

Healthy Eating is Colorful Eating

Have you ever noticed something about a lot of high fat, high sugar or highly processed foods? Very often they are beige foods. And if you'd rather not count calories or you're tired of reading labels, colors offer a simple way of gauging what you eat. If you see too much beige on your plate too often (French fries, gravy, pancakes, cookies, macaroni and cheese, etc.), and not enough of the bright, vivid colors of fresh fruits and vegetables you're likely getting too much of the bad and not enough of the good.

Look to add color to your meals with bright fruits and vegetables. And think of colors beyond green, as different colors mean different vitamins, minerals and health properties, which add to a well-balanced diet.

Red—Tomatoes and apples get all of the attention here, but also think about red peppers, red berries, watermelon and grapefruit.

Orange—Carrots, sure, but it's fall now, so don't forget squash and sweet potatoes, as well as oranges and apricots.



Yellow—Bananas top this list, but you don't really eat the yellow bit. Think yellow peppers and tomatoes, corn, squash and melons.

Purple—The color for a sweet treat—grapes, plums, prunes, blueberries and blackberries.

Greens—Don't forget about green, though—spinach (a superfood), broccoli, pea pods, avocados and brussels sprouts (Have you ever tried brussels sprouts?).

October will soon be here and it marks the unofficial start of the holiday eating season. While you limit the Halloween sweets, the Thanksgiving potatoes and gravy and the holiday everything, be sure to add plenty of color with fresh fruit and vegetables to your meals. You'll feel better, have more energy and you may just change your life.



FSA Forum

FY08 Claims—Submit by October 15

If you had a Flexible Spending Account (FSA) last plan year (FY08—July 1, 2007–June 30, 2008) and you still have a balance in that account, know that you have until **October 15, 2008** to submit your FY08 claims for reimbursement.

To be eligible for reimbursement, claims for the FY08 Plan Year must be sent to ASI, the State’s FSA administrator, with a POST-MARK or fax date of no later than October 15, 2008.

Submitting an FSA claim for last year (FY08)

- Claims must be for eligible expenses that were incurred during the FY08 Plan Year, 7/1/07–6/30/08.
- You must submit a COMPLETE AND ACCURATE claim, which includes the ASI claim form and ALL necessary documentation. The form can be found at the Employee Benefits Web site, www.colorado.gov/dpa/dhr/benefits. Click on “Forms,” under “Related Links.” Carefully follow the instructions on that form.

- Claims should be mailed to:
ASI
P.O. Box 6044
Columbia, Missouri 65205-6044
Mailed claims must be POSTMARKED no later than 10/15/08.
- Claims may be faxed to ASI at their toll-free fax claims number, 1-866-381-9682
Faxed claims must be received no later than 11:59 PM Mountain Time on 10/15/08.

Review account information, claims payment, available funds, and eligible expenses or find more about claim submission requirements on the Web at www.asiflex.com. You will need your PIN, which you can find on your original FSA enrollment confirmation from ASI.

Don’t know your PIN or have other questions? Contact ASI by phone at **1-800-659-3035**, M–F, 6 AM–6 PM, or Saturday, 8 AM–noon.



Resources Available from Your Medical Insurance



If you have medical and dental insurance, you're probably aware of the basic services available to you from the insurance company. But most folks don't know there are a host of other services available, all for the purpose of keeping you and your family healthy, informed, or when you're sick, on the road to recovery.

Find out more about these and other services offered by the insurance carriers/administrators for the State's plans by visiting the web site listed or contacting the customer service number listed.

Self-Funded Plan (OA Options) Administered by Great-West Healthcare, now a part of CIGNA (mygreatwest.com/ 1.888.788.6326)

- Ask-a-Nurse (1.866.656.6678)—available 24/7
- Health and Wellness—healthy news, health tools, smoking cessation, and more
- Disease Management programs—For asthma, coronary heart disease, congestive heart failure, chronic obstructive pulmonary disease, and type 2 diabetes
- Great Beginnings pre-natal program
- Treatment navigator

Kaiser HMO (kaiserpermanente.org/303.338.3800/1.800.632.9700/in Colorado Springs service area call 1.888.681.7878)

