FALL into Wellness and discover your Benefits Plan......

This Fall we have several exciting Wellness and Benefit Programs to tell you about. In this newsletter you will learn about our new Wellness staff, Fall & Spring WellChecks, Benefit updates, Healthy Fall Recipes and much more....... This newsletter is full of lots of new and exciting info you won’t want to miss!

NEW Wellness Team

Montana University System (MUS) Wellness begins the 2012-13 academic year with two new faces on the team: Neal Andrews and Cristin Stokes.

Neal holds a Master’s Degree in Exercise Science from University of Arkansas and is a personal trainer and educator. Neal is the new MUS Wellness Fitness and Exercise Specialist.

Cristin earned her Bachelor’s Degree in Food & Nutrition from Montana State University and is a Registered Dietitian. Cristin is the new MUS Wellness Nutrition and Health Education Specialist.

Neal and Cristin are working on developing nutritional, fitness, and health programming and education for all Montana University System covered employees, retirees, and spouses.

Although based out of Bozeman, Neal and Cristin work for the Montana University System and will serve all MUS campus locations. Along with Kelsey Hartzheim (Wellness Coordinator), you can look forward to exciting new things to come from MUS Wellness and Employee Benefits.
Herb Roasted Carrots & Parsnips

3 cups coin-sliced parsnips (about 8-10, depending on size)
3 cups coin-sliced carrots (about 5 large)
3 Tbsp. fresh tarragon (or herb of your choice – thyme, rosemary, parsley, etc)
2 Tbsp. Olive oil
½ t. salt
½ t. pepper

Preheat oven to 400 degrees. Toss parsnips and carrots with oil, salt, pepper, and herbs. Arrange in a single layer on a foil lined baking sheet. Bake for 20 minutes or until vegetables are tender.

Pumpkin Pancakes

¾ cup all-purpose flour
½ cup whole wheat flour
2 Tbsp. sugar
2 t. baking powder
1 t. cinnamon or pumpkin pie spice
¼ t. salt
1 cup 1% milk
1/3 generous cup canned pumpkin puree
2 Tbsp. applesauce
1 egg
½ cup chopped pecans

Preheat griddle to 300 degrees. Combine dry ingredients (flour through salt) in a large bowl. In a separate bowl, combine wet ingredients (milk through egg), stirring well with a whisk. Fold wet ingredients into dry and add pecans, stirring just until moistened. Batter will be thicker than typical pancakes. Use ¼ cup batter for each pancake. Cook approximately 3-5 minutes on each side or until cooked through. Serve topped with yogurt, syrup, or fruit. Recipe adapted from www.food.com

10 Benefits of: Daily Exercise!

1. Increased metabolism
2. Greater energy
3. Lower stress levels
4. Decreased risk of cardiovascular disease, heart attack, stroke, and Type 2 diabetes
5. Increased strength
6. Improvement in body composition: i.e. more lean muscle & less fatty tissue
7. Increase in bone mineral density
8. Increase in aerobic capacity (VO2)
9. Increased insulin sensitivity
10. Improved self-esteem: look, feel, & move better!

Exercise Guidelines from ACSM/AHA: (At least) 30 minutes of moderate intensity exercise a day, 5 days a week. (≥150 minutes per week).
Sources: National Strength and Conditioning Association (NSCA), Precision Nutrition, Equinox Fitness Teaching Institute (EFTI), American College of Sports Medicine, American Heart Association
This past June, the U.S. Supreme Court ruled on the constitutionality of the provisions of the Patient Protection and Affordable Care Act (PPACA). Our plan has implemented many of the PPACA requirements to date and continues to prepare for and make changes required for upcoming PPACA compliance. You may recall that PPACA provisions follow an implementation timeline that began in 2010 and continues through 2018. There are several changes that will impact our plan in 2013.

1. **Summary of Benefits and Coverage (SBC)** – This requirement is effective as of the first plan year after September 23, 2012 (for MUS this is July 1, 2013). All employees enrolling or re-enrolling during benefit enrollment in the spring will be provided with the SBC. Each new hire will also receive the SBC. The SBC is a brief (4 double-sided pages) document that is intended to accurately describe the group health benefits, costs and coverage. It will contain information that can also be found in the Schedule of Medical Benefits section of the Enrollment Workbook.

