

SPRING 2010

Benefits Newsletter



Please direct any inquiries to:
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Benefits Coordinator
570-484-2486 or
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Reminder:

If you are enrolled in the ARP retirement plan (TIAA-CREF, AIGVALIC, ING, and FIDELITY)

You are able to change companies or allocations to plan companies two times a calendar year. You can obtain a Retirement Allocation Change Form by contacting Kim Powell at extension 2486 or by email at kpowell@lhup.edu.

PASSHE Group Health Care Plan Open Enrollment (Faculty, Managers, Coaches & SPFPA)

Open Enrollment will be held this year from April 26, 2010 through May 7, 2010. Open enrollment is a chance for employees to change health plans, enroll in a health plan, and /or add or remove dependents from coverage. PASSHE Group Health Plan Open Enrollment Newsletter and enrollment form is available on the HR web site www.lhup.edu/hr under PASSHE Group Medical Coverage.

Indemnity Plan Participants

Significant changes will occur effective July 1, 2010 to the Highmark Indemnity Plan. The annual deductible for an employee enrolled in individual coverage will change from \$500 to \$750 and from \$1,500 to \$2,250 for family coverage. More details are listed on page 2 of the newsletter.

Rate Changes

Effective July 1, 2010 the employee's portion of the health care premium cost-sharing is increasing. The increase is from 10% of PASSHE's cost to 15% for Healthy U Participants. The rate for Non-Healthy U Participants is increasing from 20% to 25%. More details are listed on pages 8 and 9 of the newsletter.

PASSHE HEALTHY U—DEADLINE MAY 31, 2010

Healthy U participants will pay substantially lower payroll contributions than non-participants for their healthcare coverage for the plan year beginning July 1, 2010. If you elected family coverage under the PPO plan your participation in Healthy U will result in an annual healthcare contribution savings of over **\$1,600!**

For Phase 3, both you and your covered spouse/same-sex domestic partner will need to accumulate a minimum of 70 Healthy U points each by the deadline of May 31, 2010. There are a wide variety of activities and programs that individuals can choose from to earn Healthy U points. If you have not yet started Phase 3, the first two steps you will need to complete are taking the Pledge, and completing the Wellness Profile (worth 30 points). You can access both of these items at www.highmarkblueshield.com.

Information on Healthy U can be found by going to the HR web site www.lhup.edu/hr, clicking on PASSHE Group Medical Coverage and following the Healthy U link.

Important Dates to Remember

PASSHE Group Medical Plan Open Enrollment

April 26, 2010—May 7, 2010

Social Security Pre-Retirement Seminar

May 11, 2010—10:30 a.m. or 1:15 a.m.—J206 East Campus

RSVP to Kim Powell at kpowell@lhup.edu or at extension 2486

PASSHE Healthy U Program

May 31, 2010—Deadline to complete program steps.

SERS Retirement Counseling

May 20, 2010—9 a.m.—4 p.m.—PUB Meeting Room #3

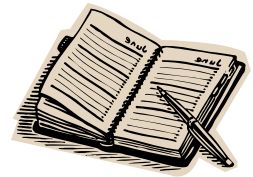
To schedule an appointment, contact Martha Hoover at 800-633-5461, ext. 3401.

TIAA-CREF Retirement Counseling

May 12, 2010—9 a.m.—4 p.m.—Bentley S05

March 13, 2010—9 a.m.—4 p.m.—Bentley S05

To schedule an appointment, sign up online at 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

Weight Watcher Philly Cheese Steaks

(Points® Value: 8, Servings: 4)

Ingredients

- 1 spray olive oil cooking spray
- 1 medium onion, thinly sliced
- 1 pound raw lean flank steak, cut into 8 thin slices
- 2 tsp Worcestershire sauce
- 1/4 tsp table salt
- 1/4 tsp black pepper
- 4 rolls reduced-calorie hot dog bun(s)
- 1/3 cup low-fat shredded cheddar cheese

Instructions

Preheat oven to 350° F.

Coat a large, nonstick skillet with olive oil cooking spray and set pan over medium-high heat. When pan is hot, add onion and sauté until tender and golden brown, about 10 minutes. Remove onion from pan; set aside.

Add steak to skillet and sauté until browned and cooked through, about 1 to 2 minutes per side. Add Worcestershire sauce, salt and pepper and cook until liquid is absorbed.

Divide steak evenly between rolls and top with onion and cheese. Wrap in foil, transfer to oven and bake until cheese melts, about 5 to 7 minutes. Yields 1 sandwich per serving.

Reminders for PEBTF Covered Employees: (AFSCME & SCUPA)



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

To obtain these benefits contact DMension Benefit Management at 888-732-6161 or log on to the DMension web site at <http://www.firsttoserve.com/html/dmension/> for a network provider to receive the highest level of benefits.

Non-network benefits: DMension will be responsible for 70 percent of the allowable charge; you will be responsible for 30 percent of the allowable amount. You may be responsible for paying the difference between the actual amount billed by the non-network provider and the allowed amount. The difference may be substantial.

Equipment or supplies dispensed in a physician's office or emergency room setting, provided as part of Home Health Care, Skilled Nursing Facility care, Hospice, dialysis or home dialysis will continue to be paid by your medical plan. Example: If you receive a knee brace or crutches at the emergency room, it will be billed to your medical plan. But, if your doctor writes a prescription for a DME item, you should obtain it from a DMension provider in order to get the highest level of benefits.

Obtaining Services for Mental Health and Substance Abuse Rehabilitation Treatment Services



United Behavioral Health (UBH) provides mental health and substance abuse rehabilitation treatment services, whether inpatient or outpatient. (Inpatient detoxification services will be coordinated by UBH but services are provided through your PPO, HMO or CDHP Health Coverage when clinically necessary.)

