



Let's improve those unhealthy habits!

Whether your goal is to lose weight, quit tobacco or lower your stress levels, you have the power to make it happen. Cigna Lifestyle Management Programs can help - and at no added cost to you. Each program is easy to use and available where and when you need it. And, you can use each program online or over the phone - or both.

Weight management:

Reach your goal of maintaining a healthy weight - all without the fad diets. Create a personal healthy - living plan that will help you build your confidence, be more active and eat healthier. And, you'll get the support you need to stick with it.

Tobacco:

Get the help you need to finally quit tobacco. Create a personal quit plan with a realistic quit date. You'll even get free over-the-counter nicotine replacement therapy patches or gum.*

Stress management:

Lower your stress levels and increase your happiness levels. Learn what causes stress in your life and develop a personal stress management plan. And, learn strategies to help you cope with stressful situations - both on and off the job.

Call for:

- ✓ One-on-one wellness coaching
- ✓ Convenient evening and weekend hours
- ✓ Program workbooks and toolkits

Visit online for:

- ✓ Convenient support
- ✓ Personalized programs
- ✓ Educational tools and resources

800.244.6224 or
myCigna.com

*Depending on plan purchased

“Diversification” In Plain English

When it comes to creating an investment portfolio to help maintain your quality of life during retirement, most experts agree that diversification is a good option for potentially adequate returns while managing risk. But what does it mean to diversify your investments?

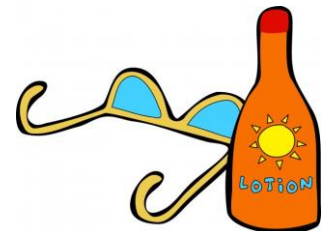
Diversification means achieving balance. Basically, “diversification” means balancing the investments in your portfolio so that - in a given economic situation – the investments don’t go up or down together.

The term *correlation* is used to describe how one type of investment behaves in relation to another. If two types of investments behave similarly, they are said to be “positively correlated.” If they behave differently, they’re “negatively correlated.”

Imagine two companies, one called Suntan Lotion, Inc. and the other, Sunglasses, Inc. Sales at both of these companies would go up when it’s sunny and down when it rains. So, the value of both of these investments rises and falls in the same cycle. They’re positively correlated. But let’s introduce another company called Umbrellas, Inc. Unlike the other two companies, this company’s sales go up when it rains and down when the sun shines. They’re negatively correlated.

This illustrates the principle of diversification. By substituting Umbrellas, Inc. for Sunglasses, Inc., we show how negative correlation helps diversify a portfolio. Now our portfolio contains companies representing different types of investments with different behavior. So, investing in both may result in a diversified portfolio with potentially steadier performance. And on a more complex level, that is the approach that investment professionals suggest you apply to your own investments.

Remember that diversification does not ensure a profit or protect against a loss from a market downturn. Talk to your financial advisor for more information about diversifying your portfolio. Want to learn more? Call your local VALIC financial advisor.



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.

Appointments are available on the following date: August 22nd

Please use the scheduler link below to book your appointment.

PET CARE

We can help you with that.

Cigna recognizes that pets are a part of your family. So whether you're going on vacation and need to board your pet or your pet is simply due for a vet visit, you can get a referral to a variety of resources. Best of all, it's offered by your employer at no cost to you through your Cigna Employee Assistance Program (EAP).

Take advantage of support with these and other topics:

- Bereavement services
- Veterinarians
- Insurance
- Pet-sitting resources
- Obedience training
- Pet stores and supply catalogs
- Breeders
- Animal welfare
- Groomers
- Nutrition hotlines
- Emergency animal clinics
- Membership associations

Volunteer Group Insurance Program

A wide range of products are available including homeowner, rental, automobile, boat, RV, and motorcycle insurance. This plan provides savings and convenience through electronic funds transfer or Direct Bill.

- Up to 25% GROUP DISCOUNT with EFT Debit and additional Multi-Policy Discounts!
- Free no obligation estimate and review of your coverage
- Convenience of insurance premiums being taken directly out of your checking or savings account monthly through EFT, or choose your own billing options through Direct Bill
- Great local customer service - no service center - a designated client service team who will know you when you call for assistance.

For more information please contact Ryan Davis or Kelley Lewis at

Rdavis@crossagency.com or Klewis@crossagency.com or by phone at 1.800.660.7377 or 662.4787



Frequently Asked Questions

What is Health through Oral Wellness [HOW]?

HOW is Northeast Delta Dental's unique oral health and wellness program that empowers you to get the most out of your dental benefits and get the care you and your family members need to stay healthy. When you register and complete your personal oral health risk assessment using myDentalScore, oral health information and resources will be matched to your individual needs. You may also request that your dentist complete a clinical oral health risk assessment using an online clinical tool called the PreViser Oral Health Information Suite (OHIS), available to your dentist at no cost. If your oral health scores on the OHIS show you to be at greater risk for tooth decay or gum disease you may qualify for enhanced preventive dental benefits.

