Wellness Benefits U!

University Of Maine System Office of Human Resources July 2006 No. 21

What can one employer do to help its employees learn how to make better healthcare decisions? Not nearly as much as a partnership of employers and other organizations working together.

The University of Maine System is a member of the Maine Health Management Coalition, a non-profit group of nearly 40 organizations statewide. MHMC members include health plans, physician groups, hospitals and employers all working together to improve the quality of healthcare in Maine. In addition to the University of Maine System, other MHMC members include Anthem BC/BS, Bath Iron Works, Hannaford Brothers, Maine Medical Center and Oakhurst Dairy.

This year, the UMS System-wide Health Improvement Committee is participating in an exciting MHMC initiative to help you learn more about healthcare quality and how to make better healthcare decisions for yourself and your family. In the coming months we will provide you with a better understanding of what healthcare quality is (and how it can be measured), how healthcare quality can vary among different hospitals or doctors, why healthcare quality is important and the role you can play in improving the quality of your care.

As part of this initiative, many UMS employees participated in a survey about their current behaviors and understanding of healthcare quality. More than 3,400 people throughout Maine completed this survey. Overall the results indicated that many Maine workers understand the value of partnering with their healthcare provider and believe that consumers have to take steps and be informed in order to avoid medical mistakes. However, responses also suggest that consumers don’t know where to turn for reliable information about healthcare quality.

The MHMC website is an excellent source for finding objective, reliable data about the quality of healthcare provided by local doctors and hospitals. To access this information, please visit www.mhmc.info. From the home page, you can follow the links to obtain information about hospitals or physician practices. You will be prompted to enter your zip code and specify a geographic radius for which you’d like to conduct your search. The results will provide you with a list of local hospitals or physician practices and their rankings (a full explanation of the data collection process is provided on the site). This is an outstanding tool to find out how your hospital or doctor’s office measures up.

Why Should You Care About Healthcare Quality?

For more information about MHMC and the healthcare quality initiative, please contact Kawika Thompson, System-wide Manager of Health Improvement at kawika@maine.edu or a member of your campus Wellness Team.

BENEFITS CORNER
FLEXIBLE SPENDING ACCOUNTS
ANNOUNCING OUR NEW RELATIONSHIP WITH CBA/EBPA

The University of Maine System offers eligible employees the opportunity to participate in both a health care and a dependent care flexible spending account (FSA). By allowing you to set aside pre-tax dollars from your paycheck for qualified expenses, these “Advantage Accounts” can save you money by lowering your taxable income.

We are excited to announce that effective JULY 1, 2006 this program will be enhanced through the University System’s partnership with CBA/EBPA.

The new CBA/EBPA relationship will allow participants to:

- Send their claims directly to CBA/EBPA by mail or fax
- Ask questions of a dedicated Customer Service Team
- Access account information by phone, e-mail or web
- Receive reimbursements through Direct Deposit

(continued on next page)
• Have confidence in the confidentiality of your healthcare expenses
• Benefit from the most current legislation and regulations surrounding the use of these programs (such as reimbursement for over-the-counter medications)

The University System conducted a comprehensive evaluation process to select CBA/EBPA. We believe that their history, expertise and local, dedicated service team will benefit our participants and improve the plan.

Please send all FSA claims to:

CBA/EBPA Reimbursement Account
P.O. Box 1140
Exeter, NH  03833-1140 OR Fax to 603-773-4415

---

**RECIPE COLUMN:**

**BUTTERMILK OATMEAL MUFFINS**

by Elsie A. Larson

1 c. quick-cooking oats  
1 c. buttermilk  
1 egg, beaten  
1/2 c. brown sugar  
1/4 c. oil

1 c. flour  
1 tsp. baking power  
1/2 tsp. baking soda  
1/2 tsp. salt

In a bowl, soak oats in buttermilk for 15 minutes. Stir in egg, sugar and oil. Combine flour, baking powder, baking soda and salt, stir into oat mixture just until moistened. Fill greased or paper-lined muffin cups three-fourths full. Bake at 400 degrees for 16-18 minutes or until muffins test done. Cool in pan 5 minutes before removing to a wire rack. Yield: About 8 muffins.

---

**DATES to REMEMBER**

**Health Coverage While on Vacation or Leave of Absence**

If you are planning a vacation or will be on a leave of absence (such as summer leave), your group health coverage through the University is available worldwide and will continue, provided you continue to pay your share of the applicable premiums.

