state law, UT System Office of Employee Benefits is required to request competitive proposals for each insurance plan offered at least once every six years. This process ensures that vendors contracting with UT System offer plans and services that are competitive with the current marketplace and that UT System plan participants continue to receive the best possible benefits at the lowest possible overall cost. Following a recent Request for Proposals for the Fully Insured Vision Plan, Superior Vision Services, Inc. has been selected to continue providing vision care insurance for University of Texas System employees, retirees, and their dependents.

This means that the existing benefits and excellent service with which participating members are already familiar will continue seamlessly through the next several plan years. In addition, through the competitive bid process, the Office of Employee Benefits was able to lower the premium at every level of coverage while also enhancing the benefits being offered, resulting in significant added value for all vision plan participants.

Beginning September 1, 2009 at the start of the new contract, 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 which previously was not a covered benefit of the plan for a \$35-copay through an in-network provider.

All other benefits of the plan, such as a comprehensive eye 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. Overall, the Office of Employee Benefits is extremely pleased with the results of the competitive bid process and very glad to be able to offer added value and savings to all vision plan participants, particularly given the current economic situation. Look for more details on the vision plan during the upcoming annual enrollment period!

### **Evidence of Insurability and Annual Enrollment**



Evidence of Insurability (EOI) is the record of a person's past and current health history. EOI is used by insurance companies to verify whether a person meets the definition of good health. During Annual Enrollment (July 1 – July 31, 2009), if you make an insurance election on U.T. Touch that requires EOI, you will be prompted to complete the insurance company's EOI form via an online link. All EOI forms must be electronically submitted (through U.T. Touch) or postmarked by August 15, 2009.

### **An EOI form is required to:**

- Add certain dependents to UT SELECT medical coverage who were previously eligible to enroll but did not enroll during the initial 31-day benefit election period. Please note that if these certain dependents can show proof of other active group medical coverage, EOI will be waived for the UT SELECT medical plan;
- Reinstate employee or retired employee voluntarily terminated or waived medical coverage, unless proof of other active group medical coverage can be provided;
- Increase or reinstate employee, retired employee and spouse voluntary group life insurance coverage;
- Add Short Term Disability coverage after the initial 31-day benefit election period (EOI not required for STD during Annual Enrollment 2009);
- Add Long Term Disability coverage after the initial 31-day benefit election period (EOI not required for LTD during Annual Enrollment 2009);
- Add Long Term Care for employee or retiree coverage after the initial 31-day benefit election period. EOI is required at all times for spouses and other family members enrolling in Long Term Care. Please note that EOI forms for Long Term Care are not available via U.T. Touch; however, they can be obtained by contacting CNA at 1-888-825-0353 or at [www.ltcbenefits.com/uts](http://www.ltcbenefits.com/uts)

All EOI forms must be electronically submitted (through U.T. Touch) or postmarked by August 15, 2009.

## **Keep Your Beneficiary Designations Up to Date**

The purpose of your life insurance coverage is to provide financial security for your family and loved ones after your death. However, if you have experienced a major life change such as a marriage, divorce or death of a loved one, your life insurance benefit may go to someone other than the person you thought would receive it.

Have you checked your beneficiary designation for your life and accidental death and dismemberment (AD&D) insurance plan recently? A beneficiary is the



person who would receive the money from your life insurance in the event of your death. 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.

If you need to update your beneficiary designations, complete the [Change of Beneficiary form \(Fort Dearborn Life\)](#) and return it to your institution's benefits office.

If you have any questions about how to complete the Beneficiary Designation Form, please contact Fort Dearborn Life Insurance Company at (866) 628-2606.

In addition to updating your Life/AD&D beneficiary with UT, you may want to review your designated beneficiary on file with the Teacher Retirement System (TRS), or with your providers under the Optional Retirement Program (ORP), UTSaver Deferred Compensation Plan or UTSaver Tax Sheltered Annuity.

## Important Privacy Notice for University of Texas Group Insurance Plan Participants

All employees and retired employees enrolled in the self-funded UT SELECT medical plan, the self-funded UT SELECT DENTAL plan, or one of the UT FLEX flexible spending accounts, you are entitled to a copy of The University of Texas System "Notice of Privacy Practices."

