

SUMMER 2007

# Benefits Newsletter



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

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## Reminder:

When you have life event changes such as marriage, birth, adoption, ineligibility 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 plans. For SSHE Group Employees, the number of people on your health care plan will affect the amount of premium you pay.

## Safe Sun Tips



An ounce of prevention is the cure. Protect yourself and lower your risk with these skin-saving strategies:

- Avoid prolonged sun exposure between the hours of 10 a.m. and 4 p.m., when rays are the strongest.
- Wear a broad-spectrum sunscreen of SPF 15 or higher even on hazy or overcast days— 80% of UV rays can penetrate the clouds.
- Apply sunscreen approximately one half-hour before going outside to give the ingredients a chance to kick in.
- “All-day protection” shouldn’t be taken literally. Be sure to reapply sunscreen every two to four hours, especially if you are sweating or swimming.
- Wear sunglasses with 99-100 percent UV absorption to provide optimal protection for the eyes and sensitive surrounding skin.
- Stay away from artificial tanning beds and sunlamps, which can be more harmful than the sun itself.
- Teach your children the facts about sun damage. Just one or two blistering sunburns in childhood may double their risk of melanoma.

## Help Needed!!



This newsletter was created to give the employees of LHUP beneficial information. I need your help to make this a successful newsletter. I want your input!! Please complete the short survey located at the following web site: [http://cde.lhup.edu/surveys/benefits\\_newsletter.htm](http://cde.lhup.edu/surveys/benefits_newsletter.htm) If you do not have access to the internet please contact Kim Powell to obtain a hard copy.

**Please complete your survey by August 13, 2007 and you will be entered in a drawing for a chance to win an LHUP Sweatshirt!!!**

## Flexible Spending Account (FSA)

It's hard to believe but we are half way through the year already!! It's time to use the Employee Self-Service (ESS) tool and check your FSA account balances. Information on ESS can be found on the Human Resources Web Site at: [www.lhup.edu/HR/](http://www.lhup.edu/HR/).

Some Eligible Health Care Expenses for your Medical Reimbursement Account are listed below:

- Major medical deductibles and amounts in excess of plan allowances or maximums;
- 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;
- Lasik eye surgery;
- Over-the-counter medicines and drugs to alleviate or treat injuries or sickness.

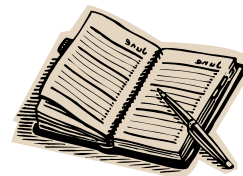
## Important Dates to Remember

### MetLife Retirement Counseling

August 17, 2007—9 a.m.—4 p.m.—Sullivan 310

September 14, 2007—9 a.m.—4p.m.—Sullivan 310

To schedule an appointment, contact Tom Gross by cell phone at 800-492-3553 Ext. 28433, or by e-mail at [tcgross@metlife.com](mailto:tcgross@metlife.com).



### SERS Retirement Counseling

July 19, 2007— 9 a.m.—12:00 p.m.—Sullivan 310

September 20, 2007— 9 a.m.—12:00 p.m.—Sullivan 310

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

### TIAA-CREF Retirement Counseling

September 25, 2007—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) 842-2173.

## Verizon Wireless—

## Employees of Lock Haven University Save 18% Off Monthly Access

### America's Choice Single Line and Family Shareplans include:

Unlimited in Calling Mobile to Mobile Calls—Talk to any of our 52 million customers.

Unlimited Night & Weekend Minutes

Unlimited Domestic Long Distance (airtime applies)- All when calling from within the America's Choice Coverage Area.

Plus pay no Roaming Charges—when calling form within America's Choice Coverage Area. Coverage not available everywhere.

**Optional Services**—Customize your wireless service by adding optional extras that fit your needs—at work or at home.

**Phones**—Choose from a great selection of full-featured phones, free or at special reduced prices.

**Accessories**—Add accessories to make the most of your mobile connectivity.

**Sign up Today**—For questions please contact your Verizon Sales Representative:

Trace Ertel

570-249-1465

[trace.ertel@verizonwireless.com](mailto:trace.ertel@verizonwireless.com)

## LHUP Worker's Compensation Panel Listing—Updated

The LHUP panel listing has been updated due to street address changes for DeWald Chiropractic and Drayer Physical Therapy Institute. Remember to notify your supervisor and Kim Powell ASAP if you are injured while at work. The updated panel listing, procedures and forms can be located at:

[http://www.lhup.edu/HR/Worker's\\_Compensation\\_Directory.htm](http://www.lhup.edu/HR/Worker's_Compensation_Directory.htm)

Remember Worker's Compensation covers all LHUP employees including student employees.

