

Lock Haven University of PA Benefits Newsletter



Fall 2006

Upcoming Events:

Health Fair
11/02/06

PEBTF Open Enrollment
10/09/06 – 10/27/06

FSA Open Enrollment
10/30/06 – 11/10/06

**TIAA-CREF Representative on
campus in Sullivan Hall 310.**
11/15/06 – 11/16/06

Schedule appointments at
www.tiaa-cref.org; click on
“Meetings/Counseling.”

Reminders:

Employees currently enrolled in the FSA have until February 28th to use the funds remaining in their accounts on December 31st.

Some of the items eligible for reimbursement are:

- Prescription drug co-payments
- Lasik eye surgery
- PPO and HMO doctor office visit charges
- Over-the-counter medicines and drugs to alleviate or treat injuries or sickness

Please direct any inquiries to:
Kim Powell, Benefits Coordinator
570-893-2486 or kpowell@lhup.edu

PEBTF “Open Enrollment” October 9, 2006 – October 27, 2006

ATTENTION AFSCME AND SCUPA MEMBERS:

The PEBTF Open Enrollment for Health Care Plans will be from Monday, October 9, 2006 through Friday, October 27, 2006. Changes will take effect on January 1, 2007. Open Enrollment newsletters will be mailed by PEBTF to home addresses in the near future.

The plan rates for employees hired on or after August 1, 2003 will change effective January 1, 2007, and in some cases the rate changes are significant. All affected employees will be notified of these rate changes, so they can make an informed choice to either switch to the least expensive plan in their county or pay the cost difference.

The employee share for employees hired prior to August 1, 2003 will increase from 0.5% to 1% effective the first full pay period in January 2007. Employees who participate in the Get Healthy Program and qualify for the 0.5% health care contribution waiver will pay 0.5% of their biweekly share.

All enrollment forms need to be returned to Kim Powell by 4:00 p.m. on October 27, 2006. You can find the form on PEBTF’s web site, www.pebtf.org under forms/publications, PEBTF-2 enrollment/change form. If you do not wish to change health plans you do not need to complete any paperwork.

Remember Open Enrollment only happens once a year. Your next chance to change health plans will be in the Fall of 2007!

HEALTH TIP: Move More – Make it a daily challenge to find ways to move your body. Climb stairs, take a walk, chase your kids or mow the lawn. Anything that moves our limbs is not only a fitness tool, it’s a stress buster.

Getting Help for Life's Concerns

With today's to-do lists and busy schedules, who has time to deal with personal problems when they come up? Now you do, with the expert services available through the State Employee Assistance Program (SEAP). Through this program, you and your family can receive no-cost confidential, personal support for a wide range of issues, from everyday concerns to serious problems.

How Can SEAP Help Me?

Whether you want to talk about an issue, seek counseling, find legal resources, or get advice about a financial concern, SEAP can help. You have access to both online-through www.liveandworkwell.com – and in-person support for a wide range of personal and work-related issues, such as:

- Alcohol or drug problems
- Anxiety
- Gambling
- Managing stress
- Parenting and family concerns
- Debt problems
- Work-related problems
- Eating disorders
- Depression
- Coping with grief or loss
- Marital and relationship problems

What Other Services does SEAP Provide?

SEAP gives you convenient access to these and other helpful services:

- Referrals to experienced SEAP counselors
- Legal advice, including free phone consultations and discounted legal services
- Financial counseling for debt management and budget planning

How do I Get Started?

If you want to ask a question or request a service, simply call SEAP's toll-free number: **1-800-892-7459**. You will be immediately connected to an experienced SEAP specialist. Available 24 hours a day, 7 days a week the specialists are master's-level clinicians who are experts in helping people identify the nature of their problems and finding the right resources to address them.

What Happens When I Call SEAP?

A SEAP specialist will ask you a few questions to help identify the best resource to assist you with your personal situation. If you need financial or legal

services, you will be transferred to an expert in the appropriate field. If you want to see a counselor, the specialist will match you with a SEAP counselor or mental health therapist who is experienced in helping people with problems similar to yours.

How Can [liveandworkwell.com](http://www.liveandworkwell.com) Help Me?

[Liveandworkwell.com](http://www.liveandworkwell.com) is an interactive website with resources and tools to help you enhance your work, health, and life. Simply log on to www.liveandworkwell.com and enter "Pennsylvania" to:

- Check your SEAP benefits information and request services
- Search for clinicians, eldercare services, and other resources
- Look up health facts and read articles on work/life issues
- Utilize a host of financial calculators and other interactive tools
- Join interactive discussions, chats and message boards on a variety of health and wellness topics.

Does SEAP Cost Anything?

SEAP provides up to 3 free sessions with a SEAP counselor for each issue or problem, and the benefit renews each year. However, you must call SEAP to have all visits pre-approved to ensure coverage under your benefit plan.

There is no charge for obtaining a referral to a legal or financial expert. Discounted services for legal and family mediation are also available. Of course, you may access information on [liveandworkwell.com](http://www.liveandworkwell.com) as often as you want at no charge.

Are Services Confidential?

Yes! Maintaining the confidentiality of SEAP services is a fundamental right to which everyone is entitled. No records or information can be released to anyone, including your employer, without your authorization.

Who Provides SEAP?

The Office of Administration, in cooperation with the Pennsylvania Employee Benefit Trust Fund (PEBTF), has selected United Behavioral Health (UBH) to provide SEAP services.

SEAP HOTLINE 1-800-692-7459



NVA (National Vision Administrators) 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.

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

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, be sure to 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 to add a newborn. If you do not add them within that time period you will need to wait until the next open enrollment period.



TIAA-CREF WEB Center Makes Transactions Easy!

The TIAA-CREF Web Center is available to serve you at any time, day or night. You can perform many routine administration transactions through the Internet, including making transfers, changing asset allocations, applying for a loan, rebalancing your portfolio, or changing beneficiaries.

To perform these transactions, you will need to sign up for Secure Access, which will allow you to access your personal account for inquiry and transactional purposes.

To access the Web Center, go to www.tiaa-cref.org. If you are a new user, click on Get a Log-In on the main page, and follow the simple instructions on the screen. PLEASE NOTE that you will need to have your contract number in front of you to create your ID and password. The contract number can be found on your contract or quarterly statement, or you can obtain it by calling TIAA-CREF at 1-800-842-2776.



10 Proven Stress Reducers

- ❖ Get up fifteen minutes earlier in the morning. The inevitable morning mishaps will be less stressful.
- ❖ Prepare for the morning the evening before. Set the breakfast table, make lunches, put out the clothes you plan to wear, etc.
- ❖ Don't rely on your memory. Write down appointment items, when to pick up the laundry, when library books are due, etc.
- ❖ Procrastination is stressful. Whatever you want to do tomorrow, do today; whatever you want to do today, do it now.
- ❖ Allow 15 minutes of extra time to get to appointments.
- ❖ Eliminate (or restrict) the amount of caffeine in your diet.
- ❖ Ask questions. Taking a few moments to repeat back directions, what someone expects of you, etc., can save you hours.
- ❖ Get up and stretch periodically if your job requires that you sit for extended periods.
- ❖ Get enough sleep. If necessary, use an alarm clock to remind you to go to bed.
- ❖ Schedule a realistic day. Avoid the tendency to schedule back-to-back appointments; allow time between appointments for a breathing spell.

Find information that is more helpful at www.liveandworkwell.com.