Minor new revisions to the privacy notice include the following:

- The Office of Employee Benefits (OEB) replaces references to Employee Group Insurance (EGI)
- Update of contact and complaint information
  - IV. WHOM TO CONTACT REGARDING OEB'S PRIVACY POLICIES
  - B. Department of Health and Human Services
    - See updated contact information and updated phone numbers

You can obtain this notice on the website of the U.T. System Office of Employee Benefits at <http://www.utsystem.edu/benefits/hipaa/HIPAAnotice.pdf>; or by contacting the Office of Employee Benefits at [benefits@utsystem.edu](mailto:benefits@utsystem.edu) or (512) 499-4616.



## Retirement Corner

April 2009

### Tax Savings Opportunities Increase with 2009 Limits

If you're looking for a way to lower your taxable income while saving for your retirement, significant tax savings are available to you right now through your UTSaver 403(b) Tax Sheltered Annuity (TSA) and UTSaver 457(b) Deferred Compensation Plan (DCP).

All employees can contribute to either of these retirement plans for as little as \$20 a month or choose a higher contribution rate. Either way you save on your taxes and you save for your future.

- The base Limit for both the TSA and DCP increased to \$16,500.00.
- Employees age 50 or older can contribute an additional \$5,500.00.
- Employees with 15 or more years of service may be able to contribute an additional \$3,000 to the TSA plan.
- Employees who are within the last three years before retirement, may be able to contribute up to \$33,000 in the DCP plan.

Saving a little or a lot will make a difference for your future while helping your tax bill.

Limits may vary based on your individual circumstances. Please contact your benefits office at [www.utsystem.edu/benefits/contacts/#1](http://www.utsystem.edu/benefits/contacts/#1) for a personal limit calculation.



## Wellness Wise

April 2009

### Eating Red Meat May Boost Death Risk

Study Shows Red Meat Consumption Linked to Higher Risk of Dying From Cancer, Heart Disease

By [Kathleen Doheny](#)  
WebMD Health News

Reviewed by [Elizabeth Klodas, MD, FACC](#)

March 23, 2009 -- Men and women who eat higher amounts of red meat and processed meat have a higher risk of dying from [cancer](#), [heart disease](#), and other causes compared to those who eat less, according to a new study.

Those in the study who ate the most red meat took in about 4.5 ounces a day -- the equivalent of a small steak.

"We found the consumption of red and processed meat is associated with a modest increase in overall mortality, as well as cancer and cardiovascular mortality in both men and women," says study researcher Rashmi Sinha, PhD, a senior investigator at the National Cancer Institute.

The study, supported by the National Cancer Institute, is published this week in the *Archives of Internal Medicine*. The author of an accompanying editorial says he views the risks found in the study as more than "modest."

Cutting down on red meat and processed meat would result in a "meaningful saving of lives," Barry Popkin, PhD, tells WebMD. Popkin is The Carla Smith Chamblee Distinguished Professor of Global Nutrition at the University of North Carolina School of Public Health, Chapel Hill. In a note accompanying his editorial, he states that he is not a vegetarian and has no financial conflict of interest related to food products affecting health.

#### Red Meat and Processed Meat Study

The recent study is believed to be the largest study to date looking at the links between red and processed meat and their effect on the risk of death from cancer, heart disease, and other causes, Sinha tells WebMD.

Her team evaluated more than 500,000 men and women who participated in the National Institutes of Health-AARP Diet and Health Study. Participants were



between the ages of 50 and 71 when the study began in 1995, and all provided detailed information about their food intake.

The researchers followed them for 10 years, using the Social Security Administration's databases to track causes of death. During the follow-up period, 47,976 men and 23,276 women died.

Then the researchers evaluated dietary habits. "We divided people into five categories," Sinha tells WebMD, according to how much red meat and processed meat was eaten on a daily basis.

For the study, red meat included beef, pork, bacon, ham, hamburger, hot dogs, liver, pork sausage, steak, and meats in foods such as pizza, stews, and lasagna.

White meat included turkey, fish, chicken, chicken mixtures, and other meats.

Processed meat was either white or red meat that was cured, dried, or smoked, Sinha says, such as bacon, chicken sausage, lunch meats, and cold cuts.

### **Meat Intakes: High vs. Low**

What was considered a high intake and what was low?

