

SPRING 2008

# Benefits Newsletter



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## 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](http://www.lhup.edu/HR/Index.htm).

## Important Information for AFSCME and SCUPA Employees



### TAKE THE HEALTH ASSESSMENT MAY 1, 2008—May 21, 2008

All employees and covered spouses: You must take the Health Assessment if:

- You already have a contribution waiver and want it to continue, or
- You want to begin earning a contribution waiver.

**Covered spouses are required to take a Health Assessment for the employee to earn the health care contribution waiver.**

A new Health Assessment is being offered May 1, 2008—May 21, 2008. You will earn the health care contribution waiver July 1, 2008 through June 30, 2009—when you and your covered spouse both take the Health Assessment.

**The May 2008 Health Assessment is the only chance to earn a health care contribution waiver this year. Don't miss this opportunity!**

**If you have the waiver now and don't take the May 2008 Health Assessment your waiver will end on December 31, 2008.**

To Complete a Health Assessment go to [www.pebtf.org](http://www.pebtf.org) and click on the Get Healthy logo on the right and follow the directions

All employees and covered spouses are required to take a Health Assessment for the employee to earn the health care contribution waiver.

**If you do not have access to a computer please contact Kim Powell at extension 2486. The Human Resources department has computers available in J206 East Campus for employees to complete the assessment.**

## Important Dates to Remember

### PEBTF Get Healthy—Health Assessment

May 1, 2008—May 21, 2008

### SERS Retirement Counseling

May 15, 2008—9 a.m.—12 p.m.—Sullivan 310

June 19, 2008—9 a.m.—12 p.m.—Sullivan 310

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

### TIAA-CREF Retirement Counseling

May 22, 2008—9 a.m.—4 p.m.—Sullivan 310

June 3, 2008—9 a.m.—4 p.m.—Sullivan 310

June 4, 2008—9 a.m.—4 p.m.—Sullivan 310

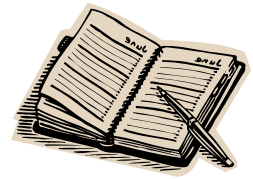
To schedule an appointment, sign up online at [www.tiaa-cref.org/moc](http://www.tiaa-cref.org/moc) or call (866) 242-2173.

### MetLife Retirement Counseling

May 9, 2008—10 a.m.—2 p.m.—Sullivan 310

July 11, 2008—10 a.m.—2 p.m.—Sullivan 310

To schedule an appointment, contact Tom Gross by cell phone at 570-441-3936, voice mail at 800-492-2505 ext. 28433, or by e-mail at [tcgross@metlife.com](mailto:tcgross@metlife.com).



## Simple Tips to Slimmer Waists

Everyone knows that eating right and exercising are the keys to weight control. But here are some less obvious tips to make your efforts pay off fast.

**Eat breakfast.** It's true—regular meals and occasional low-calorie snacks help prevent the “famine-then-feast” syndrome.

**Great start:** Fill up first thing with energizing high-fiber cereal, whole-grain bread and fruit.

**Post a list of small projects on the refrigerator.** Then, whenever you're bored and tempted to snack, tackle an item from your list. **Result:** The distraction will help you ride out crave attacks.

**Serve yourself half the amount** you usually eat if you tend to eat everything in front of you. Make less food look like more by using smaller plates.

**Keep burning fat and calories** with regular aerobic exercise such as walking, biking, swimming or rowing. **Advantage:** Aerobics can raise your metabolism both during the workout and for hours afterward—the longer the session the better.

**Bite into a pickle or lemon.** **Advantages:** Neither has any calories to speak of, and the sour taste may curb your appetite. Don't have either? Try brushing your teeth.

**Take time to enjoy your food.** It takes about 20 minutes for your brain to receive the signal that you're full. **Slow your meal:** Put your fork down between bites; chew slowly; and savor each flavor and texture.

