



## Insurance Insights

November 2009

### Detailed Plan Information Available Online

Important details about your UT group insurance benefits and the provisions of the insurance plans are available in the See the Benefits Guides, now posted on the OEB website to read important details about your UT group insurance benefits at <http://www.utsystem.edu/benefits/pubs/guides.htm> .

### PayFlex Announces New Interactive Voice Recognition Enhancements

PayFlex Systems USA, Inc., the administrator for the UT FLEX flexible spending accounts, has announced new Interactive Voice Recognition (IVR) enhancements to aid and assist callers to PayFlex Customer Service. Effective November 4, 2009, the new IVR enhancements will permit utilization of voice recognition technology to:

- Allow members to speak their alphanumeric Benefits ID (BID) to log in rather than be transferred to an operator;
- Allow menu options to be spoken including a streamlined menu path based on number of plan years and accounts available. The IVR provides information for all account types, but will not ask for a choice when only one account type exists;
- Menu option regarding recently sent fax and instructional message regarding availability of information for recent faxes;
- Last and Next payment information. Example, "Your next payment will be on {Date} in the amount of {Amount}. Your last payment was on...";
- Determine current account balances, the allowed date range for incurred expenses, including the grace period when applicable and the last day to submit expenses based on run-out period;
- Corrected representation of future plan years and accounts when present. The IVR makes up to three plan years available, Future, Present, Past.

You can review your flexible spending account information online at [www.utflex.com](http://www.utflex.com) or by contacting PayFlex Customer Service at (866) 887-3539.



## UT FLEX Grace Period

The UT FLEX Grace Period allows UT FLEX Medical Expense Reimbursement Account participants an additional 2 ½ months each year (September 1 through November 15) to incur eligible expenses at the end of the plan year. By incurring eligible health related purchases or services during the grace period, UT FLEX medical participants can avoid forfeiting any leftover funds from the 2008-2009 plan year that ended on August 31, 2009.

**Notice for Medical Expense Reimbursement Account Members:** The grace period for your 2008-2009 UT FLEX Medical Expense Reimbursement Account will end on Sunday, November 15, 2009.

**Notice for Day Care Reimbursement Account Members:** The grace period does not apply to the Dependent Day Care Account.

## Important: Claims Filing Deadline

All claims for the 2008-2009 plan year (which ended August 31, 2009), including those incurred during the additional 2 ½ month grace period for the Medical Expense Reimbursement Account, must be filed no later than November 30, 2009, or they will not be eligible for reimbursement.

## Substantiating PayFlex Debit Card Purchases

If you are enrolled in the Medical Expense Reimbursement Account and elected the PayFlex Debit Card, the IRS requires that PayFlex, on behalf of UT FLEX, obtain substantiation for most debit card purchases. UT has authorized PayFlex to automatically substantiate copayment charges and reoccurring purchases, provided the purchase price is consistent with prior purchases and UT SELECT costs, and the cost matches the carrier's Explanation of Benefits (EOB) information.

Despite the automatic substantiation feature, it is best to keep copies of all Debit Card transaction receipts for substantiation purposes in the event you are asked for a receipt. This includes itemized cash register receipts that list the merchant name, name of the item/product, date and amount. PayFlex sends receipt request letters on a quarterly basis to participants of the UT FLEX program.

If you receive a letter requesting a copy of an itemized receipt, you should comply with the request by following the instructions on the request. If you fail to respond to the request by the stated deadline, your debit card may be inactivated. On a monthly basis, the Office of Employee Benefits sends targeted e-mail messages to those individuals holding inactivated UT FLEX Debit Cards in an effort to make you aware of the card's status and to offer three viable solutions for resolution. In addition, the e-mail offers



guidance on how you can access your UT FLEX account to determine which debit card transactions require additional substantiation.

An excellent example of additional substantiation is when, after providing PayFlex with an itemized receipt, another request is sent for the insurance Explanation of Benefits (EOB) from either BCBSTX or your Dental insurance provider. PayFlex ensures that you are only reimbursed the actual out of pocket medical expenditure. Their review often identifies instances where the provider has overcharged you, accepted the insurance proceeds, and is carrying a “credit balance” until they next see you as a patient.

