

2020 Guide *for University of Maine System Employees*

Wellness



Maine's
Public
Universities

UNIVERSITY OF MAINE SYSTEM



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Welcome

to the updated *2020 Wellness Guide*.



As you know, due to the 2020 COVID-19 pandemic emergency, doctors and hospitals have cancelled annual wellness visits and screenings that serve as primary qualifications for University of Maine System employees to satisfy their Level 1 incentive and earn lower health care premiums.

Recognizing the consequences of the COVID-19 pandemic to UMS members of the benefit plan and fundamental importance of Level 1 to employees seeking to achieve a healthier and happier lifestyle as well as lower health care premium payments, important adjustments to the Level 1 incentive structure have been put in place effective March 27, 2020 until December 31, 2020.

Changes to the guidelines for achieving Level 1:

- Employees who met level 1 in 2019, will continue to have the incentive premium rate (p rate) apply until December 31, 2020.
- Employees hired on or between 1/1/20 and 5/31/20 will need to complete level 1 requirements by 8/31/20 (date extended by 4 months). Those hired 6/1/20 or later will have the usual 90 days to complete level 1.

Remaining unchanged:

- Employees who did not meet level 1 in 2019 and are currently at the higher non-participant rate (n rate) can satisfy level 1 at any time until 11/30/20 to be switched to the lower p rate.
- Level 2 award requirements remain the same.

**2021 will revert to previous practice and employees will have until 4/30/2021 to satisfy Level 1 for 2021.*

We hope these changes in support of your wellness program prove beneficial. While the new guidelines replace existing Level 1 information in your Wellness Guide, we do encourage you to refer to the Guide for details on TrestleTree Coaching, Cigna Level 2 opportunities, the Omada offering for qualified applicants, current contact information, and so much more.

As always, should you have any questions, please don't hesitate to contact your Employee Benefits Center at benefits@maine.edu or 207-973-3373.

Best Wishes,

Fred Meserve

*Employee Benefits and Wellness Manager
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 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 have a potential effect upon 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. 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 two and a half years, 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 tobacco cessation.

TrestleTree, our Health Coaching partner, estimates lower costs to the University of Maine System through June 2019 of \$1,442,082 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 HbA1c and extent of HbA1c reduction, then annualized from the date that the target reduction level was achieved.²
- 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

1 Cawley J, Meyerhoefer C, Biener A, et al. (2015) Savings in Medical Expenditures Associated with Reductions in Body Mass Index Among US Adults with Obesity, by Diabetes Status. *Pharmacoeconomics*, 33(7), 707-722. 2 Gilmer T, O'Connor P, et al. (2005) Predictors of Health Care Costs in Adults with Diabetes. *Diabetes Care*, Jan; 28(1), 59-64. 3 Centers for Disease Control and Prevention. Annual smoking attributable mortality, years of potential life lost, and economic costs – United States, 1995–1999. *Morbidity and Mortality Weekly Report* 2002; 51(14); 300-03. 4 HealthPartners Research Foundation. Changes in physical activity and short-term changes in health care charges: a prospective cohort study of older adults. *Preventive Medicine*; 2003; 37(4); 319-326.

Your Wellness Program Network



Experts tell us that making changes or remaining dedicated to lifestyles that promote good health work best in a partnership and that is exactly what UMS Wellness provides to employees.

UMS Wellness is actually a dynamic network of support that not only includes health insurance cornerstone Cigna, but Health Coaching colleagues at TrestleTree as well. In addition, there is a core group of dedicated volunteer Wellness Champions on campuses committed to encouraging their colleagues to take the plunge or take it to the next level.

By now, you may have already met our partners at TrestleTree. Their fresh and innovative approach to providing wellness programming is only one of the many resources available to each benefit-eligible employee and adult dependents covered under the plan who truly desire to pursue a happier and healthier lifestyle.

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

Learn more about how you and your family fit into this powerful partnership and how to take the greatest advantage of its multiple resources to achieve your work/life balance.



Shared Commitment Builds the MotivateMe Wellness Program and It Starts with Level 1

Every successful network has a cornerstone or foundation upon which the structure is built and the relationship between the University of Maine System MotivateMe Wellness Program and its healthcare partner Cigna supports your efforts to achieve a healthier and happier lifestyle.

Familiar steps pave the way forward to good health and fitness and your own commitment earns incentive rewards at the same time.

