# 2019 Wellness Guide
for University of Maine System Employees

## Table of contents

- Welcome ........................................................................................................... 1
- Our Shared Investment in Wellness ................................................................. 2
- Your Wellness Network .................................................................................. 3
- UMS Partnership with Cigna, a Joint Commitment to Wellness ....................... 4
- MotivateMe, Wellness Platform ........................................................................ 5
- TrestleTree Health Coaching ........................................................................... 11
- Multiple-Session Programs ............................................................................ 16
- Campus/Community Events/Activities ............................................................. 17
- Credit Where Credit Is Due ............................................................................. 18
- Level 1 ............................................................................................................. 20
- Level 2 ............................................................................................................. 21
- FAQs ................................................................................................................ 22
- Your Year of Fitness Goal Setting .................................................................... 29
- Recreation Centers .......................................................................................... 30
- Keeping Current ............................................................................................... 32
- Contact Information ......................................................................................... 33
- Wellness Champions ....................................................................................... 33
Welcome to your 2019 University of Maine System (UMS) Wellness Guide.

Your strong interest in a healthier and happier lifestyle has brought you to our updated handbook that features lots of useful information on how to take advantage of UMS resources to support your own personal approach to wellness.

We are glad you are here!

The fact is, this edition of the Guide may be one of the most exciting in recent memory. It features important new information describing how the Wellness Program will be tracking your good progress in the year ahead not to mention highlighting the advantages of bringing this crucial function under one umbrella conveniently provided by our benefit partner, Cigna.

Our new health portal MotivateMe goes live January 1, 2019 along with a brand new One Guide service feature...both designed to provide you the best possible wellness experience and enhance your ability to achieve a rewarding work/life balance at the same time.

I’m afraid I am getting a little bit ahead of myself, but suffice to say in the pages that follow, you will learn everything you need to know to successfully partner with the University of Maine System and Cigna in realizing your wellness goals and objectives. And, the great news is, if you have registered for myCigna.com, you are already off and running!

Make no mistake; this Guide still offers useful explanations of your incentives that remain streamlined and earn you reduced health benefit premiums and a taxable $100 cash award. Frequently asked questions are very much an important feature along with handy resource listings and contact information.

But, most of all, I hope that in reviewing this year’s Guide, you may come to feel as I do that there is continued momentum to the UMS Wellness Program. The number of employees taking advantage of health coaching is on the rise. Those seeking to complete preventive examinations and screenings are increasing, and the number of proposed multi-session and community events has never been higher.

It is an exciting time to be thinking about wellness. Exciting and fun, and we invite you to come join us!

Tony Richard
Director of Employee Benefits and Wellness
University of Maine System
Our shared investment in wellness

**What Does It Mean?** In the health care world, you have fully insured and self-insured plans. On a fully insured plan, the carrier (Aetna, CIGNA, Anthem, etc.) is responsible for claim costs that exceed projections. On a self-insured plan, the employer pays all claims and is responsible for claim costs that exceed projections.

UMS is a self-insured employer, so all claims incurred by employees and their dependents are paid from University resources. UMS pays a small administrative fee to CIGNA to administer the plan and adjudicate claims. Current annual health plan costs are approximately $78 million. And the UMS medical trend experience (rate at which costs increase) has averaged about 7% per year.

**How to make a difference:** One area in which we are attempting to improve communications is by helping employees become more aware that as a self-insured employer UMS and we (as employees) are paying the claim expenses incurred by employees and dependents. If we can slow the rate of increase in those costs, dollars that otherwise might have been spent on health plan costs could be made available for other priorities.

Toward that end, assisting employees and their dependents to become as healthy as they can be given their particular health circumstances through the UMS Wellness Program is one important way to help slow the rate of increase in health costs.

Viewed in a very specific way, just as an employee’s decision to appropriately access Telehealth or Urgent Care versus an emergency room visit has a positive impact upon our self-insured bottom line, so too an active participation in wellness stands to potentially affect collective health care expenditures as well.

**How the Employee Health Plan Task Force (EHPTF) contributes:** EHPTF is a joint labor-management group with representation from all of the bargaining units as well as non-represented employees. EHPTF meets monthly and their charge from the Chancellor is to review the UMS health plans and make recommendations to assist UMS (and all of us since our health plans are self-insured) in slowing the rate of increase in health care costs.

**One focus, one purpose:** That is why the primary objective of the wellness program is to assist employees and their dependents in becoming as healthy as they can be. That does not mean that everyone should be able to run a marathon, but rather it is to help employees and their dependents become as healthy as they can be based on their own individual circumstances.

Employees and their dependents are encouraged to have an annual wellness visit with their Primary Care Physician (PCP) as well as applicable preventive screenings. Healthier employees will (hopefully) be happier employees - and, if they are healthier, it should translate to improved productivity, less absenteeism, early identification and treatment of conditions, and the ultimate by-product of healthier employees and their dependents is to slow the rate of increase in UMS’ health costs.

**It is working:** Over the last eighteen months, UMS has seen a dramatic increase in engagement of employees utilizing the coaching component of wellness. Outcomes include weight reduction, improved nutrition, expanded exercise, lower levels in blood pressure, cholesterol, and HbA1c and utilization of the tobacco cessation program.

TrestleTree, our health coaching partner, estimates lower costs to the University of Maine System in 2017 of $774,625 based on the following:

- Cost savings from weight reduction was determined by looking at the population beginning with a BMI greater than or equal to 30 that had a clinically significant weight loss of 5% or greater. Cost savings were determined using a weighting based upon beginning BMI and extent weight loss and annualized from the date that the target weight loss reduction was achieved.¹

- Cost savings from reduction of Hemoglobin A1c was determined by looking at the health coaching population presenting with an HbA1c greater than or equal to 7% who reduced Hemoglobin A1c levels. Cost savings were estimated using a weighting based upon beginning BMI and extent of HbA1c reduction, then annualized from the date that the target reduction level was achieved.²
When it comes to delivering affordable and quality education to the people of Maine, nobody joins together more effectively to overcome challenges and deliver on the promise better than we do.

We pull together every day to serve the interests and needs of our community.

It only stands to reason supporting an environment that values the health and well-being of each and every member of our team benefits from that same commitment to working together to achieve shared success.

By now, you may have already met our Health Coaching partner, TrestleTree. Their fresh and innovative approach to providing wellness programming is only one of the many resources available to each and every employee truly desiring to pursue a happier and healthier lifestyle.