## Healthy Recipe

### **Weight Watcher Macaroni and Cheese**

(WW Points Value: 5, Servings: 8)

#### **Ingredients**

12 oz uncooked macaroni, elbow type  
1/2 cup fat-free sour cream  
12 oz fat-free evaporated milk  
8 oz low-fat cheddar or colby cheese, shredded  
1 Tbsp Dijon mustard  
1/4 tsp table salt  
1/4 tsp black pepper  
1/8 tsp ground nutmeg  
2 Tbsp dried bread crumbs  
2 Tbsp grated Parmesan cheese

#### **Instructions**

Preheat oven to 350°F.

Cook pasta according to package directions without added fat or salt; drain and transfer to a large bowl. While pasta is still hot, stir in sour cream; set aside.

Heat milk in a small saucepan over medium heat until tiny bubbles appear just around the edges (known as scalding). Reduce heat to low, add cheese and simmer until cheese melts, stirring constantly with a wire whisk, about 2 minutes; remove from heat and stir in mustard, salt, pepper and nutmeg.

Add cheese mixture to pasta; mix well. Transfer to a 3-quart casserole dish.

Combine bread crumbs and parmesan cheese; sprinkle over pasta.

Bake until top is golden, about 30 minutes. Yields about 1 cup per serving.





## Mechanical Buggs Invade Campus

Have you every heard of a Bodybugg®? No it isn't a pesky insect nor the latest virus. Rather it's part of the technology craze that is changing the fitness industry. Strapped around the biceps region of the arm, a Bodybugg® device has five electrode sensors which collect data to monitor caloric expenditure. Coupled with a computer program that allows an accurate tracking of caloric consumption, the Bodybugg® user can obtain an accurate reading of his/her caloric history anytime of the day.

During the past Fall semester, four Lock Haven University employees (Tammy Houser, Albert Jones, Marchal Rote, and Jeff Sawyer) had the opportunity to participate in a ten-week exercise program designed and supervised by four Recreation Management Students (Jeff Eaton, Samantha Engard, Jake Lauffenburger, and Rachel Paul). Close attention was given to balancing calories consumed with calories expended. Pre- and post-exercise body composition measurements were taken in a weight assessment chamber, called a Bod Pod, by Dr. Curt Dixon.

The initial class assignment utilizing the Bodybugg® devices at LHU was a huge success. Not only did three of the four participants see significant weight reduction results through an individualized exercise program, but the employees also learned how to incorporate sound nutrition practices into their lifestyles. Daily food logs were compiled to help participants understand portion control of foods and beverages.

Here's what some of the Fall participants had to say about their experiences in the Bodybugg®? Program:

"My progress was measured in not only the scale and tape measure, but in my way of thinking. I had to re-educate years of thinking I understood good nutrition, portion sizes and exercise. I had no idea how many calories I was consuming on a daily basis." Marchal Rote

"I learned how to eat smart and within my limits. I no longer eat until I am full. The daily logging of food and activity download I feel keeps the person honest and shows true results as to how and why their body is or is not changing" Albert Jones

"I would recommend the Bodybugg® to everyone who is serious about maintaining or losing weight. It is a wonderful tool to use to track exercise, nutrition, goals, results and resources. This was a very rewarding experience. I know I have confidence and motivation to continue on my pathway to wellness." Tammy Houser

A similar program will be offered next fall. Additional Bodybugg® devices will be purchased, enabling more LHU employees to enroll in the program. Accommodating more employees also means a larger number of fitness management students can be involved with the training and learning processes. This collaborative venture enables faculty and staff to improve their physical and mental health status while students sharpen their clinical skills and develop more professional leadership qualities.

Would you like help in reaching similar goals? If you are interested in applying to participate in a future Bodybugg® program, look for announcements in August from Dr. Rose Ann Neff, program coordinator. In the meantime, don't hesitate to discuss the program with last year's participants.

## Life Event Changes



When you have life event changes such as marriage, birth, adoption, ineligibility of dependent child due to graduation or marriage, death of a dependent, or divorce, notify Kim Powell, Benefits Coordinator, **as soon as possible** so that the proper changes may be made to your health care plans. For SSHE Group Employees, the number of people on your health care plan will affect the amount of premium you pay.

