



**Volume 16, Issue 2  
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University of South Alabama

**HR Update**

# OPEN Enrollment

## For USA Health & Dental Plan and SouthFlex

We are pleased to report that in spite of increasing health care costs nationally, the University of South Alabama will not increase health insurance premiums for the coming year. Even with the addition of comprehensive dental coverage to USA's health insurance plan last January, premiums for enrolled employees will remain the same.

President Moulton has approved continuation of the current premium amounts for calendar year 2007. The employee cost for single coverage will remain at \$67 per month and the employee cost for family coverage will remain at \$230 per month. The University's contribution to the Health and Dental Plan is \$297 per month for single coverage and \$535 per month for family coverage.

Open enrollment for the USA Health & Dental Plan and SouthFlex will be held during the month of November.

During open enrollment, eligible faculty, staff and administrative employees may enroll in the USA Health & Dental Plan and/or add eligible dependents with coverage to be effective January 1, 2007. If you are currently enrolled in the USA Health & Dental Plan, and wish to make no change in coverage, no action is required on your part.

The USA Health & Dental Plan handbook has been updated to include the benefit

improvements made effective January 1, 2006. Copies will be mailed directly to your home during open enrollment.

Information is enclosed about SouthFlex, a plan designed to increase your disposable income by reducing the amount of taxes you pay. Since President Moulton approved adoption of the Internal Revenue Service (IRS) grace period, participants enrolled in SouthFlex for the 2007 plan year will have until March 15, 2008, to spend 2007 contributions. However, you must enroll during the November open enrollment period in order to participate during the 2007 plan year.

Additional open enrollment information is included in this packet. As your schedule permits, we encourage you to attend the second annual Human Resources Benefits Fair to be held November 2nd and 3rd to learn more about your employee benefits here at the University. Vendor representatives and Human Resources personnel will be available to answer your questions and accept your enrollment forms. Enrollment forms must be received in Human Resources no later than 4:30 p.m. on Thursday, November 30, 2006.

Please contact your Human Resources office should you have any questions regarding the November open enrollment period.

**BACK BY POPULAR DEMAND!  
THE 2ND ANNUAL USA EMPLOYEE BENEFITS FAIR**

**2 DAYS — 3 CONVENIENT LOCATIONS!**

**USA Children's & Women's Hospital**

Atlantis Room

Thursday, November 2nd, 8:00a.m. – 11:30a.m.

**USA Medical Center**

Ninth Floor

Thursday, November 2nd, 1:00p.m. – 4:30p.m.

**USA Main Campus**

The Mitchell Center - Waterman Globe Lobby

Friday, November 3rd, 9:00a.m. – 1:30p.m.

**HUMAN RESOURCES**

Main Campus 460-6133 • USAMC 471-7325 • USACW 415-1604 • Payroll 460-6471

## USA Health & Dental Plan Open Enrollment

Open enrollment for the USA Health & Dental Plan will be held the month of November, 2006. During November, eligible faculty, staff and administrative employees may enroll in the USA Health & Dental Plan and/or add eligible dependents with coverage to be effective January 1, 2007. No action is required for faculty and staff who are currently enrolled in the USA Health & Dental Plan and who wish to make no change in coverage.

All new enrollees and newly-covered dependents will be subject to the 270 day waiting period for pre-existing conditions. Pre-existing conditions are defined to include pregnancy or any disease, disorder or ailment, congenital or otherwise, whether manifested or known in any way, which existed during the 12 months prior to coverage, and/or any condition diagnosed or treated during the 12 months prior to your effective date of coverage.

Premium contributions will not change for the new plan year and are as follows:

<u>Type Coverage</u>	<u>Monthly Employee Contribution</u>
Individual	\$ 67.00
Family	\$230.00

Premiums for health care coverage are paid one month in advance and the employee contribution for biweekly-paid employees is split equally between the first two paydays of the month. The employee contribution may be exempted from federal, state and social security taxes by participating in the premium conversion program. For an employee sheltering twelve months premium, participation will reduce taxable income by \$804.00 per year for individual subscribers and \$2,760.00 per year for family subscribers. To tax shelter your contributions, complete a premium conversion card and return it to Human Resources during the open enrollment period.

Enrollment forms, premium conversion cards, booklets and other health plan information are available in Human Resources on campus and in the University Hospitals.

Remember, USA Health & Dental Plan enrollment/change request forms must be received in Human Resources **no later than 4:30 p.m. Thursday, November 30, 2006.**

## SOUTHFLEX Open Enrollment

Open enrollment for SouthFlex will be held during the month of November for the 2007 Plan Year (January 1 through December 31, 2007). **You must enroll during this open enrollment period in order to participate in the 2007 Plan Year.**

SouthFlex, a flexible spending accounts plan, is designed to increase your disposable income by reducing the amount of taxes you pay. The program allows the use of pre-tax dollars to pay for qualified dependent/child care expenses and eligible health care expenses, including dental expenses, which are not reimbursed by USA Health & Dental Plan or any other insurance plan.

