

Wellness Benefits U!

University Of Maine System Office of Human Resources

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The University of Maine System provides an Employee Assistance Program (EAP) for all employees and retirees, so that you can quickly get the right help when personal problems arise. We want you to have the resources you need to live a healthy, happy life, finding the right balance between work and personal life. **REMEMBER—YOUR INFORMATION IS STRICTLY CONFIDENTIAL.**

Consider the following fictitious, but not at all uncommon, scenario:

Sarah, a long-time employee with an excellent job performance history, started missing work—a few hours here, a few hours there, several times a week. She was often worried and tense, which interfered with her ability to concentrate on her work, and the quality of her work began slipping. The problem? Sarah's elderly mother was getting frail and confused. Her mother would call Sarah when she needed something, and Sarah would drop what she was doing and hurry home fearful that something bad might happen.

When a co-worker told Sarah about the EAP, she decided to call. The EAP senior-care specialist asked some specific questions about her mother's situation and then recommended a geriatric assessment. The specialist was also able to provide Sarah some additional resources such as in-home care, including a visiting companion, transportation to activities, and meals delivered to the home. This allowed her mother to stay at home, and allowed Sarah to rest easier and return to her former self at work.

Senior care is only one of the many ways the EAP can help employees find help and solve personal problems. Did you know that some of the other services include (see next column):

- **Counseling:** You and anyone living in your household are eligible for **up to six (6) free sessions** with a licensed EAP counselor for assessment and counseling. This can help with emotional concerns, such as depression or anxiety; marital conflict; concerns about your child's behavior or school performance; a family member's use of alcohol or drugs; and many other issues.
- **Financial Advice:** Get information on spending habits, budgeting, tax strategies, managing credit, debt consolidation, and more through a free 30-minute consultation with a financial planner.
- **Legal Services:** Get a free 30-minute face-to-face or telephone consultation with an attorney for issues such as wills, bankruptcy, landlord/tenant disputes, family law, and more.
- **Childcare:** Get information and referrals for daycare, backup care, adoption, social and recreational programs, child development, at-risk adolescents, and more.
- **Senior Care:** Get information on in-home assistance, assisted living facilities, nursing homes, Alzheimer's disease, long distance caregiving, respite care, and more.
- **Pet Care:** Get information on veterinarians, pet-sitting resources, obedience training, groomers, and pet health insurance.
- **Healthy Rewards:** Get discounts on a wide range of healthcare services and products, including massage therapy, chiropractic care, acupuncture, vision care, cosmetic dentistry, vitamin and herbal supplements, non-prescription health and beauty products, and more.

Seeking help when we have a problem is a sign of wisdom, not weakness. Usually the earlier we ask for help, the easier it is and the more effective the results.

When and how can I get help from the EAP?

Go online to download information on a wide variety of topics.

1. Go to www.cignabehavioral.com
2. Click on the box "Member in Need of Services"
3. Enter employer ID: **ums** and PIN: **employee** in lowercase letters without any spaces.
4. Happy exploring!

* **UMaine employees, see next page.**



You can reach your EAP 24 hours a day, 365 days a year. Just dial **1-877-622-4327**, then **select option 3**. You will speak to an EAP Personal Advocate who will listen to your concerns and then refer you to the most appropriate resources.

Don't delay. Make the call.

SOURCE: CIGNA Behavioral Health

*University of Maine employees have an internal, on-site EAP. Contact them at 1-877-EAP-3315 or 581-4014, or www.umaine.edu/eap. UMaine's EAP services include:

- Free confidential counseling,
- Emergency loans (employees can borrow up to \$750 interest-free for emergencies and repay through payroll deduction),
- Free credit counseling services,
- A lending library, including videos,
- Online assessment screenings,
- Consultation services for administrators and supervisors, and
- Workshops tailored to a department's specific needs.



BENEFITS CORNER

SOCIAL SECURITY RETIREMENT BENEFITS

HOW ARE THEY CALCULATED?

Eligibility for Social Security benefits depends on a number of factors, including:

- how long you and your employers have contributed to Social Security,
- your age at retirement,
- when full benefits are available,
- whether you are applying for retirement, disability, or survivor benefits,
- whether you are also eligible for a federal, state, or municipal pension.

Read on for information about how Social Security retirement benefits are calculated in calendar year 2005 under current law (which is subject to change) if you are eligible and there are no extenuating circumstances, complications, or other factors. Future articles in The Benefits Corner will discuss other aspects of Social Security.



Your full retirement age under Social Security varies depending on your date of birth. Anyone born before 1938 is eligible for full retirement benefits under Social Security at age 65. If you were born in 1938 or later, your eligibility for full benefits will vary.

- 1938-1942 (2-month increments)
- 1943-1954 (age 66)
- 1955-1959 (2-month increments)
- 1960 or later (age 67)

For example, if you were born in 1938, your eligibility for full retirement under Social Security is age 65 and 2 months; 1939, age 65 and 4 months; and so on.