Sending in the itemized receipt with the original letter is ideal. The letter has a “document ID” which facilitates the matching of your receipt to the exact debit card transaction in questions. The original letter can be reprinted from your on-line UT FLEX Account using the “Documents” feature from the menu. If the letter cannot be reprinted, referencing the Claim Number is another excellent choice. The claim number is assigned to the debit card transaction when it is processed and is visible when reviewing your account online at [www.UTFLEX.com](http://www.UTFLEX.com).

Lastly, the Office of Employee Benefits provides customer support for participants holding inactivated debit cards. Our office responds to your e-mails and phone calls in a timely fashion so that access to your account can be restored as quickly as possible.



## Seasonal Flu and H1N1 Flu Vaccine

There is a significant amount of information in the media regarding the coming availability of the H1N1 (swine) flu vaccine as well as efforts at various institutions and throughout many communities to provide both seasonal flu and H1N1 flu vaccinations. The following information explains how UT SELECT members will be billed when receiving either a seasonal flu vaccine or H1N1 flu vaccine from a BCBS network provider.

It is our understanding that the H1N1 vaccine will become available in early – mid October. The H1N1 vaccine is being provided at no cost by the U.S. government; however, there is a charge for the administration of the vaccine. If a UT SELECT member receives the H1N1 vaccine from a BCBS provider, the member will pay for the cost of the administration of the vaccine, up to the cost of the office visit co-payment. Because the cost of the administration of the H1N1 vaccine ranges from approximately \$16-\$22, the UT SELECT member will generally pay an amount less than the co-payment amount. However, if other services are rendered while the UT SELECT member is receiving the H1N1 vaccine, then the visit will be billed as any other office visit and the full co-payment will be applied.

Because there is not a U.S. government paid program for the seasonal flu vaccine, the billing for this vaccine will be handled the same as in previous years. When a UT SELECT member seeks services from a BCBS provider, the seasonal flu vaccine will be billed as a regular office visit and the full co-payment will be applied.

Finally, flu shots are an eligible UT Flex expense.

We hope this information is useful for you as we move into the flu season.

### Resources:

- <http://www.flu.gov/>



## Need Help with Retirement Planning?

The University of Texas System Retirement Program works with six authorized providers to give all UT employees the investment opportunities needed to ensure a successful and enjoyable retirement.

Sometimes, though, finding the right path to retirement can be difficult. That is why all six authorized providers have representatives who are available to UT employees at no cost.

If you are interested in saving for your retirement but are not sure where to start, you can meet face-to-face with any of the provider representatives at absolutely no cost, at any time.

Other services you can receive from approved provider representatives at no cost include:

- Discussion of UT Retirement Program options
- Assessing employee risk tolerance and retirement goals
- Asset allocation models and available funds to meet those models
- Suggestions on which funds to select

It is never too late to start saving for your retirement, and no amount is too small. Make sure to take advantage of these free services today!

UT System Retirement Programs Web site: [www.utretirement.utsystem.edu](http://www.utretirement.utsystem.edu)



## Wellness Wise

November 2009

### Staying Quit Forever with our Great American Smokeout Challenge

Quitting smoking is the single most important step you can take in your life. Quitting is hard work; the last thing you want to do is return to smoking. To prevent a relapse, make sure that you have a plan for times of crisis, boredom, or loneliness.

- Make a list of the reasons why you do not want to return to smoking.
- Make a list of possible times of crisis, boredom, or loneliness. Include how you will respond to each one of these situations without returning to cigarettes.
- Make a list of the physiological and physical benefits of staying quit.
- Spend time in places you cannot smoke.
- Make your quit date an anniversary date – celebrate being a nonsmoker!
- Share with others your sense of pride and well-being now that you are a nonsmoker.

#### ***Great American Smokeout Challenge-Special Institution Events on Thursday, November 19, 2009:***

- [UT MD Anderson](#)
- [UT MB Galveston](#)
- For other institution events [contact your wellness champion](#).

***Below you will find list of great resources/programs that are available to you. Don't do this alone; experts can help you kick this habit!***

#### **1. Living Well Health Manager powered by WebMD: The Smoking Cessation Lifestyle Improvement Program.**

Learn more about making better choices for a healthier future. The readings and planners provide practical information and useful tips and tools for improving your health and well-being.