You establish your account(s) by electing an annual amount to be deducted from your paycheck and deposited equally over 12 or 26 pay periods, depending on your monthly or biweekly pay status. Once you enroll, you will receive a welcome letter from Blue Cross and Blue Shield.

Blue Cross and Blue Shield of Alabama is the Plan Administrator for SouthFlex. Blue Cross administration of SouthFlex allows for automatic reimbursement of eligible health care expenses incurred by USA Health & Dental Plan members and provided by Blue Cross PMD providers. Additionally, Blue Cross administration allows for direct deposit of SouthFlex reimbursements.

Since the University adopted the Internal Revenue Services (IRS) provisions to the "use it or lose it rule", participants enrolled in SouthFlex for the 2007 plan year will have until March 15, 2008, to spend 2007 contributions.

If you are interested in taking advantage of this employee benefit, please complete an enrollment form and return it to your Human Resources office **no later than Thursday, November 30, 2006** or at the Benefits Fairs to be held on November 2nd and 3rd, 2006. You will receive a confirmation letter soon after your enrollment application is processed. If you have not received this information by December 22, 2006, please contact Angie James at 460-7545 to ensure your enrollment form was received.

## **TWO FOR THE PRICE OF ONE \$\$** **PILL SPLITTING**

Splitting a prescription drug pill in half can result in a savings for you. This is because in some situations you may be able to take half a pill at a higher dosage and have a two-month supply for only one copay. To do this you will need to:

- ✓ Check with your physician to determine if your medication is available in a dose double what you currently take and that your physician will approve the increased dosage for pill splitting.
- ✓ ALWAYS check with your doctor before using this method.
- ✓ Advise your pharmacist that your physician has approved you for a higher dose medication to be split. It is important that your pharmacist know that you will use this pill splitting method to save the copay.
- ✓ Your pharmacist can help you understand what drugs are appropriate and how best to use a pill splitter.

Pill splitting may not be for everyone. If you have difficulty with splitting a pill, difficulty with remembering to take your medications or any other problem with medications you should not use this method to reduce your cost. **It is not for everyone but if you want to do this and your doctor approves you can save money on the copay.**

There are some drugs that are especially easy and offer little possibility of a negative side effect. These drugs are for lowering your cholesterol and are referred to as statins drugs.

### **- We Care About Your Health -**

You can receive a free pill splitter compliments of the USA Health & Dental Plan by attending the Benefits Fair. They will also be available in your Human Resources office. **You must be a member of the USA Health Plan and sign a release to receive the free pill splitter.**

## **Cholesterol-Lowering Drugs** **— The Statins**

Some of the statins are widely advertised, so we urge you to discuss this report with your physician, who may not be aware of price differences between medicines. Also, bear in mind that individual needs vary.

Taking effectiveness, safety and cost into account, *Consumer Reports Best Buy Drugs* has found that:

- ◆ If you need to reduce your LDL cholesterol by less than 40%, **generic lovastatin** is the *Consumer Reports Best Buy Drug*. This medicine, costing 92 cents to \$1.31 a day, is substantially less expensive than other statins at daily doses of 10mg and 20mg.
- ◆ If you need to reduce your LDL cholesterol by 40% or more, **atorvastatin (Lipitor)** at a dose of 20mg or 40mg a day is the *Consumer Reports Best Buy Drug*.
- ◆ If you have had a heart attack, have coronary heart disease or diabetes, **atorvastatin (Lipitor)** at a dose of 40 mg or 80 mg daily is the *Consumer Reports Best Buy Drug*.
- ◆ If you cannot afford the higher cost of the cholesterol-lowering medicine your doctor prescribes, talk with your doctor about **generic lovastatin**.

*An additional money saving tip:* ask your doctor to consider prescribing your statin pills at double the dose you need. You can then split the pills in half. Most statin pills can be safely split. Our analysis found, for example, a savings of \$58.50 a month from splitting the 40mg dose of Lipitor into 20mg halves.

You probably do not need to take a statin if your cholesterol is only marginally elevated and you're not at risk for heart disease, heart attack, or stroke. Dietary and lifestyle changes might be enough to lower your "bad" (LDL, or Low Density Lipoprotein) cholesterol. Lifestyle changes also offer the opportunity to improve your overall health. Check with your physician to determine if there is an alternative to prescription drugs.

## TIAA-CREF New Fund Choices

TIAA-CREF has added new fund choices to the 403(b) and 457 retirement plans. You now have available to you additional investment choices including TIAA-CREF Lifecycle Funds and personalized advice and planning services.

