BE A WISE HEALTHCARE CONSUMER

UT Benefits Online Resources – Take Advantage!

As an employee or retiree of UT System, you enjoy a full range of benefits, services and programs designed to help you meet your personal and family health needs as well as address your long-term financial well-being.

To stay on top of all the details, the Office of Employee Benefits (OEB) and the UT insurance, retirement and wellness vendor offer a multitude of online resources. Whether you’re interested in watching videos to help you learn about your UT Benefits on OEB’s Educate Me page, request a new ID card directly from a vendor or view your online claims history, you can find a list of all the online resources on one document.

Review what you can access and learn more about your benefits by visiting the complete list of UT Benefits Online Resources at www.utsystem.edu/benefits/pubs/oeb_onlinereresources.pdf.

INSURANCE INSIGHTS

Medco Transitioning to Express Scripts Name

On September 1, 2012, Medco will begin introducing the Express Scripts name to UT SELECT Medical Plan members. This means that the Medco website, customer service representatives, and written communications will begin to reference the Express Scripts name and you will begin to see the Express Scripts logo.

What Will Change?

The Express Scripts name and brand will appear on most member communications starting September 1.

- Consumer website: All references to the Medco name/logo will change to Express Scripts, BUT the web address www.medco.com/ut will remain the same.
- Communication pieces such as explanation of benefits (EOBs) will reference Express Scripts.
- Customer service representative greetings will include this transitional messaging: Medco is now a part of the Express Scripts family of pharmacies.
- Literature packets and communications associated with prescriptions ordered through the mail will include information about the name change. There may be times when you will still see references to Medco as well as Express Scripts until the full transition is complete.

What Remains the Same?

- References to the Accredo Specialty Pharmacy will not change.
- References to the Medco Pharmacy. Due to regulations, the Medco Pharmacy name will remain for now, but will change over time.
ID Cards

If you did not make changes to your coverage during Annual Enrollment, you will not receive a new ID card. You should continue to refill your prescriptions as you normally would using your current prescription drug ID card, mail order forms, and customer service phone number on your ID card.

Who Do I Call if I Have Questions?

The customer service team that has been working with the UT SELECT plan for many years remains in place and can assist you with any questions. You will continue to call the same Customer Service number you have called in the past for questions about your UT SELECT Prescription benefits: (800) 818-0155.

UPCOMING WELLNESS ENHANCEMENT

UT System, Living Well: Make it a Priority Health & Wellness Enhancements for 2013

The Office of Employee Benefits at University of Texas System is excited to announce that an enhanced Health & Wellness initiative will be introduced in January 2013. The Living Well program will be moving in a new direction that will include additional tools, resources and programs to help you take better care of your health and well-being.

In preparation for the upcoming enhancements, we will be transitioning Health Risk Assessment (HRA) services away from our third party administrator, WebMD. The WebMD HRA will no longer be available to members after August 31, 2012. From September 1–December 31, 2012, we will not have an HRA available. During this time, please visit our Living Well: Make it a Priority website at www.livingwell.utsystem.edu to access other support tools and resources available to you as a UT SELECT participant. For more information or if you have any questions, please email us at livingwell@utsystem.edu.

RETIREMENT CORNER

A New Year Brings New, Easier Choices

The University of Texas Retirement Programs is proud to announce new, easier choices for a brighter future, with streamlined providers and investment opportunities to get you where you want to be at and through retirement.

The UT Retirement Programs have five quality Retirement Plan providers with which you can invest your Optional Retirement Program (ORP), UTSaver Tax Sheltered Annuity (TSA) and UTSaver Deferred
Compensation Plan (DCP) contributions. You may select one or more of the providers depending on your investment and service needs. These companies are:

- Fidelity Investments
- ING
- Lincoln Financial Group
- TIAA-CREF
- VALIC

Each Retirement Plan provider has representatives available to meet with you on campus and who can provide valuable assistance in determining what your investment needs and requirements are. To learn more about your investment and savings opportunities, please be sure to visit us online at: www.utretirement.utsystem.edu.

Don’t hesitate—there is no better time to start saving for your retirement than right now.

WELLNESS WISE

Back-to-School Tips

From school supplies to school bus logistics, there are a lot of details for families to keep track of when back-to-school time rolls around each year. The American Academy of Pediatrics (AAP) has developed this complete list of tips and suggestions to help with issues from first day jitters to traveling between school and home to dealing with bullying.

Making the First Day Easier

- Remind your child that there are probably a lot of students who are uneasy about the first day of school. Teachers know that students are anxious and will make an extra effort to make sure everyone feels as comfortable as possible.
- Point out the positive aspects of starting school: It will be fun! She’ll see old friends and meet new ones. Refresh her positive memories about previous years, when she may have returned home after the first day with high spirits because she had a good time.
- Find another child in the neighborhood with whom your youngster can walk to school or ride with on the bus.
- If you feel it is appropriate, drive your child (or walk with her) to school and pick her up on the first day.

