

SPRING 2009

Benefits Newsletter



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

Inside this issue:

<i>Important Dates to Remember</i>	2
<i>Reminder for PEBTF Covered Employees</i>	2
<i>Healthy Recipe</i>	2
<i>Do You Have a Plan?</i>	3
<i>Understanding Depression with a Chronic Condition</i>	4

PASSHE Group Health Plan *Open Enrollment*



Attention: Managers, Faculty, Non-Faculty Coaches, and Security, Police and Fire Professionals

Open Enrollment will take place from April 22, 2009 through May 8, 2009. Open Enrollment is a chance for you to change health plans and/or add dependents to your coverage. PASSHE Group Health Plan Open Enrollment information can be found at www.lhup.edu/hr and selecting PASSHE Group Medical Coverage.

If you are enrolled in the Indemnity Plan or PPO plan pay special attention to the Healthy U Wellness Program Participation Alert on page two. Instructions for completing the requirements for Phase 1 and Phase 2 are available on the Human Resources Web site at www.lhup.edu/hr and select PASSHE Group Medical Coverage. Instructions for completing the requirements for Phase 1 and Phase 2 are also available under PASSHE Group Medical Coverage.

All enrollment forms need to be returned to Kim Powell by 4:00 p.m. on May 8, 2009. If you do not wish to change health plans you do not need to complete any paperwork.

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.

LHU Wellness Committee

LHU has recently established a Wellness Committee.

The mission of the LHU Wellness Committee is to foster and inspire a culture of wellness by empowering individuals to make healthy choices and lifelong commitments to wellness through awareness, educational opportunities, wellness initiatives, advocacy and resource development.

The Wellness Committee is planning programs/activities for Fall and we need your help! What programs or activities are you interested in? What health concerns would you like targeted?

Please email your ideas to Kim Powell at kpowell@lhup.edu by May 1, 2009 and you will be entered in a drawing for a chance to win an LHU Sweatshirt.

Wellness Committee Members

Dr. Kathleen Allison
Mr. Brad Dally
Mr. Albert Jones
Ms. Colleen Meyer
Dr. Rose Ann Neff
Ms. Kim Powell
Ms. Barbara Pribble
Ms. Wendy Walsh

Important Dates to Remember

PASSHE Group Health Program Open Enrollment

April 22, 2009—May 8, 2009

PASSHE Healthy U Program

May 15, 2009—Deadline to complete program steps.

SERS Retirement Counseling

May 21, 2009—9 a.m.—12 p.m.—PUB Meeting Room #1

June 18, 2009—9 a.m.—12 p.m.—PUB Meeting Room #1

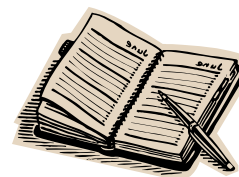
To schedule an appointment, contact Martha Hoover at 800-633-5461, ext. 3401.

TIAA-CREF Retirement Counseling

May 13, 2009—9 a.m.—4 p.m.—Bentley S-05

May 14, 2009—9 a.m.—4 p.m.—Bentley S-05

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



Reminder for PEBTF Covered Employees: (AFSCME & SCUPA)



Obtaining Durable Medical Equipment, Prosthetics, Orthotics and Diabetic Supplies.

The Spring 2009 edition of the PEBTF Benefit News contains the following insert with stickers:

Please place the attached sticker on the front of your medical ID card so providers may contact DMension when providing durable medical equipment (such as wheelchairs, oxygen, hospital beds, walkers, crutches and braces), prosthetics, orthotics and other medical supplies. If you visit a non-network supplier, you will have higher out-of-pocket expenses. For more information about this benefit, contact the PEBTF, or visit the DMension web site, www.dimension.net.

You may contact the PEBTF at 800-522-7270 for extra stickers.

The stickers have the following information listed on them:

For DME, call
888-732-6161

Healthy Recipe

Weight Watchers Chicken Salad
(Points® Value:3, Servings 6)



Ingredients

3/4 pound(s) cooked chicken breast, cut into bite-sized pieces

1/2 cup(s) celery, finely diced

1/3 cup(s) dill pickle(s), or sweet gherkins, finely diced

1/4 cup(s) reduced-calorie mayonnaise

2 tbsp reduced-fat sour cream

2 tsp parsley, fresh, chopped

1 tsp Dijon mustard

1 tsp fresh lemon juice

1/2 tsp table salt

1/4 tsp black pepper, freshly ground

Instructions

Place all ingredients in a large bowl; mix until blended. Yields about 2/3 cup per serving.



FINANCIAL SERVICES
FOR THE GREATER GOOD®

Do You Have a Plan?

We all have financial goals we want to realize. A good way to reach them is by developing as sensible a plan as possible. But do you understand how your emotions affect the process?

Your emotions can have a lot to say about how you manage your money, so it's important to understand how they can affect your decisions. Consider this: If you were to burn a \$50 dollar bill, would it cry or complain? Obviously it wouldn't, because money doesn't have feelings. However, if you talk to people about money, you get a range of reactions, including embarrassment, awe, fear, envy, shame or just plain denial. Why is this? The answer is money equals the power to have the things we want, and that makes us emotional about it.

If you're already a successful saver, congratulations, keep doing what you're doing. But if you know you need to improve your money management skills, take heart: You can improve them if you become more disciplined. Here are a few things to work on to become more financially fit.