- For red meat, those in the highest intake group ate a median amount of 4.5 ounces a day (half ate more, half ate less), based on an average 2,000-calorie a day diet. Those in the lowest intake group ate a little over a half-ounce a day.
- For processed meat, those in the highest intake group about 1.5 ounces a day (about 2 slices of deli turkey), compared to just 0.11 ounces for those in the lowest intake group.

Those who ate the most red meat as well as the most processed meat had a higher overall risk of dying during the study period as well as a higher risk of dying from cancer and heart disease compared to those who ate the least of both.

For instance, men in the group with the highest intake of red meat had a 31% higher overall risk of dying during the study period than did those in the lowest intake red meat group. And women with the highest intake of red meat had a 50% higher risk of dying due to heart disease. Or put another way, Sinha says that 11% of all deaths in men and 16% of deaths in women could have been prevented if participants cut their red meat consumption to that eaten by the lowest intake group. Heart disease deaths could have been decreased by 11% in



men and 21% in women by limiting red meat intake to the amount eaten by the lowest intake group.

For processed meat, the highest intakes were associated with a 16% overall increased risk of dying in men and 25% increased risk in women.

Cancer risk was about 20% higher in those who ate the most red meat, and 10% higher in those who ate the most processed meats.

In contrast, the intake of white meat was often protective, with those eating the most having a slightly lower risk for overall and cancer deaths.

Exactly why red meat and processed meat are associated with increased risks of cancer, heart disease and other deaths isn't known for sure, Sinha says. But the leading explanations, she says, include:

- The meats are a source of carcinogens formed during cooking.
- The iron in red meat may increase oxidative cell damage, leading to health problems.
- The saturated fat found in meat has been linked with breast and colorectal cancer.

### Industry Perspective

On its web site, the National Cattlemen's Beef Association notes that beef offers [protein](#) and other essential nutrients.

It offers information on lean cuts of beef to reduce the amount of saturated fat eaten.

In a statement, Shalene McNeill, PhD, RD, executive director of human nutrition research for the National Cattlemen's Beef Association, says: "As is often the case with epidemiological research on this subject, it is hard to draw substantial conclusions about any one food." She said the study was complicated by the fact that participants had unhealthy behaviors such as [smoking](#) and lack of [exercise](#).

There is a place in the diet for lean meats, she says.

### Advice on Meat in the Diet

Sinha tells WebMD that she cannot make recommendations based on the study but says that the results complement the advice of such organizations as the American Institute for Cancer Research.



To reduce cancer risk, the web site of the American Institute for Cancer Research recommends eating no more than 18 ounces of red meat (cooked weight) per week (or about 2.5 ounces a day.) It recommends avoiding processed meat, noting that research suggests that cancer risk starts to increase with any amount.

Popkin agrees that processed meats are worse than red meats from a health point of view. He says the new study results suggest consumers can reduce their risk of dying from cancer, heart disease, or other problems by curtailing their intake of red and processed meats.

But he's not saying it's crucial to give up meat entirely. "I think what this is saying is, 'You don't have to be a [vegan](#). You don't have to be a vegetarian.' But you really need to cut out the sausage and the pepperoni and the baloney, all those processed meats, or have them very little. You also need to be careful and cut down your red meat intake. Have it [only] a couple times a week."

### Source:

- Rashmi Sinha, PhD, senior investigator, nutritional epidemiology branch, division of cancer epidemiology and genetics, National Cancer Institute of the National Institutes of Health, Rockville, Md.
- Barry Popkin, PhD, The Carla Smith Chamblee Distinguished Professor of Global Nutrition, School of Public Health, University of North Carolina, Chapel Hill.
- Sinha, R. *Archives of Internal Medicine*, March 23, 2009; vol 169: pp 562-571.
- Popkin, B. *Archives of Internal Medicine*, March 23, 2009; vol 169: pp 543-545.
- American Institute for Cancer Research web site.
- National Cattlemen's Beef Association web site.

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### Resources

- **Improved Preventive Care Coverage.** Your current Wellness and Prevention benefits include **100 percent colonoscopy coverage** under the UT SELECT preventive care program. This means that a colonoscopy performed by a network physician at a network facility will now be available at no cost to you. Listed below are other important preventive care exams that you should consider:
  - Routine Physical Exam\*
  - Immunizations • Well-child Exam (under age 2)
  - Well-woman Exam\*



- Routine Mammograms\*
- Prostate (PSA)
- Osteoporosis Screening Screening

\*Services limited to one per person per plan year. Learn more by calling UT SELECT Customer Service at 1-866-882-2034.

