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## Benefits Administration Update

### UM EMPLOYEES TAKE ADVANTAGE OF COST SAVING OPPORTUNITIES WITH A NEW HEALTHCARE PREMIUM STRUCTURE.



784 members of the faculty and staff benefited significantly from the University's new health care premium structure for 2003. Each member is saving \$40 per month each or \$480 annually by taking advantage of the two new rate categories:

#### Employee + Child Employee + Children

The group represents 9% of the population enrolled in healthcare. These two new rates significantly aid individuals of single parent households and employees whose spouses are able to enroll in health care at their place of employment.

### NOTIFY BENEFITS ADMINISTRATION IMMEDIATELY UPON DIVORCE.

Federal courts have held that failure to notify benefit plan administrators at the time of divorce is fraud. A recent case decided in the Southern District Court of New York awarded punitive damages to the employer. The employee who failed to properly notify the benefit plan administrator of a divorce had to pay back health care claims spent by the employer on behalf of the ex-spouse.

#### Upon Divorce Remember To Do The Following:

1. Contact Benefits Administration at 305-284-6832 and your Human Resources Department; (Medical Campus) 305-243-6482 (Gables Campus) 305-284-3799
2. Provide a copy of the final divorce decree from the court.
3. Provide an updated mailing address, if applicable, for your ex-spouse.
4. You may wish to consider updating beneficiary forms for retirement and life insurance benefits.

Beneficiary forms are available online at [www.benefits.miami.edu](http://www.benefits.miami.edu)

PROVIDER	GROUP MEMBER #	TELEPHONE #
UnitedHealthcare	701628	1-888-334-6970
CIGNA HMO Type	10086323	1-800-367-1037
Metlife PDP	1164281	1-800-438-6388

## Small Changes, Pay Big Dividends

It's that time of year again. Time when we set New Year's resolutions to change our lives by getting more organized, spending more time with loved ones or vowing to lose 10 pounds. While all of those are valid, valuable resolutions, there is one resolution you could adopt that might help you gain all three. Become more physically active!

Once you become more active, you'll sleep better and feel refreshed. Then you'll have the energy and mental clarity to tackle your organizational challenges. As your organization improves, you'll get things done quicker and more effectively so you'll have time for the people that really matter to you. Choose to become more physically active and dramatically change your



life! However, I can anticipate some of the reasons why you can't!

**I don't have time!** Choosing to become more physically active doesn't mean that you have to join a gym or workout for multiple hours at a time. While it's recommended that adults get 30 – 40 minutes of cardiovascular exercise (walking, cycling, swimming, etc.) per day, **new research suggests that small increments that add up to 30 or 40 minutes can be just as effective.** That means a 10 minute walk with the dog in the morning, a quick 15 minute walk around campus at lunch, or a 20 minute walk after work can help you reach the recommended guidelines.



**The Wellness Center is too expensive!** Get paid to work out by joining the SHAPE-UP program. The SHAPE-UP program is sponsored by Benefits Administration and will reimburse you 50% of your Wellness Center membership fees if you work out 42 times in a 4-month period. That's only 2.5 times per week over the 4 months. Best of all, workouts

at home count too! *Note: You must be a full-time employee eligible for health benefits from the University of Miami to participate in the SHAPE-UP program.*

In addition to feeling better and having more energy, **exercise also provides numerous health benefits that will make your doctor smile.** A combination of workouts that equal 30 minutes of exercise three days per week will help lower blood pressure, cholesterol and improve blood sugar. If you want to lose body fat and weight, you'll have to go a little longer and a little harder. Take the first step. Make a few small changes in your physical activity habits and watch out for the big results.

For more information about beginning a physical activity program or the Wellness Center, contact Chris Locke, Wellness Director, at 305-284-8502 or [clocke@miami.edu](mailto:clocke@miami.edu).

### The Satisfied EAP Client by Sally B. Philips, EdD, CEAP

During the first week in April 2002, the Employee Assistance Program launched a new procedure. We mailed satisfaction surveys to people who had come to consult with us during the first week in January. Every week since then we mailed out these anonymous surveys to people who had consulted with us four months earlier. A return addressed business envelope was included along with the one-page questionnaire.

We are very pleased about receiving the opinions of many of our clients (17% of all the cases that were opened between January 1<sup>st</sup> and July 25<sup>th</sup>). We appreciate the gift of time that each spent to give us feedback. We value the opinions they expressed.

