WELL AWARE

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Contact Dela*WELL*
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

Change to Elimination Period Disability Insurance Program (DIP)

Legislation passed by the 145th General Assembly and signed into law by Governor Markell on July 1, 2010, reduced the elimination period in the Short Term Disability (STD) program from 60 calendar days to 30 calendar days for disabilities that **begin on or after August 1, 2010.** Employees enrolled in DIP who *expect* to be out of work for at least 30 calendar days ***must*** file an STD claim with The Hartford no later than 15 calendar days from the date of your disability, even if you applied for and/or are receiving Workers' Compensation (WC) benefits from the State of Delaware.

Approved STD benefits will commence on the 31st calendar day from the date of disability for up to a maximum period of 182 calendar days, including the 30 calendar day elimination period. The 30 calendar day elimination period does *not* have to be satisfied consecutively as long as the period of separation is within the 14-calendar day recurrent disability provision. For employees who work less than 12 months per calendar year, the elimination period must commence and conclude within normal working periods to be eligible to receive STD benefits.

Want more information on the Disability Insurance Program (DIP)? Simply log onto http://ben.omb.delaware.gov/disability/index.shtml or call the Statewide Benefits Office at (302) 739-8331.

NEW Dela*WELL* Services (Available Now)

We are pleased to announce the Dela*WELL* wellness program has been expanded to include additional ways to assist you and your family members in taking charge of your health and well being. We have partnered with Alere®, a leading provider of health and wellness solutions, to offer these new services beginning July 1, 2010:

Nurse24℠ provides you with a registered nurse to answer health-related questions 24 hours a day, 7 days a week, 365 days a year. Nurse24 also provides you with a convenient way to get information on routine illnesses and minor injuries and help you make wise choices about how to use your healthcare dollars to get the most appropriate care. To access Nurse24, simply call 1-866-674-9103 anytime. Your calls are completely confidential.

Dela*WELL* Condition Care Program is a personal health support program for individuals with certain chronic health conditions to help them live as healthy as possible while managing their conditions. If you are enrolled in a State of Delaware medical plan and have a diagnosis of asthma, chronic obstructive pulmonary disease (COPD), congestive heart failure (CHF), coronary artery disease (CAD) diabetes, back pain or osteoarthritis, an Alere care manager will get in touch with you to review your health status, answer your questions, provide encouragement and support you in your efforts to manage your condition. A staff of professionals will be available to answer more complex clinical questions about your condition. You will receive helpful educational materials, and you may request information on specific condition-related topics of interest to you. If you have been identified for participation in the program, additional information will be mailed to notify you.

Dela*WELL* Health Portal - https://delawell.alerehealth.com - provides a wealth of tools and resources. The portal is administered by Alere to help you get and stay healthy. A few of the resources include: Daily Health News Headlines, Fitness and Meal Planners, Symptom Checker, Extensive Health Condition Library, Family Health Information and Games, Healthy Recipes and Food Finder Tool. We encourage you to review all of the tools available and make a habit of using them to improve your health.

There is no cost to you for participating in these personal health support programs, and you are encouraged to take advantage of these resources designed to help you improve your health and wellbeing. Participation in any personal health support program is completely voluntary. The State of Delaware is committed to protecting individual privacy. The State of Delaware will not have access to your protected health information. Only aggregate data is reported to the State of Delaware to identify trends and target health and wellness activities to best meet the needs of employees and their dependents.

Did you complete your Spousal Coordination of Benefits form during Open Enrollment?

The Spousal Coordination of Benefits (S-COB) policy was implemented in 1993 to establish guidelines under which an employee's spouse may be covered under the State Group Health Insurance Program. The policy states a spouse employed full-time by an employer who provides health insurance and requires the spouse to be responsible for 50 percent or less of the monthly premium for "basic employee only coverage" must participate in his/her employer's coverage and this coverage is referred to as "primary." When a spouse has coverage via his/her employer and also has State coverage, the State coverage is referred to as "secondary" (pays after the primary). If the spouse is not employed full-time or is responsible for more than 50 percent of the monthly premium for "basic employee only coverage," then he/she can be enrolled in State's Group Health Insurance Program and receive primary coverage via the State.

