



Save The Date!

Pie Making for Catherine's Cupboard on November 19th from 9am-12pm in Pearson's Café! 250 pies will be baked and donated to Catherine's Cupboard for Thanksgiving! More information to come soon!

FitBit Challenge

Calling all staff and faculty members on and off campus! It's time for another Fitbit challenge! Fitbits are a great motivator to stay active when the weather starts to get cooler!

Campus Recreation will be hosting a 6 week Fitbit Challenge starting November 6th. Individuals can choose to participate in teams of two or individually to compete for the most steps each week! The first 15 people to sign up who don't own a Fitbit will be able to borrow one for the duration of the challenge. Those with a Fitbit are encouraged to participate! Prizes will be awarded at the end of the challenge!

To sign up email
wellness@sjcme.edu

2018 Open Enrollment

Benefits could be one of the biggest financial decisions you make in a year. And only you know what's right for you and your family.

That's why we put you in charge of choosing them.

Giving YOU the Power of CHOICE!



Plans change. Premiums change. Even your life circumstances change. That's why you need to reconsider your selections each year, every year.



Be on the lookout for additional information about Open Enrollment and learn what it means to be in charge of your benefits.

Medicare and You

There are many variables to consider when determining the most cost effective approach to healthcare coverage for employees and family members age 65 and over. These variables affect each individual differently and we understand it can often be confusing to weigh these options.

- Are you puzzled by your Medicare choices?
- What are your Medicare possibilities if you are still working?
- Are you aware of your healthcare options while you travel or winter elsewhere?
- Are you concerned about paying too much for your healthcare?
- Do you find the Medicare enrollment process taxing?

We want to help our employees and their family members to make a well-informed decision...

Please plan to attend the upcoming
Medicare and YOU! Educational Seminar

November 8th at 12pm in Alford Hall Room 218

These are not sales events; no plan specific material will be made available. Medicare has neither reviewed nor endorsed this information.

Learn Health Plan Lingo

Coinsurance: A set percentage of costs you pay for covered health services after you meet the deductible. You may get a bill for your share of the costs after your visit. The plan pays the rest of covered charges. Coinsurance does not include copayments.

Out-of-pocket maximum: The limit you pay for covered services each plan year. Once you have met the out-of-pocket maximum, your plan pays 100% of covered services for the remainder of the coverage period. This limit does not include the money you pay for premiums or health care services not covered under the health plan.

Explanation of benefits (EOB): After you visit the doctor, you'll receive a statement from your health plan called an EOB. It outlines the services provided and the costs paid by your plan. It also shows the amount you're responsible to pay. An EOB is not a bill, but the amounts shown should match up with the amounts on any bills from medical providers. When you get to know the basics of how health plans work, you'll be better prepared to manage your health care and your costs. Let's get started with a few of the most important terms to know.

Premium: The cost for health plan coverage, usually paid monthly. If you have a health plan through work, the premium may be shared by you and your employer. If your employer funds its employee health benefit, your portion of the plan cost may be called the "plan contribution".

Deductible: The amount you pay before your plan begins to pay your covered health care expenses. For example, if your plan's deductible is \$2,000, you'll pay the full cost for eligible health services up to \$2,000. Then, your plan begins to pay.

Copay or copayment: A fixed dollar amount you may pay each time you visit the doctor's office, urgent care clinic, ER or pharmacy. Usually, you pay the copay when you receive the service. The amount can vary by plan.

Helping Seniors Manage Debt

A fixed income budget in a world of rising expenses is a financial collision course — but there are strategies to cope

For seniors with pensions that don't increase; medical costs rising 15 to 20% per year; property taxes that go up 10% annually; Social Security that sees only marginal increases; and with no savings for unforeseen expenses, — where do seniors often turn? One word: Plastic. Whether it's you or a loved one, there is help to manage debt.

