October is Talk About Prescriptions Month. This year’s campaign theme is “Educate Before You Medicate: Your Prescription for Good Health.” The campaign is sponsored by the National Council on Patient Information and Education (NCPIE) to promote the safe, appropriate use of medicines through enhanced communication between patients, their caregivers, and health care professionals. Together with your health care professional, you should decide which treatment options are best for you. If medicines are suggested (whether prescription or non-prescription), take a few minutes to ask these questions about how to use them safely and appropriately:

NCPIE Top 10 Questions Consumers Should Ask Before Taking a New Medicine:

1. What is the name of the medicine and what is it for? (Is this the brand or generic name?)
2. Is a generic version of this medicine available?
3. How and when do I take it – and for how long?
4. What foods, drinks, other medicines, dietary supplements or activities should I avoid while taking this medicine?
NCPIE Top 10 Questions Consumers Should Ask Before Taking a New Medicine:
(continued from previous page)

5. When should I expect the medicine to begin to work and how will I know if it is working? Are there any tests required with this medicine (for example; to check liver or kidney function)?
6. Are there any side effects, what are they, and what do I do if they occur?
7. Will this medicine work safely with the other prescription and non-prescription medicines I am taking? Will it work safely with any dietary/herbal supplements I am taking?
8. Can I get a refill? If so, when?
9. How should I store this medicine?
10. Is there any written information available about the medicine? (Is it available in large print or in a language other than English?)

For more information about Talk About Prescriptions Month visit the NCPIE web site at www.talkaboutrx.org or contact them at 4915 Saint Elmo Avenue, Suite 505, Bethesda, MD 20814-6082; phone number (301) 656-8565; or e-mail at ncpie@erols.com.

Check out the new links that have been added to the University of Maine System Health & Wellness website (www.maine.edu/hnwell.html):

www.health.gov/nhic/pubs/nho.htm
This site provides information about 2002 National Health Observances from the National Health Information Center, Office of Disease Prevention and Health Promotion, U.S. Department of Health & Human Services, Washington, DC. This website lists selected monthly health observances with contact information that can be used to sponsor health promotion events, stimulate awareness of health risks and/or focus on disease prevention.

www.wellnessletter.com
This site is the University of California, Berkeley's Wellness Letter. This newsletter focuses on nutrition, fitness, and self care from the School of Public Health.

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BENEFITS OPEN ENROLLMENT 2003

For the past five months, Human Resources Employees from across the University System have been busy working toward a major change in the way our human resources, benefits and payroll systems operate. The actual conversion to the new system won’t take effect until April 1, 2003; however, certain information needs to be collected before then. One of the items we need to collect is employee dependent data in order to correctly administer dependent benefits. Therefore, during the next open enrollment we will be asking you to review the dependent information on your benefit statement and make any necessary changes. We will be collecting dependent data for all of your dependents, not just the dependents covered under the medical or dental plans. Ultimately, our goal for future open enrollments is to have employees make their benefit elections on-line.

Employees will be receiving a personalized benefit statement from the System Office of Human Resources near the end of October. Open Enrollment will begin on November 1, 2002 and end on November 27, 2002. Any changes made will be effective January 1, 2003. Enrollment forms and materials will be available on the UMS web site: www.maine.edu/bene.html.

Want a Different Way to Reap the Benefits of Eating Pumpkin? Try these yummy Pumpkin Squares

2 c All-purpose flour 4 Egg whites + 1 whole egg
1/2 tsp Salt 16 oz Pumpkin
1 tsp Baking powder 1 1/2 c Sugar
1 tsp Baking soda 2/3 c Unsweetened applesauce
1 1/2 tsp Ground cinnamon 1/3 c Vegetable oil
1/2 tsp Nutmeg 1 tsp Vanilla extract

Preheat oven to 350°F.

