Annual Enrollment Election Period Over
August 2010

Annual Enrollment, the period when you may change your group insurance benefit elections and add or remove dependents from your coverage without a qualified change of status event, ended July 31, 2010. If you made an annual enrollment election, you should have received a confirmation statement email the next day. Review your annual enrollment elections on the confirmation statement carefully to ensure they are accurate.

If you did not want to make any changes to your insurance coverage for the upcoming plan year (except to participate in UT FLEX), you did not have to reconfirm your insurance elections during Annual Enrollment.

Don’t Forget to Submit Your Evidence of Insurability Forms!
During Annual Enrollment, if you made an insurance election on “My UT Benefits” that required completion of an evidence of insurability (EOI) form, the EOI form must be electronically submitted (through “My UT Benefits”) or postmarked by August 15, 2010.

Important Information

Insurance Identification Cards

- **UT SELECT Medical ID Card**
  New UT SELECT Medical ID cards from BCBSTX will be reissued to UT SELECT Medical enrollees before September 1, 2010. The new Medical ID Card will feature the same information you are accustomed to seeing on your current ID card including your name and Benefit ID (BID) number, the UT System Group Number, copayment information for Family Care and Specialist office visits, ER copayment information, telephone numbers for Customer Service and more. The UT SELECT Medical ID does not include information on the prescription drug benefit.

  Please do not discard your current UT SELECT Medical ID card until you receive your replacement ID cards. While the Emergency Room copayment is changing on the new ID card, you can still access your benefits with the old ID card.

  After you receive your Medical ID card in the mail, you can contact Blue Cross Blue Shield of Texas Customer Service at 1-866-882-2034 to request additional ID cards for your covered dependents.
• **Do Not Discard UT SELECT Prescription Drug ID Card**  
  With no changes to the UT SELECT prescription drug benefit for plan year 2010-2011, UT SELECT Medical enrollees should continue to use their current UT SELECT Prescription Drug ID card, issued by Medco Health Solutions, Inc.

• **UT SELECT Dental ID Cards**  
  With no changes to UT SELECT Dental benefit plan for plan year 2010-2011, current UT SELECT Dental enrollees should continue to use their current UT SELECT Dental ID card, issued by Delta Dental. New UT SELECT Dental enrollees will receive their ID cards before September 1, 2010.

• **Assurant Dental ID Cards**  
  Current Assurant Dental enrollees should keep their existing Assurant Dental identification cards. New Assurant Dental enrollees will receive their new identification cards near September 1, 2010.

• **Superior Vision ID Cards**  
  Current Superior Vision enrollees who made no enrollment changes should continue to use their current Superior Vision ID card. If you made coverage election changes (added spouse vision coverage) or are a new enrollee, you will receive a new Superior Vision ID card before September 1, 2010.

• **PayFlex Debit Card**  
  New UT FLEX Medical enrollees who selected the PayFlex Debit Card for plan year 2010-2011 can expect to receive their debit card in the mail prior to September 1, 2010. Current debit card users who made a UT FLEX election (and accepted the debit card default election) for 2010-2011 should check their current debit card for the expiration date. If the card is set to expire in August 2010, you will receive a new PayFlex Debit Card prior to September 1, 2010. If the card does not expire in August 2010, you should retain the card and the new election will be loaded onto the current card effective September 1, 2010.
The University of Texas System is pleased to present a series of newly updated education presentations to assist you in your retirement and financial planning.

The five presentations are:

1. **Staying The Course**—This presentation gives a discussion on what is happening in the financial world, and provides tips for staying focused on long term retirement goals, while at the same time avoiding common retirement mistakes.

2. **Is TRS Enough?**—This presentation discusses benefits available from the Teacher Retirement System for participants and whether or not those benefits will be sufficient to close the gap between your pre-retirement and post-retirement income. It then discusses how you can use your UTRetirement Programs to fill that gap.

