Contracts Awarded to Dearborn National and PayFlex Systems USA, Inc.

As posted in the March 2010 “A Matter of Health” newsletter, the Fully-Insured Life and Accidental Death and Dismemberment (AD&D) Insurance Plan and the UTFLEX Flexible Spending Accounts for Medical and Dependent Day Care Plans were submitted for competitive bid to the Texas Marketplace. By state law, UT System’s 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.

A total of seven (7) companies submitted bids in response to the Request for Proposals for the Fully-Insured Life and AD&D Plan. Following an extensive review process, Dearborn National (formerly Fort Dearborn Life Insurance) has been selected to continue providing Life and AD&D insurance for UT System employees, retirees, and dependents. This means that the existing benefits and excellent service which 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 an average of 11.2% over the current rates, resulting in significant savings directly to participants.

For the UT FLEX Flexible Spending Account Request for Proposals, PayFlex Systems USA, Inc. has been selected to continue administering the Flexible Spending Accounts for Medical and Dependent Day Care. The selection of PayFlex ensures no disruption to members currently enrolled in the UT FLEX program from one plan year to another, including the 10 weeks grace period from September 1, 2010 through November 15, 2010.

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 value and savings to all participants enrolled in Life and AD&D and UT FLEX. Look for more details on these two plans during the upcoming Annual Enrollment period!
Subrogation: What it is and how it applies to you
A subrogation letter includes a questionnaire that Blue Cross and Blue Shield of Texas (BCBSTX), a Division of Health Care Service Corporation (HCSC), sometimes sends to members because of a recent claim.

BCBSTX’s Corporate Reimbursement/Subrogation department regularly checks UT SELECT claims to find out if another health plan might be primarily responsible for part of the claim. If diagnostic or treatment codes, or dates from a claim suggest another plan might be liable, then BCBSTX will send a questionnaire to learn more. Your answers on the questionnaire help BCBSTX decide whether to investigate further. If it is determined that another party is responsible for full or partial payment of the claim, BCBSTX will try to recover the money. This process, where BCBSTX recovers the money from other responsible parties on your behalf, is called *subrogation*.

The claims review process – and the information provided in the questionnaires – saved the UT System $1.5 million for the 2008–2009 fiscal year. These savings help to keep your health benefits costs down. So if you get one of these letters, please fill it out and send it back in the envelope provided.

Frequently asked questions

Q: Why would I receive a subrogation letter?
A: BCBSTX’s Corporate Reimbursement/Subrogation department reviews claims every day. If a diagnostic code, treatment code or date suggests that a claim might need more investigation, the department flags the claim. If the claim is for $500 or more, or if several similar claims together add up to $500 or more, BCBSTX will send you a letter asking for more information.

Q: What happens if I don’t fill out and return the questionnaire?
A: If you complete the questionnaire and send it back, you should not receive any more letters for that claim. If you don’t send it in, you will receive more letters. Remember that the recovery process helps save the UT System money, which helps keep your health benefits costs down.

Q: When would another party be liable for my claim?
A: There are a number of different situations when another party is liable for payment. Some of the most common examples are when:

- Workers’ compensation should pay the claim
- The claim resulted from a car accident and an auto insurer is responsible for payment
The claim resulted from an injury or illness where someone else was at fault

**Update to www.UTFLEX.com**

Introducing a new Debit Card Activity feature available for PayFlex CardTM users! Now you can view your card status, outstanding card transactions and provide your debit card receipts all in one place. With this new feature, you can keep your card active simply by uploading documentation online!

**Here’s how it works:**
After successfully logging into [www.UTFLEX.com](http://www.UTFLEX.com), you will see your Debit Card Activity on your Accounts screen. One of the following three messages will be displayed:

**Scenario #1: Active PayFlex Card with no transactions requiring documentation.**

![Debit Card Activity](image1)

**Action Required:** NONE

**Scenario #2: Active PayFlex Card with transactions requiring documentation.**

![Debit Card Activity](image2)

In order to keep your PayFlex Card active, you will need to provide documentation for the claims listed below. To get started, select the claims you want to provide documentation for below and choose Create Fax Coversheet or Upload Documentation.

