**New For 2006**

**Health-e Outlook**

In conjunction with open enrollment for the 2006 flexible benefits program the university will introduce a new health awareness program to faculty and staff and family members called Health-e Outlook™. This American Health Holdings, Inc. Web site is available 24 hours a day, 7 days a week. Promoting wellness and disease prevention, Health-e Outlook provides participants with information tailored to their health needs and gives access to online health management programs. These self-directed programs are personalized to help individuals manage existing medical conditions and reduce the risks of developing new ones.

Key features and benefits of Health-e Outlook include:

- **URAC Accreditation** — Health-e Outlook has received the Utilization Review Accreditation Committee (URAC) Health Web Site Accreditation Seal. Web sites that receive the URAC seal have been thoroughly evaluated against Web site standards to ensure that they deliver quality health content and services.

- **E-Health Dashboard** — Health-e Outlook enables each individual to establish a personalized homepage or “dashboard,” with health programs, records, statistics, reminders and articles.

- **Online Health Management Programs** — Online, self-directed health management programs are available for diabetes, heart disease, asthma, pregnancy, and fitness and nutrition. These programs enable individuals to track, graph and report important health-related data using the secure Health-e Outlook Web site. The health management programs provide action steps, diet, and exercise plans customized to each individual’s needs.

- **Personal Health Record** — Health-e Outlook can serve as an online, self-directed, secure repository for medical records and health information. Health-e Outlook’s integrated calendar can be directed by participants to e-mail health care appointment reminders.

- **Comprehensive Health Information** — The site provides consumer-friendly, encyclopedic health information that promotes healthier lifestyles.

- **Tools** — Individuals can take health quizzes, use health calculators, or look up drugs in the drug dictionary.

- **Health Risk Appraisal** — The health risk appraisal, developed by the University of Michigan’s Health Management Research Center, will help individuals find out their health risks and what they can do to improve their health. Using an online health risk appraisal designed to determine an individual’s risks, Health-e Outlook will provide you with information tailored to your health needs, and provide access to online Health Management Programs. These programs are personalized to help you manage your existing conditions and reduce the risk of developing new ones.

**Health Risk Appraisal Incentive**

As an incentive to complete the online health risk appraisal, benefits-eligible faculty and staff who participate will receive an additional $12 per month in flexible benefits allowance dollars ($6 per month for benefits-eligible part-time faculty and staff). The incentive applies even if you are not enrolling in a university medical plan. You can complete the health risk appraisal at any time after October 3, 2005. In order to receive the incentive dollars for the 2006 flexible benefits program year, you must complete the health risk appraisal by November 30, 2005. Family members may participate in the health risk appraisal program; however, the incentive is available only for faculty and staff members who complete the appraisal. You and your family members will have access to all other features of Health-e Outlook described above even if you do not complete a health risk appraisal.

All health risk appraisal data will be maintained securely, and the confidentiality of participants’ responses is assured. No information apart from the fact that you participated will be shared with the university.

(continued on page 2)
American Health Holdings will provide the university with the names of faculty and staff members who complete the health risk appraisal only in order to verify eligibility for the allowance incentives.

Allowance
The flexible benefits allowance provided by the university is increasing from $340 to $370 per month for benefits-eligible faculty and staff who enroll in the university’s medical plan. The allowance will remain at $150 for full-time faculty and staff ($75 for part-time faculty and staff at .50 - .74 FTE) who waive coverage because of group medical plan coverage elsewhere.

Allowance Subsidy
The flexible benefits allowance subsidy program will continue in 2006 for faculty and staff members whose family medical enrollment and household income (up to $60,000) qualify them for the subsidy. The subsidy amounts will increase by 3%. Information on applying for the subsidy will be included in the 2006 Flexible Benefits Program Election Guide.

Benefits Information Day
October 12, 2005

Blood Chemistry Screening
7 a.m. to 9 a.m. in Trimble Forum.

The health risk appraisal requests cholesterol measures for total cholesterol and HDL levels. The university will offer blood chemistry screenings for those who don’t have recent blood test results. The cost for this screening is $18. Family members are welcome to participate in the blood chemistry screening at the same per person cost. Important: Please do not eat or drink 12 hours prior to having your blood drawn. Multicare will mail confidential blood chemistry results to your home address approximately two weeks after the screening.

Blood Pressure Screening
10:30 a.m. to 2:30 p.m. in Trimble Forum.

The health risk appraisal requests blood pressure measures. The university will offer free blood pressure checks for those who don’t have recent blood pressure results.

