

WELL AWARE



May 2012

Volume 4, Issue 5

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Contact DelaWELL

www.delawell.delaware.gov
1-800-556-6106
EMAIL: Employee.wellness@state.de.us

Alere®

<https://delawell.alerehealth.com>
1-866-674-9103

Contact Statewide Benefits Office

www.ben.omb.delaware.gov
1-800-489-8933 OR (302) 739-8331

Open Enrollment May 7 – 23, 2012

Don't miss your once-a-year opportunity to *enroll or make changes* to your Health, Dental, Vision and Blood Bank coverage!



Read the open enrollment packet of information mailed to your home to:

- Learn about important changes in employee rates for health care plans
- View the *New* additions to the DelaWELL program
- Help you make the right benefit choices for you and your family
- Get the dates, times and locations to attend a Health Fair

To view a copy of the 2012 Open Enrollment booklet and obtain online enrollment instructions, please visit, www.ben.omb.delaware.gov/oe.

Spousal Coordination of Benefits Form

- If you cover your spouse in one of the State of Delaware Group Health Insurance health plans, you **MUST** complete a new Spousal Coordination of Benefits form each year during Open Enrollment and anytime your spouse's employment or insurance status changes.
- Complete the Spousal Coordination of Benefits form online at www.ben.omb.delaware.gov/documents/cob no later than May 23, 2012.
- Once completed, click "Printable Summary" to print a copy of your submission for your records.

Adult Dependent Coordination of Benefits Form

- The Adult Child Coordination of Benefits form, available on the Statewide Benefits Office website, must be completed for all adult dependent children defined as those who turned 21 prior to the end of the preceding calendar year (for this open enrollment period anyone who turned 21 on or before 12/31/2011), unless enrolled in a Consumer-Directed Health plan (CDH plan). The form must be completed and returned to your HR/Benefits Office by May 23, 2012.
- This form is available online at www.ben.omb.delaware.gov/documents/cob.

Important reminder!

- House Bill 81 eliminated Double State Share for any newly eligible employees or pensioners as of January 1, 2012 and established an employee cost of \$25 per month for each Double State Share plan as of July 1, 2012.

QUESTIONS:

Please contact your Human Resources/Benefits Office or call the Statewide Benefits Office at 1-800-489-8933 or (302) 739-8331.

Last Day To Enter “Spring Fitness Challenge” Points Is May 21



Congratulations to those who are participating in DelaWELL’s “Spring Fitness Challenge*” and enjoying the benefits of physical activity! The six-week challenge ends on **May 13**. Be sure and enter all your physical activity points online by **May 21, 2012** at the DelaWELL Health Portal - <https://delawell.alerehealth.com>.

Although DelaWELL’s “Spring Fitness Challenge*” ends this month, keep up the great work in living an active, healthy lifestyle! Regular physical activity has many benefits including reducing the risk of stroke and heart disease, diabetes and some cancers.

**DelaWELL’s 2011-2012 Wellness Challenges are provided as additional health resources and do not count toward the 2011-2012 DelaWELL Reward requirements. To learn more about the 2011-2012 DelaWELL Rewards, please visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on “Program Overview” located on the left menu.*

Have You Completed The Necessary Requirements For The 2011-2012 DelaWELL Reward*?

Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on the “Track Wellness Credits” link (Located on the left menu under “DelaWELL Program Info”) to review your completed activities and incentive eligibility. Have questions? Call the Alere Help Desk at (866) 674-9103 to speak with a representative.

REMINDER: These simple steps must be completed by May 31, 2012 in order to earn a DelaWELL Reward*:

Complete Steps 1 and 2 to earn the Silver Level: \$100 DelaWELL Reward

OR

Complete Steps 1 and 2 and 3 to earn the Gold Level: \$200 DelaWELL Reward

Step 1: Participate in a free DelaWELL Health Screening. Screenings ended April 27, 2012.

Step 2: Complete your confidential online Wellness Assessment for 2011-2012. Participants have until May 31, 2012 to complete this step.

Step 3: Actively participate in a Health Coaching or Condition Care Program this program year and meet minimum participation requirements. Participants have until May 31, 2012 to complete this step.

**DelaWELL Reward amounts will be paid in July 2012. Learn more about the 2011-2012 DelaWELL Program by visiting the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on the “Program Overview” link located on the left menu.*



EyeMed is excited to let you know about an upcoming change in how we provide Explanation of Benefits (EOB) documents. An EOB is a summary statement provided when EyeMed processes a claim for you.