<table>
<thead>
<tr>
<th>Date</th>
<th>Merchant</th>
<th>Amount</th>
<th>Select</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/15/2009</td>
<td>PHYSICIANS CLINIC REGE OMAHA NE</td>
<td>55.16</td>
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</tr>
<tr>
<td>02/24/2009</td>
<td>EYEMASTERS #145 OMAHA NE</td>
<td>132.56</td>
<td>☐</td>
</tr>
<tr>
<td>03/23/2009</td>
<td>WM SUPERCENTER</td>
<td>150.00</td>
<td>☐</td>
</tr>
<tr>
<td>04/24/2009</td>
<td>MICHAEL THORFINNSON DD</td>
<td>132.56</td>
<td>☐</td>
</tr>
</tbody>
</table>

[Create Fax Coversheet][1]  [Upload Documentation][2]
Action Required: You must provide documentation for all outstanding card transactions listed in order to keep your card active.

What to do next:

- Select the transaction for which you need to provide an Explanation of Benefits or itemized receipt.
- Select Create Fax Coversheet or Upload Documentation. In order to upload, your documentation must be in PDF Format. If upload is chosen; a message will be displayed, confirming that the documentation has been successfully uploaded.
- Once PayFlex has reviewed and accepted your documentation, your transaction(s) will be removed from “Debit Card Activity”. Please allow at least 48 hours for this to occur.

Scenario #3: Inactive PayFlex Card with transactions requiring documentation.

Debit Card Activity

Your PayFlex Card is currently: Inactive

To activate your card, do one of the following:

- Submit the required documentation (see below).
- Submit eligible claims to offset the ineligible debit card claim(s). (Express Claims)
- Reimburse the Plan by writing a check to:

  PayFlex Systems USA, Inc.
  Flex Department
  P.O. Box 3039
  Omaha, NE 68103-3039

To get started, select the claims you want to provide documentation for below and choose Create Fax Coversheet or Upload Documentation.

<table>
<thead>
<tr>
<th>Date</th>
<th>Merchant</th>
<th>Amount</th>
<th>Select</th>
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<tr>
<td>04/24/2009</td>
<td>MICHAEL THORFINNASON DD</td>
<td>132.56</td>
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</tr>
</tbody>
</table>

Note: If you have reimbursed the Plan via check or submitted additional claims to offset your overpayment, the original ineligible claims will still appear in this list through the remainder of the plan year.

Create Fax Coversheet  Upload Documentation

Action Required: You must take one of the actions displayed, in order to activate your card.
What to do next:

- Select the transactions for which you can provide an Explanation of Benefits or itemized receipt.
- Select **Create Fax Coversheet** or **Upload Documentation**. In order to upload, your documentation must be in PDF Format. If upload is chosen, a message will be displayed, confirming that the documentation has been successfully uploaded.
- Once PayFlex has reviewed and accepted your documentation, your transaction(s) will be removed from “**Debit Card Activity**”. Please allow at least 48 hours for this to occur.
- If you do not have documentation to support the outstanding transaction(s) listed, you can still submit another claim to cover the expense using **Express Claims** (substitute claims are only allowed from the current plan year) or reimburse your account for the outstanding transaction(s) by mailing a check to PayFlex. In this case, the original ineligible transaction will still appear on this list.

**Important Reminder:**

All fax coversheets and uploaded documentation will be archived under the **Documents** link of the participant website.
Six Facts You Should Know Before Borrowing from your UTSaver Account

You may be able to borrow from your UTSaver 403(b) Tax Sheltered Annuity (TSA) or your UTSaver 457(b) Deferred Compensation Plan, but is it a good idea? The terms may seem attractive compared with other alternatives, but below are six facts you should know before you borrow.

1. **UTSaver Plan Loans do offer some advantages.**
   - You can generally borrow up to 50% of your account balance, up to $50,000, for any reason.
   - Interest rates are competitive.
   - You borrow from yourself, because all principal and interest payments go straight back into your account.

2. **The money you borrow can’t grow for retirement.**
   When you take money out of your account, even for a limited time, it is simply not there to collect potential interest or dividends, or benefit from a rising market. By leaving your account untouched, you improve your opportunities for this type of growth.

3. **If you change jobs, you need to continue to pay back your loan.**
   If you leave UT System employment and don’t pay back what you owe according to the original terms of the loan, the outstanding amount will default and is considered a distribution. For the UTSaver 403(b) Tax Sheltered Annuity, this means you will owe ordinary income taxes on the amount you didn’t pay back, and possibly a penalty of an additional 10% if you're under age 59 ½.

