Losses and Gains

Hello and welcome back! All of a sudden it’s August. How did that happen? IU campuses are all abuzz with the excitement of the new 2015-16 academic year.

After completing the articles for this newsletter, a theme emerged and we’re pretty excited about it. We’re all about losses and gains—the kind you want to have in life because they help make you feel good and more secure. Every little bit helps, right?

This issue features benefits the university has offered for a number of years—programs that enhance the ‘big’ benefits you receive like medical care, retirement plans, and time off. We hand-picked a number of ‘small’ benefits based on the positive feedback we’ve received from participants. But don’t be deceived by their size. These are high-quality programs with great value and at no cost to you. They help round out the university’s overall package that strives to protect and enhance our well-being.

If you participate in any of these programs, please write or call and let us know about your experience. It would mean a lot!

Be a Successful Loser

Note: This benefit applies to full-time Academic and Staff employees.

If you struggle with weight loss and don’t know where to turn, consider Weight Talk, a free program for employees enrolled in an IU medical plan. You must have a Body Mass Index (BMI) of 23 or higher to participate.

What makes this program different than others? It is a combination of phone-based coaching (hence the “talk” part of the program name) and an online community of participants. The program lasts about 6 months and includes 11 personal calls between you and a coach.

One of the things we like best about Weight Talk are its 10 Essential Practices. Each one is covered in a coaching call; for example:

- **Defeating Negative Thoughts** teaches how to replace unhelpful self-talk with a positive perspective and improved body image.
- **Navigating Difficult Situations** helps you make healthy choices, even when you dine out or travel.
- **Maintaining Motivation** is about how to stay inspired.

Don’t Leave Money on the Table!

If you’re not familiar with the saying, *Don’t leave money on the table*, it means to cut yourself short, or to let a financial good slip through your fingers. We don’t want to see this happen to you! Below are two ‘small’ programs that pack a punch.

$100 Incentive for Easy Peasy Screening

IU’s employee wellness program, Healthy IU, invites you to receive an annual free health screening and a $100 (before taxes) incentive. This offer extends to all full-time IU faculty and staff and their spouses or partners in an IU medical plan. The screening measures biometrics such as blood pressure, cholesterol, glucose levels, and body mass index (BMI). Screenings can be done on campus or by your primary care physician.

The screening is confidential. No personal health information is shared with Healthy IU or Human Resources. We don’t want to know your numbers but we do want to help you make informed lifestyle decisions based on an understanding of your overall health.
I Can See Clearly Now

Note: This benefit applies to full-time Academic and Staff employees. The vision program for Graduate Appointees, Medical Residents, and Fellowship Recipients is different, so please see the plan booklet for details.

If you are receiving this newsletter, you are probably enrolled in an IU medical plan. But did you know this means you are also automatically enrolled in vision coverage? You are not paying extra for it either. We want to make sure you know about this benefit so you can use it for yourself and your family members.

The vision benefit has two exciting parts:
- A routine eye exam every 12 months (for each enrolled member) with a co-pay
- Vision wear (frames, lenses and contacts) and vision services with a co-pay and discounts

There are two vision networks. Regardless of the plan in which you are enrolled, the benefit is essentially the same.
- Are you enrolled in a PPO plan? If so, you belong to the Blue View Vision network.

Shout Out to IU School of Optometry Clinics

All participants with vision coverage can visit a full-service clinic and eye wear center operated by the IU School of Optometry: the Atwater Eye Care Center in Bloomington and the Indianapolis Eye Care Center.

The school hosts a Patient Education page where you can learn about the eye and eye disease and therapies.

Retail and Independent Providers

Employees have access to the retailers below. You can also visit an independent provider—an eye doctor at a private practice. But remember the rule about in-network services? An in-network provider usually pays more of a benefit. See the Vision Wear Benefit page for steps on how to find one.
- 1-800 CONTACTS on the web
- LensCrafters, Sears Opticals, Target Optical, JC Penny Optical, and most Pearl Vision stores

TIP If you have a Health Savings Account (HSA) you can use it to pay for approved vision care. Yay!

Talk to a Nurse 24/7

Note: This service is for the following groups when covered by an IU medical plan: full-time employees, Medical Residents, Graduate Appointees and Fellowship Recipients. Also included are household members enrolled in an IU medical plan.

When you have a non-emergency medical issue or question, help is just a phone call away. This could be for when you’re not sure if you need to see a doctor or you want advice about treating an issue at home. It could also be to ask a question about an existing condition or diagnosis.

Annually, the Nurse Line helps nearly 1,000 employees. The top 5 caller concerns of the past year were:
- Abdominal pain
- Eye problems
- Sore throat
- Bug bites and stings
- Rashes

You will be asked to provide your name and date of birth. Any information you share when using the Nurse Line is confidential and covered by the same state and federal HIPAA privacy guidelines that physicians follow.