**To Enroll follow the below steps:**

1. Visit <https://webmdhealth.com/ut>
  2. Log onto **Living Well Health Manager powered by WebMD**
  3. Click on "**Living Healthy**" from the top banner
  4. Select "**Smoking Cessation Program**" from the drop down menu
- 2. American Cancer Society Quitline.**  
Quitting smoking isn't easy but it is a fight you can win. By using at least one of



the ways listed below for your quit attempt, you can double your chances of being successful. By using more than one of the ideas listed below, you double your chances of staying quit for good!

- **Self help materials.** Self help materials are available to help you quit smoking, no matter where you are in the process. These materials can help you learn how to prepare for your quit attempt, develop strategies to help with cravings, and prevent relapse once you have quit. The self-help materials offer proven methods that are easy to follow and can keep your motivation high.
- **Support programs.** Support programs can be in a variety of forms – group smoking cessation programs, telephone counseling programs, or support groups. To learn about the options available in your community, contact the American Cancer Society 1-(800) QUIT-NOW or [www.cancer.org](http://www.cancer.org).
- **Telephone counseling.** Telephone counseling is a proven, confidential, counseling program completed by telephone that will support and help you stay focused on your reasons for quitting.
- **Nicotine replacement therapy (NRT).** Nicotine replacement therapy can relieve many of the nicotine withdrawal symptoms that occur when a person stops smoking. NRT can double a person's chance of successfully quitting. Talk to your doctor about a strategy that might work for you.

To learn about the **FREE** options available in your community, contact the American Cancer Society **1-800-QUIT-NOW, 1-800-784-8669** or [www.cancer.org](http://www.cancer.org)

3. **Kick the Habit! FREE UT SELECT Quit Tobacco Support Program now!**  
Quitting cigarette smoking and tobacco use takes desire, determination and support. That's why UT SELECT has developed a free program that can help members who are ready to take steps toward this major lifestyle change. [Read more about this free program available to all UT SELECT members \(PDF\)](#).
  - *Ask A Life Coach* to get support and answers to your smoking-related questions
  - Use *My Charts* to track your progress along the way
  - Save data and view graphs in *Wellness Tools* for more detailed information about your success

### To Enroll follow the below steps:

1. Visit <http://bcbstx.com/ut/>
2. Log onto Blue Access
3. Select Personal Health Manager
4. From there you can go to: *Ask A Life Coach*, *My Charts* and/or *Wellness Tools*



## Supplemental Programs:

1. **UT SELECT** offers coverage for any smoking cessation prescription drug products including, but not limited to, nicotine gum and nicotine patches, except as may be provided under the Prescription Drug Program. For more information view the [UT SELECT Health Plan Guide \(PDF\)](#), pages 9 and 12.
2. **Use UT FLEX** for Smoking Cessation Programs "Medical Expense Reimbursement". More information go to UT FLEX <http://www.utflex.com>.
3. **U.S. Department of Health & Human Services.** [Tools and Resources](#).

## Take the First Step to better Health!

Shifting your habits to live a healthier life can be a very daunting challenge. The Living Well Health Manager, powered by WebMD, Lifestyle Improvement Programs gives you access to a variety of personalized, self-paced health improvement programs that can help you address many of the less healthful habits that people commonly struggle with. From managing your weight, quitting smoking, or even reducing stress – you'll find a variety of different programs designed to inspire and reinforce positive behavior change. These tailored online programs combine proven methodology with privacy, security and convenience.

### FREE FEATURES AVAILABLE TO ALL UT SELECT MEMBERS:

- **Exercise Lifestyle Improvement Program** helps you lose weight and improve overall fitness.
- **Weight Management Lifestyle Improvement Program** provides personalized eating plans based on your individual tastes.
- **Smoking Cessation Lifestyle Improvement Program** contains a self-paced, interactive program based on proven behavior change techniques.
- **Nutrition Lifestyle Improvement Program** provides tips, ideas, and meal planners that promote a healthy diet.
- **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.

Start Living Well – register online at [www.webmdhealth.com/ut](http://www.webmdhealth.com/ut) and complete your HQ now and enjoy all the benefits!

### OTHER KEY FEATURES

- **WebMD HealthQuotient (HQ)** helps you identify your personal health risks, provides recommendations for reducing those risks, and guides you towards easy-to-use tools to help make healthy lifestyle changes.
- **Symptom Checker** helps you determine if and when you should seek medical treatment.



