

# Wellness Benefits U!

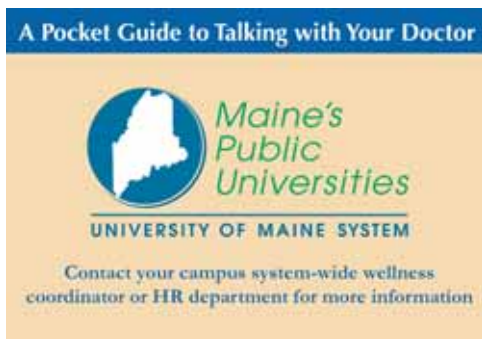
University Of Maine System Office of Human Resources

January 2006 No. 19

## WELLNESS REMINDER

Article by Kawika Thompson  
UMS Wellness Coordinator

You recently received a useful "Pocket Guide to Talking with Your Doctor" in your Anthem Blue Cross Blue Shield enrollment packet.



The purpose of this pocket guide is to encourage employees and their dependents to manage their healthcare encounters by being prepared for the visit, good listeners, and empowered to ask questions about quality and medical errors; speaking up when a potential error might occur; knowing what questions to ask to maximize safety and quality; and being proactive in partnering with providers. Place your Anthem health cards conveniently inside this pocket guide to remind you that it is *you* who can make a difference with your healthcare.

The guide features handy tips and lists basic questions you should ask your doctor including:

- How often do I need a physical exam, other exams or screenings?
- How and when will I get the results from a medical test?
- Could my symptoms be caused by or related to something other than my current condition?

- How is this condition treated or managed? What long-term effects will it have on my life?
- Are alternate treatments available?

The pocket guide was prepared by the Maine Health Management Coalition ([www.mhmc.info](http://www.mhmc.info)) with which both Anthem and the University are affiliated. The organization is a coalition of employers, hospitals, health plans, and doctors working together since 1994 to improve the quality of healthcare in Maine. Quality care means providing the right care at the right time in the right amount. It also means providing only care that is needed, effective and safe.

## Healthy Weight Week January 15 – 21, 2006

Article by Caro Williams

A fitting end to the holiday season, Healthy Weight Week is the ideal opportunity to decide exactly what health goals you want to accomplish in 2006. The week, which begins January 15, challenges you to think about a variety of topics: weight, muscle vs. fat percentages, exercise, nutrition, and any indication that your state of health could be improved. And while there isn't a set schedule for you to follow during Healthy Weight Week, here are five thoughts or exercises to consider so that by January 21, you've made the first and biggest step towards a healthier you!

**Number 1:** Are you at a healthy weight? To determine this, figure out your Body Mass Index, or BMI, by dividing your weight in pounds by your height squared (in inches). Then multiply that number by 703. This number is your BMI.

A BMI of less than 18.5	Underweight
A BMI of 18.5-24.9	Normal
A BMI of 25-29.9	Overweight
A BMI of 30.0 or more	Obese

Keep in mind that because muscle weighs more than fat, if you are exceptionally fit you may register as overweight or even obese. Even if you're not an athlete, BMI is only a guideline, not a reason to work on gaining or losing weight.



**Number 2:** How many calories do you need a day? Food labels assume that everyone consumes 2,000 calories a day, but in reality, everyone is different. Some people need more calories, others need fewer—it's a matter of weight, exercise, and gender. For an accurate guide to your calorie intake, visit [www.cancer.org](http://www.cancer.org) and search the site for "daily calories needed."

**Number 3:** Where in your schedule can you sneak in time for exercise? Figure out the exercises that are easily accessible to you. Walking is a wonderful exercise. Check out [www.healthymainewalks.org](http://www.healthymainewalks.org) for walking trails in your community. Or if you prefer weight lifting, do you have easy access to a weight room? Do you belong to a ski club? Select activities that are fun and motivating for you. Find a couple of options, the more the better, so there's no chance of getting bored. And yes, shoveling snow is a terrific full-body workout that counts towards your 30 minutes a day!

**Number 4:** What can you do to improve your nutritional health? Take out your thinking cap again: this can be tough! Find one item in your regular diet that you know is unhealthy, and make the decision to cut back on it. Or add to your diet by asking: do you eat 5-9 servings of fruit and vegetables daily? If not, grab some grapes or Clementines and eat them with every meal as a side dish or dessert. Or have salad with low-fat dressing at every meal. Pick one way to change your daily diet, and stick to it!

**Number 5:** DRINK WATER! Most of us suffer from mild dehydration, and it's important to focus on drinking water all day, every day. Try to consume about ten 8-ounce glasses of water every day (about 5 bottles of water), and remember that caffeine is dehydrating—if you drink a lot of coffee or caffeinated soda, you'll need to drink more than ten servings of water a day. If you're tired, hungry, cranky, light-headed—you may just need a glass of water. So run to the faucet or the nearest gas station and start hydrating!

Happy New Year's to everyone, and a Healthy Weight Week to all!