Whether your interest is in nutrition, exercise or even emotional or financial well-being, there are a variety of resources available within the University of Maine System Wellness Program to answer concerns and support your efforts to achieve positive change for you and your family.

- Cost savings from tobacco cessation were determined based upon assigning a cost savings of $1,623 on medical expenditures and $1,760 cost savings on productivity for individuals who successfully quit using tobacco and annualized from the quit date.3
- Cost savings from exercise was determined based upon a cost savings of $2,200 for individuals aged 40-70 who went from inactive to engaging in some form of regular exercise.4

Admittedly, it is very difficult to draw a linear connection to the health plans from examples of improved health since it is nearly impossible to say how many heart attacks, strokes, cancers, etc. were prevented by someone improving their health status or how many conditions were identified and treated early.

However, as we hope you will agree, a strong case may be made that having a healthier employee population can contribute to lower health plan costs and savings for all with a shared investment in wellness.

References
Every successful network has a cornerstone or foundation upon which the structure is built and Cigna provides more than just outstanding service in support of your health benefits. Together with its Employee Assistance Program, (EAP), Cigna works in close cooperation with the University of Maine System Wellness Team to develop and maintain an overall approach designed to meet the expectations of employees and carry them toward a healthier and happier lifestyle.

Visit EAP at myCigna.com. When you log in, click on “Review Coverages” and find EAP.

- “Learn about personal well-being,” (Interactive Assessments)
- “Managing Stress Kit”
- “Education and Resource Center,” (Includes national EAP Webcast Replays)
- “EAP Live Chat” to access more EAP information and to visit with an EAP representative

You may also contact EAP at 1-800-926-2273

Every University of Maine System employee brings a special talent or set of skills to our collective effort in support of higher education and the same is true for our Wellness Program Network. Opportunity for success comes from the combined strength of all our partners including you!

Those who have already made a commitment to bringing change to their lifestyle know that wellness is not merely something you do a few times a week. It’s a commitment – a choice and a decision every day. And every day, the University of Maine System Wellness Program Network can play a pivotal role in supporting your pursuit of physical and emotional well-being!
Over the last few years, your feedback has played a big role in helping simplify and streamline the University of Maine System Wellness Program.

And, we are about to take another giant step forward together in the coming year.

**Effective January 1, 2019, your UMS Wellness Program is transitioning to a new platform:**

Once you have logged into myCigna.com, locate the “My Health” tab at the top of your screen upper left and click it to see your personalized Wellness page hosted on the new MotivateMe platform.

**MotivateMe is a website hosted by Cigna at myCigna.com. It promises to provide an even better wellness experience for you and your family.**

You have told us you would like quicker credit for your Level 1 and Level 2 incentives. You have asked for more convenient processing of preventive care, screening claims, and activities that move you closer to meeting your goals of developing a healthier and happier lifestyle and realizing reduced health plan premiums and the $100 taxable cash reward.

Thanks to technological advances and enhanced data compatibility now available from Cigna via MotivateMe, UMS Wellness offers those covered under the health plan a more responsive one-stop process than ever before.

If you are already registered at myCigna.com, you are on your way!

**Need to register?**

1. Grab your Cigna I.D. card and locate your I.D. number.
2. Go to myCigna.com and click on “Register Now”
3. Follow the steps provided that include creating an individual User Name and Password.
   
   *While you are creating your own individual access to myCigna.com, keep in mind that your spouse/partner is also in the Cigna system as covered on your plan and they are capable of creating their own account that will enable them to track their individual progress towards meeting wellness goals and incentives for 2019 as well. They just complete the steps outlined to register.*
4. Look for the tab “My Health” and click.

**Forgot Username and/or Password?**

Click on “Forgot User ID or Forgot Password.”

For additional help, contact Cigna customer service at 1.800.Cigna24 (244.6224)
You have arrived at wellness central!

You can begin with an optional health assessment or you can move directly to your own incentive tracking tool to monitor your progress toward satisfying the requirements needed to meet Level 1 or Level 2. (Please see Level 1 and Level 2 sections for details)

- To enter the tracking module, click on “View my Incentive Details” in the “Family Incentives” box and you will have access to your Wellness goal status.

- To review your Level 1 options, click on “Incentive Awards” below the Cigna and UMS logos and then click again on the “Goals” link. If you see a green check mark, that means you have credit toward meeting the applicable incentive. Your date of completion will be available as well.
Much of your new MotivateMe platform will look familiar. For instance, preventive care remains a priority and the most important pathway to satisfying your Level 1 incentive. Choose from among the following or the TrestleTree Health Coaching option and complete one of the screenings or the coaching by April 30, 2019 to realize the optimum reduction in your health benefit premium. Your Wellness Guide features details on all of these options for your reference moving forward.

Preventive Goals

**Level 1 — Complete annual physical (preventive care)**  
Available: 04/01/2018–12/31/2019  
A preventive exam is used to reinforce good health and address potential and chronic problems.  
Get your physical. You will be credited when your claim is processed.

**Level 1 — Get a colon cancer screening (preventive care)**  
Available: 04/01/2018–12/31/2019  
Colon cancer is treatable when detected early.  
Get tested. You will be credited when your claim is processed.

**Level 1 — Get a prostate cancer screening (preventive care)**  
Available: 04/01/2018–12/31/2019  
A prostate screening can detect changes that lead to prostate cancer. Get tested. You will be credited when your claim is processed.

**Level 1 — Have an annual OB/GYN exam (preventive care)**  
Available: 04/01/2018–12/31/2019  
An OB/GYN exam can detect early ovarian and cervical cancers, HPV (human papillomavirus), breast cancer and more.  
Have an exam. You will be credited when your claim is processed.

**Level 1 — Have a mammogram (preventive care)**  
Available: 04/01/2018–12/31/2019  
Up to 88% of breast cancers are found using mammogram tests. Get tested. You will be credited when your claim is processed.

Or, to complete Level 1, please remember that you may also elect to complete a TrestleTree coaching session as well.
Level 2 and You

Just as Level 1 promises a familiar path to meeting your incentive requirements, Level 2 remains very similar to the Wellness Program’s previous format as well. A variety of different activities and programs are available to match your fitness goals and objectives and keep you moving toward earning the $100 taxable cash reward.

Level 2 — $100 Employer’s Award — Complete TrestleTree coaching program (in person on telephonically)
Available: 12/01/2018–12/31/2019
Offered by your plan administrator. For award requirements, refer to your plan information or call Cigna Customer Service at the number on the back of your I.D. card.