For instance, choose from among the following or the TrestleTree Health Coaching option and complete one of the screenings or the Coaching by April 30, 2020 to realize the optimum reduction in your health benefit premium. Your Wellness Guide features details on all of these options.

Preventive Goals:

Level 1 — Complete annual physical (preventive care)

Available: 04/01/2019–12/31/2020

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: 04/01/2019–12/31/2020

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: 04/01/2019–12/31/2020

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: 04/01/2019–12/31/2020

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: 04/01/2019–12/31/2020

Up to 88% of breast cancers are found using mammogram tests. Get tested. You will be credited when your claim is processed.

Remember, to complete Level 1 you may also elect to complete a TrestleTree Coaching session as well. More information on that option may be found on page 13.

Level 2 and You

Just as Level 1 promises a familiar path to meeting incentive requirements and reducing your healthcare premiums, Level 2 should feel very familiar as well. There are a variety of activities and programs available to match your fitness goals and objectives and keep you moving toward good health and fitness while earning the **\$100 taxable cash reward**.

Level 2 — \$100 Employer's Award — Complete TrestleTree Coaching program (in person on telephonically)

Available: 12/01/2019–11/30/2020

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 single-session or a multi-session program or a campus/community event

Available: 12/01/2019–11/30/2020

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 Phase One of the new Omada program

Available 01/15/2020 – 11/30/2020

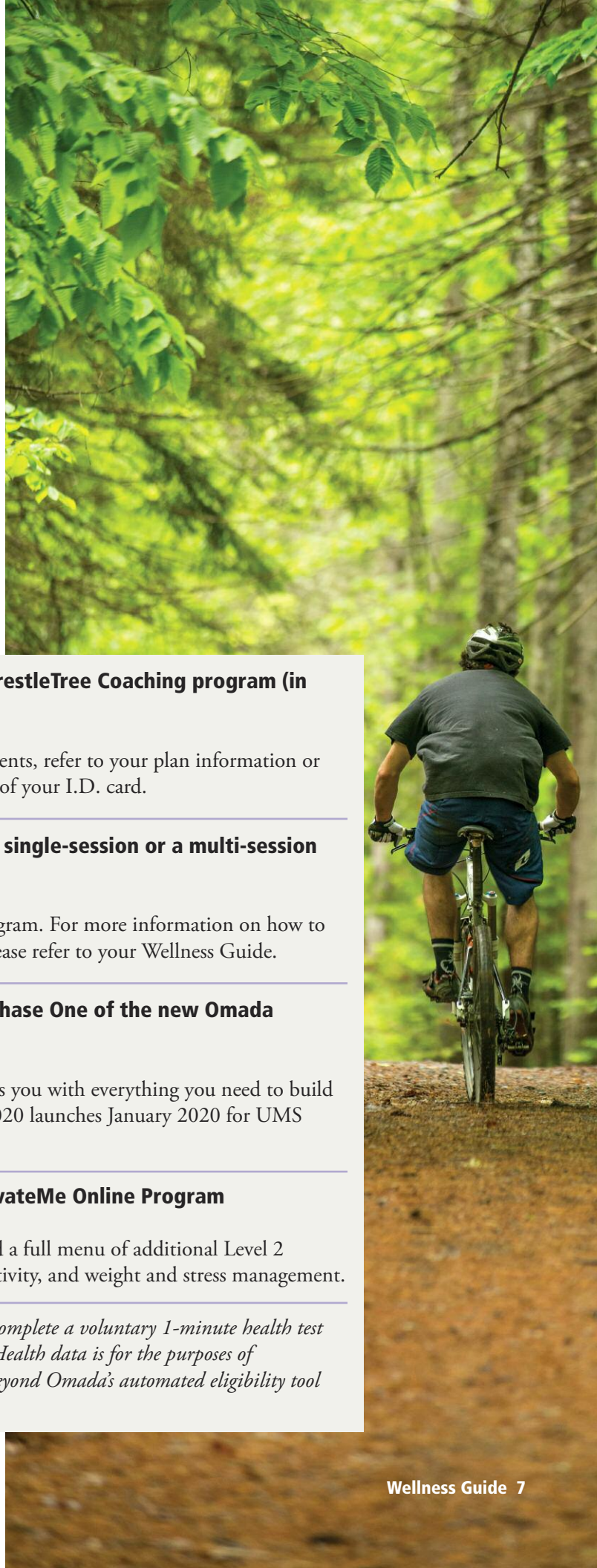
Omada is a breakthrough digital program that surrounds you with everything you need to build health habits that actually stick. This new offering for 2020 launches January 2020 for UMS health plan members who qualify.*

Level 2 — \$100 Employer's Award — Cigna MotivateMe Online Program

Available 12/01/19 – 11/30/2020

Available on mycigna.com's Wellness pages, you will find a full menu of additional Level 2 options that include self-guided nutrition, exercise, positivity, and weight and stress management.