- After hours medical advice—303.338.4545 (Denver Boulder), 1.888.681.7878 (Colorado Springs area)
- My Health Manager—online service that includes e-mailing your doctor, pharmacy center, test results and appointment center
- Healthy lifestyle programs—weight loss, healthy eating, smoking cessation, stress reduction, and more
- Healthy living classes
- Health topics A–Z

San Luis Valley HMO (slvhmo.com/719.589.3696/1.800.475.8466)

- Choice Connect (research claims, medical conditions and procedures and more)
- ePHIT wellness program
- Healthy Choices program—care management, health and wellness, and more

Self-Funded Dental Plan, administered by Delta Dental (deltadental.com/1.800.489.7168)

- "Trust the Leader"—Series of video discussions to answer dental benefit questions
- Oral Health and Wellness—dental care, specialties and glossary
- Dentist search

Enter Changes within 31 Days

ALL events that may impact an employee's benefits require that any change to state benefits must be completed **within 31 days of the event**, with day one being the date of the event itself. This applies to *enrolling* the employee and family members in benefits, as well as *dropping* benefits and includes events such as **BIRTH, MARRIAGE, DIVORCE, A SPOUSE GAINING/LOSING BENEFITS**, or when a **DEPENDENT CHILD GAINS BENEFITS, MOVES OUT OR TURNS 25**.

A *completed* change to the benefits means that the change has been entered into the **online Benefits Administration System (BAS)** and that documentation (of the birth, marriage, divorce or gain/loss of benefits) has been presented to the agency benefits or human resources personnel. Employees should not wait until the last minute, as this may limit assistance should problems arise.

Why is this important? Failure to complete the change within 31 days means the employee must wait until the next open enrollment. If an employee is unsure if a life change will impact benefits, they should contact their agency's **benefits or human resources personnel** and ask.

National Save for Retirement Week: October 19–25



Retirement Corner

How much money will you need in retirement? Most studies estimate it will be up to 85% of your pre-retirement income. What's that in total dollars? Of course total dollar figures will vary, depending on factors such as current income, lifestyle and family size, yet some are now suggesting \$1 million as a goal. While this might be a little high, given the rising cost of healthcare for retirees, along with general inflation, \$1 million may not be too far off the mark. Remember that those dollars need to stretch for up to 30 years of retirement.

So what to do? Step one is to start saving. The earlier saving begins, the more that can be saved and the less out of each paycheck that you'll need to sock away to reach your retirement goal. One option is to decide on a percentage of your pay to save. As your salary rises, the dollar amount will rise, even as the percentage stays the same. If you're nearing retirement age, don't be put off. Starting anytime is better than not at all.

You may be concerned about recent shock waves rippling through the stock market, the financial industry and the economy at large, and rightly so. But it's important to understand that investing in your retirement is not a short-term game, but one with a horizon stretching many years into the future. While you want to exercise caution now, you don't want to be so cautious as to cheat your future self out of retirement income.

National Save for Retirement Week is October 19–25. This is a week designated by Congress to promote retirement savings. As state employees, we are fortunate to have a mandatory deduction from our pay, as well as a contribution from our

employer, that goes to a basic retirement plan (the PERA Defined Benefit Plan, the PERA Defined Contribution Plan or the State Defined Contribution Plan). Still, one source of retirement income will not be enough for most people.

As a supplement to the basic retirement plans, the State offers a 457 Deferred Compensation Plan (similar to a 401(k) plan, but for government employees) that can be started at any time, with almost any amount of contribution (\$25 a month minimum) and is available to all employees. It offers a variety of investment options for all types of investors, from the novice looking for a hands-off approach, to the seasoned pro who wants to closely monitor each investment and every penny. To enroll in the 457 Plan, or to increase existing contributions, contact Great-West Retirement Services at 1-800-838-0457, option #2 or visit www.colorado457.com.

Additionally, PERA offers a 401(k) supplemental retirement plan, although you must be enrolled in either of PERA's basic retirement plans to participate. For more information about the PERA 401(k) call 1-800-759-7372 or visit www.copera.org.

National Save for Retirement Week is the ideal time to get the ball rolling on those retirement goals. Start saving and keep saving.