Level 2 — $100 Employer’s Award — Complete a Multi-Session program or a campus/community event
Available: 12/01/2018–12/31/2019
Offered through your University of Maine Wellness Program. For more information on how to submit a program for approval or how to participate, please refer to your Wellness Guide.

Level 2 — $100 Employer’s Award — Complete a Single Session Campus/Community event
Available: 12/01/2018–12/31/2019
Offered through your University of Maine Wellness Program. For more information on how to submit a program for approval or how to participate, please refer to your Wellness Guide.
And There’s More

Now with MotivateMe and Cigna, you can earn your Level 2 reward in a variety of different ways. Complete these online health coaching options from Cigna choosing from options that include nutrition, exercise, behavioral health, weight management, and stress reduction.

**Level 2 — $100 Employer’s Award — Improve your nutrition**
Available: 01/01/2019–12/31/2019
Eating healthy is essential to your overall well-being. Complete the *Eat Better* online program to get your nutrition back on track.

**Level 2 — $100 Employer’s Award — Exercise for better health**
Available: 01/01/2019–12/31/2019
Good fitness is important for better focus, higher energy and overall happiness. Complete the *Enjoy Exercise* online program.

**Level 2 — $100 Employer’s Award — Maintain a positive mood**
Available: 01/01/2019–12/31/2019
Track your moods to better understand how they affect your overall well-being. Complete the *Feel Happier* online program.

**Level 2 — $100 Employer’s Award — Work towards a healthier weight**
Available: 01/01/2019–12/31/2019
Losing even a small amount of weight can help improve your health in many ways. Complete the *Lose Weight* online program.

**Level 2 — $100 Employer’s Award — Manage your stress**
Available: 01/01/2019–12/31/2019
Stress in unavoidable, but we can help you manage it. Complete the *Conquer Stress* online program.
By now, hopefully you’ve already taken advantage of Cigna’s award-winning customer service in meeting your health care needs, but effective January 1, 2019, that support is about to get even better!

The myCigna app now includes a Cigna One Guide service upgrade featuring even more tools and resources. To be sure, you can still access information on in-network doctors, labs, and hospitals, compare prescription prices and manage and track claims or print ID cards on your mobile device.

But now you can build your own personal contact list for your health team, sign up for important notifications, get tips and reminders, and access a personal guide via online chat or phone.

To get started with One Guide, download the latest myCigna app today or you may also access its many features by telephone or computer as well.

There’s so much more to learn about MotivateMe, you may also want to take advantage of special Information Webinars set for early January, 2019.

Look for an update with times and registration information shortly after the turn of the year.

**Important Note:** If you wish to track your Level 1 and Level 2 incentive status prior to January 1, 2019, you may still do so via the Provant Portal, but please be aware that after December 1, 2018, workshops, health challenges, and other activities for credit will no longer be available.
Why a TrestleTree health coach may be just your ticket...

As we all contemplate our health and wellness goals for our 2019 Year of Fitness, now is the perfect time to learn more about our Health Coaching partner, TrestleTree, and their fresh and innovative approach to supporting our individual efforts to pursue a healthier and happier lifestyle.

Since 2001, TrestleTree has been providing health coaching support for wellness within both higher education and the private sector. One of the defining features of their nationally recognized programming is understanding not everyone is in the same place; some may already be dedicated to a mutually developed approach with a Health Coach while others may be trying to decide whether to engage in a wellness improvement plan.

That’s why you’ll find no cookie-cutter interactions. Your confidential, one-on-one partnership with your TrestleTree Health Coach is results-oriented with the emphasis upon results realistic and specific to you.

What exactly does that mean?

Quite simply, it means your specially trained Health Coach is there to listen. They will want to learn not only what you would like to accomplish, but also the obstacles that you believe stand in your way. Together, you and your TrestleTree Health Coach will develop actions to overcome those obstacles and, in turn, plans and activities to drive positive changes.

Listening also means developing a personalized approach that produces a plan in conjunction with any doctor’s recommendations you have shared with your Health Coach.

So, whether you have already made an appointment for time with your TrestleTree Health Coach as early as December 1, 2018, or want to learn more, there is an online address you should visit,

trestletree.com/index.html • 1-855-580-2797

Contact TrestleTree Customer Service today and discover just how easy, convenient, and impactful Health Coaching can be in supporting your fitness goals and objectives!

“I was doing it merely for ‘compliance,’ but I really loved many of the ideas presented and decided to continue!”
So, how does TrestleTree health coaching work?

It isn’t always easy to stay committed to your health and wellness goals and staying on track sometimes requires a little extra guidance and support. Your Health Coach will help you develop an individualized program to achieve your goals for healthy living regardless of whether you are ready to change or just thinking about it. One-on-one health coaching provides an interpersonal connectedness that empowers you to identify your motivations and work through your barriers.

Working with your TrestleTree Health Coach, you will tailor a plan that focuses on what matters to you in ways that work for you. Connecting with your Health Coach on a regular basis allows you to build your knowledge, skills, and confidence to transform your goals into actions to achieve the results you desire. Meeting with your Coach also enhances your personal accountability. Your Coach will work with you to develop actions and goals to drive positive behavior change.

Who are the health coaches?

Your Health Coaching professionals are available to you to provide support, expertise, and guidance along your way to physical and emotional well-being. Available both in person, on campus and by telephonic connection, they are a powerful partner for your health improvement. To learn more about them, see their individual biographies in the Wellness Guide.

What aspects of my life can I address with my health coach?

The wide variety of wellness topics Health Coaches discuss include, but are not limited to, weight management, nutrition, exercise, stress reduction, and tobacco cessation.

How long are health coaching sessions?

Health Coaching sessions range from fifteen minutes to thirty minutes. If you have a question about how long your appointment will be, call TrestleTree’s office staff to inquire at 855-580-2797.
If my campus is closed due to inclement weather, should I still go to my scheduled health coaching appointment?

If your campus is closed due to inclement weather, a TrestleTree representative will contact you to either reschedule or offer to conduct the appointment over the telephone.

I want to participate in TrestleTree health coaching to earn the Level 1 incentive. When should I schedule my appointments?

We ask that you enroll in the TrestleTree Health Coaching program or schedule your appointment beginning as early as December 1, 2018 and no later than March 30, 2019 to ensure meeting the April 30, 2019 deadline for applying coaching toward earning your Level 1 incentive.