Backpack Safety

- Choose a backpack with wide, padded shoulder straps and a padded back.
- Pack light. Organize the backpack to use all of its compartments. Pack heavier items closest to the center of the back. The backpack should never weigh more than 10 to 20 percent of your child’s body weight.
- Always use both shoulder straps. Slinging a backpack over one shoulder can strain muscles.
- If your school allows, consider a rolling backpack. This type of backpack may be a good choice for students who must tote a heavy load. Remember that rolling backpacks still must be carried up stairs, and they may be difficult to roll in snow.
Traveling To and From School

Whatever method your child uses to travel back forth between school and home, review the basic safety rules that apply.

- **By School Bus**
  - If your child’s school bus has lap/shoulder seat belts, make sure your child uses one at all times when in the bus. If your child’s school bus does not have lap/shoulder belts, encourage the school to buy or lease buses with lap/shoulder belts.
  - Wait for the bus to stop before approaching it from the curb.
  - Do not move around on the bus.
  - Check to see that no other traffic is coming before crossing the street.
  - Make sure to always remain in clear view of the bus driver.
  - Children should always board and exit the bus at locations that provide safe access to the bus or to the school building.

- **By Car**
  - All passengers should wear a seat belt and/or an age- and size-appropriate car seat or booster seat.
  - Your child should ride in a car seat with a harness as long as possible and then ride in a belt-positioning booster seat. Your child is ready for a booster seat when she has reached the top weight or height allowed for her seat, her shoulders are above the top harness slots, or her ears have reached the top of the seat.
  - Your child should ride in a belt-positioning booster seat until the vehicle’s seat belt fits properly (usually when the child reaches about 4’ 9” in height and is between 8 to 12 years of age). This means that the child is tall enough to sit against the vehicle seat back with her legs bent at the knees and feet hanging down and the shoulder belt lies across the middle of the chest and shoulder, not the neck or throat; the lap belt is low and snug across the thighs, and not the stomach.
  - All children younger than 13 years of age should ride in the rear seat of vehicles. If you must drive more children than can fit in the rear seat (when carpooling, for example), move the front-seat passenger’s seat as far back as possible and have the child ride in a booster seat if the seat belts do not fit properly without it.
  - Remember that many crashes occur while novice teen drivers are going to and from school. You should require seat belt use, limit the number of teen passengers, and do not allow eating, drinking, cell phone conversations or texting to prevent driver distraction. Limit nighttime driving and driving in inclement weather. Familiarize yourself with your state’s graduated driver’s license law and consider the use of a parent-teen driver agreement to facilitate the early driving learning process. For a sample parent-teen driver agreement, click here.

- **By Bike**
  - Always wear a bicycle helmet, no matter how short or long the ride.
  - Ride on the right, in the same direction as auto traffic.
  - Use appropriate hand signals.
  - Respect traffic lights and stop signs.
  - Wear bright color clothing to increase visibility.
  - Know the "rules of the road."
• Walking
  o Make sure your child’s walk to a school is a safe route with well-trained adult crossing guards at every intersection.
  o Be realistic about your child’s pedestrian skills. Because small children are impulsive and less cautious around traffic, carefully consider whether or not your child is ready to walk to school without adult supervision.
  o If your children are young or are walking to a new school, walk with them the first week or until you are sure they know the route and can do it safely.
  o Bright colored clothing will make your child more visible to drivers.
  o In neighborhoods with higher levels of traffic, consider starting a “walking school bus,” in which an adult accompanies a group of neighborhood children walking to school.

Eating at School
• Most schools regularly send schedules of cafeteria menus home. With this advance information, you can plan on packing lunch on the days when the main course is one your child prefers not to eat.
• Try to get your child’s school to stock healthy choices such as fresh fruit, low-fat dairy products, water and 100 percent fruit juice in the vending machines.
• Each 12-ounce soft drink contains approximately 10 teaspoons of sugar and 150 calories. Drinking just one can of soda a day increases a child’s risk of obesity by 60%. Restrict your child’s soft drink consumption.

Bullying
Bullying is when one child repeatedly picks on another child. Bullying can be physical, verbal, or social. It can happen at school, on the playground, on the school bus, in the neighborhood, or over the Internet.

• When Your Child is Being Bullied
  o Help your child learn how to respond by teaching your child how to:
    ▪ Look the bully in the eye.
    ▪ Stand tall and stay calm in a difficult situation.
    ▪ Walk away.
  o Teach your child how to say in a firm voice:
    ▪ "I don’t like what you’re doing."
    ▪ "Please do NOT talk to me like that."
    ▪ "Why would you say that?"
  o Teach your child when and how to ask for help.
  o Encourage your child to make friends with other children.
  o Support activities that interest your child.
  o Alert school officials to the problems and work with them on solutions.
  o Make sure an adult who knows about the bullying can watch out for your child’s safety and well-being when you cannot be there.

• When Your Child is the Bully
  o Be sure your child knows that bullying is never OK.
  o Set firm and consistent limits on your child’s aggressive behavior.
Be a positive role mode. Show children they can get what they want without teasing, threatening or hurting someone.

Use effective, non-physical discipline, such as loss of privileges.