If I am eligible for enhanced benefits based on my oral health scores, do I lose those benefits if I get healthier?

No. Once you are determined to be at greater risk for tooth decay or gum disease, you will always have access to enhanced benefits as long as you continue to be covered under a plan that includes the HOW program. Your dentist will determine the best way to use those benefits to keep you healthy.

What data is collected and how is it used?

Northeast Delta Dental collects and securely stores your oral health risk assessment data and other personal information to improve their ability to help communicate with you and your family about oral health. They also use the data to help improve the benefits they provide to help your dentist deliver the preventive care you need. The information you share allows them to communicate with you based on your individual oral health status and personal preferences. Oral health risk assessment scores **submitted by your dentist** may authorize enhanced benefits for members at greater risk for oral diseases. Northeast Delta Dental may use de-identified data to generate reports, analyses or educational materials as needed to improve plan designs, wellness offerings, and educational materials

INSTRUCTIONS FOR THE PATIENT

A healthy mouth is part of a healthy life, and Northeast Delta Dental's innovative **Health through Oral Wellness [HOW]** program works with your existing dental benefits to help you achieve and maintain better oral wellness. **HOW** is all about YOU because it's based on your own specific oral health risk and needs. Best of all, it's secure, confidential, and absolutely FREE. Here's how to get started:

1. **Register:** go to HealthThroughOralWellness.com and click on "Register Now"
2. **Know your score:** After you register, please take the free oral health risk assessment by clicking on "Free Assessment" in the Know Your Score section of the website
3. **Share your score with your dentist:** The next step is to share your results with your dentist at your next dental visit. Your dentist can discuss your results with you and perform a clinical version of the assessment. Based on your risk, as shown on your clinical assessment, you may be eligible for additional preventive benefits at no cost!*

*Additional preventive benefits are subject to the provisions of your Northeast Delta Dental policy. Only the clinical risk assessment performed by your dentist can determine your eligibility for preventive benefits.

Enjoy local fresh summer fruits for a healthy snack for teeth! Strawberries, apples, and watermelon can satisfy your sweet tooth and help keep plaque and oral bacteria in check!



Eight ways to get hooked on exercise

- 1. Set one small goal.**
Instead of trying to exercise every day, count calories, and lose 10 lbs., start with adding 10 minutes of exercise to your day. Build on small successes by continuing to add more minutes to your exercise routine.
- 2. Sign up for a race.** You don't have to be a runner to enter a 5K race. These events are a great way to get motivated to exercise and have fun with family and friends. You can get ready for the race at your own pace.
- 3. Make an exercise pact.** Put your exercise plans in writing or post it on social media. It makes your commitment real, and people may even offer encouragement. Making a pact with a friend is even more powerful because there's someone to hold you accountable.
- 4. Exercise your own way.** You don't have to go to the gym to exercise. Find an activity you enjoy - such as tennis, golf, kayaking, or hiking. Or, add more movement to your day by walking, taking the stairs or playing in the park with your kids.
- 5. Get inspired by others.** Read success stories and remind yourself that anything is possible. Make connections with people who encourage each other to exercise. Work with a personal trainer or join a running club for a boost of encouragement.

(Keep reading on the next page!)

Preventing Back Injuries



It's a hot summer day, you're lugging a cooler, some beach chairs, an umbrella, towels, and more down to your favorite beach spot, when suddenly you hear a pop in your lower back and fall down to the ground. What did you do? What happened to your back? Was there a way to prevent this?

The answer to that last question is yes! There are many ways to prevent yourself from injuring your back, which include:

- 1. Exercise to strengthen your back and reduce stress:**
 - Having strong back muscles is important because of the work your back does every day.
- 2. Lose excess weight:**
 - Excess weight can stress and strain your back and possibly cause injury.
- 3. Maintain good posture:**
 - Learning to sit, stand, and lift items correctly can prevent back injuries. When sitting, don't slouch. The best way to sit is straight with your back against the back of the chair, with your feet flat on the floor. Sleep on a firm mattress, and drive with your back straight against the seat.
- 4. Plan your lift**
 - Position yourself correctly in front of the object
 - Lift with your legs, NOT your back
 - Set the object down gently and at a straight angle
 - If needed, get help

To learn more about ergonomics in the workplace or how to sit correctly at your desk, feel free to contact [Allyssa Caron](mailto:allyssacaron@sjcme.edu), Campus Safety Officer at allyssacaron@sjcme.edu.



