



Have Questions About Retirement Planning?

Your VALIC financial advisors are here to help! Whether you have a few questions about the process or are new to the idea of retirement planning, Rick Esten is available to meet with you one-on-one. Click the link below this newsletter to schedule an appointment.

Appointments are available on the following dates: June 7, 2017; July 25, 2017 and August 22, 2017. Appointment location is noted on the scheduler screen when date/time is selected.

Be Well

Bring on the sunshine! Summer is unofficially here with Memorial Day weekend behind us and Campus Recreation is now in full swing with summer programming. Group Fitness summer classes began last week with some of our fan favorites including: yoga, pilates, spin, barre boot camp and back on track, just to name a few. Our Group Fitness classes will change each month of the summer, so keep your eye out for new classes and schedules each month.

Along with a new Group Fitness schedule the Alford Center has new summer hours as well.

VALIC - Your Account Beneficiary Designations Could Be More Important Than Your Will

Remember the "pinky swears" - the silly promises you made to your friends back in grade school? What if someone came back to you decades later as an adult and expected you to abide by those promises? It's unlikely they would ever prevail in a court of law. But if you designated someone as a beneficiary to your retirement account or other investment accounts, the law would abide by what you decided back then, no matter how many years ago. And a will, even if it were current and up to date, won't help.

Beneficiaries can skip probate

Beneficiaries specified on an insurance policy or qualified plan account do not need to go through probate - the often lengthy and expensive court process that an estate goes through. In fact, life insurance, annuities, 401(k)s, pensions and IRAs can all be transferred via beneficiary designation and outside of the domain of a will. This can help streamline the process for your beneficiaries receiving an inheritance should you pass away. It is also why it is critical to keep your beneficiaries on all your accounts up to date.

Keep your money with your loved ones

You don't want to end up like one of the horror stories where the wrong person ends up with your financial legacy because you forgot to update a form. Updating beneficiaries is especially important for those who experience life changes in their families such as marriages, deaths, births and divorces. In general, beneficiaries are not legally required to be notified that they are a beneficiary or if there are changes to their status as a beneficiary.

Updating your VALIC accounts just got easier

The Beneficiary Designation section of VALIC.com recently received an upgrade to simplify the designation process. The main change - a "Designee Profile" page - captures your beneficiary information and stores it on VALIC.com. This means you can select your designees from a drop-down menu instead of having to retype your personal information for each plan or account you have with VALIC. This upgrade is intended to enhance your online retirement planning experience as well as encourage you to protect your assets by designating a beneficiary through the simplified process.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment advisor.

Annuities issued by The Variable Annuity Life Insurance Company. Variable annuities distributed by its affiliate, AIG Capital Services, Inc., member FINRA.

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Congratulations!

As a Northeast Delta Dental member, you have access to the best-managed and largest networks of participating dentists both locally and throughout the United States. Your dental benefits plan includes access to both our Northeast Delta Dental PPO & Premier networks.

If you are looking for ways to save money on your dental care and lower your out of pocket dental expenses, consider looking for a Northeast Delta Dental PPO dentist for your care. You will get the best dollar value from your dental benefits plan when you receive your dental care from a Delta Dental PPO participating dentist. These providers generally accept lower fees for their services. This means lower out-of-pocket expenses for you. You will also enjoy savings when visiting a dentist participating in the Delta Dental Premier network. Since nearly four out of every five dentists in the country participate in one or both networks, chances are your dentist is a participating provider. When seeing a participating PPO or Premier provider you will enjoy:

- **No Balance Billing:** Because participating dentists accept Delta Dental's maximum allowable amount for service, you will normally pay less when visiting a participating dentist.
- **Less Paperwork:** Participating dentists will prepare and submit claims for you.
- **Direct Payment:** Delta Dental pays the dentist directly, so you don't have to pay the covered amount up-front or wait for reimbursement check.