UBH provides a specialized network of professional providers and treatment facilities, which have been thoroughly evaluated according to comprehensive guidelines. UBH network providers have not only fulfilled specific selection and credentialing criteria, but are as committed to your health and well-being as any health plan provider.

With the Mental Health and Substance Abuse Program you should experience lower out-of-pocket expenses and no claim forms as long as you use UBH in-network providers. However, you have the freedom to receive eligible mental health services from out-of-network providers, but at a lower level of benefit coverage.

Obtaining Network Care

Please contact UBH at **1-800-924-0105**. You will speak to a trained counselor who will gather basic information to understand your situation and needs.

Based on the information you provide, the counselor will refer you to the best-qualified mental health or substance abuse professional located near your place of work or home. You will be able to get an in-person appointment, normally within 72 hours; sooner if your condition warrants.

After your initial meeting(s), the mental health or substance abuse professional will discuss your needs and treatment goals with a UBH counselor and an individual treatment plan will be developed.

Your treatment will be based on an individual plan developed by you, your mental health or substance abuse professional and the UBH care manager. It may include short-term outpatient counseling; more intensive, structured outpatient counseling; day-treatment programs, inpatient residential care; or hospital care. During your treatment, a UBH care manager will monitor your progress and work with your provider to ensure that your needs are met.

Life Event Changes



When you have life event changes such as marriage, birth, adoption, ineligibility of a 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 PASSHE 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.

Soup Up Your Noodle! Boosting Brain Health

Weighing in at about three pounds, the brain is the most powerful organ in the body. Protected within the skull, the brain works 24/7 to manage our breathing, digestion, movement, and thought. As long as it's working right, most of us don't give the brain a second thought. Yet, just as we need to exercise and eat right to keep our bodies healthy, it's important to keep the brain healthy, too.

How the Brain Works

Entire books have been written on brain function, but here's a quick summary: an adult brain contains about 100 billion nerve cells, most of which are called neurons. Branches from one neuron to the next connect at more than 100 trillion points called synapses. The nerve cells "talk" to each other through a series of tiny electrical charges and bursts of chemicals known as neurotransmitters.

Over time, our experiences create patterns in a way electrical signals travel from neuron to neuron. In a way, these electrical signals regulate everything we do, including our thoughts, feelings and memories. In turn, everything we do helps regulate the connections between our neurons.

Can Your Brain do Push-ups?

Studies have shown that stimulating the brain can actually increase the number of neurons and neural pathways in the brain. And a healthier, stronger, more flexible brain is more resistant to disease.

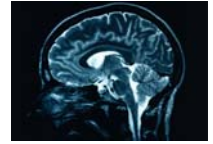
Experts agree that reducing stress, thinking positively and stimulating the brain can boost brain health. In fact, scientists at the Institute on Aging have found that people who participate in stimulating activities such as reading, puzzles and games, playing, and listening to music are at a lower risk for developing Alzheimer's disease.

So, what's the best way to stimulate the brain and make it healthier? The answer is different for each person, but learning something new seems to be a good place to start. What you learn isn't important: it could be a language, a musical instrument, or how to do Sudoku puzzles. The important thing is to keep creating new connections in the brain.

Nine Easy Ways to Give Your Brain a Boost

Nobody develops six-pack abs in just one exercise session, and it's the same with brain health. It's important to develop good habits and stick to them. Following are nine simple ideas for increasing your brain power. And remember, UBH is here to help. Call or log on any time for help with any of life's challenges.

1. **Laugh out loud.** Laughing relaxes your muscles, reduces tension and can even boost your immune system.
2. **Create something.** Pretend you're a kid and learn to paint, make pottery, design stained glass or carve wooden animals. Don't worry about the results—just enjoy the process.
3. **Learn something new.** Whether you're learning to play the cello or taking Italian classes, you're building new connections in your brain—and building community, too!
4. **Feed your head.** New ideas are like a healthy meal for your brain, so get up and get going. Visit a museum. Take in a movie or concert. Explore a new town or discover something new about your own.
5. **Solve a puzzle.** Some people like crosswords and word jumbles, while others love to solve a Sudoku puzzle. Working your way through a puzzle is like asking your brain to do push-ups. And that's a good thing.
6. **Read and discuss.** There's nothing like a good book, and a book club can be a great way to expand the experience while making new friends. Your local library or community center can point you in the right direction.
7. **Get involved.** Play a sport, join a yoga class, volunteer in a soup kitchen or your local school. There are plenty of ways to match your skills to someone's needs.
8. **Don't forget to breathe.** Inhale deeply through your nose to the count of eight, and out through your mouth to the count of 16. You'll feel tension begin to melt away.
9. **Recharge your batteries.** For brain health, you need to be rested. Don't forget the power of a good night's sleep.



Keep Your Brain Sharp—Exercise!

Good news! You can help keep your brain healthy by exercising. California experts studied 5,925 older women who walked several times a week. They measured the women's brain function at the beginning of the study and again six to eight years later. They found that women with high levels of activity were less likely to develop cognitive decline. An Australian study showed that even 20 minutes of daily activity can prevent memory deterioration.

Plan at least 20 minutes of exercise each day—or 2 1/2 hours a week. You don't need to buy expensive equipment or join a gym. A brisk daily walk is a great way to start. Or you could dance, do low impact exercise with a DVD or go swimming.

SEAP

Call toll-free
(800) 692-7459
(800) 824-4306 TDD
Or log on to
www.liveandworkwell.com

Resources

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

Use the search phrase "mental fitness" for more tips on how to keep mentally fit as we age.