New Feature! Beginning this month, the UT System Office of Employee Benefits (OEB) is introducing a new feature to your monthly “A Matter of Health” newsletter. This new section will focus on providing expanded information about the UT System group insurance plans and programs that make up your UT Benefits package and help you be a proactive healthcare consumer. Being a well-informed healthcare consumer is an important step on the road to keeping yourself as healthy as possible and controlling your out-of-pocket costs for health care. To help you become a savvy consumer, your newsletter will now regularly include a section featuring in-depth articles, specific facts, and consumer tips that go beyond the basics to more fully examine the background and details of your benefits and how they fit into the health care system as a whole.

Timely information will help you understand exactly how your UT Benefits work, learn how you can use your coverage most wisely, and will identify steps that each of us can take to improve our own health and wellness. Making the most of your UT Benefits and making living well a priority will help to lower the overall cost of health care for you and your family and ultimately will help to keep down the costs of our UT Benefits for each of us participating in the program.

The first article of this new feature examines the direct relationship between the actual cost of providing medical and prescription benefits and your UT SELECT insurance premiums.

Your UT SELECT Medical Plan: How Are Premiums Set For This Valuable Benefit?

The UT System Office of Employee Benefits (OEB) places a high priority on providing a robust benefits plan design at an affordable rate. The long-term financial health of the Plan is one of the most important functions OEB undertakes on behalf of UT System and the nearly 200,000 employees, retirees and dependents participating in the group insurance plans.

The cost of health care nationwide continues to rise at record rates. The UT SELECT Medical plan (the Plan) has historically performed better than average, but claims cost for plan year 2009-2010 rose at levels close to the national trend. Because the Plan is a self-funded health insurance plan, its performance is monitored closely throughout the year taking into account the potential for higher plan utilization and increased claims experience. The total claims for the Plan during the 2009-2010 plan year increased by approximately 9%. Additionally, reserve funds were used to meet 5% of projected funding needs for 2009-2010 to minimize an increase to premium rates. Premium rates and plan design for the 2010-2011 year were adjusted by 14% in order to address the funding gap created by these two factors.
Setting Premium Rates for UT SELECT

The UT SELECT Medical plan is not a traditional fully insured plan in which risk is transferred to a commercial insurance company. Instead, in order to minimize cost, the Plan is self-funded and administered by OEB in partnership with a third-party administrator. Typically, a premium rate is set with up to 30% of premium being used for administrative cost. In comparison, OEB’s administration of the complete UT Benefits program is funded by only 3% of your medical plan premium which results in savings to the plan and to members. Currently, OEB contracts with Blue Cross Blue Shield of Texas (BCBSTX) to establish health care provider networks, pay claims and assist with a variety of communication and program initiatives. While BCBSTX handles these functions as the third party administrator for the Plan, UT System retains final authority regarding the Plan in accordance with state law.

The costs associated with the Plan are financed with a combination of employer, state and employee contributions deposited in the Medical Fund maintained by the System solely for the purpose of providing medical benefits for members. Each month, premiums are deposited in the Fund which earns income through investments until balances are needed to pay claims and administrative expenses. OEB requires Blue Cross and Blue Shield to pay claims before requesting reimbursement from the System. By minimizing third party administrator fees, managing costs through wellness programs, encouraging plan participants to make wise health care decisions (such as having annual physical exams) and maximizing investment income, self-funding allows premium rates to be set at the lowest level possible and insures a financially strong plan for years to come. The distribution of the premium between the employer and the member is specified by the Legislature. For a number of years, including FY10 and FY11, the Legislature has specified that the employer will pay 100% of the cost of basic health coverage for a full-time employee or retiree and 50% of the cost of coverage for their dependents and that the employer will pay 50% of the cost of basic health coverage for a part-time employee and 25% of the cost of coverage for their dependents. Inflation, plan utilization (the cost and frequency of care) and legislative funding all impact the establishment of premium rates. Each year after OEB determines how much is needed to fund the Plan and the Legislature determines the level of funding to be provided, the premium rates are established.