Highlights of the enhanced plan features include:

**One Decision Strategy** – Take a “hands free” approach to managing your portfolio by choosing to invest in one of the TIAA-CREF Lifecycle Funds. These funds target your estimated retirement date, from 2010 through 2040 in five-year increments. All you do is select the fund closest to your estimated year of retirement. Each TIAA-CREF Lifecycle Fund starts with an asset allocation generally considered appropriate for investors at different stages of retirement planning. Each fund readjusts periodically to maintain an appropriate asset allocation for the remaining time horizon.

**Build Your Own Portfolio Strategy** – For the more “hands on” investor, tailor your long-term portfolio by choosing from your menu of investment funds, which now include new investment choices. In addition to the traditional ten TIAA-CREF annuity options, you will now also have the following mutual funds available:

### TIAA-CREF Mutual Funds

TIAA-CREF Lifecycle Funds 2010, 2015, 2020,  
2025, 2030, 2035, 2040

TIAA-CREF International Equity Fund

TIAA-CREF Large-Cap Value Fund

TIAA-CREF Mid-Cap Growth Fund

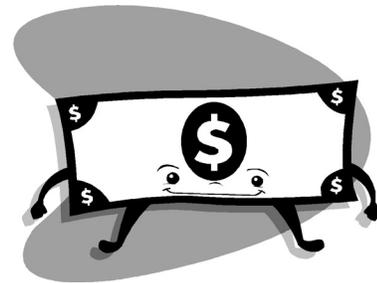
TIAA-CREF Mid-Cap Value Fund

TIAA-CREF Small-Cap Equity Fund

Additional funds, including index funds, will be offered in the coming months. We will notify you as these fund choices become available.

If you want to leave your investments as you currently have them, you don't need to take any action now. Even so, we encourage you to take this opportunity to review your investment strategy. In an ever-changing market, it is important to periodically review your portfolio allocation to ensure it is still consistent with your financial goals. Please keep in mind that there are risks when investing in any mutual fund, including TIAA-CREF Lifecycle Funds. Visit the TIAA-CREF booth at the upcoming Benefit Fairs for more information.

For calendar year 2007, maximum contribution limits to the 403(b) and 457 plans will be \$15,500 for participants under age 50 and \$20,500 for those age 50 and older.



## 403(b) Plan Changes

Effective June 8, 2006, the USA Board of Trustees voted to enhance the TIAA-CREF 403(b) program by allowing greater withdrawal/transfer flexibility.

Employees age 59½ and older may now withdraw funds from their Regular Retirement Contract, subject to the terms of the contract, regardless of whether the employee remains employed.

Also, employer funds credited to the Regular Retirement Annuity contract under the TIAA-CREF matching fund program, may now be transferred to other USA institutionally approved carriers.

Please contact your Human Resources office for further information.

## Introducing a new way to store emergency information online from Blue Cross and Blue Shield of Alabama

Blue Cross and Blue Shield of Alabama is now offering a **free voluntary service** which allows you to store emergency contacts and other essential information online. You may enter information for yourself and your family and make it available to doctors or rescue personnel in an emergency.



**InfoSolutions** **is**  
A Medical Information Network

[www.infosolutions.net](http://www.infosolutions.net)

### To Register for EPI:

- Go to **www.myepi.net**
- Select **“New User Registration”**.
- Create your User ID and Password.
- Complete the information as indicated and create your secure User ID and password.
- Enter information in each category that applies to you, clicking **“Save and Continue”** at the bottom of each section.
- Print your EPI summary and an EPI identification card for your immediate use.
- Order permanent EPI card by mail.

*Print as many cards as you need. Emergency personnel MUST have the Rescue Login number from your card to view your information through EPI.*

### To View Information:

- Go to **www.myepi.net**
- Enter the 10-digit Rescue Login in the space provided
- Click **“Go”** to enter

*Please visit the website as needed to update your records. Updating this information is your responsibility. Anyone with access to your Rescue Login can view the information you have entered, but your User ID and the secure password you create are required to make any changes to your information.*

## Baby Yourself

Baby Yourself is a prenatal wellness program which helps ensure expectant mothers and their babies receive the best possible health care during pregnancy.

Participation in Baby Yourself is available to all University of South Alabama employees. Since this program is a benefit under USA Health & Dental Plan, there is no cost to plan members to participate.

Enrollment in the program is available to all expectant mothers, regardless of risk. However, enrollment isn't automatic. They must enroll once they find out they are pregnant. The earlier expectant mothers enroll, the more time they have to take full advantage of the wonderful benefits of Baby Yourself. These benefits include having an experienced nurse available throughout the pregnancy to provide information and answer questions. This helps improve the opportunity of having a healthy baby. Participants also receive special gifts to help prepare for baby's arrival.



If you are interested in learning more or enrolling in Baby Yourself, please call 1-800-222-4379 or 205-733-7065.

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