If you wish to apply coaching toward meeting your Level 2 incentive, please make your appointment no later than September 15, 2019 in order to ensure meeting the November 30, 2019 deadline.

Just a note in tracking your progress...TrestleTree provides Cigna’s MotivateMe tracking platform with updates and you should see your appropriate credit on your MotivateMe Portal within forty-eight to seventy-two hours of your completed Health Coaching appointment.

“My health coach helped me lose 40 pounds and lower my HbA1c by focusing on nutrition and activity. My doctor and I are very happy with my health improvements.”
Meet Your Health Coaches

**Lynn Bauer, RN, BSN, CDE (Portland, Muskie/Augusta, Farmington, Lewiston/Auburn, Gorham)**

Lynn is a registered nurse who received her bachelor's degree in nursing from Duke University. Lynn is also a certified diabetes educator and has specialized training and interest in diabetes education, as well as pre-diabetes prevention programs. Lynn has developed and coordinated several inpatient and outpatient diabetes education programs as well as earned national recognition for her work in the field. Lynn loves to spend her free time with her husband, kids, and grandkids on the lake. She loves to go boating, kayaking, hiking, and play pickle ball. Lynn has a strong focus on health and wellness and is grateful for the opportunity to have an impact on the health and lives of UMS employees and family members.

“It is such a privilege to work with participants on their personal health goals. I love being able to share in their journey as they navigate the challenging times and celebrate their victories! It is so rewarding when participants are able to build on their success from one appointment to the next and gain confidence in meeting their goals.”

**Hilary Freeman, MS, RD, LD (Orono, Bangor, Machias)**

Hilary is a registered and licensed dietitian and graduate of the University of Maine with a bachelor's degree in food science and human nutrition. She earned her master's degree in nutrition science from East Carolina University. Prior to joining TrestleTree, Hilary worked as an education coordinator delivering nutrition education services, collaborated with people one-on-one as a health coach, and worked in various clinical settings to educate and support individuals in achieving a healthy lifestyle. Hilary enjoys fishing, hiking, running, and spending time with her family. Hilary is committed to walking alongside others while making lifelong changes.

“I never give up on my participants and won’t let them give up on themselves. I believe this allows them to make changes to improve their health. I have found that my participants are dedicated to changing their behaviors and can always find room for growth.”

**Kyle St. Peter, CSCS (Presque Isle, Fort Kent)**

Kyle received his bachelor's degree in kinesiology from the University of Maine. While at the University of Maine, Kyle was a scholar athlete for four years in track and field. Kyle is a certified strength and conditioning specialist. Prior to joining TrestleTree, Kyle worked as a personal trainer, strength and conditioning coach as well as in the physical, occupational, respiratory, and cardiac rehabilitation fields assisting in education programs and rehabilitation protocols. In his spare time, he enjoys snowboarding, meditating, and spending time with friends and family. Kyle is committed to helping others make lifestyle changes that will lead to long lasting health and happiness.

“Some of my favorite moments from health coaching are when I’m working with a participant on a specific health goal – such as limiting snacking before bed. With this simple adjustment, they were able to lose weight and inadvertently improve their sleep habits as well. It led them to feeling better and less stressed throughout the day. They improved their overall health and happiness without even trying. Those moments are the best.”
In addition, TrestleTree draws upon the expertise of its health coach professionals to deliver online webinars that address the topics of greatest interest to University of Maine System employees. Completing one of these webinars counts toward meeting your Level 2 incentive!

The schedule for 2019:

<table>
<thead>
<tr>
<th>Topic</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good Health at Every Age, Part One</td>
<td>Thursday, March 21, 2019</td>
<td>2–3 p.m.</td>
</tr>
<tr>
<td>Good Health at Every Age, Part Two</td>
<td>Thursday, June 20, 2019</td>
<td>2–3 p.m.</td>
</tr>
<tr>
<td>Pain Management and the Opioid Crisis</td>
<td>Thursday, September 19, 2019</td>
<td>2–3 p.m.</td>
</tr>
<tr>
<td>Managing Stress Through the Holidays and Year-Round</td>
<td>Thursday, November 21, 2019</td>
<td>2–3 p.m.</td>
</tr>
</tbody>
</table>

Look for your invitation in email as the date of each webinar approaches!
What is a Multiple-Session Program?

Because of your continued feedback and suggestions, we are offering enhanced Level 2 selections. We understand that you want Level 2 activities to reflect your level of engagement.

Many of the multi-session programs are campus-specific. We want you to engage in programming that is meaningful to you, and improves your health and sense of well-being. For instance, other multi-session programs will be considered on a case-by-case basis and will need to be pre-approved. Multi-session programs that have a strong likelihood of being accepted should be six weeks or longer in duration and verifiable by the sponsoring organization.

If you have a program that you would like to submit, email wellness@maine.edu with the following information:

- Program name and sponsoring organization
- Program description
- Program duration and frequency (i.e. weekly)
- How participation in the program is recorded

Although we encourage you to follow any recommendations made by your physician, in the interest of privacy, Level 2 completion will not be awarded for ongoing medical care. Multi-session programs should be affiliated with campus or community-based organizations. Keep in mind that Level 2 completion is awarded based upon engagement and, therefore, program attendance requirements must be satisfied.

How do I submit a multi-session program form?

Submit the appropriate approval form. Learn more about that on pages 18–19.

I submitted a multi-session program for pre-approval. How will I know if it is approved?

The form includes contact information. We will contact you to advise whether your program is approved.

I have completed an approved multi-session program. When will my Level 2 completion appear in the MotivateMe portal?

Multi-session program completions will be uploaded and available for review on the Portal on a quarterly basis.
What is a Campus/Community Event?

One of the most exciting aspects of the University of Maine System Wellness Program, along with Multi-Session events, is a Campus/Community Event.

Once forwarded for review, (please see form information on the next page), and approved, event coordinators may promote the event as a pre-approved campus/community event. Upon completion of the event, participants should log or document their participation and submit it to their coordinator who will, in turn, forward for appropriate Level 2 credit.

Once approved, event coordinators may promote the event as a pre-approved campus/community event. Upon completion of the event/activity, individual participants would complete the applicable form using the same procedure as noted above for multi-session activities where they can complete and submit the Campus Community Event Form.

Single session campus/community event completions will be uploaded and available for review on the MotivateMe portal on a quarterly basis.

Note: In order to receive the Level 2 taxable incentive in November, 2019, you (and your spouse/domestic partner if covered under the health plan) must have completed Level 1.
Credit Where Credit is Due!

