“SPRING INTO ACTION”

HEALTHY LIFESTYLE
Elements of Living Well

It takes more than “an apple a day” to live well in today’s hectic world. A healthy lifestyle requires that the body, the mind and the spirit work together. If one part is sick or stressed, the other parts suffer, often without our knowing it. Below are some of the things to consider when trying to bring your life back into balance.

Control Stress

A moderate amount of stress can be good for you. It keeps you alert and engaged in the world. But too much stress can be overwhelming, can cloud thinking and can interfere with relaxation. Taking time for yourself regularly can help you approach situations with more control and get more enjoyment out of life.

Eat Right

Eating sensible amounts of nutritious food can help you feel your best and control your weight. Too much of any kind of food or beverage can take your body out of balance. Too much caffeine can make you tense or sleepless. Too much alcohol can cloud your thinking. A balanced diet and moderate the intake of caffeine and alcohol can do wonders to help you feel fit.

Exercise Regularly

Participate regularly in some enjoyable physical activity. Although there are different types of exercise to achieve different goals (such as aerobic exercise for heart health), you don’t have to take up running or power walking to reap the benefits of some physical activity. A day spent gardening or an evening with friends at the bowling alley can provide other benefits if you find the activities relaxing.

Rest Your Mind and Spirit

Don’t forget that your mind and spirit need a balanced diet and exercise as much as your physical body does. If you find yourself constantly worrying about a problem, talk about it with a friend or trusted adviser. Going for a walk, reading a book or enjoying a hobby can also help you relax mentally. All work and no play not only makes Jack a dull boy but also a sick one.

Get Variety in Life

Variety is essential in maintaining a healthy lifestyle. If you’re in a rut, overstressed, not eating well or not getting any exercise, vary your routine. Regularly implement just one small change in your routine and it can make a world of difference.
Whether you are on University of Maine System business, on vacation, or just on a short pleasure trip, you should make certain that you have your group health plan identification card with you in the event that you or any covered dependent need medical services or a prescription filled. By having the medical card in your possession, a medical provider or pharmacy is able to immediately verify group health coverage with Anthem Blue Cross Blue Shield by calling the toll-free telephone number listed on the back of the card. Carrying the card will also eliminate the likelihood of your having to pay most medical charges in full, filing a paper claim, and waiting for reimbursement.

Are you a University of Maine System employee who is married to, or the domestic partner of another University of Maine System employee? If the answer to this question is yes, then you and your spouse/partner are what we refer to as a University couple.

If you are a University couple, you and your spouse/partner may be spending money on group health, dental, or child life insurance benefits that you cannot use. If you and your spouse/partner are both employed in benefits-eligible positions, you need to make sure that you coordinate your benefits enrollment.

The University’s group health plan with Anthem Blue Cross Blue Shield, and the group dental plan with Delta Dental provides that you cannot be covered both as an employee and as a dependent. Also, dependent children may be covered under only one employee’s health and dental policies. The reason is that the University of Maine System health and dental programs will not coordinate benefits with themselves. In addition, the University’s group life plan with Prudential provides that dependent children may be covered for child life insurance under only one employee’s policy as well.

Please note that there is no problem with one of you carrying all of the health, dental, and child life insurance coverage or if you each wish to have your own health and dental coverage. The issue arises only if you are covered both as an employee and dependent on the group health or dental programs, or if you have children and try to cover them under each other’s health, dental, and/or the child life insurance programs. If after reviewing your coverage, you discover double health, dental, or child life coverage for yourself or your children, you should contact your Campus Human Resources/Benefits Office to correct the enrollment on a prospective basis.

Assuming that there are no issues of double coverage as noted above, the basic question often arises as to whether each of you should carry separate health and dental coverage or should one of you be carried as a dependent on the other’s plan. The answer usually is addressed in financial terms. For example, two single health policies are generally less expensive than one employee and spouse/partner policy if both are full-time employees. If, however, one of you is part-time, it is less expensive for the full-time employee to carry the health coverage, since part-time employees pay a higher proportion of the health premium. Eligible full-time and part-time employees pay the same dental premium.

Please remember that current tax law requires that if you cover an eligible domestic partner on your group health plan who is not a tax qualified dependent as defined in Section 152 of the Internal Revenue Code, you will be taxed on the value of the University-paid portion of the group health benefit as though you received it as income. Currently, that value is equal to approximately $400 per month.

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EATING for a HEALTHY HEART

HEALTHY TIPS:

A. Eat healthy to Help Prevent Heart Disease—No. 1 cause of death in this country.
   - Eat less fat.
   - Eat less sodium.
   - Fewer calories.
   - Eat more fiber.
   - Eat a variety of foods.
   - Eat plenty of bread, rice, and cereal.
   - Eat lots of vegetables and fruit.
   - If you drink beer, wine, or other alcoholic beverages, do so in moderation.

B. Diet Tips for a Healthy Heart
   - Eat a diet low in saturated fat, especially animal fats and palm and coconut oils. Add foods to your diet that are high in monounsaturated fats, such as olive oil, canola oil, and seafood.
   - Eat foods containing polyunsaturated fats found in plants and seafood. Safflower oil and corn oil are high in polyunsaturated fats.
   - Choose a diet moderate in salt and sodium.
   - Maintain or improve your weight.
   - Eat plenty of grain products, fruits, and vegetables.

C. Tips for Losing Weight
   - Eat smaller portions.
   - Avoid second helpings.
   - Stay away from fried foods, rich desserts, and chocolate candy.
   - Eat more fruits and vegetables.
   - Eat “low-calorie” foods, such as low-calorie salad dressings.

REMEMBER: Regular exercise — walking, swimming, or gardening can help keep your weight and cholesterol down.

SOURCE: Food and Drug Administration

CAUTION! Before making a change in your diet, exercise or starting a ‘lose weight’ program, consult your doctor first.
SPRING INTO ACTION!! Remember the Golden Keys to becoming healthy is to improve eating habits and exercise. Find the heart 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 MAY 19, 2004. Drawing to be held on MAY 21, 2004. Good Luck!

CONGRATULATIONS to Christine M. Shepherd, University of Southern Maine employee, winner of January’s Wal-Mart gift certificate.

Non-Discrimination Notice: In compliance with the letter and spirit of applicable laws and in pursuing its own goals of diversity, the University of Maine System shall not discriminate on the grounds of race, color, religion, sex, sexual orientation, national origin or citizenship status, age, disability, or veterans status in employment, education, and all other areas of the University. The University provides reasonable accommodations to qualified individuals with disabilities upon request. Questions and complaints about discrimination in any area of the University should be directed to the campus Equal Opportunity Director.