WELL AWARE

September 2010 Volume 2, Issue 9

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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

Group Universal Life (GUL) Program *Enhancements*!

The State Employee Benefits Committee (SEBC) voted to enhance the Dependent Term Life portion of the Group Universal Life (GUL) insurance program underwritten by Minnesota Life Insurance Company by increasing child coverage ***automatically*** from $6,000 to $10,000 with no change to the current $1.16 per month premium cost and by offering ***an additional*** $20,000 spouse option - ***effective January 1, 2011!***

Eligible employees who are enrolling or are enrolled in the GUL program as of January 1, 2011 will have the following dependent life options to select from:

- Spouse: $20,000/$7.05 per month ***(New)***
- Spouse: $10,000/$3.08 per month
- Child: $10,000 for each eligible child/$1.16 per month ***(New)***

Upcoming Enrollment Opportunity

Employees enrolled in the GUL program with $10,000 spouse coverage prior to September 30, 2010 will have a one-time open enrollment opportunity between October 4, 2010 and October 20, 2010 to increase spouse coverage to $20,000 without providing Minnesota Life with proof of good health.

Effective January 1, 2011, all employees enrolled with $6,000 child coverage as of December 31, 2010 will ***automatically*** have coverage increased to $10,000 per child(ren) with no change to the premium cost. Dependent life coverage is available for purchase *only* by employees enrolled in the Group Universal Life (GUL) program and is Term Life insurance. Employees may purchase spouse only coverage, child(ren) only coverage or spouse and child(ren) coverage. Children are eligible for coverage until the end of the year in which they turn age 19 (or age 24 if a full-time student). Eligibility can be extended beyond these ages for disabled children.

On-site Meetings

A Minnesota Life representative will be available to review your insurance needs and answer your questions at Delaware Tech. To schedule a meeting with a Minnesota Life representative from the schedule below, please call 1-800-203-9515.

October 13, 2010
Del Tech – Stanton Campus (New Castle County)
Time: 10 a.m. – 2 p.m. and 3 p.m. – 7 p.m.
Room: Board Room A155
Address: 400 Stanton-Christiana Road, Newark, DE 19713
Directions: http://www.dtcc.edu/all_contact/swmaps/stanton_map.htm

October 15, 2010
Del Tech – Terry Campus (Kent County)
Time: 10 a.m. – 2 p.m. and 3 p.m. – 7 p.m.
Room: Classroom ETB 744
Address: 100 Campus Drive, Dover, DE 19904
Directions: http://www.dtcc.edu/terry/pages/directions.html

October 14, 2010
Del Tech – Owens Campus (Sussex County)
Time: 10 a.m. – 2 p.m. and 3 p.m. – 7 p.m.
Room: Board Room 526, William Carter Center
Address: P.O. Box 610, Georgetown, DE 19947
Directions: http://www.dtcc.edu/owens/directions/

Please log onto the Statewide Benefits Office website at www.ben.omb.delaware.gov/life to obtain additional information, including rates (displayed on page 9 in the enrollment packet) on this valuable benefit.

More from Minnesota Life Insurance Company …

Legal Services

Effective January 1, 2011, a will preparation and legal services program will be available. Minnesota Life selected Ceridian LifeWorks' will preparation and legal services to be made available to actively enrolled GUL employees, their spouses and other dependents. Key services include:

