

FALL 2009

Benefits Newsletter



Please direct any inquiries to:
Kim Powell
Benefits Coordinator
570-484-2486 or
kpowell@lhup.edu

Inside this issue:

<i>Important Dates to Remember</i>	2
<i>LHU Employee Health Fair</i>	2
<i>Healthy Recipe</i>	2
<i>Time to Re-Evaluate your Asset Allocation Strategy</i>	3
<i>PEBTF Mental Health & Substance Abuse Program</i>	3
<i>Overspent & Overstressed</i>	4

Reminder:

Employee Self-Service (ESS)

ESS is a web-based service which allows employees to review their personal information on-line. One of the major advantages of the ESS system and the resulting information is that the data is **real-time data**. In other words, when you view your information in ESS, the system pulls the most current information directly from the Human Resources/Payroll System (SAP).

More information on ESS can be found on the Human Resources Web Site at:
www.lhup.edu/HR/Index.htm.

Flexible Spending Accounts 2010 Open Enrollment

Enrollment Period—November 2 through November 13, 2009

If you have been considering enrolling in a Flexible Spending Account (FSA) so that you can set aside tax-free money for medical and dependent care out-of-pocket expense—**NOW IS THE TIME TO ENROLL FOR 2010.**

NEW FOR 2010

Fringe Benefits Management Company (FBMC) is the new Flexible Spending Account administrator for PASSHE.

Medical reimbursement FSA participants automatically receive the myFBMC Card, a convenient way to pay for your eligible medical expenses. Simply swipe it at your pharmacy or health care provider and the funds are deducted from your Medical Reimbursement Account.

Claims may still be submitted to FBMC by mail, scan, or fax. FBMC offers online FSA claims submission through www.myFBMC.com. This process allows FSA participants the opportunity to submit via the Web, scanned image of a completed claim form along with scans of supporting documents.

Here are just a few examples of how FSAs work for you.

Medical Reimbursement FSA Example:

Need a new pair of eyeglasses, but don't want to spend hundreds of dollars now? With a Medical Reimbursement FSA, you don't have to. Estimate the cost of new eyeglasses and place the total amount into your Medical Expense FSA. Because your entire contribution is available at the start of the plan year you can purchase the glasses on the first day, and pay for them through small per pay period deductions, tax-free!

Dependent Care Reimbursement FSA Example:

You plan to send your children to daycare. Place the appropriate funds in your Dependent Care Reimbursement FSA where the money you pay the daycare center is reimbursable from with the submission of a detailed sales receipt. Not only is a Dependent Care FSA useful for regular daycare, but also during the summer when your children are home from school.

If you are interested in enrolling in the FSA program for 2010 complete the enrollment form which can be found at www.lhup.edu/hr and then click on Flexible Spending Accounts. All enrollment forms need to be completed and sent to Kim Powell no later than November 13, 2009.

If you have any questions about the FSA Programs contact Kim at extension 2486 or at kpowell@lhup.edu

Important Dates to Remember

Flexible Spending Account Open Enrollment

November 2, 2009—November 13, 2009

LHU Employee Health Fair

November 5, 2009— 10:30 a.m.—2:00 p.m.—Rogers Gymnasium

PASSHE Healthy U Program

May 31, 2010—Deadline to complete program steps.

SERS Retirement Counseling

November 19, 2009—9 a.m.—12 p.m.—PUB Meeting Room #3

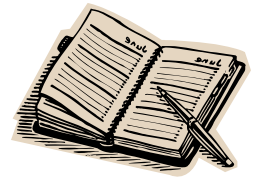
December 17, 2009—9 a.m.—12 p.m.—PUB Meeting Room #3

To schedule an appointment, contact Martha Hoover at 800-633-5461, ext. 3401.

TIAA-CREF Retirement Counseling

November 4, 2009—9 a.m.—4 p.m.—Bentley S-05

To schedule an appointment, sign up online at www.tiaa-cref.org/moc or call (866) 242-2173.



LHU Employee Health Fair

Please join us for the 2009 LHU Employee Health Fair which will be held on **November 5, 2009 from 10:30 a.m.—2:00 p.m. in Roger's Gymnasium**. We will have door prizes, healthy snacks, drinks, screenings, and the latest health information.