In a large bowl, sift together flour, salt, baking powder, baking soda, cinnamon and nutmeg. In another large bowl, beat together eggs, pumpkin, sugar, applesauce, oil, and vanilla extract. Gradually add the flour mixture to the pumpkin mixture; beat well. Pour batter into a 9x13-inch baking dish that has been coated with nonstick vegetable spray. Bake for 30 minutes or until toothpick inserted in center comes out clean. Cool completely in pan before serving. Makes 18 - 20 squares

“Trick” Those Goblins With Alternative “Treats”

Halloween is fast approaching and we all know how important it is to lead a healthy lifestyle. So, how do you make Halloween a little healthier for all those ghosts and goblins that come calling? By offering treats that are sugar free of course! Some alternatives to candy you may want to consider are pencils, sugarless gum, spider rings, small rubber balls and stickers. You’ll have the satisfaction that you’re helping promote a healthier lifestyle and the ghosts and goblins will have treats that they can enjoy long after Halloween is over.
If you wish to add your new spouse or eligible domestic partner to your University of Maine System group health plan, remember to complete the necessary health plan change form and, if applicable, Affidavit of Domestic Partnership. This must be done within 31 days of the event. You should also review your beneficiary(ies) designation for life insurance and retirement programs as well to make certain they reflect your wishes. In addition, you should review your tax withholding status. You may also open or change your Advantage Account(s) election at that time. If you do not complete the necessary forms within 31 days, you will need to wait until you have a qualifying status change or during the annual open enrollment.

Please note that federal law requires the portion of an employee premium deduction attributable to domestic partner coverage be taken on an after-tax basis (unless the partner is a tax-qualified dependent) and the value of group health coverage attributable to an eligible domestic partner (the difference between two-person and single coverage minus your deduction) be treated as income and taxed appropriately.

Please contact your Campus Benefits Office if you have questions or wish to complete the applicable forms noted above.

THE BENEFITS CORNER

SHORT-TERM DISABILITY COVERAGE

Last month, The Benefits Corner examined the Long-Term Disability (LTD) program paid by the University of Maine System. While LTD benefits are especially important in situations where illness or injury is expected to keep you out of work six months or longer, there are many instances where a short term illness or injury may prevent you from working for up to six months. In such situations, you would not be eligible for LTD benefits; however, your everyday expenses must still be paid. To respond to such situations, the University of Maine System sponsors two Short-Term Disability (STD) programs, both insured by Prudential. One STD program covers eligible faculty (excluding Law Faculty). The other program covers eligible classified and professional employees (including Law Faculty). In this month’s article, we will examine the University’s STD program covering eligible classified and professional employees (including Law Faculty).

COST: The STD program is voluntary. The cost of the program is fully paid by eligible full-time and part-time regular classified and professional employees, or Law Faculty who elect the coverage. The premium is taken on an after-tax basis; therefore, any benefits you receive 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.

BENEFITS: STD benefits are payable after you have been out of work for 14 calendar days 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. This benefit continues to be payable for the duration of your non-work related illness or injury, up to a maximum of 26 weeks. Please note that the benefit begins after the 14 calendar day waiting period and is not retroactive.

SUBMITTING STD CLAIMS: Please contact your Campus Benefits Office if you have questions regarding the cost, 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. The toll free number to report an STD claim is 1-866-466-4606.

PRE-EXISTING CONDITIONS: The STD plan has a pre-existing condition provision. That is, if you were treated (or a prudent person would have been treated) for a condition within three 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).
October is the month for health awareness, goblins lurking everywhere, the smell of homemade apple pie and our beautiful bright colored foliage. Find the cat hidden somewhere in this newsletter and you could win a $25 gift certificate from Wal-Mart.

Once you find it, mail it to the University of Maine System, 107 Maine Avenue, ATTENTION: Benefits Office, Bangor, ME 04401, or e-mail it to benefits@maine.edu describing the location and the page where you found it. You will then be entered into a drawing for the $25 gift certificate. All entries MUST BE IN OUR OFFICE BY OCTOBER 30TH. Drawing to be held on NOVEMBER 1ST. Good Luck!

CONGRATULATIONS to Dennis Simeoni, USM employee, winner of August’s Wal-Mart gift certificate.