State employees who provide coverage to his/her spouse are required to complete a S-COB form during Open Enrollment each year or anytime throughout the year the spouse's health insurance or job status changes. The policy and the S-COB form are available at http://ben.omb.delaware.gov/documents/cob/index.shtml.

Upon the state employee's completion of the form, the form is provided to the state employee's health care provider: Aetna or Blue Cross Blue Shield of Delaware (BCBSD). The health care provider records the spouse's level of coverage (primary or secondary) to properly process claims and shares this information with Medco, so prescription coverage is also properly provided.

The Statewide Benefits Office works with Aetna and BCBSD to identify those state employees who do not complete the form or provide incorrect information regarding their spouse's eligibility of coverage with their employer. Spouses found to be in violation of the policy have a "sanction" placed on their record. If a sanction is in place, claims for health care from a physician, hospital or lab are paid at 20 percent -- the state employee is responsible for paying 80 percent of the cost. Members who are sanctioned will be unable to use their state prescription coverage at the retail pharmacy. A request for reimbursement may be submitted to Medco, which will result in 20 percent of the cost being reimbursed with the state employee being responsible for 80 percent of the cost.

Employees who failed to complete a S-COB form during Open Enrollment were mailed letters advising them their spouse will be "sanctioned" as of July 1, 2010. Employees receiving this letter should go to the website listed above and complete the S-COB form. Be sure to include your email address, check the acknowledgement and certification boxes, and then click the "Submit" button. An e-mail that the submission has been received will be sent automatically. Once the completed S-COB form has been received and processed by Aetna or BCBSD, the sanction will be removed. State employees who fail to submit the S-COB form will continue to have coverage for their spouse reduced to 20 percent. Contact the Statewide Benefits Office at 1-800-489-8933 or (302) 739-8331 with any concerns.

Did you receive your *new* Health ID card?

Aetna and Blue Cross Blue Shield of Delaware (BCBSD) have mailed every member a new ID Card to be used as of July 1, 2010, when receiving services at doctor's offices, labs, hospitals, etc.

Should you need an additional card or did not receive your mailing, please contact:

- Aetna's Customer Services at 1-877-542-3862
- BCBSD's Customer Services at 1-800-633-2563 or (302) 429-0260

Please remember prescriptions are provided through Medco, and all members should show their Medco ID Card when having prescriptions filled. Medco's Member Services may be reached at 1-800-939-2142 if a new card is required.

Did you know…?

Employees enrolled in either Aetna or BCBSD health care plans are eligible to receive a wide range of services FREE through the ***Employee Assistance Plan provided by HMS.***

These services are designed to enable employees to better balance the high demands of home and work life issues.

Go to http://ben.omb.delaware.gov/eap/index.shtml or contact HMS at 1-800-343-2186 for additional information.

Lab Corp - *Update*

The staff at Lab Corp **may** request but **cannot** require BCBSD members provide a credit card at the time of service.

Members may decline the request and still receive services. Information on this is available at http://ben.omb.delaware.gov/medical/bcbs/index.shtml.

Lab Corp is not a participating provider for Aetna. Aetna members should use Quest Diagnostics.

Information on this is available at http://ben.omb.delaware.gov/medical/aetna/index.shtml. Members with concerns should contact the Statewide Benefits Office at (302) 739-8331 or 1-800-489-8933.

MedSolutions

CT, MRI, PET Tests…Changes for BCBSD Members!

On July 1, 2010, members of Blue Cross Blue Shield of Delaware (BCBSD) will be required to participate in a pre-authorization program for high-tech radiology services provided by MedSolutions, Inc. (MSI).

This program is in place for the following non-emergency, outpatient, high-tech radiology services:

- Computerized tomography (CT)/computed tomography angiography (CTA)
- Magnetic resonance imaging (MRI)/magnetic resonance angiography (MRA)
- Positron-emission tomography (PET)

Members are not required to do anything differently as a result of this program. The pre-authorization process is handled directly by physicians (and their office staff) and MSI. Providers of the high-tech imaging testing (labs or physician's offices that do testing on-site) will be held responsible for costs associated with services that are not pre-authorized. Members will only be responsible for costs (except co-pays/co-insurance) if he/she agrees to accept liability prior to the test being conducted.

