

# HR News & Notes: April 2008

THE EMPLOYEE NEWSLETTER IS ON-LINE

AT: [www.lawrence.edu/dept/hr](http://www.lawrence.edu/dept/hr)

## BENEFITS-OPEN ENROLLMENT



Reminder: The benefit plan year runs from July 1st through June 30<sup>th</sup> each year. Therefore, open enrollment will be coming up in a few short months (May/June).

It's not too early to start thinking about your benefits (i.e., health, dental, flex spending) and any changes you might want to make. It is during open enrollment when you are able to change your benefit plans or enroll in them.

Specific details pertaining to any benefit changes this next year will be communicated via email in May/June.

If you have any questions, please contact Anne Rappert in Human Resources at 993-6019.

## RETIREMENT PLAN TIAA-CREF



A TIAA-CREF Representative will be on campus June 3 – 5, 2008. Two different seminars/presentations will be held on Tuesday, June 3 in the Barber Room – Jason Downer Commons. Individual sessions will also be available.

Please watch your email for further details.

## WAYS TO CONTROL YOUR HEALTH CARE COSTS

### Use In-Network Providers

Most health plans allow you to see any health care provider you want. But by seeing a preferred in-network provider that offers discounts for its services, you can typically save 20-30% or even more on your out-of-pocket health care costs.

### Use Generic Prescription Drugs

Essentially, a generic drug is the same as a brand-name medication without the fancy name. The biggest difference is in price as generics typically cost you 30-70% less than their brand-name counterparts.

### Take Advantage of Preventive Care Services

Preventive care includes services such as physical exams, immunizations, blood tests and cancer screenings. These services are designed to prevent you from becoming sick or to detect a health issue before it becomes serious. Most employers offer preventive services either free of charge or at a deeply discounted rate.

### Take Advantage of Health Information Tools and Services

Fiserv Health believes it makes sense for you to understand and be aware of all the factors you need to make informed, cost-effective health care decisions. That's why they offer a number of tools and a variety of ways to help you evaluate health care options, hospital quality, pharmacy drug tradeoffs and health coverage estimates via the Internet. Visit their web site at [www.fiservhealthservices.com](http://www.fiservhealthservices.com).

### Choose the Right Care at the Right Time

There is a time and place for everything. If you are seriously injured or ill, a trip to the emergency room may be warranted. But if a condition is less serious, such as an ear infection or minor illness, you should consider a less expensive alternative like a trip to the walk-in clinic or after-hours urgent care center. It can save you time as well as money.

# HR News & Notes: April 2008

## Make Wise Health Care Decisions Year Round

Some people are of the belief that once they have met their yearly deductible, they can take advantage of the system by going to a doctor or health care facility for very minor or unnecessary reasons. While that strategy may not have an immediate effect on an individual's health care costs, it is a significant factor in annual health care cost increases, which are increasingly being passed on to plan members each year.

## Eat Right

A well-balanced diet can save you money by keeping you healthier in the short-term and also helping lessen the chances of developing more serious and costly conditions such as diabetes, heart disease, and many others in the future.

## Exercise

Along with a healthy diet, regular exercise, even as little as 30 minutes of walking a day, helps to manage weight, stress and potentially, your pocketbook. Exercise is also beneficial in controlling and preventing high blood pressure and high cholesterol, two of the major risk factors for heart disease.

## Make Healthy Lifestyle Choices

The negative effects of unhealthy lifestyle habits such as tobacco use and excessive alcohol use are well documented in regard to health issues such as cancer and cardiovascular disease. If you use tobacco products, make every effort to seek assistance in quitting. If you drink alcoholic beverages, practice moderation. If stress or depression is an issue for you, seek professional assistance. Not only will you feel healthier, you'll also save a few dollars.

## Wise Choice Rx By Innoviant

Q: How can I use my prescription benefit plan's features to pay less for my medications?

A: Wise Choice Rx analyzes your prescriptions and helps you use your plan's built-in options to get the most out of each dollar you and your plan spend on medications.

## PERSONALIZED BENEFIT CONSULTATION

Wise Choice Rx is a unique service that helps you to identify and use the money saving options in your prescription benefits program. This service is available at NO COST to you!

When you contact us, a pharmacy benefit representative schedules a time for your personalized benefit consultation. Before your appointment, the representative reviews your medications and searches for ways you could pay less for them using your prescription benefits program. The representative shares this information with you during your consultation and helps you start using options that are right for you.

The following options may be reviewed during your consultation:

*Generics:* Generic medications cost less without sacrificing quality.

*Preferred Products:* Medicines on the Preferred Products List cost less than other brand name products.

*Mail Order Pharmacy Service:* With mail order, you may save money and have up to a 90-day supply delivered right to your home.

*Tablet Splitting:* Innoviant has identified a list of medications that can be safely split to save money without decreasing effectiveness.

*Rx OTC:* Over-the-counter medication options are offered by Innoviant. These products are less expensive and may be covered by your program.

## SAVE PLAN EXPENSES

Contacting Wise Choice Rx is also good for your prescription benefits program. The options reviewed during your personalized benefit consultation usually save both you **and** your plan money. By using your plan's money saving features, you help manage the cost of your prescription coverage.