As part of EyeMed’s ongoing effort to minimize impact on the environment, EyeMed’s Green Initiative “**Go Green Go Paperless**” becomes effective **May 2012**, meaning all EOBs will automatically be provided to you in electronic format via EyeMed’s member website.

In addition to the positive impact this change will have on the environment, it will also enhance the convenience of accessing and tracking your EOBs. All EOB documents will be available by logging into EyeMedVisionCare.com/member, 24/7, 365 days a year.

[Click here](#), for easy-to-follow instructions for accessing the member website and locating your EOBs.

For questions please contact the Customer Care Center at 1-855-259-0490

To learn more about your vision benefits, please visit www.eyemedvisioncare.com

And click the *Members* tab.



To register for a seminar date, time and location that is convenient for you, please visit www.delawell.delaware.gov and click on the "DelaWELL University Onsite Health Seminars" link.

May 2012 Onsite Health Seminar Topic: "Back Care"

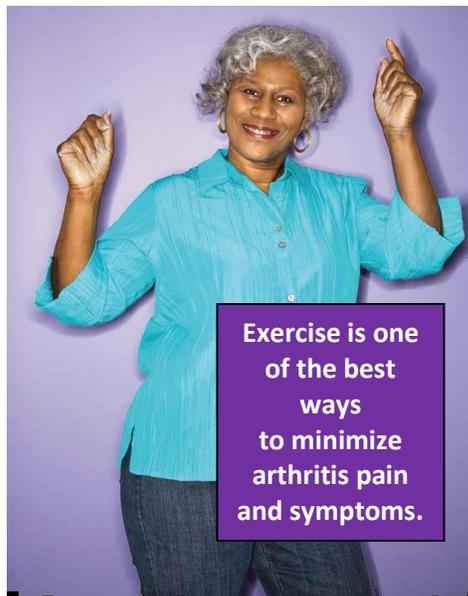
Back pain can be a simple strain or symptom of a more serious condition. Either way, it can prevent you from living a normal life. Come learn how to prevent back pain from happening and if you do have back pain, effective ways to manage it.

At this seminar, you will learn about:

- The spine and vertebrae
- Risk factors and causes of back pain
- Ergonomics
- Protecting your back
- Exercises and habits to prevent low-back pain
- Managing acute and chronic back pain



Arthritis Awareness Month - You Can Work It Out!



Exercise is one of the best ways to minimize arthritis pain and symptoms.

- **MOVE** your joints.
- **STRENGTHEN** muscles around joints.
- **BUILD** bone strength and health.
- **LOSE** the weight that stresses your joints.
- **ACCOMPLISH** more when you have more energy.
- **WORK** with a professional who can support your health.

If you are living with arthritis, get help to manage your pain by enrolling in the **FREE Alere Musculoskeletal Pain (MSP) Condition Care Program**. A caring nurse specialist will work with you one-on-one by phone, online chat or secure email. Together, you will review your doctor's treatment plan and create a personal "to do" list to help you stay on track. Plus, you'll receive information and tips about exercise, diet and stress – all important factors in managing arthritis pain. **For more information, call (866) 674-9103 or visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>.**

National High Blood Pressure Education Month - Did You Know That High Blood Pressure Is A Leading Cause of Chronic Kidney Disease?

Manage your high blood pressure. Help prevent kidney disease before it starts.

Take advantage of the FREE and confidential health improvement programs administered by Alere. An Alere nurse is available to you 24/7 to help you manage your condition, get the most from visits to your healthcare providers and live well. **Call (866) 674-9103 or for more information, visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>.**



Kick The Habit With The “Beat The Pack” Smoking Cessation Meetings

Participant Success Story:

"I have smoked non-stop for 26 years. My target quit date was 2/1 and I have not picked up a cigarette since 1/31 at 11 pm. I attended DelaWELL's 4-week "Beat the Pack" program in January, saw my physician and started Chantix two weeks prior to my quit date. I believe the pre-planning is what has made it a smooth transition/change. I have had moments of 'I want a cigarette,' but I have been able to get through it without picking one up."

- Amy Fleetwood, Delaware Health and Social Services (DHSS)

The DelaWELL Health Management Program is offering a special, free 4-week program for employees called “Beat the Pack” geared for smokers who are interested in quitting smoking. This program gives you stop-smoking information and a chance to receive support from others.

