JUNE IS HOME SAFETY MONTH

Each year nearly 20,000 deaths and 21 million medical visits occur due to injuries. The top five leading causes of injury-related deaths in the home are falls, poisonings, fires and burns, choking and suffocation, and drowning.

Make your home safe by:

• making sure all medications and prescriptions have not expired;
• immediately mopping up puddles of anti-freeze and car oil in the garage or driveway;
• keeping space heaters at least three feet away from things that can burn, such as curtains or stacks of newspaper;
• staying in the kitchen while cooking;
• making sure window blind cords are away from children’s reach (a serious strangulation hazard);
• removing squeakers from squeeze toys (babies may detach squeakers and choke);
• never swimming alone—even adults should swim with a buddy.

To learn more about simple steps to create a safer home environment, visit the Home Safety Council website at: www.homesafetycouncil.org/hsmplanners/hsmplanners.aspx.

(Source: www.homesafetycouncil.org/homesafetymonth)

Focus on Fall Prevention

For people 65 and older, falling can cause serious injuries and health problems. More than 1 in 3 older adults fall each year. Among older adults, falls are the number one cause of fractures, hospital admissions for trauma, loss of independence, and injury-related deaths.

Older adults usually fall during everyday activities like walking on stairs or going to the bathroom. Sometimes people fall because they have a medical condition, like dizziness or balance problems, or they may trip over objects in their home.

What You Can Do to Lower Your Risk of Falling

• Exercise to improve your strength, balance and bones.
• Get your eyes checked. You may be wearing a prescription that’s too strong or too weak.
• Ask your doctor to review your medications. Some medicines can make you dizzy.
• Make your home safer by picking up objects that can be tripped over, keeping stairs or other areas clear, removing small rugs or using double-sided tape to keep rugs from slipping.
• Have grab bars installed next to the toilet and in the tub or shower.
• Keep items used often in cabinets easily reachable without using a step stool.
• Keep the phone next to the bed or favorite chair.

For a complete fall prevention checklist on ways to make each room of the home safe, visit: www.cdc.gov/ncipc/pub-res/toolkit/Falls_ToolKit/DesktopPDF/English/booklet_Eng_desktop.pdf.

Calcium and vitamin D strengthen bones and can help prevent breaks during a fall. Check out these websites to see what foods are rich in calcium and vitamin D: http://dietary-supplements.info.nih.gov/factsheets/calcium.asp#h2 and http://dietary-supplements.info.nih.gov/factsheets/vitamind.asp#h3.

Are You at Risk for Osteoporosis? Get a Bone Density Test.

If you are 65 or older, it’s time to find out your bone strength through a bone density test. The test will tell you if you are at risk for osteoporosis, a disease of the bones that results in weak bones which are more likely to break. There are no signs or symptoms of osteoporosis. You might not know you have the disease until you break a bone. Although anyone can develop osteoporosis, it’s most common in older women. The older you are, the greater your risk of osteoporosis. A bone density test does not hurt. It’s like an x-ray or scan of your body. It only takes about 15 minutes. Depending on the results of your bone density test, the doctor may give you medicine to stop bone loss, tell you to exercise more to strengthen your bones and/or urge you to eat more calcium and vitamin D in your diet.

For more resources on fall prevention, bone density testing and other health topics, visit www.healthfinder.gov, sponsored by the Wellness Council of America (WELCOA).
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Wellness articles offer good information—but they aren’t as “real” as having someone tell a story about how he/she made wellness part of his/her life.

Health promotion and disease management are dimensions of worksite wellness plans. Needs assessment, planning, implementing, and evaluating impact and outcome data drive our efforts. Where do stories fit in? Why not ask our own champions how they do it? How do they make time?

Tracy Bigney, UMS’ Chief Human Resources Officer, says “Our employees’ personal stories would be inspiring to many others as a great example of health improvement and wellness. These stories will send a strong message that whatever an individual’s current situation, health improvement lets him/her build from there and reap the benefits. You don’t have to be young and healthy to take advantage of exercise and wellness.”

We want to hear your story! We’ll be interviewing employees who are wellness champions to highlight in future newsletters. Please contact us by e-mail (kawika@maine.edu) so we can ask you to tell us your wellness story or one about someone you consider a role model. Then read about our own wellness champions in future newsletters. (NOTE: If you are volunteering someone else for their story, please make sure to ask their permission. Better yet, have them contact us directly.)