Multiple-Session activities and Campus/Community Events are the purest form of customized wellness and invite employees to work together to create opportunities close to home and that fit their specific interests.

If you have an idea for an activity or event that you would like to submit for consideration as an approved Level 2 program, please navigate to the form that can be submitted directly to University of Maine System Wellness for review. Please be certain to complete all the fields for the best possible outcome!

How do I make certain that I receive credit for participating in either a Multi-Session Program or Campus/Community Event?

Beyond the immediate benefit of participating in one of these pre-approved activities, it’s also possible to earn your Level 2 incentive at the same time.

Be sure to log or record your participation or attendance and submit that to your event organizer or your campus Wellness Champion who will forward it to University of Maine System Wellness for credit. Your completion of the activity and satisfaction of the Level 2 requirement it represents will be reflected in your incentive details at MotivateMe with quarterly updates right up to the November 30, 2019 deadline.
Multi-Session Program Form for Level 2 RiseUP

Please complete this form for program approval for Level 2 completion.

* Required

Employee/Spouse/Partner Name

Relationship

☐ Self/Employee
☐ Spouse

Employee ID (not SSN)

If this activity is for a spouse/partner, enter the Employee’s ID.

Description of Program (including the name, duration and frequency, and how participation is recorded)

Please provide the program director or coordinator’s name and contact information. *

Start of Program

Month ☐ Day ☐ 2018 ☐

Date Completed

Month ☐ Day ☐ 2018 ☐

Please enter your contact information for notification upon approval.
Enter a telephone number and email address.

Submit

Never submit passwords through Google Forms.

Powered by Google Forms

This form was created inside of University of Maine System.

Report Abuse - Terms of Service - Additional Terms
Incentives —
How to get started on level 1

Participation in the UMS Wellness Program begins with Level 1. Once the employee and spouse/domestic partner (if applicable) meet the Level 1 requirements, they graduate to Level 2. In order to receive the Level 2 taxable cash incentive, both the employee and spouse/domestic partner (if applicable) enrolled in the UMS Cigna medical plan must complete Level 1.

To satisfy level 1, complete one of the choices below:

- Participate in the TrestleTree Health Coaching program (in person or telephonically).

  Coaching appointments may be scheduled as early as December 1, 2018 to count toward satisfying the incentive for the upcoming year, calendar 2019. To ensure your appointment is in place to meet the deadline, please make your appointment no later than March 31, 2019!

  or

- Complete a Preventive Care Appointment

  Complete one of the following preventive care appointments anytime from April 1, 2018 through April 30, 2019:
  
  • Annual physical
  • Routine OB/GYN visit
  • Mammogram
  • Cervical cancer screening
  • Colonoscopy

  Your preventive care appointment will be automatically credited to the MotivateMe Cigna platform once submitted by your Primary Care Physician (PCP’s) office and processed by Cigna.

Important dates and criteria:

For optimum reward, Level 1 coaching should be completed between December 1, 2018 and April 30, 2019. However, Level 1 may be completed anytime through November 30, 2019 and the incentive will be awarded at the earliest possible date thereafter. If you have not completed Level 1 requirements by April 30, you will pay the non-incentive health premium. Newly enrolled employees have 90 days from the effective date of coverage (i.e. hire date) to complete Level 1 requirements to avoid an increase in premium. Employees on an approved UMS leave of absence have 90 days upon return from the leave to satisfy Level 1.

Questions? Contact your University of Maine System Wellness team at wellness@maine.edu, call the Employee Benefits Center at 866-269-9635, reach out to Cigna at 800-244-6224 or click to chat on myCigna.com

Note: If you have already had your annual preventive care or wellness visit noted above, it will be automatically credited to the MotivateMe platform once submitted by your PCP and processed by Cigna.
Incentives —
I have completed Level 1, what about level 2?

Level 2 credit is contingent upon the employee and his or her spouse/domestic partner (if applicable) enrolled in the Cigna medical plan completing Level 1. Level 1 must be completed before Level 2 credit can be earned.

When you are ready to move forward, complete one of the options below:

- **Participate in the TrestleTree Health Coaching program (in person or telephonically).**
  
  You can make that appointment by calling TrestleTree at 1-855-580-2797.

or

- **Complete a Cigna Online Coaching Program**
  
  See Page 10 for a more detailed look at Cigna’s online coaching program.

or

- **Complete a Multi-Session Program**
  
  See Page 16 for a more detailed look at multi-session programs.

or

- **Complete any one of the quarterly Trestle Tree webinars**
  
  See schedule on Page 11

or

- **Participate in an approved Campus/Community event**
  
  Campus Community events will need to be approved prior to participation to receive Level 2 credit.

**Important dates and criteria:**

Once you have completed Level 1, pick an option for Level 2. You must complete Level 2 sometime between January 1, 2019 and November 30, 2019 to receive credit.

**Award**

Participants completing one of the options listed above will receive a $100 incentive payment in their December paycheck. The IRS considers this payment taxable income. Employees and their spouse/domestic partner can earn their incentives separately for Level 2.
Frequently Asked Questions

Level 1

What are the requirements for Level 1 this year?
Review page 20 for how to complete Level 1.

What should I say to my provider to ensure that my appointment qualifies as a Level 1 preventive care?
Ask your primary care provider to bill your annual visit as a preventive care appointment with Cigna so you will not incur a copay and to ensure that you will receive credit for a Level 1 preventive care appointment. Cigna will credit your MotivateMe site automatically once they receive the claim submission and process the claim. There is no need to complete the preventive care form if you have had your annual preventive care or wellness visit in a timely manner. Please note that it may take up to three weeks for your preventive or wellness visit to be credited to the site once Cigna has processed your claim.

What if I have an annual preventive care appointment in April? Should I bring the preventive care appointment form to my doctor’s appointment?
If your annual preventive care or wellness visit occurs close to the April 30, 2019 date, only then is it recommended that you have your physician fill out, sign, and return a preventive care appointment form to Cigna. The preventive care appointment form can be found on the UMS Wellness site.
A number of factors determine when Cigna will receive notification that you have had a designated preventive care appointment. It depends on 1) when your provider(s) submitted the claim(s) to Cigna, 2) and when Cigna processed the claim(s). Unfortunately, any delay in either of these steps would potentially delay the information from being updated in your Cigna MotivateMe site.

How does the information from my annual preventive care appointment get to Cigna?
Cigna will automatically upload that to your MotivateMe site once the claim has been processed by Cigna. Again, credit for your preventive or wellness visit may take up to three weeks to appear as completed after Cigna has processed your claim.

