Recently the Joint Health Options Committee (JHOC) conducted a Benefit Plan Survey of University of Maine System employees. We were absolutely thrilled with the results as almost 50% of you completed the survey and provided us with some excellent feedback.

Our goal over the next several issues of Wellness Benefits “U” is to provide you with some insight into what we learned from the survey. In addition, we will be providing you with information as to how the University of Maine System (UMS), in partnership with the JHOC, plans to address some of the issues and opportunities that were identified.

Two key areas that appeared to have a number of questions and confusion were the Dental Plan and the Advantage Account Program. (Inside this issue is an article that provides additional information about the Advantage Account Program.)

Of the many comments regarding the Dental Plan, one of the most common was a request that a dental program be offered to UMS employees. Currently a Delta Dental Plan is available to UMS benefit eligible employees. This plan is offered as part of each year’s annual fall enrollment process.

A number of concerns were raised regarding the level of benefits, waiting periods and the cost of the plans. The design of the benefit plan and associated waiting periods were put in place specifically to hold the cost of the plans down. Since, in most cases, the dental plan is a voluntary program, not all employees participate. Those who do participate tend to be the ones who have the most need for dental services. This utilization makes it difficult to hold back increases to the premiums.

This year marks the 17th anniversary of National Breast Cancer Awareness Month. The American Cancer Society estimates that approximately 192,000 women and 1,500 men will be diagnosed with breast cancer in 2001. Breast cancer is the second leading cause of cancer related deaths among U.S. women. It is also estimated that in 2001 there will be 46,400 new cases of breast cancer caught in the early stages. Nearly 100 percent of women diagnosed at this stage can be cured.

It is important to make mammograms, clinical breast exams and monthly breast self-exams a regular part of wellness care. Listed below are the American Cancer Society Breast Care Guidelines:

Women ages 20-39
- Clinical breast exam by a healthcare professional every three years
- Monthly breast self-exams

Women age 40 and over
- Mammogram every year
- Clinical breast exam by a healthcare professional (near time of mammogram)
- Monthly breast self-exams

The Best Protection is Early Detection!!
Existing programs at UM, USM, and SWS currently provide employees the opportunity for EAP services. UMS is expanding this valuable benefit by offering EAP at no cost to all employees, dependents and retirees (with UMS medical coverage) at UMFK, UMPI, UMM, UMF, and UMA, and in conjunction with in-house EAP services at USM and SWS. The EAP is a free, voluntary, confidential service, providing employees with assessments, consultations, and referrals. It is designed to assist employees and household members in dealing with a variety of personal concerns such as depression, marital difficulties, concerns with children, alcoholism, and financial issues.

The EAP counselor, a licensed mental health professional, will listen to your concerns and identify key issues of your particular situation. The EAP counselor will then assist you in devising a plan of action. Your problem may be resolved through consultation, support, or information. However, if you need further assistance, you may be referred to a counselor, social service consumer credit program, or self-help group.

Through the Employee Assistance Program, you can find productive solutions to personal problems and improve your health and well-being. You and your household members are encouraged to schedule appointments by simply calling 1-877-622-4327. An EAP counselor will assist you in selecting a convenient time for a confidential meeting in regard to clinical services.

University of Maine and SWS employees can contact EAP for free confidential help at 581-4014 or toll free at 1-877-EAP-3315. University of Southern Maine employees may also contact their on-campus EAP at 780-5235.

We encourage you and your adult family members to utilize this valuable and potentially life-saving resource by simply calling 1-877-230-7489. It only takes a few minutes to listen to this prerecorded message. All one has to do is key in his/her responses to get immediate results.*

The test is not diagnostic and does not take the place of a personal examination, but it can tell you if your symptoms are consistent with either or both of these conditions. The test is anonymous and completely confidential. You can call 24 hours a day from any location.

* For more information on accessing the on-line screening, visit the UMS Health & Wellness web site: www.maine.edu.

