BE A WISE HEALTHCARE CONSUMER

UT Group Insurance Plans and the Competitive Bid Process

Under state law, the UT System Office of Employee Benefits (OEB) is required to request and evaluate competitive proposals from vendors at least once every six years for each insurance plan offered as a part of the UT Benefits program. This process ensures that vendors contracting with UT System offer plans and services that are competitive in the current marketplace and that UT System plan participants continue to receive the best possible benefits at the lowest possible overall cost.

The bid process also ensures that UT System can specify requirements that must be met by contracting vendors. This allows the opportunity to maintain popular plan design features whenever possible and for adjusting those areas that may need to change based on participant experiences or can be enhanced with newer options that were not available when prior contracts were signed.

OEB recently entered the competitive bid process for two products: the Health Risk Assessment (HRA) tool and related services for the LivingWell Program (formerly provided by WebMD) and third-party administrator services for the UT SELECT Medical PPO Plan (currently provided by Blue Cross and Blue Shield of Texas). Because the UT SELECT Medical PPO Plan is self-funded, UT System contracts with an outside vendor not for insurance, but to handle a variety of administrative services, including provider network management, customer service, and claims processing. A third Request for Proposal (RFP) for Long Term Care insurance (currently provided by CNA) will be issued during December.

A vendor for HRA services will be selected soon so that we may begin implementation in time to launch the new HRA program during January. The UT SELECT Medical PPO third-party administrator and Long Term Care vendor negotiation, selection, and implementation timelines are longer because the implementation deadlines are not until Summer Annual Enrollment with a September 1, 2013 effective date for the new contracts.

IMPORTANT REMINDERS - UT FLEX Grace Period and Claim Filing Deadline

UT FLEX Health Care Reimbursement Account - Grace Period
The UT FLEX Grace Period allows UT FLEX Health Care Reimbursement Account participants an additional 2 ½ months each year (September 1 through November 15) to spend any funds remaining in your account after the end of the plan year on eligible expenses. By spending funds on eligible health-related purchases or services during the grace period, UT FLEX medical participants can avoid forfeiting any leftover funds from the 2011-2012 plan year that ended on August 31, 2012.

Notice for UT FLEX Health Care Reimbursement Account (HCRA) Members: The grace period for your 2011-2012 UT FLEX HCRA will end on Thursday, November 15, 2012.

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

UT FLEX Claims Filing Deadline
All UT FLEX claims for the 2011-2012 plan year (which ended August 31, 2012), including those incurred during the additional 2 ½ month grace period for the Health Care Reimbursement Account, must be
submitted (faxed, uploaded, or postmarked) no later than Friday, November 30, 2012, or they will not be eligible for reimbursement.

For questions regarding your UT FLEX account(s), please visit www.utflex.com or contact PayFlex Customer Service at (866) 887-3539.

RETIREMENT CORNER

Is Your UTSaver Account an Orphan?

An "orphaned account" is a deferred contribution account with a provider that was previously eligible to receive elective deferral contributions but was not selected as an Approved Provider when the UT Retirement Deferred Contributions Program was revised in January 2009. For example, in August 2006 there were over 110 companies receiving elective deferral contributions from UT System employees across the state. Today, there are only five Approved Providers that UT System has contracted with to provide such accounts to its employees.

Is your money working for you?
The University of Texas System no longer has contracts in place with the providers of these orphaned accounts. What this means is that you may be paying administrative or service fees associated with these orphaned accounts that UT System's Approved Providers do not charge; and UT System has not evaluated how well these orphaned accounts are currently performing.

Do you have any flexibility with your old accounts?
Loans are available for active employees from the UTSaver Tax Sheltered Annuity (TSA) and UTSaver Deferred Compensation Plan (DCP), but only from the five, currently authorized providers (Fidelity, ING, Lincoln Financial, TIAA-CREF and VALIC). Such loans are not available under the older orphaned accounts.

Additionally, because UT System does not have contracts or maintain an electronic means of communication with the former providers, many UT System participants with these older accounts have encountered difficulties with the distribution process after retirement, or upon reaching age 59 ½. These issues do not exist with the five Authorized Providers.

Should you transfer your orphaned account to an Approved Provider?
To determine if it might be beneficial for you to transfer your deferred compensation account to one of the currently Approved Providers, you may want to ask the provider of your current account the following questions:

- What fees and expenses am I paying?
- How are my investments performing?
• Am I paying for a representative, and if so, how often do we meet and what services are being provided?
• Will an early termination/surrender fee be charged if I transfer my account balance?

You may discover that a less expensive, better performing product and a more responsive representative is available to you from an Approved Provider. If so, you may want to consider transferring your account. However, it is important to be aware of any applicable early termination or surrender fees that may be associated with your current account. Such fees can be significant enough that in some cases it may make better financial sense not to transfer your account.

To learn more about your investment options, please visit our website at: www.utretirement.utsystem.edu. If you are interested in learning how to transfer your account balance, please contact your local benefits office.

WELLNESS SPECIAL EVENT

The 37th Annual Great American Smokeout is Coming on November 15, 2012

The American Cancer Society is marking the 37th Great American Smokeout on November 15 by encouraging smokers to use the date to make a plan to quit, or to plan in advance and quit smoking that day. By doing so, smokers will be taking an important step towards a healthier life – one that can lead to reducing cancer risk.