4. **You pay back loans with after-tax dollars.**
   When you take a loan from your UTSaver account, you borrow money that you put away on a pretax basis. And you pay it back with after-tax dollars, so taxes come into play:
   - Once, when you pay taxes on your portion of your paycheck that goes to repay your loan
   - And again, when you pay the taxes that come due when you finally withdraw your money.
5. **Restrictions and expenses may apply.**
   Each authorized provider may limit the amount of outstanding loans a participant can take at any one time. Additional restrictions may apply to certain products, such as Roth accounts.

6. **Finally, there may be better places to borrow the money you need.** If you qualify, a home equity loan or student loan may be a better deal than borrowing from your retirement plan. Both can offer attractive rates, as well as tax-deductible interest payments. Car loans can offer great rates, especially if you're willing to shop for a lender or if there's a factory incentive involved.

**Courtesy 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.
UT System Institutions join in National Employee Health and Fitness Day to encourage employees to stay active

National Employee Health and Fitness Day is celebrated annually on the third Wednesday of May. Thousands of employers from all sectors join in celebrating and promoting the health of America’s workforce to the individual employee, their family and our Nation. Presented Nationally by the National Association for Health and Fitness all employers are encouraged to participate.

See below list of events that will take place during the month of May at your institution.

UT HSC San Antonio:

**HSC Round Up 2010**
The UTHSCSA and HR Workforce Programs is making great strides to improve the lifestyles and overall physical well being of our faculty, staff, and students. In making the workplace a supportive environment for active living, some of our goals include raising participants’ awareness of their current physical activity level and nutrition habits as well as motivating them to make positive physical activity and healthy eating behavior changes daily.

Pick up your ALL ACCESS PASS in the pavilion to visit with onsite representatives giving body fat and BMI assessments, access to Spectrum gym, Zumba classes, and exercise demonstrations. Weight Watchers @Work reps and successful HSC employees will also be on hand to share their success and ideas. Get there early to enjoy healthy food and refreshments provided by Café Vida. The first 500 faculty & staff will get a free pedometer!

This free event is open to the HSC faculty & staff.
Wednesday, May 19th from 11-2pm
Pavilion near the track (adjacent to Babcock)
For more details go to [http://www.uthscsa.edu/hr/inside/images/Round-Up.png](http://www.uthscsa.edu/hr/inside/images/Round-Up.png)

UT MB Galveston:

WALK the WALK: NATIONAL EMPLOYEE HEALTH & FITNESS DAY
WEDNESDAY MAY 19TH, 2010. This year we are excited to offer three health walks around the main campus in Galveston and we will be joined by employees
across the state in our Correctional Managed Care facilities, off-site clinics and other remote locations, making this truly a UTMB institution-wide event.

Campus walks will be held at 7:30am, 11:30am and 3:30pm to accommodate employees on various schedules. Walkers will gather at the UTMB Moody Medical Library plaza and complete the approximately three mile course or the one mile starter course. Refreshments, demonstrations and educational information will be offered for all those interested. Each walker who registers via email, including CMC and off-site locations will receive a special “summer edition” Training for Life T-shirt. Emails should be sent to Gerald Cleveland at gtclevel@utmb.edu, and include: walk time preference and T-shirt size (Medium, Large, XL, or XXL). Learn more about this event at http://www.utsystem.edu/benefits/newsletter/pubs/MB_NEHF_2010.pdf.

UT Austin:

Come and celebrate National Employee Health and Fitness Day by taking part in the 11th Annual Poker Walk on Wednesday, May 12th, 2010! The RecSports Poker Walk is a FREE and fun filled event designed to celebrate health and wellness among UT faculty and staff. Walk a one-mile course (http://www.utrecsports.org/pokerwalk/course.php) and gather poker chips at five stations along the course. Turn in your chips in the Gregory Gym Arena and you will be dealt your poker hand and given a free t-shirt! Depending on your poker hand, you may win some amazing prizes (http://www.utrecsports.org/pokerwalk/prizes.php)!

We encourage you to form your own Poker Walk TEAM, because Team Exercise Adds Motivation! Enjoy a fun program, team photos, and a great lunch for just $6 (CASH ONLY - or you may bring your own sack lunch) at Gregory Gym after walking the course. (When completing registration, please specify t-shirt size preference and if you wish to purchase a lunch, please specify which lunch type.) Please note: T-shirt sizes and lunches are distributed on a first-come first-served basis.

