



# Benefits Bulletin

September 2006

## Providing For a Comfortable Retirement

Providing for your retirement will take a lot of money, much more than if you had retired several decades ago. Why? Inflation and rising health care expenses contribute to the increased cost. But more significantly, Americans are living longer.

### What can I do to help myself?

Although Carnegie Mellon provides a generous company, it's important to make contributions to the retirement plan yourself as well. Experts say you should save 10% to 20% of your income annually for a comfortable retirement. Even with Carnegie Mellon's contributions, you should still be contributing from 2% up to 12% or more if you can. The single most important factor in determining the quality of your retirement is how much you decide to save.

Find out what you can



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do today to increase your chances of having a financially comfortable retirement.

Visit the HR web site at <http://hr.web.cmu.edu/current/work-life/retirement/programs/#presentations> to find the article ***Save Now For a Better Tomorrow***. The article contains helpful information and a link to a fast-paced, eight-minute video on the benefits of joining your retirement plan (***Saving for Retirement: The Why's and How's***).

## HealthAmerica Using MedSolutions for High Tech Imaging Services Pre-Authorization

As you may know, HealthAmerica requires that your health care provider submit high-tech radiology imaging tests (such as MRIs, MRAs, CT scans and PET scans) for pre-authorization.

Effective September 1, 2006, HealthAmerica began working with MedSolutions to administer high tech radiology services. The impact on participants will be minimal – rates of reimbursement and authorization guidelines will continue unchanged; the terms of coverage have not been altered.

However, if you have an HRA or FSA, your deductible/coinsurance costs for these procedures will no longer be auto-submitted to CBSA for reimbursement. Instead, you will need to complete the claim form and submit the expense manually. The CBSA HRA/FSA claim form can be obtained from the HR web site at <http://hr.web.cmu.edu/forms/benefits/HealthAmericaFSAclaim.pdf>. If you have any questions about this change, please contact HealthAmerica directly at 1-800-735-4404 or 412-553-5575.

MedSolutions is a radiology services organization specializing in the utilization management of quality, cost-effective diagnostic services. The MedSolutions team will help ensure that these diagnostic tests are medically necessary and that members receive the right test the first time, saving HealthAmerica participants both money and unnecessary radiation exposure.

## PharmaCare To Issue New Member ID Cards

At the end of September, you will receive new PharmaCare Prescription Drug Cards for yourself and your covered dependents. The new cards will contain a unique Member ID Number, rather than your Social Security Number. This change has been made to secure your private health information. In addition, please note that the plan group number will also be changing at that time.

**Effective October 1, 2006, please destroy your current ID Card and replace it with the new PharmaCare member card. When you have a prescription (re)filled on or after October 1, be sure to present your new ID card to your pharmacist so that your new member ID and group numbers are utilized.**



**Please be assured that your coverage has not been altered in any way.** New PharmaCare cards with unique member ID numbers are being issued as part of our continuing effort to secure your privacy. (Member cards that include your SSN can result in theft of your social security number, which can lead to identity theft and access to your confidential information.)

If you have any questions, please contact PharmaCare Customer Service directly at 1-877-347-7444.

## Assistance for Younger Workers at LifeWorks

Many young adults experience what is often called a “quarter-life crisis.” You may feel unsure about what your future holds or what you want. You may be worried about how to move forward with your career. You may wonder if the time is right to get married or start a family.

LifeWorks can help! Speak to a consultant who can help you understand the unique rewards and challenges of this life stage.

LifeWorks is also featuring the booklet *On Your Own: A Guide to Life and Work in the Real World*, which offers practical tips, advice, and information about topics such as making new friends, building a new relationship with your parents, finding and living with roommates, managing your money, and balancing work and life.

Visit the LifeWorks web site to read or download informative articles about:

- Communicating at Work
- Understanding Older and Younger Employees
- Making New Friends as an Adult
- Living with Roommates
- Living with Parents as an Adult
- Overcoming Relocation Stress

If you often find yourself saying, “I’m so stressed!”, then don’t miss **“De-Stressing with Dr. Rabin” on September 26, 2006 at 9:00 am - 12:00 pm.** This presentation will help you understand the mental and physical effects of stress and will teach skills for minimizing the effect of stress on your health. This presentation is for healthy individuals who will benefit from increased stress coping skills, and for those with diseases where stress coping can promote well being and health. Register online through L&D.

## Update Your Address With HR Connection

The Carnegie Mellon community has been in a lot of flux during the past several months. With new campus construction, many personnel have changed offices.

As Human Resources prepares to compile the 2007 Faculty/Staff Directory, we rely on the information in HRIS for individual’s office location and phone number.

Using HR Connection is the quickest and easiest way to update your information in the system. Go to <http://hr.web.cmu.edu/resources/hrconnect>, and click on the link to **HR Connection for Current Employees.** Use the *Demographics* module to review and/or edit your home or office contact information.

## Optimizing Your Benefits To Fit Your Life

As Open Enrollment approaches, this workshop can help you understand the benefit options available, the points to consider when deciding on the best options for your circumstances and how best to use your benefits for maximum advantage. You will learn:

- What benefits the university makes available to full-time and part-time employees.
- What personal and financial issues to consider when deciding among options.
- What changes to consider that can save you money or help you maximize your benefits.
- How to engage in long-term benefits planning and make choices with confidence.

**Join the Benefits Office on October 18, 2006 at 9:00 am - 12:00 pm in Whitfield Hall. Register online through Learning & Development.**

## Hand Washing: A Simple Way to Prevent Infection

Hand washing doesn’t take much time or effort, but it offers great rewards in terms of preventing illness. Adopting this simple habit is a way to help protect yourself against illnesses like the common cold, flu and several gastrointestinal disorders, as well as food-related illnesses, such as E. coli.

### Proper hand-washing

When washing your hands with soap and water or using an *alcohol-based* hand sanitizer, be sure to rub your hands together vigorously for at least 15 seconds, and to scrub all surfaces, including the backs of your hands, wrists, between your fingers and under your fingernails. Dry your hands with a clean towel, and use the towel to turn off the faucet.

### When to wash your hands

Critical times to wash your hands to limit the transfer of bacteria, viruses and other microbes include:

- After using the bathroom, or using a public restroom
- After changing a diaper
- After touching animals or waste
- Before and after preparing food
- Before eating
- After sneezing/blowing your nose
- After coughing into your hands
- Before and after treating cuts
- Before and after touching a sick or injured person
- After handling garbage
- Before inserting or removing contact lenses

### Help kids get in the habit

Insist that your children wash their hands properly and frequently. Teach by example - wash your hands with them and supervise their washing. Tell younger children to wash their hands for as long as it takes them to sing their ABCs, so they don’t rush. It’s a good habit that will last a lifetime!