

SPECIAL
POINTS OF
INTEREST:

- 2009 Benefits Fair
- Health Savings Account
- BluePoints, BCBSNC
- WOW!
- Dental Benefits News
- Superior Vision
- Long Term Care-John Hancock
- Mental Health
- Generic Medications
- Breast Cancer Awareness
- Comings and Goings
- HR Staff Directory

EMPLOYEE BENEFITS FAIR OCTOBER 28TH ~ 1:00-4:00



The scent of Fall is in the air – know what that means?

It's Benefits Fair time!

This year's theme:

A good year for positive change

Returning after their success during last year's fair:

Laura's Office Swap Good time of year to collect your unused office supplies for trade

Harry LaBlanc/ Beausol Gardens with his weekly program of delivering vegetables and flowers to the campus

Susan Drury-Rohner and Meredith College's WOW Program with lots of healthy incentives

Triangle Transit Authority with alternate transportation suggestions

And to provide a stress-free afternoon: **FREE CHAIR MASSAGE** compliments of your friends in HR!

A few new guests will join us this year, plus our regulars who faithfully come each fair:

- BCBS – Health & Dental
- TIAA-CREF
- VALIC
- Superior Vision
- The Standard for our Life and Long Term Disability
- Credit Union
- Fast Park & Relax
- Wachovia
- B-J's Warehouse

So keep the afternoon of October 28th open and join us on the west side of Belk Dining between 1:00 – 4:00

BENEFITS



HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a savings account that offers a tax-advantaged way for consumers to pay for their health care expenses. Usually paired with a High Deductible Health Plan (HDHP), HSAs help consumers pay for current health expenses and save for future qualified medical and health expenses in retirement.

Contributions to an HSA are tax-deductible and distributions can be taken tax-free. You own and control the money in your HSA. You make the decisions on how to spend the money, within IRS guidelines for eligible expenses. The money in HSAs can be invested to take advantage of the potential for future growth. Investment options vary depending on who is managing the account.

- Choose your own doctor from the largest provider network in the state
- Preventive care services covered at 100%
- Mellon HSA includes a convenient debit card and checkbook at no charge
- HSA contributions and withdrawals are tax-free
- Annual contribution limit is \$3,000 for individual plans and \$5,950 for family plans
- Out-of-pocket maximum protects you from high-dollar medical costs
- Secure access to health plan information online
Use this link to view frequently asked questions regarding "HSAs"

<https://www.bcbsnc.com/content/plans/individuals/blueoptionhsa/faqs.htm>



Are you being rewarded for physical activity or living a healthier life?

You can be with BluePoints from BCBS of North Carolina. This program offers a wide range of personalized activities to suit your lifestyle. Earn points and prizes for participating in activities such as exercise, eating fruits and vegetables daily, getting a vision test and participating in Online Healthy Living Programs. Check out the new prizes! Want to learn more?

Register online at www.bcbsnc.com or call 1-888-705-7050

WORKING ON WELLNESS AT WORK

Meredith College's faculty and staff wellness program

Benefit : Something that promotes or enhances well-being; an advantage.

Working on Wellness at Work (WOW!): A program that enhances the well-being of all participating Meredith employees.

Calling all Meredith employees!!

It is time to register for a new year of WOW! benefits.

WOW! UNDERSTANDS THE VALUE OF HEALTH Good health and a fit body provide us with the means to live an extraordinary and fulfilling life. A healthy body is our energy base and allows us to pursue high level activities in all areas of our life.

WOW! REALIZES THAT KNOWLEDGE IS POWER The key to getting and staying healthy is awareness and reduction of risk factors. The early identification of disease risk and effective intervention can reduce your health risks. Knowing your numbers (Body Mass Index, waist circumference, cholesterol and glucose levels and blood pressure) is the first step. The next step is understanding the role these numbers play in determining risk and preventing disease.

WOW! WANTS YOU TO KNOW YOUR NUMBER. WOW! offers all of its members access to a unique, patented, statistical program, Biosignia's Know Your Number. This program is the cornerstone of WOW! as it is designed to help you understand why your numbers are so important to your health and what you can do to improve them. Regardless of whether or not you participate in any of our other offerings, this program is a must.