## Tuition Wavier Benefits by Bargaining Unit

	AFSCME	Non-Faculty Athletic Coaches & Faculty-APSCUF	MANAGERS	SCUPA	SPFPA
<b>In order to be eligible the employee must be:</b>	Full-time, permanent, passed initial probationary period, and in active pay status.	Full-time, receiving benefits, in active pay status, and expected to work at least one academic year.	Full-time receiving benefits, in active pay status, expected to work at least one academic year.	Full-time, permanent and in an active pay status.	Full-time, permanent and in an active pay status.
<b>EMPLOYEE WAIVER</b>					
Basic Fee Waiver at employing university	X	X		X	X
Basic Fee Waiver to attend another SSHE university other than employing university		X(OONLY FACULTY)			
Maximum of 6 undergraduate credits per semester up to 128	X			X	X
Attendance during non-work hours	X			X	X
Space available	X			X	X
<b>SPOUSAL WAIVER</b>					
Basic Fee Waiver	X	X	X	X	X
Limitations	until obtains first baccalaureate degree	until obtains first baccalaureate degree	until obtains first baccalaureate degree	until obtains first baccalaureate degree	until obtains first baccalaureate degree
Space available	X			X	X
<b>CHILDREN WAIVER</b>					
Basic Fee Wavier at employing university	X	X	X	X	X
up to first undergraduate degree	X	X	X	X	X
Up to age 25	X	X	X	X	X
Space available	X				
50% waiver for children to attend another PASSHE university other than employing university		X	X		
Continuation of waiver benefit if employee becomes permanently disabled or dies	Employees must have 15 or more years of PASSHE service	Employee must have 10 or more years of PASSHE service.	Employee must have 5 or more years of credited retirement service	Employees must have 15 or more years of PASSHE service	Employee must have 15 or more years of PASSHE service
Continuation of waiver benefit if employee retires  <b>* Superannuation age is defined as any age upon accrual of 35 years of credited service for retirement purposes or age 60.</b>	Employee must retire at or above *superannuation age and have 15 or more years of PASSHE service	Retires at or above *superannuation age and have 10 or more years of PASSHE service	Employee must have 25 years of SSHE service or retire at or above *superannuation age with at least 10 years of credited retirement service	Retires at or above *superannuation age with at least 15 years of credited PASSHE service	Retires at or above *superannuation age and has 15 or more years of PASSHE service

## Depression—Is it Different for Men?



*Depression affects millions of people each year, but men account for only about 1 in 10 diagnosed cases. In recent years it's become clear that the reason depression appears to be relatively rare among men is because they're less likely to recognize their symptoms as depressions and seek help. Untreated depression disrupts relationships, interferes with daily activities, is a cause of missed work and poor performance, and is a significant risk factor for suicide.*

### Do men hide their depression?

Common symptoms of depression include persistent sadness or emptiness, loss of interest in usually pleasurable activities, fatigue, changes in appetite or sleep, difficulties with thoughts or concentration, and in some cases recurrent thoughts of death or suicide. Research has shown that men are less likely to recognize that loss of interest, fatigue, or problems with sleep or appetite are signs of depression. Men are also more likely than women to use alcohol or drugs to cope with depression.

### Shared Dangers, Shared Symptoms

Depression can lead to other health problems. In addition causing physical symptoms including muscle aches, fatigue, digestion problems and sleep difficulties, depression also heightens the risk for medical conditions such as diabetes, heart disease and cancer.

It's perfectly understandable for people to feel down and sad from time to time. It doesn't necessarily mean they are actually suffering from clinical depression. Please see a doctor or mental health professional if you or someone you know is experiencing several of these symptoms for two weeks or longer, or if it begins to interfere with day-to-day life.

Keep in mind that there is no single sign for depression. Common warning signs to watch out for include:

- A lack of interest in activities previously enjoyed.
- Appetite and weight changes
- Sleep problems (insomnia, oversleeping or early-morning waking)
- Irritability
- Withdrawing from friends and family
- A lack of energy or sense of fatigue
- Recurring aches and pains that seem to have no physical cause
- Feelings of worthlessness and helplessness
- Difficulty concentrating, remembering and making decisions
- Talk about death or suicide

### What to do

Clinical depression can be effectively treated with antidepressant medications or therapy. And research shows that treating depression actually helps reduce physical symptoms and prevent further health problems.

If you think you may be depressed, contact SEAP. They can help you find the resources you need to determine if your signs are truly those of clinical depression. SEAP can also educate you about treatment options.

### RESOURCES

#### United Behavioral Health

[www.liveandworkwell.com](http://www.liveandworkwell.com)

Access code: Pennsylvania

Visit the Depression Mental Health Condition Center (the link is on the home page) for additional information and resources regarding this condition.

### 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