- Individuals & teams must pre-register at http://www.utrecsports.org/pokerwalk/register.php (it's free!) on or before Monday, May 10th.
- Teams and individuals must be present to win prizes.
- For team prizes, we will play "Let's Make a Deal" and randomly draw a team name from the bin, calling the team captain to the stage. The team captain will be shown the prize that their team has won AND be given an option to either take that prize OR choose a prize under one of 5 boxes. His/her team will give the captain advice on what choice should be made. (Crowd input is invited!)
See the "Poker Walk FAQs" link to the left for more details about Poker Walk.

UT San Antonio:

UTSA Rowdy New U Wellness program is promoting a number of events throughout the month. We offer group exercise classes ranging from Pilates, Yoga, Zumba, Latin Aerobics, and Strength Training. This month we will be picking up our pace on our four walking trail, by adding a circuit to the walking trail. This feature will be new this month. The week of NEHF Day, we will host a Demo-Kitchen on May 17th. On May 19th we will host a lunch-n-learn that encompasses the benefits of physical activity, especially strength training. UTSA Health & Kinesiology will partner with us in the lunch-n-learn. Also on that day we will highlight our new walking trail circuit and have drawing for prizes the participants on May 19th.

For more details go to: www.utsa.edu/safety/wellness

UT SWMC Dallas:

The Office of Human Resources Employee Wellness Program and UT Southwestern Departments are excited to announce these upcoming events for the month of May, 2010.

- **Wellness Fair** on Tuesday, May 11, 2010 from 9:00 a.m. to 12:00 p.m. at University Hospital St. Paul Auditorium. You will not want to miss this special event for all UT Southwestern employees as part of University Hospital’s National Hospital Week recognition.
- **Worksite Weight Loss** weight management program kicks off its spring session on May 11, 2010. Registration begins April 20, 2010. The clinical nutrition experts in the Center for Human Nutrition share their expertise to help employees manage their weight. Email WorksiteWeightLoss@utsouthwestern.edu for more information.
- **Cooking Presentation** by Culinaire on South Campus May 20, 2010 highlighting healthy recipes and meal preparation tips for healthier lifestyles.
- **National Bike to Work Day** on May 21, 2010 UT Southwestern will promote bicycling as an option for commuting to work. Bicycle commuting can be a healthy alternative to driving and can lead to a more economical and environmentally friendly lifestyle.

UT Permian Basin:
UT Permian Basin initiated an on-site Weight Watchers meeting in November 2009; to date the group has lost more than 500 pounds! Weight Watchers is organizing a "Walk-It Challenge"; around June 6, 2010 members across the country will be walking a 5K. Stay tuned for more details on the walk. For more information on the Wellness activities taking place at UT PB, contact Linda Isham at Isham_l@utpb.edu.

UT Dallas:

Institution events and activities are listed on their website at: http://www.utdallas.edu/hrm/benefits/facstaff/

UT MD Anderson:

Institution events and activities are listed on their website at: http://www.mdanderson.org/departments/emphealth/

UT HSC Houston:

Institution events and activities are listed on their website at: http://publicaffairs.uth.tmc.edu/worklife/training/wellness.html

UT HSC Tyler:

Institution events and activities are listed on their website at: http://www.uthct.edu/resources/service/hr/hrresource.asp

UT Tyler:

Institution events and activities are listed on their website at: http://www.uttyler.edu/ohr/Wellness.htm

UT Permian Basin:

Institution events and activities are listed on their website at: http://ba.utpb.edu/human-resources/health-wellness/

UT Arlington:

Institution events and activities are listed on their website at: http://policy.uta.edu/index.php?navid=10386
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 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](http://www.webmdhealth.com/ut).

- **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.livingwellhealthmanager.com).
- **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](#).

- **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](#).

*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 2010

Five Nutrients Your Child May Be Missing

America’s children are missing out on five essential nutrients critical to their growth and good health. Coming up short are calcium, fiber, magnesium, vitamin E, and potassium, according to the latest "Dietary Guidelines for Americans" from the U.S. government.

Are your kids getting enough of these vital nutrients? Read on to find out which nutrients your child may lack, why, and how to get these five essential nutrients back into your child's diet.

Calcium: A Bone-Building Essential Nutrient

Calcium is best known for optimizing bone growth and contributing to a fracture-free skeleton during childhood and decades later. The majority of calcium is found in bone tissue, but calcium also circulates in the blood stream.

