



CARES Connection

A Publication for CARES Members

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Congratulations!



Summer is here and that means graduations and weddings for many families. For some parents that means your child will no longer be a dependent. When your child reaches the age of 25, gets married, or you no longer provide over 50% of the child's living expense then your child no longer meets the definition of dependent for the CARES plan. It is important to notify your Benefits Coordinator within 30 days after a change-in-status event. It is your responsibility to remove children from the plan when they are no longer eligible.

If you are the one getting married, please remember to contact your Benefits Coordinator no later than 30 days after the wedding. If you wait longer to notify the Benefits Coordinator, you will not be able to enroll your new spouse in the plan until the next open enrollment. Similarly, you may not be able to drop your plan coverage if you choose to enroll in your new spouse's plan. In conjunction with your marriage, you may also want to review your beneficiary designations for life insurance or Section 401(k) plan benefits. Forms to change your beneficiary designations may be obtained from your Human Resources office.

It is important to remember after the birth or adoption of a child that if you request enrollment for the new child within 60 days, the child will be covered starting on the date of the birth or adoption. If you request enrollment later than 60 days after the birth or adoption, you must wait until the next open enrollment to enroll your child and coverage will not be retroactive.

Get Away Without Going Away

With high gas prices many families are choosing to stay close to home for vacation instead of traveling. Here are some suggestions for making the best of your time off and still have fun too.

- Organize a 2 or 3 day tournament and invite family and friends. Choose table games like Scrabble, Monopoly, or poker, or test yourself with sports like football, golf, soccer, or badminton. Don't forget refreshments and prizes!
- Spend your vacation exploring your local area like a tourist. Check out your Chamber of Commerce, Visitor's center, or traveltex.com for places to see. Visit a part of town you haven't explored or go to that restaurant, park, or museum you have always wanted to visit.
- Consider taking a class or learning a new skill.
- Many small towns have yearly festivals. Plan your vacation so you can go to the Peach Festival or participate in a watermelon seed spitting contest. Make it a real event for your family.

- Volunteer
- If you just want to relax while you stay near home, consider spending a day at a spa or salon, or relax and read that book you that you never have time for.

Whatever you do, don't forget to plan ahead.

Source: Jennifer Brown/newamericandream.org; Lifelines by CIGNA HealthCare

Want to exercise, but it's too hot?

Water aerobics can be a fun way to get fit. It's easy on your joints because the water helps support your weight—and that can reduce your risk for injury or soreness. It also helps you burn calories, strengthen muscles, and improve cardiovascular fitness.

Source: Healthy Outlook by CIGNA Wellaware for Better Health, Spring 2008

DID YOU KNOW?

Did you know that each 5 miles per hour your drive over 60 mph is like paying an additional \$.15 per gallon for gas?

Source: US Department of Energy
<http://www.energy.gov>

Don't Stress the Stress

You will never be able to completely eliminate stress from your life, but there are ways you can minimize it and make it less—*stressful*.

Make a time diary—It's difficult to make good decisions about using your time more wisely if you don't know what you're doing with your time now.

Learn to say no—Prioritize your activities and add only those things that are important to you, your family, friends or health.

Create a to-do list—Lists are always helpful, and adding how much time each task should take helps prioritize how you go about the tasks.

Use those "extra" moments—Instead of watching the commercials -do something (dust, make a phone call, burn a few calories). Use the time you have to spend waiting in your car to sort through mail or pay bills.

Don't be a perfectionist—Set rational goals. Setting unattainable expectations of yourself just adds stress to your life.

Source: WebMD

The information in CARES Connection is intended to complement the advice of your health care provider and not to replace it. Before making any changes in your medication, diet or exercise, consult with your health care professional.

CARES Connection is a publication of Collegiate Association Resource of the Southwest, Inc. Send your comments, recommendations, or questions to: connection@caresbenefits.org