

WINTER 2009

# Benefits Newsletter



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

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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).



### Attention: Managers, Faculty, Non-Faculty Coaches, and Security, Police and Fire Professionals enrolled in the PASSHE PPO or Indemnity Health Plan

Phase 2 of the Healthy U program is underway. Please carefully review all information listed below to learn how you can participate in this phase of the program and take advantage of the many benefits it has to offer.

**How do I qualify for the lowest health plan contributions for Phase 2?** - The requirements are different for members who completed the Phase 1 requirements. If you are not sure if you completed the Phase 1 requirements contact Kim Powell for confirmation.

- If you **DID** complete the steps for **Phase 1 (Pledge and Wellness Profile)**, you and your covered spouse/same-sex partner must Schedule a Preventative Exam. This must be done for both you and your covered spouse before **May 15, 2009** to qualify for the lowest health plan contributions from **July 1, 2009 through June 30, 2010**.
- If you **DID NOT** complete the steps for Phase 1 (Pledge and Wellness Profile), you and your covered spouse/same-sex domestic partner must complete the steps for Phase 1 and Phase 2 before **May 15, 2009** to qualify for the lowest health plan contributions from **July 1, 2009 through June 30, 2010**.

**Am I required to complete any other programs during Phase 2 to qualify for the lowest health plan health contributions?** - No. While there are many wellness programs available through Highmark, participation in any of these programs is completely optional and voluntary during Phase 2 of the Healthy U program.

Instructions for completing the requirements for Phase 1 and Phase 2 are available on the Human Resources Web site at [www.lhup.edu/hr](http://www.lhup.edu/hr) and select PASSHE Group Medical Coverage.



### Ingredients

- 1 spray cooking spray
- 1 lb uncooked boneless, skinless chicken breast, four 4 oz halves
- 1/2 tsp table salt
- 1/4 tsp black pepper
- 1 tsp olive oil
- 2 tsp rosemary, fresh, chopped
- 2 tsp parsley, fresh, shopped
- 1/4 cup(s) canned chicken broth
- 1/2 medium lemon, quartered (for garnish)

### Healthy Recipe

**Weight Watchers Baked Chicken**  
(Points® Value:3, Servings 4)

### Instructions

Preheat oven to 400°F. Coat a small, shallow roasting pan with cooking spray.

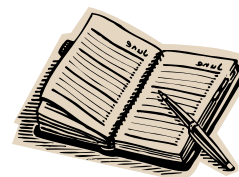
Season both sides of chicken with salt and pepper. Transfer chicken to prepared pan and drizzle with oil; sprinkle with lemon juice, rosemary and parsley. Pour broth around chicken to coat bottom of pan.

Bake until chicken is cooked through, about 30 to 35 minutes. Garnish with fresh lemon and serve. Yields 1 chicken breast half per serving.

## Important Dates to Remember

### Great West Deferred Compensation Q&A

February 11, 2009—9 a.m.-3 p.m.—Bentley S-05  
 To schedule an appointment, contact Tim Hanna at 570-660-0774  
 Or email [timothy.hanna@gwrs.com](mailto:timothy.hanna@gwrs.com).



### PASSHE Healthy U Program

May 15, 2009—Deadline to complete program steps.

### SERS Retirement Counseling

February 19, 2009—9 a.m.—12 p.m.—PUB Meeting Room #1  
 March 19, 2009—9 a.m.—12 p.m.—PUB Meeting Room #1  
 To schedule an appointment, contact Martha Hoover at 800-633-5461, ext. 3401.

### TIAA-CREF Retirement Counseling

February 4, 2009—9 a.m.—4 p.m.—Bentley S-05  
 February 5, 2009—9 a.m.—4 p.m.—Bentley S-05  
 March 31, 2009—9 a.m.—4 p.m.—Bentley S-05  
 To schedule an appointment, sign up online at [www.tiaa-cref.org/moc](http://www.tiaa-cref.org/moc)  
 or call (866) 242-2173.

### Weight Watchers at Work Registration/Information Meeting

February 18th, 2009—12:00 p.m.—East Campus J206



## WEIGHT WATCHERS AT WORK—2nd Session

One of the most popular New Year's Resolutions is to lose weight! If that is one of your resolutions you are in luck! The next session of Weight Watchers @ Work begins February 25th. A minimum of 20 members is needed to offer this 17 week session with 19 weeks of etools for free!