Blood calcium serves a vital role, participating in normal heart rhythm, blood clotting, and muscle function. The body relies on bone calcium to keep blood calcium concentrations up to par.

Getting enough calcium bolsters your child’s bones by balancing the withdrawals with deposits from the diet.

A child’s daily calcium needs vary with age, says the Institute of Medicine, the group of experts that set nutrient quotas.

- 1- through 3-year-olds need 500 milligrams
- 4- through 8-year-olds need 800 milligrams
- 9- to 19-year-olds need 1,300 milligrams

(For reference, 8 ounces of milk serves up 300 milligrams of calcium.)

Many American children, especially teens, are way off the mark when it comes to calcium intake.

"Soft drinks, such as soda and fruit beverages, have infiltrated kids' diets, causing milk to take a back seat," says Jodie Shield, MEd, RD, co-author of the American Dietetic Association’s Guide to Healthy Eating for Kids, and mother of three.
What's worse, calcium needs increase dramatically at a time in life when kids, especially girls, get far less than the suggested amount. One study found adolescent girls averaged 814 milligrams a day vs. the recommended 1,300.

Experts say that calcium gap is significant. Females run a greater risk for osteoporosis, the brittle bone disease that shows up as bone fractures, sometimes decades down the road.

"Just before the teen years, and all throughout adolescence, children must get enough calcium to provide the foundation for strong bones," says Shield. "During this time, the body lays down nearly half of all the bone mass it will ever have."

**Increasing Calcium:** Shield suggests offering children low-fat or flavored milks instead of other beverages that offer little more than calories. Including dairy at every meal also insures that children meet their calcium goals.

Eight ounces of any type of milk (including lactose-free); 8 ounces of yogurt; and 1.5 ounces of hard cheese, such as cheddar, each contain about the same amount of calcium. As a bonus, milk and certain yogurts are fortified with vitamin D, necessary for calcium to do its job.

Orange juice with added calcium and vitamin D is another calcium-rich, but dairy-free, option; added vitamin D makes it all the better. Children who don't consume enough dairy or fortified choices may need a calcium supplement.

**Fiber: An Essential Nutrient for Satiety**

On-the-go lifestyles are one of the reasons why kids are eating less fiber than they should. A lack of fiber-filled whole grains and fresh and lightly processed fruits and vegetables -- foods typically eaten at home -- is largely to blame.

"I'm a dietitian and getting my own kids to eat enough fiber is challenging," says Shield.

Fiber is necessary for curbing constipation by adding bulk to bowel movements, stimulating the gut to pass waste with greater ease. Fiber also helps kids feel fuller, a handy weapon in the battle of the bulge.

When consumed as part of a balanced diet, fiber helps head off type 2 diabetes and high blood cholesterol concentrations in adults, and may work for kids, too. Diets rich in fiber-filled foods may reduce the risk of heart disease later in life.

Fiber is a complex carbohydrate that keeps good company. Generally speaking, high-fiber foods are packed with vitamins and minerals to fuel growth and
development. They also contain beneficial plant compounds called phytonutrients that boost a child's immunity.

How much fiber is enough? That depends on your child's age, according to the American Academy of Pediatrics (AAP).

Figure your child's daily fiber quota in grams by adding five to his age. For example, a 5-year-old should get 10 grams of daily dietary fiber.

**Increasing Fiber:** Boost your family's fiber intake by serving a fruit or vegetable (or both) with meals and snacks. Opt for whole-grain breads and cereals, pasta, and other grains.

Also, try to include legumes, including chickpeas, lentils, and white beans in salads, soups and omelets. Coincidentally, many of these same foods provide potassium and magnesium, too.

**Magnesium: An Essential Nutrient for Growth**

Magnesium is involved in about 300 bodily functions responsible for keeping your child going and growing. This amazing mineral helps maintain normal muscle, nerve, and heart function; contributes to a robust immune system; fosters energy production; and bolsters bone health.

In fact, about half of the body's magnesium is housed in your child's bones; the remaining half is found inside his cells and in his blood stream.

