



**Save the Date** for our annual employee recognition event being held on Thursday, August 13, 2015 from 2 – 4pm. Stay tuned for more information.

## Payroll Reminder

1. Holiday hours need to be approved for both HOURLY and SALARY employees.
2. When approving timecards please make sure to check DAILY totals as well as WEEKLY totals.
3. Please be sure to approve time off requests in a timely manner to ensure they are paid in the correct pay period.

If you have any questions please contact Michelle Scribner at

[mscribner@sjcme.edu](mailto:mscribner@sjcme.edu)

## Calling All Buddies

Human Resources would like to start a buddy program for all new employees hired into staff positions. The purpose of this program is to provide guidance and encouragement to new staff members during their first year on campus. Anyone interested in helping plan this new initiative, please reach out to Samantha Smith at [ssmith@sjcme.edu](mailto:ssmith@sjcme.edu)

## VALIC's Website Dedicated to SJC Retirement Plan

Planning for retirement with Saint Joseph's College is about to become more interactive! Beginning in early July, VALIC will launch [www.valic.com/sjcme](http://www.valic.com/sjcme), a website dedicated to the Saint Joseph's College Retirement Plan. At [valic.com/sjcme](http://valic.com/sjcme) you'll find plan-specific features including contributions, loans and hardships; information on eligibility and enrollment instructions; as well as detailed fund information and performance.

Have you been considering increasing your retirement plan contributions, but you're just not sure if you can afford it? [valic.com/sjcme](http://valic.com/sjcme) will feature tools and calculators designed to show you the impact an increase in contributions will have on your paycheck. Perhaps you'd like to save more for retirement, but debt obligations or saving for your child's college education is just a little more important right now. Whatever your current situation, visit the new [valic.com/sjcme](http://valic.com/sjcme) to find ways you may be able to improve your retirement outlook.

Maybe numbers just aren't your forte. [Valic.com/sjcme](http://valic.com/sjcme) will also feature fun, engaging videos aimed at different life events. Are you planning on getting married in the near future? Having a child? Have you and your partner considered consolidating your finances or talked about budgeting? Do you have an emergency fund set aside—do you know how much to save? Visit the new site to watch videos aimed at helping you improve your financial situation.

While visiting the new site, don't forget to download the VALIC iPad app, a convenient, easy way to consolidate retirement accounts, manage your Saint Joseph's College Retirement Plan, make transactions and much more.

Saint Joseph's College is dedicated to helping you save for retirement. Stay tuned for more information and launch of the new site in early July — it's never too late to plan for the future you deserve.

## More VALIC One-on-One Meetings Available in July

VALIC financial advisors will be here to help! Whether you have a few questions about the transition process or are new to the idea of retirement planning, Rick Esten and Steve Barnes will be available to meet with you one-on-one. To schedule an appointment with one of these financial advisors, click on the **“VALIC - How to schedule a One on One”** attachment above.

**Appointments with Rick are available on the following dates: July 1, 2, 8, 15, 29 and August 6, 13, 20, and 25. Appointments with Steve are available: July 6 and 14.**

## Be Well

Did you know that small choices made daily over time make a big difference! Join the free 5 day clean eating challenge that will take place July 13th-17th. What is a clean eating challenge you may ask? Clean eating is taking a break from processed foods to clean out our bodies by incorporating healthy food choices into your daily habits. There are no meetings required to participate in this challenge. It is great for all employees who work on and off campus. You will join a private Facebook group where each day you will try to focus on something new by receiving helpful ideas and recipes that you can incorporate into your daily eating habits.