3. **On the Plus Side**—Managing Debt and Credit—This presentation provides useful tips for managing debt. While it is important to start saving for retirement, it is equally important to stay out of debt to maximize that saving.

4. **Are you on Target?**—This presentation discusses long term financial security and goals, and how you can use budgeting and saving tips to reach those goals.

5. **Retirement Strategies for Life**—This presentation discusses the changing income and expense requirements that new retirees face and provides tips for inflation protection and different possible distribution methods following retirement.

These presentations and a wealth of other information can be found at the UT System website at: [http://www.utretirement.utsystem.edu/homepage.htm](http://www.utretirement.utsystem.edu/homepage.htm).
Interactive Tool: Which Health Screenings Do You Need?

What does this tool measure?

This interactive tool asks you questions about your health and your health history. Then it creates a list of screening tests you may need. This tool is for adults age 21 and older who are not pregnant. If you are not in this group, talk to your doctor about the screening tests that are best for you.

Screening for a disease means having a test to find out if you have a disease when symptoms first appear or even before they appear. Screening is important, because the sooner your doctor diagnoses a disease, the more likely it can be cured or managed. Managing a disease, especially when you first get it, may reduce its impact on your life or prevent or delay serious problems.

The tool uses the current recommendations of the U.S. Preventive Services Task Force (USPSTF). USPSTF recommendations are sometimes different from those of other professional organizations, such as the American Cancer Society or the American College of Physicians. Always talk with your doctor to decide which screening tests are best for you and how often you may need them.

The tool asks you questions about:

- **Gender and age.** Your gender and age may raise your chances of getting certain diseases.
- **Blood pressure.** Blood pressure is given as two numbers separated by a slash. For example, 120/80 is read as "120 over 80." High blood pressure may put you at risk for heart problems.
- **Diabetes.** Having diabetes puts you at risk for other diseases.
- **Cholesterol.** Cholesterol and other fats are found in your blood. The level of cholesterol in your blood may put you at risk for heart problems.
- **Family history.** If others in your family currently have or have had high cholesterol levels, or have had a heart attack or a stroke, you may be at risk for heart problems.
- **Lifestyle.** Your lifestyle may put you at risk for certain diseases. Try not to be embarrassed by or angry with questions about your sex life or tobacco use. If you answer the questions honestly, you may prevent future health problems. The information you provide is confidential. It is deleted as soon as you close or exit the tool.
To find your suggested health screenings go to [http://www.webmd.com/hw-popup/health-screenings](http://www.webmd.com/hw-popup/health-screenings)

**What do the results tell me?**

You will receive a list of the screening tests recommended by the USPSTF as well as other screenings to consider.

**What's next?**

Print a copy of the recommended screening tests. Take the list with you when you visit your doctor. Talk to your doctor about which screenings you may need. Your doctor may change the list based on your special needs. He or she will explain what is involved in each screening test and answer any questions you may have.

You may not have to go to your doctor’s office for some screening tests. You may be able to do some tests at a health fair, your local pharmacy, or even at home.


**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.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](http://www.webmdhealth.com/ut).
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 Tip of the Month
August 2010

8 Healthy Office Snacks

Don’t get caught in front of the vending machine again. Pack these eight healthy snacks (each less than 200 calories) to keep you feeling full and satisfied throughout the work day.

Desktop Snacks

Working eight or more hours a day can make it difficult to eat healthfully unless you plan ahead. Research shows that eating every four hours helps to keep your metabolism charged and your energy level high. Before you dig in your drawer for spare change and head to the vending machine, plan ahead and stash low-calorie, nutritious snacks in a cabinet, drawer, or your briefcase. Each of these snacks has less than 200 calories and are sure to satisfy when the 3 p.m. cravings hit.

