



Insurance Insights

July 2008

U.T. Touch Basics

Keep your beneficiary designations up to date

The U.T. Touch Online System can be accessed at <http://www.utsystem.edu/uttouch>. (If you have any issues with browser compatibility, please visit the Help Center located under the log-in section.) The U.T. Touch homepage contains useful information regarding the enrollment process as well as important announcements regarding Annual Enrollment deadlines. An Online Calculator tool is also available to assist you in determining what your out-of-pocket costs will be before you make your selections.

Users have several options for logging in including 1) UT EID and password; 2) Benefits ID (BID) and password; 3) Social Security Number (SSN) and PIN; and 4) Campus ID and PIN, being piloted by several campuses. The PIN for the BID, SSN, and Campus ID log-in options will be included in “Your UT Benefits Enrollment Options” letter/email (previously called your “Coverage Option Letter”); if you have a UT EID for UT Austin’s UT Direct system, “Your UT Benefits Enrollment Options” letter/email will not include a PIN. Users may retrieve or change their PIN by clicking on the link located in the log-in section. A convenient Help Center link is also available directly below the log-in section of U.T. Touch Online should you have any questions about the log-in process.

Once logged in, you should verify and update your Annual Enrollment preferences on the Personal Information page. If you have not already done so, you can designate an email address for benefits-related communications by choosing the “Update Your Preferences” button. You should also verify your dependent(s) information and follow the instructions for making any changes. Keep in mind, if you add a dependent using U.T. Touch Online, you will need to provide supporting documentation (marriage license, birth certificate, etc.) to your institution Benefits Office.

The Benefits Enrollment page is divided into sections for each coverage type. Your current coverage and an area for making plan and level selections for the new plan year are located under each heading. There are also links to Plan Details and a Cost Estimate for that coverage. **When you have made all your changes, you MUST click on “Record My Selections” to complete the enrollment process.** If Evidence of Insurability (EOI) is required, you will be prompted to complete an online form. Remember if you do not submit required EOI forms or if your EOI request is not approved, your selection will not take effect.

The final step in the online enrollment process is reviewing the Benefits Summary page to confirm all the selections you made are correct before logging off the system. You will also be sent a “Confirmation of Your UT Benefits Enrollment” letter/email outlining your selections, and you should review your selections again for accuracy. You may change your benefit selections as often as you wish before midnight CDT, July 31, 2008.



If, after you review “Your UT Benefits Enrollment Options” letter/email, you plan to carry all the same coverage into the new plan year, and you do not plan to participate in UT FLEX, you do not have to re-enroll on U.T. Touch. Remember, however, UT FLEX participants must enroll/re-enroll each year to participate in the UT FLEX medical expense and/or dependent day care expense reimbursement accounts; those who would like to use the debit card feature also need to select/reselect that option.

View Annual Enrollment 2008 – 2009 Presentation Online

The UT System Benefits Annual Enrollment 2008 – 2009 presentation is now available online. Review a summary of the entire benefits package for employees, retirees and eligible dependents in an easy to follow format by selecting one of the options below.

PRESENTATION OPTIONS:

- Full-featured Web-based Presentation (best viewed with Internet Explorer). Use the arrows at upper right or bottom to advance the slideshow. Audio can be enabled by clicking the speaker icon in the upper right corner. To show or hide optional features such as outlines, notes, slide show, etc., click the item at the bottom on the left frame. View presentation at:
<http://www.utsystem.edu/benefits/ac/Presentation/AEPres2009.FullFeatured.htm>

- Basic Web-based Presentation Compatible with older browsers and operating systems. View presentation at:
<http://www.utsystem.edu/benefits/ac/Presentation/AEPres2009.Basic.htm>

- Self-running Power Point Presentation with Audio Press escape to exit the presentation. View presentation at:
<http://www.utsystem.edu/benefits/ac/Presentation/AEpowerpoint.pps>

- Printer-friendly Presentation (PDF). View PDF file:
<http://www.utsystem.edu/benefits/ac/Presentation/AEprint.pdf>

Reminders

- **Evidence of Insurability Deadline**
During Annual Enrollment (July 1 – July 31, 2008), if you make an insurance election on UT Touch that requires evidence of insurability (EOI), you will be prompted to complete the insurance company’s EOI form via an online link. All EOI forms must be completed



and postmarked by August 15, 2008, in order for your coverage election to be considered.