BCBSD mailed a letter to members in mid-June 2010 advising of this change. Information on this program is available at http://ben.omb.delaware.gov/medical/bcbs/documents/bcbs_msi_ht_radiology_flyer_for_SOD.pdf.

Concerns may be directed to BCBSD's Customer Services at 1-800-633-2563 or 429-0260 or Statewide Benefits Office at 1-800-489-8933 or (302) 739-8331.

Which Pharmacy Provides the Best Value?

Not all retail pharmacies can provide you with the same cost savings when you have a 90-day prescription filled. Be sure the pharmacy you are using is a 90-day participating pharmacy when you have 90-day prescriptions filled.

View the lists of pharmacies at http://ben.omb.delaware.gov/script/index.shtml to be sure you are using the pharmacy that can provide you with the best value! Medco's Member Services are available as 1-800-939-2142 to provide additional information.

Quick & Easy Recipe

oatmeal bars

NUTRITIONAL INFO
PER SERVING

168 Calories
5.3g Fat
1.2g Saturated fat
4.0g Protein
28g Carbohydrate
2.3g Fiber
71mg Sodium

Takes under 30 minutes
Makes 20 bars

INGREDIENTS:

- No-stick cooking spray
- 1/2 cup (2 1/4 oz/70 g) all-purpose flour
- 1 cup (4 1/2 oz/140 g) whole-wheat pastry flour or white whole-wheat flour
- 1/3 cup (2 1/2 oz/75 g) granulated sugar
- 1/3 cup (2 1/2 oz/75 g) packed brown sugar
- 2 teaspoons baking powder
- 1/2 teaspoon ground cinnamon
- 1/4 teaspoon salt
- 2 1/4 cups (8 oz/240 g) rolled oats
- 1/3 cup (1 1/4 oz/35 g) wheat germ
- 3/4 cup (6 fl oz/180 ml) skim milk or low-fat soy milk
- 1/2 cup (4 oz/120 g) unsweetened applesauce
- 1 large egg
- 1/4 cup (2 fl oz/60 ml) canola oil
- 1 teaspoon pure vanilla extract
- 3/4 cup (4 1/2 oz/135 g) semi-sweet chocolate chips
- 1/2 cup (2 1/2 oz/75 g) raisins

PREPARATION:

1. Preheat the oven to 350°F (175°C). Spray a 9x13-inch (23x32-cm) baking pan with cooking spray. Line the bottom with parchment or wax paper and spray again.
2. Into a mixing bowl, whisk together the flours, sugars, baking powder, cinnamon and salt. Stir in oats and wheat germ.
3. In a food processor or blender, combine milk, applesauce, egg, oil and vanilla. Process to blend.
4. Stir the milk mixture into the dry ingredients. Mix well. Stir in chocolate chips and raisins. Spread the batter in the prepared pan.
5. Bake until the edges are browned and firm, about 20 minutes.

For more great healthy recipes, visit the *NEW* Dela*WELL* Health Portal at

https://delawell.alerehealth.com

The Fitness Guru Says...

Question of the Month: What is the best way to choose a meal when dining out?

Dear Employee,

Let's face it, in America, we tend to eat out a lot. Some of us dine out for the pure convenience of not having to cook and the fact we don't have to do dishes afterwards. In any event, be aware that some of our favorite restaurant foods can pack tons of calories, fat grams and not to mention heaps of sodium. Below are just some examples for you to consider:

Dunkin Donuts®:

- Plain Bagel with Plain Cream Cheese- 470 Calories, 17.5g Total Fat, 910mg Sodium
- Blueberry Muffin- 510 Calories, 16g Total Fat, 490mg Sodium
- Glazed Donut- 220 Calories, 9g Total Fat, 320mg Sodium
- Cinnamon Cake Munchkin- 60 Calories, 3g Total Fat
- Small Coffee with Cream and Sugar- 120 Calories, 6g Total Fat
- Small Coffee Coolatta® with Cream (16 fl oz)- 400 Calories, 23g Total Fat

To learn more about Dunkin Donuts® nutritional information and help you pick better choices, visit https://www.dunkindonuts.com/aboutus/nutrition/.