- **WebMD Health Topics** gives you current, reliable information about specific health conditions you may want to learn more about.
- **WebMD 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.
- **Tracking Tools** allow you to chart your progress toward achieving specific health goals.

**The Living Well Health Manager, powered by WebMD** will be available to all **UT SELECT members** (you, your spouse and dependent over the age of 18) starting July 1, 2009, exclusively through the "Living Well Health Manager powered by WebMD web site at: [www.webmdhealth.com/ut](http://www.webmdhealth.com/ut).

**Get To Know Yourself.** The WebMD HealthQuotient (HQ) is one of the most powerful tools available to you through the new '**Living Well Health Manager, powered by WebMD**' online program. Just answer a few simple questions, and you'll receive detailed information about your personal health risk factors – along with a customized plan to help reduce or eliminate them. With HQ, your health isn't left up to fate. It's up to you.

HealthQuotient is available to you at no additional cost and is accessible within your 'Living Well Health Manager, powered by WebMD' web site. HQ gives you the information you need to stay one step ahead of potentially serious or chronic health problems.

Here's what you can expect when you complete your WebMD HQ:

- Receive a personalized health risk assessment, including a confidential report with "at-a-glance" summary and prioritized results.
- Obtain personalized recommendations to help reduce or eliminate your risk factors.
- Explore compelling "what if" scenarios to learn about the potential impact of changing certain lifestyle behaviors.
- Results can help you determine if you need intervention before a more serious condition may develop. Complete your HQ today!

To complete the WebMD HQ, go to [www.webmdhealth.com/ut](http://www.webmdhealth.com/ut).

### **Living Well Health Manager—Health Coaching**

Some individuals may be eligible to receive support from a personal Health Coach. Through a series of convenient phone conversations, your Health Coach can help you establish your health goals — and create a personalized program to meet your needs. Your coach will help you focus on the lifestyle behaviors that can help maximize your health. Some of the topics you discuss may include:

- Exercise
- Nutrition



- Strength training
- Weight management
- Stress management
- Smoking cessation
- Depression
- Alcohol

To see if you're eligible for a personal Health Coach, you must first complete your HQ in which can be accessed through the Living Well Health Manager site. While it's up to you to take the first step toward better health by completing the HQ, support is just around the corner to help you achieve your big dreams of better health. To complete the WebMD HQ, go to [www.webmdhealth.com/ut](http://www.webmdhealth.com/ut).

### IMPORTANT:

- Be assured that the information you provide in the WebMD HQ is completely confidential and will not be released to your employer.
- [Print flyer and share with your dependents and co-workers.](#)
- Security Q&A:
  - **Q:** Who will have access to personal health information entered into the Living Well Health Manager?  
**A:** All personal health information entered into the Living Well Health Manager will be accessible only through the specific member's personal page. The employer will not have access to individual data.
  - **Q:** How is the security, recording, and distribution of personal information provided through the Health Quotient handled?  
**A:** WebMD treats information at the highest security level. Any information provided to UT System will be on a group level, never tied to a specific individual. The Request for Proposal process used by UT System contains requirements for rigorous security measures that WebMD had to meet before being selected as the vendor for these services. These rigorous security requirements apply to all vendors contracting with the Office of Employee Benefits due to the sensitivity of the information and HIPAA requirements. WebMD's privacy policy is available on all pages of the Living Well Health Manager for viewing. For more details, please visit [https://www.webmdhealth.com/main/hi\\_ethics/hi\\_ethics\\_privacy.aspx](https://www.webmdhealth.com/main/hi_ethics/hi_ethics_privacy.aspx)
  - **Q:** How will information be used in the future?  
**A:** UT System will use aggregate information from the Health Quotient to have a clear understanding on how to better support our UT SELECT members as a group based on the overall health risks that are identified. UT System Office of Employee Benefits will work with each institution to evolve their wellness initiatives in conjunction with overall UT System initiatives and based on aggregate data for their specific group.

*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

November 2009

### Butternut Squash: Packed With Vitamin A and Delicious!

Butternut squash -- a member of the *cucurbitaceae* family, which includes gourds and melons -- is native to the Western Hemisphere and most likely originated in Mexico. Once called "the apple of God," the butternut squash was prized by American Indians, who believed its seeds increased fertility.

