

# WELL AWARE



October 2012

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## Contact DelaWELL

[www.delawell.delaware.gov](http://www.delawell.delaware.gov)  
1-800-556-6106  
EMAIL: [Employee.wellness@state.de.us](mailto:Employee.wellness@state.de.us)

## Alere®

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

## Contact Statewide Benefits Office

[www.ben.omb.delaware.gov](http://www.ben.omb.delaware.gov)  
1-800-489-8933 OR (302) 739-8331

## Announcing Open Enrollment for the State of Delaware's 2013 Flexible Spending Program November 1, 2012 through November 21, 2012



Save 25% or more on **HEALTH CARE** or **CHILD CARE** by signing up for your **Flexible Spending Account!**

**Flexible Spending Accounts (FSA)** allow you to set aside pre-tax dollars to pay for out-of-pocket health care and child/elder care expenses. When you sign up for the FSA, you avoid paying federal and state income taxes, and FICA on every dollar that is set aside in the program, for expenses you are already paying for out-of-pocket.

There are a lot of eligible expenses, so take some time and review the information online at [www.asiflex.com](http://www.asiflex.com).

**Using your FSA is easy. All you have to do is:**

- 1) Estimate your expenses
- 2) Enroll for the upcoming year
- 3) Use up your funds each year

**Remember that expenses can be for you, your spouse or any tax dependent!**

**Have Health Care or Child Care expenses?**

**Why not SAVE a few hundred dollars? Here's how:**

- Enroll in the State of Delaware's Health Care and/or Dependent Care Flexible Spending Account for the 2013 Plan Year.
- Contributions to your account are deducted from your check on a pre-tax basis, saving you up to 25% on every dollar that is set aside.
- Reimbursements from your account are tax-free!

### Health Care Spending Account

- **Maximum contribution of \$2,500 for 2013. Please note this is a change due to the Federal health care reform bill.**
- Eligible expenses include medical and prescription co-pays, dental and vision expenses and many more!

### Dependent Care Spending Account

- Maximum limit of \$5,000 per household, per calendar year for 2013
- Eligible child care or elder care expenses are reimbursed tax-free.

**Enroll online November 1 - November 21, 2012 at <https://enroll.asiflex.com>, employer code DE. More FSA Program information is available at, <http://ben.omb.delaware.gov/fsa/index.shtml>.**



## Minnesota Life - Lower GUL Rates effective January 1, 2013!

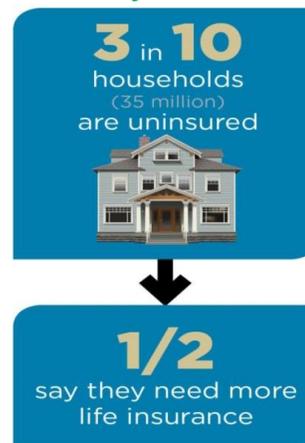
Effective January 1, 2013, the Group Universal Life (GUL) rates will be reduced by 6.5%\*. The new monthly rates are shown on the chart below:

### GUL and AD&D Monthly Rates per \$1,000

Age	Rate /\$1,000
< 30	\$0.052
30 - 34	\$0.062
35 - 39	\$0.082
40 - 44	\$0.102
45 - 49	\$0.152
50 - 54	\$0.262
55 - 59	\$0.412
60 - 64	\$0.642
65 - 69	\$1.122
70 - 74	\$1.990
75 - 79	\$3.080

\*Lower rates apply to those who are age 40 and older. Rates increase with age through age 99 and include AD&D coverage until age 70.

### Did you know?



Source: Life Insurance and Market Research Association (LIMRA), 2012

### Do you have enough life insurance?

Your situation is unique so only you can determine the exact amount of life insurance you need. Try Minnesota Life's Insurance Needs Calculator at [www.lifebenefits.com/insuranceneeds](http://www.lifebenefits.com/insuranceneeds).