Olive Garden®:

- Chicken Alfredo- 1,440 Calories, 82g Total Fat, 2,070mg Sodium
- Grilled Steak Fonduta- 1,100 Calories, 58g Total Fat, 2,220mg Sodium
- Breadstick (with garlic-butter spread)- 150 Calories, 2g Total Fat, 400mg Sodium

To learn more about Olive Garden® nutritional information and help you pick better choices, visit http://www.olivegarden.com/menus/garden_fare/nutrition_information.asp.

Applebee's®:

- Sizzling Fajitas- Steak- 1,560 Calories, 30g Total Fat, 6,620mg Sodium
- Chicken Parmesan- 1,330 Calories, 20g Total Fat, 3,400mg Sodium
- Oriental Grilled Chicken Salad- 1,240 Calories, 12g Total Fat, 2,000mg Sodium
- Zesty Ranch Chicken Sandwich- 1,140 Calories, 75g Total Fat, 2,740mg Sodium
- Philly Burger- 1,090 Calories, 25g Total Fat, 2,520mg Sodium

To learn more about Applebee's nutritional information and help you pick better choices, visit http://www.applebees.com/downloads/nutritional_info.html.

So, what is the best way to choose a meal when dining out? Well, before buying a car, a house, new appliances or even a new cell phone plan, we usually research our options using books or the internet to make the best purchase. We should treat our food choices with the same passion to help make the best "nutrient buy" for ourselves. Money is like calories - we should use it wisely, especially when our goal is weight management. Before going out next time, visit the restaurant's website and research the nutritional information of their menu items. Many restaurants have lower-fat, heart-healthy options that are distinguished by the use of a certain logo or color. Researching your meal ahead of time can help your waistline, not to mention your blood pressure and cholesterol level.

Stay Fit!
F.G. (a.k.a. Fitness Guru)

Farmers' Market at Legislative Mall

Come out every Wednesday from 10 am to 1 pm through August 25th to purchase fresh, locally grown fruits and vegetables, as well as honey and cut/potted flowers and herbs. Lunch hour events will be scheduled, including fitness and cooking demonstrations, colonial interpreters and agriculture education. Also, don't miss your opportunity to participate in a special walking program- *"Walk to PRODUCE... Better Health"* and win prizes each week and a grand prize drawing at the end of the program.

If anyone is interested in subscribing to the Farmers' Market at Legislative Mall, please email Michelle Eichinger at michelle.eichinger@state.de.us. Subscribers will receive weekly reminders that will include the week's produce selection from the different vendors and upcoming events at the market.

To get involved in the 2010 Summer Blood Challenge or for more information, log on to www.delmarva2010sbc.com or call 1-888-8-BLOOD-8.

How much do YOU know about blood?

1. What is the shelf life of red blood cells?
   a. 14 days **b**. 27 days **c.** 35 days **d**. 42 days
2. What percentage of people that enter a hospital will need blood?
   a. 5% **b**. 10% **c.** 20% **d**. 25%
3. How much blood does a newborn baby have in its body?
   a. 1 cup b. 2 cups c. 1 pint d. 2 pints
4. Of the people who are eligible, what percentage actually gives blood?
   a. 1% b. 5% c. 10% d. 15%
5. Someone in the US needs blood every _____.
   a. second b. 2 seconds c. 5 seconds d.10 seconds

ANSWERS to the trivia questions can be found on the last page of this newsletter.

Blood Bank of Delmarva

VSP Eyecare Observance Article

vsp Vision care for life

July is UV Safety Month "Protect Your Eyes"

While we can't see ultraviolet radiation, it can see—and harm—us if we're not careful. Sunscreen protects your skin from overexposure to UV rays. Proper lenses can safely block UV radiation and protect your eyes.

To learn more about your vision benefits, please visit www.vsp.com, and click the ***Members*** tab.