Change your Spending Behavior

Changing your mindset from a spender to a saver is the first step. You can begin to make this change by maintaining a written journal, which can show you what and how you're thinking financially, a key to changing your behavior. A journal can help you crystallize your real wants and needs and may also help reveal personal disappointments or doubts that might be interfering with your financial discipline. As your writing unearths these influences, you'll steadily gain more control over the unhealthy spending urges they create, and you'll become more determined about your goals.

Set Goals

Begin by clearly defining your financial goals. Rather than using abstract definitions, try to specify your goals in clear, personal words. You might say, for example, "I want to retire in 12 years" or "I want a house for the winter months" or "I want to be able to send my daughter to an Ivy league school."

If sorting out your goals becomes difficult, try to distinguish your wants from your needs. It may be useful to differentiate your goals by time horizon—a designation of when you'll need the money—and by how long you'll need the money to last. For example, you can place your goals in three broad time horizons: short term (one to three years), intermediate term (three to 10 years), or long term (10-plus years). Later, you'll probably shift priorities, because goals and their importance vary with circumstances.

Create a Budget

Once you identify your goals, look ahead, set a deadline for making them real and put them on a calendar. "Making them real" is where budgeting comes in.

You'll need to find a way of allocating your limited dollars among several competing goals. To get started, track your earnings and expenses by doing a cash flow analysis using the worksheets in our online brochure, "Your Financial Organizer", available from "Planning Tools" section of our website, www.tiaa-cref.org.

If you notice that too much of your budget goes to eating out, entertainment, clothing, traveling or electronic toys, cut back on these.

If you find it hard to curb some of this "unnecessary" spending, you'll probably need to probe deeper to find out what's behind your habit. Do you spend because you're bored, because you're sometimes unfilled and need a pick-me-up or because you're rebelling against too much discipline from your youth or from a problematic recent or past relationship? You'll need to identify the root cause and come to terms with it. Otherwise, you're likely to repeat the same fruitless behavior and never give your worthwhile goals an honest chance.

Once you've developed a strategy for increasing your savings, you'll want to invest as much as you can for retirement and other goals. That may mean "maxing out" your contributions to supplemental retirement plans, IRAs and other saving products, or contributing as much as you possibly can if you can't contribute the maximum right now.

To learn more about retirement planning and other TIAA-CREF financial services, visit us at www.tiaa-cref.org, schedule an appointment online, or call a consultant at 800-842-2776.

Mind and Body Connection

Understanding Depression with a Chronic Condition

When you get the news that you have a chronic medical condition, it can be devastating. Questions seem to come from every angle. You may also have many unexpected feelings such as denial, anger, depression and more. It's more important to realize that your physical and mental health can be tied together. When you understand the emotions you're having, it can be easier to care for both mind and body and start feeling better.

How Depression Affects a Chronic Medical Illness

Having a chronic medical illness means you have a persistent and long-lasting disease or medical condition. Examples include heart disease, diabetes or Parkinson's disease. Until you're diagnosed, it's difficult to predict how the condition may change your life. Your new day-to-day routine may be unfamiliar. You also may have more doctor visits, trips to the hospital or medical tests. Depending on your condition, you may be in pain. And, you may feel a change in your level of freedom.

It's no wonder then, that your spirit may feel battered. You're not alone—as many as one-third of people with serious medical conditions have depression symptoms during their illness. Studies show that emotions can affect your physical health as well. Compared to people with a chronic illness—but without depression—you may have:

- Higher medical costs
- More severe physical symptoms
- Greater difficulty adjusting to the illness

But there's good news. Just as your body's illness can affect your emotions, the reverse is also true. Your mental well-being can impact your physical health in a positive way. Research shows that treating your depression can help improve your chronic condition. That's why it's so important to recognize your feelings and talk with your doctor.

Here are some important things to know about recognizing depression with a chronic illness:

- **Symptoms are sometimes overlooked.** For those with a chronic condition, symptoms aren't always seen as depression. The patient or family members may assume that feeling depressed is expected for someone struggling with a serious illness.
- **Symptoms of depression are not identical for everyone.** We all cope differently. If you or your loved one has any signs of depression, contact your health care professional immediately.

While you may have to live with a chronic condition for the rest of your life, it doesn't have to rule your life. United Behavioral Health is here to help. Call or log on any time for help with any of life's challenges.

How to Cope

If you've been diagnosed with a chronic medical illness, there are mental and emotional changes. Adapting to your condition may seem impossible at first. But it can be done. A behavioral health provider can work with you and your doctor to help you build your emotional well-being. Here are some other suggestions for coping with a chronic medical illness:

- **Stay connected.** Maintain strong relationships with friends and family. Join a support group with others facing similar challenges.
- **Take care of yourself.** Don't allow worries to get in the way of eating properly, getting rest and exercise, and having fun.
- **Maintain a daily routine.** Keep a consistent schedule of work, household chores and hobbies. This will give you a feeling of stability during the uncertainty of your illness.

Attitude makes a difference. Accepting that you have a serious medical condition is an important step on the road to a brighter day.



Be Aware of the Signs

Common symptoms of depression include:

- Feelings of hopelessness or helplessness
- Appetite changes
- Sleep changes
- Loss of interest in activities that one once enjoyed
- Difficulty concentrating
- Loss of energy
- Irritability

If you think you may be suffering from depression, talk with your doctor. He or she may recommend that you meet with a behavioral health professional.

SEAP

Call toll free
800-692-7459
800-824-4306 TDD
or log on to
www.liveandworkwell.com
access code:
Pennsylvania

RESOURCES

United Behavioral Health
www.liveandworkwell.com
Access code: Pennsylvania

Visit the Depression Mental Health Condition Center to learn more about depression, its treatment and what you can do to help yourself.