### Attention!! Open Enrollment November 1 – 21<sup>st</sup>, 2012 for Employees and Children!

The State of Delaware is sponsoring a "one time" open enrollment period to allow benefit eligible active employees an opportunity to enroll or increase coverage between November 1, 2012 and November 21, 2012. Guaranteed coverage amounts will become effective on January 1, 2013. Amounts requiring proof of good health will become effective on the date of approval or January 1, 2013, whichever comes later. Employees previously declined are not eligible for this offer.

- **Employees currently enrolled for GUL insurance can increase coverage by 1 salary level.**

Benefit eligible active employees who are currently enrolled in the GUL program may increase coverage by one level up to the guarantee issue amount of the lesser of 3 times base annual salary up to \$200,000 without providing proof of good health. Coverage amounts greater than the guaranteed maximum, or if elected outside of the open enrollment period will require proof of good health.

**Open Enrollment November 1 – 21, 2012  
(continued).**

- **Employees electing GUL insurance for the first time can elect 1 to 3 times base annual salary up to \$200,000.**

Benefit eligible active employees who are currently not enrolled and are electing coverage for the first time may elect one to three times your base annual salary up to \$200,000. If electing more than \$200,000 or if coverage is elected outside of the open enrollment period, proof of good health will be required.

- **Term Life coverage for children - *Up to Age 26!***

Effective January 1, 2013, children are eligible for enrollment from live birth up to age 26 (disabled children may be eligible to continue coverage beyond age 26). Child(ren) under the age of 26, whose coverage was terminated due to coverage status may be re-enrolled during the open enrollment period without proof of good health. Coverage elected outside of the open enrollment period will require proof of good health. Child(ren) previously declined coverage are not eligible for guaranteed enrollment. Spouse coverage may be added at any time with proof of good health. Dependent Term Life rates are shown in the chart below.

Coverage option	Monthly Rate
\$10,000 spouse only	\$3.08
\$20,000 spouse only	\$7.05
\$10,000 spouse/\$10,000 child(ren)	\$4.24
\$20,000 spouse/\$10,000 child(ren)	\$8.21
\$10,000 child(ren)	\$1.16

**Questions about your life insurance?**

For additional information about the GUL and AD&D program, please call Minnesota Life's customer service center at (877) 215-1489, Monday through Friday between 8:00 a.m. and 7:00 p.m. (EST), or email Minnesota Life at [lifebenefits@securian.com](mailto:lifebenefits@securian.com). You may also log onto the Statewide Benefits Office website at [www.ben.omb.delaware.gov/life](http://www.ben.omb.delaware.gov/life) or contact Leslie Ramsey at the Statewide Benefits Office at (302)739-8331 or by email at [leslie.ramsey@state.de.us](mailto:leslie.ramsey@state.de.us).



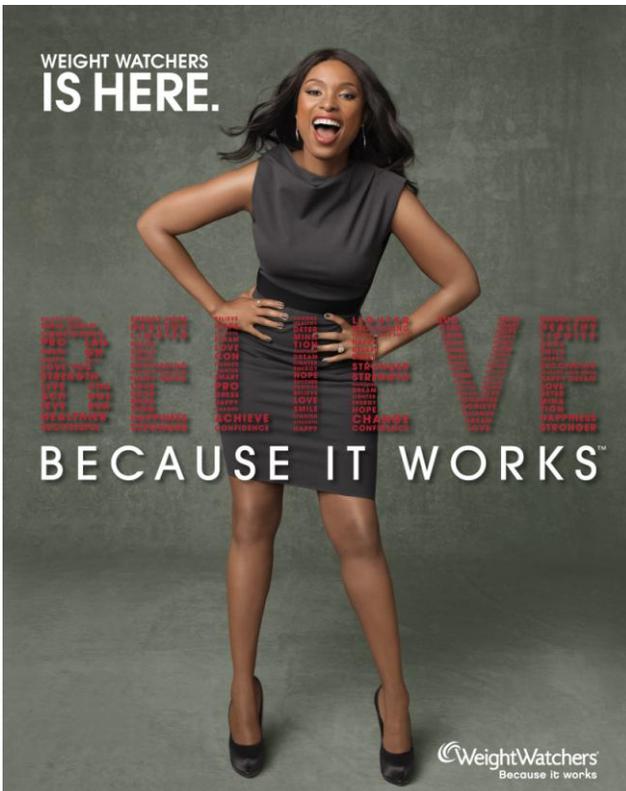
## How Do I Get Weight Watchers At-Work Meetings Started In My Office?