Don't be in the dark…where to go to SEE information on your employee benefit programs?

The Statewide Benefits Office maintains its website at http://ben.omb.delaware.gov/ and provides updates as they occur.

TIP! Save this URL to your favorites, so you can visit the Statewide Benefits Office website often to learn more about your benefit programs, view important announcements and have access to any new developments.

Keeping you up-to-date on your life insurance benefits

The Current

***The Current* is a publication designed to help you better understand your group life insurance benefits offered by the State of Delaware.**

Why do I need life insurance?

Most people buy life insurance to replace income that would be lost in the event of the death of a wage earner. Think about it. If you were no longer in the picture what would happen to the people who depend on you for financial support?

Studies show that the premature death of a household's breadwinner can have a significant negative impact on a family's financial security. Even if the deceased has some life insurance, the amount is often inadequate. Money from a life insurance policy could mean your loved ones won't have to sell assets to pay outstanding bills and/or taxes.

Why elect group life insurance?

The State of Delaware is committed to providing employees with valuable benefits programs. Minnesota Life is the provider of the Group Universal Life (GUL) insurance plan. You may purchase one to six times your annual base pay, up to $350,000, at low group rates. Proof of good health required after initial eligibility period and for coverage amounts in excess of $200,000.

Some of the benefits of purchasing insurance through the State's plan include the following:

• **Group premium rates** – Group insurance underwriters use what is known as an experience approach when assessing the risks involved with a group life insurance policy. Rather than basing rates on an individual's lifestyle habits and health factors, they group people together and set rates based on the risk of the group as a whole.

• **Automatic billing options** – Make paying premiums painless by using payroll deductions (active employees) or electronic funds transfer (non-active employees). You won't have to worry about writing out a check every month.

• **Increase coverage when you experience a life event** – If you marry, welcome a new baby or adopt, you are eligible to elect life insurance coverage for your newly eligible dependent – guaranteed.

Please log onto the Statewide Benefits Office web site at **www.ben.omb.delaware.gov/life** to obtain additional information including rates on this valuable benefit.

Questions?

Contact Minnesota Life or the State of Delaware using one of the following methods:

• Call Minnesota Life's customer service center at **(877) 215-1489,** Monday through Friday 8:00 a.m. to 7:00 p.m.(EST)

• E-mail Minnesota Life directly at **LifeBenefits@securian.com**

• Contact Leslie Ramsey at the Statewide Benefits Office at **(302) 739-8331** or by e-mail at **leslie.ramsey@state.de.us**

Products are offered under policy form series 00-30252. Please refer to your certificate for details regarding your plan.

Eat This, Not That

Try This

Weight Watchers® Italian Chicken & Portobello Sandwich w/fresh fruit
360 Calories
6g Total Fat, 3g Saturated Fat, 850mg Sodium

Instead Of That

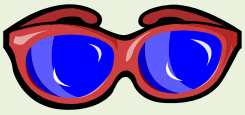
Zesty Ranch Chicken Sandwich
1,140 Calories
75g Total Fat, 22g Saturated Fat, 2,740mg Sodium

The next time you go to Applebees® for lunch, try the Weight Watchers® Italian Chicken & Portobello Sandwich w/fresh fruit instead of the Zesty Ranch Chicken Sandwich. Not only will you save yourself around 780 calories (which is equivalent to the number of calories burned for a 175 lb. person after 30-minutes of running (6 min/mile)), you will also significantly lower your fat and sodium intake.

Applebees® makes it simple when selecting a healthier entrée by providing the Under 550 Calories™ or Weight Watchers® endorsed menu items. To learn more about Applebees® nutritional information, visit http://www.applebees.com/downloads/Applebees_Nutritional_Info.pdf.

UV Safety Month

American Academy of Ophthalmology
www.geteyesmart.org



It's summertime! The sun is bright, and there is a great danger it can harm the eyes. Everyone is at risk for eye damage that can lead to vision loss from exposure to the ultraviolet (UV) rays of the sun.