(Continued from page 3)

6. Focus on the benefits.

Getting regular exercise is one of the best things you can do for yourself. It helps you feel good, control your weight, sleep better, fight disease, and live longer.

7. Give yourself a pep talk.

Negative self-talk can derail your plan to exercise. Tell yourself, “I can do this” and replace worries and doubts with positive thoughts.

8. Reward yourself. When you work hard and reach your goal, it’s time to celebrate. Treat yourself to something special.

This is intended to be general health information and not medical advice or services. You should consult your doctor for medical advice or services, including seeking advice before undertaking a new diet or exercise program.

The Behavioral Health Care You Need

Dealing with mental health or substance abuse issues can be a challenge. But with Cigna, you don’t have to go it alone. And you don’t have to go far for the care you need. Now you can see a licensed provider who participates in the Cigna Behavioral Health network. Whether you’re home or away, Behavioral Telehealth gives you access to video-based services for quality care in a way that’s more convenient than visiting an office. Telehealth services can be used for diagnosis and treatment of behavioral health issues such as anxiety, depression, family and relationship issues, grief, stress and substance abuse. Go to Cignabehavioral.com to search for a video telehealth provider by specialty. Call to make an appointment with your selected provider.

For more information, call the number on the back of your ID card or visit Cignabehavioral.com.

Mindful Monks Program Annual Update

The Mindful Monks Program recently completed its first year and by all accounts was considered a success! Ideas were submitted throughout the year from employees across campus and covered a wide variety of themes. Whether the idea stemmed from selling our fantastic food from Pearson’s Café to motion/light sensors, submitted ideas were broad in topics and interesting!

In FY17, the program received 23 ideas and 4 were approved to move forward, a total of 17%! We’re off to a great start in FY18 with 5 ideas already submitted and under review.

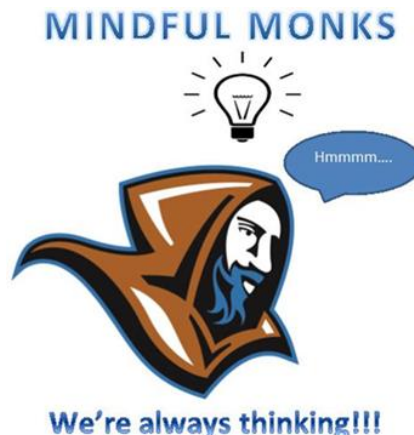
See below for FY17 accolades:

Jen Stone submitted a Grand Idea and received \$1,000.00! Her idea, “Office Supplies”, is a “swap and save” purchasing approach with our vendor, W.B. Mason. By considering, or “swapping”, like items for less popular name brands, she estimated the College would save a bundle!

Have you noticed more employees walking together on campus lately? If yes, you have **Hilary Lamkin** to thank! Hilary’s Go Getter Idea, Walking Meetings, promotes health and wellness and gets employees outside and enjoying our beautiful campus!

This Fall, plan to see educational awareness posters at Pearson’s Café! “Every Day is Earth Day”, submitted by **Matt Strom**, received Go Getter accolades! Informational posters will highlight food and the impact of food waste on our campus.

Kelly Ward, also receiving Go Getter recognition, recommended her idea to “Update the Directory”. Discussions continue to determine the best way to include all relevant information in the campus directory—stay tuned for 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: Bloodborne Pathogens Policy

Policy: The College is committed to protecting employee safety and health. The Exposure Control Plan protects workers against potential exposure to bloodborne pathogens in accordance with OSHA standard 29CFR 1910.1030, "Occupational Exposure to Bloodborne Pathogens".

Procedure: The Exposure Control Plan (ECP) includes a determination of employee exposure, implementation of universal precautions, use of engineering and work practice controls, providing personal protective equipment, ensuring housekeeping procedures, offering Hepatitis B Vaccination (see Hepatitis B Policy) as well as post-exposure evaluation with follow-up, training and appropriate record keeping.

The Exposure Control Plan is available online and a hard copy will be provided to any employee within 15 days of the employee's request.

Employees in the following positions must complete Bloodborne Pathogen training upon joining the College and annually thereafter by September 30th of each calendar year:

- Campus Recreation
- Aquatics Staff
- Athletic Trainers
- Clinical Nursing Faculty
- Health and Wellness Center Staff
- Housekeeping Staff
- Security Staff
- Sports Team Managers and Coaches

Training will consist of an online informational presentation to be reviewed by the employee followed by a brief quiz. Quizzes shall be turned in to Human Resources for proper evaluation and documentation. Competencies less than 70 percent will be asked to review the presentation and re-take the quiz.

**** Reminder to any employee who works in the departments listed above to please complete the quiz and return to Human Resources before September 30th, 2017. You can access the quiz and the materials by visiting www.sjcme.edu → About Us → Departments & Services → Human Resources → Training ****