

STATE AND SCHOOL
EMPLOYEES'

Life

AND

Health
P L A N

Know Your Benefits

New Life Insurance Carrier

Minnesota Life Insurance Company has been selected as the new life insurance carrier for the State and School Employees' Life Insurance Plan effective January 1, 2009. With over 90 years of experience in the group life insurance business, Minnesota Life will provide group life insurance coverage to eligible active employees and retirees of the Plan. You do not have to do anything to continue your life insurance coverage under the Plan. The life insurance coverage that you have in force under the Aetna Life Insurance Company policy as of December 31, 2008, will continue in force under the new Minnesota Life Insurance Company policy. If you participate in this life insurance coverage, you will be receiving more information from Minnesota Life Insurance Company regarding this change in the near future.

New Wellness and Health Promotion Services Vendor

WebMD® has been selected as the new wellness and health promotion services vendor for the State and School Employees' Health Insurance Plan's *Motivating Mississippi – Keys to Living Healthy* program. A leading source and trusted brand of health information, WebMD will provide tools and information to help you learn more about making healthy lifestyle choices. A key component of this is the new *Motivating Mississippi – Keys to Living Healthy* website, powered by WebMD and located at www.webmdhealth.com/mississippi.

Beginning January 1, 2009, you will be able to access this site for valuable information and resources to help you on your path to better health. From personal health assessments to online lifestyle improvement programs, you will have the tools you need at your fingertips 24/7. This site is a convenient place to find medical news and a variety of helpful resources on health topics. You can search for medical information with confidence. You can also find a link to this new site at <http://knowyourbenefits.dfa.state.ms.us>.

Know Your Benefits!!

The Internet is a powerful communications tool. The Know Your Benefits website has Plan information at your fingertips! You can find the resources you need to make informed decisions about your healthcare. Go to <http://knowyourbenefits.dfa.state.ms.us> to find:

- The 2009 *Plan Document*
- Participating providers in your area
- The list of covered wellness/preventive services
- Premium rates
- A link to *Motivating Mississippi - Keys to Living Healthy* website, powered by WebMD
- A link to the Minnesota Life website
- A link to the Catalyst Rx website
- A link to the CareAllies website (password: dfaoi)

Get \$1,000 in Wellness Benefits

Visit www.webmdhealth.com/mississippi. Not only does this new site provide you with valuable health information, it is also the link to your HealthQuotientSM (HQ) health risk assessment. If you are a Plan participant age 18 or older and complete the HQ, you are eligible for up to \$1,000 in wellness benefits. Your HQ is strictly confidential; none of the personal information you enter will be shared with your employer. It's easy to do!! Just go to www.webmdhealth.com/mississippi and click on the link to complete your personal HQ. Take 15 minutes to answer questions about your health, family history, and lifestyle and you'll receive a report providing information on your health risks, along with a plan to help reduce or manage those risks. You can also use the interactive tools to see how making specific positive lifestyle changes can impact your overall health score.

Don't miss this exciting opportunity to be eligible for up to \$1,000 in wellness benefits! Complete your confidential HQ any time after January 1 by visiting www.webmdhealth.com/mississippi. If you do not

have internet access, you can call WebMD at (866) 789-4594 to request a paper copy of the HQ. **Remember, you must complete your HQ prior to your wellness/preventive visit to be eligible for these benefits.** If you reside in Mississippi, you must use an AHS State Network provider in order to receive wellness/preventive benefits. A list of the covered wellness/preventive services can be found at the Plan's website, <http://knowyourbenefits.dfa.state.ms.us>.



REACH YOUR HEALTH GOALS IN 2009

Think about the support you receive every day from your peers, family, and friends. Whether it's a group of coworkers, our families or a community group, we benefit from personal interaction. The same holds true when we're making changes to our health and lifestyle. There is another kind of support we all could use - informed recommendations from qualified health experts. We all have unique family histories and risk factors that determine which lifestyle changes will benefit us the most. Personalized planning for improved health is key to our success - that's where connecting with a personal Health Coach with WebMD comes into play.

Register at www.webmdhealth.com/mississippi and complete the online HealthQuotientSM. If you qualify, health coaching is available to provide you with confidential recommendations that can positively impact and improve your health. You can also get the professional support you need to turn little changes into lifelong healthy habits. You will be rewarded with the guidance necessary to reach your health goals with realistic and achievable milestones and action plans that work! Make this the year you take action.

Strategies for setting and achieving goals in 2009

We all have goals for 2009 - lose 10 pounds, read more books, spend more quality time with our kids. Having a goal is easy; reaching it can be difficult. If you're frustrated because you feel like you fall short when it comes to realizing your dreams, it may be time for a different approach.

BE COMMITTED

To meet your goals, they must be well-defined. You must also be truly and completely committed to reaching your goals. Commitment is key. Ask why you want to achieve that particular goal. How will it benefit you?

BE SPECIFIC

Two tips are important in setting your goals. First, turn goals into specific behaviors. To say that you are going to exercise doesn't determine which exercise to do, for how long and how frequently. If you don't know what to do, you are less likely to do the behavior. Be specific.

The second tip is to make sure you are successful at reaching your goals right from the start. Resolutions need to be things you can actually do. This is important because you are more likely to repeat those actions which you are successful at doing.

Get a calendar and write down when you perform your new habit. Don't leave it up to your memory because your mind can play tricks on you.

BE POSITIVE

Positive thinking is often more effective than negative thinking when it comes to changing health behaviors. For example, people quit smoking more often when they see the positive health results.

PICTURE SUCCESS

The most effective way to change behavior is to create a mental story of success. Picture yourself as you want to be and talk about it with others.

Being positive is important when it comes to reaching your goals. Envision what you want to achieve and take the steps to make it happen.

Here's to a Happy and Healthy New Year!

Are You Ready to Quit SMOKING?

Let's face it, trying to quit smoking is a challenge. Willpower is not always enough. Smoking is more than a habit, it's a nicotine addiction. If you are ready to quit, you can receive the help you need to quit for good.

Effective January 1, 2009, the Plan will provide benefits for certain tobacco cessation prescription drugs, subject to the applicable deductible and co-payment amount, with a lifetime maximum of \$350.

Here is what you need to do:

- 1) Complete the HealthQuotientSM (HQ) discussed in this newsletter
- 2) Identify yourself as a tobacco user on the HQ
- 3) Complete your first session with a WebMD Health Coach
- 4) Obtain a prescription from your doctor, remember over-the-counter products are not covered
- 5) Present your prescription to a network pharmacy

BIG CHANGES ARE OFTEN THE RESULT OF LITTLE ONES

Through WebMD, the *Motivating Mississippi – Keys to Living Healthy* wellness and health promotion program offers a variety of valuable online tools and resources to help you better manage health risks such as smoking and stress. You can also find important information on medical conditions like diabetes and heart disease.

Take advantage of the Lifestyle Improvement Programs that are available to you in 2009. Quit smoking, eat healthier, manage your weight, improve your fitness, and reduce stress. Get detailed information to help you adopt healthier habits into your life. With personalized, step-by-step programs that inspire and reinforce positive behavior, you'll find that small healthy changes can add up. Find answers to your health questions by registering at www.webmdhealth.com/mississippi.