In the coming months, visit this newsletter section for tips and information on being proactive with your health and your healthcare consumer habits. Together we can learn to be as healthy as possible and help keep the insurance plan affordable.
Keep Your Beneficiary Designations Up to Date
September 2010

Your UT Group Term Life and Accidental Death and Dismemberment (AD&D) insurance offers valuable financial protection to you and your family in the unfortunate event of your or your dependent’s death. To help ensure your life insurance benefits are paid according to your wishes, it is important to designate, or choose, your beneficiary. Dearborn National, the life and AD&D carrier for the UT Group Insurance Program since 2004, has made the designation process as easy as possible so you can make your choices and put your mind at ease. You can now enter your beneficiary designations and make changes easily on Dearborn National's secure online site. Detailed information on how to access this site is provided in this article.

What is a beneficiary?
A beneficiary is a person or estate that will receive the benefit payment from your Life and AD&D insurance plans upon your death. Family, in-laws, friends, domestic partners, charitable organizations and trusts all qualify as a beneficiary. Minor children can be a beneficiary too, but claim payments must go to the duly appointed guardian of the child’s estate.
Since your covered spouse and dependent children do not designate a beneficiary for their life insurance coverage, you are automatically the beneficiary for your covered spouse and dependent children.

How many beneficiaries can you designate?
You will be able to designate one or more Primary and Contingent Beneficiaries and assign percentages. The Primary Beneficiary receives the life and AD&D insurance payment if you die. The Contingent Beneficiary is an alternate beneficiary who only receives the payment if the Primary Beneficiary dies before you do. Although it’s optional, we recommend that you name a Contingent Beneficiary. Percentage totals for both the Primary and the Contingent Beneficiaries must total 100% each.

Do you need to update your beneficiaries?
You should visit the Beneficiary Designation website to choose your beneficiaries if you have never done so in the past with a paper Beneficiary Designation Form. You should also ensure your current designations are up-to-date. If you completed your Beneficiary Designation Form prior to being insured with Dearborn National (prior to July 1, 2004), your beneficiary information may not be on file with Dearborn National.

You should review your beneficiaries each time you have a major life event (e.g. marriage, divorce, birth, etc). However, you may review and/or update your beneficiaries at any time. There is no limit to how often or how many times you can change your beneficiaries. You may change your beneficiaries at any time without their consent.

How do I designate my beneficiaries online?
With the online Beneficiary Designation option, Dearborn National has made it easy for
you to designate your beneficiaries for your life and AD&D insurance benefits. Just follow these simple steps:

Step 1
Assemble the following information you will need to add or change a beneficiary. You may need to obtain or confirm the personal information listed below from your beneficiaries.

- **List of beneficiaries** you will be designating
- **Percentage amount** you wish each person to receive (The total beneficiary percentage must equal 100%, which you can assign to one person or a number of individuals.)
- **Relationship** of beneficiaries to you (e.g. spouse, child, estate, etc.)
- **Social Security** or **Tax ID number** of your beneficiaries
- **Full mailing address** of each beneficiary
- **Date of birth** of each beneficiary

Step 2
You can access the secure Beneficiary Designation website as follows:

- Log in to the UT Office of Employee Benefits homepage at [www.utsystem.edu/benefits](http://www.utsystem.edu/benefits).
- Click on the **My UT Benefits** box (left side of page).
- Log in using one of the listed options (e.g. Benefits ID and PIN, Social Security Number and PIN, etc.).
- Either on the **Personal Information** page or the **Benefits Summary** page, click on the "**online beneficiary designation**" link in the first paragraph.
- If you have previously completed a paper Beneficiary Designation Form, click on the **Beneficiary Designation Imaged Prior to 07/1/2010** form(s) under the **Previous Designations** section (left side of page) to access. All Beneficiary Designation Forms scanned prior to July 1, 2010 will show a date of June 30, 2010.
- Click on the **Designate** button to proceed.

Step 3
Enter your beneficiary information, including full legal name, phone number and Social Security Number. Use the drop down menu to select the relationship for each beneficiary.

Step 4
Type your legal name (not your nickname) and click on **Confirm & Save Designations**. This will display another screen that will say, “Thank you! Your initial Beneficiary Designations have been accepted and submitted.”