Let WOW! help you enjoy the benefits of improved health and fitness. As a full member you are eligible to participate in all of our programming;

Group Exercise

Walktober

Massage

Nutritional Counseling

Nutrition & Lifestyle Programming

And More!

**SEE WOW! AT THE BENEFITS FAIR TO LEARN MORE ABOUT THE
WAYS WE CAN HELP YOU TO MAINTAIN OR IMPROVE YOUR
HEALTH AND FITNESS.**

Meredith College is committed to their employees overall well-being which is why WOW! is available to ALL Meredith faculty and staff at NO CHARGE! For more information, see our web page @ <http://meredith.edu/hess/wellness/default.htm> or email us at wow@meredith.edu.



EXCITING DENTAL BENEFITS NEWS

Beginning January 1, 2010, BCBS - Dental will increase our annual maximum from \$1,000 to \$1,500 per person at **lower rates for most options!**

2010 rates for Enhanced with Ortho, \$1,500 a year maximum:

Employee: \$32.79 (current \$34.80)

Employee + Spouse: \$65.69 (current \$69.60)

Employee + Children: \$71.53 (current \$65.99)

Employee + Family: \$114.86 (current \$116.16)

Blue Cross-Blue Shield – Dental will be at the benefits fair, October 28. Stop by their table for more details.



SUPERIOR VISION

4th year – no rate change!

Superior Vision has confirmed that once again, we will continue the same rates in 2010 as we had when we first choose this company beginning January, 2006.

As a reminder, here are the rates:

Employee only: \$8.20/monthly

Employee plus 1 dependent: \$15.92/monthly

Employee plus family: \$23.40/monthly

LONG TERM CARE-JOHN HANCOCK

During the next few weeks you will receive Long Term Care information (at home) from John Hancock. And between now and the benefits fair, you will see John Hancock representatives on campus. This often requested benefit will be available to all full and part time faculty and staff; retirees, spouses, parents and in-laws, and our family members. The same group rate will apply to employees and everyone who applies under employee's name.

Don't forget to stop by the John Hancock table during the benefits fair, Wednesday, October 28th!





MENTAL HEALTH COVERAGE CHANGE

Did you know: Recent legally mandated changes require that effective 11/1/09 insurance companies cover all defined mental health and substance abuse condition visits in the same way they cover health visits? Treatments for mental health conditions are no longer subject to visit limits of 30 inpatient / outpatient days and 30 office visits. Treatments for substance abuse conditions are no longer subject to the \$8,000 benefit year maximum and the \$16,000 lifetime maximum.

THE BENEFITS OF GENERIC MEDICATIONS

What is a generic medication? A generic drug is the chemical equivalent of a drug that has an expired patent. When a brand name drug's patent expires, other pharmaceutical companies can produce the same active chemical compound and sell the drug under its generic name.

Why choose generic medications? The main benefit of generic medicine can be felt in your pocketbook. Generally, generic drugs are less expensive than brand name drugs. On average, most generic drugs are approximately half the price of their brand name counterparts.

Not all medications have a generic version. Check availability with your doctor or pharmacists when getting your prescriptions filled. Over half of the prescriptions in the United States are for generic medications - they are proven to be safe and effective, and lower prices make for happy - and healthy - consumers.



October is National Breast Cancer Awareness Month. Early detection is key. Get screened, get educated and spread the word to encourage others to do the same!





We welcome the following staff:

- * Rodney Sellers: Security Officer/ Campus Police*
- * Stacy Stephens: Security Officer/ Campus Police*
- * Virginia McCollum: Assessment & Events Facilitator/ Research, Planning & Assessment*

We bid farewell to the following staff:

- * William Moore: Security Officer/Campus Police*

“Take each day as you find it; if things go wrong, don’t mind it, for each day leaves behind it a chance to start anew”

- Gertrude Ellgas

Questions or comments?

**Please feel free to contact us at ext. 8898,
via e-mail or visit us at 119 Park**

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