There are over 35 vendors coming this year. I have listed below the Benefit Vendors who will be participating:

- Cigna
- Fidelity Investments
- Geisinger Health Plan
- Great West Deferred Compensation
- Highmark Blue Shield
- ING
- National Vision Administrators
- TIAA-CREF
- United Concordia
- VALIC



Healthy Recipe

Weight Watchers Apple Crisp
(Points® Value:4, Servings 8)



Ingredients

- 4 large apple(s), peeled, cored, cut into 1/8—inch slices (6 cups sliced apples)
- 2 tsp fresh lemon juice
- 3/4 cup(s) packed light brown sugar, divided
- 2 Tbsp Minute Tapioca, or other brand
- 1 tsp ground cinnamon
- 1/4 tsp ground nutmeg, or freshly grated nutmeg
- 1/2 cup(s) all-purpose flour
- 4 Tbsp butter, melted

Instructions

Preheat oven to 400°F. Place rack in bottom third to middle of oven.

In a large bowl, toss together apple slices, lemon juice, 1/4 cup of sugar, tapioca, cinnamon and nutmeg; let stand for about 30 minutes.

Spoon apple mixture into an ungreased 9-inch square baking dish, or glass or ceramic pie plate; cover loosely with aluminum foil and bake for 30 minutes.

Meanwhile, to make topping, in a small bowl, combine flour with remaining 1/2 cup of sugar; mix until completely blended. Add melted butter; work in thoroughly with fingertips.

After pie has baked for 30 minutes, remove from oven and discard foil. Sprinkle topping over apples and bake, uncovered, until apples bubble and topping turns golden, about 35 to 45 minutes. Cool at least 2 hours before serving. Slice into 8 pieces and serve. Yields 1 slice per serving.



It's Time to Re-Evaluate your Asset Allocation Strategy

The beginning of the year is an excellent to take stock of your stock—as well as your bonds, cash, and other investments. Remember, it's your money—your savings—and your future; you need to protect it.

If you haven't recently reviewed the investments in your retirement plan account, it's a good idea to review whether your investments objectives and asset allocation strategy are working together. For example, if you design your investment portfolio on January 1 and allocated your contributions in 40% in stock investments, 35% in bond investments, and 25% in cash investments, it is likely just one year later you would not have the same allocation with which you originally started. Generally speaking, what this means is that your money may not be invested in the same "buckets", that you initially intended. How does this happen? Both up and down market trends also known as "market performance", can affect overall percentages in your portfolios and how your money is invested.

Rebalancing your investments periodically helps to keep your investment mix in line with your objectives and risk tolerance. If you haven't rebalanced your retirement plan account in a while, or if you objectives have changed, it's a good time to talk to an ING representative today, please call 866-628-3811 or email leslie.ogden@us.ing.com.

PEBTF Mental Health & Substance Abuse Program (Applies to Employees covered by AFSCME & SCUPA)

The PEBTF contracts with United Behavioral Health (UBH) to provide mental health and substance abuse rehabilitation treatment services, whether inpatient or outpatient.

UBH provides a specialized network of professional providers and treatment facilities, which have been thoroughly evaluated according to comprehensive guidelines. UBH Network Providers have fulfilled specific selection and credentialing criteria and are committed to your health and well-being.

To take advantage of the benefits that are available through the Mental Health and Substance Abuse Program you should follow these steps:

- **Call 1-800-924-0105.** You will speak to a trained counselor who will gather basic information to understand your situation and needs.
- Based on the information you provide, the counselor will refer you to the best-qualified mental health or substance abuse professional located near your place of work or home. You will be able to get an in-person appointment.
- After your initial meeting(s), the mental health or substance abuse professional will discuss your needs and treatment goals with a UBH counselor and an individual treatment plan will be developed. **If, after you initial appointment, you decide that you would like to see a different mental health or substance abuse professional, you must contact your UBH counselor for a new referral.**
- Your treatment will be based on the individual Treatment Plan developed by you, your mental health or substance abuse professional and the UBH care manager. It may include short-term outpatient counseling; more intensive, structured outpatient counseling; more intensive structured outpatient counseling; day-treatment programs, inpatient residential care; or hospital care. During your treatment, a UBH care manager will monitor your progress and work with your Provider to ensure that your needs are met.