For additional information on EOI, see the April 2008 OEB newsletter, “A Matter of Health.” http://www.utsystem.edu/benefits/newsletter/articles/08apr_ben.htm

- **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 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.

Imagine someone who is unmarried naming a sibling as a beneficiary but after marrying forgets to update his beneficiary designation to his new wife/husband. Consider a child born after the initial beneficiary designations were established not receiving the life insurance proceeds you thought she/he would inherit. It can and does happen when life insurance designations become outdated.

If you need to update your beneficiary designations, complete the Beneficiary Designation Form (Fort Dearborn Life) and return it to your institution’s benefits office. If you have any questions about how to complete this form, please contact Fort Dearborn Life Insurance Company at (866) 628-2606.

<http://www.utsystem.edu/benefits/pubs/life/FDLBeneficiaryDesignation.pdf>

In addition to updating your Life/ADD 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.

- **UT FLEX**

Don’t forget you must make your UT FLEX elections (for both Medical and Dependent Day Care) for Plan Year 2008–2009 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.

You must also re-elect the Flex Debit Card each year. There is a \$9.00 charge for the card that will be deducted from the first monthly deposit. For additional information on UT FLEX, see the May 2008 OEB newsletter, “A Matter of Health.”

http://www.utsystem.edu/benefits/newsletter/articles/08may_ben.htm

A MATTER OF HEALTH

Connecting Work & Life



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



Retirement Corner

July 2008

Investment Advisors vs. Financial Planners: What they are and what you need to know to select one.

When considering how much to contribute to your UTSaver retirement plans and where to invest that money, you may wish to seek the advice of a financial professional. The following points from the U.S. Securities and Exchange Commission can be helpful in selecting a financial professional to assist you.

Q: What is an investment adviser?

A: Investment advisers are in the business of giving advice about securities to clients. For instance, individuals who receive compensation for giving advice on investing in stocks, bonds, or mutual funds, are investment advisers. Some investment advisers manage portfolios of securities.

Q: What is the difference between an investment adviser and a financial planner?

A: Most financial planners are investment advisers, but not all investment advisers are financial planners. Some financial planners assess every aspect of your financial life—including saving, investments, insurance, taxes, retirement, and estate planning—and help you develop a detailed strategy or financial plan for meeting all your financial goals. Others call themselves financial planners, but they may only be able to recommend that you invest in a narrow range of products, and sometimes products that aren't securities. Before you hire any financial professional, you should know exactly what services you need, what services the professional can deliver, any limitations on what they can recommend, what services you're paying for, how much those services cost, and how the adviser or planner gets paid.

For more information on investment advisers and financial planners, please visit:

<http://www.sec.gov/investor/pubs/invadvisers.htm>

AIG Retirement Announces New Chief Executive Officer

AIG announced that its Board of Directors named Chairman Robert B. Willumstad to the additional post of Chief Executive Officer. Willumstad succeeds Martin J. Sullivan, who is leaving AIG and its Board of Directors.

Willumstad has held senior management positions at organizations such as Citigroup, Travelers, Commercial Credit and Chemical Bank. His predecessor, Martin Sullivan, assumed the CEO position in 2005 and made significant contributions in executing the company's strategy and building its global franchise.



Wellness Wise

July 2008

The Sunny Side of Eggs

Eggs have a bad reputation because of their high cholesterol content: 210 milligrams in the yolk of a large egg. But, in fact, they do not raise blood cholesterol in most people—and they may even be good for your heart in some ways. Here's the latest on eggs.

Eggs and your heart

You may be surprised to learn that dietary cholesterol, found in animal foods, raises blood cholesterol in only about one-third of people. And, as shown in some egg studies, dietary cholesterol causes the body to produce HDL (“good”) cholesterol along with LDL (“bad”) cholesterol in these “hyper-responders,” thus helping offset potential adverse effects. Moreover, the LDL particles that form are larger in size—and larger LDL particles are thought to be less dangerous than small ones. In studies at the University of Connecticut, for example, eating three eggs a day for 30 days increased cholesterol in susceptible people, but their LDL particles were larger, and there was no change in the ratio between LDL and HDL, which suggests no major change in coronary risk.