**Omada eligibility and participation limited to those who complete a voluntary 1-minute health test at omadahealth.com/UMS beginning January 15, 2020. Health data is for the purposes of eligibility only and is not shared or otherwise distributed beyond Omada's automated eligibility tool and is for enrollment purposes exclusively.*



Tracking Your Progress at mycigna.com

Whether you have just visited your primary care physician for your annual exam, completed a Coaching appointment or participated in a campus/community or multi-session program, it's fun to see how far you've come, but it's also a key component of the MotivateMe experience.

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

Since January 1, 2019, University of Maine System employees have experienced quicker credit for meeting their Level 1 and Level 2 incentives not to mention more convenient processing of preventive care and health screenings and easier documentation of participation in Level 2 campus events.

It begins at mycigna.com! Not registered? Complete these easy steps to set yourself up for success in the MotivateMe Wellness Program:


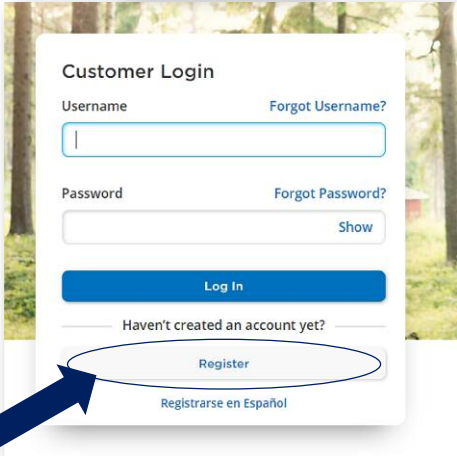
- First, grab your Cigna I.D. card and locate your I.D. number.
- Go to mycigna.com and click on "Register Now"
- Follow the steps provided that include creating an individual User Name and Password.

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 2020 as well. They just complete the steps outlined to register.

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)

WHERE DO I GO TO REGISTER FOR myCigna.com?

Head straight to myCigna.com via your browser, and click on "Register".

For illustrative purposes only. Actual plan details may vary.

WHAT KIND OF INFORMATION MUST I PROVIDE TO REGISTER?

Why? Your myCigna is specific to you, your healthcare coverage and needs.

Activate your myCigna account

First Name
[Text Box]
Enter your full first name—not a nickname

Last Name
[Text Box]

Next

What's your date of birth?

Month [Dropdown] Day (dd) [Text Box] Year (yyyy) [Text Box]

Next

What's your home ZIP code?

ZIP Code
[Text Box]

Recently moved? We may have your previous ZIP code on file.

Next

Your Progress 50%

What best describes you?

☐ I'm the Subscriber
The person who signed up for the plan either through your employer or on your own, through a health exchange.

☐ I'm a Dependent
A child, spouse or domestic partner covered under the subscriber's plan.

☐ I'm a Cigna-HealthSpring Customer

☐ I want to register for the Employee Assistance Program ONLY

How would you like to confirm your identity?

☐ Use my Social Security number

☒ Use my Cigna ID number
Your Cigna ID number is located on the front of your ID card. (Ex: U123456789)

☐ I want to register for the Employee Assistance Program ONLY

Next

Enter your Cigna ID number.

Your Cigna ID number is located on the front of your ID card. (Ex: U123456789)

Cigna ID (Ex: U123456789)
[Text Box]

Next

Navigating Your Wellness Platform has Never Been Easier....or Faster!

**Now that you are registered at mycigna.com,
you will want to go directly to your
MotivateMe Wellness platform and here is how.**

Once you have arrived, your path to tracking your Wellness progress begins by hovering your cursor over Wellness and clicking on “Incentive Awards.” And, while you are in mycigna.com, don’t forget to take advantage of your Employee Assistance Program, (EAP). Look for the “Coverage” link in the navigational bar and click on “Employee Assistance Program.”

That one simple click brings you to a terrific resource for you and your family featuring everything from Emotional Health and Family Support to Home Life Referrals to Financial and Legal Assistance and Job and Career Support. In addition, don’t forget, anyone in your household can use EAP services!

