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

National Immunization Awareness Month

SIX REASONS For Adults To Get Vaccinated

1. Vaccines are important to your overall health.
2. Vaccine-preventable diseases haven't gone away.
3. Vaccines are safe and effective.
4. Vaccine-preventable diseases are expensive.
5. Young and healthy people can get sick too.
6. When you get sick, you put your family at risk.

Source: National Foundation for Infectious Diseases

Want to learn more about vaccines?

Call **Nurse24**SM at **(866) 674-9103, option 1,** anytime 24/7 to talk confidentially with an experienced nurse! This service is provided free of charge as part of the Dela***WELL*** Program.

Have you visited the new Dela*WELL* Health Portal? You're just a click away…

It takes just a few minutes to get registered when you visit https://delawell.alerehealth.com. You'll first set up your personal profile, including a username and password you choose to keep your personal information secure. Once logged in, here are just a few of the many tools and resources you'll find to help you take charge of your health and wellbeing:

Interactive tools and trackers

Keep a journal of the foods you eat, your daily physical activity or stressors. Tracking your habits brings them into focus to help you stay motivated in taking steps toward a healthier lifestyle.

Current health and wellness news

Stay up-to-date with relevant news about health and wellness topics. Information centers are grouped by topic, such as Women's Health, Men's Health, and 50+ Health with articles, tools and interactive content to keep you informed.

Disease and condition resources

You'll find an extensive library of sound medical information on conditions ranging from allergies to osteoporosis to high cholesterol. Try the Symptom Checker tool to get input on when and if to seek medical attention or try home treatment options to make the best use of your health care dollars.

Healthy Conversations

Get advice about your health using these interactive tools on healthy lifestyle topics, including sleeping well and maintaining a healthy weight, as well as on health conditions, such as lower back pain and asthma.

Once you have visited the Dela***WELL*** portal, we hope you'll turn to this valuable resource as your health and wellness information source. The State of Delaware will continue to partner with Alere®, a leading provider of health and wellness solutions, to offer additional services and resources through the Dela***WELL*** portal, so stay tuned!

The State of Delaware is committed to protecting individual privacy. All personal health information is maintained securely by Alere. No one at the State of Delaware will have access to your protected health information. Only aggregate data is reported to the State of Delaware to identify trends and to target health and wellness activities to best meet the needs of employees and their dependents.

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.**

What is included in my GUL insurance?

Group Universal Life (GUL) insurance protects your family's financial security by providing money to cover short-term costs such as paying off the mortgage, raising the kids, or paying for college. In addition to the death benefit, GUL offers the following features:

- **Accidental Death and Dismemberment (AD&D)** – Employees in the GUL plan automatically receive AD&D coverage. If your death results from an accident or you suffer a loss from an injury as defined in the plan, you (or your beneficiary) receive an additional benefit.

- **Accelerated Death Benefit** – Receive early payment of benefits, up to 100 percent of your GUL face amount, if you or your spouse becomes terminally ill with a life expectancy of 12 months or less.

- **Portability** – If you leave or retire from a benefits eligible position, you may take up to 50 percent of your GUL coverage with you. Premiums are paid directly to the insurance company and are adjusted to reflect the reduced coverage amount.

- **Conversion** – You may convert the remaining 50 percent of your GUL coverage if applied for within 31 days of termination or retirement. Coverage for your dependents must be converted within 31 days from the date they are no longer an eligible spouse or child.

- **Cash Accumulation Account** – You may contribute additional premiums to your GUL policy that grow tax-deferred[1] in the cash accumulation account. Contributions earn interest that is guaranteed not to be less than 4 percent. Loans and withdrawals are available but will reduce both the policy cash value and death benefit.
  – Loans: Minimum loan is $100; net interest rate is 2 percent.
  – Withdrawals: Minimum withdrawal is $100; $10 service fee per withdrawal.

- **Beneficiary Financial Counseling** – Beneficiaries who receive at least $25,000 in policy benefits may choose to use independent beneficiary counseling services from PricewaterhouseCoopers LLP. There is no cost to the employee or beneficiary for this service.