**COMMITMENT to OPTIMUM QUALITY of LIFE**

From time to time, the quality of our lives can be affected by personal problems that are difficult to cope with by ourselves. Sometimes these problems can interfere with our personal and professional lives. Because the UMS is committed to helping employees maintain an optimum quality of life, UMS is offering a new Employee Assistance Program (EAP) benefit which will be administered through CIGNA Behavioral Health, effective October 1, 2001.
LIFE’S CHANGES MAY ALSO BRING BENEFITS CHANGES - REMEMBER THESE EVENTS DURING THE YEAR!

Dependent Child’s Birthday*

Dependent children cannot be covered under your University health plan beyond their 23rd birthday (except in cases of total disability). When a child reaches age 19 you will receive a form from Anthem Blue Cross and Blue Shield requesting verification that the child is still your dependent. It is essential that the form be completed and returned to Anthem to avoid cancellation of the child’s coverage.

If the child marries or becomes independent before age 23, he/she is no longer eligible to remain on your policy. You should contact your Benefits Office immediately to remove his/her name from your coverage. Whenever a child is removed from coverage, he/she will be notified of their rights under COBRA (continuing coverage).

A new Child*

Congratulations! Be sure to notify your Benefits Office of your new addition within 31 days of the date of birth so that he/she may be added to your health coverage. This also pertains to adopted children, foster children and stepchildren. You must notify your campus within 31 days of agreeing to pay medical expenses for a child you are going to adopt. In addition, you may open or change your Advantage Account(s) within the 31-day period.

* These changes may affect your group health deduction. In each of these cases, you may also want to change the number of tax exemptions. Please contact your Benefits Office to complete the appropriate forms.

ADVANTAGE ACCOUNTS THEY REALLY AREN’T THAT TAXING

The University of Maine System’s Advantage Accounts (generically referred to as flexible spending or reimbursement accounts) are provided for under the Internal Revenue Service Code and permit employees working at least one-half time the opportunity to set their own money aside on a TAX-FREE basis. These before-tax dollars may be used to pay certain eligible expenses. That means that no federal, state, or social security taxes are withheld. As a result, you reduce the amount of money you spend each year for health care and/or day care expenses and, in effect, increase your take-home pay. The University currently provides employees the opportunity to use a health care and/or day care Advantage Account. As a general rule of thumb, the Health Care Advantage Account lets you use before-tax dollars to pay for certain health care expenses not covered by insurance, including deductibles, copays, out-of-pocket costs, vision or hearing care, and dental expenses. The Dependent Day Care Advantage Account lets you use before-tax dollars to pay for qualified dependent day care services that enable you, or both you and your spouse, to work. It also may enable your spouse to attend school on a full-time basis. A detailed description of the programs is available by contacting your Benefits Office.

WHAT DOES “USE IT OR LOSE IT” MEAN?

Since the IRS permits you to pay for certain health and/or day care expenses with tax-free dollars under the Advantage Accounts, they want to ensure that the dollars set aside are used to pay for those eligible expenses and not just set aside in an attempt to evade taxation. Therefore, the IRS guidelines contain a “use it or lose it” provision that says if you do not use the dollars set aside to pay for eligible expenses incurred during the calendar year (January 1 to December 31), you must forfeit any unused amount. To avoid forfeiting any dollars, all you need to do is determine whether you will be incurring the types of eligible expenses that can be reimbursed (a detailed list is available from your Benefits Office). You should be conservative with the amount you set aside and make certain that you incur the expenses sometime during the calendar year. There is no reason to fear the “use it or lose it” provision if you do a little bit of planning up front. If you are not reasonably certain that you will be incurring the types of eligible expenses provided for under the program, then you should not use the Advantage Accounts. However, if you determine that you are going to incur eligible expenses that must be paid anyway, why not pay them with TAX-FREE dollars?
We’ve Gone Cyber!

Because we care about our employees’ health and well being, we have expanded the reach of this newsletter to the global community of the internet. Simply go to www.maine.edu, and click on the Health and Wellness link on the right of your screen. The site contains information on health and well-being and features Women’s and Men’s Sections, chronic disease links, and various links on exercise and nutrition. We have also included a site for retirees on exercise, golf, travel and investments. So give us a look and e-mail us at health.wellness@maine.edu with feedback about our site. Your input will help us to determine what to include in future updates of this site.