

WINTER 2010

# Benefits Newsletter



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

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**10,000 Steps Challenge**  
Congratulations to all who participated in this program! There were a total of 153 participants in this challenge!!

Based on the evaluation results the average number of daily steps taken by participants at the beginning of the program was 6,300. At the end of the challenge that number increased to 9,100!

## The LHU Wellness Committee invites you to participate in Drop 10 in 10

Drop 10 in 10 is an exciting 10-week weight management and healthy lifestyle program designed to help you lose 10 pounds or 10 percent of your weight.

When you join Drop 10 in 10, you'll get all the tools needed to help you make healthy, realistic and lasting changes that work for your lifestyle. You'll receive the exclusive Drop 10 in 10 Kit, which comes in a convenient cinch bag and includes:

- Easy-to-read **Drop 10 in 10 Guide Book**
- Easy-to-follow **Drop 10 in 10 Core Food and Meal Planner**
- Easy-to-do **Fit in 10** exercise programs with **resistance band and tape measure**
- Easy-to-put-into-action **Top 10 Tips**
- Easy-to-integrate **WWOW's** (Weighty Words of Wisdom)
- Easy-to-learn **10-Point Plate and Portion Planner**
- Easy-to-use **Food and Fitness Journals**

### Registration Dates

January 25th and January 26th—12:00 p.m.-2:00 p.m.—PUB Multi-Purpose Room

Contact **Kim Powell** at [kpowell@lhup.edu](mailto:kpowell@lhup.edu) or extension 2486 if you are interested. Spouses and other family members are also eligible to participate.

*PASSHE Healthy U participants can earn 25 points by joining this campaign!*

## Weight Watchers at Work

### Registration/Information Meeting will be held:

Wednesday, January 27th, 12:00 pm—12:45 p.m., East Campus J206.

Leader for meeting: Carol Leone

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

(Split payment option available-3 checks for \$62, all dated for 10/15, and deposited on 10/15, 11/15 and 12/15)

**If you are interested in this 17-week session!! Contact Kim Powell at extension 2486 or [kpowell@lhup.edu](mailto:kpowell@lhup.edu).**

If we do not have at least 18 participants the session will change to a 12 week session and the cost is listed below:

\$144—Payable by: Cash, Major Charge or Check

(Split payment option available 3 checks for \$48, all dated 1/27 and deposited on 1/27, 2/27 and 3/27)

## Important Dates to Remember

### Drop 10 in 10 Registration

January 25, 2010 & January 26, 2010—12 p.m.—2 p.m.—PUB Multi-Purpose Room

### Weight Watchers Registration Meeting

January 27, 2010—12:00 p.m.—J206 East Campus

### PASSHE Healthy U Program

May 31, 2010—Deadline to complete program steps.

### SERS Retirement Counseling

February 18, 2010—9 a.m.—12 p.m.—PUB Meeting Room #3

March 18, 2010—9 a.m.—12 p.m.—PUB Meeting Room #3

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

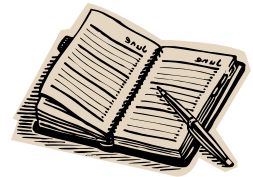
### TIAA-CREF Retirement Counseling

February 10, 2010—9 a.m.—4 p.m.—Bentley S05

March 16, 2010—9 a.m.—4 p.m.—Bentley S05

March 17, 2010—9 a.m.—4 p.m.—Bentley S05

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



## Employee Self Service (ESS)

ESS is the fastest and most convenient way to check, update and manage employee personal data and benefits selections. ESS will allow employees to perform the following activities via the web:



- Display banking information
- Display leave usage/balances
- Display personal employee information
- Display current and historical earnings statements
- Display benefit enrollment information
- Display and maintain home address information
- Display and maintain Federal tax deduction forms (W-4)
- Display and Maintain emergency contact information

ESS provides employees with “anytime, anywhere” access to a range of functions associated with your employment at LHU. The Office of Human Resources will be offering training throughout 2010. Please plan on attending on of these training sessions. We will provide an overview of ESS and help you set up your ESS account.

