

# Wellness Benefits U!

University Of Maine System Office of Human Resources April 2003 #8

## How safe is your health care?

Take this **true/false** quiz and find out. Circle your answers.

1. Maine hospitals use standard systems to make sure patients get the safest possible care.

**True**

**False**

2. If you have a family doctor, that person can make sure the care you get in the hospital is safe.

**True**

**False**

3. Maine doctors who treat patients with long-term conditions such as diabetes or asthma, all follow the same national treatment guidelines.

**True**

**False**

You're probably hoping these answers are all true but they're not. They are all false. Most health providers are well trained and caring people. But, most of the places where they give care, such as hospitals, offices, and clinics, don't have systems in place to assure the same, safe, quality care for every patient.

The results speak for themselves. Nationally, almost 100,000 people die in hospitals each year due to medical errors.

In Maine, we have data that shows different safety practices in different places. Most, but not all, Maine hospitals have systems to double-check prescribed



medicines. Some hospitals use these systems seven days a week, 24 hours a day. Some hospitals use them only on weekdays. Most, but not all, Maine hospitals use the safest type of IV pump. Most, but not all, Maine hospitals have a written plan that doctors and nurses follow to prevent patient blood clots. Many, but not all, Maine family doctors were willing to respond to a survey about the office systems they use to make sure each patient with certain conditions gets quality care.

So what can you do to get safe, quality care? Take these three steps:

(1) Ask questions;

(2) Get good information; and

(3) Make wise choices.

The University of Maine System belongs to the Maine Health Management Coalition. We encourage you to visit the MHMC website at [www.MHMC.info](http://www.MHMC.info) in order to take advantage of the above three steps and learn more. This is a one-stop shopping for finding health information you can trust. Once you have taken advantage of this website, talk with your doctor about what you learned. You'll be glad you did.

### "Low-Fat, High-Protein" Vegetarian Breakfast Drink

Submitted by  
Professor William Kilroy



8 oz. of skim milk  
a scoop of soy protein powder  
a very ripe banana  
a handful of frozen strawberries

Put all ingredients into a blender. Mix until blended for a frothy, healthy treat.



# DATES to REMEMBER

## Separation for Reasons Other Than Retirement

Current University of Maine System policy provides that employees who meet the eligibility criteria and retire from the University of Maine System (or qualify for Long-Term Disability benefits) have the opportunity to continue their group health plan coverage. However, if you leave the University for reasons other than just noted, group health coverage may only be continued for a limited time through the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

COBRA requires that most employers sponsoring group health and/or dental plans offer employees and their families a temporary extension of benefits (called "continuation coverage") at the employee's (or dependent's) expense in instances when coverage would otherwise end because of the occurrence of certain qualifying events.

### Coverage may be continued for up to 18 months for employees, lawful spouses, domestic partners, and eligible children in case of loss of coverage through the employee's:

- Reduction in work hours;
- Voluntary termination of employment;
- Layoff for economic reasons; or
- Discharge (other than for gross misconduct).

### Coverage may be continued for up to 36 months for:

- Surviving lawful spouses or domestic partners and/or children of deceased employees;
- Legally separated or divorced lawful spouses of current employees, including children if their coverage is dropped at this time;
- Domestic partners whose domestic partnership with the employee has terminated; or

- Children of current employees who would lose coverage because they are no longer dependents as defined in the plan.

Continuation of coverage may be extended from a limit of 18 months up to a maximum of 29 months for an employee, spouse, domestic partner or dependent who is disabled, as defined by the Social Security Administration, at the time of termination of employment or who is disabled at the time a reduction in hours of employment occurs, provided the COBRA beneficiary has provided written notice of the disability before the end of the first 18 months of continuation coverage.

### Coverage may be terminated before the COBRA eligibility period ends under the following circumstances:

- Termination of all health or dental plans provided to any employee;
- The covered person fails to pay the required contribution by the payment due date;
- The covered person obtains coverage under another group health or dental plan upon employment or remarriage after having elected COBRA continuation coverage, unless the new coverage contains a pre-existing condition clause which would affect the COBRA beneficiary; or
- The covered person becomes entitled to Medicare benefits after having elected COBRA continuation coverage.