Whole Wheat Crackers and Peanut Butter

Save your quarters by skipping the vending machine’s peanut butter crackers and packing your own nutritious snack. For a hunger-curbing option, try 10 multigrain wheat crackers (such as Multigrain Wheat Thins) and a tablespoon of peanut butter. This nutrient-rich snack rings in at just 193 calories and offers 2 grams of fiber. The combination of complex carbs and protein help to keep your blood sugar stable and keep you feeling full longer.

Fruit

Grab an apple, banana, pear, grapes, or other portable fruit as you dash out the door every morning. If you grab a different fruit every day (and change with the seasons), you'll obtain a good variety of nutrients plus fiber, and won't get bored with the same old snack. The average serving of fruit is around 70 calories so pair with a cup of fat-free milk (about 90 calories) for a protein boost as well as extra calcium and vitamin D. This protein and fiber combination will keep you feeling full and prevent mindless eating.

Popcorn with Parmesan

Take regular bagged popcorn to the next level by topping with 2 tablespoons of shredded Parmesan cheese. The nutty flavor of the popcorn pairs well with the rich flavor of Parmesan resulting in a quick, 150-calorie snack. Simply top 3½ cups of 94%-fat-free popcorn with the cheese and your snack is served. If you
don't have an office fridge to stash your Parm, nosh on just the popcorn for only 100 calories. This salty snack counts as one of your three daily servings of whole grains and helps to increase your energy and mood.

Nuts

Make the swap and choose nuts over chips for a crunchy alternative. Nuts are rich in heart-healthy fats but are calorically dense (about 170 calories per ounce) so measure out an ounce (about 24 almonds) and stick to that amount instead of feasting on the entire bag. Stash premeasured baggies of nuts in an office drawer or in your purse to nibble on when the 3 p.m. hunger pains hit. Almonds and other nuts are a naturally high source of vitamin E, calcium, magnesium, and potassium and are rich in protein and fiber.

Instant Oatmeal

When you’re in a rush at work and want something warm and comforting, heat a packet of plain instant oatmeal (just 110 calories) in the microwave for a quick and satisfying treat. Choose plain oatmeal and add your own flavorings to control the calorie and sugar content. Top with a 42 calorie mini box of raisins for a sweet flavor and added nutrients or sprinkle with cinnamon and nutmeg. Doubling as a fiber-rich breakfast or daytime snack, oatmeal helps lower cholesterol and reduces the risk of heart disease.

Mini Pitas with Hummus

Use mini pita pockets to scoop up creamy hummus. Whether you make your own hummus or choose a favorite brand at the grocery store, hummus is made from chickpeas, a great source of soluble fiber. This soluble fiber helps to lower cholesterol and prevent heart disease. Pair one serving of hummus, 2 tablespoons, with 3 mini pita rounds for a 150 calorie snack. If you want a protein boost, fill the mini pita pockets with an ounce of low-sodium deli ham or turkey. The fiber and protein combo gives the snack some staying power to keep you feeling full longer.

Snack Bars

If you’re having a sweet attack and are looking for a healthy "bar" that isn't loaded with sugar, reach for one that is all natural. Brands like LaraBar and KIND are good sources of fiber, contain no added sugar, and are made from whole, natural ingredients like dates, almonds, cashews, and cranberries. These bars are rich in fiber, low in sodium, loaded with vitamins and minerals, and run around 200 calories per serving. Pack these convenient bars in a purse or pocket for an instantly sweet and filling snack.
Veggies with Ranch

Beat the high-fat, high-sodium snacks featured at the convenience store and pack a container of fresh veggies like carrots, celery, and grape tomatoes. Raw veggies fill you up because of their high water and fiber content. If you struggle eating veggies in the buff, try dipping them in 2 tablespoons of low-fat Ranch dressing (80 calories), hummus (70 calories), or salsa (10 calories).

Source: Cooking Light

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).

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Featured Resources
August 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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According to your health risk assessment, you are at a low risk for developing depression. That is great news! 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 at https://www.webmdhealth.com/ut/default.aspx?startid=1232