Develop practical solutions with the school principal, teachers, counselors, and parents of the children your child has bullied.

When Your Child is the Bystander

Tell your child not to cheer on or even quietly watch bullying.

Encourage your child to tell a trusted adult about the bullying.

Help your child support other children who may be bullied. Encourage your child to include these children in activities.

Encourage your child to join with others in telling bullies to stop.

**Before and After School Child Care**

During early and middle childhood, youngsters need supervision. A responsible adult should be available to get them ready and off to school in the morning and watch over them after school until you return home from work.

Children approaching adolescence (11- and 12-year-olds) should not come home to an empty house in the afternoon unless they show unusual maturity for their age.

If alternate adult supervision is not available, parents should make special efforts to supervise their children from a distance. Children should have a set time when they are expected to arrive at home and should check in with a neighbor or with a parent by telephone.

If you choose a commercial after-school program, inquire about the training of the staff. There should be a high staff-to-child ratio, and the rooms and the playground should be safe.

**Developing Good Homework and Study Habits**

Create an environment that is conducive to doing homework. Youngsters need a permanent work space in their bedroom or another part of the home that is quiet, without distractions, and promotes study.

Schedule ample time for homework.

Establish a household rule that the TV set stays off during homework time.

Supervise computer and Internet use.

Be available to answer questions and offer assistance, but never do a child's homework for her.

Take steps to help alleviate eye fatigue, neck fatigue and brain fatigue while studying. It may be helpful to close the books for a few minutes, stretch, and take a break periodically when it will not be too disruptive.

If your child is struggling with a particular subject, and you aren't able to help her yourself, a tutor can be a good solution. Talk it over with your child's teacher first.

**Article Source:** American Academy of Pediatrics - [www.aap.org](http://www.aap.org)
HEALTHY RECIPE OF THE MONTH

Best Fat Fighting Foods

A calorie is a calorie—except when you’re trying to lose weight. The foods you choose to eat can make or break a diet. Lucky for you, nutrition research now shows that some foods can help you whittle your middle by keeping you full longer and raising your body’s metabolism so you burn more calories. Get your skinny jeans ready: These five foods will make you feel fuller without the added bulk.

Berries

Red raspberries, blueberries, and strawberries are fiber-rich fruits with just 50 calories per cup. They’re also among the most antioxidant-rich foods you can eat. Preliminary research shows that berries may contain certain flavonoids that increase production of adiponectin, a hormone that stimulates fat burning. In addition, eating strawberries with meals has been shown to help stabilize blood sugar and insulin levels and decrease markers of inflammation and LDL cholesterol. Top cereal or yogurt with berries, or try them in this zesty, minty treat.

Recipe: View the Summer Berry Medley with Limoncello and Mint recipe at bit.ly/sepber

Eggs

To combat cravings and control hunger all day, a protein-rich breakfast of eggs is key. A large egg provides 6 grams of protein and just 70 calories. If you’re really looking to cut back, an egg white has just 30 calories and 3.5 grams protein and no fat. New research found that dieters who eat more protein earlier in the day lost more weight, were less hungry, and were more satisfied with their diet. In another study, dieters who ate an egg breakfast instead of a bagel meal lost 65% more weight and belly fat. Try loading morning eggs with veggies like in the recipe below.

Recipe: View the Eggs Poached in Tomato Sauce with Onions and Peppers recipe at bit.ly/sepegg

Greek Yogurt

Nonfat plain Greek yogurt is one of the most diet-friendly foods you can eat. Greek yogurt has twice as much satisfying protein and half the sugar of regular yogurt. One study reported that when dieters upped their protein by 15%, they ate up to 441 less calories per day. Another study found that dieters who included 24 ounces of fat free yogurt daily shed 81% more belly fat. Try your hand at creating your own toppings for Greek yogurt or try the recipe below.

Recipe: View the Greek Yogurt with Warm Black and Blueberry Sauce recipe at bit.ly/sepgryog

Green and Oolong Tea

Coffee is known to boost your metabolism but tea offers a double-whammy; the caffeine and unique catechins in tea help to rev up your metabolism and boost fat burning. Research shows that drinking tea will
provide a slight boost to your metabolic rate and increase fat burning more effectively than if you had caffeine alone. Since tea is calorie-free and antioxidant-rich, choosing it instead of other sugary beverages will provide an extra diet advantage. For the best results, drink plain green or oolong tea several times a day. Green tea is great iced or hot, and with fresh herbs, like the minty recipe below.

Recipe: View the Iced Mint Tea recipe at bit.ly/septea

In-Shell Pistachios

In-shell pistachios are a good low-cal source of protein, with a filling 6 grams of protein per ounce and only 100 calories per 30-nut serving. Researchers at Eastern Illinois University reported that eating in-shell pistachios resulted in eating 41% less calories compared to those who ate shelled nuts. The logic is that the nuts’ shell helps to trick the brain into thinking that you’ve eaten more than you actually have. For a super satisfying snack that won’t weigh you down, keep a bag of these shelled nuts handy.

Source: Cooking Light 2010

Have a healthy recipe? Share it with us at livingwell@utsystem.edu