Other resources available at www.nedelta.com:

- **Benefits Lookup:** Benefits Lookup lets you confirm eligibility and provides helpful information about your specific benefits. You may also request additional ID cards through this feature. (You must be enrolled and registered online before you can access Benefits Lookup.)
- **Form Downloads:** Looking for a form? On our home page, scroll to the bottom. Under Tools, click on the Forms link to access helpful forms that you can download to your computer.
- **Oral Health Tips:** Click on the Patients button on our home page. On the right side of the page, click on Oral Health Education to learn more about keeping your smile beautiful!

Find a Delta Dental Premier or Delta Dental PPO Network Dentist at www.nedelta.com - Start Saving Money with Just a Few Clicks

- Go to www.nedelta.com and click on the "Find a Dentist" graphic
- Choose "Delta Dental Premier" or "Delta Dental PPO"
- Enter your ZIP code
- Choose the distance you are willing to travel
- Add any additional optional search criteria
- Click **SEARCH**



The fitness facilities in the Alfond Center will be open from 6:30am to 6:30pm Monday – Friday and 10am to 4pm on the weekends. This gives everyone plenty of time to come over and continue working out even during the busy summer months.

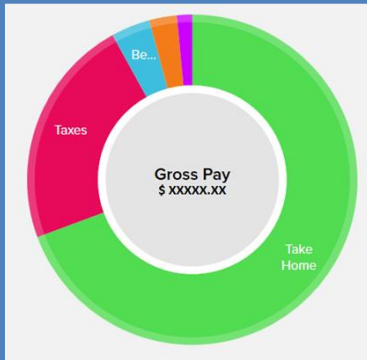
The Aquatics program just completed the annual shutdown and maintenance for the year. The new hours for open & lap swim will be posted on the website soon. As always please feel free to call the Aquatics Hotline to get the most current pool hours at (207) 893-7551.

As the weather continues to improve, Campus Recreation wants to remind everyone about the wonderful High Adventure Rental program offered to the campus community! High Adventure has 6 kayaks and paddleboards to rent for extremely discounted prices. SJC employees can get out on the water and enjoy summer at Saint Joseph's College. To get a full list of the great outdoor recreation equipment available to rent from the High Adventure Rental program, please visit the Welcome Desk at the Alfond Center or email us at campusrec@sjcme.edu.

The Lunch and Learn Program will continue through the summer! Check the Wellness Calendar for different and unique opportunities to learn while enjoying your lunch. Have a safe and happy start to summer in Maine and as always... BE WELL!

Want to learn more?
Contact us at:
campusrec@sjcme.edu

Personalized Pay Statement Pie Chart



Have you checked out the graphical view of your pay statement? It's a great way to see how much of your pay goes to taxes, benefits and other deductions and how much you take home. Each color represents a portion of your pay with descriptions and amounts described beside the pie chart. This view is also available in the ADP Mobile App. Log into ADP and review your personalized pay pie chart today!

How do I do this?

ADP Portal

- Log into ADP
- Myself – Pay – Pay Statements
- Click **Your Pay Never Looked So Good**

ADP Mobile App

- Open the Mobile App
- Log into your account
- Tap **VIEW STATEMENTS** in the Pay box
- A pie chart of your most recent pay statement is displayed
- Tap > to see the detail behind the pie chart



Questions to Ask Your Doctor

Note: The questions listed below are designed to help you maximize your health care dollars. These questions should not be used as a substitute for your doctor's professional, medical advice.

Patients often accept their doctors' advice without truly understanding what alternative treatments are available, and what—if any—differences there are in cost and effectiveness among those alternatives. Asking questions can help you decide what treatment plan is best for both your health and your wallet.

Questions to Ask: General

1. Why is this treatment necessary?
2. How much will my treatment cost?
3. Can I be treated another way that is equally effective but less costly?
4. What is the current procedural terminology (CPT) code of this treatment so I can price shop this procedure?
5. What can I do to improve my condition?