2. **Form W-2 Reporting** – In January 2013, employers will be required to report the total cost of employer-sponsored health coverage on the employee W-2s for coverage provided in calendar year 2012. This is for medical health coverage only so stand alone products such as dental, vision, and long term disability will not be included. This is for informational purposes only, and will not impact employee tax obligations.

3. **Additional Medicare Tax** – Effective January 1, 2013, an additional 0.9 percent Medicare tax will be imposed on individuals who earn more than $200,000 or households earning more than $250,000.

4. **Comparative Effectiveness Fee** – Plan sponsors of self-funded group health plans such as MUS will be required to pay a fee equal to $1 multiplied by the average number of covered lives. This fee goes up to $2 the next year and is then adjusted for inflation through 2018. This money is to be used to fund the Patient-Centered Outcomes Research Institute.

5. **Exchange Notices** – In 2013 employers will be required to provide written notice to current employees and new hires about the existence of insurance exchanges. Insurance exchanges will be operational in 2014.

6. **Update to Women’s Health Care requirements as part of the Preventive Benefit Package** – Effective on the first plan renewal after August 1, 2012 (which is July 1, 2013 for MUS), all FDA approved contraceptive methods and sterilization procedures for women will be covered with no patient cost share.

We continue to monitor the updated PPACA guidelines and regulations and we will continue to provide information as new plan changes come to the forefront.

The Montana University System Choices website is getting a new look. As of January 1, 2013 when you go to the website, it will have a new layout that will be beneficial to your informational needs. The current site will continue to be active until the new one is finalized. Some of the features that will be noticeable are:

- Quick Link buttons that will allow better flow of information such as a dedicated button for Actives (current employees), for Retirees, and for Forms.
- News Bulletin board on the front page to allow members to get current and up to date information on changes or news that affects employee benefits.
- Contact information for your campus representative, MUS benefits staff, and vendors.
- Facebook availability to check out the news on benefits and wellness. You can give us your feedback through this method or if you prefer, you can now send us
- Email with any concerns, questions, or feedback.

January 1, 2013 – Put this date on your calendar!
Mark your Calendar for the upcoming Fall and Spring WellCheck on your campus. This is an event you won’t want to miss! WellCheck provides the opportunity to obtain valuable health screenings such as: blood tests (FREE Chemistry Screen and Complete Blood Count per plan year), blood pressure checks and other biometric screenings.

1. Who’s Eligible?
The MUS self-funded Benefits Plan offers a Wellness Benefit to adult plan members (faculty, staff, retirees, and covered spouses). Adult children (18 or older) covered on the plan are now eligible to receive the Health Screenings at WellCheck.

2. How to Sign up? (Note: Registration for your WellCheck event will open 1 month prior to the event.)
Beginning one month prior to the event please follow the EASY instructions below to ensure you register correctly for your WellCheck (see eligible WellCheck dates and times below). As an Insured Employee you can attend ANY Montana University System WellCheck Event.

Go to: www.itstartswithme.com (starting one month prior to your event).
Click “Create An Account.” (Lower right hand corner of website).
Use company code: MUS2012
Or if you have already created an account, simply log-in.

Follow the on-screen instructions
If you are registering yourself and a spouse, a separate account must be created for each of you. Simply start at the “Create an Account” again when registering your spouse.

Need assistance or no computer access? Contact It Starts with Me at: info@itstartswithme.com or (toll free) at 1-866-932-6467. Telephone assistance is available 10 am - 4 pm MST. Please do not call the Wellness office.

WellCheck Calendar
If you have a quick question regarding health, fitness, or nutrition related topics, send us an email at: 
wellness@montana.edu

We’ll do our best to get you the information you need, or point you in the right direction if we don’t have an answer ourselves!

Note: if you want to work with a Nutritionist or Exercise Specialist and receive 3 FREE one-on-one consults for individualized support and recommendations, please see the Ask an Expert Program: www.wellness.mus.edu; Lifestyle Education/Support; select Ask an Expert.