**Medical Services In Maine**

Anthem Blue Cross and Blue Shield has the largest participating provider network in Maine. This means that if you receive medical services in Maine from a participating provider, the provider will submit the claim to Anthem for you, regardless of whether you are enrolled in the COMP-CARE or Point-of-Service (POS) managed care plan. And since the provider participates in the Anthem network, you are protected from being billed any amount above the approved amount by Anthem. Your out-of-pocket costs for covered services are limited to the applicable deductibles and co-payments in the COMP-CARE plan or in-network co-payments in the POS plan.

However, if you receive covered services from a non-participating provider, you could be subject to a greater out-of-pocket liability. For COMP-CARE plan participants, services are not only subject to the regular deductibles and co-insurance amounts, but you could also be billed the balance by the provider for any costs above the amount approved by Anthem. For POS plan participants who have not received prior approval by Anthem for a non-participating provider, services are processed as out-of-network, subject to a deductible and co-payment, and result in higher out-of-pocket costs to you.

**Medical Services Outside of Maine**

In most cases, when you need medical services outside of Maine, you will be required to pay for the service at that time and submit a claim to Anthem for reimbursement. If you

(continued on next page)
do not use an Anthem Network provider, you could be billed the
balance as well. Claim forms are available directly from Anthem
or your Campus Benefits Office. Please check with the provider,
however, to see if they will submit the charge for you. Because
Anthem’s POS network is a Maine-based network, POS plan par-
ticipants will receive in-network benefit levels for services outside
of Maine only if they are considered to be urgent or emergency
in nature. Routine services you receive outside of Maine would
be processed as out-of-network.

Whether you will be traveling in or outside of Maine, remember
to keep your group health plan identification card with you in the
event you need medical services. For trips outside Maine, take a
few claim forms with you to expedite refunds. If you are outside of
the United States, remember that the bill must be translated into
English before submitting to Anthem for reimbursement.

---

**UMS RETIREE CORNER**

**Announcing our New Relationship with CBA/EBPA for Paying Monthly Group Health and Dental Premiums**

We are excited to announce that effective **August 1, 2006** the
University of Maine System will partner with CBA/EBPA to as-
sist us with Retiree Medical and Dental Billing administration.
This means that instead of sending your monthly premium
payments to the University System for your retiree health
and/or dental coverage, you will send payments directly to
CBA/EBPA. You should have already received a welcome
packet with information directly from CBA/EBPA.

The University System conducted a comprehensive evaluation
process to select CBA/EBPA. We believe that their history,
expertise and local, dedicated service team will benefit our
participants and improve the premium collection process. **This
does not affect any of your medical or dental benefits and
will not alter your coverage with Anthem Blue Cross Blue
Shield of Maine or Delta Dental.**

CBA/EBPA will now send you “premium coupons.” Use those
“premium coupons” as a reminder to send your health plan pre-
miums to CBA/EBPA. When CBA/EBPA receives your premium,
they will notify Anthem BCBS or Delta Dental that your coverage
is paid. **Retiree “premium coupons” will include information
about the premium month, date due and amount to pay.**

Please note that there is a change in premium due dates.
Payments will be due to CBA/EBPA on the 1st of the month for
that month’s coverage. For example, payment for August 2006
coverage will be due on August 1, 2006, rather than in July.

**Because of the change in premium due dates, you do not
have to submit a payment during the month of July.** If you
currently have your payment deducted from your pension or
withdrawn from your bank account, no deduction will occur until
August 1, 2006 for August coverage. If you pay by check and are
paid ahead, your coverage period will be adjusted appropriately
to reflect the change in premium due date.

If you currently pay premiums by check, you will now mail your
check to:

**CBA/EBPA**
**P.O. Box 1150**
**Exeter, NH 03833-1150**

Please make checks payable to CBA/EBPA. If you wish to
change your method of payment, please contact CBA/EBPA.

If you are currently enrolled for both health and dental coverage,
please note that the payment method must now be the same
for both.

Again, please be assured that this change in billing practice will
not affect any of your medical or dental benefits and will not alter
your coverage with Anthem Blue Cross Blue Shield of Maine or
Delta Dental.

If you have any questions, call
**CBA/EBPA toll free at 1-800-258-7298**
or the System Office of Human Resources
at **207-973-3380.**
CONGRATULATIONS to Judith McMahan, University of Maine System retiree, winner of April’s Wal-Mart gift certificate.

SUMMER IS HERE — so are those nasty blackflies and mosquitoes. When going outside for walks, canoeing, fishing, swimming or simply relaxing in the sun, be sure to use sunscreen lotion, wear a hat and drink plenty of water. 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. You will be entered into a drawing for the $25 gift certificate. All entries MUST BE IN OUR OFFICE BY August 24, 2006. Drawing to be held on August 25, 2006. Good Luck!