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**Chocolate-Covered Strawberries**

Submitted by Laura Honeycutt
UM Departmental Dietitian

1 cup semi-sweet chocolate chips
¼ cup fat free milk
Fresh strawberries (up to a quart)

Combine chips and milk in a bowl and microwave for one minute or until just melted. Use a wire whisk to whip until smooth. Wash and dry strawberries. Hold by the stem and dip berries in chocolate. Place on wax paper. Chill before serving.

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**BENEFITS CORNER**

**UNIVERSITY OF MAINE SYSTEM**

**GROUP HEALTH PREMIUM REDUCTION**

Tony Richard,
Director of Employee Benefits

**GOOD NEWS!!!**

Your health insurance cost will be reduced, starting July 1, 2007.

University of Maine System group health premiums have contained a factor related to the Savings Offset Plan (SOP), which is a component of the State of Maine Dirigo health program. The SOP assessment by the State was included in University group health premiums implemented January 1, 2007.

The State has determined that the SOP will not apply to the University’s calendar 2007 group health premiums. This means that premiums assessed at the University will be reduced, resulting in a reduction in the proportionate amount paid by employees.

In addition to the group health premium reduction taking effect on July 1, 2007, employees will also receive a credit on premiums withheld from salary from January 1 through June 30, 2007. This means that employee health premiums will be reduced by approximately 3.2% for the period from July 1 through December 31, 2007. For biweekly employees, the premium change will be reflected in salary payments they receive on July 20; for monthly employees, on July 31.

The new group health premium chart is available on the University’s website: www.maine.edu/system/hr/bene.php. In addition, the System Office of Human Resources will send an e-mail to UMS employees advising them of this change as well as including information about it on MaineStreet.
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 the applicable premiums are paid.

Medical Services In Maine

Anthem Blue Cross and Blue Shield has the largest participating provider network in Maine. 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. Also, since the provider participates in the Anthem network, you are protected from being billed any amount above the amount approved 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 greater out-of-pocket costs. For COMP-CARE plan participants, services are not only subject to the regular deductibles and co-insurance amounts, but you could be balance billed 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, resulting in higher out-of-pocket costs to you.

Medical Services Outside of Maine

In most cases, when medical services are received outside of Maine, you will have to pay for the service at that time and submit a claim to Anthem for reimbursement. If you do not use an Anthem network provider, you could be balance billed as well. Claim forms are available directly from Anthem or your Campus Benefits Office. If you ask, some providers will submit the claim for you.

Anthem’s POS network is a Maine-based network. Therefore, POS plan participants 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 will be processed as out-of-network.

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

REDESIGNED CIGNA DENTAL PLAN WEBSITE

Source: CIGNA Healthcare

CIGNA has made managing your dental benefits and getting dental-related information possible through its member website, myCIGNA.com and hopes you are taking advantage of this useful resource. Whether you are a long-time user or you have never visited the site, now there is even more reason to go to myCIGNA.com.

On February 19, 2007, CIGNA launched a redesigned myCIGNA. This new site has features that will make it easier to manage your dental benefits and get answers to dental care questions. In addition, this new redesigned site is much easier and faster for employees to get things done and find the information they are looking for. Some of the changes are:

- Improved dental claim searching and tracking features that make it easier to find previous claims and to check on current status of claims.
- Centralized locations to access Contact Information, ID Cards and Download Forms.

More detailed information on the changes is posted on myCIGNA.com.

GO TO www.myCIGNA.com and discover all the ways CIGNA makes managing your dental care easy. If you need to talk to someone to get help, call the toll-free number on your CIGNA Dental ID card, but often a quick visit to myCIGNA.com is all you need.

July is Recreation & Parks Month

www.npaa.org
GET OUT & ENJOY MAINE
SUMMER’S HERE! Remember Mr. Sunshine is watching, so prepare yourself by making sure you apply that sunblock, put on those sunglasses, wear a hat and light clothing, 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 30, 2007. Drawing to be held on August 31, 2007. Good Luck!

CONGRATULATIONS to Richard Sayles, a University of Maine employee, winner of April’s Wal-Mart gift certificate.