Each week, participants are required to attend one group meeting, for a total of four sessions in a given month:

Week 1: Program Launch/ Reasons to Quit

Week 2: Coping With the Urge to Smoke

Week 3: Long-Term Benefits of Quitting Cigarette Smoking

Week 4: Staying Quit

To register for the 4-weekly “Beat the Pack” meetings at a location convenient for you, please visit www.delawell.delaware.gov and click on the “DelaWELL University Onsite Health Seminars” link.

DelaWELL is providing the “Beat the Pack” program at these upcoming sites:

- Thurman Adams State Service Center (Georgetown, DE)
Meeting Dates: May 3, 9, 16 and 23 from 12-1pm
- Department of Labor- Fox Valley Annex Building (Wilmington, DE)
Meeting Dates: June 8, 15, 22 and 29 from 12-1pm



National Asthma And Allergy Awareness Month

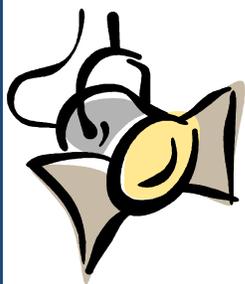


Did You Know - More than 50 million Americans suffer from some type of allergy, from minor irritations to potentially life-threatening reactions.

Helpful resources at your fingertips:

- **DelaWELL Health Portal (<https://delawell.alerehealth.com>) -**
 - Once logged in, click on the “Diseases & Conditions” link (*Located on the top menu*) to search for information, get the latest news or watch videos about common allergies and access detailed information and resources about living with asthma.
 - Once logged in, click on the “Tools & Media” link to strike up a conversation about Asthma and Controlled Medications and learn how asthma affects your body and what you can do to control it.
- **Nurse24 (866-674-9103) –**
 - Provides you FREE direct access to a registered nurse to answer health-related questions 24 hours a day, 7 days a week, 365 days a year. Your calls are completely confidential!





Motivation Station: Employee Spotlight

“With the help of my Health Coach and the free DelaWELL University Onsite Health Seminars offered, I have lost a total of 10 pounds over a 3-month period.”

Richard A. Phillips

President

Delaware State Education
Association (DSEA)-Retired

“I decided to try the DelaWELL Program about a year ago; it has made a significant difference in my life. I completed my Health Screening, online Wellness Assessment and have been working with Debbie, my own personal Health Coach. I’ve attended three of the free DelaWELL University Onsite Health Seminars provided locally. The first course I took in January 2012 titled “My Year To Lose Weight and Keep It Off,” was taught by Aaron Schrader (Health Promotion Coordinator for the DelaWELL Program). Aaron talked about many ways to achieve a healthy weight, but I was most affected when he showed test tubes indicating the amount of fat contained in various foods and talked about making better choices. Since then, I have switched to the better food choices. I’ve also learned to eat in moderation and exercise, even if it is just walking for 30 minutes a day. The other two health seminars I took dealt with heart health and balanced nutrition. I look forward to attending more topics that will relate to my health in the future.

With the help of my Health Coach and the free DelaWELL University Onsite Health Seminars offered, I have lost a total of 10 pounds over a 3-month period. Granted it isn’t a significant amount of weight, but I lost it without using a fad diet and I’ve been able to keep it off. I want to lose about 40 more pounds, and I expect that I can lose that by the end of 2012 with the help of DelaWELL.

If you are a state non-Medicare eligible pensioner, I encourage you to get involved with the DelaWELL Program!”

March 2012



Has the DelaWELL program impacted your overall health? Do you have a success story that will encourage your co-workers along their path to wellness? If so, we would like to hear from you! Send us an e-mail at Employee.Wellness@state.de.us for possible posting in an upcoming edition of WellAWARE and on the DelaWELL website.

To read more participant health testimonies, visit www.delawell.delaware.gov and click on the “Motivation Station” link.

Healthy Recipe

bruschetta



Takes 30-60 minutes

Makes 36 toasts, for 18 servings

INGREDIENTS:

Cooking spray

- 1 fat-free baguette
- 4 vine-ripened tomatoes
- 2 teaspoons finely chopped fresh garlic
- 1/4 cup (1/2 oz/15 g) chopped fresh basil leaves

PREPARATION:

1. Preheat oven to 325°F (160°C). Spray a baking sheet once with cooking spray.
2. Slice bread on the diagonal into slices 1/4 inch (0.6 cm) thick. Spread slices on baking sheet.
3. Bake 20 minutes, or until bread is golden brown. (The toasts can be stored in an airtight container for up to 1 month.)
4. Slice tomatoes in half. Squeeze out seeds and cut tomatoes into medium dice.
5. Spray a sauté pan once with cooking spray and place over medium heat. Add garlic and cook, stirring constantly with a rubber spatula for 30 seconds.
6. Add tomatoes and cook, shaking the pan for 2 to 3 minutes, just long enough to heat tomatoes. Stir in basil and remove from heat. Season with sea salt and pepper.
7. Top each toast with a generous tablespoonful of the tomato mixture.

