Wellness Benefits U!

University Of Maine System Office of Human Resources   April 2002  #4

Employee Assistance Program

With the beginning of the new year, are you thinking of ways to restore harmony in your busy life? You may be thinking about personal growth, promoting teamwork, maintaining a safe and productive work environment, all the while striving to maintain a balance in your family and work commitments. Let your System Employee Assistance Program (EAP) help.

From time to time, the quality of our lives can be affected by personal problems that are difficult to cope with by ourselves and often even more difficult to ask for help with. Because of the University’s commitment to helping employees maintain an optimum quality of life, we want to remind you about the EAP which is administered through CIGNA Behavioral Health.

The EAP is offered at no cost to employees, retirees, dependents and immediate household members, and is available to help you find answers to a wide range of personal challenges. Personal concerns covered include family: child or parenting issues, relationship or marital difficulties, communication and decision making challenges, financial debt and legal concerns, alcohol or drug dependency, job-related stress, or any difficulty that an individual wishes to examine, improve or resolve.

Highlights of the program include:

- Access 24 hours/day, 7 days/week
- Telephonic and face-to-face consultation: 6 free visits
- Timely appointments at convenient locations in the community
- Availability for all household members
- Prepayment by the University, with no co-payments, deductibles or coinsurance
- Wide range of problems addressed, including marital/family counseling
- Easy access to child care, elder care and legal resources
- Resources to assist with budgeting, financial planning and taxes
- Online information and resources

It is our goal to help employees, retirees and their household members obtain the assistance they need before the normal challenges of daily life become major problems. The EAP recognizes the importance of delivering assistance and support in a variety of ways, so every person can seek solutions in a way that works for them. For additional information or assistance please contact the System EAP directly at 1-877-622-4327.

Please note that University of Maine employees have a separate on-site EAP and should contact them at 1-877-EAP-3315 or 581-4014 to inquire about the services provided to Orono employees.

Please note that the CIGNA administered EAP is offered in addition to the existing internal programs for SWS and University of Southern Maine employees. USM employees can contact USM’s internal EAP at 780-5235. SWS employees can contact UM’s internal EAP at 581-4014.
IS IT POSSIBLE TO LOSE WEIGHT AND EXERCISE WHILE ON THE JOB?
by Carolyn Cheney

Ice-cold water is a healthy drink for you!!

Walk to the drinking fountain eight times a day, and then you will probably have to make eight trips to the bathroom—great exercise!!

File everything in the bottom drawer. This means you will have to bend over a lot—a wonderful way to whittle away the waistline.

Climbing those steps rather than taking the elevator offers great overall conditioning. Remember, it's easy to walk down the stairs! This exercise is also a way to help the University Public Relations Office. There are always people on the stairs or in the halls looking for directions or help, and you could be a goodwill ambassador.

Work on those stomach muscles while sitting at your desk. Sit up straight, pull in those stomach muscles and hold for ten seconds. Try to do ten repetitions. This is also a great exercise to relieve stress. It is awfully hard to be upset when you are trying to hold your stomach in.

Fax won't work! Photocopier quits! Don't rant and rave. Instead, run in place for a minute. This will relieve stress and you might lose an ounce or two. Plus, it beats kicking the machine, you might break a toe.

It is 3:00 p.m., and the vending machines are beckoning. Nip that problem in the bud immediately. Keep a stash of mini rice cakes (I like caramel the best) in your desk drawer. Add a dab of peanut butter (a little bit of fat is good for you). Pretend your concoction is a candy bar, and you will make it to dinner time. Still having hunger pangs and low energy, make another trip to the drinking fountain. A couple glasses of water will wash the rice cakes down and hydrate you as well. Of course, you will have to tolerate that sloshing sound coming from your stomach for about two hours. Last thought—don't be afraid to bend and pick stuff up off the floor or on the grounds around your campus. It makes for a better appearance and you get some exercise.
Spring is here and summer’s not far behind. Are you ready to slip, slop and slap? The American Cancer Society slogan for skin cancer prevention reminds people to slip on protective clothing, slop on sunscreen and slap on a hat. Cancer of the skin is the most common of all cancers. Melanoma accounts for about 4% of skin cancer cases but causes about 79% of skin cancer deaths. The number of new melanomas diagnosed in the U.S. is increasing. What can you do to help reduce your risk? Slip, slop and slap!

Basic and Voluntary Accidental Death and Dismemberment (AD&D) are provided through American International Group (AIG). Under the Basic AD&D plan, and if you participate in the Voluntary AD&D plan, you (and if enrolled for family coverage, your eligible dependents) are insured for losses described below that result, within 365 days, from a covered accident:

- **Life**: 100%
- **Both Hands, Feet or Sight of Eyes**: 100%
- **One Hand and One Foot**: 100%
- **One Hand or Foot and One Eye**: 100%
- **Speech & Hearing in Both Ears**: 100%
- **One Hand or Foot or One Eye**: 50%
- **Speech or Hearing in Both Ears**: 50%

**THE BENEFITS CORNER (continued)**

Basic AD&D – The University of Maine System provides basic AD&D insurance to you at no cost, in an amount equal to your annual salary, rounded up to the next highest $1,000. As your salary changes, the basic AD&D changes with it.

Voluntary AD&D – In addition to the coverage that the University of Maine System provides at no cost to you, you may elect to purchase additional AD&D coverage in increments of $10,000 to a maximum of $350,000 (not to exceed 10 times your salary). You would pay for the Voluntary AD&D insurance at low group rates through payroll deductions. You may purchase either individual or family coverage. If you purchase individual coverage, you would be insured for the face amount elected. If you purchase family coverage, your spouse would be insured for an amount equal to 60% of your election and each dependent child would be insured for an amount equal to 20% of your election (up to a maximum of $50,000 per child). Please note: if you have family coverage and one of your family members passes away, you, the employee, are automatically named as beneficiary. The cost for individual coverage is $.13 for monthly employees and $.06 for biweekly employees per $10,000 of coverage per pay period. The cost for family coverage is $.23 for monthly employees and $.11 for biweekly employees per $10,000 of coverage per pay period.

Please note that your Basic and Voluntary AD&D coverage will end due to termination, resignation, retirement, etc. However, you have the right to convert the Basic AD&D group coverage to an individual policy directly with AIG. A Notice of Conversion Rights would be sent to you at that time. There is no conversion option with the Voluntary AD&D group coverage.

Also, if you do not enroll when first eligible, you may only enroll during the calendar year if you have a qualifying family status change or during the annual open enrollment.
April showers bring May flowers but it could also bring you a $25 gift certificate to Wal-Mart. Find the rain drop hidden somewhere in this newsletter, e-mail benefits@maine.edu describing the location where you found it and you will be entered into a random drawing for the gift certificate. All entries Must be submitted and received by OHR by May 15th. Drawing to be held on May 17th. Good Luck!