You will be able to click on the **View & Print Form**, which will launch the full-size form showing your designations. If you change your mind or want to edit anything, simply click on **Edit** and follow the instructions. After you follow these simple steps, your beneficiary information will be stored on a secure website for future reference.
If you have completed a paper Beneficiary Designation Form, do you still have to enter your designations online?
We strongly encourage everyone to complete the online form to ensure that all information can be clearly read and understood by Dearborn National at the time of a death. Also, you will be able to easily make changes to the online information rather than having to complete and mail another paper form. However, you are not legally required to complete the online Beneficiary Designation process.

Who do I call if I need help getting to the website or have questions about using the site?
Please contact your local institution Benefits Office (http://www.utsystem.edu/benefits/contacts/#1) if you need assistance logging into My UT Benefits or cannot access the online beneficiary management website.

For questions on how to navigate the online beneficiary management website, please call Dearborn National’s technical support department at 888-829-7567.

What if you do not have access to the Internet or have questions?
You may call the Dearborn National Customer Service department toll free at 1-866-628-2606 to confirm your current beneficiary designations or to answer any questions you may have about your insurance plan, claims or services. Their Customer Service department is available Monday through Friday from 8:00 a.m. to 6:00 p.m. Central Time.

If you do not have access to the UT Office of Employee Benefits website and need to designate or change a beneficiary, you may obtain the Beneficiary Designation Form from your local institution Benefits Office or by calling Dearborn National Customer Service. You should complete, sign and mail the form directly to Dearborn National at the address on the form.

What about my other Beneficiary Designations?
In addition to updating your Life/AD&D beneficiary with UT, you should review your designated beneficiaries 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. Please contact the administrators of these programs for more information.

Reminder:
Check your insurance enrollment elections on your September payroll statement.
Important Medicaid Notice for Children’s Health Insurance Program (CHIP)

The University of Texas System, as a group health plan sponsor, is providing this notice to you in compliance with the Children’s Health Insurance Program Reauthorization Act (CHIPRA) which was signed into law on February 4, 2009. If you or your dependent is covered or becomes covered under Medicaid or CHIP, you may be eligible for special enrollment rights and should contact the appropriate state agency as detailed in the notice. View the Medicaid Notice for Children's Health Insurance Program (CHIP) at http://utsystem.edu/benefits/pubs/medicaid_chip.pdf.
Another Great Reason to Save

September 2010

Wouldn’t you jump at the chance to reduce your annual income tax return by as much as $1,000.00? UT System and the Internal Revenue Service are offering you that chance.

The Saver’s Tax Credit is available to UT System employees who:

- Make Tax-deferred contributions to an employer-sponsored retirement plan;
- are 18 year or older;
- aren’t full-time students;
- aren’t claimed as a dependant on another person’s tax return; and
- meet the income limits described below.

If you’re eligible and contribute as much as $2,000.00, you could qualify for a Saver’s Tax Credit of up to 50% of your contributions--$1,000 subtracted directly from your income tax payment. See the table below for more details:

<table>
<thead>
<tr>
<th>Credit Percentage</th>
<th>Married, Filing a Joint Return</th>
<th>Head of Household</th>
<th>Single or Married, Filing Separately</th>
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<tr>
<td>50%</td>
<td>Up to $33,500</td>
<td>Up to $25,125</td>
<td>Up to $16,750</td>
</tr>
<tr>
<td>20%</td>
<td>$33,501 to $36,000</td>
<td>$25,126 to $27,000</td>
<td>$16,751 to $18,000</td>
</tr>
<tr>
<td>10%</td>
<td>$36,001 to $55,500</td>
<td>$27,001 to $41,625</td>
<td>$18,001 to $27,750</td>
</tr>
<tr>
<td>0</td>
<td>$55,501 &amp; more</td>
<td>$41,626 &amp; more</td>
<td>$27,751 &amp; more</td>
</tr>
</tbody>
</table>

UTRetirement Manager—Now Mac Friendly

The UTRetirement Manager is a secure web site that enables all UT participants to enroll in the UT Retirement Programs. This valuable tool allows you to select monthly contribution rates, your UTRetirement Provider, and also allows you to view your account balance.
Some of you previously experienced difficulty using Retirement Manager on a MacIntosh computer, but not anymore. UTRetirement Manager is now designed to work with both Internet Explorer v6 and greater and Mozilla/Firefox for PC Windows, and with Safari for MacIntosh.
Cutting Through the Cholesterol Confusion

Of all the information on the nutrition facts panel on food labels, cholesterol may be the most misunderstood.

