How can UMS build and sustain a Wellness Program that meets the health improvement goals of all of its employees? What is the best way to reach employees with current health and wellness information? How do you support and encourage employees to make life-style changes that can improve their emotional, spiritual and physical well-being? Last month, Wellness Team representatives from every university met to answer these questions and more.

One of the first tasks of the Team was to review the System-Wide Health Improvement Strategy and Mission Statement to see if we still felt that these were valid. As you may recall these documents were created approximately two years ago and were endorsed by the Chancellor and the Presidents Council. The team felt strongly that the Strategy was still valid and that the Mission Statement still clearly reflects the direction of our efforts.

The System-Wide Health Improvement Strategy and Mission Statement reads as follows:

University of Maine System Health Improvement Strategy works to create and foster an environment of health improvement within the Community of the University of Maine System. The Strategy strives to promote the improvement of health and well-being of employees, retirees and members of their families as well as the students in the University of Maine System by designing, developing, implementing, and evaluating programs based on documented needs. The Strategy provides opportunities to improve the health of all constituents no matter what their current health status.

The Team felt strongly that as Wellness Team Coordinators, our overarching goal was to develop, implement and measure programs that:

- Address specific health improvement needs as defined by data (surveys, medical claims, etc.)
- Educate regarding the benefits of living a healthy life-style
- Support behavior changes that improve emotional, spiritual and physical health and well-being
- Reduce barriers that limit participation where possible
- Provide access to information regarding the better management of chronic diseases
- Create a “Culture of Wellness”

We also discovered that even with very limited resources a great deal has been accomplished over the last 24 months. The general consensus was that we would continue our efforts to implement programs that support the specific needs of each university while looking for opportunities to share resources, such as health assessment tools, among universities. A couple of our universities are already piloting programs using a health assessment tool that allows participants to identify personal health improvement goals. Our plan is to continue implementation to the rest of our universities during 2003.
ADVANTAGE ACCOUNTS
OUT WITH THE OLD, IN WITH THE NEW

The New Year is upon us and we’re all looking forward to new beginnings and spring! January is the perfect time to get your Advantage Account in order! Below are some suggestions to help make the transition from one account year to the next a bit easier.

2002 Advantage Account Participants:
Find out if you have money left in your account! It’s not too late to get reimbursed for those funds left in your 2002 account. Remember you have until April 15, 2003 to file claims incurred in 2002. Contact Mary Richardson — 973-3380 or marryr@maine.edu to check the status of your account.

2003 Advantage Account Participants:
Review your paycheck stub. Deductions for the Advantage Account program begin with your first paycheck. If you have questions regarding your Advantage Account deduction please contact Mary Richardson — 973-3380 or marryr@maine.edu.

Reimbursements do not begin until your second paycheck of the year.

Claim forms and reimbursement schedules can be found on our web site at www.maine.edu/bene.html.

Note: If you are submitting claims for both 2002 and 2003 expenses, please use separate claim forms for each calendar year.

DATES to REMEMBER
YOU OR YOUR SPOUSE TURN AGE 65

During your working career, you and your employer pay taxes into the Social Security Administration. A portion of the tax paid is used to provide you with a Social Security retirement benefit (as early as age 62), and a portion of the tax is used to prepay coverage under Government Medicare A (hospitalization insurance). You are eligible for Government Medicare A and B (Physician and Out-Patient Services) at age 65 if you qualify for a Social Security retirement benefit on your own work record or as a spouse. While Medicare A is free in retirement, since you prepaid it through payroll taxes over your working career, Medicare B is considered optional by Medicare and currently costs $54 per month. The monthly premium for Medicare B generally increases each year and will increase to $58.70, effective January 1, 2003.

You have the option to defer enrollment in Medicare B until you separate from employment, thus avoiding the need to pay the monthly premium; however, you must remember to enroll in Medicare B immediately upon separation for two reasons. The first is that the University of Maine System requires that you enroll in both parts of Medicare (A & B), if eligible, if you qualify for retirement and wish to continue the University’s group health plan as a retiree. The second reason is that if you do not remember to enroll in Medicare B upon separation, Medicare penalizes you in two ways; the first is that your coverage under Medicare B is delayed; possibly for several months; the second is that your premium for Medicare B coverage will be increased beyond the regular premium by 10% for each year that you should have enrolled but did not.

The University recommends that you contact your local Social Security Office (1-800-772-1213) in Bangor (941-9744) to sign up for both Medicare A and B when first eligible at age 65, even if you continue to work at the University of Maine System. If you continue to work beyond age 65, the University health plan is the primary payer (provides first coverage), but Medicare may cover some additional costs, especially for anyone in the COMP Care plan, which has deductibles and co-payments. If you choose to defer enrollment in Medicare B until separation from the University, please remember to enroll immediately upon separation if you wish to continue University group health coverage as a retiree and to avoid the potential Medicare B penalties noted above.

YOU OR YOUR SPOUSE TURN AGE 65

DATES to REMEMBER (continued from previous page)

BENEFITS: STD benefits are payable after you have been out of work for 30 calendar days or have exhausted your accrued disability leave (whichever is later) due to a non-work related illness or injury. The benefit payable is 60% of your salary, up to a weekly maximum of $1,000. The benefit is payable for up to 26 weeks from the 31st day of your absence, minus any disability leave payments you may have received. Please note that benefits begin after the waiting period and are not retroactive.

SUBMITTING STD CLAIMS: Please contact your Campus Benefits Office if you have questions regarding eligibility or the filing of a STD claim under the University’s Integrated Disability Management (IDM) program. Prudential will conduct an objective review and then process payments if your claim is approved.

PRE-EXISTING CONDITIONS: The STD plan has a pre-existing condition provision. That is, if you were treated (or if a prudent person would have been treated) for a condition within 3 months prior to entering the plan (either as a new hire, a status change, or during the annual open enrollment), STD benefits are not available during the first 12 months of coverage for that condition only. STD coverage is immediately available for other conditions.

Your Campus Benefits Office can also provide you with valuable information regarding any impact on your University benefits (e.g., life, health, pension, etc.) as well as information regarding your rights and responsibilities under the Family Medical Leave Act (FMLA).

THE BENEFITS CORNER

The Benefits Corner has previously examined the importance of Long-Term Disability coverage, which provides benefits for illnesses or injuries that would keep you out of work a minimum of six months. Last month, we examined how the Short-Term Disability (STD) program covering eligible classified and professional employees (including Law Faculty) works in conjunction with that plan. This month’s article will examine the STD program available to full-time represented and non-represented faculty (excluding Law Faculty). The University’s LTD and two STD programs are provided through Prudential.

COST: The STD program is voluntary. The cost of the program is fully paid by eligible full-time represented and non-represented faculty (excluding Law Faculty) who elect the coverage. Please note that this includes Partial/Phased Retirement Plan participants as well as those with shared appointments.

The premium is taken on an after-tax basis; therefore, any benefits received are non-taxable. Employees may enroll in the STD program within 31 days of their date of hire or date of eligibility (e.g., applicable status change). Coverage commences 31 days after the enrollment form is received and approved.

I Got a low fat, no fat, low calorie, or just plain good for you recipe?
If you have a healthy recipe you would like to share with our Wellness Benefits U newsletter readers, you can submit it by e-mail to benefits@maine.edu.

Wellness Benefits U newsletter readers, you can submit it by e-mail to benefits@maine.edu.