- **Consult with an attorney**. You are entitled to a free 30-minute initial consultation, in person or over the phone, with an attorney in your state of residence. You may use the time to discuss pre-existing or future legal matters or have documents reviewed. To be matched with an attorney in your state, visit www.lifeworks.com or call (877)-849-6034
- **Create wills, financial power-of-attorney, living will or final arrangements.** At lifeworks.com, you have the ability to create a legally valid will and other legal documents in less than an hour.
- **Receive referrals to local attorneys and mediators.** Ceridian LifeWorks' has a network of over 22,000 attorneys nationwide participating in this program. You may visit www.lifeworks.com or call (877)-849-6034 to request a referral to an attorney in your area at any time after enrollment in the GUL program.
- **Download legal forms.** You may download legal forms, such as affidavits, real estate forms, etc., online from www.lifeworks.com. These forms are not legally valid and are intended to be "for your information" only. We encourage you to use your initial attorney consultation to discuss your personal situation and receive advice appropriate for your specific situation.
- **Get your legal questions answered.** Lifeworks.com has a vast library of legal information and resources for your reference.
- **Retain an attorney at a 25 percent discount.** After your initial consultation, you may retain your network attorney and receive a 25 percent discount from the participating attorney's normal hourly rate. You are not obligated to retain an attorney. Also, you may always request a referral to another attorney in your area.

Now is a great time to review your financial situation and think about whether your life insurance needs are up-to-date and ready to take over the needs of your loved ones in the event of your death. Benefit eligible employees may purchase one to six times annual base pay up to $350,000. During your initial eligibility period, eligible employees may purchase one, two or three times annual base pay up to $200,000 without providing proof of good health. You may also purchase four, five or six times annual base pay up to $350,000 with proof of good health. The GUL program allows employees to enroll and/or to change their current coverage election(s) at any point in time after the initial eligibility period has expired by providing proof of good health to Minnesota Life.

Questions?

Please call Minnesota Life's customer service center at (877) 215-1489, Monday through Friday between the hours of 8 a.m. and 7 p.m. (EST), or email at lifebenefits@securian.com. Also, please feel free to contact Leslie Ramsey at the Statewide Benefits Office at (302) 739-8331 or by email at leslie.ramsey@state.de.us.

Quick & Easy Recipe

turkey tostadas

Here's a fun way to use leftover turkey or chicken meat. For vegetarian tostadas, substitute sautéed strips of marinated smoked tofu for the turkey.

Takes less than 30 minutes
Makes 4 servings

INGREDIENTS

- 4 corn tortillas
- 1 ripe avocado
- 1 tablespoon lime juice
- 4 large leaves romaine lettuce, sliced into thin ribbons (about 2 cups)
- 2 vine-ripened tomatoes, seeded and diced
- 1 cup grated reduced fat jack or cheddar cheese
- 1 1/2 cups (about 6 oz/180 g) shredded cooked turkey or chicken
- 1 green onion, thinly sliced on the diagonal
- 1 cup (8 oz/240 g) your favorite salsa

PREPARATION

1. Preheat the oven to 400°F (200°C). Place tortillas on a baking sheet and bake until crispy, about 10 minutes.
2. Peel avocado and place flesh in a shallow bowl. Add lime juice and mash avocado with a fork. Spread on baked tortillas. Top with romaine, tomatoes, cheese, turkey or chicken and green onions. Serve with salsa.

NUTRITIONAL INFO
PER SERVING

243 Calories
2.7g Fat
0.7g Saturated fat
27.0g Protein
26g Carbohydrate
4.0g Fiber
634mg Sodium

For more great healthy recipes, visit the Alere® Health Portal at https://delawell.alerehealth.com

The Fitness Guru Says...

Question of the Month:
What are some stretching exercises I can do at work?

Dear Employee,

No need to rip the seam in your pants or tear your shirt by doing intense stretches at work (think of how you would explain that one to your co-workers). Here are some easy stretches that can improve your flexibility and protect against repetitive motion injuries. Plus, you can do them while you're on the phone, sending e-mails or even in meetings.

Wrists

- Make a fist.
- Rotate wrist in a circle.
- Reverse in other direction.

Head and neck

- Drop your head sideways toward your right shoulder.
- With your right hand, gently pull your head down further to your shoulder.
- Hold for 15-30 seconds.
- Repeat on the left.

Shoulders

- Bring your right arm across your body, parallel to your shoulders.
- Grip your right elbow with your left hand and gently pull.
- Hold for 15-30 seconds.
- Repeat on left.

Feet

- Take off your shoes.
- Roll a golf ball under one foot.
- Roll the ball under the other foot.
- Feel the energizing blood flow back to your feet.