Written notice will be sent to any covered person who becomes eligible for continuation coverage by the University's COBRA administrator. The written notice will include an application to continue coverage. However, you must notify the University in writing within 60 days if you become eligible for continuation coverage because of divorce, separation, dissolution of domestic partnership, or because a dependent child ceases to be an eligible dependent under the plan. You will then receive an application to continue coverage from the University's COBRA administrator. If you want to continue coverage, submit the completed, signed application within 60 days of the date of notice of your right to continue coverage.



## Separation for Reasons Other Than Retirement

(continued)

By electing COBRA, a covered person becomes a COBRA beneficiary under the plan. COBRA beneficiaries pay the full cost of their premiums under the plan plus a 2% administrative fee.



## THE BENEFITS CORNER (continued)

### Supplemental Life Insurance

The University of Maine System also provides you with the opportunity to purchase additional group term life insurance coverage, at group rates, if you wish. The premiums are based on your age and range from a low of \$.04/\$1,000 for monthly paid employees (\$.02/\$1,000 for bi-weekly paid employees) for anyone under age 35 to a high of \$.95/\$1,000 for monthly paid employees (\$.44/\$1,000 for biweekly paid employees) for employees age 65 through 69.

You may elect to purchase 1, 2, 3, 4, or 5 times your annual base salary in supplemental life insurance coverage. This amount is in addition to your basic life insurance described above; however, the combination of basic and supplemental life insurance cannot exceed \$1,000,000. At the time you are first employed or have a status change that entitles you to enroll for benefits, The Hartford permits you to elect up to 3 times your annual base salary without requiring a Personal Health Statement (to a maximum of \$300,000). If you elect less than the guaranteed 3 times your salary when first available or, during the calendar year, you have a qualified family status change that entitles you to enroll or make changes, or if you wait to enroll or make changes during the annual open enrollment, The Hartford limits the amount you can elect with-out filing a Personal Health Statement.

For example, during the annual open enrollment, you may enroll anew or increase your existing coverage by one multiple of your annual base salary, subject to the guarantee limit of the lesser of 3 times salary or \$300,000. If you elect to increase your coverage by more than 1 multiple or wish to elect the 4<sup>th</sup> or 5<sup>th</sup> levels at any time, or if your coverage will exceed \$300,000, The Hartford will require a Personal Health Statement.

A **Personal Health Statement** may be obtained from your Campus Benefits Office.

**Please note that if you continue to work for the University of Maine System beyond age 65, your supplemental life insurance is reduced by 35%. Also, it is important to note that supplemental life insurance coverage ceases at age 70.**



## THE BENEFITS CORNER

### BASIC AND SUPPLEMENTAL GROUP TERM LIFE INSURANCE COVERAGE

Because it is important to provide financial security for those you care about in the event of your death, the University of Maine System provides a basic life insurance benefit at no cost to you and the opportunity for you to purchase additional group term coverage. The basic and supplemental life insurance programs are insured through The Hartford. Following is a description of each benefit:

#### Basic Life Insurance

The University of Maine System provides you with, at no cost to you, group term life insurance equal to your annual salary, rounded upward to the next highest \$1,000. As your salary changes, the amount of your group term life insurance is recalculated appropriately. In the event of your death, your life insurance benefits are paid to your designated beneficiary(ies).

Please note that if you continue to work for the University of Maine System beyond age 65, your basic group term life insurance is reduced by 35%.






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Staying healthy is the key to a successful life. Take a walk, bike, swim and most of all enjoy time with your family and friends. Find the bee  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](mailto: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 APRIL 23, 2003.**

**Drawing to be held on APRIL 25, 2003. Good Luck!**

**CONGRATULATIONS** to **Gail Clement**, USM employee, winner of January's Wal-Mart gift certificate.

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

