

# Benefits Bulletin

August 2006

## New ID Cards Affect Several Benefits

The new faculty and staff ID+ cards that will be issued in August will include substantial functionality. In addition to their link with the PlaidCa\$h program and providing access to secured buildings, the cards will also affect several benefits.

When the new ID cards are produced, they will automatically include a white PAT Transit image for any student, faculty and staff member who is entitled to use that system at no charge. You will no longer need to complete a request form and obtain a sticker to put on your ID. For more information about the Transit benefit, see <http://hr.web.cmu.edu/current/work-life/transportation/>.

In addition, you will be able to use your ID card to access a PNC Bank account. It can be used at both ATM machines and for a debit card purchase at a store (requiring your 4-digit PIN). To activate this functionality, simply visit any PNC Bank location, including the branch on the ground floor of the University Center or the location at the corner of Forbes and Craig Streets. To learn more about the PNC Workplace Banking benefit, see the web site at <http://www.pnc.com/wpb/cmu>.

Other benefits associated with your ID card include: use of campus athletic facilities and libraries, tickets to campus events and drama productions at discounted or no costs, a 10% discount on trade books at the Carnegie Mellon Bookstore and access to the Schatz Dining Room for dues-paying Faculty Club members.

## Weight Watchers at Work

Maintaining a healthy weight reduces your risk of diabetes, heart disease, and cancer, in addition to helping you look and feel better in general. The next Weight Watchers at Work session starts Tuesday, September 12, 2006. The 17-week session fee is \$176. Weigh-in starts at 11:30 am, and the meeting runs from 11:45 am - 12:30 pm. Meetings are held in the University Center (generally the Dowd Room). For more information or to enroll, contact Rita Motor at [rita@andrew.cmu.edu](mailto:rita@andrew.cmu.edu) or see <http://hr.web.cmu.edu/current/benefits/healthy/fitness/>.

## Start or Increase Your Retirement Contributions

Calculating how much income you'll need at retirement can seem overwhelming. Social Security will likely contribute toward your total goal, as will the university's contributions toward your retirement and their compounded earnings. But most people would see a significant standard of living improvement in retirement by saving additional funds.

Saving just \$25 (or \$25 more) per month can have a significant impact on your retirement savings over time, given compounded interest.

As your annual salary increase goes into effect, consider starting or increasing your contributions to a Supplemental Retirement Account. With the tax advantages of a 403(b) account, the impact on your paycheck will be significantly less than you invest. See <http://hr.web.cmu.edu/current/work-life/retirement/> for more information on SRAs.

## Protect Your Vision Through Proper Lighting

In the summer, when the sun is brighter and daylight lasts longer, many of us don't realize that indoor lighting is still important in helping maintain eye health, especially among older adults, as in the darker months.

Nearly everyone experiences vision loss as they age, and it is not possible to reverse the effects of aging or undo the damage caused by illness or disease. To make the most of your visual ability, use proper lighting.

Below are some basic guidelines that should be considered when selecting lighting, particularly when doing so for an older person.

- As we age, we may need to provide more light than before.
- To reduce glare, use fixtures with shaded or shielded bulbs, or utilize indirect lighting (which directs light to the ceiling or walls).
- Blinds or sheer curtains can soften and regulate light coming through a window.
- Task lighting should illuminate the task at hand, but must not create glare, shadows or inconvenience.
- Light hallways and stairs at levels equal to the rooms around them.
- Consider using motion-sensor lighting or illuminated light switches that can be located easily.

Suggestions for selecting the correct lighting to meet individual needs can be located at web sites like [www.servicesvi.org](http://www.servicesvi.org), [www.agingeye.net](http://www.agingeye.net) or [www.lowvisioninfo.org](http://www.lowvisioninfo.org).

## Flexible Spending Account (FSA) Grace Period Reconciliation

If you participated in a Health Care Flexible Spending Account in 2005 and had a remaining balance, you could use your contributions to reimburse yourself for expenses incurred through March 15, 2006.

You may have noticed that your current FSA carrier (Employee Benefit Data Services [EBDS] or Corporate Benefit Services of America [CBSA]) has paid all claims incurred during the 2006 calendar year (including 2005 grace period expenses) out of your 2006 funds. This temporarily reduced the funds available for 2006 expenses.

Now that the 2005 plan year filing deadline has passed (June 30, 2006), the FSA carriers are now in the process of reconciling 2005 and 2006 plan year claims. Here is how the process works:



- Your 2005 FSA administrator (SHPS) will process any claims it received by the 2005 filing deadline.
- Your grace period claims were submitted to your current FSA administrator and were paid using your 2006 account, until your 2005 account balance could be determined by SHPS.
- The SHPS account balance data will be sent to your current FSA administrator. EBDS or CBSA will reflect that your 2005 balance should be used to pay for as many claims as possible that were incurred from January 1, 2006 - March 15, 2006.
- Your EBDS or CBSA account will then be updated to reflect the expenses to be reimbursed with your 2006 contributions.

## 2006-07 Tuition Grant for Children Increased

The tuition grant that eligible staff members may receive for children attending a college or university other than Carnegie Mellon has been increased for the 2006-07 academic year. The grant for eligible children of staff has been increased to \$2,750 per semester (\$5,500 per academic year).

Full-time, benefits-eligible staff may receive this benefit if they have completed five years of full-time service. Part-time employment years in which an employee was benefits-eligible and worked at least 1,000 hours count as 1/2 service year, for up to three years of credit.

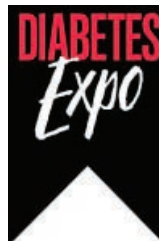
To be eligible to receive the benefit, the child must be enrolled in a degree program before the age of 30; claimed on one's federal income tax return as a dependent; and be born to or legally adopted by the faculty or staff member.

See <http://hr.web.cmu.edu/current/work-life/tuition/child/> for details.

## Diabetes Management

PharmaCare participants with diabetes should have received information about the Living My Life program recently. This program provides free diabetes testing supplies, preventive screenings, and counseling for those who work with a trained pharmacist-coach and work toward health maintenance goals. Contact PharmaCare for more information.

In addition, the **American Diabetes Association and Healthy for Life Expo** is on Saturday, August 26 at 9 am - 5 pm in the David L. Lawrence Convention Center. Register online at <http://www.thepittsburghchannel.com/healthy4lifeexpo/index.html>.



## Be Safe At Work

At Carnegie Mellon, our most important resource is our people. We want our work environment to be supportive and safe. Preventing injuries is one of our most vital tasks.

Unfortunately, falls and lifting injuries are among our more common workplace injuries. Here are some tips to ensure that you stay safe on the job:

- Be realistic about how much you can lift or move safely. Ask a coworker for help, or call Facilities Management Services (FMS) for particularly big jobs.
- When lifting, bend at the knees, not at your waist. Be sure to lift with your legs, not your back.
- Never stand on an unstable or narrow surface when reaching, such as a chair, window sill or radiator. Use a ladder or step-stool when needed.
- Watch your step. Never carry a load so large that it prevents you from seeing the ground in front of you. Ask a coworker for help or use a dolly.
- Be especially careful in bad weather conditions (rainy, icy) or around campus construction projects. See the "projects" link on the Campus Design and Facility Development web site at <http://www.cmu.edu/cdfd/> for more information.
- Use Facilities Maintenance to request a work order for jobs that involve especially heavy lifting or to correct unsafe building conditions. You can place a work order online at the FMS web site at <http://www.cmu.edu/fms/>.
- Review the Workplace Safety guidelines from Environmental Health & Safety web site at <http://www.cmu.edu/ehs>.