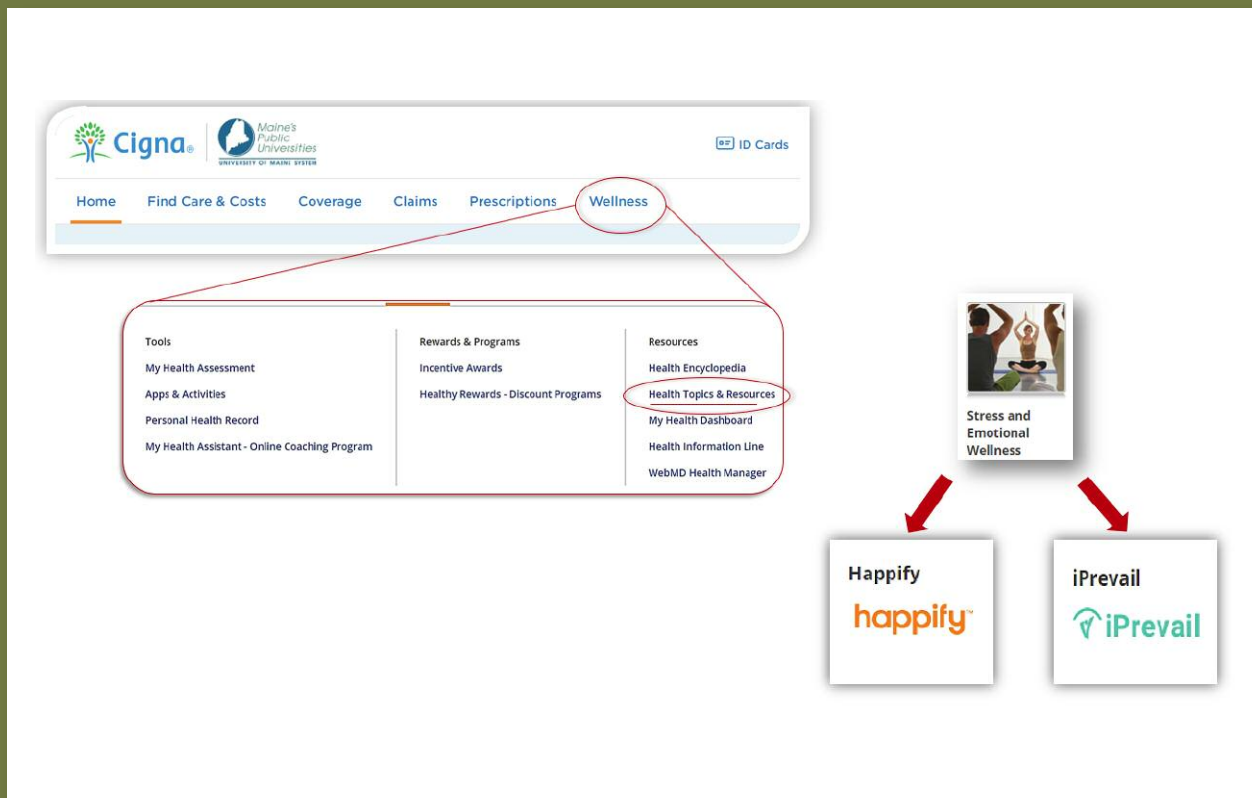


Navigating Your Wellness continued

**And, there is something else available
from your Wellness link at mycigna.com under
Health Topics and Resources:**

Happify, is a source for science-based activities and games designed to assist you to overcome challenges you may face in your everyday life. It is a great resource that fits into your busy schedule and can be accessed on a desktop or mobile device. Start your journey today!

Don't overlook iPrevail either, a feature designed to assist in overcoming anxiety, depression, eating disorders, grief, panic, and more with on-demand coaching and personalized lesson plans. Engage with peer coaches or work through the activities and lessons on your own.



Q & A

MotivateMe Platform Questions

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 and realize some helpful incentive goals.

Do I need to set-up a new account on the Cigna MotivateMe site in 2020?

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 2020.

I forgot my User Name and/or Password. What should I do?

If you have registered at one time, but forgotten your User Name 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 TrestleTree 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, 2020?

If you add a spouse/domestic partner to your health plan after January 1, 2020, you are still eligible to receive the lower incentive premium. Your spouse/domestic partner can still participate in the UMS Wellness Program and may earn the Level 2 incentive.