NUTRITIONAL INFO PER SERVING

45 Calories

0.5g Fat

0.1g Saturated fat

2.0g Protein

9g Carbohydrate

0.8g Fiber

89mg Sodium

For more great healthy recipes, visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>.



The Fitness Guru Says...

Question of the Month: "Any suggestions on how to create a workout plan to fit my needs and goals?"

Dear Employee,

You can get a seven-day workout plan customized to your needs for FREE, by visiting the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on the "Healthy Lifestyle" link (*Located on the top menu*) then click on "Fitness & Activity." Here you will find a **Fitness Planner** to help you get a personalized plan.

Whether your goal is to lose weight, build muscle, reduce stress, tone and firm muscles or feel better and healthier, this great tool can help you get started. It asks questions about your current activity level, muscular strength and flexibility. It allows you to pick what cardio exercises you would like to do, including aerobics, dancing, Pilates, stairs, swimming, walking and more. You can pinpoint what specific part of the body you'd like to focus on in your workout, whether it is your arms, legs, abs, chest, buttocks or maybe you are interested in a total body workout. You can also pick what days of the week you want to exercise and where the exercises will take place (Home or gym).

Note: Certain exercises might not be appropriate for you, particularly if you have been experiencing chest pain, dizziness, bone or joint problems or if you are pregnant. If you have questions or concerns, consult your physician before starting your exercise plan.

Best of Health!

F.G. (a.k.a. Fitness Guru)



Do you have enough life insurance?

Your situation is unique so only you can determine the exact amount of life insurance you need. When choosing the amount of coverage, think about the amount of money needed to maintain your family's lifestyle. How much would your family need to live comfortably without compromising short and/or long term plans? A good starting point is to reflect on your standard of living. Consider:

- Your current assets and liabilities
- The earning power of a surviving spouse
- Other sources of income
- Future expenses like your children's college education

Try Minnesota Life's Insurance
Needs Calculator:
www.lifebenefits.com/insuranceneeds

What's your personal situation?

Before using the insurance needs calculator, consider your financial situation and your specific circumstances at this point in your life:

- **Single and in your 20s**, you may need life insurance to pay off student loans, car payments, credit cards and other debts so they do not become the responsibility of another family member. Hard as it is to imagine, if you die, your family also needs cash on hand to cover your final expenses.
- **Married with young children**, you most likely have modest savings and big responsibilities – a mortgage, child care and other monthly bills. If you die prematurely, life insurance will help your spouse maintain your home and provide support for your children.
- **Single parent and the sole breadwinner**, life insurance will help cover your children's day care costs, other living expenses, and fulfill plans for future education.
- **Married homeowner with no children**, life insurance can provide money to meet financial obligations and help your spouse maintain assets and the lifestyle you've both worked hard to achieve.
- **Married with college-age children and/or elderly parents**, a premature death could deplete your retirement savings or other assets. Life insurance can help replace lost income to cover the cost of current living expenses, college tuition, and/or your parents' care.
- **Married with adult children**, you may have less need to carry life insurance to cover current expenses as when your loved ones were relying on your income. You may want to consider life insurance as an opportunity to support your favorite charities, build a legacy for your children and grandchildren, or cover estate taxes.

Group Universal Life Insurance

Benefit eligible employees may purchase one to six times annual base pay up to \$350,000. During your initial eligibility period, you may purchase one, two or three times annual base pay up to \$200,000 without providing proof of good health. All other amounts will require proof of good health. Employees can enroll or change current coverage election(s) at any time, by providing proof of good health to Minnesota Life. For additional information, refer to your enrollment packet or the Statewide Benefits Office website at www.ben.omb.delaware.gov/life.

Questions?

Call Minnesota Life's customer service center at 1-877-215-1489, Monday through Friday between 8:00 a.m. and 7:00 p.m. (EST), or email us at lifebenefits@securian.com. You may also contact Leslie Ramsey at the Statewide Benefits Office at (302)739-8331 or by email at leslie.ramsey@state.de.us.