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**

1 Under current tax laws, you are not taxed on the interest you accumulate until you withdraw more funds than you have contributed to the program. When you take a cash withdrawal, Minnesota Life first takes the money out from the contributions you made, then from the interest you earned.

Services provided by PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life, Securian Life or their group contracts and may be discontinued at any time.

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

New Online Claims Submission for Flexible Spending Account Reimbursement Requests

ASIFlex now offers online claims submission. This process will not only help expedite the handling of your claim but it will also eliminate the need to fax or mail your claim forms and documentation. Follow the simple steps below to submit your claim online:

- Go to https://my.asiflex.com and enter your PIN.
- Select File a reimbursement claim online.
- Enter your Social Security Number.
- Have your documentation scanned into a PDF.
- Select the plan year.
- Select 'Health Care Reimbursement Account' or 'Dependent Care Reimbursement Account'.
- Fill in appropriate fields (date(s) of service, name of medical provider, etc.).
- Select 'add to claim'.
- Add all items you are claiming. Once finished entering the information, select 'file claim'.
- Upload your PDF documentation at this point. Upload PDF documentation in the order it was entered.
- Select 'continue'.
- Sign the form (electronically).
- Submit the claim and record your 'Claim ID'.

The online claims submission system will walk you through step-by-step to ensure you submit your claim properly. Follow the prompts on the screen, and make sure you receive a 'Claim ID' before your claims submission process is complete. If you do not receive a 'Claim ID', your claim has not been properly submitted.

Your PIN is included in your confirmation of enrollment packet and in your quarterly account summary statements. You may also obtain your PIN by calling ASIFlex customer service center at (800) 659-3035. Please contact ASIFlex customer service if you have specific questions or if you have trouble submitting your claim(s) online.

SAVING A LIFE STARTS HERE

2010 SUMMER BLOOD CHALLENGE

Blood Bank of Delmarva's 8th **Annual Summer Blood Challenge** ends on September 4, 2010, but there is still time to become a Blood Bank member and donate blood to help the community you live in and your employer.

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. How much blood could you donate if you began donating at age 17 and donated every 56 days until you were 76 years old?

   a. 128 gallons **b.** 38 gallons **c.** 48 gallons **d.** 58 gallons

2. What blood type is the Universal Donor?

   a. O- **b.** A+ **c.** O+ **d.** A-

3. What percentage of donated blood goes to treat cancer patients?

   a. 4% **b.** 13% **c.** 24% **d.** 19%

4. How many blood donors are needed every day in Delaware and the Eastern Shore of Maryland?

   a. 100 **b.** 350 **c.** 200 **d.** 500

5. Who is the Blood Bank of Delmarva's mascot?

   a. Victor the Vampire **b.** Bubba the Blood Drop

   c. Delmar the Bloodhound **d.** Plasma Pete

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

Quick & Easy Recipe

baked apples

NUTRITIONAL INFO
PER SERVING

131 Calories
0.5g Fat
0.1g Saturated fat
0.3g Protein
30g Carbohydrate
3.7g Fiber
10mg Sodium

If you like, serve the warm apples with a small scoop of low-fat frozen vanilla yogurt or ice cream. Or serve them chilled on their own.

Takes 30-60 minutes
Makes 4 servings

INGREDIENTS

- 4 large Cortland, Fuji or Golden Delicious apples
- 1/4 cup (2 fl oz/60 ml) apple cider or apple juice
- 2 tablespoons brown sugar
- 1/2 teaspoon ground cinnamon
- 1/4 teaspoon ground ginger
- 1 teaspoon pure vanilla extract

PREPARATION

1. Preheat oven to 350°F (175°C).
2. Core apples leaving bottoms intact. Remove a strip of apple peel from around the top to prevent skins from bursting. Place in a dutch oven or baking dish.
3. In a small bowl, combine brown sugar, cinnamon, ginger and vanilla. Pour over and around the apples.
4. Cover and bake until the apples are soft but still hold their shape, 30-40 minutes. Serve warm, spooning the warm sauce over them.