MotivateMe Platform Questions *continued*

Can my spouse/domestic partner access the site if the spouse/domestic partner is added to my plan mid-campaign?

Yes, the spouse/domestic partner 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.

What if I remove a spouse/domestic partner after January 1, 2020?

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 are 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.



Why a TrestleTree Health Coach may be just your ticket...

Whether you have considered engaging in Health Coaching with TrestleTree or not, there is no better time than right now to find out more as you look ahead to an active and healthy 2020. Their fresh, innovative, and responsive approach to supporting individual efforts to achieve a healthier and happier lifestyle is always worthy of consideration.

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 is why you will 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, 2019, or want to learn more, there is an online address you should visit, trestletree.com/index.html and a number you should write down:

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!

“My Coach is genuinely invested in me. Even when I don’t stay on track, I still feel encouraged.”



Can Health Coaching Really Work for Me?

It is not 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 will be anywhere from fifteen minutes to thirty minutes. If you have a question about how long your appointment will be, you can call TrestleTree's office staff to inquire at 855-580-2797

If my campus closes due to inclement weather, should I still go to my scheduled Health Coaching appointment?

If your campus closes 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 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, 2019 and no later than March 30, 2020 to ensure meeting the April 30, 2020 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, 2020 in order to ensure meeting the November 30, 2020 deadline.

Just a note in tracking your progress...TrestleTree automatically 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 issue has been dealing with stress and my Coach has helped me to slow down and to get my life back under control."



**TRESTLETREE**

Meet Your Health Coaches

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

Hilary Freeman 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, B.S. (Presque Isle, Fort Kent)**

Kyle St. Peter 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 snow-boarding, meditating, and spending time with friends and family. Kyle is committed to helping others make lifestyle changes that will lead to 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 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."

Please note that a new Coach for Portland, Gorham, Lewiston/Auburn, Augusta, and Farmington will be joining the TrestleTree Team in February. Current coverage will continue and look for a special announcement early in 2020!

TRESTLETREE **More than just personal Health Coaching...**

The Health Coaching professionals at TrestleTree not only provide support for pursuing healthier and happier lifestyles in individual Coaching sessions, they offer their expertise in a popular series of webinars. Based upon the areas of greatest interest to our employees, these webinars are approved to meet Level 2 incentives for 2020. Completing any one of these helpful webinars earns credit with your participation automatically documented to your MotivateMe tracking at mycigna.com.

The schedule for 2020 webinars:

Topic	Date	Time
Exercising Throughout the Year Don't Let Weather Hold You Back	Thursday, March 19, 2020	2–3 p.m.
Taking Advantage of Seasonal Fruits and Vegetables	Thursday, June 18, 2020	2–3 p.m.
Understanding Vaping and Its Dangers.	Thursday, September 17, 2020	2–3 p.m.
Seasonal Affective Disorder and When It Is More Than the Winter Blues	Thursday, November 19, 2020	2–3 p.m.



Look for your invitation in email as the date of each webinar approaches!

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 2020 before the turn of the year?

Yes and there are a limited number of Health Coaching appointments available in December 2019 that will count toward meeting 2020 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 if you need to reschedule your appointment.



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, 2019 to count toward satisfying the incentive for the upcoming year, calendar 2020.