Our survey requested that people indicate agreement or disagreement with 11 statements. Below are the statements and the proportion of responses that agreed and strongly agreed with them:

UM's EAP responded promptly to my request for service.	98%
If needed, I would contact UM's EAP again.	98%
I would recommend UM's EAP service.	97%
I was satisfied with the service I received from UM's EAP.	97%
The employee assistance professional understood me.	97%
UM's EAP was helpful in addressing my concerns.	95%
My experience with UM's EAP was treated confidentially.	93%
My coping ability improved through contact with UM's EAP.	83%
I was satisfied with the services to which I was referred.	74%
My work performance improved after using UM's EAP.	54%
My concern interfered with my work performance.	49%

You can understand how satisfied we are when only 49% of the people think their problems impacted their work negatively, yet 54% say that their work improved after they consulted with the EAP. And 83% agree that their coping ability improved!

This is a relatively small sample and only covers the first seven months of the EAP's work during 2002. We intend to work so that the satisfaction of those who consult with us will remain as strong as this sample indicates. We invite you to suggest improvements almost as strongly as we invite you to come and talk when something is bothering you. For an appointment at either campus, call 305/284-6604.

Flexible Spending reimbursement requests for 2002 (last year) should be sent to:

**CoreSource**  
6100 Fairview Road  
Suite 1000  
Charlotte, NC 28210

You may reach Coresource at: 800-327-5462 and you have until March 31, 2003 to submit the claim.

Flexible Spending reimbursement for 2003 is managed by Fringe Benefits Management Company (FBMC). Claim forms are located at [www.benefits.miami.edu](http://www.benefits.miami.edu) under the Forms link.

# *It's Time to Kick-off Those New Year's Resolutions: Why Not Take Advantage of the New and Improved UM Benefit? **BeSmokeFree***

Good health is the best gift you can give to yourself, your family members and your friends. If you or a loved one smokes, consider enrolling in the Department of Wellness and Recreation's **BeSmokeFree** program. **BeSmokeFree**, formerly Kick the Habit, provides smokers with a comprehensive smoking cessation program tailored to suit individual needs.


A continuous improvement team which consisted of members from a variety of disciplines has been working on the program's implementation guidelines to combine traditional classroom sessions with interventions. These include hypnosis, acupuncture, support groups, cardiovascular wellness, complimentary pharmacological treatments, personalized quitting plans, and follow-up support. Members of the team (depicted above from left to right) include Bob Dale, Erin Jowaisis, Jennifer Pinto, Debbie Phillips, Janet Tiberian, Dr. Janet Konefal and Sheri Price (not pictured). "This program is unique in that it allows for customization," explains Jennifer Pinto, assistant director for employee wellness and program administrator. "Participants may select from a wide array of smoking cessation options." Individuals work with a smoking cessation expert to help determine the most appropriate services.

Faculty and staff members of the University's health care plan receive vouchers for attending each classroom session, enabling them to participate in the program at no cost. A small fee may be associated with some of the added optional interventions. Non-university affiliates are also welcome to participate in the program for a nominal fee.

Mark the start of this New Year by giving the gift of health to yourself, a family member or a friend. For more information pertaining to **BeSmokeFree**, visit the website at [www.miami.edu/besmokefree](http://www.miami.edu/besmokefree). Register for the next session by contacting Jennifer Pinto in the Department of Wellness and Recreation at 305-243-3209 or at [jpinto@miami.edu](mailto:jpinto@miami.edu).)

● Believe in yourself! Have faith in your abilities!  
● Without a humble but reasonable confidence in your  
● own powers you cannot be successful or happy.  
● **Norman Vincent Peale**

## Continuous Improvement 2003 Team



Bob Dale, Erin Jowaisis, Jennifer Pinto, Debbie Phillips, Janet Tiberian, Dr. Janet Konefal and Sheri Price (not pictured).

**Exclusive to UM Faculty and Staff**

The Wellness Center offers a program called Cardiovascular (CV) Wellness that is open only to University faculty and staff who possess two or more risk factors for heart disease. Risk factors include smoking, diabetes, high cholesterol, significantly overweight, high blood pressure, and sedentary lifestyle. CV Wellness is supervised by a certified exercise physiologist and is staffed with fully trained UM students majoring in health related fields. Exercise sessions take place in the Wellness Center fitness lab—a private area equipped with heart rate monitors, treadmills, Airdyne bicycles, and a Med-X resistance training circuit. Class size is limited. For more information, call 305-284-5433 or send an e-mail to [tmusto@miami.edu](mailto:tmusto@miami.edu).

## 4 Steps To Making Successful New Year's Resolutions

Every January the urge to make New Year's resolutions is as contagious as the common cold. Most people who actually do make those resolutions know they are often a struggle to keep.

Here are four tips to help you make your resolution(s) a success.

**1. Don't try to do everything in one year!** Resist the temptation to make a long list of things you want to improve or try out. Choose two or three goals that are important to you. You can always add to your list later.

**2. Word it carefully.** If your resolution is to reduce stress, don't say "This year I am going to relax." That adds pressure to you to rely on sheer willpower. Instead, make it sound more gentle: "This year I am going to explore more ways to relax." It also implies that you have a plan.