Family members are welcome to participate in the blood pressure screening. Participants will receive confidential blood pressure results at the event.

Height and Weight Measurements
10:30 a.m. to 2:30 p.m. in Trimble Forum.

The health risk appraisal requests height and weight measures. The university will offer free height and weight measurements for those who don’t have current measurements. Family members are welcome to participate in the height and weight measurements. Participants will receive confidential results at the event.

Flu Shots
10:30 a.m. to 2:30 p.m. in Trimble Forum.

The university will offer free flu vaccinations for faculty and staff members only. We are unable to offer flu shots to family members even for a fee. Check the Group Health Cooperative Web site at www.ghc.org or confer with your health care provider to find out where family members can get flu shots.

In addition to the screenings mentioned above, representatives from the following benefits providers will be on hand to answer your questions about benefits plans:

- Options Healthcare, Inc. (three medical plans)
- Premera Blue Cross (dental plan)
- Standard Life Insurance (life insurance, optional life insurance, and total disability insurance)
- Integrity Administrators (Health Care and Dependent Care personal expense accounts)
- LifeEra (child/parenting support services, adult/elder support services, and employee assistance program)
- American Health Holding (Health-e Outlook wellness program and the health risk appraisal)

Watch for additional information on the Benefit Information Day.
2006 Flexible Benefits Program
The components of the 2006 flexible benefits program are described below.

Medical
Effective January 1, 2006, premium rates for the three university medical plans administered by Group Health Options, Inc. will increase 12.2% because the costs of medical care continue to rise. There are no plan design changes to the three medical choices introduced last year—the HMO only, the high-deductible point-of-service, and low-deductible point-of-service plans. State-mandated benefit enhancements applicable to all three plans include:

- Copayments and coinsurance for mental health services will be the same as those for medical services provided under the plan.
- Acupuncture benefits will increase from 5 to 8 visits per diagnosis per calendar year.
- Naturopathic benefits will increase from 2 to 3 visits per diagnosis per calendar year.
- The maximum benefits allowance for chemical dependency will increase from $12,500 to $13,000 per member per 24 consecutive calendar month periods.

Dental
Premium rates and benefits for the dental plan administered by Premera Blue Cross will not change.

Life
The university will continue to provide $25,000 of Basic Term Life coverage to faculty and staff. Premium rates have not changed for the additional life insurance available through Standard Insurance.

You will receive your 2006 Flexible Benefits Program Election Guide through campus mail, including detailed information about all choices described above.

OPEN ENROLLMENT CALENDAR

Monday, October 3, 2005
2006 annual open enrollment period begins.

Wednesday, October 12, 2005
Benefits Information Day.

Wednesday, November 30, 2005
Deadline for returning election materials to Human Resources and completing the Health Risk Appraisal.

Wednesday, December 21, 2005
2006 benefits elections are reflected in the December paycheck for January coverage.

Sunday, January 1, 2005
Effective date of flexible benefits program choices.

Dealing with the Uncovered Cost of Long-Term Care
In a rapidly aging nation, the uncovered cost of eldercare has become a crisis. Faculty, staff, and family members are invited to attend a program on Wednesday, November 9, from 5:30 to 7:30 p.m. to learn why we need to take this crisis seriously and what to look for in a good long-term care policy. This program will be facilitated by Liz Taylor, Seattle Times columnist, and Ken Story, insurance specialist. To register to attend the program, send an e-mail message to trainme@ups.edu.
Benefits Directory

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<td>Human Resources</td>
<td>253.879.3369</td>
<td><a href="http://www.ups.edu/humanresources/home.htm">www.ups.edu/humanresources/home.htm</a></td>
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<td>Group Health Customer Service (Medical)</td>
<td>888.901.4636</td>
<td><a href="http://www.ghc.org">www.ghc.org</a></td>
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<td>The Vanguard Group Customer Service</td>
<td>800.532.1188</td>
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<td>Standard Insurance Company (Life and Disability)</td>
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<td><a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a></td>
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<td>Telephone Counseling Center</td>
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<td>LifeEra (EAP)</td>
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<td><a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a></td>
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<td>Integrity Administrators, Inc. (Personal Expense Accounts)</td>
<td>800.562.9383</td>
<td>(x 305 or 313)</td>
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<tr>
<td>American Health Holding (Wellness)</td>
<td>614.818.3222</td>
<td><a href="http://www.health-eoutlook.com">www.health-eoutlook.com</a></td>
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