*Note: Caro Williams is the Assistant Director of Residential Life and Wellness at the University of Maine at Fort Kent, and represents the campus on the University of Maine System's Health Improvement Committee. She would like to thank all those who helped her in researching Healthy Weight Week.*

**NOTE:** Articles on Benefits Corner, Advantage Accounts, Dates to Remember and Retiree Corner were prepared by Tony Richard, Director of Employee Benefits

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.



## BENEFITS CORNER

### MEDICARE PRESCRIPTION DRUG COVERAGE (MEDICARE D)

The Medicare Prescription Drug Improvement & Modernization Act became effective January 1, 2006. This federal legislation provides new Medicare prescription drug coverage, also called Medicare D, available to everyone with Medicare.

The University of Maine System is required to distribute a Notice of Credible Coverage outlining options regarding the new Medicare prescription drug coverage program for everyone who becomes eligible for Medicare. All employees of the University of Maine System, their spouses or eligible domestic partners, retirees, widows/widowers, or former employees receiving Long Term Disability benefits who reach age 65 in calendar 2006 or who become eligible for Medicare as a result of receiving disability benefits for 24 months (regardless of age) will receive the required Notice of Credible Coverage.

**The current prescription coverage provided through the University's group health plan with Anthem Blue Cross and Blue Shield provides a better prescription benefit than the one being offered under the new standard Medicare prescription drug coverage.**

If you are eligible for Medicare, you are eligible to enroll in Medicare D coverage. However, if you enroll, the benefit payments you receive will not be as good as you currently have through your University plan. **Also, if you choose to enroll in Medicare D, under federal law you will have to cancel your group health plan through the University, which includes health as well as prescription coverage.**

If you are eligible for Medicare and have questions, please contact the System Office of Human Resources – Telephone 207-973-3380, 207-973-3382, or 207-973-3379.



In welcoming Kenneth Loomis to our HR staff. Kenneth is originally from Fayetteville, Arkansas and is very knowledgeable on insurance matters. He will be the contact person for all University retirees as well as Flexible Spending Account (FSA) issues. He can be reached at 207-973-3380.

## ADVANTAGE ACCOUNTS

### (FLEXIBLE SPENDING)

It's the new year!! 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 paycheck stub.
2. Claim forms and reimbursement schedules are located on the University's website at [www.maine.edu/bene.html](http://www.maine.edu/bene.html). Look under Advantage Accounts, where you can easily download the forms.
3. Remember to complete the claim form fully. Unsigned or incomplete claim forms must be returned, which delays your reimbursement.
4. If you were enrolled in calendar 2005 and will also participate in calendar 2006, please submit separate claim forms for claims incurred in calendar 2005 and those incurred in calendar 2006.
5. Receipts for claims must include the dates of service, not the dates paid.
6. Only 2005 monies withheld can be used to reimburse for dates of service in calendar 2005, and only 2006 monies withheld can be used to reimburse for dates of service in calendar 2006.
7. You have until April 18, 2006 to submit for reimbursement for dates of service incurred in calendar 2005.



### DATES TO REMEMBER CHILD'S BIRTHDAY

#### Dependent Child's Birthday\*

Dependent children cannot be covered under your University health plan beyond their 23<sup>rd</sup> 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. When a child is removed from coverage, he/she will be notified of rights under COBRA continuation coverage.

Dates to Remember continued...

#### 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 Flexible Spending Account (Advantage Account) within the 31-day period.

\*These changes may affect your group health premium 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.



*Coffee Shop*  
**UMS RETIREE CORNER**

### GENERIC INCENTIVE PROGRAM

for

### PRESCRIPTION MEDICATIONS

In December, 2005, the System Office of Human Resources sent you information regarding the three (3) tier prescription drug plan, effective January 1, 2006. We also advised you that there will be a generic incentive program implemented at the same time. If you purchase a brand name medication when a generic medication is available, you will pay your Tier 2 or Tier 3 co-pay plus the difference between the price of the brand medication and the generic medication. You will pay this even if your doctor specifies the brand name drug. If you are taking a brand name drug, you may wish to ask your doctor if a generic drug is available.

Under certain circumstances, you may not be able to take a generic medication for specific medical reasons. Anthem Blue Cross and Blue Shield has an appeals process available if you are unable to take the generic medication. You should contact Anthem Customer Service using the toll-free telephone number on the back of your group health identification card. The appeal would require that your doctor provide Anthem with the specific clinical information as to why you are unable to take the generic medication. Based on the information provided by your physician, Anthem will determine the appropriate co-pay.

See enclosed page for  
explanation of your  
TIAA-CREF 403(b) and 457(b)  
tax deferred limits.





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**RECIPE  
COLUMN:  
KEEP THOSE  
RECIPES  
COMING!**



**HAPPY NEW YEAR!** January and February are extremely cold months so remember to bundle up and stay warm when going outside. 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, 16 Central Street, ATTENTION: Benefits Office, Bangor, ME 04401**, or e-mail to [benefits@maine.edu](mailto:benefits@maine.edu). You will be entered into a drawing for the \$25 gift certificate. All entries **MUST BE IN OUR OFFICE BY March 23, 2006**. Drawing to be held on **March 24, 2006**. Good Luck!

**CONGRATULATIONS** to Patricia K. Roberts, a University of Maine System retiree, winner of October's Wal-Mart gift certificate.