Remember you have **60 days** from the date of birth or date of marriage to add a newborn or spouse. If you do not add them within that time period you will need to wait until the next open enrollment period.

## Reminder for PEBTF Covered Employees: (AFSCME & SCUPA)



### How to obtain Durable Medical Equipment, Prosthetics, Orthotics and Diabetic Supplies.

To obtain these benefits contact DMension Benefit Management at 888-732-6161 or log on to the DMension web site at <http://www.firsttoserve.com/html/dmension/> for a network provider to receive the highest level of benefits.

Non-network benefits: DMension will be responsible for 70 percent of the allowable charge; you will be responsible for 30 percent of the allowable amount. You may be responsible for paying the difference between the actual amount billed by the non-network provider and the allowed amount. The difference may be substantial.

Equipment or supplies dispensed in a physician's office or emergency room setting, provided as part of Home Health Care, Skilled Nursing Facility care, Hospice, dialysis or home dialysis will continue to be paid by your medical plan. Example: If you receive a knee brace or crutches at the emergency room, it will be billed to your medical plan. But, if your doctor writes a prescription for a DME item, you should obtain it from a DMension provider in order to get the highest level of benefits.



FINANCIAL SERVICES  
FOR THE GREATER GOOD®

## Teach Your Kids About Money

*As a parent, you can help your children understand the importance of saving.*

Most parents take the time to teach valuable life lessons to their children, whether it's how to treat other people, the importance of staying in school or why it's important to work hard at whatever task they undertake. However, one life issue many parents don't discuss with their kids is money—its value, how best to save it, invest it and spend it. Some parents neglect this topic because they don't think their children need to learn about money until they reach adulthood; other parents may not recognize the importance of teaching their kids about sound money management. Yet other parents avoid the subject because they have trouble managing money themselves. Either way, it's important to teach your children about the world of finances.

The truth is, school-age children can benefit from learning about the way money works and the importance of developing saving habits. By teaching your children about money when they're young, they're more likely to be more effective at managing money when they grow up.

Here are some tips for educating your children about saving and investing.

- Discuss family finances with your children. Obviously, you don't need to go into great detail, but you can teach them the basics of budgeting their allowance, saving, the importance of paying down debt and similar matters.
- Starting at age six or seven, give your children an allowance so they'll learn how to make smart financial choices. Help them set guidelines for how they should spend their money.
- To teach your children the value of saving and the potential power of compounding, consider setting up savings accounts for them in which they can save a portion of their allowance.
- Teach your children to set financial goals, create a budget, track expenses and comparison shop for items.
- Discuss the options your children have when they receive a monetary gift (e.g., saving, spending investing, giving to charity).
- As your children approach their teens, explain how different financial institutions and products work, such as banks, insurance companies, checking and savings accounts, 401(k) and 403(b) plans, mutual funds, IRAs, stocks, bonds, credit cards and savings bonds. Use newspaper articles, television and radio programs, magazines and books as tools to help educate them about these topics.

By reviewing these points with your children, you'll not only help them learn about the world of finance, you may also reinforce your own financial knowledge.

## Eat Well for Mental Health

### Preventing and Combating Stress and Depression

From a young age we're taught that eating well helps us look and feel our physical best. What we're not always told is that good nutrition significantly affects our mental health as well. A healthy, well-balanced diet can help us think clearly and feel more alert. It can improve concentration and attention span.

Conversely, an inadequate diet can lead to fatigue, impaired decision-making, and can slow down reaction time. In fact, a poor diet can actually aggravate—and may even lead to—stress and depression.

**Falling Into Food Traps**—Since good food can boost mental health, it's critical that we pay attention to diet when feeling stressed. Too often the opposite happens. During busy or difficult periods, good eating habits quickly go out the door. We all know the story. A cup of coffee stands in for a complete breakfast. Fresh fruits and vegetables are replaced with high-fat, high-calorie fast food. When feeling blue, you might consume a pint of ice cream for dinner, or skip dinner altogether. According to the American Dietetic Association, people tend to either eat too much or too little when depressed or under stress. Eat too much and you find yourself dealing with sluggishness and weight gain. Eat too little and the resulting exhaustion makes this a hard habit to break. In either case, poor diet during periods of stress and depression only makes matters worse. This cycle is a vicious one, but it can be overcome. Simple changes can have an enormous effect on both physical and mental health.