If I have a preventive care appointment or coaching appointment at the end of April, is it too late to complete Level 1?
We encourage you to schedule your health coaching or preventive care appointment at your earliest possible convenience. However, even if you have a preventive care appointment or coaching appointment at the end of April, you will receive credit for having completed either appointment.

Can I self-report a preventive care appointment for Level 1?
Unfortunately, Level 1 preventive care appointments cannot be self-reported.
What if I met my Level 1 requirements later in April, but it does not appear in time and I experience an increased premium?

If you meet all requirements by the April 30, 2019 deadline, Cigna will update your MotivateMe site and provide the information to the UMS Employee Benefits Center (EBC) in mid-May. The mid-May file sent to the UMS Employee Benefits Center will be used to determine if employees have met the deadline or criteria. The UMS Employee Benefits Center will notify you when/if your premium will change due to you and your spouse/domestic partner’s (if applicable) UMS Wellness Program status. If you disagree with the information received by the UMS Employee Benefits Center, contact Cigna using the toll-free customer service number on your Cigna health care card to determine your status according to its records. Cigna will inform the UMS Employee Benefits Center with updated information and the UMS Employee Benefits Center will update your MaineStreet record accordingly.

If you had an annual wellness or preventive care visit with your physician before April 30, but your Cigna MotivateMe site does not show credit after mid-May, you should have your physician’s office complete the preventive care appointment form and fax it to the Employee Benefits Center at 207-561-3454 as soon as possible. Don’t forget to contact the UMS Employee Benefits Center to request an extension as well.

I am currently paying the incentive rate and want to avoid an increase in my premium. Will my premium increase if I meet the 2019 Level 1 program as of April 30?

Your incentive premium will continue unchanged if you meet the April 30 deadline.

Can I qualify for the Level 1 health premium incentive after the April 30 date?

Yes. Once you complete the Level 1 requirement, you will receive the health premium incentive according to the UMS Wellness Program incentive schedule.

What is my deadline if I am a new employee recently enrolled in the health plan?

Newly enrolled employees have 90 days from the effective date of coverage (i.e. hire date) to complete Level 1 requirements to avoid an increase in premium.

What is my deadline if I am on an approved leave of absence?

Employees on an approved UMS leave of absence have 90 days upon return from the leave to satisfy Level 1.

What is the earliest deadline for Level 1 completion?

The earliest deadline for completing the Level 1 requirement is April 30, 2019. If you are an employee with a spouse/domestic partner enrolled in the Cigna medical plan he or she must also complete the Level 1 requirements by April 30, 2019 in order to receive the incentive premium at the earliest possible date. You may complete Level 1 through November 30. Once you complete the Level 1 requirement, you will receive the health premium incentive according to the UMS Wellness Program incentive schedule.

Note: In order to arrange a coaching appointment by the April 30, 2019 date, you must arrange for the appointment no later than March 30, 2019.

What is the date range for annual preventive care appointments?

Preventive care appointments that occur between April 1, 2018 and November 30, 2019 will be credited toward the Level 1 incentive requirement.
Completion communication and appeal process

How will I know if my spouse/domestic partner has completed Level 1?
Level 1 completion will be shown on your Cigna MotivateMe site when both you and your spouse/domestic partner (if enrolled in the Cigna medical plan and eligible to participate in the UMS Wellness Program) have successfully met the Level 1 requirements.

Will I receive communication from the UMS Employee Benefits Center (EBC) regarding my Level 1 status?
You will receive notification from the EBC once you have completed the Level 1 requirements. If you are an employee with a spouse/domestic partner enrolled in the Cigna medical plan, you will receive a completion email once both you and your spouse/domestic partner have met the Level 1 requirements. You may also go to your Cigna MotivateMe site to check on your Level 1 status.

I am currently paying the higher non-incentive rates because I did not previously meet the Level 1 requirements. When is the earliest I can decrease my premium amount?
Generally, the incentive premium will begin in payrolls processed after the 15th of the month following completion. See the UMS Wellness Program incentive schedule for details.
Level 2 Questions

How do I complete Level 2?
Review the Level 2 information on Page 21.

When will the Level 2 option be visible on my Cigna MotivateMe site?
You will be able to see all Level 2 opportunities on the web site immediately; however you and your spouse/partner (if applicable) will only earn the incentive reward once you both have completed Level 1.

Can I complete and receive the Level 2 incentive if I have not competed Level 1? If I have completed the Level 1 incentive, but my spouse/domestic partner enrolled in the Cigna medical plan has not, can I complete Level 2 and receive the incentive?
You must first complete Level 1 in order to earn and qualify for the Level 2 incentive. If you have a spouse/domestic partner on the Cigna medical plan BOTH you and your spouse/domestic partner must complete Level 1 in order to earn and qualify for the Level 2 incentive.

What is the deadline for Level 2 completion?
In order to earn the Level 2 incentive, Level 2 requirements must be completed by November 30, 2019. You may earn the Level 2 incentive even if your spouse/domestic partner enrolled in the Cigna medical plan does not complete the Level 2 requirement.
**Do I have to participate in the UMS Wellness Program?**
Participation in the wellness program is voluntary. However, participating in the UMS Wellness Program affords you and your family members the opportunity to learn more about your health.

**Do I need to set-up a new account on the Cigna MotivateMe site in 2019?**
If you are already signed on to the myCigna.com site, nothing further is required. If you have not already signed on, you will need to create your myCigna.com user name and login for 2019.

**I forgot my user name and/or password. What should I do?**
If you have registered at one time, but forgotten your Username and Password, please click on “Forgot User ID or Forgot Password.” For additional help, please contact Cigna customer service at 1-800-Cigna24 (244.6224)

**What if I am having trouble accessing the myCigna.com site?**
If you are experiencing problems in accessing your myCigna.com site, please contact Cigna directly for assistance.

**Are the tools and resources on the Cigna MotivateMe and myCigna.com sites private?**
Yes. Your use of the Cigna sites is completely confidential. Anything you input or participate in (such as workshops) is private.
How do Cigna and Trestle Tree protect my privacy?
All data is kept completely confidential and protected under HIPPA, GINA, and HITECH privacy regulations. Sensitive data is transmitted using secure and certified file transfer protocols.