**3. Make a Plan.** Once you know what you would like to accomplish, try to break it down into smaller steps. For example, for the first month try Yoga to relieve stress. For subsequent months try a different technique until you finally find the one that works best. Then spend the rest of the year committing to getting the most out of it.

**4. Write it down.** Write down your resolution and your plan of action and post it prominently: on your refrigerator, your monitor at work, and the mirror in your bathroom are all good places to give yourself a constant reminder of your resolution. You can even change the wording of your goal as time passes and your goal changes.

**Effective January 1, 2003, AIG will replace CNA as the new administrator for the Voluntary Accidental Death and Dismemberment Insurance.**

This publication is intended for general information. It is not intended to be a statement of policy on any of the benefits offered by the University of Miami. Benefits policy information and interpretation may be obtained from:

Benefits Administration  
131 Max Orovitz Building  
Locator Code: 1415  
Coral Gables Campus

This publication is designed by Benefits Administration. Any questions or comments regarding this publication may be forwarded to Karen Mobilia at (305) 284-4356 or kmobilia@miami.edu. **For questions regarding Policy, please call 284-6832.**



**Q Is it to my benefit to contact Benefits Administration with an estimate of the total number of graduate tuition remission courses I plan on enrolling in for calendar year 2003?**

**A** Yes. You should immediately submit Graduate Tuition Remission Taxation Estimate form located at <http://www.miami.edu/benefits/pdf/GradTaxEstimate.pdf> to Sheri Price at Benefits Administration if you plan on enrolling in any graduate courses during calendar year 2003. This will allow Benefits Administration to allocate the taxes over the remaining paychecks in the calendar year. This will eliminate a larger tax burden at the end of the calendar year. If you need any further information, please contact Sheri Price at 305-284-2728 or [sheri.lee@miami.edu](mailto:sheri.lee@miami.edu)

**Q I have dental and medical appointments scheduled in January and I have not received my membership cards. What do I need to do to make sure I can keep my appointment?**

**A** a) For **Cigna** Dental HMO-Type, you will need to call Cigna at 1-800-367-1037 to request a new card. Make sure you verify your address with them to make sure it is sent to the correct location. You will need to ask Cigna to verify that they gave your **insurance** information to the dental provider that you chose to ensure you will not have any problems the day of your appointment.

b) For **MetLife** Dental PDP, MetLife does not mail membership cards. When you go to your appointment let the dental provider know that you are covered under MetLife's PDP plan with the University of Miami Group #1164281. MetLife customer service number is 1-800-438-6388

c) You have a couple options in receiving your card through **UnitedHealthcare**. To print a temporary card you can log on to [www.myuhc.com](http://www.myuhc.com). After registering at **myuhc.com**, you will be able to print yourself a temporary card. This will enable you to have a copy of your membership ID card the same day. You can also call United member service at 1-888-334-6970 to request a card to be sent to you within 2 to 3 weeks. Make sure to verify your address so that the card is sent to the correct location.

**Q How much life insurance benefit does the University of Miami provide for my beneficiary?**

**A** The University of Miami provides a group life insurance benefit equal to two times your annual salary rounded to the nearest \$1,000 up to a maximum of \$200,000. Example, if you earn \$23,560 per year, your group life insurance benefit would be \$47,000. This benefit applies only to full-time regular employees and is provided at no cost to the employee.

## Finding the Right Balance

The start of the year is a good time to revisit your retirement portfolio to make sure it's on track for your future. To keep things in perspective, here are some guidelines for handling your retirement portfolio, especially if you are concerned about market volatility:

- ❑ At least once a year, review your financial goals, asset allocation and risk tolerance level. Long-term financial goals such as saving enough for a comfortable retirement should extend well beyond the day you retire. Consider the level of risk that you're comfortable with. And stay within this level. Don't make drastic portfolio changes based on current market conditions.
- ❑ Diversify and maintain your risk tolerance. Different types of investments can perform well at different times. By investing in a variety of securities, you can achieve a higher expected rate of return for any given level of risk, and can also reduce risk for a level of expected return.
- ❑ Select guaranteed, fixed-income, or real estate asset classes to balance your portfolio. Guaranteed investment options are the lowest-risk alternative for building long-term savings. Guaranteed accounts usually provide both greater stability than bond funds and higher long-term yields than money market funds.
- ❑ The fixed-income asset class includes bonds, which generally pay a set rate of interest over a specific time period, and money market investments. The market value of fixed-income investments can fluctuate in response to changes in interest and inflation rates and are not guaranteed.
- ❑ Real estate accounts can help protect your portfolio from extreme market volatility and inflation. Keep in mind that real estate investments are subject to fluctuations in property values, expenses, and income, and are subject to environmental liabilities.
- ❑ You should meet with your retirement carrier at least once a year to discuss your portfolio. For example, if you are a TIAA-CREF participant, consultants are available to help you make any necessary changes. Review sessions may also be scheduled online by visiting the TIAA-CREF Web Center at [www.tiaa-cref.org](http://www.tiaa-cref.org). Simply click on the Meetings/Counseling tab at the top of the home page. You can also receive asset allocation assistance by calling the TIAA-CREF Tampa office at 877 267-4510, 8 am to 5 pm ET, weekdays.



