

Benefits Bulletin

June 2006

Manage Your Diabetes Better With PharmaCare's "Living My Life" Program

One of the benefits of participating in Carnegie Mellon's health care plans is access to health improvement programs that are available to you and your family at no additional cost.

PharmaCare participants (with either level of prescription coverage) who have diabetes now have an exciting new program to help them significantly reduce the cost and improve the effectiveness of their diabetes self-care through the "Living My Life" program.

With this diabetes self-management program, participants can receive:

- free diabetes testing supplies (including glucometers, lancets, and test strips),
- free preventive care screenings (such as foot and eye exams, and A1C tests), and

- free diabetes counseling with a specially-trained pharmacist-coach.

"Living My Life" pharmacist-coaches are not intended to replace your physician's treatment plan. Rather, they seek to partner with you and your doctor to help you manage your condition and encourage you along the way, to help you lead a longer, healthier, and more active life.


Participation in the program is completely voluntary, and your prescription benefits will not be altered in any way by choosing not to enroll. However, enrolling in the plan can save you significant expenses in prescription and medical copays/coinsurance costs.



Your privacy is very important to us. Carnegie Mellon faculty and staff and/or their dependents who are eligible to enroll in the program remain 100% confidential.

PharmaCare contacts individuals who may be eligible to participate based on their prescription benefit usage. The individuals they contact and/or enroll are not made known to Carnegie Mellon in any way.

If PharmaCare contacts you about the "Living My Life" program, we strongly encourage you to enroll or to speak with PharmaCare to learn more.

Carnegie Mellon is pleased to make this health improvement program available to our prescription benefit participants. Look for more health management programs to be available in the months to come. 

TIAA-CREF Introduces "One-Decision" Investing Through Lifecycle Funds

Carnegie Mellon, working with TIAA-CREF, has made exciting enhancements to our faculty and staff retirement plan.

A selection of new TIAA-CREF Lifecycle Funds, offering a simplified "one-decision" investment strategy based on your estimated year of retirement, have been made available.



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If you like to keep things simple and want your portfolio to be automatically adjusted to keep it on track with your retirement time horizon, then a TIAA-CREF Lifecycle Fund may be right for you.

Funds are available for target retirement years 2010 through 2040 in five-year increments. Each Lifecycle

Fund starts with an asset allocation generally considered appropriate for investors at different stages of retirement planning. The funds readjust periodically to maintain an appropriate asset allocation for the remaining time horizon.

For those who prefer to build their own portfolios, an expanded menu of mutual funds have been introduced.

In addition, faculty and staff will have access to objective financial advice and planning services to help you make educated decisions about your expanded investment menu and review your retirement strategy. TIAA-CREF consultants will use sophisticated planning tools from Ibbotson Associates, one of the nation's most respected financial advisors, during one-on-one counseling sessions.

To learn more about the investment options available for both university contributions or your supplemental contributions, see the TIAA-CREF web site for Carnegie Mellon at <http://enroll.tiaa-cref.org/carnegiemellon>. 

Learn more about Carnegie Mellon benefits from the HR web site at <http://hr.web.cmu.edu/current/>.

Health Coverage For College-Aged Children

Carnegie Mellon's medical benefits cover dependent children up to age 19. If your child is attending college full-time, however, you may continue to cover him/her under your benefits up to age 23.

If your child recently graduated college this spring, your coverage for him/her will be terminated and information about continuing his/her insurance under your coverage through COBRA will be sent to you.

If your child will be attending college full-time next year, you will need to verify your child's college enrollment status to continue his/her coverage. Go to <http://hr.web.cmu.edu/forms/benefits/Studentcert.pdf> to access the *Request for Student Verification* form. Send the completed form to the Benefits Office in the UTDC.

Cyert Center Benefit Applications Due

Applications for tuition benefits at the Cyert Center for Early Childhood Education were due June 1, 2006 in order for benefits to be processed by the beginning of the new program year, effective August 14.

If you have a child who will be attending the Cyert Center in the 2006-07 program year, and you have not yet returned your completed form, do so as soon as possible. Applications received after June 1, 2006 will be processed with benefits beginning September 1, 2006 or the first day of the month after the application is received, whichever is later.

Forms must be returned to the Benefits Office, UTDC. See <http://hr.web.cmu.edu/current/work-life/childcare/cyert> for more information about Cyert Center benefits and the benefits forms.

Reimbursement Account Filing Deadline: June 30

Employees who contributed to a Health Care Flexible Spending Account (HCFSAs) or a Dependent Care Reimbursement Account (DCRA) in 2005 have until June 30th to submit claims incurred in 2005 or during the grace period (January 1, 2006 - March 15, 2006).

If you don't submit claims for reimbursement by the end of June, **you will lose any remaining money that you had contributed during 2005, according to IRS rules.**

Any claims you incurred in the 2005 calendar year should be submitted to SHPS (<http://www.shps.net>). Submit claims incurred during the grace period to your current claims administrator (EBDS or CBSA). See <http://hr.web.cmu.edu/current/insurance/reimbursement/2005/> for complete instructions on filing 2005 plan year claims.

Gather your receipts and submit your claims to get all the funds to which you are entitled.

Get Well Room Closes For The Summer

Due to low usage in the summer months, the Get Well Room at the Children's Center of Pittsburgh closes in June, July and August. It is expected to reopen in September.

The Get Well Room provides child care for children who are unable to attend school or daycare due to minor illness. Carnegie Mellon employees can use the Get Well Room at a discounted rate. Pre-registration at the Get Well Room is required. See <http://hr.web.cmu.edu/current/work-life/childcare/> for more information and related forms.

Human Resources and Staff Council: Partners in Health

You probably know that Carnegie Mellon offers faculty and staff benefits such as health insurance and retirement contributions. But the university also goes the extra mile to provide added perks for employees.

Staff Council has joined forces with Human Resources to expand healthy lifestyle initiatives on campus, including extending free fitness classes for faculty and staff into the summer months. Classes are held from 5:15 to 6 p.m. in Whitfield Hall and include low-impact aerobics (Monday), Pilates (Tuesday), total body workout (Wednesday) and tae bo (Thursday).

Staff Council also offers a free meditation program from 12:00 to 12:30 on Tuesdays in room 312 of the UTDC. Participants sit comfortably in chairs, so there's no need to change out of your work clothes.

For more on these free fitness opportunities, see <http://www.andrew.cmu.edu/org/StaffFacultyFitness>.

Stay tuned for information about other programs and special events designed to make your work — and life — experiences better at Carnegie Mellon!

Pathways to Health

On June 7, Student Health and Human Resources teamed to offer *Pathways to Health: Healthy Solutions 2006*. This event, part of the Healthy Solutions - Healthy Campus 2010 initiative, brought together over 250 people looking for ways to improve their mental, physical and spiritual health. Thirteen sessions and a keynote presentation by Marilyn Brooks, Channel 4 Action News Medical Editor, were offered at no charge to faculty, staff, and students. Look for more health improvement programs in the future.