Tobacco use remains the single largest preventable cause of disease and premature death in the US, yet more than 45 million Americans still smoke cigarettes. However, more than half of these smokers have attempted to quit for at least one day in the past year. As of 2010, there were also 13.2 million cigar smokers in the US, and 2.2 million who smoke tobacco in pipes.

Quitting is hard, but you can increase your chances of success with help. The University of Texas System is committed to helping tobacco users quit by offering our UT SELECT Medical covered members with Free Smoking/Tobacco Cessation Programs, Pharmaceutical Therapy and Nicotine Replacement Therapy (NRT).

Using pharmaceutical therapy and nicotine replacement therapy (NRT) in conjunction with professional counseling can double your chances of quitting for good. Ask your doctor for help. But remember: Medicine alone can't do all the work. It can help with cravings and withdrawal, but quitting will still be hard at times. Learn about great resources/programs that are available to you and your dependents at www.livingwell.utsystem.edu/tobacco.htm.

WELLNESS WISE

Food Allergies vs. Sensitivities and Intolerances

A true food allergy is an immune response to eating a certain food. This response occurs because some part of the food you’re eating (usually a protein) is recognized by your body, not as food, but as a foreign invader. This causes your body to generate an immune response which is potentially life-threatening. For those with a food allergy, even a small amount of the offending food can cause a severe reaction.
Sensitivities and intolerances are closely related to one another and for our purposes we’ll discuss them both together. Food sensitivities are usually not severe enough to show immediate results, but rather, come on gradually. Rather than sparking the immune system into action, sensitivities generally involve gastrointestinal dysfunction. The symptoms of a food sensitivity can be similar to that of an allergy, but are usually milder.

For more information, you can visit: [www.mayoclinic.com/health/food-allergy/AN01109](http://www.mayoclinic.com/health/food-allergy/AN01109).

**Celiac Disease (CD)**

Celiac Disease is an autoimmune disorder caused by an allergy to gluten, a protein family found in many grain products. CD has characteristics of both a food allergy and a food sensitivity. In people with CD, certain grain-based products such as wheat, barley and rye can trigger an immune reaction which damages the intestinal lining and interferes with digestion and nutrient absorption. This autoimmune response can worsen and cause damage in other parts of the body as well. Celiac Disease can occur in both children and adults and, while it is genetically linked, it can be set off or aggravated by environmental stressors.

As Celiac Disease can trigger a wide variety of autoimmune conditions, its symptoms are similarly varied. The most common symptoms of CD are joint pain, anemia, diarrhea, constipation, fatigue, and irritability. For complete list of symptoms as well as other information, visit the Celiac Sprue Association website at [www.csaceliacs.info](http://www.csaceliacs.info).

Those who believe they may have CD are encouraged to seek the counsel of a Medical Doctor for treatment and diagnosis, as well as additional medical screening.

**Gluten Sensitivity**

Gluten sensitivity is a more common, less serious condition which is related to Celiac Disease. Gluten sensitivity involves a similar immune response to dietary gluten, but not at a level where a medical diagnosis is possible. The only diagnosis for a gluten sensitivity, is to eat a gluten-free diet and monitor changes in mood, energy, and the alleviation of problems including gastric distress, joint pain, and irritability.

**Lactose Intolerance**

Lactose, often called “milk sugar” is a disaccharide (two sugars combined together) made up of glucose and galactose. Lactose is found in significant amounts in milk and most dairy products. Lactose intolerance is defined as the inability to digest lactose. The most common cause is a deficiency in the small intestine’s ability to produce an enzyme called lactase, which breaks down lactose into usable sugar. Lactose intolerance can also be a result of infections, parasites, and even Celiac Disease. Some speculate that the primary protein in milk, casein, can cause similar effects as Celiac Disease in some people.


UT System provides a wealth of resources dedicated to your better health. Find additional helpful information at: [www.livingwell.utsystem.edu](http://www.livingwell.utsystem.edu).
**Healthy Recipe of the Month**

Celebrate the Seasons and Holidays with Healthy Meals

Tradition demands that we honor our family, culture, heritage, and country with celebrations throughout the year. Each season and holiday has its traditional favorite foods -- and they're usually high in calories and fat. After all, what would the Fourth of July be without a backyard barbeque? And Thanksgiving just wouldn't be same without the turkey, dressing, and sweet potatoes.

The key to enjoying these foods in a healthy way is to give a new twist to your old favorites. Our experts share lighter versions of their favorite family recipes, as well as cooking techniques to help you prepare delightful holiday foods without all the extra calories.

You can also take advantage of nature's bounty with healthful recipes that feature foods in season. Summer brings fresh berries, melons, tomatoes, and many other fruits and vegetables. Fall gives us cranberries, pumpkins, beans, squash, and crisp apples. Winter is a time to enjoy soups, stews, and slow-cooked meals that fill the house with enticing aromas. In spring, we savor lettuce, artichokes, asparagus, new potatoes, and more.

You'll find that it's not only possible, but easy, to make changes to your time-honored recipes to keep traditions alive while eating lighter and healthier.

**Whatever the season, you can lighten your favorite foods. Try these sources for plenty of great seasonal food ideas and a variety of recipes, plus tips for modifying your own recipes:**


**Source:** By Kathleen Zelman, MPH, RD/LD WebMD Weight Loss Clinic. Feature Reviewed by Louise Chang, MD

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