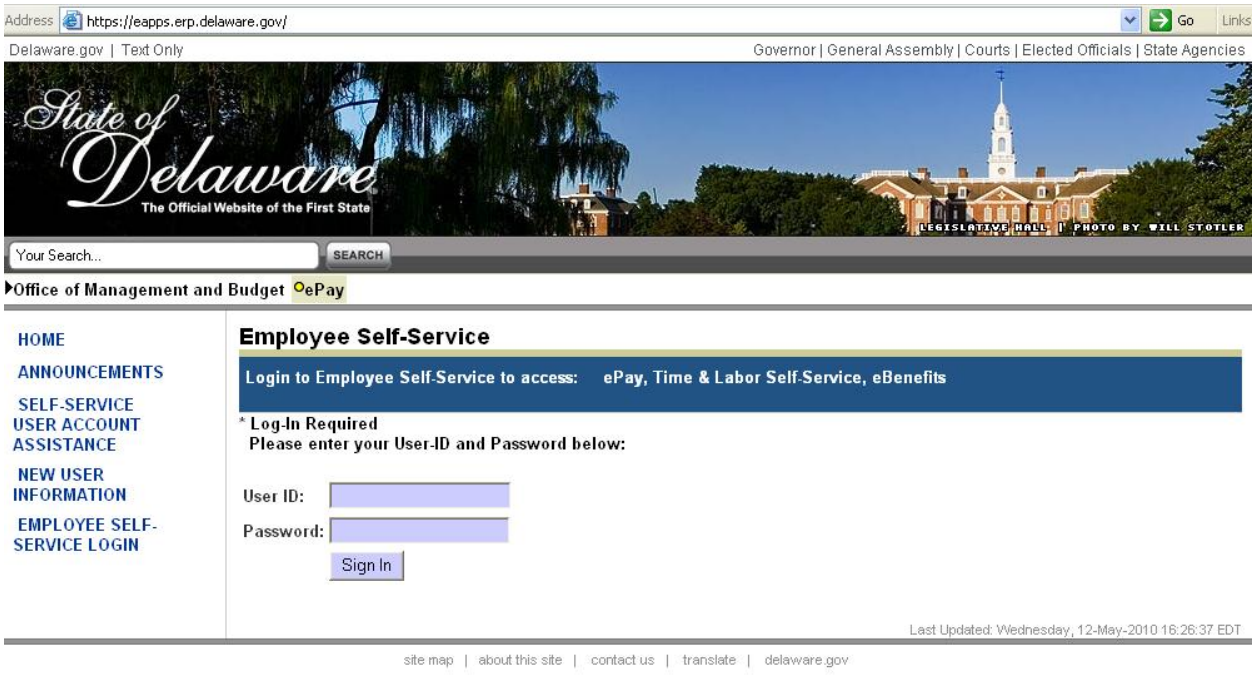
- ✓ To protect your eyes, wear a brimmed hat and the right kind of sunglasses when you are going to be exposed to UV light.
- ✓ Wear sunglasses that block 99 to 100 percent of UV-A and UV-B rays.
- ✓ If you spend time on or in the water, consider purchasing goggles or sunglasses that wrap around your temples because they block the sun's rays from entering on the sides, offering better protection.
- ✓ Remember sunglasses don't have to be expensive to offer the right kind of UV protection. Even inexpensive glasses can protect your eyes if they offer 99 to 100 percent UV-A and UV-B protection.
- ✓ Don't forget the kids. Protect their eyes with hats and sunglasses. In addition, try to keep children out of the sun between 10:00 a.m. and 2:00 p.m. when the sun's ultraviolet rays are the strongest.

New Employee Self-Service Website URL

Employee Self-Service provides access to ePay, eBenefits, and Time & Labor.

Effective June 24, 2010, the Employee Self-Service website will have a new address and a new look. The old URL will redirect you to the new website for six months.

Be sure to bookmark or save this new URL to your favorites: https://eapps.erp.delaware.gov.



ePay Announcements – View benefits news, WELLAWARE newsletters and more at http://omb.delaware.gov/epay/announcement.shtml.

ANSWERS to Blood Bank trivia questions

1. d. 42 days **2**. b. 10% **3.** a. 1 cup **4.** b. 5% **5.** b. 2 seconds