Although this pear-shaped vegetable, also known as winter squash, didn't debut on the consumer market until 1944, it made a big impression, working its way into soups and casseroles throughout the world. It has a sweet, nutty taste and is almost indistinguishable from pumpkin -- probably why Australians refer to it as "butternut pumpkin" -- and can be substituted in most recipes that call for pumpkin.

But this versatile veggie is packed with more than just taste possibilities; it's also loaded with vitamin A -- 1 cup of cooked squash has 457% of the recommended daily allowance -- and is a good source of fiber, potassium, and magnesium. And like most vegetables, it's fat-, cholesterol-, and sodium-free.

#### Butternut Squash Risotto With Mushrooms

##### Ingredients

- 1 lb butternut squash, peeled and cubed (about 3 cups)
- 5 cups low-sodium chicken broth
- 1 tsp olive oil
- ½ cup finely chopped onions
- ¼ cup finely chopped shallots
- 2 garlic cloves, finely chopped
- 1 ½ cups Arborio rice
- 1 cup chopped mushrooms
- ¼ cup Parmesan cheese
- 2 tbsp butter
- 1¼ tsp salt, ¼ tsp black pepper
- 1 to 2 tbsp finely chopped parsley or fresh sage (or both)

##### Preparation:

1. Preheat oven to 475°F. Place squash on jellyroll pan coated with cooking spray. Roast squash until tender, about 20 to 30 minutes. Keep warm.
2. Heat chicken broth in a large pot on low, keeping liquid at a simmer throughout the cooking process.



3. In a heavy-bottom pot, heat olive oil over medium heat. Add the onion, shallots, and garlic and cook until soft, about 5 to 6 minutes.
4. Add rice and stir to combine. Gradually add chicken broth  $\frac{1}{2}$  cup at a time, stirring constantly until liquid is absorbed and risotto is soft, about 30 minutes.
5. Sauté mushrooms over medium heat in a large skillet coated with cooking spray, 5 to 7 minutes. Set aside.
6. When the risotto is soft, stir in squash, mushrooms, cheese, butter, salt, pepper, parsley, and sage.

Per serving:

- 251 calories. Calories from fat 23%
- 8 g protein
- 40 g carbohydrate
- 6 g fat (2 grams saturated fat)
- 11 mg cholesterol
- 2 g fiber
- 100 mg sodium

### Source:

- [Living Well Health Manager powered by WebMD](#)
- Recipes provided by WebMD

### Resources:

- **Are you or your Dependents, Vegetarian, Vegan, interested in changing your Diet or have Food Allergies? Living Well Health Manager, powered by WebMD has the resource for you!**

The Health Management Centers gives you one convenient place to find news, message boards, health trackers, and a variety of helpful resources on the most common health risks. To access the Health Management Centers go to our Living Well Health Manager, powered by WebMD portal at [www.webmdhealth.com/ut](http://www.webmdhealth.com/ut). Current members just log into the member website. Not a member? Just today at register online follow easy steps under the "New User" tab.

Once you log in, select "**Living Healthy**" on the top navigation bar, then select from the "**News & Information**" tool the following: and Health Topics, Medical Encyclopedia, WebMD Interactive, Message Boards and Interactive Tools available to you.

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## Featured Resources

November 2009

### A More Dynamic Way To Learn

Our Living Well Health Manager powered by WebMD Interactives include a wide selection of dynamic tools designed to help you make smart decisions about your health. Use a variety of calculators to determine your BMI, Target Heart Rate, Calorie Counter, Height Predictor, Metabolism, and more.

**Start using these tools today!** Current members just log into the member website. Not a member? Just register online at [www.webmdhealth.com/ut](http://www.webmdhealth.com/ut) and complete your HQ now and enjoy all the benefits!

Once you log in, select "**Take Action**" on the left side navigation bar. Select any of the Interactives Tool available to you.

### Living Well Health Manager, Powered by WebMD

We know good health is important to you and your family. That's why Effective July 1, 2009, the University of Texas System will offers you a great new resource called the '**Living Well Health Manager, powered by WebMD.**' This personalized health information resource gives you and your family free and easy access to the information you need to make smart choices about your health. [Learn how to begin living up to your potential.](#)

### 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.livingwell.utsystem.edu/myhealth.htm#drQ>