Call the Nurse Line at 888-279-5449

The 24-Hour Nurse Line does not replace a doctor’s care and is not designed to address emergency situations. In an emergency, call 911.
Renting a Car for Personal Use?

Save Money with the IU Discount

In the March issue of *HR Today*, we published an article “Travel Tips and Insider Info.” One featured tip was about the availability of IU Travel Management Services for employees' personal travel, including discounts on airlines, hotels, and ground transportation. IU has partnerships with rental car vendors that offer discounts for both business and personal travel. After learning of the Enterprise partnership, a reader thanked us for that information. Check out the deal she enjoyed while on vacation.

Ka-ching!

I don’t rent cars very often but when I do, I try to use a travel discount website (Kayak, Hotwire, etc.) Even though I had just read in the HR Today newsletter about the rental car discounts for IU employees, I assumed it would not be as good a price as one from a discount site. Boy was I wrong.

The good deal I found became a great deal because the site allowed me to use the IU discount code for Enterprise. The deal got even better when I picked up the car. The agency manager explained that by using the IU code, I didn’t have to purchase the customary additional insurance. It was already included which meant yet an additional savings.

For a 7-day rental of an intermediate-level sedan I paid only $200.91.

Learn more at Travel Discounts page
www.indiana.edu/~travel/discounts/discounts.shtml

Successful Loser (from page 1)

You’ll revisit personal values, learn how to reward yourself, and remember how to have fun!

Once you’ve enrolled, here’s what you get:

- **Weight loss tools.** You’ll receive a welcome kit that includes a program guide, food journal, and a Fitbit. Fitbit trackers are wireless, wearable trackers that measure number of steps walked. At the end of the day sync it to your phone or computer to monitor your progress.

- **Coaching, education and support.** You’ll work with a health coach and registered dietitian highly trained in motivating behavior change, exercise, and healthy eating to create an action plan for achieving weight loss goals.

- **Tools, resources, and community.** You’ll be a member of an exclusive online weight loss community where you can work on mastering the program’s 10 Essential Practices using e-lessons, videos, and articles.

Meet two IU employees who completed the program and read about their success! To enroll, visit Weight Talk Program (www.weighttalk.net/iu/) or call 1-855-948-8255.

Doug Reynolds

“I thought, ‘This is going to be torture. I’m going to be eating nothing but lettuce.’ It’s not like that. I learned a lot about myself. I learned about my eating habits. I learned to think about what I’m eating. Holding myself accountable. It made me healthier. I don’t feel like I’m susceptible to getting sick as often. It’s not nearly as hard as you thought it would be.”

Doug Reynolds was faced with a diagnosis of type 2 diabetes. Since he had never tried to lose weight before, Doug went searching for support and found the Weight Talk® program. After starting at 235, he completed the program at 202 pounds.

Alan Dennis

“It was easier than I expected. I was expecting to have to do much more exercise. Exercise does not get me excited. Once I knew how much to eat, the pounds just came right off.”

Alan Dennis, an IU professor, had tried to lose weight maybe a half a dozen times. Each time, he tried to eat less, but in an unstructured way. When starting the Weight Talk® program, he weighed in at 170. Five months later he weighed 149 pounds.
Money on the Table (from page 1)

Option 1: Having the screening on an IU campus is free and convenient.
  - You don't have to provide documentation to receive the incentive—it will automatically be added to your pay.

Option 2: If you have the screening by a primary care physician, you are responsible for any co-pays or deductibles. Choose which way to document your visit:
  - Print and take the Verification of Health Screening form to your appointment and then submit it to Healthy IU.
  - Wait until the Explanation of Benefits (EOB) statement is available and submit it to Healthy IU.

Visit Healthy IU (healthy.iu.edu) for campus screening locations and details about the screening.

Do This! Open an HSA Investment Account

Another program that packs a punch is the opportunity to open an investment account. Every employee with a Health Savings Account (HSA) is automatically enrolled in a cash account. Once that account reaches $1,000, you can start putting money in a separate investment account. Just so you know exactly what we're talking about, here's the scoop.

  - Cash account: The cash account is where the contributions go. You don't have to set up the account—it is automatic when you enroll. This account earns interest and is FDIC insured and bank guaranteed—it's a sure thing.
  - Investment account: This account is not automatic—you must request it. To open an investment account, you must have a balance of $1,000 in the cash account. The investments are mutual funds that are not insured or guaranteed. This account is still a potential gain and any earnings are tax-free!

Did you move your 2014 HSA balance from Chase to Nyhart?

In late 2014, employees enrolled in the PPO High Deductible Health Plan (HDHP) were asked to move their HSA cash account balance from Chase to Nyhart. If you gave permission to do this, and you had an investment account, you need to create a new investment account—if you haven't already done so that is. You need to select new investment options as well.

It's easy to open the account and select investments:
  - Log into the Nyhart website (iu.nyhart.com) and click on Your Balances.
  - Select Manage Investments to create an investment account.
  - Be sure to check out the online tools and support.