### Daily rules:

- Watch/read the daily post
- Eat whole, clean, healthy foods as often as possible
- post pictures or share a list of foods that you ate each day
- have fun and learn new ideas from each other

CIGNA members will earn 10 points upon completion of the challenge. To sign up and be part of the group email Jenna Chase [jchase@sjcme.edu](mailto:jchase@sjcme.edu)

## Catherine's Cupboard is in Need of Volunteers!

Catherine's cupboard serves over 400 families in the surrounding community, providing much needed food assistance. We welcome volunteers all summer on Wednesday nights. The crucial time is 5:00 – 7:30 PM. If you, your family or friends are interested in picking a night during the summer to help please email [cc@sjcme.edu](mailto:cc@sjcme.edu).

## How to Read Your Medical Bill

Medical bills are becoming increasingly complex and difficult to read. Charges from clinics and hospitals tend to be lumped together instead of itemized – making it very difficult to see exactly what you are paying for. A big step in controlling your health costs is understanding how to read your medical bill. Many medical bills contain billing errors and items that are priced much higher than their actual cost, so carefully reviewing your bills can save you a lot of money.

When you receive your medical bills there are three documents that you need to compare to help you understand if you are being billed only for the services you received:

- A list of services performed – this document is given to you when you leave the doctor's office or health facility.
- The bill from the doctor or health facility – this is a list of services performed with the charges associated with each service (which should match the list of services performed document given to you when you leave the facility). Many health systems are no longer issuing itemized bills, which will help you find obvious errors much easier. You have the right to request an itemized bill from the facility.
- Explanation of benefits (EOB) from your insurance provider, Medicare or other payer, explaining how much of the bill was paid by insurance.

### Checking for Errors

Make sure there are no data entry errors including numbers with an accidental zero added on (e.g., "10" instead of "1" X-ray). Also check for duplicate listings of procedures and medications that you do not think were administered.

If you find suspicious charges, don't hesitate to contact the health care facility billing department

### A Proactive Approach

There are a few best practices that you can use before your procedure or appointment.

- Verify with the receptionist how your visit will be coded.
- Write down notes as you are treated, noting exactly what services are performed. Consider bringing a friend or family member to do this for you if you will be unconscious.
- If you're going to be charged for a hospital stay, call the billing department before your procedure to ask if there are any supplies you can bring with you to avoid high charges such as a box of tissues, extra blankets or pajamas.

## Our Core Values

are at the heart of our core existence and should be visible in our daily interactions. They are:

- **Excellence**
- **Integrity**
- **Community**
- **Compassion -**  
Inspired by the example of Catherine McAuley, foundress of the Sisters of Mercy, we open our hearts to those among us in physical, psychological, or spiritual need. We consciously reach out beyond our college boundaries to serve the needs of others with compassion and mercy.
- **Justice**
- **Respect**
- **Faith**

Imagine  
with all  
your mind.  
Believe  
with all  
your heart.  
Achieve  
with all  
your might.

## ER versus Primary Care

Do you know the cost difference between visiting your primary care physician for an appointment and going straight to the emergency room? If you do, you might be saving hundreds of dollars by visiting your physician instead of visiting the emergency room for non-urgent care. Cross Insurance Agency has indicated that the average cost of visiting the emergency room is over five times more expensive than seeing your primary care physician.

Here are the average costs for each type of visit:

- Emergency room visit - \$786.12
- Primary care physician visit - \$137.87

If you do not require immediate medical attention, consider scheduling an appointment with your primary care physician to reduce the cost.

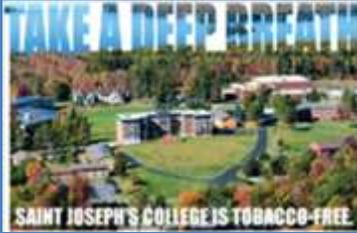
Information Provided by: Cross Employee Benefits, 116 Community Drive, Suite 2, P.O. Box 469, Augusta, ME 04332 Tel: 800-244-7717

## Faculty & Staff - Employee Discounts

Employees are eligible for the following discounts at these establishments by simply showing your SJC ID:

- **Smitty's Cinemas**
  - Pay matinee prices for any movie
- **Rustler's Steak House**
  - \$5 off a food purchase over \$25 (not including specials)
- **Windham Barber Shop**
  - \$2 off on Thursdays and Fridays.
- **Verizon, AT&T, US Cellular**
  - Stop in to your local store to see what your cell phone provider offers.
- **Sullivan Tire**
  - Receive discounts on new tire purchases and services
- **Rental Car Discounts with Enterprise and National**
  - Receive a 5% discount off car rentals
  - Corporate Account Number for personal rentals – 10D3404
  - Pin Number – SJC
- **Discounted Hotels**
  - Receive a minimum of 20% off the "Best Available Rate" at participating locations.
- **Endless Vacation Rentals**
  - Receive 10% off the "Best Available Rate" at vacation rental properties.

**Note:** More information and online links for hotel and vacation rentals available in **Campus Cafe** under **All Users – Travel Arrangements**.



## Employee Assistance Program:

The Employee Assistance Program offered through CIGNA provides a multitude of options. You can take advantage of their Face-to-Face Assistance or their Full-Service Work/Life Support. For more information, please visit our website:

<http://www.sjcme.edu/hr/EmployeeAssistance>

Kristine A. Avery SPHR  
Director of Human Resources  
PHONE 207-893-7755  
[kavery@sjcme.edu](mailto:kavery@sjcme.edu)

Heidi Jacques  
Assistant Director of Human Resources  
PHONE 207-893-7756  
[hjacques@sjcme.edu](mailto:hjacques@sjcme.edu)

Jackie Cattabriga  
HRIS Analyst  
PHONE 207-893-7758  
[jcattabriga@sjcme.edu](mailto:jcattabriga@sjcme.edu)

Samantha Smith  
HR Representative  
PHONE 207-893-7753  
[ssmith@sjcme.edu](mailto:ssmith@sjcme.edu)

## Safety First – Reminder of Pet Policy

(This month's installment from Zach Chopchinski)

With the overall goal of keeping our campus safe, we strongly encourage our personnel to follow procedures, especially one as important as this. For this month's installment, I would like to review the matter of the Pet Policy at Saint Joseph's College.

The Saint Joseph's College policy for pets on campus is as follows:

*"Pets in classrooms, offices, residence halls, and other campus facilities can create distractions and possible health and safety hazards. Consequently, pets are **not** permitted in campus buildings and facilities. Pets on campus grounds must be kept on a leash and must not be left unattended. People bringing pets to campus are expected to clean up after their pets. Service animals, such as seeing-eye dogs and therapy dogs, are exempt from this policy."* (All service animals must be registered by the employee with the Human Resources office) The Counseling Center has one therapy dog at this time.

The primary reason behind this policy is safety and health. This policy serves to protect not only Saint Joseph's property, but to protect those with sensitivities to animals (primarily allergies). Exposure to even minimal traces of animal dander can impact people with dander allergy sensitivities and can result in (but not limited to):

- Itchy eyes
- Rash
- Hives
- Sneezing
- Asthma attacks

Presently, with any animals on campus (especially regarding the recent moves that have taken, and will take place), the procedure involves air quality examinations prior to (and after) treatment, a heavy regimen of steam cleaning and chemical treatment for dander. This procedure is repeated as necessary to eliminate all trace of animals to protect those who may come into contact with the area. It is for these reasons that we ask all Saint Joseph's faculty and staff to follow this policy.

Faculty and Staff may still bring animals on campus and walk among the trails on the property, but the animals must remain leashed. Also, it is the direct responsibility of the owner to clean up any "messes" and to not take the animals inside the buildings for any reason. **Please note that it is never acceptable to leave a pet in a parked car for long periods of time.** It is best to leave animals home if you are planning on staying on campus for a long period of time or need to be in and out of buildings.

Thank you for your attention to this matter. If you have any questions please contact Zachary Chopchinski at [zchopchinski@sjcme.edu](mailto:zchopchinski@sjcme.edu).