The minimum number is 15 for an At-Work meeting. If you believe you have enough employees interested in having a meeting at your office, please call 1-800-8-AT WORK. Please be sure to obtain approval from your management team to hold on-site meetings at your workplace, prior to contacting Weight Watchers.

Log on the DelaWELL Health Portal (<https://delawell.alerehealth.com>) for more information on the 2012-2013 DelaWELL Program and Rewards, special discounts and purchase instructions for the Weight Watchers offerings, Weight Watchers frequently asked questions and the Weight Watchers reimbursement form.

For a list of existing State of Delaware Weight Watchers At-Work Meetings, visit [www.delawell.delaware.gov](http://www.delawell.delaware.gov) and click on the link "List of At-Work Meetings" (located on the left menu under "Weight Watchers Offerings").

Please reach out to the designated "State Contact" listed on the link, if you are interested in attending meetings at one of the sites.



**Weight Watchers Meetings with Monthly Pass** - With Monthly Pass you can get the convenience of Weight Watchers meetings in your workplace and unlimited meetings in your local community.

Get FREE eTools, the Internet weight loss companion that helps you stay on track between meetings. The discounted State of Delaware monthly price for Weight Watchers meetings with Monthly Pass is **\$36.50 per month**.

**Your Meetings with Monthly Pass membership will automatically renew each month at the discounted price until you cancel (State of Delaware Weight Watchers Offerings and Discounted Pricing are currently available 7/1/12 through 6/30/13).**

## Earn the 2012-2013 \$100 or \$200 DelaWELL Reward



**Program Year: July 1, 2012 through May 31, 2013**

A journey toward good health starts with small steps, by setting realistic health and wellness goals. Whether you want to lose weight, become more active, quit smoking, manage your stress, improve your nutrition or maintain a healthy lifestyle, DelaWELL Rewards your efforts!<sup>1</sup>

### ***Just Getting Started?***

Visit the **DelaWELL Health Portal** at <https://delawell.alerehealth.com> to register and set up your personal profile. In just a few minutes, you'll set up your own username and password to keep your information secure.

### **Earning the DelaWELL \$200 Gold Level Reward Is As Easy As 1-2-3:**

**1) Know Your Numbers:** Participate in a **DelaWELL Health Screening** to be held at various locations throughout the state NOW through November 2012 and January through April 2013. Once logged in, click on the links on the left side of the DelaWELL Health Portal (<https://delawell.alerehealth.com>) for more information, including a screening calendar and to sign up for an appointment.

**2) Get A Plan:** Complete your confidential online **Wellness Assessment** questionnaire for 2012-2013 by visiting the DelaWELL Health Portal (<https://delawell.alerehealth.com>). In just 15-20 minutes, you will get your Wellness Score and personalized report with recommendations for healthy steps you can take to reach your goals. Current members can view their past wellness assessment results to measure progress and health changes.

### **3) Join a Program:**

- **NEW!** Enroll in a worksite or online **Weight Watchers Program!**<sup>2</sup> Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> to learn more and get started.
- **Or**, actively participate in an Alere **Health Coaching Program or Condition Care Program.**<sup>2</sup> to get the support and tools you need to make a healthy change or maintain your health. Visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>) or call 1-866-674-9103 to find out more and enroll today.

### **DelaWELL Rewards Your Efforts!**<sup>1</sup>

**SILVER LEVEL:** Complete Steps 1 and 2 to earn **\$100!**

**OR**

**GOLD LEVEL:** Complete Steps 1 and 2 and 3 to earn **\$200!**

**NEW – “Early Bird Payment”** - Complete Steps 1 and 2 by October 15, 2012 and get your Silver Level Reward in December 2012!

