



Annual Enrollment News

May 2009

Premium Rates and Insurance Plan Design Changes

Detailed information on premium rates and insurance plan design changes for plan year 2009-2010 will be printed in the June 2009 "A Matter of Health" newsletter.

Disability Insurance to be Provided by Fort Dearborn Life Insurance Company

Effective September 1, 2009, Short Term Disability (STD) and Long Term Disability (LTD) insurance will be provided by Fort Dearborn Life Insurance Company (FDL). FDL was selected through the Request for Proposal process which is required every six years to ensure that the vendors contracting with UT System offer plans and services that are competitive with the current marketplace.

While the payable benefit for both STD and LTD remains set at 60% for each plan, active benefits eligible employees and current short term and/or long term disability enrollees will realize several beneficial changes with the new STD and LTD plans effective September 1, 2009 including:

- Rates – the premium rates for both disability plans will be reduced substantially.
- Elimination period – for STD, the elimination period (the number of days from the date of the disabling event until benefits become payable) will be reduced to 14 calendar days from 30 calendar days.
- Guarantee issue – during the July 1 – 31 Annual Enrollment period, benefits eligible employees not currently enrolled in STD and / or LTD will be able to enroll in either disability plan without being subject to evidence of insurability requirements.

For individuals currently enrolled in either STD or LTD who experience a disabling event prior to August 31, 2009, your claims will continue to be paid by the current disability insurance carrier (Hartford) until you return to active employment. Upon your return to active employment, you will be guaranteed enrollment in the FDL disability insurance plan, but you must elect the coverage within 31 days of your return to active duty.

Look for more information during Annual Enrollment on these new disability plan enhancements.

UT FLEX: You MUST Enroll During Annual Enrollment



Remember, you must make your UT FLEX elections (for both the Medical Expense Reimbursement Account and the Dependent Day Care Reimbursement Account) for Plan Year 2009–2010 during this Annual Enrollment, even if you are currently enrolled in one of the UT FLEX elections. Your election(s) in this current plan year will not automatically carry forward to the next plan year.

A PayFlex Debit Card can be obtained at an annual cost of \$9 to expedite reimbursements for the Medical Expense Reimbursement Account. Election of the debit card is required each fiscal year in order to receive a PayFlex Debit Card OR to keep the PayFlex Debit Card you currently have functioning in the upcoming fiscal year.

Important:

After you make your UT FLEX election(s) in U.T. Touch, be sure to verify both your election(s) and the amount(s) to be withheld. In compliance with the IRS Code, corrections will not be allowed after 31 days following receipt of your first paycheck that reflects this withholding. Annual Enrollment elections will become effective 9/1/09. If you receive your paycheck monthly, then the first UT FLEX withholding for plan year 2009–2010 will be reflected on your 10/1/09 paycheck. If you do not discover election mistakes (e.g., you intended to elect the Dependent Day Care Reimbursement Account but mistakenly elected the Medical Expense Reimbursement Account) and fail to report the error to your Benefits Office by the end of October 2009, UT System will not approve the change.

For more information about the UT FLEX accounts, visit www.utflex.com.

Annual Enrollment Reminders!

- **Evidence of Insurability**

For information on Evidence of Insurability (EOI), its applications and instructions, http://www.utsystem.edu/benefits/newsletter/articles/09apr_ben.htm

Please note that EOI forms must be completed and electronically submitted or postmarked by **August 15, 2009**, in order to be considered by the vendor. (The physical mailing address is noted on the EOI form.) EOI forms received after this date will not be accepted and will be returned.

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

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. Read the April 2009 edition of “A Matter of Health” on the OEB website



- at http://www.utsystem.edu/benefits/newsletter/articles/09apr_ben.htm for additional information on beneficiary designation forms.
- In late June, watch for Annual Enrollment information to arrive which will provide you details regarding your current coverage, available coverage, and resources to learn more about the plans. The Annual Enrollment information will arrive via U.S. mail or in your email inbox with the subject line: Your U.T. Benefits Enrollment Options, depending on the preference OEB has on file.

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



Retirement Corner

May 2009

Selecting the Best: Criteria for the selection of The University of Texas Retirement Providers

In the current economic market, it is important to remember some of the reasons our current retirement providers were selected and some of the standards that must be maintained in order to continue as a retirement provider.

