

WELL AWARE



November 2011

Volume 3, Issue 11

In This Issue

- FSA Program – Open Enrollment 11/1/2011 through 11/21/2011
- Register for the DelaWELL University Onsite Health Seminars
- DelaWELL Rewards: Earn \$100 or \$200
- COPD Awareness Month
- Great American Smokeout – November 17, 2011
- American Diabetes Month
- Employee Wellness Spotlight – Debora A. Jarell
- Healthy Recipe – Apple Celery Stuffing
- Fitness Guru – Exercise Safety Tips for People with Diabetes
- EyeMed: Diabetes and Your Vision

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

Flexible Spending Account - Open Enrollment

It's time to enroll in the State of Delaware's Flexible Spending Account (FSA) program for 2012. **The annual open enrollment period for the 2012 FSA plan year is from November 1, 2011 through November 21, 2011.** Online enrollment is made simple by going to <https://secure.asiflex.com>, and using the employer code DE. The password is your 6 digit Employee ID number plus the last four digits of your social security number.

The 2012 plan year is from January 1, 2012 to December 31, 2012, and you can use pre-tax dollars to pay for expenses incurred during this timeframe.

By enrolling in the FSA program, you can avoid paying federal, state and FICA taxes on the amount elected, which saves most employees up to 30% on each dollar that is contributed to these accounts. There are two types of flexible spending accounts available to all benefit-eligible state employees. The Health Care account can be used for out-of-pocket health care expenses for you, your spouse and any tax dependents. Commonly claimed expenses include doctor co-pays, deductibles, prescription co-pays, and some eligible dental and vision expenses. The Dependent Care account can be used to pay for daycare expenses while you and your spouse work, attend school full-time or look for employment. For a comprehensive list of eligible and non eligible expenses that qualify for reimbursement through the FSA, go to ASIFlex's website at www.asiflex.com.

For the 2012 plan year, the maximum annual amount you can elect to set aside under the Health Care FSA is \$4,000. For the Dependent Care FSA, the maximum annual household election is \$5,000 per calendar year (\$2,500 if married and filing a separate income tax return). Your annual election will be deducted evenly from each paycheck over the course of the 2012 plan year.

You can access your health care and dependent care FSA funds by either submitting requests for reimbursement to ASIFlex, or for health care FSA participants, by using the optional FSA debit card (Benny Card) to pay for health care expenses. If you choose the Benny Card option, a \$12 annual service fee will be deducted from your available health care FSA funds in January 2012. If you choose to use the Benny Card, you may be asked to substantiate your transactions in many instances, so always keep your itemized receipts. Failure to substantiate a transaction will result in your Benny Card being suspended or terminated until the requested documentation is provided.

Important Reminder: The FSA offers you a vehicle to save money and reduce your annual tax obligation, but you must plan carefully! Any balance remaining in your FSA after the deadline for submitting claims for reimbursement will be forfeited. Please don't let this scare you. Most people are not aware of how much they are spending on eligible expenses (especially health care expenses) until they start tracking them.

Employees MUST re-enroll in the FSA each year. Your 2011 flexible spending account election does not rollover to the 2012 plan year automatically.

For more information, call ASIFlex at 1-800-659-3035 or visit the Statewide Benefits website at www.ben.omb.delaware.gov.



Registration is now open for the following Onsite Health Seminar Topics:

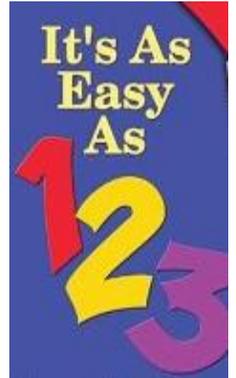
- November 2011 - "It's Your Life... Take Control of Diabetes"
- January 2012 – "My Year To Lose Weight and Keep It Off"
- February 2012 – "Taking Care of Your Heart"
- March 2012 – "Balanced Nutrition"
- April 2012 – "The Facts about Cancer"

The hour-long seminars are offered at convenient locations in all three counties from 12-1pm and 4-5pm.

To register for a 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.

2011-2012 DelaWELL Rewards

- 1)** Participate in a **DelaWELL Health Screening** being held at various locations throughout the state NOW through November 18, 2011 AND January through April 2012. To register for a Health Screening appointment nearest you, visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on the "Appointment Registration" link located on the left menu under Health Screenings.
- 2)** Complete your confidential online **Wellness Assessment** questionnaire for 2011-2012. To access and complete your online Wellness Assessment; visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>.
- 3)** Actively participate in a **Health Coaching or Condition Care Program**. Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> or call (866) 674-9103 to find out more and enroll.



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

(Members who meet the requirements for the Silver or Gold Levels will also have a chance to win a free: Three-Month YMCA Family Membership OR One-Year YMCA Family Membership)

Learn more about the 2011-2012 DelaWELL Program, the program activities and ways to earn DelaWELL Rewards, by visiting the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on "Program Overview" located on the left menu.