## Healthy Recipe

### Dreamsicle Pudding

(Points® Value: 2, Servings: 4)



#### Ingredients

- 1 small box instant vanilla sugar-free pudding (2 pts)
- 1 small can mandarin oranges, drained (1 pt)
- 1 container fat-free Cool Whip (6 pts)
- 1 small box sugar-free Orange Jell-o (1 pt)

#### Instructions

Dissolve Jell-o in 1 cup boiling water. Add 3 ice cubes to a 1 cup measure and fill with cold water. Add to Jell-o and stir until ice cubes are dissolved. Set aside for 5 minutes to cool. Drain oranges and set aside. With electric mixer, stir in instant (dry) pudding to Jell-o, beating until pudding is well mixed. Let stand for 15 minutes. Fold in thawed cool whip and then oranges.



## Common Questions on the Minds of TSA Participants

### Should I be concerned about what is happening in the market?

While it's important not to underestimate the seriousness of recent events like the U.S. economic slowdown, the credit crisis, and declining housing markets—the stock market is no stranger to turmoil, having endured many unsettling events during the past 45 years. Market volatility is completely normal and is to be expected. Your investment strategy should match your time horizon, your goals, and your tolerance for risk. Taking another look at your strategy will help you clarify whether you should be aggressive, conservative or somewhere in between.

### Should I continue to contribute to my TSA account?

We do not recommend that you stop contributing to your TSA account because of market ups and downs. Retirement, depending how far away you are from it, is generally a long-term investment. By investing regularly over months, years, and decades, you can potentially benefit from a volatile market through dollar cost averaging. By contributing a set amount in each of your plan investments every pay period regardless of how the market is doing, your money buys more units of each investment option when prices are low, and fewer when prices are high. In the end, you generally pay a lower average price per share than if you invested all your money at once. More importantly, you avoid the temptation of trying to time the market. Dollar cost averaging does not ensure a profit or guarantee against loss in declining markets. For the strategy to be effective, you must continue to purchase shares both in market ups and downs.

### I want to retire in the next 4-5 years. How do I figure out if I have enough to cover my expenses?

If you plan to retire and potentially use your savings within the next four or five years, you should understand your income needs. Start to track your essential and discretionary expenses. Evaluate how changing your withdrawal needs, retirement age, date and age of claiming Social Security, and current allocation could impact your likelihood of success. If you determine that you will need to generate income relatively soon, make sure you have exposure to more conservative investments, like bonds and cash equivalents. Also, evaluate how your current holdings have been performing relative to benchmarks and to peers.

### Is my money safe at Fidelity?

While no one can guarantee against your assets losing value in the stock market, the money in your account cannot be taken by creditors or either your employer or fidelity.

The assets of our customers—whether in brokerage accounts, mutual funds or other investment vehicles—belong to them. These assets cannot be handled in any manner that deviates from stated investment objectives or brokerage agreements. As a provider of recordkeeping services for retirement plans, Fidelity's services are governed by federal law, which generally requires that defined contribution plan and other retirement assets be held in trust, segregated from an employer's or recordkeeper's assets. As a result, were a provider of recordkeeping services, such as Fidelity, or your employer to face financial issues, your account would be protected from creditors of the employer and the recordkeeper.

In addition, it is important to note that Fidelity's business is different from some of the financial firms that have recently faced difficulties. Fidelity does not pursue its own trading strategies for the firm, such as taking a large position in particular fixed-income securities. The decline of the mortgage market and other credit markets has led to losses for firms that trade fixed-income securities and maintain large inventories of such securities.

## National Vision Administrators (NVA) Enrollees (AFSCME, SCUPA, Coaches, SPFPA, & Managers)

NVA has a network of participating ophthalmologists, optometrists, and opticians to serve you. You can access the names of the participating providers on NVA's website at [www.e-nva.com](http://www.e-nva.com).

To verify benefit eligibility prior to scheduling your appointment you may contact NVA's Customer Service Department at 800-672-7723.



