

Matters is produced by McLeod Health for the benefit of McLeod Health employees.

Good Medical Plan Decisions Save Money!

By Tim Hess, Human Resources

There are many ways you can save money to help deal with rising prices and unsettling economic times. By offering you ways to become proactively involved in meeting your physical and mental health needs, McLeod is helping you look at health care in new ways, encouraging the development of lasting, healthy behavioral changes and supporting our mission to help you live well.

As employees of McLeod, we all share in the cost of our medical plan and have a responsible role to play in being wise consumers of health care resources. One way you can help is to make your health purchasing decisions wisely. Since plan costs rise based on how much we use our medical plan, McLeod Health's costs depend directly on the health care choices we make. **Here are some ways we can use our medical dollars more wisely:**

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- Ask about the fees for services in advance and compare costs the way you do for other personal purchases.
 - Save the emergency room for true emergencies by using our urgent care centers.
 - Use FDA-approved generic drugs when available instead of the more expensive name brands.
 - If you change doctors, have your records forwarded to avoid wasting time or money on repeating tests.
 - Make sure you're getting the right treatment and speak with your doctor if you have questions. Don't hesitate to request a second opinion.
 - Review all medical bills for accuracy and ask about any costs you don't recognize or understand.



BALANCE POINT

The more services employees use (resulting in more claims filed), the more our medical plan costs will rise. Since McLeod Health shares the costs of medical plan increases with employees, increased utilization of the medical plan will result in increased costs for both you and McLeod if we don't make wise health care decisions.

- Practice prevention and take advantage of our health plan's early detection programs.
- Take care of your emotional well-being by using our Employee Assistance Program and Enhanced Behavioral Health Plan (see page 5 for more details), and
- Know how an unhealthy lifestyle affects your long-term costs, and make positive changes to protect your health and the health of your family members.

Enrollment Review & a Look Ahead

By Rhonda Williams, HR Service Center

With mandatory enrollment this year, we had over 90% of employees re-enroll for benefits. Thank you for taking the time to ensure your benefits are what you want and need for 2009.

Here are a few key stats from this year's enrollment:

- 3,731 (over 90% of benefits-eligible) employees enrolled during the open enrollment window
- 1,748 elected the new vision plan, demonstrating the popularity of and need for this new benefit
- About 30% of employees chose to enroll in the Core Plan to save on their medical premiums
- 882 enrolled in the Health Care Flexible Spending Account plan this year to save on health-care related expenses not covered by medical, dental or vision insurance.

BALANCE POINT

You can log into [Living Well On-Line Employee Self-Service](#) or check your pay stub to view a confirmation of your 2009 benefit elections.

New Year, New Deductions!

Be sure to check your pay stub since new deductions for 2009 will be reflected. Also:



- Confirm the benefits you signed up for are correct. You can also go to [Living Well On-Line Employee Self-Service](#) to view a copy of your 2009 benefit elections and costs.
- Make sure your deductions are accurate.
- Double check your tax withholdings to be sure you are having an appropriate amount withheld from your pay.
- Note that all Items with an * are paid for by McLeod.

If you have questions about your benefit elections, please call the HR Service Center at 777-2595. If you have questions about your taxes, withholdings or how to read your pay stub, please call Payroll Services at 777-2593.

A Word about Printing Costs

By Jeannette Glenn, Administration

We feel it is absolutely vital that you receive information about your benefits and work-life programs so you can understand and take advantage of everything McLeod Health does to support you and your family. Although getting information to you in a way that is meaningful and understandable is critical, so is making sure we do so in a cost-effective manner.



Here are a few key points you may not have realized about the costs associated with [Living Well Matters](#):

- Most of the content is written by McLeod Health employees
- Printing on glossy paper is virtually no more expensive than uncoated paper
- [Living Well Matters](#) newsletters are distributed internally, not mailed, which saves on postage costs, and
- McLeod Health benefits vendors pay the costs of production and printing as part of our negotiated services. In other words, none of these fees are paid for by McLeod Health!

SUPPORT MATTERS

New Resources Help You Live Well

By Ronnie Daves, Administrative Resident

New resources are available to help you understand the comprehensive work-life programs McLeod Health offers its employees under our *Living Well* Total Compensation and Work Life Programs. These are:

- **Living Well Employee Resource**

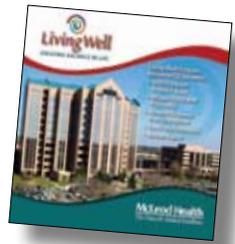
Guide: A summary of all the programs offered under *Living Well*. It contains plan details and summary information to help you understand more about the wide variety of employee benefit and support programs McLeod Health offers.



- **Merchant Discount Program Booklet:** A consolidated listing of all the merchant discounts offered to McLeod Health employees and volunteers. This will also be available via *Living Well Online*.

