UMR requires that health insurance participants provide other insurance information for dependents on an annual basis. The first claim submitted for a dependent after July 1 is denied until this information is provided. If you receive an Explanation of Benefits (EOB) that shows that your claim has been denied as in the example below, please call: (866) 586-0613.

**Note Section**

908  Provider negotiated discount. You are not responsible for this amount.
937  Charge(s) denied: Need Other Insurance info. See www.umr.com or call 866-586-0613. Refer to your SPD.

If you continue to have issues, please contact Pam Pahnke, at ext. 8916.

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**Health Insurance Deductibles**

Health insurance deductibles will reset effective January 1, 2015. Deductibles are based on calendar year, January through December. For *Consumer Choice* plan participants, the deductible is $2,000. For *Buy Up* plan participants, the deductible is $450.

Participants in the *Consumer Choice* plan will also have their $500 upfront allowance reset on January 1.

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**Convenient Care**

Are you feeling sick but cannot wait to see your physician? The following facilities are covered under UMR’s network:

**Rose-Hulman Health Services**

**Hours:**
- Mon-Fri 7:30 a.m. - 4:30 p.m.
- Closed Saturday and Sunday

**CVS Minute Clinic**

**Hours:**
- Mon-Fri 8:00 a.m. - 7:00 p.m.
- Sat. 9:00 a.m. - 5:00 p.m.
- Sun. 10:00 a.m. - 5:30 p.m.

**UAP Convenient Care Clinic**

**Hours:**
- Mon-Fri 5:00 p.m. - 8:00 p.m.
- Sat. 9:00 a.m. - 2:00 p.m.
- Sun. 1:00 p.m. - 5:00 p.m.

**Union Hospital Health Check**

**Hours:**
- Mon-Fri 8:00 a.m. - 8:00 p.m
- Sat. 9:00 a.m. - 3:00 p.m
- Closed Saturday and Sunday

**NOTE: API Walk-In Clinic,** located on Third Street just north of Interstate 70, is not a covered provider under UMR’s network.
Electronic W2

Help us go green! Sign up now to receive your W-2 electronically.

You still have time to consent to receive your W-2 solely thru Banner Web.

- Log into Banner Web; click on the Employee Tab, click on Tax Forms and then click on Consent for Electronic W-2 Statement.
- Read the consent.
- To receive your W-2 electronically, check the box Consent to Receive W-2 Electronically to the right of the statement and click Submit. You will then receive a confirmation statement.

This consent will remain in effect until revoked, upon termination of employment, or if this service is not supported in a future tax year.

If you electronically consent to see your W-2 solely thru Banner Web you will be able to have access earlier than those employees who elect a paper copy.

However, if you choose to have a copy mailed to your home address and relocated in 2014 and haven’t notified Human Resources of the address change, please do so immediately. You can view your permanent address via Banner Web.

Personal Information Changes

- Have you recently moved?
- Have you recently gotten married?
- Have you recently expanded your family?

If you need to make changes to your personal information, please contact Human Resources.

Emeriti Program

Did you know that employees can contribute money to Rose-Hulman’s Emeriti program (Retiree Health Insurance)? It may help offset medical costs at retirement. Contact Annette Brainard, Benefits Coordinator, at ext. 8455, for more information.
YMCA Program

If you are enrolled in SimplyWell, it is not too late to enroll in a YMCA membership. Rose-Hulman pays the membership cost as long as the employee visits either the Clay County/Vigo County YMCA or RHIT SRC an average of 6 times per month over a 10-week quarter. Memberships begin on the first of the month.

For more information on the Clay County YMCA, please visit: http://stsweb.indstate.edu/~ccymca2/
For more information on the Vigo County YMCA, please visit: http://vigocountyymca.org/

SAVE THE DATE!

The Wellness/Benefits Fair will be held on Thursday, March 19, 2015.

Wellness Challenge

Over 60 faculty, staff, and their spouses are participating in the second annual “Maintain, Don’t Gain” wellness challenge. Winners will be announced in the Spring 2015 newsletter. Stay tuned for another challenge in 2015!

SRC Waivers

Did you know that spouses and dependents over the age of 18 can use the SRC? All they need is a waiver form which can be picked up from Human Resources.

Terre Haute Community Health Fair

Don’t miss the 2015 Terre Haute Community Health Fair sponsored by the IU School of Medicine. It will be held on Sunday, March 1, 2015 at the Terre Haute Boys and Girls Club.

http://www.healthyterrehaute.com/
Rose-Hulman participates in the *GM Supplier Discount Program*. To get the discount:

1. Visit [http://www.gmsupplierdiscount.com/save](http://www.gmsupplierdiscount.com/save) to sign in or register with our company code: **813093**.
2. Obtain an authorization number from the Program menu
3. Print your authorization number and take it to a participating GM Dealer

**Buy a new GM vehicle and share your deal with friends or family**

Purchase a new GM vehicle. Pass along your discount.