When will I be able to see that I have completed Level 1 in my MotivateMe site and that I have completed preventive care appointments, coaching appointments and/or Level 2 activities?
Completions are continually uploaded in your Cigna/MotivateMe (or incentive) site. Preventive incentives may take up to three weeks to show up on the incentives page after processing by Cigna. Campus activity achievements are uploaded quarterly.

I submitted a campus/community event form. When will it show up in my Cigna MotivateMe site?
Campus/community event forms are credited for Level 2. Credit will be updated on a quarterly basis at which time you will see the activity as complete.

What if I add a spouse/domestic partner after January 1, 2019?
If you add a spouse/domestic partner to your health plan after January 1, 2019, you are still eligible to receive the lower incentive premium. Only the employee will be required to participate in order to earn the health premium incentive. However, your spouse/domestic partner can still participate in the UMS Wellness Program and may earn the Level 2 incentive.

Can my spouse/domestic partner access the site if he or she is added to my plan mid-campaign?
Yes. He or she will have access to the Cigna MotivateMe wellness site and health coaching by activating their myCigna.com account. This includes being able to see their achieved incentives as well.

Will my spouse/domestic partner’s site look different if he or she is added to my plan after January 1, 2019?
Your spouse/domestic partner will not have visibility to the portal incentive page. However, if he or she participates in the program, he or she can still earn the Level 2 cash incentive at the end of the campaign. They will not see this on the portal, but will be awarded the incentive for meeting the Level 2 requirements.

What if I remove a spouse/domestic partner after January 1, 2019?
You may contact the Employee Benefits Center at benefits@maine.edu to file an appeal for this status change and continue participating in the program as an employee only.

How will I know if I have earned Level 1?
You will see that you have earned Level 1 once the Level 1 requirements have been met. If you are an employee only, you will see this once you have met the requirements. If you are an employee with a spouse/domestic partner on the Cigna medical plan, you will see you have earned Level 1 once both you and your dependent have met the requirements of the program.

When will the Level 2 option be visible on my portal?
You will be able to see all Level 2 opportunities on the web site immediately; however, you and your spouse/partner (if applicable) will only earn the incentive reward once you both have completed Level 1.
TrestleTree Coaching Questions

How do I schedule or change a health coaching appointment?
To schedule or change a health coaching appointment, contact TrestleTree customer service, 855.580.2797.

Can I set-up my TrestleTree health coaching appointment for January 2019 before the turn of the year?
Yes, there are a limited number of Health Coaching appointments available in December 2018 that will count toward meeting 2019 incentives. Reach out early to avoid the post-holiday rush by contacting TrestleTree customer service, 855.580.2797.

Where do I go for my appointments?
Health coaching may be conducted over the telephone or on-site. Your coach can call you at home, on your cell phone, during your lunch break at work, or you can call your coach at his/her direct phone number. You may also meet with your health coach by scheduled appointment in person on-campus.

How long will my appointment be?
Appointments range from 15-30 minutes. If you have a question about how long your appointment will be, contact TrestleTree customer service, 855.580.2797.

How often do I schedule appointments?
You and your coach will determine how often you will have appointments based on your individual needs.

How do I cancel or reschedule an appointment?
Contact TrestleTree customer service, 855.580.2797, at your earliest convenience if you need to reschedule your appointment.
Making goals the S.M.A.R.T. way

S.M.A.R.T. goals have become a popular tool for setting goals. People can find that their goals are big, unclear, overwhelming, and unreachable. As a result, they experience failure more than success, and are caught in a type of goal-setting cycle that goes nowhere. Over time, they can begin to question their ability to change. Using S.M.A.R.T goals can help break this cycle and bring successful change.

**S = Specific**
Move the goal from being big and unclear to small, focused and detailed. Say “I want to lose 3-5 pounds each month for the next 6 months” instead of “I want to lose weight.”

**M = Measurable**
Incorporate details into the goal that provide you with a way to measure or track the goal. This step allows you to know if you are reaching this goal or not. Change “I will exercise 150 minutes a week” to “I will walk on the treadmill at a 3.5 mph pace for 30 minutes at 7:00 p.m. Tuesday through Saturday.”

**A = Achievable**
Ask these two questions:
- Can I do this? This addresses your ability and resources.
- Is this a reasonable goal?

This involves being realistic about various aspects of your life, such as schedule demands, family, work, health, etc. It is better to start with a small realistic step that can build confidence and motivation than a huge leap that can end in failure and disappointment.

**R = Relevant**
Evaluate the significance of your goal. How will this goal impact your life? Is it important to you? What difference will it make if you meet this goal? When a goal is relevant to you, there is personal buy-in to the goal resulting in motivation to reach the goal.

**T = Time-Bound**
Set a time to start the goal and a time to complete the goal. List measurements to track at specific times to show progress toward the goal. Identify specific times for rewards to be given. Having these specific time-based elements incorporated into the goal helps you stay focused and motivated.

Start making goals for life the S.M.A.R.T. way!

The information contained herein is provided for educational and informational purposes only and should not be construed as medical advice. You should consult your physician or health care provider before taking any new medication or supplement, undertaking any exercise program or diet regimen, or adhering to any of the health and wellness information or recommendations contained herein.
Recreation centers are for you too!

When University of Maine System employees consider their options in pursuing a healthier and happier lifestyle, taking advantage of campus recreation centers is a great approach to keep in mind.

Did you know that eligible employees are entitled to visit any UMS campus recreation center?

That’s right, subject to eligibility, campus recreation is a super option in planning personal wellness.

If you are interested in taking advantage of these valuable resources, there are slight differences in the process that may vary from campus to campus.
Here is a handy list of contacts and directions to ensure your decision to check out a recreation center is that much easier!

**UMaine** — Employees may present their MaineCard to gain admission to the New Balance Student Recreation Center. To check voucher status in advance, employees can call 581-1082 anytime the facility is open or if you have questions about vouchers or eligibility please contact:

UMaine Human Resources, 207-581-1581, hr-um@maine.edu

**UMA** — Employees are invited to visit their campus UMA or UMA-Bangor Fitness Center and for details may contact their Office of Human Resources.

Pam Goding • 207-621-3043 • godingp@maine.edu

**UMF** — The Office of Human Resources at UMF will issue paper vouchers that can be displayed at the UMF Fitness Center. The fitness center will then issue a scan card to the employee and eligible family members.

Andrew Gilbert • 207-778-7875 • andrew.m.gilbert@maine.edu

**UMFK** — The Office of Human Resources at UMFK will issue paper vouchers for the Sports Center.

Debra Pelletier • 207-834-7554 • debra.pelletier1@maine.edu

**UMM** — All staff/faculty members must complete a membership form and a risk/release form in order to access the Murdock Fitness and Aquatics Center.