Complete a Preventive Care Appointment

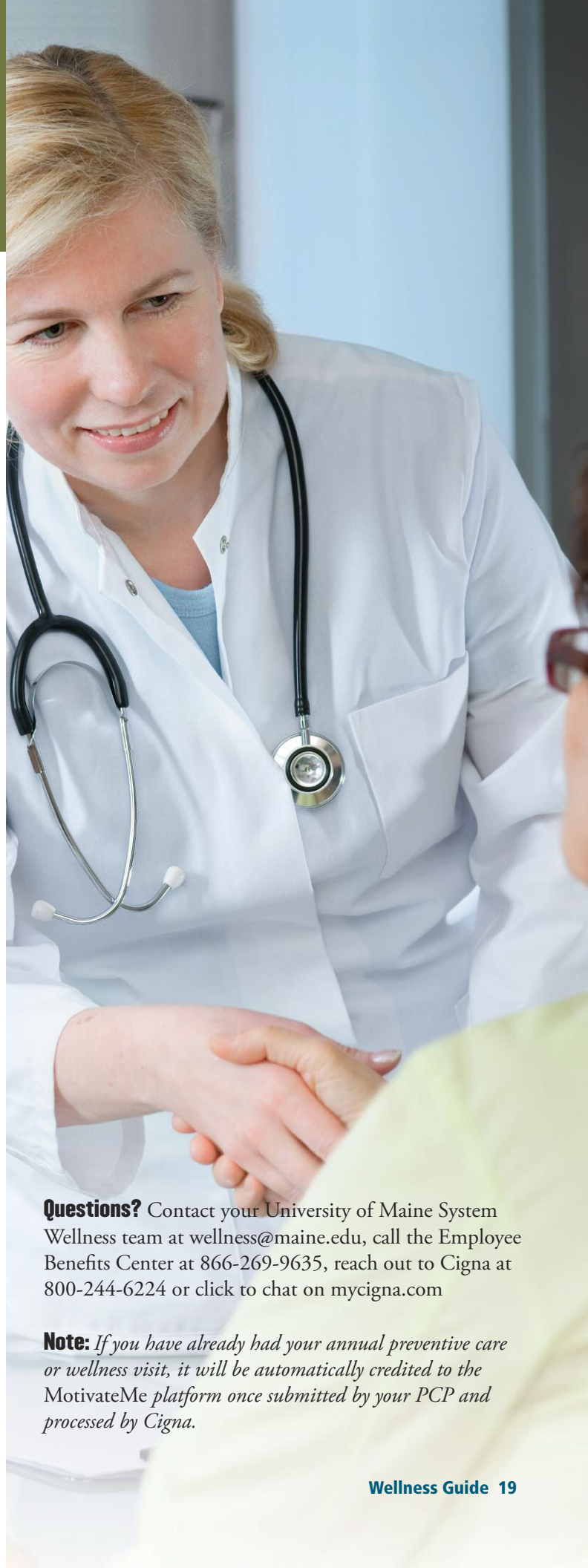
Complete one of the following preventive care appointments anytime from April 1, 2019 through April 30, 2020:

- Annual physical
- Routine OB/GYN visit
- Mammogram
- Prostate cancer screening
- Colonoscopy

Your preventive care appointment will automatically be 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, 2019 and April 30, 2020. However, Level 1 may be completed anytime through November 30, 2020 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, it will be automatically credited to the MotivateMe platform once submitted by your PCP and processed by Cigna.*

Q & A

Frequently Asked Questions about Level 1

What are the requirements for Level 1 this year?

Review the table on page 6 for Level 1 incentive information.

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, 2020 date, only then is it recommended that you have your physician fill out, sign and return a preventive care appointment form to Cigna for any preventive care appointment scheduled in April. 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 any 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?

Your preventive care appointment will be sent to Cigna by your Primary Care Physician, (PCP), and 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 a suitable time. However, even if you have a preventive care appointment or Coaching appointment at the end of April, you will receive credit for the preventive care appointment and for the Coaching appointment. In order to ensure that your Coaching appointment occurs by the April deadline, you must arrange for your appointment no later than the end of March 2020.

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 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/have not 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 as soon as possible (207-561-3454). 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 2020 Level 1 program as of April 30?

No, the 2020 program deadline is 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, 2020. 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, 2020 in order to receive the incentive premium at the earliest possible date. You may complete the Level 1 deadline 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, 2020 date, you must arrange for the appointment no later than March 31, 2020.

What is the date range for annual preventive care appointments?

Preventive care appointments that occur between April 1, 2019 and November 30, 2020 count toward the Level 1 incentive requirement.

Level 1 and Level 2 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 Benefit 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.



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 is earned.

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

Complete the TrestleTree Health Coaching program (in person or telephonically)

You can make that appointment by calling TrestleTree at 1-855-580-2797.

Complete any one of the quarterly TrestleTree webinars. (See schedule on Page 17)

Complete a Multi-Session program

Campus Multi-Session programs must be pre-approved for Level 2 credit. Work through your campus Wellness Champion to submit proposals for review by the MotivateMe Wellness team at wellness@maine.edu. See Page 24 for a more detailed look at Multi-Session programs and how to ensure credit toward Level 2.

Participate in an approved Campus/Community event.

Just like Multi-Session programs, Campus/Community events must gain pre-approval from the MotivateMe Wellness Team prior to the date of the activity. Work through your campus Wellness Champion to submit proposals via wellness@maine.edu and see FAQs for tips on how to ensure proper credit toward your Level 2 incentive.

Complete Phase 1 of the Omada program.