Part of the confusion comes from the fact that cholesterol in food isn't the same thing as the cholesterol that clogs arteries. To be sure, foods high in cholesterol can cause blood levels of cholesterol to rise. But only about one in three people seem to be especially susceptible to the effects of cholesterol in food.

"And even then, dietary cholesterol isn't the biggest worry when it comes to heart disease," says Kathy McManus, MS, RD, director of nutrition for Brigham & Women’s Hospital in Boston. "Studies show it's only about half as important as saturated fat and trans fat in raising serum cholesterol levels."

Cholesterol-Free Food: What Does It Mean?

All those factors can make it easy to get confused when you're trying to make a healthy choice at the grocery store. Many foods trumpet themselves as being cholesterol free or low in cholesterol. That's an easy claim to make. The main sources of dietary cholesterol are animal foods that don't carry nutrition facts labels, such as:

- organ meats
- eggs
- shellfish

Cholesterol-free labels are misleading in another way. Foods loaded with saturated fat or trans fats can claim they contain zero cholesterol, but they're actually more of a threat to your heart and arteries than foods with a little cholesterol and less saturated fat.

Cholesterol and the Great Egg Debate

One source of confusion has long been eggs. A typical egg contains about 200 milligrams of cholesterol, but only 1.5 grams of saturated fat. When researchers first linked high blood cholesterol levels to heart disease, eggs got a bad rap.

But there's never been good evidence that eggs are a major factor in high blood cholesterol levels or a contributing cause of heart disease.

In fact, when researchers at Harvard Medical School analyzed data from almost 120,000 men and women, they found that eating the equivalent of an egg a day did not increase the risk of heart disease or stroke. A more recent Harvard Medical School study, published in 2008, also found that otherwise healthy men could eat up to seven eggs a
day with little risk. The only danger showed up in men with diabetes, which is known to increase heart disease risk.

Indeed, studies suggest that only about 30% of people are particularly susceptible to the effects of dietary cholesterol on blood cholesterol levels.

And overall, the effects of dietary cholesterol are relatively small compared with saturated fat and trans fats.

In a review of studies in which volunteers were fed eggs, researchers found that lowering the amount of dietary cholesterol by 100 milligrams a day resulted in only a 1% reduction in blood cholesterol levels. Replacing saturated fat with unsaturated fat had a much more beneficial effect on cholesterol.

**Beyond Cholesterol: Saturated Fat and Trans Fat**

What's a food shopper to do? Even though cholesterol isn't the chief villain, it's still worth glancing at how much a packaged food contains. The official advice from the American Heart Association and other groups is to limit your total daily intake to less than 300 milligrams.

But while checking cholesterol numbers, also take a look at the saturated fat, which has a much bigger impact on raising cholesterol levels. Most nutritionists say a healthy diet should get no more than 7% of calories from saturated fat.

Trans fats may be even more dangerous because they raise LDL, or "bad" cholesterol levels and lower HDL, the "good cholesterol" at the same time.

Fortunately, trans fats, which are found in partially hydrogenated oils, are being phased out of many packaged foods, so they pose less of a danger. Still, if you eat a lot of processed foods, you may still be consuming more than you should.

Foods can call themselves "trans-free" as long as they contain less than half a gram of trans fats per serving. To find out whether a food has trans fats, check the ingredient label for partially hydrogenated oils.

**Lowering Cholesterol With Weight Loss**

If you could stand to lose a few pounds, probably the most important number to check on the label is calories per serving.

