Wellness Benefits U!

University Of Maine System Office of Human Resources  August 2002  #5

Healthcare Information — A new resource for employees and families

Every day, retirees, employees and families worry about healthcare issues like these:

- “My child has a special health problem and I’m not sure she’s getting the right care. Where can I turn for reliable information?”
- “I spend more time shopping for a car than I do for my healthcare. I really should ask more questions, but where can I find answers I can trust?”
- “We have the right to know about our doctors, our hospitals, our choices for treatments. Who’s going to tell us the truth?”

We are pleased to announce a new resource available to University of Maine System retirees, employees and their families. It is a new healthcare information website designed specifically for Maine health plan participants. It can be accessed at: www.mhmc.info

The information on this website comes from the Maine Health Management Coalition, a group you can trust. Members include Maine doctors, health plans, hospitals, and employers, including the University of Maine System. We work together to bring you easy to understand healthcare information that you can rely on. Check out the site to find:

- Information about Maine’s best practice doctors;
- An interview with two Maine doctors who talk about how to choose and partner with a doctor that is right for you;
- Information about safe quality care; and
- Links to other sites you can trust with information about a wide variety of conditions and diseases.

The site is a work in progress. New feature articles will appear often, all designed to help you ask good questions, get good information, stay safe, and get great care.

We hope you’ll take the opportunity to visit the new site today and in the future as you develop specific needs for healthcare information.

AUGUST IS NATIONAL IMMUNIZATION AWARENESS MONTH

The National Partnership for Immunization (NPI) has designated August as National Immunization Awareness Month (NIAM) to remind parents, adults, caregivers, healthcare providers and others that immunization improves the health and quality of life for persons of all ages. August seems to be an appropriate time for such reminders because parents are preparing for the start of school, students are leaving for college and the flu season is rapidly approaching. For more information about vaccines visit the NPI website at:

www.partnersforimmunization.org,
e-mail npi@nfid.org and phone number 301-656-0003 ext. 16
Quick Tips (continued)

R-4-U: Dealing With Stress

3. **Reflect**: Take some time to reflect on the stressors. What are they? How do they show up? What kind of negative or positive reactions do you have for each? Seek out ways to avoid one or two of these stressors, or how to handle them differently. Just managing even one or two stressors more positively can have a huge impact on stress reduction.

4. **Rite**: Ok, it should technically be “Write”, but then we couldn’t call this R-4, could we? Research shows that writing about a problematic scenario can help reduce stress. Putting your emotions or concerns down on paper helps you analyze issues and release the emotions that cause stress.

U: You can decide to remove stressors or at least cope better with stress in the workplace. Not only will you benefit from employing the R-4 suggestions, you can set a good example for your co-workers and be the catalyst for others to make stress-reducing actions part of their workday as well!

For additional information or assistance please contact the University’s EAP at 1-877-622-4327. UM employees should contact EAP at 1-877-EAP-3315 or 581-4014. CIGNA administered EAP is offered in addition to the existing internal program for USM employees. USM employees can contact USM’s internal EAP at 780-5235.

**DATES TO REMEMBER**

**Your Spouse/Eligible Domestic Partner Terminates Employment**

If your spouse or eligible domestic partner* (see next page for clarification) terminates employment and loses health coverage as a result of this qualifying status change, you may add them to your University of Maine System group health plan. Coverage under the University’s plan must be elected within 31 days of the date coverage ended and would be effective the first of the month following completion of the change form. If coverage is not elected during the initial 31 days, it could be elected during the annual open enrollment.
THE BENEFITS CORNER

LONG-TERM DISABILITY COVERAGE

Without a doubt, the ability to earn a living is your most important asset. But what happens when a disabling illness or injury prevents you from working? Because time away from work can make it hard to keep up with your expenses, the University of Maine System sponsors both Long-Term Disability (LTD) and Short-Term Disability (STD) programs, insured by Prudential. This article discusses LTD only.

COST: The cost of the LTD program is fully paid for by the University of Maine System. As a result, any benefits you receive are taxable. Employees must be in an eligible employee group, and coverage commences on the date of hire or on the date of eligibility (i.e. applicable status change).

BENEFITS: LTD benefits are payable after you have been out of work for 26 weeks due to a disabling illness or injury. The benefit payable is 60% of your salary, up to a monthly maximum of $10,000. This benefit continues to be payable for the duration of your disability or to age 65, whichever occurs first.

Prudential’s LTD policy is designed to help encourage and assist employees to return to work. Policy provisions include:

• A definition of disability that states that “you are disabled if you are unable to perform the material and substantial duties of your own occupation” and that “your disability results in loss of income of at least 20%.” This definition of disability applies to the first 24 months you are unable to return to work.

• A “Return to Work” incentive that encourages you to return to work.

• A rehabilitation benefit whereby Prudential may elect to offer and pay for a return to work program.

OFFSETS: LTD benefit payments will be reduced by other disability benefits you receive, such as Social Security or Worker’s Compensation. Regardless of your other sources of disability income, your LTD payment will never be less than $100 per month or 10% of your scheduled benefit (60% of monthly base salary), whichever is greater.

SUBMITTING LTD CLAIMS: Please contact your Campus Benefits Office if you have questions regarding eligibility or the filing of a LTD 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.

Your Campus Benefits Office can also provide you with valuable information regarding the 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).
August is the month for family gatherings, hot weather, vacations, weddings and dealing with those pesky mosquitoes. Find the hidden somewhere in this newsletter and you could win a $25 gift certificate from Wal-Mart. Once you find it, mail it to 107 Maine Avenue, ATTENTION: Benefits Office, Bangor, ME 04401, or e-mail benefits@maine.edu describing the location and the page where you found it and you will be entered into a drawing for the gift certificate. All entries MUST BE IN OUR OFFICE BY AUGUST 28. Drawing to be held on AUGUST 30. Good Luck!

CONGRATULATIONS to Roberta Jeffery, SWS Facilities, winner of April’s Wal-Mart gift certificate.