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## ARE YOU CONTRIBUTING TO THE SUPPLEMENTAL RETIREMENT ANNUITY (SRA) PROGRAM?

If you are not currently investing in the SRA program (also known as a 403(b) program), you're missing a major opportunity to save for your future.

Here are some of the highlights of the program.

1. You can start with a minimum monthly contribution of \$20.00. The maximum contribution for 2003 is \$12,000 annually. If you become 50 during 2003 or are older, you can contribute an additional \$2,000 for an annual total of \$14,000.
2. The contributions are pre-tax which reduces the amount of federal income tax that you pay.
3. Contributions are done by convenient payroll deduction.
4. Earnings accumulate tax-free until withdrawn.
5. You can withdraw monies from your 403(b) account without penalty after age 59 ½. There is a 10% penalty on monies withdrawn before age 59½.
6. You may increase or decrease your contribution amount once per calendar quarter.

The University has five investment companies that you can choose from to invest your monies for you. They are Lincoln Life, TIAA-CREF, VALIC, Fidelity Investments and T.Rowe Price. Investment opportunities range from conservative to aggressive depending upon your risk tolerance.

To enroll in the SRA program or for more information, please contact Benefits Administration at (305) 284-6834.

"In spite of the cost of living, it's still popular" --Kathleen Norris

# Keep Your Kids Active



Video and computer games have taken the place of riding bikes and playing tag. That's one of the many reasons why obesity is a major health concern for children. So starting in January, the Wellness Center will offer two instructional classes designed specifically for children—swimming and tumbling classes. Swim lessons are offered to children ages 3 through 12 and are designed for both swimmers and non-swimmers. Neither you nor your child has to be a member of the Wellness Center to participate in any of the instructional classes offered.

Also, registration for the popular Mini Canes Recreational Sports Camp begins February 17<sup>th</sup> for new campers. (Returning campers must register by February 14<sup>th</sup>.) The Mini Canes camp offers campers the chance to participate in a variety of activities—sports (indoor and outdoor), arts and crafts, and swimming are all a part of the daily activities. The camp fills up quickly so call 305-284-8510 NOW to receive an enrollment packet. You can also log on to [www.miami.edu/wellness/camp](http://www.miami.edu/wellness/camp) to get more information.

## Employee Assistance Program (E.A.P.) Conducts Spring Term Seminars

Seminar	Date/Time	Campus
Parenting Children with ADD <i>conducted by Bonita Cales</i>	Feb. 6, 11 am - 12:30 pm Feb. 11, 12 pm - 1:30 pm Feb. 13, 12 pm - 1:30 pm	Medical Rosensteil Coral Gables
The Beleaguered Sandwich Generation <i>conducted by Bonita Cales</i>	Mar. 11, 12 pm - 1:30 pm Mar. 13, 12:30 pm - 2 pm Mar. 37, 12 pm - 1:30 pm	Rosensteil Medical Coral Gables
EAP: Tool for Supervising Others <i>conducted by Dr. Sally Philips</i>	Feb. 20, 1:30 pm to 4 pm	Medical
Advanced EAP Practice for Supervisors <i>conducted by Dr. Sally Philips</i>	Feb. 6, 9 am - 11 am Feb. 18, 1:30 pm - 3:30 pm Mar. 6, 2 pm - 4 pm	Coral Gables Rosentsteil Medical
Managing Differences <i>conducted by Dr. Sally Philips</i>	Apr. 10, 1 pm - 3 pm Apr. 16, 2 pm - 4 pm Apr. 24, 2 pm - 4 pm	Coral Gables Rosensteil Medical

*Additional details on how to register are available at [www.miami.edu/EAP](http://www.miami.edu/EAP)*

## Benefits Administration Update

### QUICK TIP QUICK TIP

Did you know that you never have to be without your United health insurance ID card? [www.myuhc.com](http://www.myuhc.com) allows you to **request a new ID card** for yourself or your family, and have it be mailed to your home within 1-2 weeks. And now, the ability to also **print a temporary card** right from the Web site has been extended to all of our users, including those who have not previously had this capability. It's fast and it's easy. Here's how:

- Log on to <http://www.myuhc.com> and select 'Request ID Card.'
- For the family member(s) for which you would like to print a temporary ID card, select the 'request' option then 'print temporary card.'
- While you wait for your permanent card to arrive in the mail, you can begin using this printed image for physician and hospital visits made during your coverage period.