Questions to Ask: Prescriptions

1. Why are you suggesting this specific dosage?
2. Is my prescription in my insurance's approved list? Or, is this a specialty drug?
3. Can you recommend a lower-cost generic or over-the-counter drug as an alternative?



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DON'T SHUT THEM OUT.

Learn how to let them in.

Sign up for free seminars on substance use awareness

When substance use affects someone you love, it can affect everything. It can change how you feel and act. It can be hard to know what to do without making things worse.

We understand, and we're here to help - starting with education. Cigna hosts monthly seminars to help you learn more about substance use and recovery.

It's free. It's confidential. And it may be just what you need to make a difference.

Real information on real issues

Each seminar focuses on a different topic. New seminars are featured every month. And each is presented by an industry expert.

Learn more today

Sign up for our Substance Use Awareness series at Cigna.com/substanceabuse

You can also listen to replays of past seminars at this site.



22 million people a year are treated for drug or alcohol use.¹

1. Behavioral Health Trends in the U.S.: Results from the 2014 National Survey on Drug Use and Health.

SUMMER IS COMING KEEP YOUR SKIN SAFE!

One in five Americans will develop skin cancer in the course of a lifetime. Our skin is something that we need to keep safe and take care of; especially as the warm summer days approach us.

Tips for keeping your skin safe this summer:

1. SEEK THE SHADE

- The sun is the most dangerous to our skin between the hours of 10AM-4PM

2. DO NOT BURN

- If you feel your skin becoming hot, or see it turning red, remove yourself from the sun

3. AVOID TANNING AND UV TANNING BEDS

- Indoor tanning beds are not safe for your skin

4. COVER UP

- If you plan on working in the sun for an extended period of time, wear long sleeves, a hat, etc.

5. USE A BROAD SPECTRUM (UVA/UVB) SUNSCREEN

- Use SPF 15 or higher every day, level is dependent upon the sensitivity of your skin

6. APPLY 1 OUNCE

- Apply at least 2 tablespoons of sunscreen every 30 minutes outdoors

7. KEEP NEWBORNS OUT OF THE SUN

- Sunscreens should be used on babies over six months old

8. EXAMINE YOUR SKIN

- Head-to-toe every month, if something does not look right seek medical attention

9. SEE YOUR PHYSICIAN EVERY YEAR

- A skin exam will occur, sometimes signs and symptoms of skin cancer/illness are not noticeable

Enjoy the sun, but enjoy your healthy skin more!



Employee Assistance Program:

The Employee Assistance Program offered through CIGNA provides a multitude of options. You can take advantage of Face-to-Face

Assistance or Full-Service Work/Life Support. For more information, please visit our website:

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

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Policy Update: Professional and Personal Appearance

Saint Joseph College faculty and staff contribute to the College culture and reputation in the way they present themselves. A professional appearance is essential to a favorable impression with students, parents, and professional partners.

Specific departments such as Housekeeping, Facilities, Campus Services, Pearson's, and Information Systems personnel are provided departmental shirts. Campus Safety personnel are issued uniforms. Professional, business casual dress is expected for all others. Neatness, cleanliness and appropriateness should dictate behavior in this area. If employees have questions, confer with your supervisor or director.

Policy Update: Pets On Campus

There are safety, health, and environmental concerns for pets on campus and in the workplace. As a result, pets are not permitted in campus buildings and facilities including classrooms, offices, residence halls and other campus facilities.

Pets are allowed on campus grounds, however, they must be kept on a leash and must not be left unattended. Pet owners who bring pets to campus will be held liable for damage to property or physical injury to others if caused by the pet. Pet owners should realize that not all members of the campus community are comfortable with the presence of pets, and indeed some may have negative reactions to pets. Pet owners must be sensitive and courteous to other members of the campus community; pet owners should take steps to avoid putting employees who may not be comfortable with the presence of pets in a situation where he or she may come into contact with a pet.

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