- **New “Forms on Demand” Service:** Call 777-2595 and select “option 6” to have a form faxed directly to you.

- **Living Well Program Resource CD:** A CD designed to provide you access at home to many important resources, including the *Living Well* Resource Guide, Summary Annual Reports, Benefit Summary Plan Descriptions, the updated Merchant Discount Booklet, and frequently used forms. All you need to do is insert the CD into a personal computer’s CD drive and it will automatically open to the welcome screen. Placing these documents on a CD will save thousands of dollars in printing, handling and mailing costs. Further, it’s more convenient for you to have access to these documents as needed. Your personal copy of the *Living Well* Program Resource CD will be mailed to your home address soon. If you would like a print copy of any of these documents, they are available on *Employee Self-Service* under the “Benefits” tab.



BALANCE POINT

To save on printing costs, the Resource Guide and Merchant Discount books will be on your resource CD and on *Living Well On-line*.

BENEFIT MATTERS

New FSA Rules = More Flexibility

By Danny Counts, Human Resources

Good news for Health Care Flexible Spending Account

(FSA) Plan participants. IRS regulations went into effect on January 1, 2009, that greatly increases the number of pharmacies and drug stores that accept a health care debit card for payment and use an IRS-approved inventory system to verify eligible transactions at checkout.

The inventory information approval system (IIAS) is intended to ensure that health care debit cards linked to pre-tax dollars are used only for eligible expenses and to reduce the need to submit receipts for verification after the purchase.

Here are a few advantages of FSA’s and the new rules:

- Using an FSA can save participants up to 40% on eligible health care expenses, such as eyeglasses, copayments,

prescriptions, dental care and over-the-counter medicines.

- When participants use a Health Care FSA debit card at pharmacies using IIAS, the need to provide a receipt to verify the purchase is reduced.
- The new IRS guidelines aim to eliminate the “hassle factor” for employees using FSA debit cards to pay for eligible health care expenses.

You must have enrolled in the Health Care FSA during our enrollment period to participate. For more information about FSAs, contact the HR Service Center at 777-2595.

BALANCE POINT

Be sure to keep your receipts for purchases made at pharmacies that do not use IIAS.

Many Are Finding Financial Peace AT McLEOD

By Shannon Carr, Human Resources

Last fall, we announced the piloting of Financial Peace at McLeod to help employees learn how to better manage their money, beat debt, and build wealth. The principles were taught via video by nationally known financial counselor, Dave Ramsey, and followed by small-group discussion. The response and the result have been overwhelming.

Our class participants reported their total amounts of savings and debts paid during the 13-week course. Here are the totals for the four classes:

Total Debt Paid Off:	\$426,895	
Total New Savings:	\$157,850	
Total Credit Cards Cut Up:	200+	

How Does Financial Peace at McLeod Work?

Financial Peace at McLeod is being offered free to benefits-eligible employees, their spouses and dependent children who are over age 16. McLeod Health sponsors and pays for the course materials as long as you complete the course. If you sign up and do not complete the course, you will be charged the \$129 fee to cover the cost of the program. The program consists of 12 basic lessons covering topics like: saving, negotiating for the best bargains, getting out of debt, understanding insurance and investments and a whole lot more. There is also a 13th bonus lesson on the joy of giving.

What Participants Are Saying

Financial Peace at McLeod has had a huge impact in the lives of participants. Here's what they have to say:

"My husband is sick. He has a debilitating disease that may one day put him in a wheelchair. This class has given us hope!... I just want to say thank you for giving us this opportunity. For so long I worried that one day I would be alone to support my family, but now, with these tools, we are preparing for any outcome that lies ahead."

— Mercedes Little

"I am a newly divorced mom with two teens. I had never made a budget! This class forced me to face up and write down what I spend. As a result, I paid off my home. I pay cash for everything. I have no debt! I am FREE!"

— Suzi Ball, Health & Fitness

When Are the Classes?

Register by calling Reservations and Scheduling at 777-2095.

	Dates	Day	Time	Location
Florence	January 5 - March 23 ***CLASS FULL***	Mondays	6:00 p.m. - 8:00 p.m.	Plaza Auditorium
	January 6 - March 24 (Night Shift Special)	Tuesdays	8:00 a.m. - 10:00 a.m.	Train Station Conference Room
	January 8 - March 26 ***CLASS FULL***	Thursdays	7:00 p.m. - 9:00 p.m.	Pavilion Auditorium - 5th Floor
	February 7 - May 2	Saturdays (every other)	8:00 a.m. - 12:00 noon	Pavilion Auditorium - 5th Floor
Dillon	January 8 - March 26	Thursdays	6:00 p.m. - 8:00 p.m.	Auxiliary Room
Darlington	February 14 - May 9	Saturdays (every other)	8:30 a.m. - 12:30 p.m.	Resource Center

Survey Prize Winners!