- **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. Go to our new website at [www.livingwell.utsystem.edu](http://www.livingwell.utsystem.edu) and view/print list of top questions to ask your doctor based on top modifiable/preventable conditions like:
  - [Blood Pressure](#)
  - [Cholesterol](#)
  - [Diabetes](#)
  - [Depression](#)
  - [Metabolic Syndrome](#)
- **Conditions Management Recourse.** If you have a chronic condition, you don't have to go it alone. Now you can find personalized help and support with the Personal Health Manager at Blue Access® for UT SELECT members. Whether you have diabetes, asthma, high blood pressure or another chronic disease, the Personal Health Manager can help you take control.

Ask A features that connect you via e-mail with dietitians, registered nurses, personal trainers and life coaches

- Guidance plans for common chronic conditions
- A health encyclopedia and drug index
- Clinical Tools and My Charts to track your progress

Check out the Personal Health Manager at Blue Access® for UT SELECT for members to help manage your chronic condition. When you do, the forecast for the future will include a better quality of life. See below details on how to contact our Conditions Management Recourse:

**By phone:** Call 1-800-462-3275

**Online:**

4. Simply go to <http://www.bcbstx.com/ut/>
  5. Log onto Blue Access® with your personal user name and password



6. Select the Personal Health Manager link.
  7. Look for the “Health Information” tools or click on the “Ask a Nurse” to send your questions to health professionals through a secure messaging system.
- **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. Click [here](#) to view and print a 24/7 Nurse line refrigerator card.
  - **e-Learning.** Fitness Over Forty, a series of video presentations targeting the increasing “over Forty” population, addresses health and fitness issues that are specific to men and women ages 25 to 54 and older. Dr. David Di Paolo, radiologist at The University of Texas Health Science Center at Tyler and nationally-certified fitness trainer, hosts the series featuring UT Health Science Center medical professionals who inform viewers about the benefits of a healthy diet and active lifestyle. Just go to <http://www.uthct.edu/fitnessoverforty/archive.asp>, and search for a topic that you are interested in.
  - **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](http://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](http://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.***

## 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”!

[Get more details about the 2nd Annual UT System Physical Activity Challenge](#) which ends on April 18, 2009.

[See how your institution is doing as of March 9, 2009.](#)



## Healthy Recipe of the Month

April 2009

### Packable Lunches

Save money and time, plus eat better food, by taking your lunch to work. Try these 13 brown-bag recipes.

For many of us, lunch is a stress-filled hour (or less) spent dealing with traffic and fast-food drive-through lines. Or there's the ever-popular all-you-can-eat lunch buffet that leaves you wondering how you'll make it to the end of the day without a nap and bursting a button.

But it doesn't have to be this way. Lunch can be a relaxing time in which you go at your own pace and come back to your desk satisfied, both mentally and physically.

Brown-bagging it allows you to enjoy your midday meal without stress, and it's certainly more healthful than the alternatives. But this doesn't mean you're doomed to endless PB&Js or bland, frozen meals.

Try these recipes, and the office lounge will become the best place in town for an enjoyable lunch and a true break.

### Brown-Bag Lunch Recipes

- [Corn and Sun-Dried Tomato Quesadilla with Smoked Mozzarella](#)
- [Gazpacho Shrimp Salad](#)
- [Bell Pepper-White Bean Salad](#)
- [Herb-Marinated Fresh Mozzarella Wraps](#)
- [Pork-and-Rice Noodle Salad with Lemon-Coconut Dressing](#)
- [Barley-Salmon Salad with Arugula Vinaigrette](#)
- [Brick Chicken Baguette Sandwiches](#)
- [Blue Cheese-Pepper Steak Wraps](#)
- [Bahn Mi](#)
- [All-Purpose Southwestern Corn and Black Bean Salad](#)
- [Thai Chicken Roll-Ups](#)
- [Pesto Chicken Spirals](#)
- [Confetti Pasta Salad with Chicken](#)

### Recipes Source:

[www.CookingLight.com](http://www.CookingLight.com)



### 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

April 2009

### 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](#)

### 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](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](http://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](http://www.utsystem.edu/benefits/newsletter/images/27_7_nurseline.gif)