

### ***Last Chance for Flu Shots***

The final seasonal flu shot clinic will be held from 8 a.m. until 4 p.m. Monday, Nov. 9, in Room 222 of Highsmith Union.

Members or dependents covered by the State Health Plan or any other BCBS policy can receive the seasonal shot free of charge; however, they are encouraged to bring their membership card as well as identifying information to insure a smooth process.

The vaccine will only be issued to youth over the age of 9.

The seasonal flu vaccine will *not* protect against the H1N1 (Swine) flu virus.

Officials with Blue Cross Blue Shield of NC (BCBSNC) stated in a recent newsletter to Health Benefit Representatives that they **do** plan to provide work site clinics for all groups, including the State Health Plan. H1N1 work site clinic options will be announced AFTER the priority groups have been vaccinated and the CDC or NC Department of Public Health has declared that the general public is now allowed to receive the vaccine. For more information about season flu shot clinics, contact Amy Owenby at [aowenby@unca.edu](mailto:aowenby@unca.edu) or 251.2357.

### ***Spotlight On: Protecting Your Identity***

As we spiral more into an electronic age, it appears that our personal information can be easily scattered across the cyber-universe within moments.

For this reason, the Human Resources Department at UNC Asheville as well as several other divisions on campus spend a significant amount of time working to insure that information is safe both on campus and off-campus sites, such as those used by vendors and service providers.

The State Health Plan - like other carriers - has a privacy plan in place that can be found on their website at <http://www.shpnc.org/privacy.html>.

Supplemental insurance vendors that operate under the NC Flex each have their own privacy agreements listed on their website and many offer a Member's Bill of Rights that includes confidentiality provisions. Links to those vendors operating under the NC Flex umbrella can be found at [www.ncflex.org](http://www.ncflex.org)

In addition, any information exchanged through NC Flex vendors is done through an encrypted website and all emails exchanged from the HR office to vendors is done through secure networking.

Because identity theft is becoming so prevalent, several resources are available to employees and citizens to protect their valuable private information.

Through [www.ncdoj.gov](http://www.ncdoj.gov), residents can freeze their credit report free of charge. The Asheville Police Department offers a checklist for those who may have been victims of theft on their [website](#), and the NC Treasury Department shows various ways to monitor your credit through its new [Financial Education Center](#).

To help prevent the crime, the NC Department of Justice (NCDOJ) offers a checklist on its website for those interested in keeping their identity safe. To view the checklist, visit the [Identity Theft portion of the NCDOJ website](#).

On a national level, the Federal Trade Commission provides information on how to avoid identity theft and what to do if you feel your identity has been stolen. The FTC site is located at <http://www.ftc.gov/>

In general, individuals are reminded to safeguard private information, routinely monitor credit reports for suspicious activity and avoid non-secure payment sites when making online purchases.

### ***Retirement System Launches E-Newsletter***

The N.C. Retirement Systems plans to launch its first electronic newsletter to active employees this month. On the Horizon e-newsletter will be e-mailed to active members who provided e-mail addresses when registering for ORBIT, the agency's online retirement portal.

The Retirement Systems is focused on providing members with access to more retirement-related information to help them make informed decisions. The system plans to issue two electronic newsletters per year, in addition to the one newsletter mailed to active members.

Members can add their contact information to ORBIT at any time to receive the newsletter or to provide updates changes in address, life circumstances or to review their retirement contributions.

To sign up for the newsletter or provide these updates, members can visit the Retirement Systems Web site at [www.myncretirement.com](http://www.myncretirement.com) and click on the "ORBIT" button. As members register, a box can be checked to receive more information from the Retirement Systems. If this box is not checked, the member will not receive the On the Horizon e-newsletter.

For members already registered on ORBIT:

- log on
- click on "Maintain Phone/Email," then
- click on "Maintain Your Current Phone..."
- provide your e-mail address and remember to check the box to receive more information.

Members are also reminded to add the e-mail address [NCRetirementNews@nctreasurer.com](mailto:NCRetirementNews@nctreasurer.com) to their personal e-mail address book so that retirement news is not delivered to spam or bulk mail folders.

More information about Retirement System updates or announcements can be found at [www.myncretirement.com](http://www.myncretirement.com)

### ***NC Flex Enrollment Ends October 30***

Employees will only be able to elect their NC Flex coverage for 2010 until October 30. Employees can review current benefits and make 2010 election options at [www.ncflexonline.org](http://www.ncflexonline.org) or call Customer Service at 888.860.6118.

While most benefits carry over from year to year, flexible spending accounts (both health care and dependent day care) must be renewed annually.

Changes for the 2010 period include:

- Dental rates have been increased 9.11% on both low and high option policies with no plan design changes.

These rates have been negotiated for the next two years (2010 and 2011).

- Evidence of Insurability (EOI) will not be required this enrollment period for the **Low Option** Cancer plan.
- The Critical Illness plan is also dropping its EOI requirement for the 2010 coverage period.
- The Group Term Life insurance policy had a 2 year rate extension meaning that current rates will be in effect for at least two more years. In addition, a \$10,000 incremental increase is available to all participants at each annual enrollment with no EOI required for amounts under \$100,000.

- The maximum amount allowable for the Health Care Flexible Spending program has been increased from \$4,200 to \$5,000. The Daycare Flexible Spending Account maximum will remain at \$5,000.

### ***SECU Expands Account Selections and Initiatives***

The State Employees' Credit Union (SECU) has announced several program expansions and successes.

The agency has expanded its "green" initiatives to include a Green Second Mortgage. The new loan product is designed specifically for energy efficient improvements such as replacement windows, heating/air conditioning systems, insulation, solar water systems and Energy Star appliances. As much as \$50,000 may be financed for up to ten years with at least 75% of the proceeds used for energy efficient improvements.

Introduced in 2007, SECU's Bridge Account was designed to help transition savers into investors. The account provides an avenue for saving without the risk of loss associated with the stock market by offering NCUA insurance. With earnings tied to the quarterly change in the Standard & Poor's (S&P's) 500 Index ®, the account can earn as much as 3% per quarter. SECU has announced that the account earned maximum earnings were paid for the second quarter and on track to be paid for the third quarter as well.

In addition to various programming for employees, SECU has been providing savings programs and incentives for youth. The Credit Union's two programs - Fat Cat, for children up to age 12, and Zard, for teens 13-19, recently surpassed the 200,000 mark in accounts opened with deposits totaling more than \$80 million. Fat Cat and Zard place an emphasis on youth financial education with dedicated websites, newsletters and in-school presentations by SECU personnel.

For more information regarding these or other SECU programs, please visit their website at [www.ncsecu.org](http://www.ncsecu.org) or call 888.732.8562