**DelaWELL Health Portal** - <https://delawell.alerehealth.com>

**1-866-674-9103**

<sup>1</sup> DelaWELL Silver Level Reward amounts earned between July 1, 2012 and October 15, 2012 will be paid in December 2012. DelaWELL Silver Level Reward amounts earned between October 16, 2012 and May 31, 2013 and all DelaWELL Gold Level Reward amounts earned between July 1, 2012 and May 31, 2013 will be paid in July 2013. Employees who earn a reward will receive a cash incentive included as part of their pay in either their December 2012 or July 2013 pay, as appropriate. State non-Medicare eligible pensioners who earn a reward will have it applied toward either their December 2012 or July 2013 pension check, as appropriate. Rewards are NOT offered to spouses, dependents or participating group members (with the exception of University of Delaware and Delaware Transit Corporation employees). Both the Wellness Assessment and Health Screening are required to earn rewards. All activity requirements must be met no later than May 31, 2013.

<sup>2</sup> Qualification for a Health Coaching or Condition Care program is determined by the results of your Wellness Assessment or healthcare claims. Participants must enroll in and participate in a Health Coaching program or Condition Care program or complete one of the two Weight Watchers program options to complete Step 3 and qualify to earn the \$200 Gold Level Reward. Your Health Coach will validate completion, and credit will automatically be awarded upon meeting the criteria of completing 8 interactions (i.e., phone call, email or online conversation) with a coach during the first 6 months after enrollment, as well as completing a follow-up health coaching survey. Credit will be awarded to participants of a Condition Care Program who keep scheduled phone calls with their Alere nurse care manager throughout the program year to meet completion criteria. Participants must email or fax their completed Reimbursement Form (Along with the required Billing History proof of purchase) to Weight Watchers by April 15, 2013, in order to receive credit towards the DelaWELL \$200 Gold Level Reward.

## Last Day To Enter “Smart Smart Challenge” Points Is October 24

Do you feel energized? Are you feeling a bit healthier? If you have been participating in **DelaWELL’s Smart Start Challenge**, this might be why.



- A good night’s sleep has many important health benefits, including reducing disease risk, maintaining your weight and boosting brainpower. Adequate sleep is needed to think clearly, react quickly and create memories.
- Breakfast helps you concentrate and perform at your best throughout the day. It fuels your body and brain, giving you the energy you need to handle the physical and mental stresses of the day ahead.
- Regular physical activity has many benefits including reducing the risk of stroke and heart disease, diabetes and some cancers. You can experience health benefits such as relieving stress, sleeping better, losing weight or maintaining a healthy weight.



Thank you to everyone who took part in **DelaWELL’s Smart Start Challenge**! The challenge ends **October 14** and all points must be entered online at the DelaWELL Health Portal (<https://delawell.alerehealth.com>) by **October 24**.

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

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](http://www.delawell.delaware.gov) and click on the “DelaWELL University Onsite Health Seminars” link.

## National Breast Cancer Awareness Month - Take Your Breast Health Seriously

Early detection is the key to successfully treating breast cancer. That is why breast health should be a regular component of your overall health plan, including mammograms, check-ups and self-exams.

Take the first step towards good breast health. Call Nurse24<sup>SM</sup>, a confidential nurseline service available to you and your family. Your call is FREE as part of your benefits plan. You’ll have unlimited access to experienced nurses who can talk with you about:

- A regimen for good breast health,
- The importance of regular check-ups with your doctor,
- How you need to perform self-exams, and
- When you need to get mammograms.



Nurse24 is always on hand – including nights and weekends – when your doctor may not be. Call 1-866-674-9103 or visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>) to use the Nurse24 online chat system to ask questions in real time.

## Register For The Upcoming DelaWELL University Onsite Health Seminars



Graduate to a higher level of health!

The onsite health seminars are offered from 12-1pm and 4-5pm at various locations throughout the state. To register for a seminar date, time and location that is convenient for you, please visit [www.delawell.delaware.gov](http://www.delawell.delaware.gov) and click on the "DelaWELL University Onsite Health Seminars" link:



▪ **October 2012 Onsite Health Seminar Topic: "Hey Stress, We Need To Talk: Be A Stress Buster And Live A More Positive Life"**

Everyone faces ups and downs in their lives. Some stressors are personal and some are professional. Regardless of the name tag or the name on the office door, regardless of the paycheck or the bankroll, everyone experiences adversity from time to time. At this seminar you will learn about re-examining your stress reactions and responses, improving life's vision, turning life's adversity into advantage, stress resiliency, fighting stress with healthy habits, tips for cultivating contentment, creating a "stress reduction" action plan and simple and effective relaxation techniques.