**Fight Hunger with Homework**—How can you be sure you're getting well-balanced meals and snacks? First and foremost, do your homework. Learn about the health benefits of the food you eat (see sidebar). Experts also stress the importance of mindfulness. Since many don't pay close attention to their eating habits, nutritionists often recommend keeping a food journal. Documenting what, where, and when you eat is a great way to gain insight into your patterns.

If you find you overeat when stressed, it may be helpful to stop what you're doing when the urge to eat arises, and to write down your feelings. By doing this, you may discover what's really bothering you. If you undereat, it may help to schedule five or six smaller meals instead of three large ones, to eat a wide variety of foods, or to dine with friends. Incorporating one or two strategies can make a world of difference.

What we eat determines how we feel, and how we feel determines what we eat. Don't underestimate the power of a healthy diet on the mind.

Sometimes, stress and depression are severe and can't be managed alone. For some, eating disorders develop. If you find it hard to control your eating habits, whether you're eating too much or too little, your health may be in jeopardy. If this is the case, you should consider seeking professional counseling. Asking for help is never a sign of weakness or failure, especially in situations too difficult to handle alone. UBH is here to help. Call or log on anytime for help with any of life's challenges.

## Eat to Enhance Mental Health

**Know what foods to avoid.** Steer clear of foods high in saturated fats, like potato chips, which can impair your ability to concentrate. Pass up sugar-filled snacks, such as candy and soft drinks, which lead to ups-and-downs in energy levels. Make an effort to read nutrition labels.

**Go with complex carbs.** They can be found in whole grains, fruit, and vegetables. They have more nutritional value and will keep you satisfied longer than the simple carbohydrates found in sugar and candy.

**Have a healthy snack when hunger strikes.** Toss a piece of fruit into your bag every morning. Keep whole-grain cereal or instant oatmeal at work. Healthy snacks help you maintain the energy and concentration you need to manage daily demands.

**Develop a healthy shopping list and stick to it.** This becomes one less thing to worry about during a stressful period. And remember: don't shop while hungry, since you'll be more apt to make unhealthy impulse purchases.

**Be mindful.** Think about where and when you eat. For example, many overeat while watching TV. Before you know it, a whole bag of pretzels is gone and you barely remember tasting them. Instead, find a place to sit and relax, and really notice what you're eating. Chew slowly. Savor the taste and texture. This way, you keep track of food intake and enjoy it more.

### Mixing it Up

The brain and nervous system depend on nutrition to build new proteins, cells, and tissues. In order to function effectively, the body requires a variety of carbohydrates, proteins, minerals, and micronutrients (vitamins and minerals from fruits and vegetables). To get all the nutrients that improve mental functioning, nutritionists suggest eating meals and snacks that include a variety of foods.

Among the top three foods you should incorporate into a healthy mental diet are the following:

**Carbohydrates** are broken down into glucose to provide energy. Grain products.

**Protein** also lends energy that allows your body to think and react quickly. Good sources of protein include chicken, meat, fish and eggs, and soybeans, nuts and seeds.

**Fatty acids** are crucial for proper function of your brain and nervous system. You can find them in fish, meat, eggs, nuts, and flax seeds.

## RESOURCES

### United Behavioral Health

[www.liveandworkwell.com](http://www.liveandworkwell.com)  
Access code: Pennsylvania

Use the search phrase "energy boosters" to discover natural strategies for stimulating your mind and giving your body a surge of power.

### SEAP

Call toll-free  
1-800-692-7459  
1-800-824-4306 TDD

or log on to

[www.liveandworkwell.com](http://www.liveandworkwell.com)  
Access code: Pennsylvania