In September 2006, the University of Texas System selected six companies to provide retirement plan services to all UT employees across the state. The selection process was completed with only one goal in mind: to provide the best retirement services and investment options possible to all UT Employees. Fidelity, ING, Lincoln Financial, MetLife Resources, TIAA-CREF and VALIC were selected as the six authorized providers because each met or exceeded the criteria established and continue to meet the criteria today.

Financial Strength:

- Applying companies had to have an A.M. Best rating of “A” or better
- Ratings from at least two of Moody’s, Standard & Poor’s (S&P) and Fitch Investors
- Moody’s rating is A2 or better.
- S&P Rating is A or better
- Fitch rating is A or better

Expenses:

- Selected providers could not charge front-end or back-end charges, annual, one-time or recurring fixed dollar fees, surrender or withdrawal charges, termination fees, market value adjustments, etc associated with any mutual fund or variable annuity product offered after September 1, 2006. Surrender fees may apply to fixed annuity products.
- The total expense ratio of any fund must be equal to or less than the asset category average as reported by Morningstar.
- Investment advisory fees shall not exceed 2% of the annual value of the participant’s account.
- For self-directed brokerage account options, providers may not charge an account fee greater than \$50.00 annually, and SDBA transaction fees may not exceed \$30.00 per trade.



Experience:

- Providers selected had to have a minimum of 10 years of experience in the defined contribution field, specifically in 403(b) plans.
- Additionally, companies had to have a minimum of five current clients with employer-sponsored 403(b) plans with at least 5,000 participants on record and \$100 million in assets each. This was to ensure that any companies applying had sufficient resources to service all UT employees.

Every one of the six currently authorized providers has worked in a close partnership with UT to continue to provide outstanding investment opportunities to UT System employees at the lowest cost available. Make sure to take advantage of your UTSaver 403(b) Tax Sheltered Annuity or UTSaver 457(b) Deferred Compensation Plan today.

Annual Eligibility Notice, UTSaver 403(b) and 457(b) Retirement Plans

- **Did you know that The University of Texas System sponsors two voluntary retirement savings plans to help you save for your future?**
You can enroll in either the UTSaver 403(b) or the UTSaver 457(b) at any time, but now is a great time to start saving a little bit each month or change the amount you currently save.
- **Why would you want to participate?**
If you participant in either the Teacher Retirement System or, if eligible, the Optional Retirement Program, that participation alone may not be enough to fund your living expenses in retirement.
- **How much can you contribute?**
As little as \$15 a month or as much as \$16,500 in 2009, or more if you are age 50 or older or if you meet special catch up qualifications.
- **How do you contribute?**
The amount is deducted on a pre-tax basis from your paycheck which means the taxable amount of your paycheck decreases. You also have the option in the UTSaver 403(b) to make your contributions on an after-tax basis through the Roth feature. Either way, once you enroll your contribution will automatically be deducted from your paycheck until you decide to change the amount.
- **How do you enroll or change your contributions in the UTSaver Retirement Plans?**
Enrollment instructions are available with the click of your mouse at <http://www.utretirement.utsystem.edu/enroll.htm>.



- **How do you learn more about the retirement plans and saving for your future?**

By visiting <http://www.utretirement.utsystem.edu/> or by contacting your local benefits office.

For more information go to UT System Retirement Programs Web site:

www.utretirement.utsystem.edu



Wellness Wise

May 2009

Making Wise Health Decisions

Throughout your life you will have to make health decisions for yourself and your family. The decisions you make will influence your overall well-being as well as the quality and cost of your care. In general, people who work with their doctors to make health decisions are happier with the care they receive and the results they achieve.

Why should you partner with your doctor to make decisions? Aren't you paying him or her to know what to do? It's not always clear what choices are the right ones for you. There are often several approaches to diagnosing and treating a health problem. And you are more likely to feel better about the chosen approach if it is the one best suited to your needs and values.

The best formula for making health decisions is to combine the most reliable medical facts with your personal values. These include your beliefs, fears, lifestyle, and experiences, and they all play a role in helping you make decisions about your health.

Skills for Making Wise Health Decisions

The following are some simple steps for you to follow when you have a health decision to make. Depending on the decision, the process may take a few minutes, a few hours, or several weeks. Take as much time as you need to make the decision that is right for you.

