

WINTER 2008

# Benefits Newsletter



Please direct any inquiries to:  
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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).

## 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: Prescription Drug Plan Changes PASSHE Group (APSCUF, Non-Faculty Coaches, SPFPA and Managers)



Effective January 1, 2008 there is a \$0 deductible for prescription drugs. (The \$100 per person/\$300 per family prescription drug deductibles are eliminated.)

Effective January 1, 2008 retail co-payments for a 30-day supply of a prescription drug shall change to \$0 for generic, \$15 for brand formulary and \$30 for brand non-formulary. Co-payments for a 90-day supply for mail order prescriptions will be two times the retail co-payments.

## Get Healthy Program 2008 (AFSCME and SCUPA employees)



The Get Healthy Program continues in 2008 with a new Web site and improved programs. To access the new programs, log on to <http://pebtf.healthatoz.com>.

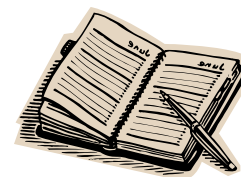
Watch your mail for detailed information about the new programs offered by the new vendor,

## Night Vision Tip



Having trouble seeing while driving at night? Before you have your eyes checked, clean your headlights. Auto experts say dirty headlights can reduce night vision by as much as 75%.

## Important Dates to Remember



### SERS Retirement Counseling

February 21, 2008— 9 a.m.—12 p.m.—Sullivan 310

March 20, 2008— 9 a.m.—12 p.m.—Sullivan 310

April 17, 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

April 22, 2008—9 a.m.—5 p.m.—Sullivan 310

April 23, 2008—9 a.m.—5 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

March 14, 2008—10 a.m.—2 p.m.—Sullivan 310

May 9, 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).



## Coping with Market Volatility

Sudden market changes can cause anxiety. Some people overreact by withdrawing investments, hoping to avoid losses by reinvesting later. But market timing doesn't work, since even the experts can't predict when, or how much, securities markets will rise and fall.

To help protect yourself against the market's temporary declines, consider these strategies:

1. **Ignore market timing.** Investing for the future should be a long-term goal. Time is on your side. So expect short-term changes in the market, but plan and invest for the long-term.
2. **Diversify investments.** Make sure your portfolio includes investments in various asset classes. Since each asset class will respond differently to market volatility, diversifying your portfolio may help reduce risk, smooth out volatility and increase opportunities for growth.
3. **Review your asset allocation.** At least once a year, make sure your investment choices are in line with your personal tolerance for risk and your long-term retirement objectives. Make adjustments to keep your portfolio aligned with your asset allocation strategy.

Diversification and asset allocation can be important tools that may help you stick to your long-term investment objectives. However, these strategies do not assure or guarantee better performance and cannot protect against loss in declining markets.

To meet with your local ING Representative, please contact Leslie Ogden via email at [leslie.ogden@us.ing.com](mailto:leslie.ogden@us.ing.com) or call 1-866-628-3811.

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## 5 Common Headache Triggers

Headache sufferers spend more than \$4 billion a year on over-the-counter pain relievers. But prevention costs you nothing. Here are five leading headache culprits to watch out for:



**Stress**—Frayed nerves are a frequent cause of “tension” headaches and may also trigger migraines. *Ideas:* Take 30 minutes a day just to daydream, meditate or otherwise relax.

**Diet**—Certain foods contain substances that can trigger headache pain. *Examples:* caffeine, red wine, processed meats, chocolate, cheese, citrus fruits, lentils, snow peas and monosodium glutamate (MSG).

**Eyestrain**—Concentrating on one object for a long time (such as a computer screen) can cause temporary head pain. *Suggestions:* Take occasional “eye breaks” by looking out a window... consider an eye exam to see if a vision problem may be a factor.

**Sitting**—Staying seated for long periods, especially if you’re constantly on the phone or hunched over, can tighten muscles and lead to tension headaches. *Self-defense:* Shift position... stretch once an hour... stand during phone conversations... take a lunchtime walk.

**Sleep**—Too little or, surprisingly, even too much sleep can bring on headaches. *Best:* Control you brain’s “clock” by going to bed and getting up at the same time each day— even on weekends.

