

400,000 Reasons to Kick the Smoking Habit

In January 2009, the university implemented a new smoking policy that limited where people can smoke on campus. Why was this policy implemented? Because smoking is positively life-threatening.

Smoking Deaths

According to the World Health Organization, smoking is the leading preventable cause of death in the U.S., killing more than 400,000 each year.

The number of people who die from using tobacco is greater than the combined total who die from murder, suicide, car accidents, fire, AIDS, and using alcohol, cocaine, and heroin.

How Tobacco Harms

Tobacco use accounts for 1/3rd of all cancers. Heavy smokers die from cancer at a rate that is four times as

high as nonsmokers. Lung cancer is the #1 cancer killer. In addition, smoking is a leading cause of cancers of the mouth, tongue, throat, larynx, esophagus, stomach, pancreas, cervix, kidney, ureter and bladder.

Smoking also causes chronic bronchitis and emphysema, and worsens asthma. It increases the risk of coronary heart disease, stroke, heart attack, aneurysm and vascular disease. It also contributes to peptic ulcers, varicose veins, osteoporosis, periodontal disease, Alzheimer's, atherosclerosis, high blood pressure, allergies, and impotence.

Who Else is Affected

Secondhand smoke kills 53,000 nonsmokers in the U.S. each year. It is especially dangerous for unborn babies

and small children. Smoking during pregnancy increases the risk of infant mortality, prematurity and low birth weight, and causes developmental delays. Smoking has also been linked to SIDS, and to a rise in respiratory illness, like asthma.

Free Smoking Cessation Group

Carnegie Mellon has partnered with Mercy Behavioral Health to provide a free smoking cessation program.

- Starts Monday, August 24, 2009
- Every Monday for 8–10 weeks
- 12:15–1:15 p.m.
- University Center–Pake Room (location subject to change)

If you are interested or want more information, contact Kelley Shell at Student Health Services: kshell@andrew.cmu.edu or (412-268-7888).

Is a Target Retirement Fund Right For You? 6 Questions Worth Asking

If you invest in a Target Retirement Fund through Vanguard or TIAA-CREF, or have thought about doing so, here are some questions worth asking about these self-adjusting, retirement date-based funds.

What do the dates in the fund names represent?

The dates are anticipated retirement years. The 2025 Fund, for example, is designed for investors planning to retire between 2023 and 2027.

What happens when the date in the fund name arrives?

The funds live on past the dates in their names. They don't "expire" or cash out their assets. However, they continue to reduce their exposure to stocks in an effort to lessen risk.

How much is invested in stocks?

Almost all Target Funds invest most of their money in stocks. The funds designed for investors a long way from retirement hold more stocks than those for investors near retirement. Those in retirement are still encouraged to keep about 30% in stocks, however.

Why do funds intended for older investors hold stocks at all?

While stocks are riskier, they've historically held up best against inflation. And it's important to remember that retirement doesn't occur in one moment, but over many years. It's important to have resources that have the potential to grow.

Why are the funds' investments in stocks reduced over time?

Though stocks historically have provided higher returns, they can suffer sharp losses. Younger

investors are better-positioned to absorb these losses over a lifetime of saving. Older investors have already done the bulk of their retirement saving, and are generally not as well-positioned to absorb investment losses.

Why don't the funds dump stocks when things get bad?

No one can reliably predict the market's short-term direction. Research has repeatedly shown that the average professional investor has been unable to successfully time the market consistently.

So Target Retirement Funds stick with a long-term strategy even though stock holdings may lose value some years. The funds attempt to put together a reasonable blend of risk and security, where higher expected return can offset higher risk.

Apply for Tuition Benefits Online in HR Connection

HR Connection has added a new feature, the Tuition Benefits module. Users can now submit their application for tuition benefits for themselves or their children using HR Connection. The Tuition Benefits module can be used for benefits for classes taken at Carnegie Mellon or for classes taken at another institution.

Applying for tuition benefits for your child also certifies him or her as a full-time student for continued coverage in your medical benefits.

Real Estate Benefits from Howard Hanna

Carnegie Mellon employees may participate in the Hanna Gold Advantage program. Whether you are buying or selling a home, the Hanna Gold Advantage program offers you:

- **Cash Payment Equal to 10% of the Gross Commission** on home purchases or sales, with a signed contract with a Howard Hanna broker
- **Free Mortgage Consultation and a \$400 Credit towards Closing Costs** through Howard Hanna Mortgage Services and Barristers Land Abstract Company.
- **Relocation Services**, such as community profiles, school reports, newcomer kits, etc.
- **Competitive Rates on Insurance Products** through Howard Hanna Insurance Services.
- **Discounts with Retail Alliance Services Partners**

See http://www.cmu.edu/hr/benefits/benefit_programs/additional/financial.html for more information.

CVS ExtraCare Health

Faculty and staff who are enrolled in either of our CVS/Caremark prescription plans can now save even more on their health-related items with a new CVS ExtraCare Health card. These cards are similar to (and can replace) a standard CVS ExtraCare card, but they offer additional benefits.

- **Save 20% on over-the-counter CVS-brand health related, FSA-eligible items.** You can save 20% on the cost of more than 1500 CVS/pharmacy Brand products, from pain relief, allergy relief, and cough and cold remedies to products like glucose meters and blood pressure monitors.

You don't need to be enrolled in an FSA to receive this discount, but you can still submit the discounted cost for reimbursement from EBDS to make your FSA dollars stretch even further.

- **You'll still receive the standard ExtraCare benefits**, like ExtraBucks on prescriptions and services, and automatic savings on advertised items.

ExtraCare Health cards were mailed to all CVS/Caremark Prescription Insurance participants.

If you already have a CVS/pharmacy ExtraCare card, you can easily transfer your reward balance to your new ExtraCare Health Card by calling 1-888-543-5938.

New Minimum Wage

Effective July 1, 2009, Carnegie Mellon implemented the new federal minimum wage of \$7.25. All regular staff positions already met this threshold. Note that student or paid intern positions must also pay this rate.

Learn About Financial Matters with MoneyWhys

MoneyWhys Talk is Vanguard's live webcast series that serves up expert perspective on the financial matters that matter to you. Each episode, host and moderator Ruth Weisberg and her guests engage in discussions about important money matters. Listeners drive an episode's content with their own questions and stories.

Find more information about the upcoming episode and the series, and check out past episodes online at: www.vanguard.com/moneywhystalk.

The next live episode:

ID Theft: A Fine Kettle of Phish
September 16 at 2 p.m. ET

Recorded Past Episodes:

Crushed by Credit Cards?
(Recorded live 5/19/2009)

Don't panic, it's just investing
(Recorded live 7/21/2009)

Free Will Preparation

If you have supplemental life insurance with MetLife through Carnegie Mellon, then you are eligible for free will preparation services. See http://www.cmu.edu/hr/benefits/benefit_programs/forms/WillPrep.pdf for details on accessing services for this important planning resource.

Get Well Room Re-Opens

The Get Well Room provides care when a child is suffering from moderate illnesses. Carnegie Mellon employees get a discounted rate at the center, which is staffed by registered nurses and is located on Craft Avenue. The center closes in the summer, but reopens in September. See http://www.cmu.edu/hr/benefits/benefit_programs/child_care for more information.