



Benefits Bulletin

June 2007

Using Your Preventive Care Benefits to Stay Healthy ... and Save Money

Regular health exams and screenings are important because they can identify potential problems, be a starting point in a plan to correct problems, and possibly help save your life. By getting appropriate preventive services, early diagnosis and treatments, you are taking steps that help your chances at living a longer, healthier life.

Your age, health, family history, lifestyle choices, and other important factors impact what and how often you need services and screenings.

There are many preventive services that are recommended for *all* individuals. The U.S. Preventive Services Task Force (USPSTF) has developed recommendations on screening, counseling, and preventive care. Sponsored since 1998 by the Agency for Healthcare Research and Quality, USPSTF is an independent panel of experts that systematically reviews the evidence and develops recommendations for clinical preventive services.

Preventive Care Schedules

All of our medical plans provide, at a minimum, full coverage of the preventive care services recommended by the USPSTF, and often many other services. **When you use in-network providers**, the services are covered at 100% - with no copays, coinsurance or deductible expenses.

However, 100% coverage is only applicable to the covered services administered at the recommended frequency according to your plan's preventive care schedule.

Access your plan's preventive care schedule at <http://hr.web.cmu.edu/current/benefits/healthy/preventive/>.

Services Not on The Schedule

Your doctor may recommend services that are not on the preventive care schedule for your plan. When your doctor submits those expenses (including his medical diagnosis/explanation), these expenses will be paid according to your plan's normal coverage - coinsurance, copays and the deductible may all apply.

Flu Shots

In 2007, Pennsylvania mandated that dependent children through age 20 be included as a priority group for influenza vaccination. Our plans cover flu shots as follows:

- Dependent children up to age 20: 1 per calendar year.
- Seniors: 1 per calendar year.
 - UPMC and Highmark define seniors as age 50+.
 - HealthAmerica defines seniors as age 65+.
- Adults 19+: *if prescribed by a physician due to high risk factor*; 1 per calendar year.

Please note that Carnegie Mellon provides free flu shots to faculty and staff at the Benefits and Fitness Fair.

Take Advantage of Your Preventive Care Benefits Today

Make an appointment with your health care provider for a check-up today to ensure a long and healthy life!

PharmaCare Living My Life Diabetes Management Program

PharmaCare participants who have diabetes can participate in the "Living My Life" diabetes management program to help significantly reduce the cost and improve the effectiveness of their diabetes self-care.

With this 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. There are no copays, deductibles or coinsurance costs for those supplies and services.

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

Participation in the program is completely voluntary, and your prescription benefits are not impacted in any way by your involvement or lack thereof. Carnegie Mellon respects your privacy. 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 you are contacted to participate, please consider the program. Staying healthy is taking control!

File Your 2006 FSA Claims by June 30th

If you participated in the Health Care Flexible Spending Account or Dependent Care Reimbursement Account in 2006, you have until June 30, 2007 to file claims for your remaining 2006 account balance.

The expenses must have been incurred between January 1, 2006 and March 15, 2007.

NOTE: 2007 FSA accounts do NOT include a grace period into 2008. *2007 contributions must be incurred during the 2007 calendar year.*

Any money remaining in your 2006 account for which eligible claims are not filed by June 30th will be forfeited.

You will need proper documentation to file your FSA claims. Check with your FSA carrier for information about acceptable forms of documentation, including an Explanation of Benefits (EOB) or itemized bills/receipts.

If you switched health plan carriers for 2007, then your 2006 FSA carrier may be different than your 2007 carrier. ***Be sure to submit claims for 2006 expenses to your 2006 carrier.***

Check Your FSA Balance Online

EBDS: Go to the EBDS web site at <http://www.ebdsbenefits.com/eOSA>. Type in your Social Security Number as your Customer ID and your PIN. (If you don't know your PIN, click on "Forgot Your Pin.") Upon logging in, you will see an account summary that shows your current available balance.

CBSA: Go to the CBSA web site at <http://www.cbsainc.com/coventry>. Click on "First Time Users" to set up an account or enter your HealthAmerica Member ID and password. Upon logging in, you will see an account summary that shows your current available balance.

AY 2007-08 Staff Tuition Grant for Children

Effective for the Fall 2007 semester, the staff tuition benefit for children attending an institution other than Carnegie Mellon has been increased to \$6,100 per academic year (up to \$3,050 per term).

Up to two eligible children may receive a tuition reduction for up to eight semesters each.

To be eligible to receive the grant for one's child, staff must be full-time, benefits-eligible employees who have completed five full years of service. (Part-time employment years in which an employee was benefits-eligible and worked at least 1,000 hours may count as 1/2 year toward the requirement, for up to three years of service credit.)

Eligible children must be enrolled in a degree program before the age of 30 and claimed on the staff member's federal taxes as a dependent.

Tuition benefits are only available for the current or upcoming terms; benefits are not paid retroactively.

In the Market for a New Car? Access Ford and GM Employee Discounts

Carnegie Mellon University has partnership agreements with Ford Motor Company and General Motors so that employees can purchase those vehicles at significant discounts. Most vehicles are priced at the employee cost plus a small fee.

Ford discounts are available for: Ford, Lincoln, Mercury, Mazda, Volvo, Land Rover, Jaguar.

GM discounts are available for: GMC, Chevrolet, Pontiac, Buick, Oldsmobile, Cadillac, Saturn, Saab.

Go to <http://hr.web.cmu.edu/current/work-life/transportation/#auto> for information on how to access savings.

Making Market Ups & Downs Work for You

They say that to succeed in investing you should buy low and sell high. Many of us, however, find ourselves doing the opposite. We're inundated daily with market reports—which stocks are up and which are down. It can be hard to figure out the best time to buy or sell an investment. Go to <http://hr.web.cmu.edu> to find the article ***The Ups And Downs in the Market Can Work for You***. The article contains helpful information on how dollar-cost averaging can help you avoid this common investing mistake, as well as a link to a fast-paced, seven-minute video ***Investment Pitfalls*** with information on how to avoid other common investing pitfalls.

Retirement Counseling

What mutual funds are your university or personal retirement savings invested in? Are your university contributions being invested into the default fund? Are you on track to meet your retirement goals? Meet with a representative from Vanguard or TIAA-CREF during a free one-on-one financial counseling session to answer these questions and more. Retirement representatives are on campus each month, or you can arrange telephone or in-person sessions at other times. Go to <http://hr.web.cmu.edu/current/work-life/retirement/programs/> to schedule an appointment today.

Raising Safe Children

Being a parent today can feel more challenging than ever. Whether you have a newborn or a teenager heading to college, LifeWorks can provide you with answers and support. In June, check out LifeWorks' ***Internet Safety*** and/or ***Keeping Your Teenager Safe*** booklets. Visit the LifeWorks Web site to order This Month's Feature or to access other resources (<http://hr.web.cmu.edu/current/work-life/lifeworks/>).