For more great healthy recipes, visit the Dela*WELL* Health Portal at https://delawell.alerehealth.com.

The Fitness Guru Says...

Question of the Month: What are some muscle-strengthening exercises I can do at my desk?

Dear Employee,

You could lug weights to the office, but you probably already have enough to carry. Instead, stay at your desk and try these exercises using simple office items like a book or just your own body weight for resistance:

Biceps *(see picture)*

- Use a heavy book (but not so heavy you can't lift it) for curls.
- Start with your arm at your side.
- Raise the book to your shoulder.
- Make sure your elbow stays tucked near your hip; don't hunch your shoulders.
- Do three sets of 10 to 15 reps.

Chest

- Hold your hands in a prayer position in front of your chest.
- Press hands together and hold for 30 seconds.
- Repeat three times.
- Be sure to breathe throughout the exercise.

Legs

- Stand about six inches from your desk chair.
- Squat as if you were going to sit down.
- Just as your bottom touches the chair, stand up.
- Repeat to a count of 20.

Abs

- Sit up straight with your back against your chair.
- Exhale.
- Tense your abdominal muscles.
- Hold for 30 seconds (be sure to breathe throughout the exercise).
- Repeat three times.

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

Farmers' Market at Legislative Mall

Looking for a brighter future?

Come out every Wednesday from 10 am to 1 pm through August 25th to purchase fresh, locally grown colorful fruits and vegetables, as well as honey and cut/potted flowers and herbs.

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.

HEALTH TIP: The potential benefits associated with eating more fruits and vegetables stack up quickly. Reducing your risk of certain chronic diseases including heart disease, high blood pressure and some cancers is only the beginning.

Eat This, Not That

Try This

Venetian Apricot Chicken

380 Calories
4g Total Fat, 1.5g Saturated Fat

Instead Of That
Chicken Alfredo
1,440 Calories
82g Total Fat, 48g Saturated Fat

Olive Garden is known for their delicious Italian food, but "*delicious*" does not have to mean unhealthy. As with most restaurants, there are better nutritional choices that can be made. All it takes is a little food detective work. For example, the next time you are at Olive Garden for dinner, try the Venetian Apricot Chicken instead of the Chicken Alfredo. You will save yourself from a lot of unnecessary calories, fat and saturated fat.

You can find more on Olive Garden's nutritional information by visiting https://www.olivegarden.com/menus/garden_fare/nutrition_information.asp.

Employee Communications Website

View benefits news, WELLAWARE newsletters, find information how to access and view your payroll advice online through ePay and much more at http://omb.delaware.gov/ecomm.shtml.

Cataract Awareness Month

American Academy of Ophthalmology

Common Misconceptions about Cataracts:

A cataract is **not**:

- A growth or film over the eye;
- A cause of irreversible blindness;
- A result of overusing the eyes; nor
- A contagious disease spread from eye to eye or person to person.

So, what are Cataracts?

If your vision has become cloudy or things you see are not as bright as they used to be, a cataract may have developed in one or both of your eyes. A cataract is a clouding of the eye's naturally clear lens. Your eye becomes like a window that is frosted or yellowed. The amount and pattern of cloudiness within the lens can vary. If the cloudiness is not near the center of the lens, you may not be aware a cataract is present.

Cataracts are a common cause of vision loss, especially as we age, but they are treatable. Your ophthalmologist can tell you whether a cataract or some other problem is the cause of your vision loss and can help you decide if cataract surgery is appropriate for you.

VSP Eyecare Observance Article

August 2010 — Healthy Aging Month

Read "Presbyopia: The 40-something Eyesight Challenge"

No, your arms aren't shorter. Your eyes are getting older. And, if you're having to hold things farther away to see them, you could have presbyopia.

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

ANSWERS to Blood Bank trivia questions

1. c. 48 gallons **2**. a. O- **3.** d. 19% **4.** b. 350 **5.** c. Delmar the Bloodhound