Overspent and Overstressed? How to Live within Your Means

Out-of-control finances can take a toll on your wallet and your health. Overspending can now lead to financial troubles tomorrow— as well as headaches, anxiety and sleepless nights. In fact, money worries are among the most common sources of personal and family stress.

A bright financial future can be yours if you start living within or below your means today. Examining spending habits, setting goals and finding ways to cut back can help you reduce stress and build our savings. Start by asking yourself these questions:

1. **Where's it all going?** A clear picture of how much money you're spending— and what you're spending it on—can open your eyes to savings opportunities. Start by tracking one month of expenses. Include your mortgage or rent, car payments, food, gas, clothing and all other expenses. Once you've tracked for a month, take a closer look by putting each expense into one of these categories:
 - **Fixed expenses**—such as rent, house or insurance payments—are consistent amounts paid each month.
 - **Flexible expenses**—including food, gas and utilities—can vary in cost each month or each time you purchase them.
 - **Periodic expenses**—like holiday spending, subscriptions and license renewals—occur annually, semi-annually or quarterly. You may need to look back over your expenses for the last year to track these.
2. **What's important to me?** Maybe you dream of retiring to a beachfront condo, or you might just want to pay off that big-screen TV. Whatever your financial dreams may be, writing them down is the first step to making them a reality. If you're in a relationship, talk openly with your partner. Both of you may need to make compromises to come up with shared goals.
3. **How can I get there?** Making a plan is key. First, figure out how much money you'll need to save each month to reach your goals. Next, compare your monthly income to your expenses. If there isn't enough left over to reach your goals, look at how you can balance the equation. There are two ways to save more money—add income or cut back on spending. You may be able to get another part-time job or sell items you don't need, but increasing cash flow isn't realistic for everyone. However, you may be able to save money by cutting back on spending. Look for opportunities where you can reduce or eliminate costs. Carrying only cash and cutting back on unnecessary expenses can ramp up your savings. See below for more ways to save.

You can live within or below your means by taking the time to plan and set realistic goals. United Behavioral Health is here to help. Call or log on any time for help with any of life's challenges.

Six Strategies for Saving

With determination and creativity, you can save money and achieve your goals. Use these strategies to get started.

Pay yourself first. Deposit part of your paycheck in a savings account before you spend any of it.

Think big. Take a closer look at large expenses. You could save a lot by making changes such as scaling down auto insurance coverage or installing energy-efficient appliances.

Sweat the small stuff. Little expenses can add up. Try carpooling or bringing a mug of home-brewed java to work.

Empty your pockets. At the end of the day, drop your change in a jar. You'll be surprised at how much your nickels and dimes add up.

Seek out freebies. Check out books and movies from the library. And, visit local museums on "free days."

Find the best deal. Comparison shop—look at several stores, catalogs or online merchants for the best price.

You can save money without sacrificing your lifestyle. Use these strategies and watch your savings grow.



Tips for Cutting Credit Card Debt

- **Pay high-rate cards first.** These cards are costing you more in finance charges than lower-rate cards.
- **Ask for a lower rate.** Call your credit card companies and see if you qualify for a reduced interest rate.
- **Pay more than the minimum payment.** You'll pay off more of the principal and lower your balance much faster.
- **Stop making new charges.** Do whatever it takes—hide cards, freeze them in ice or even cut them up.
- **Get a cheaper credit card.** Find one or two lower-rate cards and store the others in a safe place.

SEAP

Call toll-free
(800) 692-7459
(800) 824-4306 TDD
Or log on to
www.liveandworkwell.com
access code: Pennsylvania

Resources

United Behavioral Health
www.liveandworkwell.com
Access code: Pennsylvania

Use the search word "budget" to learn more about controlling expenses, stretching your budget and planning for your financial future.

Use the search word "debt" to learn more about credit cards and managing debt.