## Flexible Spending Account Reminder

Remember to submit your claims for reimbursement before March 31, 2008 for claims incurred during the 2007 calendar year and the January 2008 and February 2008 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.

## Healthy Recipe

### **Weight Watcher Blueberry Squares**

(WW Points Value: 2, Servings: 24)

*These tasty two-ingredient squares whip up in minutes. They make a fabulous last-minute Valentine’s treat.*

#### **Ingredients**

1 packages angel foot cake mix, about 14 1/2 oz  
22 oz light fruit pie filling, blueberry

#### **Instructions**

Preheat oven to 350°F.

Combine cake mix with blueberry filling (do not add any other ingredients). Pour batter into an ungreased 9 X 13-inch baking dish; bake for 30 minutes. Cool and cut into 24 pieces.



## Home Sweet Home—Make your Home a More Peaceful, Happy Place



The quality of your family life depends upon the quality of your relationships. Every family has problems, misunderstandings, and personality differences. Family dynamics are always complex. By following some simple strategies you can help your family communicate better, tackle problems as a team, and develop solutions that keep the peace.

To make a home environment that works, try a few simple changes.

**Get the ball rolling.** The first step toward more harmonious relationships is to gather all family members and talk about your desire to improve your home environment. You set the example. Let family members know that your goal is to make your home a better place. Share feelings and concerns as they arise. The work begins with you.

**Control your anger.** When you're angry, stand up for yourself in a gentle, assertive way. Remember that you love the person, so don't say or do things that can cause lasting damage. Before facing a problem that may cause an angry response, remind yourself that you will control your anger. You may need to be alone for a few minutes before handling a tough situation. Take a few deep breaths. Writing down your thoughts may help you figure out what to say and let you approach the situation more calmly.

**Don't blame others.** Playing the victim is a passive way of placing blame on other people. Take responsibility for things within your control and express your feelings without placing blame. If you think others are at fault, use a creative non-threatening approach to call attention to their actions. You might simply say, "For a moment, please put yourself in my position. How would it make you feel?"

**Separate your feelings from behaviors.** Your feelings belong to you, and no one can argue with them. But from time to time, nearly everyone has feelings that lead to outbursts. If you're not happy with a family member, discuss the behaviors that you're unhappy with, and simply state how they make you feel.

**Look for the solution.** The first step in approaching a family problem is to believe that a solution can be found. After you've identified a problem, work together to develop two or three solutions and then talk about it. When the family believes that you're really committed to making things better, everyone will be more likely to cooperate.

**Face serious problems.** If there are urgent problems in your home, face them now. Abuse of substances, or any type of abuse, should not be tolerated. There is no way to have a happy home until you address serious problems that need professional help.

No matter what your family situation, you can start now to make your home a more peaceful place. You may need some support along the way. Asking for help is never a sign of weakness or failure, especially in situations too difficult to handle alone.

### Talking and Listening

The basis for a happy home is a family willing to talk and listen. Sounds easy enough, but we all know how hard it can be to communicate calmly and thoughtfully when you're upset.

Share your feelings in an assertive loving way that doesn't place blame. When offering your point of view, avoid absolutes. Don't use words like "always" or "never," and try to use "I" statements. For example, replace "You never do the dishes" with "It's been awhile since you've done the dishes, and I'm feeling overwhelmed with housework."

If you want to be heard, you also have to be a good listener. Make an effort to understand others' point of view before sharing your feelings. Repeat others' key points. Ask for clarification when you don't understand something. When family members feel like you're listening to them, they'll be more likely to listen to you.

#### Tips for Bonding

**Eat together.** With everyone's busy schedules, it's often hard to share a daily meal. But the benefits of eating together can be great. Conversations during mealtime allow the family to connect, learn from each other, and process the day's events.

**Play.** Board games aren't only for kids! Organize a game night for the whole family. It requires a lot of work to be a happy family—don't forget that it can be fun, too.

**Turn off the TV.** All too often the television's constant noise replaces real conversation. When the television is off, family members are better able to share stories, play games, and focus on one another.

#### RESOURCES

##### United Behavioral Health

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

Use the search phrase "parenting resource center" to learn more about family communication, managing conflicts, and dealing with discipline.

Use the search phrase "shared family meals" for more on the numerous benefits of eating together—and tips for making it happen.

##### 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