▪ **November 2012 Onsite Health Seminar Topic: "Diabetes: Lower Your Risk And Avoid Complications"**

Diabetes mellitus, or simply, diabetes, is a group of diseases characterized by high blood glucose (sugar) levels that result from defects in the body's ability to produce and/or use insulin. Not sure what that means? This seminar is the place to find out.

**Please continue to check the DelaWELL website for 2013 Health Seminars.**

### Navigating Healthcare - Being A Wise Consumer



Throughout your life you have to make health decisions for yourself and your family. The decisions you make influence your overall well-being, as well as the quality and cost of your care. In general, people who work with their doctors to make health decisions are happier with the care they receive and the results they achieve. It is important to share in every decision about your health.

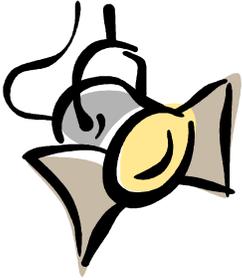
Good health decisions can help you reduce costs and get better care. A good decision takes into account:

- The benefits of each option
- The risks of each option
- The costs of each option
- Your own needs and wants



Visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>) to get the tools you need to be more informed about medical decisions, costs and related healthcare issues:

- **"Personal & Family Health" link** - Here you will find useful information on **Navigating Healthcare**, such as medical exams and tests, how to make the most of your appointment, medication monitoring, better care at lower costs and preventing medical errors.



## Motivation Station:

“To me, being healthy is about living a longer and happier life. As a result of the DelaWELL programs, I feel more equipped to make healthy lifestyle choices that will impact me for the rest of my life.

**“Thanks to the Dela WELl programs, I now have the resources and support required to improve my lifestyle and lower my health risks.”**

### Sarah E. Criswell, P.E.

Project Engineer

Delaware Department of Transportation (DelDOT)

For example, the online Healthier Diet Program has made me pay more attention to food labels, make better choices at the grocery store and eat the recommended serving of fruits and vegetables per day. In addition, the DelaWELL Health Coaching Program has motivated me to get the recommended amount of weekly exercise.

I now participate in the State Softball League, attend an exercise class once a week during my lunch break, go on walks with co-workers during lunch and attend Zumba toning classes two nights a week.

Thanks to the DelaWELL programs, I now have the resources and support required to improve my lifestyle and lower my health risks.”



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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](mailto: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](http://www.delawell.delaware.gov) and click on the “Motivation Station” link.

## Did You Know? – Care Alerts



Did you know that Alere, the State of Delaware’s wellness and disease management vendor, sends tailored communications called **CareAlerts** to eligible State of Delaware Group Health Plan participants and/or their providers? CareAlerts contain evidence-based guideline gaps in care and medication safety issues to assist with compliance.

This is just another great example of how we are helping employees to manage their health and well-being!

# pumpkin chip muffins

Pumpkin puree helps produce tender, tasty muffins that are far lower in fat than most muffins. If you like, substitute raisins or Craisins for the chocolate chips.

Takes 30-60 minutes  
Makes 24 muffins

## INGREDIENTS:

- 4 large eggs
- 1 cup sugar
- 1 15-ounce can pumpkin
- 1/3 cup olive oil
- 2 cups all-purpose flour
- 1 cup whole-wheat flour
- 2 teaspoons baking soda
- 2 teaspoons baking powder
- 2 teaspoons ground cinnamon
- 1/4 teaspoon salt
- 1 cup semisweet chocolate chips

## PREPARATION:

1. Preheat oven to 375°F. Liberally spray two 12-cup muffin pans with cooking spray.
2. In a mixing bowl, beat eggs, sugar, pumpkin and oil until smooth. With a rubber spatula, blend in flours, baking soda, baking powder, cinnamon and salt: do not over mix. Fold in chocolate chips.
3. Fill muffin cups 2/3 full. Bake for 16 to 18 minutes.