COPD Awareness Month

Did you know that smoking cessation is the single most effective way to reduce the risk of developing COPD and slow its progression?

COPD stands for Chronic Obstructive Pulmonary Disease, a term referring to the lung diseases known as *chronic bronchitis* and *emphysema*. As COPD worsens, it becomes increasingly difficult to breathe and get enough oxygen to stay healthy and active. To learn more, view our COPD Awareness Flyer at

http://www.delawell.delaware.gov/documents/copd_awareness_campaign.pdf.



Protect your precious breath by taking advantage of DelaWELL's FREE Condition Care Program administered by Alere. The program offers:

- Unlimited access to experienced and knowledgeable respiratory nurses
- Flexible communication options, including phone, email and online chat
- Tips, education and advice on how to better manage and slow the progression of your illness
- Goal-setting to help you improve the quality of your life
- Help navigating the complex healthcare system so you can maximize your benefits

Start working with your own personal nurse today! Call (866) 674-9103 to enroll or visit <https://delawell.alerehealth.com> for more information.

For additional smoking cessation resources, visit www.PlanMyQuit.com/delawell to access tools to help support your quit.



Help create a world with less cancer and more birthdays.

Great American Smokeout – Thursday, November 17, 2011

DelaWELL is encouraging smokers to use this date to make a plan to quit, or to plan in advance and quit smoking on November 17th. Quitting smoking is not easy, but it can be done.

Looking for support and encouragement? If so, take advantage of DelaWELL's FREE Health Coaching Program. You can work with your own confidential coach to help you develop a plan of action and kick the habit. Call (866) 674-9103 to learn more and enroll today!

American Diabetes Month

Get the support you need! It can be challenging for anyone to stay healthy – especially when you are living with diabetes. Good news! You have personal support just a phone call away when you enroll in the DelaWELL Condition Care Program. This program is free and confidential.

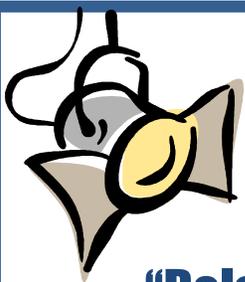
You'll enjoy unlimited access to a nurse – an experienced professional who will work with you one-on-one.

As part of your support system, your nurse will:

- Help you prepare for doctor's visits so you can make the most of your time with your physician
- Work with you to help you reach your goals – big or small – like shedding a few pounds, becoming more active or reducing tension in your daily life
- Provide help navigating the complex healthcare system so you can maximize your benefits



Ready to get started? Call (866) 674-9103 to enroll or visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> to learn more.



MOTIVATION STATION:

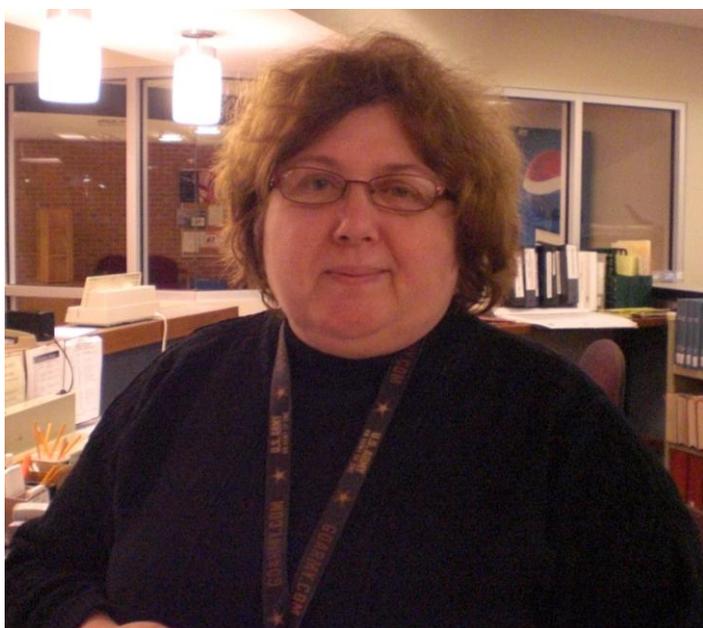
“DelaWELL saved my life!”

Debora A. Jarell

Evening Serials Library Assistant

Delaware State University- William C. Jason Library

October 2011



“DelaWELL saved my life! In 2010, I decided to participate in the DelaWELL program, primarily for the incentive. However, I did not know how it would change my life.

In the process of gathering information – previous lab results for the online wellness assessment and health screening, I discovered that my blood glucose was high. I was constantly tired and was having other health issues – rheumatoid arthritis, sleep apnea and I weighed 252 lbs. – which is morbidly obese! My doctors assured me that my tiredness was a side effect of the rheumatoid arthritis or sleep apnea. When I asked my doctor about losing weight, all I was told was to cut carbohydrates.