A recent study by researchers at the University of Surrey in England showed that when volunteers cut back on calories, it didn’t matter how much dietary cholesterol they consumed. Even when their diets contained up to 582 milligrams of cholesterol a day -- far over the recommended amount -- their blood cholesterol levels remained unchanged as long as they cut back on calories and lost weight.
“Cholesterol in packaged foods really isn’t a big issue,” says McManus. “Three much more important numbers on the nutrition facts panel are serving size, calories per serving, and the type of fats,” says McManus. “If you keep track of those, you don’t have to worry about how much cholesterol a packaged food contains.”


**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](http://www.webmdhealth.com/ut).

*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
September 2010

Cholesterol and Cooking: Fats and Oils

When you're cooking to lower cholesterol, you might think that fat is a four-letter word. But nutrition experts say that ridding your cooking of all fats and oils may actually work against efforts to lower your blood cholesterol levels. When it comes to fat, what counts are both quality and quantity.

Why You Need Fat

It would seem to make sense to drastically cut back on fat intake to lower your cholesterol. After all, dietary fat is connected to cholesterol concentrations in the blood, which are linked to your risk of heart disease and stroke. Yet, experts say, taking such a Spartan approach to eating will surely backfire.

"It's the worst thing you can do -- for your heart and overall health," says Janice Bissex, MS, RD, co-author of The Moms' Guide to Meal Makeovers. "Slashing fat is unhealthy, and it's unlikely that you'll stick with an eating plan that lacks the fat you require."

Bissex says fats and oils provide essential fatty acids for well-being, and some -- namely omega-3 fatty acids -- are actually good for your heart. Fat transports vitamins A, D, E, and K into and around the body, and it also provides calories -- 9 per gram.

In addition, fat adds to eating satisfaction because it's filling and tasty. The olive oil in Mediterranean fare, the butter in cookies, and the peanut oil that seasons stir-fried dishes helps make those foods worth eating.

Best Fats and Oils for Low-Cholesterol Cooking

To curb cholesterol levels, it's important to limit fat intake without going to extremes. It's also important to choose the right fats and oils for preparing meals and snacks.

The fat found in butter, margarine, soft spreads, and vegetable oils is considered either good (unsaturated) or bad (saturated and trans fat).

Unsaturated fats -- monounsaturated and polyunsaturated -- are deemed beneficial because they prevent clogged arteries that block the flow of blood to the heart and brain. Unsaturated fats should be the main types used in food preparation.

Monounsaturated fat is the primary type found in olive, canola, and sesame oils, as well as in avocados and avocado oil, and in nuts and their oils. Polyunsaturated fat is prevalent in corn, cottonseed, and safflower oils; sunflower seeds and sunflower oil; flaxseed and flaxseed oil; soybeans and soybean oil; tub margarine and soft spreads; and seafood.
Saturated fat increases the risk of blocked blood vessels. It's prevalent in fatty meats, and in full-fat dairy foods including butter, cheese, ice cream, and whole milk, all of which also contain significant dietary cholesterol. Coconut oil, palm, palm kernel oil, and cocoa butter supply large amounts of saturated fat, too, but are cholesterol-free.

Your body makes all the saturated fat and cholesterol it requires, so you don't need to eat any. You also don't need any trans fat, which, like saturated fat, increases the risk of heart disease and stroke. Trans fat is found in stick margarine, some tub margarine, and in shortening, as well as in some processed foods such as cookies, crackers, and pastry. Cooking oils do not contain trans fat.

**Fats and Oils: Take the Good With the Bad**

The fats used in cooking typically contain a mixture of "good" and "bad" fats. Fats and oils are deemed beneficial or not by how much saturated and unsaturated fat they supply. For example, olive oil is considered good, although it has some saturated fat, and butter is thought to be bad, even though it contains some unsaturated fat.

Just because a fat or oil is better for you doesn't mean you can eat as much as you want and still lower your cholesterol, however. Overdoing it on fats and oils rich in unsaturated fats, such as olive oil, contributes to your saturated fat intake, too. And, there are calories to consider.

"Oils have just as many calories as butter and stick margarine, so it is important to be mindful of how much you add in food preparation," says Sarah Krieger, MPH, RD, a spokeswoman for the American Dietetic Association. Unnecessary calories can make people overweight, another risk factor for heart disease.