If you select a non-participating provider, you will be responsible for 100% of the cost at the time of service. Remember: obtaining vision care services from a non-participating provider will result in unnecessary out-of-pocket expense. Reimbursement will be made directly to you from NVA. You must submit a copy of the itemized receipt along with a photocopy of your identification card to:

National Vision Administrators  
P.O. Box 2187  
Clifton, NJ 07015

# Forget New Year's Resolutions! Make Life-Changing Decisions.

**Can you count how many New Year's resolutions you've actually made and kept? Or do most of your resolutions end up as broken promises?**

If you're like the majority of us you make New Year's resolutions with the best of intentions, but then January plods on into February, and before you know it, those resolutions are just a foggy memory. The whole idea of New Year's resolutions is to actually make changes and stick to them.

Here's how to make positive decisions in your life— and put them into action in 2010.

## What's disturbing you most in your life right now?

One of the keys to keeping your New Year's "decisions" is to make the right ones. Ask yourself this question: "What two things in my life are most disturbing to me right now?" This question helps you narrow down your choices to the things that are bothering you the most. For instance, does your weight make you cringe every time you look in the mirror, or are you just mildly uncomfortable? Are you truly worried about your health because of smoking, or will you wait a little longer before you quit for good? Do you feel embarrassed to entertain friends because your backyard is such a mess, or are you satisfied to just close the blinds?

Remember: the strength of your commitment to your New Year's decisions is in direct proportion to how uncomfortable you are with your current state of affairs.

Don't bother about things that you can live with...make decisions about things that must change.

## Set specific, immediate goals.

Once you've decided on just a couple areas you want to change, identify the specific changes you want to make. Let's say weight loss is one of your central concerns. Instead of setting a vague goal ("I want to shed some pounds"), be specific. How many pounds do you want to lose, and by when?

Perhaps you want to finally banish cigarettes from your life. Are you going cold turkey, or will you cut down on how much you smoke? By when will you have completely stopped smoking? If you want to have a backyard you're proud to use, are you going to do it in stages, or within a short period of time?

When you set specific, reasonable goals, you have a clear focus upon which to act...and your decisions begin to look achievable. If you approach a goal with honesty, and if you spend some time planning, long-lasting change is in your future.

## 3,2,1...Action!

Once you've decided what you want to change and set specific goals, you must have a rock-solid action plan. An action plan should describe exactly how you intend to meet your goals. It should include your step-by-step approach.

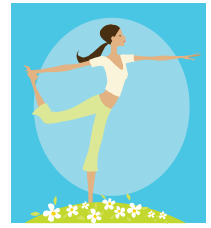
If you're going to lose those 30 pounds, how do you plan to lose them? You might want to seek professional help or get a weight loss buddy. You might begin by comparing workout tapes, or budgeting for a gym membership. If you've been successful in the past, use that past experience to develop a plan for achieving your goals.

If cleaning up the backyard is a central concern, consider how it might happen. Will it be a do-it-yourself project, or will you hire a professional?

How much effort or money are you willing to put into the project? Where will you begin? Without a specific plan designed to achieve success, chances are you'll get stuck dreaming about your goal rather than reaching it.

It's a good idea to share your action plan with trusted friends or family members. Since they know you well, they can help assess its strength, and may give you ideas to make your plan even more effective.

Change isn't easy. Successfully achieving personal goals—especially those that involve relationship issues or changing behaviors—may require professional help. 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 any time for help with any of life's challenges.



## Tips to Use Along the Way

You've identified your specific goals. You've made an action plan. The following guidelines can lend you confidence and momentum:

- Use your past successes to create future success.
- Schedule specific, daily actions.
- Review your progress on a daily basis.
- Adjust those parts of your plan that aren't working.
- Put everything in writing—your ultimate goal, your milestones and the daily actions that must be taken.
- Share your new goals and your plan for success with family and friends.

## 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

Use the search phrase "New Year's Resolutions" for more tips on making satisfying life changes.