We had a great response to the Personal Financial Wellness survey offered during annual enrollment and appreciate those who took the time to participate. We will use this information to tailor our programs to help you in your quest to strengthen your financial wellbeing. If you completed the survey, your participation entered you into the drawing for some really great prizes. Congratulations to the following winners:

42" Flat Screen HD Television	Natalie Bryant, Labor & Delivery
Gateway Laptop Computer	Harriet Egleton, OR Cardiovascular Services
Personal Financial Plan	Alpha Henryhand, Day Hospital
Personal Financial Plan	Brennica Small, Nutrition Services
\$250 Visa Card	Patricia Lunn, Day Hospital
Gift Basket	Tina Horton, Post Partum (GYN)

A special note of thanks to our benefit partners (Innotech, Lincoln Financial, Liberty Mutual, and BCBS of SC) for their generous donation of these great prizes.

HEALTH MATTERS

Help for Stressful Times – The EAP

By Janet Watt, Employee Assistance

We all face different challenges and obstacles, and sometimes the pressure is hard to handle. When you feel overwhelmed, under the gun, or unsure how to meet the demands placed on us, you experience stress. In small doses, stress can be a good thing. It can give you the push you need, motivating you to do your best and to stay focused and alert. Stress is what keeps you on your toes during a presentation at work or drives you to study for your midterm when you'd rather be watching TV.

But when the going gets too tough and life's demands exceed your ability to cope, stress becomes a threat to both your physical and emotional well-being. Extended or repeated activation of the stress response takes a heavy toll on the body. Prolonged exposure to stress increases your risk of everything from heart disease, obesity, and infection to anxiety, depression, and memory problems. Because of the widespread damage it can cause, it's essential to learn how to deal with stress in a more positive way and reduce its impact on your daily life.

Many times, we can deal with stress and obstacles on our own. For those times when solutions are difficult to achieve or when several problems occur at once, McLeod's Employee Assistance Program (EAP) is available. EAP is there to partner with you to ensure you are productive, healthy, and emotionally stable. EAP is free to employees and their families and is only a phone call away at (843) 317-4949.



Eating Well on a Budget

Looking for ways to cut costs on the foods you eat? The fastest way to cut your monthly food bill is to cook most of your meals at home. Eating at home is less expensive than dining out; however, grocery shopping can add up quickly, too. It is important to be a wise shopper by understanding the nutritional and economic value of the groceries you purchase. With some planning and a little time, there are ways to watch your budget and still create healthy and delicious meals.

Here are some common-sense tips you can use to lower your food bill:

- **Plan meals at least a week ahead:** Be sure to include breakfast, lunch, dinner and snacks. You can use cookbooks, print out recipes you find online or keep copies of recipes in a special folder on your computer. Grab the advertisements for your local grocery store to see what's on special – you can save even more money by planning some of your meals around those sale items.
- **Don't give in to checkout-aisle temptation:** Make a grocery list before you go shopping and eat a little something. If you are hungry, you could be tempted to spend more on prepared foods or on snacks. Stick with your list of healthy affordable foods. Be careful in the check-out aisle—don't grab a candy bar or 20-ounce bottle of cold soda.
- **Buy generic store brands:** In many cases, store brands are processed by the name brand companies and have identical quality and nutritional value. You save by not having to pay for national advertising or the fancy packaging of the name brand item.
- **Grow your own or purchase produce from local growers:** Save money on your food bill by growing your own herbs and vegetables in small spaces like planter boxes or a corner of your backyard. Another way to save money while eating a healthy diet is to buy fresh fruits and vegetables when they are in season from local growers. Buying locally grown produce is often the best way to

guarantee freshness and quality while also giving needed support to the local community.

- **Watch restaurant eating:** Instead of a “value meal” at a fast-food restaurant, downsize to a “kid’s meal” that provides significantly better portion control, and choose a bottle of water (instead of soda) and veggies instead of fries. After a full day at work, if you just feel too tired to cook a big meal, buy a rotisserie chicken at the super market and add the side dishes, drinks, and dessert at home. You'll have a full meal in about a third of the time of a full-cooked home meal. An occasional fast food purchase is fine, but should not become a main stay of your diet. It's not just about the money you're spending now—it's about the value of your health later.



BALANCE POINT

A great way to save on your grocery bill is to take advantage of our Angel Food at McLeod program. Check the McLeod Health intranet for next month's menu and ordering options.

Resolutions in Motion

By Pamela Peake, BS, AFFA-CPT, Health & Fitness

The time of year for excitement and anticipation has come and gone again. The time for family, friends, shopping and stress, better known as the holidays. This is also the time when many of us make New Year's Resolutions. An excellent choice and one of the most popular resolutions, is the recycling of a past exercise plan. This year, however, make your resolution to pick the best plan for you—one that you can commit to continue on a regular basis and one you will enjoy.