The Omada program features a digital program in support of your building healthy habits that stick. This new offering for 2020 launches January 2020 for UMS health plan members who qualify.* Look for information how to participate in your email. Your participation will be automatically tracked into MotivateMe for appropriate Level 2 credit.

Complete a Cigna Level 2 activity

Visit mycigna.com, hover over Wellness and click on Incentive Awards, scroll to Start Earning Awards, click and select from a wide variety of possibilities including Complete a Cigna Level 2 Activity such as programs for nutrition, exercise, positive outlook, weight control and stress management.

Important dates and criteria

Once you have completed Level 1, pick an option for Level 2. You must complete Level 2 sometime between December 1, 2019 and November 30, 2020 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 for a total of \$200 (taxable).

**Omada eligibility and participation limited to those who complete a voluntary 1-minute health test at omadahealth.com/UMS beginning January 15, 2020. Health data is for the purposes of eligibility only and is not shared or otherwise distributed beyond Omada's automated eligibility tool and is for enrollment purposes exclusively.*

What is a Multi-Session Program?

One of the outstanding features of MotivateMe is a growing dynamic of feedback and interaction that has resulted in the development of campus-specific events and activities. Understanding that you are interested in engaging in enhanced Level 2 selections, multi-session series of events take place on a regular basis.

An example of a multi-session event might be UMaine's Black Bear Fit or Ongoing Yoga at UMA-Bangor.

The idea is to feature events and activities that are meaningful to you and improve your health and sense of well-being at the same time.

Do you have an idea for a multi-session activity? Multi-session programs will be considered on a case-by-case basis and require pre-approval. Program proposals 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, contact your Wellness Champion providing the following information:

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

While MotivateMe Wellness encourages 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. Keep in mind Level 2 completion is awarded based upon engagement and, therefore, program attendance requirements must be satisfied.

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

The form will be reviewed and its status will be shared with you by your Wellness Champion.

How do I verify my completion of a multi-session series or program?

The organizer of your program will confirm attendance and forward your name to MotivateMe for appropriate credit.

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 mycigna.com Wellness 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.

Often, a group of individuals on a particular campus collaborates to develop an idea for an activity to complete together. Examples of this might be Introduction to Pickleball at UMM or the annual Bradbury Mountain Hike at USM.

Like a multi-session event, a campus community event proposal must be forwarded to your Wellness Champion to begin the review process and approval in advance to ensure it will satisfy the Level 2 standard for participation and credit toward receiving the incentive reward.

Once approved, event coordinators may promote the event as a pre-approved campus/community event. Upon completion of the event/activity, individual participants 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 December, 2020, you (and your spouse/domestic partner if covered under the health plan) must have completed Level 1.



Wellness Habits That Last

Beginning in January 2020 benefits-eligible employees and their adult dependents who qualify will be eligible for an exciting addition to the MotivateMe Wellness program.

Welcome to Omada!

It's an approach to wellness based upon behavioral medicine and scientific testing and it builds healthy habits that you can learn for a lifetime.

For UMS community members enrolled in the University of Maine System health plan and their covered adult dependents, Omada is an invaluable option for those at risk for diabetes and heart disease and at no additional cost.



The flyer is titled "HEALTHY HABITS, BUILT OVER TIME" and features a blue background with images of a smart scale, a tablet, a smartphone, and resistance bands. A red circle in the top right corner says "NEW! for 2020". The University of Maine System logo is in the top right. The Omada for Cigna logo is in the top left. The text on the flyer includes:

Based on behavioral medicine and scientifically tested, Omada[®] is designed to build healthy habits that last.¹

Great News!
You may be eligible for an exciting new program offered as part of your University of Maine System Motivate Wellness Program – at no additional cost to you.
Introducing Omada!

Here's what makes us different:
Omada's approach combines proven science with rich data to help you make the changes that matter most—whether that's around eating, activity, sleep, or stress. The average participant loses 10 pounds while learning to make health a habit. A breakthrough digital program that surrounds you with everything you need to build health habits that actually stick.

- **EAT HEALTHIER**
Learn the fundamentals of making smart food choices.
- **INCREASE ACTIVITY**
Discover easy ways to move more and boost your energy.
- **OVERCOME CHALLENGES**
Gain skills that allow you to break barriers to change.
- **STRENGTHEN HABITS**
Zero in on what works for you, and find lasting motivation.
- **STAY HEALTHY FOR LIFE**
Get an additional eight months of tips, strategies and support.