- Every time you purchase or lease a new GM vehicle under the *GM Supplier Discount Program*, you can pass the discount on to a friend or family member
- You can share your discount for up to one year from the date of your vehicle purchase

Once you obtain an authorization number, your friend or family member has six months to use it.

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**CHRISTMAS AT THE ZOO**

Christmas at the Zoo presented by Donatos and Teachers Credit Union  
5-9pm • Wednesday-Sunday, Nov. 28-Jan. 4, plus Dec. 22 & 23, 29 & 30, 2014  
Closed Christmas Eve & Day; New Year’s Eve & Day

**Your Discount Price:**
- Adult $8.00
- Child (2-12) $6.50
- Senior (62+) $7.25

**Go to:** [http://goo.gl/hLTZf](http://goo.gl/hLTZf)  
**Be sure to enter your group sales code:** izrhit  
**[login screen].**

**See you at the Zoo this holiday season!**
**Stress Management**

**Social Support** - Communicate with your loved ones. Sometimes you just need to share your feelings, hopes, and joys with others in order to feel better.

**Physical Activity** - Engage in physical activity to relieve mental and physical tension. Experts recommend 30 minutes of exercise each day on most days of the week.

**Pace yourself** - Slow down to allow yourself enough time to get things done without having to rush.

**Laugh** - Laughter can be the best medicine when you’re feeling overwhelmed. Don’t be afraid to laugh when you find something funny.

**Sleep** - Your mind and body need to rest, so try to get six to eight hours of sleep each night. If you have trouble sleeping, physical activity may improve your sleep quality.

**Organize** - Make a list to help prioritize important tasks. Big tasks are easier to tackle if you approach them one at a time.

**Don’t worry** - Put things into perspective, the world won’t end if your grass isn’t mowed or your kitchen isn’t cleaned. You may need to do these things, but right now may not be the right time.

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**Break the Sugar Habit**

**Chew gum** - If you’re craving something sweet, chew a stick of gum rather than reaching for a candy bar.

**Snack healthy** - Make your own trail mixes with dried fruit, nuts, and a few chocolate chips or put a little chocolate sauce on your banana.

**Don’t swap artificial sweeteners for real sugar**
You may end up consuming more calories rather than less because you trick yourself into thinking you can.

**Get active!** – Start exercising regularly and stay active to help metabolize the sugars you do consume.

**Quality over quantity** – Choose a rich dark chocolate truffle instead of a king-sized candy bar, and savor every bite.

**Stay hydrated** – Replace sugary beverages with water.

**Sleep well** – Improving your sleeping habits can reduce the need for high sugar energy sources like caffeinated beverages, energy drinks and candy.

Remember that kicking the sugar habit can lead to a healthier you, so take a moment and think before you grab another soda or candy bar.

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**Healthy Holiday Recipes**

Are you looking for healthier recipes for the holidays? If so, check out the links below!

- [Cooking Light Magazine- Ultimate Holiday Cookbook](#)
- [EatingWell Magazine - Healthy Christmas Recipes and Christmas Menus](#)
- [Food Network - Healthy Holiday Recipes](#)
OLLI: Integrative Health to Optimal Wellness Series

Location: Landsbaum Center - 1433 N. 6th St. Terre Haute

Time: 1:30 - 3:00 p.m. each month

Cost: None

December 10, 2014

Eve Lasswell, 3rd year PsyD student at Indiana State University

Topic: “Mindfulness in Daily Living”

This presentation will include an overview of what mindfulness entails and approaches to developing mindfulness in daily living, as well as the mental and physical benefits of practicing mindfulness.

January 14, 2015

Sylvia Middaugh, RDN

Topic: "The Role of Nutrition in Cancer Prevention and Treatment"

Sylvia will discuss how food can turn cancer promoting genes on and off. She will show how to create a diet that promotes cancer prevention. The discussion will also include which foods can facilitate healing once cancer is active in the body and how it can deter the return of cancer. There will be practical tips on how to include these in the everyday diet.

February 11, 2015

Kathleen Stienstra, MD

Topic: “Quench Brain Inflammation/ Headaches – Natural Approaches to Support Neurological Health”

Dr. Kathleen Stienstra will discuss contributors and natural approaches for dementia and headaches.

March 11, 2015

Janice Croft, MS, LMHC, NCC

Topic: “Change Your Thoughts, Change Your Health”

The way we think has a direct influence on our moods, level of stress, and our physical and mental health. This presentation will teach participants to change their self-defeating patterns of thinking and create a more positive and optimistic way of thinking, thereby decreasing their stress hormones.