Under current law, regardless of when your full retirement age is, you may still begin drawing Social Security retirement benefits as early as age 62. But your benefit will be reduced for each month prior to your full retirement age.

Your Social Security retirement benefit is calculated in this way:

- Highest 35 years of earnings (up to maximum annual earnings on which social security taxes are paid each year) from 1951 to the year you turn 62.
- Index each year of earnings for inflation.
- Divide by 420 (number of months in 35 years) to determine average indexed monthly earnings (AIME).
- Multiply the first \$627 of AIME by 90%; multiply the next \$3,152 by 32%; **and** multiply any amount **over** \$3,779 by 15%.*
- Maximum monthly benefit for an individual for calendar 2005—\$1,939 (average benefit is \$955).

If you have less than 35 years of earnings under Social Security, the formula still requires that your total earnings be divided by 420 months. In effect, this reduces your AIME, on which the final Social Security benefit is determined.

Detailed booklets available from the Social Security Administration outline how calculations are determined and include the chart used to index earnings for inflation to bring them to current value.

* The AIME dollar amounts apply to anyone born in 1943 or later. If you were born before 1943, the amounts vary depending on your year of birth. The resulting total represents your monthly Social Security retirement benefit, which would be reduced if you draw it before your full retirement age.

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The Social Security Administration sends you a statement of expected benefits each year. Review the statement carefully to be certain the information is correct, especially since it lists your earnings by year on which Social Security taxes have been paid. If you believe there is an error, contact the Social Security Administration immediately. Make sure errors are corrected well in advance of when you plan to apply for benefits.

2. Claim forms and reimbursement schedules are located on the University's website at www.maine.edu/bene.html. Look under Advantage Accounts, where you can easily download the forms.
3. Remember to sign your claim form. Unsigned claim forms must be returned for your signature, which delays your reimbursement.



Are you one of the University's retirees who periodically have to provide proof of income to agencies in order to receive housing or fuel subsidies? Make sure the agency requests the information directly from the University of Maine System, not from the institution that issues your pension check. This will avoid repeat requests by the agency and unnecessary delays in receiving the services you need. The appropriate mailing address is:

**University of Maine System
Office of Human Resources
107 Maine Avenue
Bangor, Maine 04401**

ADVANTAGE (FLEXIBLE SPENDING) ACCOUNTS

It's spring! In addition to thinking about spring cleaning chores that need to be done around our homes, spring is also a good time to think about some basic "housekeeping items" regarding your flexible spending account that will help us process your claims promptly.

1. Remember to use your employee ID (not your social security number) when submitting claim forms. Your employee ID is the 7 digit number on your pay check stub.

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Non-Discrimination Notice: In complying with the letter and spirit of applicable laws and in pursuing its own goals of diversity, the University of Maine System shall not discriminate on the grounds of race, color, religion, sex, sexual orientation, national origin or citizenship status, age, disability, or veterans status in employment, education, and all other areas of the University. The University provides reasonable accommodations to qualified individuals with disabilities upon request. Questions and complaints about discrimination in any area of the University should be directed to the campus Equal Opportunity Director.

DATES to REMEMBER

Becoming Eligible for Medicare While Employed



If you are turning **65** in calendar year 2005 and will qualify for a Social Security benefit, you are also automatically entitled to **Government Medicare A** (hospitalization) and **B** (physician and out-patient services). During your working years a portion of the Social Security contributions from you and your employers was used to prepay Medicare A coverage. Once you turn 65, Medicare A is provided at no additional cost to you. Medicare B, however, has not been prepaid. The premium, which is currently \$78.20 per month and subject to change each year, is your responsibility.

If you continue to work beyond age 65, you can choose to defer enrolling in Medicare B until you retire from the University of Maine System. If you plan to stay in the University group health plan as a retiree, you must be enrolled in both Medicare A and B and must remember to enroll in Medicare B immediately upon retirement. Under federal rules, Medicare provides a window of opportunity to enroll without penalty after retirement. Once the window expires and you enroll in Medicare B later, the effective date of your Medicare B coverage could be delayed up to several months, and the premium you pay for Medicare B coverage will be approximately 10% higher.





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SPRING IS HERE! Oh those allergies. REMEMBER!! Follow the wellness program by eating healthy, having your hearing, eyes, and teeth checked, and exercising regularly. Find the 🦷 hidden somewhere in this newsletter and you could win a \$25 gift certificate from Wal-Mart. Once you find it, send your name and the location to the **University of Maine System, 107 Maine Avenue, ATTENTION: Benefits Office, Bangor, ME 04401**, or e-mail to benefits@maine.edu. You will then be entered into a drawing for the \$25 gift certificate. All entries **MUST BE IN OUR OFFICE BY MAY 19, 2005**. Drawing to be held on **MAY 20, 2005**. Good Luck!

CONGRATULATIONS to Nancy King, a University of Maine System employee, winner of January's Wal-Mart gift certificate.