### Open House (Payments Collected) Meeting will be Held:

Wednesday, February 18th, 12:00 p.m.—12:45 p.m., East Campus J206  
 Session begins February 25th

**Cost:** \$186—payable by Cash, Major Charge or Check

(Split payment option available—3 checks for \$62, all dated for 2/25, and deposited on 2/25, 3/25 and 4/25)

**The members in our current session, which began October 15, 2008 have lost a total of 318 pounds as of January 7, 2009!!**

Please contact Kim Powell at extension 570-484-2486 or [kpowell@lhup.edu](mailto:kpowell@lhup.edu) if you are interested in joining Weight Watchers @ Work!!

## Flexible Spending Account Reminder

Remember to submit your claims for reimbursement before March 31, 2009 for claims incurred during the 2008 calendar year and the January 2009 and February 2009 grace period. Reimbursement forms can be found on the human resources web site at [www.lhup.edu/hr](http://www.lhup.edu/hr) under Flexible Spending Accounts.

Examples of eligible services include the following:

- Prescription drug co-payments;
- PPO and HMO doctor office visit charges;
- Dental expenses, including those for preventive, diagnostic, restorative and orthodontic care;
- Vision expenses, including eye exams and amounts paid for frames, lenses and contact lenses needed for medical reasons. This includes the cost of equipment and materials for using contact lenses, such as saline solution and enzyme cleaner;
- Over-the-counter medicines and drugs to alleviate or treat injuries or sickness.

## Commonwealth of Pennsylvania Deferred Compensation Program

### Program Highlights

<b>What is a 457 deferred compensation program?</b>	Commonwealth of Pennsylvania Deferred Compensation Program is a government deferred compensation plan, defined in Section 457(b) of the Internal Revenue Code. The program allows eligible employees to supplement any existing retirement/pension benefits by saving and investing before-tax dollars through voluntary salary deferral. Contributions and any earnings are tax-deferred until money is withdrawn, usually at retirement when the participant is typically receiving less income and may be in a lower federal income tax bracket than while working. Withdrawals are subject to ordinary federal income tax.
<b>Why should I participate?</b>	Participating in the Program may help provide a more comfortable and secure financial future. Not just because you are able to save and invest on a tax-deferred basis, but also because the Program offers diverse investment options, low fees, local service representatives, financial education services and planning tools that can help you better prepare for retirement.
<b>How do I enroll in the Program?</b>	You will need to fill out a new enrollment form, beneficiary form and salary deferral agreement. Forms are available on the Web site at <a href="http://www.sers457.com">www.sers457.com</a> under the Enroll section or by contacting the local Harrisburg office toll free at (866) SERS457 (866-737-7457), option "2". Mail all forms to the local Harrisburg Office address listed on the forms.
<b>Who is our Account Representative?</b>	Mr. Tim Hanna is Lock Haven University's account representative. He can be contacted at 570-660-0774 or by email at <a href="mailto:timothy.hanna@gwrs.com">timothy.hanna@gwrs.com</a> .
<b>What are the advantages of tax-deferred savings?</b>	As your retirement account grows, you do not pay taxes on any earnings until you begin to withdraw your money. And with the added benefit of compounding, earnings on all contributions are reinvested in your account, where they have the potential to grow faster because they are not being reduced by taxes each year.
<b>Does participation in the Program affect my pension or reduce my retirement benefits?</b>	No. The Program is a voluntary supplementary retirement program that does not replace or reduce your retirement benefits.
<b>What are the contribution limits?</b>	<p>The minimum contribution amount is \$10 per month. You can contribute a maximum of 100% of includible compensation up to the maximum legal limit, which is \$16,500 in 2009.</p> <p>If you are in one of the three years prior to your normal retirement age, you may be eligible for the Standard Catch-Up provision. With Standard Catch-Up, you may be able to contribute an additional \$16,500 in 2009. That amounts to a total possible contribution of up to \$33,000 in 2009.</p> <p>If you are age 50 or older during the calendar year, you may contribute an additional amount of \$5,500 to the program in 2009. This Age 50+ Catch-Up provision and the Standard Catch-Up provision cannot be utilized in the same calendar year.</p>
<b>May I increase or decrease my contribution amount?</b>	You can increase, decrease or stop your deferral amount by completing a salary deferral agreement and submitting it to Kim Powell, Benefits Coordinator. Requests must be submitted in the month prior to the month in which the change becomes effective.