1. **What are your choices?** Tell your doctor that you want to share in making the decision. Ask your doctor to clearly state the decision that needs to be made and what your choices are.
2. **Get the facts.** Learn all about each option by using resources like the library, your doctor, and reliable Web sites you can trust. Make sure the information you collect is based on sound medical research, not the results of a single study or facts published by a company that will profit by your using its product.
3. **What do you think?** Consider your own needs and values and what you hope for as the best possible outcome. Talk with family members and others who will be affected by your decision. Then sort out the information you've gathered. Make a list of pros and cons as you see them for each option. You may want to share your list with your doctor to make sure you have all the information you need.
4. **Try on a decision.** Write down what you expect will happen if you choose a particular option. Ask your doctor if what you expect is reasonable. Ask again about the side effects, pain, recovery time, cost, or long-term outcomes of that option. Then see if you still feel it's the best choice for you.



5. **Make an action plan.** After you and your doctor have made a decision, find out what you can do to make sure that you will have the best possible outcome. Write down the steps that you need to take next. Think positively about your decision, and do your part to ensure success by following your doctor's advice. Remember, when you share in making a decision, you share the responsibility for the outcome.

Source:

- *WebMD Medical Reference from Healthwise.* © 2009 WebMD, LLC. All rights reserved.

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 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](#)

To view and print these top questions go to <http://www.webmd.com/cold-and-flu/news/20090421/swine-flu-faq>.



- **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: Simply go to <http://www.bcbstx.com/ut/>

1. Log onto Blue Access® with your personal user name and password
 2. Select the Personal Health Manager link.
 3. 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.

- **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 this discount program](#).

2009 Annual UT System Physical Activity Challenge: Final Results

Final results by institutions as of April 24, 2009, see how your institution did during the 2009 Challenge at <http://www.livingwell.utsystem.edu/challenge09.htm>

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

May 2009

Spicy Honey-Brushed Chicken Thighs

Superfast Chicken Supper! Skinless, boneless thighs cook quickly and are more flavorful than white meat, so they need fewer ingredients. Serve with garlic-roasted potato wedges and a salad or broccolini "baby broccoli".

Yield

4 servings (serving size: 2 chicken thighs)

Ingredients

- 2 teaspoons garlic powder
- 2 teaspoons chili powder
- 1 teaspoon salt
- 1 teaspoon ground cumin
- 1 teaspoon paprika
- 1/2 teaspoon ground red pepper
- 8 skinless, boneless chicken thighs
- Cooking spray
- 6 tablespoons honey
- 2 teaspoons cider vinegar

Preparation

Preheat broiler. Combine first 6 ingredients in a large bowl. Add chicken to bowl; toss to coat. Place chicken on a broiler pan coated with cooking spray. Broil chicken 5 minutes on each side.

Combine honey and vinegar in a small bowl, stirring well. Remove chicken from oven; brush 1/4 cup honey mixture on chicken. Broil 1 minute. Remove chicken from oven and turn over. Brush chicken with remaining honey mixture. Broil 1 additional minute or until chicken is done.

Nutritional Information

- Calories: 321 (31% from fat)
- Fat: 11g (sat 3g,mono 4.1g,poly 2.5g)
- Protein: 28g
- Carbohydrate: 27.9g
- Fiber: 0.6g



- Cholesterol: 99mg
- Iron: 2.1mg
- Sodium: 676mg
- Calcium: 21mg

Recipes Source:

[David Bonom, Cooking Light, MARCH 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) at

http://wwwdev.utsystem.edu/benefits/newsletter/articles/pubs/Weight_Management_Tool_Kit_08.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

May 2009

Childhood Obesity: Shifts in Society

The ratio of a person's weight to height is known as body mass index, or BMI. Children with a BMI at or higher than the 95th percentile (for their age) are considered obese. Children with a BMI at or higher than the 85th percentile are considered overweight. Today, almost 20 percent of kids ages 6 to 19 are overweight.

What are the causes of childhood obesity? Experts blame shifts in our society. Learn more about this topic at http://www.besmartbewell.com/childhoodobesity/what_is_it.htm.

Swine Flu FAQ

The swine flu virus in the U.S. is the same one causing a deadly epidemic in Mexico. What is swine flu? What can we do about it? Learn the answers of these questions and more at <http://www.webmd.com/cold-and-flu/news/20090421/swine-flu-faq>.

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.webmd.com/cold-and-flu/news/20090421/swine-flu-faq>.