More significantly, eggs do not appear to contribute to heart disease in most people. A pivotal study from Harvard in 1999, of nearly 120,000 men and women, found no association between eggs—up to one a day—and heart disease, except in people with diabetes. Nor did it find a link between eggs and strokes. Studies since then have similarly vindicated eggs, including a Japanese study of more than 90,000 middle-aged people in the *British Journal of Nutrition* in 2006, and a study in 2007 from the University of Medicine and Dentistry of New Jersey, which both found no link between frequent egg consumption and heart disease. In light of these findings, recommendations about eggs have changed over the years, and cholesterol guidelines, in general, are being rethought.

The unsaturated fats and other nutrients, including B vitamins, in eggs may even be beneficial to heart health. It's the saturated-fat-rich foods that typically accompany eggs (bacon, sausage, cheese, and biscuits) and how eggs are often prepared (fried in lots of butter) that can raise blood cholesterol and the risk of heart disease. A large egg has only 1.5 grams of saturated fat and about 70 calories. A Bacon, Egg & Cheese Biscuit from McDonald's, on the other hand, has 11 grams of saturated fat and 1,360 milligrams of sodium (more than half the daily limit for these nutrients) and 450 calories.



Good for your eyes . . . and maybe your waist

- Egg yolks are a rich source of lutein and zeaxanthin, relatives of beta carotene that may help keep eyes healthy and have been linked to a reduced risk of age-related macular degeneration. Not only are these carotenoids well-absorbed and better used by the body than those from spinach or supplements, but a study in the *Journal of Nutrition* in 2006 also found that women eating six eggs a week for 12 weeks had increased macular pigment, which is thought to protect the retina of the eye from the damaging effects of light.
- There's some evidence that eggs promote satiety, due in part to their protein. In a study of overweight women, reported in the *Journal of the American College of Nutrition* in 2005, those who had two eggs for breakfast felt fuller afterwards and ate significantly fewer calories at lunch than women who had a bagel-based breakfast with the same number of calories.

What's in an egg

- One large egg contains 6 grams of high-quality protein (in both the yolk and the white). The yolk is also a source of zinc, B vitamins (including riboflavin and folate), vitamin A, iron, and other nutrients.
- In addition to lutein and zeaxanthin, egg yolks provide choline, an essential nutrient, which is especially important for fetal brain development. Researchers have also identified other compounds in eggs that may have anti-cancer, anti-hypertensive, immune-boosting, and antioxidant properties.
- "Designer" eggs, from chickens fed special diets, usually contain more lutein, vitamin E, and/or heart-healthy omega-3 fats. But they rarely provide enough extra nutrients to be worth their higher cost. Eggs that claim to be rich in omega-3s, for example, contain only a small amount compared to fatty fish, such as salmon.
- Brown eggs are not more nutritious than white. Different breeds simply lay eggs with different shell colors—even blue and green. Yolk color depends on what the chicken ate: wheat and barley produce a light yolk, corn a medium-yellow yolk, and marigold petals a deep yellow. Though not a sure indication, darker yellow yolks may have more omega-3s and carotenoids. Organic eggs, from chickens fed an organic diet, do not have more nutrients than conventionally produced eggs, though some people may prefer them as a way to support organic production.

Words to the wise: Eggs are good food. Most people can eat one or two a day. Just don't mess them up by preparing them with fatty, salty ingredients or serving them with unhealthy side dishes.

Rethinking cholesterol advice

The American Heart Association (AHA) has no specific limit on how many eggs you can eat, as long as you limit your total cholesterol consumption to 300 milligrams a day, on average (200 milligrams if you have heart disease, high cholesterol, or other coronary risk factors). Many researchers believe that the AHA guidelines are too restrictive, however, and endorse a higher daily upper limit for cholesterol for healthy people. A more reasonable goal is 500 milligrams a



day (but still 200 milligrams if you have risk factors for heart disease, including diabetes). That would allow for an egg a day—even two on some days—and still leave room for other sources of cholesterol. Other countries, including Canada, the U.K., and Australia, don't set any recommended upper limits for cholesterol, citing a lack of evidence that dietary cholesterol has a major impact on blood cholesterol.