## GET STARTED WITH WISE CHOICE RX

To schedule your personalized benefit consultation, contact Wise Choice Rx by Innoviant at 877-809-6996. We're available Monday through Friday 7am – 6pm CT.

# HR News & Notes: April 2008

APRIL is Alcohol Awareness Month!



Alcohol and drug addiction happens in the best of families. Millions of Americans misuse or are dependent on alcohol or drugs. Most of them have families who suffer the consequences, often serious, of living with this illness. If there is alcohol or drug dependence in your family, remember you are not alone.

The problem is that addiction tends to worsen over time, hurting both the addicted person and all the family members. It is especially damaging to young children and adolescents.

**It doesn't have to be that way!** Drug or alcohol dependence disorders are medical conditions that can be effectively treated. Millions of Americans and their families are in healthy recovery from this disease.

Treatment can occur in a variety of settings, in many different forms, and for different lengths of time. Stopping the alcohol or drug use is the first step to recovery, and most people need help to stop. Often a person with alcohol or drug dependence will need treatment provided by professionals just as with other diseases. Your doctor may be able to guide you.

## Resources for Information and Help

There is help available in your local community. Call your county health department and ask for licensed treatment programs in your community. Keep trying until you find the right help for your loved one, yourself and your family.

## Self-Help Groups

Al-Anon Family Groups – [www.al-anon.org](http://www.al-anon.org)  
Alateen – [www.alateen.org](http://www.alateen.org)  
Alcoholics Anonymous – [www.aa.org](http://www.aa.org)  
Adult Children of Alcoholics – [www.adultchildren.org](http://www.adultchildren.org)

## For More Information-

SAMHSA's National Helpline - 1-800-662-HELP – [www.findtreatment.samhsa.gov](http://www.findtreatment.samhsa.gov)

National Association for Children of Alcoholics – [www.nocoa.org](http://www.nocoa.org)

National Council on Alcoholism and Drug Dependence [www.ncadd.org](http://www.ncadd.org)

\*\*\*\*\*



## **SAFETY CHECK** ✓

Summer picnics, parties, and outdoor cookouts are just a few months away. **To prevent foodborne illness**, refrigerate perishables and cooled leftovers within 2 hours. Thaw food in the refrigerator or microwave oven, and marinate foods in the refrigerator. Cool leftovers quickly in shallow containers before refrigerating.

~~~~~



**May 8-11:**  
**May 16:**

**May 26:**  
**June 6:**  
**June 7-8:**  
**June 9-12:**  
**June 15:**

**Mid-term reading period**  
**Last day to withdraw from spring term classes**  
**Memorial Day**  
**Last day of spring term classes**  
**Reading period**  
**Final examinations**  
**Commencement**

# HR News & Notes: April 2008

## **BE PREPARED: Identity Theft**

\*\*\*\*\*

We've all heard the horror stories about how difficult it is recovering from having your name, Social Security number, or credit card numbers stolen. Fortunately, there are steps you can take to help minimize the risk of identity theft.

### **Mail**

Check your home mailbox daily, and drop your outgoing mail into a secure postal mailbox only. Also, pay attention to your billing cycles; identity thieves may change your billing address, so a late bill may indicate a problem.

### **Personal Items**

Carry only what you need in your wallet or purse and keep an itemized list of those items on paper. In the event of a mishap, you'll know who should be notified and the phone numbers to call to cancel the accounts.

### **If your wallet is lost or stolen:**

- Call your credit card company immediately and have that particular card cancelled.
- File a police report in the jurisdiction in which your property was stolen. This will help provide proof of immediate action to your credit card providers.
- Call the three national credit-reporting organizations as well as the Social Security Administration so that a fraud alert can be placed on your name and Social Security number. By doing so, any company that checks your credit will know to contact you by phone before approving any credit transactions.

The numbers to call are:

- Equifax: 1.888.202.4025
- Experian: 1.888.EXPERIAN
- TransUnion: 1.877.322.8228
- Social Security Administration: 1.800.772.1213

### **Personal Information**

Give out on a "need to know" basis only, and only to legitimate businesses. Omit your Social Security number and driver's license number on your bank checks. If required to use your Social Security number as an account number, request an alternate identifier. Finally, invest in a shredder for destroying documents that contain personal information.

## **2-STEP PEP RALLY**



1. **CHECK YOUR MOOD!** Wonder why some people seem to have more energy? It might be attitude. High-energy people are often so motivated that they don't notice their fatigue.

In contrast, feeling stressed-out and down can leave you low on motivation. When you replace your negative feelings with positive thoughts, you'll feel your energy recharging.

So on days when you need a boost, think positive! Having fun with people who make you laugh is sure to give you a lift too. At the end of the day, recall the good things that happened and start feeling better.

2. **EXERCISE TO ENERGIZE!** Regular heart-pumping exercise trains your body to use oxygen efficiently and maintain energy. Weight training builds muscle, which gives you strength and stamina.

Routine exercise can also improve sleep, which is vital to feeling strong all day long; don't shortchange your sleep needs.

Aim for at least 30 minutes of moderate physical activity most days – take a brisk wake-up walk; try yoga, lift weights while watching TV or do some midday stretches. When you don't have time for a long workout, just fit in short periods of exercise throughout your day.

**DAILY DEMANDS CAN LEAVE YOU DRAGGING** - - Break the cycle of fatigue – start with a smile and a few minutes of exercise!