**Fats and Oils to Have on Hand**

So what fats and oils should you buy for low-cholesterol cooking?

"Stock your cupboard with all-purpose oils rich in unsaturated fat that can stand high cooking temperatures, such as vegetable, safflower, and canola oils," says Jackie Newgent, RD, culinary nutritionist and the author of *Big Green Cookbook*.

Vegetable oils are the least expensive and the most versatile. For variety, Newgent recommends avocado, almond, and grapeseed oils.

And what about olive oil?

"You can cook with olive oil, but avoid exposing extra-virgin olive oil, sesame oil, and nut oils, such as walnut, to high heat, because they will burn," Krieger says. These oils are best suited to drizzling on cooked vegetables and salads."

With the exception of palm and coconut, oils are nutrition experts' preferred choice for cooking and flavoring foods. But you don't need to give up butter or margarine in the name of heart health. Just limit their intake, and choose soft spreads more often.
Low Cholesterol: Get Cooking!

Bissex advises several approaches to low-cholesterol cooking:

- Use less fat and oil in recipes. Reduce the amount of stick margarine called for in a quick bread recipe, for example.
- Substitute healthier options for all the fat a recipe calls for, such as swapping canola oil for shortening.
- Choose healthier options and use less, such as using 1/4 cup olive oil instead of 1/2 cup butter.

Newgent notes that you can also swap out some fat in favor of a fat-free alternative. For example, applesauce or fat-free sour cream can replace part of the fat called for in recipes for pancakes and muffins.

Whatever method you choose, the result is the same: less saturated and trans fat in your foods.

Here are some healthy swaps for low-cholesterol cooking from our nutrition experts:

<table>
<thead>
<tr>
<th>Instead of:</th>
<th>Try:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 cup sour cream</td>
<td>1 cup low-fat Greek-style yogurt</td>
</tr>
<tr>
<td>1 Tbsp. butter (for sauteing)</td>
<td>1 tsp. butter + 1 1/2 tsp. canola or any vegetable oil</td>
</tr>
</tbody>
</table>
| 1/2 cup butter (in quick bread) | 1 tsp. butter + 1 1/2 tsp. canola or any vegetable oil  
-OR 1/4 cup canola oil + 1/4 cup unsweetened applesauce  
-OR 1/2 cup soft spread  
-OR 1/4 cup canola oil + 1/4 cup mashed banana  
-OR 1/4 cup butter + 1/4 cup drained, pureed silken tofu |
| 1/2 cup butter (in brownies) | 1/4 cup oil + 3 Tbsp. pureed dried plums                             |
| 1/2 cup butter (in cookies)  | 1/4 cup oil + 3 Tbsp. applesauce                                     |
| 1 cup light or heavy cream   | 1 cup evaporated fat-free milk                                       |
| 1 cup whole milk             | 1 cup plain, unsweetened nondairy beverage (like soy or almond milk)  
-OR 1 cup 1% low-fat milk     |

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 Program
September 2010

Resources available to You and your Dependents:

- **NEW! 2010 University of Texas System-Wide Physical Activity Challenge**
  Will you accept the challenge? You will be competing against all UT System Institutions. The Institutions with the greatest participations (based on % of total headcount) and improvement (based on % of improvement) will win the “America On the Move UT System Ultimate Challenge Traveling Trophy”. Learn more about the challenge at [http://www.livingwell.utsystem.edu/challenge10.htm](http://www.livingwell.utsystem.edu/challenge10.htm)

- **DID YOU KNOW?** One out of every two men — and one out of every three women — will develop heart disease at some point in their lives? Even people who look healthy and fit can have high cholesterol. That’s why it’s important to know your current cholesterol levels, so that you can take action and reduce your risk of heart attack and stroke.

  Learn more about your risks and what you can do to lower them with the following FREE tools:
  - Call the Condition Management Program at 1-800-462-3275
  - Call a Pharmacist Specialist at 1-800-818-0155

- **Top Questions to Ask Your Health Care Practitioner.** 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.

- **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.

- **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.

- **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 at 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 at 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.

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