The number of Americans age 60 and over in debt is a growing concern. A report by the AARP's Public Policy Institute and the research organization Demos revealed that Americans over age 50 carried more debt on credit cards — an average balance of \$8,278 — than those under 50, whose average balance was \$6,258.*

Good intentions, bad results

Not all of this debt is from spoiling grandkids. Older Americans are putting health and medical care expenses on plastic. Another surprising senior citizen debt source: student loans. Parents are taking on debt to assist family members despite their own financial difficulties. In addition to taking on student loans, they may co-sign family members' credit cards, help with house down payments or foot the bill for an expensive wedding.

What to do?

How does one manage debt in their golden years? Like all financial quandaries, you have two overarching solutions: Reduce your expenses or increase your income. Let's look at some options a typical senior citizen may consider.

Reduce expenses

- **Downsize**—Reducing possessions and downsizing living quarters can have a compound effect on expenses. A smaller home is usually cheaper to heat, cool and maintain. Fewer possessions mean less storage needs, less maintenance and lower insurance needs.
- **Prescription drug discounts**—Look for prescription drug affordability programs through drug companies, pharmacies and Medicare.
- **Property tax relief**—Some states offer discount programs for elderly property tax relief.
- **Energy bill assistance**—The U.S Department of Energy offers help with home energy needs for some Americans.
- **Bankruptcy**—It could be an option of last resort, but you should research the potential consequences first.

Increase income

- **Employment**—There are opportunities from writing to tutoring and more.
- **Redeploy savings**—If your credit card interest rate is 5%, 10% or even 20%, it might make more sense to use savings that are languishing in today's low interest environment.
- **Reverse mortgages**—If you're house rich but cash poor, a reverse mortgage can turn home equity into retirement income; but this move requires careful research.
- **Rent out a room**—If selling your property isn't feasible, perhaps you could turn some close friends into extra monthly income.
- **Tap life insurance**—Life insurance is designed to protect you and your family from loss of income. If you no longer rely on your spouse's income, do you still need that insurance?

Of course, prevention is better than cure — unhelpful advice for those already in financial trouble. But there are tactics to deploy to help turn the situation around, or at least provide some relief; and the sooner one takes action, the better.

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Policy Updates:

Policy on Sexual Harassment and Discrimination Investigation Process for Harassment and Discrimination Complaints

Saint Joseph's College does not condone harassment or discrimination directed toward any person or group within its community — faculty, staff, students, or visitors. Every member of the College must refrain from actions that intimidate, humiliate or demean persons or groups, or that undermine their security or self-esteem.

Equal Employment Opportunity

In order to provide a diversified and safe work environment, Saint Joseph's College is committed to equal employment opportunities free from discrimination. This includes employment and educational decisions, available to all individuals, based on merit, qualifications, and abilities.

Conflict of Interest

Faculty and staff have an obligation to conduct their employment responsibilities with a high standard of integrity and are expected to conduct business within guidelines that prohibit actual or potential conflicts of interest. An actual or potential conflict of interest occurs when an individual is in a position to influence a decision that may result in personal gain for that person, a relative or others because of Saint Joseph's College's business dealings. For the purposes of this policy, a relative is any person who is related by blood or marriage, or whose relationship with the employee is similar to that of persons who are related by blood or marriage.

Outside Employment

Outside employment is permissible if it does not interfere, compete, or conflict with Saint Joseph's College interests, and provided it does not hinder the faculty or staff member's ability to meet the responsibilities and demands of their required work. Factors considered for the outside employment include the days worked and number of hours, a potential conflict of interest, etc.

The College encourages outside involvement in community, industry and charitable activities, including directorships in non-profit community organizations, as long as it does not cause conflicts of interest or create demands that interfere with his/her job responsibilities.

*To read more about your responsibility as an SJC employee regarding these policies, please visit the Human Resources page under mySJC and click the "Handbooks and Policies" option in the left column. If you have any questions about any SJC policy, please contact a member of Human Resources team.