### NUTRITIONAL INFO

#### PER SERVING

208 Calories

7g Fat

2g Saturated fat

0g Trans Fat

4g Protein

35g

Carbohydrate

2g Fiber

178mg Sodium

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



## The Fitness Guru Says...

### Question of the Month: "Why should I get a flu vaccine?"

Dear Employee,

It's Halloween time and flu season is here! Now that kids are back in school and the leaves are starting to change color, that's usually a good sign that flu season is just around the bend. By getting a flu vaccine now for yourself and your entire family, you can help prevent flu-related illness, missed school and missed work.

According to the Centers for Disease Control and Prevention (CDC – <http://www.cdc.gov/Features/FLU/>), the best way to protect against the flu is to get vaccinated each year in the fall. Everyone 6 months of age and older should get a flu vaccine each flu season, and it's especially important that the following groups get vaccinated either because they are at high risk of having serious flu-related complications or because they live with or care for people at high risk for developing flu-related complications:

- Pregnant women
- Children younger than 5, but especially children younger than 2 years old
- People 50 years of age and older
- People of any age with certain chronic medical conditions
- People who live in nursing homes and other long-term care facilities
- People who live with or care for those at high risk for complications from flu, including:
  - Health care workers
  - Household contacts of persons at high risk for complications from the flu
  - Household contacts and out of home caregivers of children less than 6 months of age (these children are too young to be vaccinated)

**It takes about two weeks after vaccination for your body to develop an immune response. Be sure to get vaccinated now, so that you will be protected all season long!**

*Best of Health!*

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



## Fall into the season with healthy vision care!

Those familiar routines tied to the school calendar are still with us, whether we have kids or not. It's a natural instinct to feel more energized and focused on must-dos, including getting in those regular eye exams for the whole family.

### School-Age Children

- Pre-kindergarten children should have a comprehensive eye exam, not just a school screening<sup>1</sup>
- Be ready for fall sports with game-ready vision and eyewear
- Help identify visual-based learning problems early

### Adults

- Be sure to schedule an eye exam – and treat yourself to a fresh new look for fall
- Keeping up with vision changes helps all areas of life – work, play, sports
- Eye exams can help detect a wide range of conditions and eye diseases – especially after age 60 – including diabetes, high cholesterol and blood pressure, cataracts, glaucoma and macular degeneration<sup>2,3</sup>

**Why wait? Schedule your eye exam today!**

To locate the EyeMed Providers near you, please call the customer care center at 1-855-259-0490 (Monday through Saturday, 7:30 a.m. to 11 p.m. and Sunday, 11 a.m. to 8 p.m.) OR visit [www.EyeMedVisionCare.com](http://www.EyeMedVisionCare.com) and choose the ACCESS Network from the provider locator.

<sup>1</sup> American Optometric Association, Infant Vision: "Preschool Vision: 2 to 5 Years of Age", 2010

<sup>2</sup> American Optometric Association, "Infant Vision: Birth to 24 Months of Age", 2010

<sup>3</sup> American Academy of Ophthalmology, "Frequency of Ocular Examinations", 2009

These materials are designed to provide general information regarding healthcare topics, do not constitute professional advice nor establish any standard of care, and are provided without representations or warranties of any kind. Your treating healthcare professionals are solely responsible for diagnosis, treatment and medical advice. The eye care professionals in your plan are independent practitioners who exercise independent professional judgment and over whom EyeMed has no control or right of control. They are not agents or employees of EyeMed. Eye care professionals do not take the place of your physician.

## See the benefits of good eye care.

**Each pair of eyes has a story. Watch, and then schedule your eye exam.**



**"You have saved my sight."**

For Richelle's story, visit [www.EyeMedVisionCare.com/oe](http://www.EyeMedVisionCare.com/oe)

**"So proud to have my glasses."**

For Connor's story, visit [www.EyeMedVisionCare.com/oe](http://www.EyeMedVisionCare.com/oe)



**EyeMed**  
VISION CARE.

**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](http://www.eyemedvisioncare.com) And click the *Members* tab.**