Implementing healthy lifestyle changes, such as exercise, improves your overall health and fitness physically and mentally. Research has proven that engaging in regular exercise can reduce the risk of developing stress-related physical illnesses. Walking is one of the best cardiovascular exercises. Walking is the gold standard of exercises, since it uses nearly 200 muscles and is a safe, inexpensive, and fun activity almost anyone can do. Accessibility to neighborhood streets, public walking trails and outside tracks make walking available to everyone. In addition to walking, there are many exercises to improve daily cardiovascular



fitness, such as riding a bike, jumping rope, swimming or dancing. Begin by scheduling any of these exercises two to three times per week for 20 to 30 minutes each session, adding an extra day after completing eight weeks.

Success in a fitness program occurs by sticking to the program. Starting a resolution is good, but setting daily, weekly or even monthly goals is better. Follow these tips for success:

- Set attainable realistic goals
- Find an exercise buddy
- Evaluate weekly to make sure your staying on track
- Keep an exercise journal
- Schedule your appointment for exercise
- Choose activities you enjoy

The main objective is to get active and stay active!

Set goals and put those goals into action. Try some of the suggested exercises and tips to maintain the personal goals that you have set. Take it one day at a time, and have fun with your program.



BALANCE POINT

For more information about exercise or about gym membership, contact McLeod Health and Fitness at 777-3000.

Resolve to Breathe Free

By Pat Godbold, McLeod Darlington

Every year, millions of Americans will make the resolution to quit smoking.

According to the Centers for Disease Control and Prevention in Atlanta, of the 38 million smokers who want to quit, only 1.3 million succeed. Why do millions want to quit but only a fraction actually succeed? The answer is that most people just don't know how to go about quitting.

Studies have shown that these five steps will help you quit smoking for good:

- 1 Get ready.
- 2 Get support.
- 3 Learn new skills and behaviors.
- 4 Get medication and use it correctly.
- 5 Be prepared for relapse or difficult situations.

McLeod can help you in your quest to quit smoking by offering these programs:

- Free smoking cessation counseling to employees through Employee Health
- \$25 copay in the employee pharmacy for smoking-cessation prescriptions and nicotine replacement therapies

Carpooling Locator Service

By Jean Broughton, Human Resources

If you are seeking ways to save money, specifically on the cost of gas, or you are focused on “going green” to help improve our environment, chances are you might be interested in considering carpooling as a work commute option.



The benefits of carpooling are many. In some cases, depending on the length of your commute and the number of days you don't drive, the savings can be significant. You'll also enjoy less wear and tear on your vehicle, because you'll be driving it less.

Carpooling is a relatively easy and cost-effective way for us to reduce our impact on the environment. By driving less, you'll be helping to keep the air clean. The everyday actions of Americans and transportation produce more than one-quarter of our country's total greenhouse gas emissions.

How to Find a Carpool

Through *Living Well On-line Employee Self-Service*, you may sign up and search for other people in your zip code area who are also interested in carpooling. The carpool locator service will provide you with a list of other employees who work at McLeod Health and live near you. The service is confidential to employees and requires only minimal information, such as your interest, work schedule and contact information. For more information, contact the HR Service Center at 777-2595.

Tax Refund Tips

By Sharon Eckles, Human Resources

- **Earn It!** Did you earn \$39,783 or less in 2008? If so, you may qualify for the Earned Income Tax Credit (EITC) when you file your tax return. You could get up to \$4,700 back from the government at tax time! For eligibility information, call 1-800-829-1040.
- **Keep It!** Visit one of the FREE Voluntary Income Tax Assistance (VITA) sites (see sites below) around the region and make sure you get your full refund. The VITA Program is available to low income, elderly and disabled taxpayers with a family income of \$42,000 or less. You can get your FULL refund quickly, without losing hundreds of dollars in fees to commercial tax preparers or “rapid refund loans.”
- **Save It!** Open a bank account, create an emergency fund, pay off bills, make a down payment on a house, or put away money for your family's future. Put your hard-earned money to work for you!

Free Tax Preparation

When you participate with VITA, you pay no fee for tax preparation, and your refund will be processed in about two weeks. If you are interested in participating, please contact one of the following VITA sites for an appointment.

VITA Sites	Phone
Darlington CAA	843-393-4049
Florence County Library	843-662-8424
Francis Marion University	843-661-1427
Hartsville CAA	843-332-1135
Lamar CAA	843-326-5430
Pee Dee Weed & Seed Safe Haven	843-676-1076
Society Hill CAA	843-378-4571

BALANCE POINT

Save \$200 or more on tax preparation fees by using the VITA Program. It's free, 100% legal, and you'll get your refund in about 7-10 days. This eliminates the need to pay for a preparation service or pay high “refund anticipation loan” fees.