Keep in mind that even if it's okay for most people to consume more cholesterol than previously advised, this does not change recommendations to limit saturated and trans fats (from partially hydrogenated oils), as these fats affect blood cholesterol levels more than the cholesterol you eat does. Only a few foods—notably eggs, shrimp, and squid—are very high in cholesterol anyway—and they are low in saturated fat. The biggest problem with meat and dairy foods is not their cholesterol, but their high saturated fat content, which is why you should choose lean cuts and low-fat varieties. Article Source: WebMD at www.webmd.com

Resources:

Free Online & Telephonic Weight Management Program

Sometimes a little extra support is all it takes to stay on track with weight loss goals. The Blue Cross and Blue Shield Weight Management Motivational Toolkit provides just that. When our members decide to make positive lifestyle changes by managing their weight, we are ready with resources to help make the journey successful! Read more about this free program available to all BCBS members at our website at

http://www.utsystem.edu/benefits/newsletter/pubs/Weight_Management_Tool_Kit_08.pdf

What is My Rx Choices?

My Rx Choices is a complimentary program offered by Medco, your prescription drug benefits manager. My Rx Choices provides you with available lower-cost options to the medications you take on an ongoing basis in order to help you save on your prescription drug costs. To find out more about My Rx Choices, click on www.medco.com and start saving!

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 that are for UT employees, retirees and their dependents. Start by taking the health risk assessment to better understand your current health condition, identify potential issues and reinforce what you are doing right! See below some of our resources/services:

A MATTER OF HEALTH

Connecting Work & Life



The University of Texas System • Office of Employee Benefits

Online Personal Health Manager provided by Blue Cross Blue Shield- your source for health and wellness information, such as:

- Quitting Smoking (*Ask A Life Coach* to get support and answers to your smoking-related questions)
- *Ask A Nurse*
- Planning nutritious meals
- Recording workouts
- Keeping track of health records
- Addressing financial concerns
- Addressing relationship and family matters
- 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



Healthy Recipe of the Month

July 2008

Cold Summer Pasta with Vegetables

Thomas Jefferson-our 3rd President, imported produce from abroad, including squash from Italy and peppers from Mexico. In Jefferson's time, tomatoes were considered an exotic new fruit-one for which he had a particular fondness. He discovered pasta during his diplomatic tenure in France. Noodles were fashionable there at the time, and he sketched plans for a pasta machine during a foray to Northern Italy.

For a delicious and also highly nutritious summer dish, try the following recipe.

Ingredients:

- 3/4 pound uncooked cavatappi
- 1 cup (1-inch) diagonally cut asparagus
- 1/2 cup shelled green peas
- 1/4 cup olive oil, divided
- 1 cup red cherry tomatoes, halved
- 1 cup yellow cherry tomatoes, halved
- 1/2 cup chopped red bell pepper
- 1/2 cup chopped yellow bell pepper
- 1/2 cup chopped orange bell pepper
- 1/2 cup chopped yellow squash
- 1 tablespoon chopped fresh chives
- 6 tablespoons fresh lemon juice
- 1 1/2 teaspoons salt
- 1/2 teaspoon freshly ground black pepper
- 3 garlic cloves, minced

Preparation:

Cook pasta according to package directions, omitting salt and fat. Add asparagus and peas during the last minute of cooking. Drain; rinse under cold running water. Drain well; place in a large bowl. Add 1 tablespoon oil; toss to coat. Stir in red cherry tomatoes, yellow cherry tomatoes, red bell pepper, yellow bell pepper, orange bell pepper, squash, and chives.

Combine remaining 3 tablespoons olive oil, juice, salt, black pepper, and garlic in a small bowl; stir with a whisk. Pour dressing over pasta mixture, and toss well. Serve at room temperature or chilled.



Yield:

6 servings (serving size: about 2 cups)

Nutritional Information

- CALORIES 335(28% from fat);
- FAT 10.6g (sat 1.5g,mono 6.9g,poly 1.6g);
- IRON 3.6mg;
- CHOLESTEROL 0.0mg;
- CALCIUM 43mg;
- CARBOHYDRATE 47.8g;
- SODIUM 593mg;
- PROTEIN 13.5g;
- FIBER 3g

Recipes Source: Cooking Light, July 2005



Featured Resources

July 2008

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.utsystem.edu/benefits/Health/eap/homepage.htm>

Free Online & Telephonic Weight Management Program

Sometimes a little extra support is all it takes to stay on track with weight loss goals. The Blue Cross and Blue Shield 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 BCBS members (PDF). http://www.utsystem.edu/benefits/newsletter/pubs/Weight_Management_Tool_Kit_08.pdf

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