Here's how much magnesium your child needs each day:

- 1- through 3-year-olds: 80 milligrams
- 4- through 8-year-olds: 130 milligrams
- 9- through 13-year-olds: 240 milligrams
- 14- through 18-year-old males: 410 milligrams
- 14- through 18-year-old females: 360 milligrams

**Increasing Magnesium:** Food labels don't typically feature magnesium content. No matter. Offering your kids dark green vegetables; a variety of nuts and seeds, particularly pumpkin seeds; whole grains; and white, black, and navy beans as part of a balanced diet will help them meet their magnesium needs.

Another example: 24 ounces of low-fat milk, 4 slices whole-wheat bread, 1 cup whole-grain cereal, and 2 ounces of almonds satisfies the daily magnesium quota for a 15-year-old male.

**Vitamin E: An Essential Nutrient Superhero**
Vitamin E is a cellular superhero of sorts. As a powerful antioxidant nutrient, vitamin E battles free radicals, the by-products of normal metabolism, and exposure to ultraviolet rays, air pollution, and cigarette smoke. Vitamin E is also vital for a strong immune system.

Vitamin E is found in abundance in fatty foods, which you may curb out of concern for your child's weight, but fear of fat can hinder healthy eating in kids.

"Offering your child too many low-fat foods may limit his vitamin E intake," says Bridget Swinney, MS, RD, author of *Healthy Foods for Healthy Kids*, and mother of two.

So can restricting nuts. The prevalence of nut allergies may have you holding off from offering them until later in childhood.

"At that point, children may not accept nuts and nut products as readily," says Swinney.

According to the AAP, only high-risk children need to be concerned about food allergy. When mom and dad have allergies or one parent and a child's sibling has allergies, you should be extra cautious. Speak with your pediatrician about allergy risk if you fall into one of these categories.

There are actually eight forms of vitamin E in food, with the alpha-tocopherol (ATE) form being the most useful to the body, according to the National Academy of Sciences.

**Increasing Vitamin E:** Vegetable oils, wheat germ, fortified foods, and dark green leafy vegetables, such as spinach, are rich in ATE. Just one ounce of almonds satisfies the daily ATE needs of 4- to 8-year-olds. Sunflower seeds are packed with ATE vitamin E, too: one-quarter cups provides 9- to 13-year-olds all they need for the day.

There are other ways to get vitamin E besides eating nut and nut butters and sunflower seeds. Fortified cereals are a great way to work in the vitamin E your child needs. Using sunflower and safflower oils for cooking and salad dressings provides more vitamin E than corn and canola oils.

**Potassium: A Heart-Helping Essential Nutrient**

Potassium insures normal heart and muscle function; maintains fluid balance; participates in energy production; and promotes strong bones.
A potassium-rich diet helps head off high blood pressure in adults. Getting children in the habit of including high-potassium foods may help them keep blood pressure in check as they age, too.

Potassium is in every food, so why don’t children get enough? Blame it on too many processed choices.

"Kids, just like adults, don't eat enough of the fresh fruits, vegetables, and whole grains that are richest in potassium," Swinney says.

**Increasing Potassium:** Dairy foods and fresh (cooked) meats and seafood are also good potassium sources. Generally speaking, the more processed the food, the less potassium it provides, and the more sodium in a food, the lower the potassium.

For example, 8 ounces of orange juice supplies nearly four times the potassium of an orange-flavored beverage. A cup of low-fat flavored yogurt at 434 milligrams of potassium is a far wiser choice than a couple of chocolate chip cookies with merely 30 milligrams potassium.

Here’s how much potassium kids need on a daily basis:

- 1- to 3 years: 3,000 milligrams
- 4- to 8 years: 3,800 milligrams
- 9- to 13 years: 4,500 milligrams
- 14- to 18 years: 4,700 milligrams

Serve at least one fruit or vegetable at every meal and snack and encourage your child to eat a balanced diet with fresh meat and seafood and dairy foods to maximize his potassium intake.

If you’re concerned your kids aren’t getting the nutrients they need, have a talk with their pediatrician. And remember, a diet low in processed food and rich in produce, whole grains, lean protein and low-fat dairy can help them -- and you -- get the essential nutrients they need.

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](http://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](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](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](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.*
Featured Resources
March 2010

Resources available to You and your Dependents:

- **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 increase 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

View these top questions and be prepared for your next doctor’s visit. [http://www.livingwell.utsystem.edu/myhealth.htm#drq](http://www.livingwell.utsystem.edu/myhealth.htm#drq)

- **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](https://www.webmdhealth.com/ut/default.aspx?startid=711).

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