Did you know that Anthem provides a Registered Nurse line available 7 days a week, 24 hours a day, an audio tape library on numerous health topics and that the RN’s can make referrals to support groups in your area? Following is an outline of Anthem’s CareWise services, provided at no cost to employees and retirees covered by the University of Maine System health plan.

CareWise services

- Registered Nurse line available 7 days a week, 24 hours a day
- Audio tape library on many health topics
- RN’s can refer members to support groups in their area

**Toll-Free Number**

The telephone number is **800-607-3262** in the USA or Canada. If members are trying to call from another country, they would need to make a toll call to **207-822-3196**.

**How does CareWise work?**

Eligible members and their dependents can call CareWise toll-free, 24 hours a day, seven days a week. Experienced registered nurses are specially trained to offer prompt health information that helps members make informed decisions about their health care. CareWise RN’s have online access to over 700 medical topics. By using these protocols, they are able to assist callers with a variety of medical concerns.
CareWise Service...continued

What happens if a member calls CareWise in an emergency?

CareWise is not designed or advertised to be an emergency service. If a member calls CareWise with an emergency, the CareWise Nurse will tell the member to hang up and dial 911 or his or her local emergency services number. In some cases, the guidelines the nurse uses may indicate that one of the treatment options for the member is to go to the emergency room. The nurse then counsels the member on all the treatment options, including the ER visit. The CareWise Nurse does not direct the member to the ER, however; only the member makes that decision.

Is CareWise supposed to replace doctor visits?

No. CareWise encourages the most appropriate use of the medical system, whether it’s making a doctor’s appointment or taking care of the problem on your own. Moreover, CareWise enhances your relationship with your doctor by offering additional health information and helping you communicate more effectively with your doctor.

Will anyone know I’ve called CareWise?

All calls are confidential. The RN will ask for your name and certificate ID number.

Does it cost me anything to use this service?

There is no cost for you to use this service. It is an added benefit to your current UMS health plan with Anthem Blue Cross and Blue Shield.

Benefits Corner...continued

retirement incentive is being offered to eligible University employees.

In order to be eligible, an employee must be a participant in the University of Maine System group health plan, be at least age 62, have completed at least ten (10) or more years of continuous, full-time equivalent regular service with the University at the time of retirement, and retire between March 22, 2004 and June 30, 2005.

An application form can be obtained from the campus Benefits/Human Resources Office and must be submitted at least 30 days before the retirement date.

Eligible employees who retire may continue in the University’s group health plan at the same premium as full-time regular active employees for up to a maximum of three (3) years after retirement or attainment of age 65, whichever occurs first. When the retiree reaches age 65, participation in the group health plan will be in accordance with the University’s policy for retiree health plan coverage in effect at that time.

DATES to REMEMBER

GROUP HEALTH COVERAGE at RETIREMENT

Group health coverage is important; its importance escalates in retirement since many retirees are on fixed incomes.

When you retire from the University of Maine System, current policy provides the option of retaining the University’s group health coverage.
If you are eligible to retire before age 65 and choose to retain health coverage, you have the option of retaining either the University’s Comprehensive or Point-of-Service (POS) group health coverage through Anthem Blue Cross and Blue Shield of Maine (ABCBS) and the prescription drug program administered through ABCBS. If you do not have group health coverage under any other group plan as an employee or as a dependent of an employee, your University coverage would be primary (pay first). Government Medicare A (hospitalization) and B (physician, out-patient) is not available for those under age 65, unless they have been disabled for 24 months or suffer from kidney failure.

If you are age 65 or older when you retire or if you reach age 65 as a University retiree, the University requires that you also enroll in both parts of Government Medicare (A & B) if you wish to continue the University’s group health coverage. Government Medicare A & B would be primary (pay first), with the University plan being the secondary payer.

Please note that when you retire, whatever your age, the applicable group health premium can be deducted from your TIAA-CREF or the University of Maine System Retirement Plan for Classified Staff pension check. You may also elect to authorize the University to debit your checking account for the monthly premium.

The Employee Assistance Program (EAP)

The EAP isn’t just for employees. Retirees of the University of Maine System also have access to this free, voluntary, confidential service that provides employees, retirees and their household members with assessments, consultations and referrals. It is designed to assist you in dealing with a wide variety of personal concerns such as health and well-being issues, senior care, depression, marital difficulties, substance abuse, and legal and financial issues.

The EAP is administered through CIGNA Behavioral Health for those retirees from UMA, UMF, UMFK, UMM, UMPI, USM, and SWS. If you are a retiree from one of these campuses and wish to use the EAP service please call CIGNA at 1-877-622-4327.

Retirees from UM should contact the University of Maine which has a well-established in-house EAP. If you are a retiree from UM and wish to use the EAP service, please call 581-4014 or 1-877-EAP-3315.
HOT WEATHER IS HERE!! Remember during hot, humid weather to drink plenty of water, wear cool light clothing, but MOST IMPORTANT use that sunscreen and wear a hat. Find the American flag hidden somewhere in this newsletter and you could win a $25 gift certificate from Wal-Mart. Once you find it, mail the location 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 AUGUST 26, 2004. Drawing to be held on AUGUST 27, 2004. Good Luck!

CONGRATULATIONS to Diane J. Prescott, University of Southern Maine employee, winner of April’s Wal-Mart gift certificate.