

## Save the Date

The year's SJC Day of Service is scheduled for Friday, May 19th. All faculty and staff are encouraged to participate. The SJC Day of Service is an opportunity to come together as expression of our shared commitment to the Mission and Core Values and fostering our Saint Joseph's community.

## VALIC Onsite Sessions

VALIC Financial Advisor Rick Esten will be available to meet with you one-on-one and answer any questions that you have about retirement planning and financing. To schedule an appointment with your financial advisor, click the link for the Valic Scheduler below.

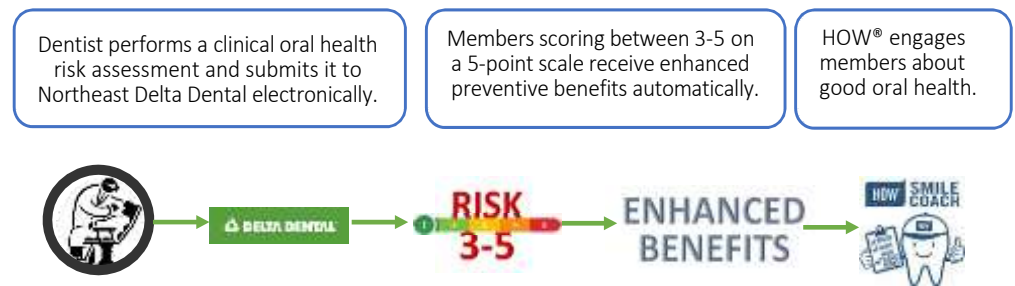
Appointments are available on the following dates:

- March 14 10:30am - 5pm
- March 29 8:30am - 3pm
- April 11 10:30am - 5pm
- April 26 8:30am - 3pm
- May 23 10:30am - 5pm
- June 7 8:30am - 5pm

## Health through Oral Wellness (HOW)

All of the Delta Dental group plans include the industry-leading Health through Oral Wellness (HOW) program *at no additional charge*.

Based on the concept of patient-centered oral health, HOW provides additional preventive benefits to members who are at risk for oral disease, thereby helping them achieve better oral and overall health. At-risk members are identified through the use of a clinical risk assessment tool that we have provided to dentists at no charge. Eligible members who receive a score of 3 to 5 on a 5-point scale automatically receive additional benefits based on their oral health condition. HOW is simple and free and it works like this:



Members can register for HOW at [www.HealthThroughOralWellness.com](http://www.HealthThroughOralWellness.com) to receive information about the oral health topics of their choosing. Enhanced benefits are subject to change and are subject to standard policy provisions, including, but not limited to, coinsurance percentages, copayments, and plan maximums.

As with all benefits, eligibility confirmation should be obtained via Northeast Delta Dental's Benefit Lookup site at [www.NortheastDeltaDental.com](http://www.NortheastDeltaDental.com) or from customer service at 1-800-832-5700.

Oral Health Condition	Benefits
Caries (tooth decay)	Caries Susceptibility Test Child or Adult Cleaning Fluoride Varnish or Topical Fluoride Nutritional Counseling or Oral Hygiene Instruction Sealants (children and adults)
Periodontal (gum) Disease	Adult Cleaning Nutritional Counseling or Tobacco Cessation Counseling or Oral Hygiene Instruction Full Mouth Debridement Periodontal Maintenance

## Retirement Income Strategies Seminar

In an effort to provide you with tools to better prepare to meet your financial goals, we are very proud to partner with VALIC to offer an educational workshop on Retirement Income Strategies. This seminar addresses the five risks associated with retirement and explains how the essential income planning process can help manage those risks. It is ideal for those who are approaching retirement and are interested in financial planning.

Topics include:

- The new retirement realities
- Managing the five risks of retirement
  - Longevity
  - Healthcare
  - Inflation
  - Investment
  - Withdrawal
- Essential Income Planning

Date: March 17, 2017  
Time: 12:00 - 12:45 PM  
Location: Alford Center Student Lounge

Click on [My.valic.com/seminars](http://My.valic.com/seminars) below

Registration code:  
SJCSTA11AD

CIGNA members will earn 10 points!

### Automatic Contributions: A portrait of an effective retirement savings strategy

Practically everyone wants to put money aside for the future. But the reality is, not enough of us actually carry through and save anything meaningful. There may be a variety of reasons, but for most people who are earning a steady paycheck, automatically setting aside a small portion of their pay for the future is not only doable, but highly recommended.

#### A good habit to start

One common barrier to saving is the view that “I don’t have enough money.” That may be a reality for some, but for many others it is a matter of perception. Although few of us can afford to sock away 20 percent of every paycheck, when it comes to saving, you can start small - even really small. Granted, a one percent retirement contribution won’t mean a life of luxury once you turn in your employee badge. But more important than the initial amount is overcoming the inertia by starting. Next year (or next raise), inch your contribution up. With a little self-control, your budget will adjust. Do that every year over your career and you could be on track for the retirement you’ve always pictured.

#### Priorities First

One benefit of automating your savings is that you turn it into a financial priority. When money comes out of your paycheck before it hits your bank account, you’re not tempted to spend it. Another benefit is breaking that future retirement goal down to smaller “bite-size” payments. Making smaller payments more often (for instance, a small amount every paycheck) makes it more palatable to your budget.

#### Seeking Average

“Dollar-cost averaging” is an industry jargon for a popular and simple investing strategy: When you invest a set amount of money every month or paycheck, as you would with most retirement savings plans, the quantity of the investment you buy will vary depending on what the investments (e.g. stocks) are doing. If those stocks are down on the day your money is invested, you end up buying more shares of that investment. And if the stocks are up that day you buy less. Of course dollar-cost averaging does not ensure a profit, nor does it guarantee against avoiding losses. But the strategy has been in popular use for decades.