Patty Keene • 207-255-1403 • patty.keene@maine.edu

**UMPI** — The Office of Human Resources will issue paper vouchers, one each for all eligible employees and family members. Gentile Hall will then create membership I.D. cards upon receipt of the voucher. Employees will retain paper vouchers in case they visit other recreation facilities across the system.

Zachary Breton • 207-768-9551 • zachary.w.breton@mine.edu

**USM** — Employees may present a valid employee I.D. and gain admission to any campus fitness center. Employees who have completed a waiver can use their ID for admission to any facility.

**Frequently Asked Recreation Center Questions**

*Note: Fitness center visits are subject to individual facility rules such as age limits and hours of operation.*

**Q.** I am an employee with a family member covered by the medical plan however; they are also an enrolled student charged a fee for the fitness center each semester. Can that fee be waived?

**A.** No, the student fees cannot be waived.

**Q.** What happens if the employee loses their voucher and wants a replacement?

**A.** Another voucher will be issued if the employee is eligible (since there is an unlimited number).

**Q.** Can vouchers be used in conjunction with wellness hours (paid time off for wellness activities per union contract)?

**A.** No, vouchers can only be used outside normal work schedule.

**Q.** Will laid off employees be eligible for vouchers?

**A.** No, vouchers are only issued to employees whose payroll status is Active or Leave. Vouchers issued while the employee was Active, prior to leave, are valid and can be used at the fitness facility.
Important dates and deadlines for your 2019 year of fitness

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 1, 2018</td>
<td>First day TrestleTree Health Coaching appointments count for satisfying 2019 Level One incentive.</td>
</tr>
<tr>
<td>January 1, 2019</td>
<td>Date new MotivateMe Portal becomes available.</td>
</tr>
<tr>
<td>March 30, 2019</td>
<td>Last day to schedule a Health Coaching appointment in order to meet or beat the April 30 deadline for satisfying Level 1 incentive and receiving the optimum premium reduction. (Note: Level 1 may be satisfied up until November 30 with premium reduction applied at next available date)</td>
</tr>
<tr>
<td>April 30, 2019</td>
<td>Last day to satisfy Level 1 incentive and receive the optimum premium reduction.</td>
</tr>
<tr>
<td>November 30, 2019</td>
<td>Last day to satisfy Level 1 incentive for December premium reduction and Level 2 incentive to receive cash bonus.</td>
</tr>
</tbody>
</table>

How do I stay current with my wellness program?

Healthy & Maine
Launched in 2017, the Healthy & Maine quarterly newsletter is a great way to receive wellness and benefit updates, relevant coverage information and much more. Look for Healthy & Maine in your inbox. There are also special editions of the newsletter such as an Open Enrollment version designed to assist employees with particularly important processes and protocol.

wellness.maine.edu
In browsing your Healthy & Maine newsletter, you will notice that much of the information presented in that electronic publication is hosted on the wellness.maine.edu website. There you will also find additional information such as webinar and seminar schedules not to mention archived copies of the newsletter for your convenient reference.

Finally, there is often other correspondence such as reminders and other brief messages that you will receive via your Google email account in the University of Maine System All Employees list-serv or via Constant Contact.

Taken in combination with information that you will receive directly from our Wellness Program partners, there is a variety of outreach channels in place to ensure that you are always up to date.

Should you ever have any questions about your Wellness Program, you may email wellness@maine.edu or get in touch with the Employee Benefits Center at benefits@maine.edu or 1-866-269-9635.
Champions close at hand

Did you know that each of the seven University of Maine System campuses has a dedicated group of volunteers working to create even more opportunity to pursue your individual health and wellness plan close to home? These Wellness Champions will be collaborating with TrestleTree, Cigna, and other network partners to help deliver support for achieving your goals and objectives.

<table>
<thead>
<tr>
<th>Campus</th>
<th>Champion(s)</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>UM</td>
<td>Brian Drisko</td>
<td><a href="mailto:brian.drisko@maine.edu">brian.drisko@maine.edu</a></td>
</tr>
<tr>
<td>UMA</td>
<td>Jeanne Mathews</td>
<td><a href="mailto:jeanne.mathews@maine.edu">jeanne.mathews@maine.edu</a></td>
</tr>
<tr>
<td>UMA Bangor</td>
<td>Lori Googins</td>
<td><a href="mailto:lori.googins@maine.edu">lori.googins@maine.edu</a></td>
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<tr>
<td>UMF</td>
<td>Michael Colella</td>
<td><a href="mailto:michael.colella@maine.edu">michael.colella@maine.edu</a></td>
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<tr>
<td>UMFK</td>
<td>Joyce Plourde</td>
<td><a href="mailto:joycepl@maine.edu">joycepl@maine.edu</a></td>
</tr>
<tr>
<td>UMM</td>
<td>Jeanne Vose</td>
<td><a href="mailto:jeannep@maine.edu">jeannep@maine.edu</a></td>
</tr>
<tr>
<td>UMPI</td>
<td>Keli Marston</td>
<td><a href="mailto:keli.marston@main.edu">keli.marston@main.edu</a></td>
</tr>
<tr>
<td>USM</td>
<td>Kevin Normand</td>
<td><a href="mailto:kevin.normand@maine.edu">kevin.normand@maine.edu</a></td>
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</tbody>
</table>

Whether you have a question about your wellness options or want to suggest a fun and exciting activity for you and others to enjoy, reach out to your campus Champion and share your feedback and ideas. Help them deliver the best wellness program possible!

When in doubt, reach out!

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<thead>
<tr>
<th>Contact</th>
<th>Customer Service</th>
<th>Topic</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>TrestleTree</td>
<td>855-580-2797</td>
<td>Coaching Questions</td>
<td>M – Th., 8 a.m. to 8 p.m., EST</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Friday, 8 a.m. – 6 p.m., EST</td>
</tr>
<tr>
<td>UMS Employee Benefits Center</td>
<td>866-269-9635</td>
<td>Premium Questions</td>
<td>M-F, 8 a.m. to 5 p.m., EST</td>
</tr>
<tr>
<td></td>
<td>207-973-3373</td>
<td>maine.edu/benefits</td>
<td></td>
</tr>
<tr>
<td>Cigna</td>
<td>800-244-6224</td>
<td>Healthcare Benefits and Claims</td>
<td>myCigna.com</td>
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