



- TIPS TO SAVE MONEY ON PRESCRIPTION DRUGS
- FREE BENEFITS FROM BLUE CROSS/BLUE SHIELD
- MCC'S 403(B) RETIREMENT SAVINGS PLAN
- NEW BLUE CARE NETWORK REQUIREMENTS
- GOOD COOKING

IMPORTANT

If participating with the Flexible Benefit Plan and leaving employment, employee must complete a Change in Status Form within 30 days and all claims must be submitted within 90 days of separating.

TIPS TO SAVE MONEY ON PRESCRIPTION DRUGS

1. Use Generics

Individuals should discuss the pros and cons of their prescriptions with their doctor to learn if generics might be a good option. There is a large difference in cost between generics, formulary and non-formulary drugs.

2. Ask About Half-Tablet Programs

Some medications may be available in different strengths allowing users to extend the length of their prescriptions. Talk to the pharmacist regarding this program.

3. Use Mail Order

Medco will fill many prescriptions with a three-month supply at a cost of only two months. Contact MCC for more details.

4. Pay With Pre-Tax Dollars

Participate in the Flexible Benefit Plan (offered at many MCC employers). The next Open Enrollment begins in October.

5. Comparison Shop

Many of the large pharmacy chains have many generic drugs for \$10 or less for a 90 day supply.

FREE BENEFITS FROM BLUE CROSS/ BLUE SHIELD OF MICHIGAN

Introducing Healthy Blue Xtras, a new program for members of Blue Cross Blue Shield of Michigan and Blue Care Network. With discounts and special offers on everything from groceries to fitness gear, Healthy Blue Xtras add incentives for members to achieve their health and wellness goals. To view offers, log on to www.healthybluxtras.com.

- Dunham's Sports
- DavisVision (vision plan)
- Reebok (online and in stores)
- BeMedwise (resource for parents)

- Snap Fitness
- SeniorLink Care (resource for caregivers)
- Anytime Fitness
- Sportline Fitness Monitoring
- Jazzercise
- WeightWatchers
- Jenny Craig
- NutriSystem
- Westin Hotels and Resorts
- Fairmont Hotels and Resorts
- Great Wolf Lodge

WILL YOU BE READY FOR RETIREMENT?

The rule of thumb for saving for retirement is an individual needs to replace 75% of the pay they were making right before retirement during each of their retirement years. According to the Social Security Administration, two-thirds of Americans over the age of 45 believe they may need to work longer now in order to be able to afford retirement and over 50% of working Americans say they have less than \$25,000 in total savings and investments.

Social Security provides approximately 50% of replacement income for those earning less than \$25,000 annually and only 25% or less for those earning more than \$100,000. The 'retirement gap' needs to be met through individual savings.

The sooner an individual starts to save, the better! **If a person starts investing \$100 a month at age 25 in an account earning 10% a year, they will save \$630,000 by age 65. But if they wait until 35, they will only save \$226,000.**

Saving for retirement is an important commitment and a big responsibility! That's why having a retirement saving

plan like the Prudential 403(b) plan offered by Michigan Catholic Conference is such a great benefit. This is one of the best ways to help save money for retirement years and one of the few methods available today to defer current income taxes.

Another exciting feature of the 403(b) plan is that employees may roll funds over into their current Michigan Catholic Conference 403(b) retirement plan from another qualified retirement plan or from a previous employer. Consolidating retirement plans will be more convenient as an individual will only have one statement, one website and one point of contact. And it will be easier to maintain asset allocation—it's easier to maintain a balance among various investments when an individual can see how they work together!

To schedule an appointment with the dedicated Prudential Retirement Counselor, Nancy Warner, please contact her at (313) 920-1593 or (800) 848-4015, prompt 3. Or use the EZ Scheduler at www.micatholicconference.org, click on Employee Benefits and then click on 403(b) Retirement Plan.

BLUE CARE NETWORK “HEALTHY BLUE LIVING”

Healthy Blue Living continues to reward members with lower out-of-pocket costs for living healthy lifestyles and making healthy choices. Blue Care network is making Healthy Blue Living even more health-centered by changing some of the requirements to qualify for enhanced benefits.

New Requirements

Test for Nicotine

Cotinine testing, which confirms the presence of nicotine in the body, will be required for all new and renewing members. The physician will do a blood or urine test.

Depression Replaces Alcohol Use



Depression is the number one cause of disability worldwide and people with depression are more likely to develop cardiovascular disease and diabetes. The physician will ask a series of questions to determine risk.

New Weight Management Programs Help You Succeed

If a member’s body mass index is 30 or greater, BCN will cover the cost of one of the following programs: Weight Watchers or the web-based “WalkingSpree’s Pocket Pedometer” program with online reporting. Weight Watchers participation requires attending 11 out of 13 weekly meetings per session, while the

WalkingSpree program requires walking a daily average of 5,000 steps per three month period. If the participant doesn’t enroll in either of these programs, they will be moved to the standard benefit level.

New Requirements effective July 1, 2011 for active participants and new hires

Health Measure	Wellness Target	If a member does not meet the wellness target, how can he or she qualify for enhanced benefits?
Tobacco use	▶ Nonsmoker	▶ Enroll in Quit the Nic and actively participate until completion of the program and stop using tobacco
Weight	▶ Body mass index < 30	▶ If a participant’s BMI is 30 or above they must enroll in Weight Watchers or WalkingSpree Pocket Pedometer Program 
Blood Pressure	▶ Below 140/90	▶ Commit to and follow doctor’s treatment program
Cholesterol	▶ LDL-C below target*	▶ Commit to and follow doctor’s treatment program
Depression 	▶ Depression in full remission	▶ Commit to and follow doctor’s treatment program
Blood sugar	▶ At or below target	▶ Commit to and follow doctor’s treatment program

*Based on risk factors

For more information, refer to the Healthy Blue Living Member Guide that will be sent out before the group’s renewal, or visit www.mibcn.com/hbl.

PEACH AND BLUEBERRY COBBLER

This is a healthier version of a traditional cobbler

Ingredients

- 3 tablespoons unsalted butter
- 3 tablespoons canola oil
- 1 cup whole-wheat flour
- 1 1/2 teaspoons baking powder
- 1/2 teaspoon salt
- 1 cup reduced-fat milk
- 1/2 cup sugar
- 1 teaspoon vanilla extract
- 3 ripe but firm peaches, (about 1 pound), pitted and sliced into eighths, or 3 1/2 cups frozen
- 2 cups (1 pint) fresh or frozen blueberries

Preparation

Preheat oven to 350°F. Place butter and oil in a 12-inch cast-iron skillet or a 9-by-13-inch baking pan. Heat in the oven until melted and fragrant, 5 to 7 minutes.

Combine flour, baking powder and salt in a large bowl. Add milk, sugar and vanilla; stir to combine.

Add the melted butter mixture to the batter and stir to combine. Pour the batter into the hot pan. Spoon peaches and blueberries evenly over the batter.

Return the pan to the oven and bake until the top of the cobbler is browned and the batter around the fruit is completely set, 50 minutes to 1 hour. Remove to a wire rack to cool for at least 15 minutes. Serve warm.

Nutrition Information

Serves: 10. Per serving: 182 calories; 8 g fat (3 g sat, 3 g mono); 11 mg cholesterol; 26 g carbohydrates; 3 g protein; 3 g fiber; 212 mg sodium; 140 mg potassium.