The information given through the Quick Help Program does not provide medical advice, is intended for general educational purposes only, and does not always address individual circumstances. Plan members will be referred to the Ask an Expert program when questions require more in-depth assessment and answers. Furthermore, while the information provided by the Quick Help Program is believed to be accurate, it is not a substitute for professional advice, diagnosis, or treatment. A plan member should never ignore professional medical advice because of information the plan member receives from the program.

Be sure to review some of the existing Wellness/ Benefits Programs and get involved! For a complete listing of programs visit our website below.

**Ask an Expert:** This program provides FREE telephone consultations with a Registered Dietitian and/or Certified Exercise Specialist. Visit the website below, select Lifestyle Education/Support or call (406) 994-5402.

**WellBaby:** A pregnancy benefit designed to help you achieve a healthier pregnancy. Members must enroll during the first trimester to take advantage of the Program benefits. For more information call 406-660-0082 or visit the website below.

**Tobacco Cessation Program:** The Tobacco Cessation Program is a once-in-a-lifetime, 12-month benefit, in partnership with the Montana Tobacco Quit Line (QL). For more information and details visit: the website below; select Disease Management or call 1-877-501-1722 (toll-free).

**DesktopSpa:** DesktopSpa streams three to five minute audio and video wellness exercises to your computer. Visit the website below; select Lifestyle Education/Support, select DesktopSpa, Register as New User (corporate code MUS) disregard user ID.

**Employee Assistance Program (TLC):**
You and your family have access to the TLC FREE services listed below.
- Limited Legal and Financial Consultations
- Online Worklife Services (articles, tips, etc.)
Call 1-866-248-4532 or for online services visit the website below; select Employee Assistance Program; Company Code: MUS.

**WellHeart/Weight Program:**
WellHeart is a 18-month, once in a lifetime benefit, available to members with 2 out of 7 specific risk factors associated with heart disease. WellWeight is an 18 month, once in a lifetime benefit, available to members with a body mass index (BMI) of 30 or greater. For more information and details visit the website below; select Disease Prevention Management.

www.wellness.mus.edu
In the past, Montana University System Wellness had a wonderful group called Wellness Champions that was comprised of faculty/staff who helped create a wellness culture on their University Campus. We are relaunching the program and currently looking for new Wellness Champs on every campus.

A Wellness Champion is someone who has a sincere desire to support healthy lifestyle and disease prevention strategies in the workplace. This person has a strong commitment to health (regardless of where he/she is on the path towards optimal well-being) and a desire to help others achieve success as well.

Champions on each campus will help promote Wellness programs on their individual campus. They may be involved in helping schedule rooms for events, lead walking groups, pass on information to their colleagues and assist with wellness lunch-and-learns or webinars. Wellness Champions will earn recognition on their campus and incentives for joining the program. Past Champions Welcome to Apply.

How to sign Up:
If you think you would be interested in becoming a Wellness Champion, please go to: www.wellness.mus.edu; click on Lifestyle Education/Support, select Wellness champions, and download an application today!

Applications due by: November 21st, 2012

Questions: Call Wellness at: 406-994-5402
Social Media

Social Media is now one of the most prevalent communication activities in the world!

To boost participation and engagement and help create the buzz and culture around health and wellness, we have implemented a Facebook Page, Twitter, a blog, and Pinterest for our Wellness and Benefit Program.

Check out our new social media to stay “in-touch” with your Wellness opportunities and take advantage of the upcoming events, classes, and benefit news.

If you have limited computer/phone access, you will continue to receive our Wellness Newsletters to help you stay engaged with your Wellness and Benefit opportunities.

Visit our Website: www.wellness.mus.edu

Like us on facebook: www.facebook.com/MUSwellness

Follow us on Twitter: twitter.com @montanamoves @montanameals

Check out our Pinterest Page: www.pinterest.com/montanameals

Read about our Blog below

Montana Moves/Meals Blog

We’re excited to launch two new programs that focus on fitness and nutrition education: Montana Moves and Montana Meals. The first phase of these programs is the beginning of a new educational blog, www.montanamovesandmeals.com.

We'll be posting weekly articles covering a variety of health, fitness, and nutrition topics. We hope what you find here will be both informative and motivational. You can also subscribe to the blog to receive new posts via email.


We want as much feedback from our employees and plan members as possible because this will help shape the future of our Wellness programs. The survey is only 12 questions long and should take 5 minutes or less. Thanks for participating!