# Adopting a Stress-Resilient Lifestyle

Stress affects us all, no matter what age and no matter what job. While some individuals have more stress than others, the key is knowing how to handle it. While stress is unavoidable, you can learn how to manage it and adopt a stress-resilient lifestyle.

## Stress and Your Body

Most of us know when we are stressed; our muscles tighten, our temper shortens and some of us feel tired or get a migraine. Research has found that the body responds to emotional stress as it would to a physical crisis. This crisis, emotional or otherwise, makes the body enter “fight or flight mode” and dumps chemicals, such as adrenaline, into your system to give you added energy. The heart and other organs become hyperactive. While useful in some circumstances, your body simply is not meant to work like this for long periods of time.

Long periods of stress can contribute to high blood pressure and hardening of the arteries. This can lead to strokes, heart attacks and many other chronic diseases. The key to avoiding the long-term effects of stress is the early identification of stressful situations and the formation of proper coping mechanisms.

## The First Step

The critical first step to any stress relief program is setting goals. Why are you working so hard and feeling so much stress? Many times money, family obligations or agreeing to every obligation can cause a lot of unwanted stress. The best way to ease stress in your life is to start with a long-term plan. In the past few years, corporations have referred to the constant flow of stressful tasks as “constant whitewater.” Your life preserver is this culture of whitewater should be a long-term plan. Know what you want to accomplish and draft some realistic, time specific goals.

Set your goals for the next three to five years and you will have a sense of purpose and a clear course to follow. A journal with written comments and resources can be a good outlet for letting off steam. An outline of goals and objectives should be included as well, ideally with a calendar of timeline.

## Checking Your Way to a Healthier Lifestyle—

You will never be totally stress-free, but by following the tips below, you can significantly reduce the amount of stress in your life.

- **Enjoy life outside of work**—For personal growth, take classes or get involved with a community organization. These activities can take your thoughts off your job, family stress, and worries for a while.
- **Support System**—Keep worries, troubles or stress bottled up causes more harm than good. Surround yourself with family and friends who are open to talking about your troubles to ease some of the stress. Talking is a great release for pent-up emotions.
- **Decompress**—A massage, a satisfying meal or even a challenging workout can take some of the edge off a stressful day. Stress is a signal to pay attention to your body, so be sure to listen.
- **Take care of yourself**—Get enough sleep, eat a balanced, nutritious diet and exercise. Missing one of these important ingredients can lead to more stress on your body.
- **Get a new attitude**—Try to see problems as opportunities or learning experiences. A small change in perspective can go a long way in how you handle stress.
- **Time Management**—Your workload may be overpowering, but it could be that you are setting yourself up for more stress. Make sure you have allocated a reasonable amount of time to accomplish your work.
- **Have realistic expectations**—Look at your expectations and make them realistic. Don't set yourself up to fail by over committing and doing too much. If you are realistic in your goals, you alleviate the pressure to meet unreasonable expectations.

Ongoing stress can have a negative affect on every aspect of your life, so don't be afraid to take a break and attend to your physical and emotional needs. Your body, health and social life will all benefit. We can't change that life will have its stressful moments, but we can change how we handle and manage them.



## Seven Simple Strategies to Building Resilience to Stress

- Eat regular, well-balanced meals
- Drink plenty of water—at least eight ounces glasses per day.
- Exercise—you'll feel more energized and alert
- Get a good night's sleep—adults should get 7-8 hours a night
- Allow yourself to say no—know your limits on what you can do for others
- Do something you enjoy
- Express yourself— find someone you trust who will simply listen to you

## SEAP

Call toll free  
800-692-7459  
800-824-4306 TDD  
or log on to  
[www.liveandworkwell.com](http://www.liveandworkwell.com)  
**access code:**  
Pennsylvania

## RESOURCES

### United Behavioral Health

[www.liveandworkwell.com](http://www.liveandworkwell.com)  
Access code: Pennsylvania  
Visit the Web site for articles on managing stress, as well as a Stress and Anxiety Resources center

### National Mental Health Association.

Phone: 1-800-969-6642  
<http://www.nmha.org>  
Find resources on mental health, illness and local support groups. Plus up-to-date articles.