After having my DelaWELL health screening, I found out that my blood glucose was high enough to be considered a borderline diabetic and the screener urged me to go to the doctor and ask for an A1C test. When I had the A1C test, it came back with a reading of 6.7 which is considered diabetic. Once I was finally diagnosed with diabetes by my doctor, I was given a blood glucose meter and an appointment with a nutritionist. I also joined the DelaWELL Condition Care Program for diabetes.

Now, I’ve lost 20 pounds (and losing), my blood glucose is controlled and I feel much better. Had I not joined DelaWELL, I probably would have kept those pounds – and added more – and would have ended up on insulin or had a heart attack. My doctors are good, but with all the people they see, it’s very easy for someone’s routine test results to fall through the cracks and get missed. DelaWELL is an excellent program that allows you to be proactive with your own health and it fits right in with your doctor’s care.”

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 upcoming editions 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

apple celery stuffing



You don't need a stick of melted butter to moisten stuffing. A flavorful broth adds richness and not a gram of fat.

Takes 30-60 minutes
Makes 8 to 10 servings

INGREDIENTS

- No-stick cooking spray
- 1 medium onion, diced
- 2 ribs celery, strings removed, ribs diced
- 2 large red apples, such as Cortland or Braeburn, chopped
- 7 cups whole-wheat bread cubes
- 3/4 cup (6 fl oz/180 ml) low-sodium chicken broth or vegetable broth
- 3 egg whites, lightly beaten
- 2 teaspoons chopped fresh thyme
- 2 teaspoons chopped fresh sage
- 2 teaspoons chopped fresh parsley
- Salt and freshly ground black pepper, to taste

PREPARATION

1. Preheat oven to 350° F (175°C). Lightly spray a 2-quart (2-liter) baking dish with cooking spray.
2. Lightly spray a large sauté pan with cooking spray and set pan over medium-low heat. Add onion and celery and cook until soft, about 10 minutes. Add apples and cook, stirring, for 2 minutes. Stir in parsley, thyme, sage, salt and pepper.
3. Transfer the apple mixture to a large bowl. Add bread cubes, broth and egg whites, tossing gently to mix. Transfer to the prepared baking dish. Lightly spray a piece of aluminum foil with cooking spray and cover mixture.
4. Bake for 30 minutes. Remove foil and continue to bake until the top browns, about 20 minutes longer.

NUTRITION INFO

PER SERVING

105 Calories
1.0g Fat
0.2g Saturated fat
4.0g Protein
22g Carbohydrate
3.1g Fiber
416mg Sodium

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



The Fitness Guru Says...

Question of the Month: "I'm diabetic. What are some safety tips I should keep in mind when exercising?"

Dear Employee,

Being active is a large part of living a healthy lifestyle. This is true for people of all ages and especially true for people living with diabetes or those at risk for type 2 diabetes.

When being active don't forget to:

- Wear your diabetes I.D.
- Check your blood glucose before exercise. If it's too low (under 80 mg/dL), eat a piece of fruit, a few crackers or drink a glass of milk.
- Check your blood glucose after exercise. Learn how your blood glucose reacts to becoming more active. If you take diabetes medicine and your blood glucose often gets too low, ask your doctor about lowering your doses.
- Carry a snack to eat if you'll be active for a few hours.

Did You Know?

Walking just an extra five minutes a day can burn about an additional 24 calories per workout. That may not seem like a lot, but over the course of one year it adds up to a total of 8,760 additional calories burned.

Best of Health!

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

EyeMed
VISION CARE®



Diabetes and Your Vision

Diabetes is a disease in which the pancreas cannot produce insulin or the body cannot use insulin efficiently. Insulin is needed to break down sugars and starches and turn them into energy for your body. The American Diabetes Association reports that 20.8 million people are afflicted with diabetes in the United States. If diabetes is left untreated, eye diseases such as retinopathy (damage to the retina), [cataract](#) (clouding of eye lens) and [glaucoma](#) (increased fluid pressure in the eye) could develop, blurring vision and eventually causing blindness.

The early symptoms of diabetic retinopathy may be hard to detect. Other vision impairments associated with diabetes are fluctuating vision, loss of central or peripheral vision and spots or flashes in front of the eye.

With the pupil dilated, an ophthalmologist or optometrist can examine the retina for signs of eye diseases including diabetic retinopathy. If diabetic retinopathy is detected, it can be treated by laser surgery. While there is no cure for diabetes or diabetic retinopathy, proper medication, close monitoring of blood sugar levels, a healthy diet and regular exercise help manage this disease and reduce the likelihood of vision-related complications. For more information, visit the [American Diabetes Association](#).

To learn more about your vision benefits, please visit

www.eyemedvisioncare.com

And click the *Members* tab.