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

DID YOU KNOW?

- **High blood cholesterol affects over 65 million Americans.**
- **You can have high cholesterol and not know it.**
- **Lowering cholesterol levels that are too high lessens your risk for developing heart disease and reduces the chance of having a heart attack or dying of heart disease.**

Fruit and Veggies - More Matters Month

Can you really lose weight without eating less?

If you want to lose weight, you must eat fewer calories than your body uses. But, that doesn't necessarily mean you have to eat less food. Substituting high calorie, fatty foods with fruits and veggies will allow you to eat the same amount of food (if not more) with fewer calories and more health benefits.

Nature's 100 Calorie Pack

Want a healthy, tasty low-cal snack? Try fruits and veggies!

Snack	Calories
Medium-size apple	72
1 cup blueberries	83
1 cup grapes	100
1 cup carrots	45
1 cup bell peppers + 2 tbsp. hummus	76

Make Smart Substitutions

One snack-sized bag of corn chips (1 ounce) has the same number of calories as 1 cup of whole strawberries, a small apple and 1 cup of carrots with 1/4 cup of low-calorie dip. By substituting one or two of these options, you will have a satisfying snack with fewer calories. Substitute fruits and vegetables for chips and other greasy food!

Improve Your Diet with a Health Coach

It's easier to lose weight, gain energy and improve nutrition habits when you work with your own personal health coach. The Dela***WELL*** program's health coaching service is free of charge and completely confidential. Your health coach will:

- Design a personalized plan to meet your goals.
- Provide useful information and program materials.
- Offer support and motivation.

Call Alere® at (866) 674-9103 to enroll today!

Did You Know? **The Pap test does not detect ovarian cancer. It determines cancer of the cervix.**

Ovarian cancer is a disease in which malignant or cancerous cells are found in the ovaries (an ovary is one of two small, almond-shaped organs located on each side of the uterus that store eggs or germ cells and produce female hormones estrogen and progesterone). In women age 35-74, ovarian cancer is the fifth leading cause of cancer-related deaths. An estimated one woman in 58 will develop ovarian cancer during her lifetime.

Every woman should undergo a regular rectal and vaginal pelvic examination. Women age 18 and above should have a mandatory annual vaginal exam. Women age 35 and above should receive an annual rectovaginal exam (physician feels for abnormal swelling and can detect tenderness). If an irregularity of the ovary is found, alternatives to evaluation include transvaginal sonography and/or tumor markers.

Prostate Cancer Awareness Month

Prevention starts with good health.

What is prostate cancer? Prostate cancer is the leading (non-skin) cancer diagnosed overall in men in the United States. It results from cancer or malignant cells that form and multiply in prostate tissue.

Can I reduce my risk? Yes! A healthy body and strong immune system work as a primary defense against cancer and other illnesses. Good nutrition, regular exercise and not smoking can all help.

What about lycopene? Some studies have found consumption of tomatoes and tomato products (rich in the antioxidant lycopene) may decrease the risk of prostate cancer.

What about folate? A 10-year study published in the Journal of the National Cancer Institute found that men who get enough folate from their diets (the B vitamin is in whole-grains, liver, green vegetables, orange juice, lentils, beans and yeast) had a lower risk of prostate cancer.

What's the best strategy? Talk to your doctor about when to begin screening for prostate cancer.

Sources: CDC; American Cancer Society; National Cancer Institute; Prostate Cancer Foundation

Call the Alere® Nurse24℠
Toll Free Number (866) 674 9103
And get your questions answered.

Nurse24 is a free and confidential nurse line.

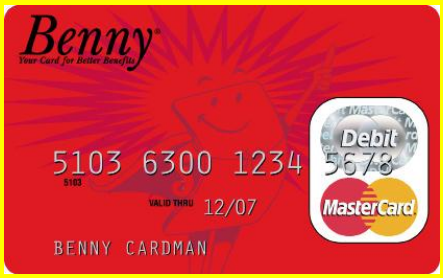
Talk to an experienced nurse who can:

- Answer your questions about prostate cancer risk and screenings.
- Provide education and support to help you understand your options.
- Help prepare you for doctor visits.