#### Join the movement

America saves week is a great incentive to put your savings plan in motion. Join the millions of others who have employed the automated strategy and make your retirement one you envision.

## Be Well – Biometric Screenings

We will be hosting a Biometric Screening on Thursday, March 16th in the Hall of Fame room. Come find out what your numbers are for FREE. In this screening you will learn your height, weight, BMI, cholesterol, glucose and blood pressure reading. This is a simple non-fasting test that involves a small finger prick. After receiving your instant results you will have a few minutes to sit privately with a health educator to go over what your numbers mean to you.

ALL faculty and staff members (on campus and off campus) are eligible to participate as well as spouses. You do not need to be a member of CIGNA to learn your numbers! Appointments are held every 15 minutes from 5:30am-3:30pm. An appointment is required and is set up first come, first served. To book your appointment, please click on the Biometric Screening Scheduler link below.

CIGNA members can receive up to 175 points. If you have any questions or would like help making an appointment contact Jenna at [wellness@sjcme.edu](mailto:wellness@sjcme.edu)

### Take Your Health to Heart

Cardiovascular disease (CVD) – including heart disease, stroke and high blood pressure – is the number one killer of women and men in the United States. It is a leading cause of disability, preventing Americans from working and enjoying family activities. But there are ways to help prevent and reduce your risk for this disease. Here are some heart healthy suggestions to get you started:

- **Work with your doctor:** Get a checkup at least once each year, even if you feel healthy. Your doctor can check for conditions that put you at risk for cardiovascular disease, such as high blood pressure and diabetes – conditions that can go unnoticed for too long.
- **Monitor your blood pressure:** High blood pressure often has no symptoms, so be sure to have it checked on a regular basis.
- **Get your cholesterol checked:** Your doctor should test your cholesterol levels at least once every 5 years. Make sure to get follow-up tests as recommended
- **Eat a healthy diet:** Limiting sodium in your diet can help lower your blood pressure. Be sure to eat plenty of fresh fruits and vegetables – adults should have at least five servings each day. Limit high-fat meat and dairy products and eat foods low in saturated fat, trans fat, and cholesterol. Make sure to include high-fiber foods in your diet. For more information on eating a healthy diet, visit [ChooseMyPlate.gov](http://ChooseMyPlate.gov).
- **Maintain a healthy weight:** Being overweight or obese can increase your risk for cardiovascular disease. To determine whether your weight is in a healthy range, doctors often calculate a number called Body Mass Index (BMI). They may also use waist and hip measurements to measure your body fat.
- **Exercise regularly:** Physical activity can help you maintain a healthy weight and lower cholesterol and blood pressure. It's recommended that adults engage in moderate intensity activity for at least 150 minutes per week. Remember to incorporate exercise into your day in different ways: take the stairs instead of the elevator, or rake the yard instead of using the leaf blower. Exercising with friends and family can be a great way to stay healthy and have fun.
- **Don't smoke:** Cigarette smoking greatly increases your risk for cardiovascular disease. If you don't smoke, don't start. If you do smoke, quit as soon as possible. Your doctor can suggest ways to help you quit. For more information about tobacco use and quitting, go to [Smokefree.gov](http://Smokefree.gov).
- **Limit alcohol use:** Avoid drinking too much alcohol, which can increase your blood pressure. Men should stick to no more than two drinks per day, and women to no more than one.
- **Manage your diabetes:** If you have diabetes, monitor your blood sugar levels closely, and talk with your doctor about treatment options.

## 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>

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## Policy Reminder: Possession of Dangerous Weapons or Material

**Purpose:** To ensure that Saint Joseph's College maintains a safe workplace for all employees, the College prohibits the possession or use of any dangerous weapons or material on College property.

**Eligibility:** All Saint Joseph's College Faculty and Staff

**Policy:** Faculty and Staff members are prohibited from possessing any dangerous weapon or material on College property or at any other location they may be required to be as part of their employment. In accordance with Maine State law, an employee may keep a firearm in the employee's vehicle as long as the vehicle is locked and the firearm is not visible. College property is defined as all College-owned buildings and surrounding areas such as sidewalks, walkways, forested areas, paths, open fields and parking lots. Dangerous weapon or materials includes, but is not limited to, firearms, knives, fireworks, explosives, martial arts equipment, BB guns, pellet guns, paintball guns, and any other item that might be considered dangerous or could cause harm. The College reserves the right to require the removal from College property any item or material it considers dangerous or potentially dangerous. Any employee in violation of this policy will be subject to disciplinary action, up to and including termination.

*For more information on this policy or to read the Workplace Violence Prevention policy, please visit mySJC and click on Handbooks and Policies under the Human Resources tab.*

## March is American Red Cross Month

This is the month of thanking the "behind the scenes" heroes who help every day. The American Red Cross, in addition to supplying 40% of our Nation's blood, provides food/shelter/emotional support during disasters throughout the nation.

5 Ways to Become a Red Cross Hero:

1. Become a Red Cross volunteer- lend a hand in your community
2. Give blood- help a person in need
3. Take a class- gain information/education to assist in an emergency
4. Make a plan- get your friends/family involved to plan for emergencies
5. Make a financial donation- generosity will help those in need

Visit the American Red Cross website today to make a difference:  
[www.redcross.org](http://www.redcross.org)