FSA Members having a Benny Card

Please note:
If you are using a Benny Card for Plan Year 2010 (this year) and plan to enroll in FSA for Plan Year 2011 (next year) and use the Benny Card, please do not destroy your current Benny Card because the Benny Card will be re-loaded to reflect your new health care elected amount.

Should you need a replacement Benny Card for next year the cost is $10 plus the additional annual fee of $12. Please call ASIFlex at 1-800-659-3035, should you have any concerns or questions.



Information from Medco – your prescription drug plan

Maintenance Medication Program

The Maintenance Medication Program, provided by Medco, became effective July 1, 2009 and will be expanded effective September 1, 2010 to include more medications used to treat chronic or long-term conditions, such as asthma, high blood pressure (hypertension), cholesterol, and diabetes.

Members using maintenance medications will receive a letter, in the near future at their home, from Medco advising them to obtain a 90-day prescription rather than a 30-day prescription for these medications. Members using 30-day prescriptions rather than a 90-day will receive a "penalty" on the fourth request for a 30-day prescription. The penalty is that the member will receive a 30-day supply of medication BUT will be charged a 90-day co-pay. Medco's letter, a list of Maintenance Medications, and information on other prescription programs is available at http://ben.omb.delaware.gov/script/index.shtml.

The Diabetic Program, provided by Medco, is available for members receiving diabetic supplies and medications. Diabetic supplies (lancets, test strips, syringes/needles) are free.

Members purchasing diabetic medications on the same date will pay one co-pay regardless of the number of diabetic medications filled.

Diabetic medications are considered to be maintenance medications and must be filled in conformance with the Maintenance Medication Program. Information on this and other prescription programs is available at http://ben.omb.delaware.gov/script/index.shtml.

BlueCross BlueShield of Delaware

Effective August 9, 2010, Blue Cross Blue Shield of Delaware (BCBSD) has authorized hospitals listed below as "Blue Distinction Centers for Bariatric Surgery".

- Christiana Hospital, located in Newark, Delaware, and
- St. Francis Hospital, located in Wilmington, Delaware

Information on this and other health care programs is available at http://ben.omb.delaware.gov/medical/index.shtml.

BACK PAIN?
You're Not Alone.

Basic Care for Low Back Pain:

Call your doctor if your back pain is severe and/or doesn't improve after three days. You should also seek medical attention if your back hurts following a fall or accident. Your doctor will ask you to describe your pain, and they may recommend one or more of the following:

- *Ice packs for 20 minutes at a time*
- *Over-the-counter medications*
- *Short-term bed rest*
- *Stretching exercises*
- *Warm packs or soaking in warm baths*

Help is just a FREE call away.
Suffering from chronic back pain?
Alere® can help.

Talk with a specially trained nurse to find out what you can do when back pain strikes and learn to prevent future attacks.

Call the Alere® Nurse24℠ Toll Free Number (866) 674-9103 today!

Eat This, Not That

Try This
Weight Management Grilled Chicken
580 Calories
2g Saturated Fat

Instead Of That
Crusted Chicken Romano
1,610 Calories
28g Saturated Fat

Next time you are at the Cheesecake Factory for dinner, try the *Weight Management Grilled Chicken* instead of the *Crusted Chicken Romano*.

You will save yourself a lot of calories and fat grams! To put things into perspective, a 175 lb person would need to do approximately four hours of brisk walking to burn off the 1,610 calories found in the Crusted Chicken Romano.

For more nutrition information, visit http://www.cheesecakefactorynutrition.com/restaurant-nutrition-chart.php?rid=58.

VSP Eyecare Observance Article

September is Children's Eye Health Month

Read "Getting Kids Ready for Their First Eye Exam"

Who likes to go to the doctor? Your child might actually look forward to their eye appointment — if you do your homework. You'll get some good tips in this article.

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

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.