MORE GREAT NEWS: Beginning January 2020, you'll receive the program at **no additional cost** if you or your adult dependents are enrolled in the company medical plan offered through Cigna, are at risk for diabetes or heart disease, and are accepted into the program. **Disclaimer** – Health data is for the purposes of eligibility only and will not be shared or otherwise distributed beyond Omada's automated eligibility tool for enrollment purposes only.

GET STARTED: AVAILABLE 2020 Visit omadahealth.com/UMS to take a 1-minute health test.

YOU'LL GET YOUR OWN:

- Interactive program
- Wireless smart scale
- Weekly online lessons
- Professional Omada health coach
- Small online group of participants

¹References available. Contact the Omada Medical Affairs team. The Omada[®] program is administered by Omada Health, Inc., an independent third party service provider. Cigna does not endorse or guarantee the products or services of any third parties and assumes no liability with respect to any such products or services. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and HMO or service company subsidiaries of Cigna Health Corporation. "Cigna" is a registered service mark of Cigna Intellectual Property, Inc.

Not certain if those health factors should concern you?

There is a fast and convenient way to discover if Omada can help you and your spouse/domestic partner change the way you think about eating, activity, sleep, or stress and assist you to establish healthier habits you can sustain over time.

Beginning in January 2020, a 1-minute health test can determine if you are a candidate for the benefits of Omada.

Want to learn more?

Check out this helpful Omada flyer or visit omadahealth.com/UMS for more information.

Q & A

Frequently Asked Questions About Level 2

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 completed Level 1? If I have completed the Level 1 incentive, but my spouse/domestic partner who is 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. The Level 2 taxable incentive is optional for you and/or your spouse/partner.

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, 2020. 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.





Champions in Your Corner

Whether you have participated in a single-session or community event specific to your campus to earn Level 2 credit or just have an idea about how you might like to, your Campus Wellness Champion is your most important contact. A dedicated volunteer devoted to helping generate interest and support ongoing participation in the UMS Wellness Program, your Wellness Champion forwards all proposals to UMS Wellness for consideration and potential approval. Your Wellness Champion collaborates with TrestleTree, Cigna, and other network partners to help ensure that individual campus opportunities are available options to achieve your goals and objectives.

Campus	Champion(s)	Email
UM	Brian Drisko	brian.drisko@maine.edu
UMA	Jeanne Mathews	jeanne.mathews@maine.edu
UMA Bangor	Lori Googins	lori.googins@maine.edu
UMF	Michael Colella	michael.colella@maine.edu
UMFK	Javier Gonzalez	javier.gonzalez@maine.edu
UMM	Jeanne Vose	jeanne.vose@maine.edu
UMPI	Keli Marston	keli.marston@main.edu
USM	Kevin Normand	kevin.normand@maine.edu

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 Wellness Champion and share your feedback and ideas. Help them deliver the best wellness program possible!

Recreation Centers Are For You Too!

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. Taking advantage of campus recreation centers is always a great approach to keep in mind.

Please remember that when thinking about making a recreation center a component of your wellness program, there are slight differences in the process that may vary from campus to campus.

Here is a handy list of contacts and directions to make your decision to check out a recreation center that much easier!

UMaine – UMaine employees and family members are invited to visit the New Balance Recreation and Fitness Center in Orono and can get more information at either the online information site or from the Office of Human Resources. Please contact:
Angela Emerson
207-581-2362
angela.emerson@maine.edu

UMA – Employees are invited to visit the UMA or UMA-Bangor Fitness Center and for details may contact the 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 taken to the UMF Fitness Center. The Fitness Center will then issue a scan card to the employee and eligible family members. Please contact:
Andrew Gilbert
207-778-7875
andrew.m.gilbert@maine.edu

UMFK – Employees may present a valid Bengals ID card to gain access to the Sports Center. Family members will be issued paper vouchers by the UMFK HR Office. Please contact:
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. Please contact:
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 University of Maine System. Please contact:
Kelly Zuras
207-768-9551
kelly.zuras@maine.edu

USM – Employees may present a valid I.D. and gain admission to Sullivan Gym or Costello Gym. Employees who have completed a waiver can use their ID for admission to either facility.



Q & A

Frequently Asked Recreation Center Questions

Q. I am an employee with a family member covered by the medical plan however, they are also an enrolled student who is being 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. It is possible to issue another voucher 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?

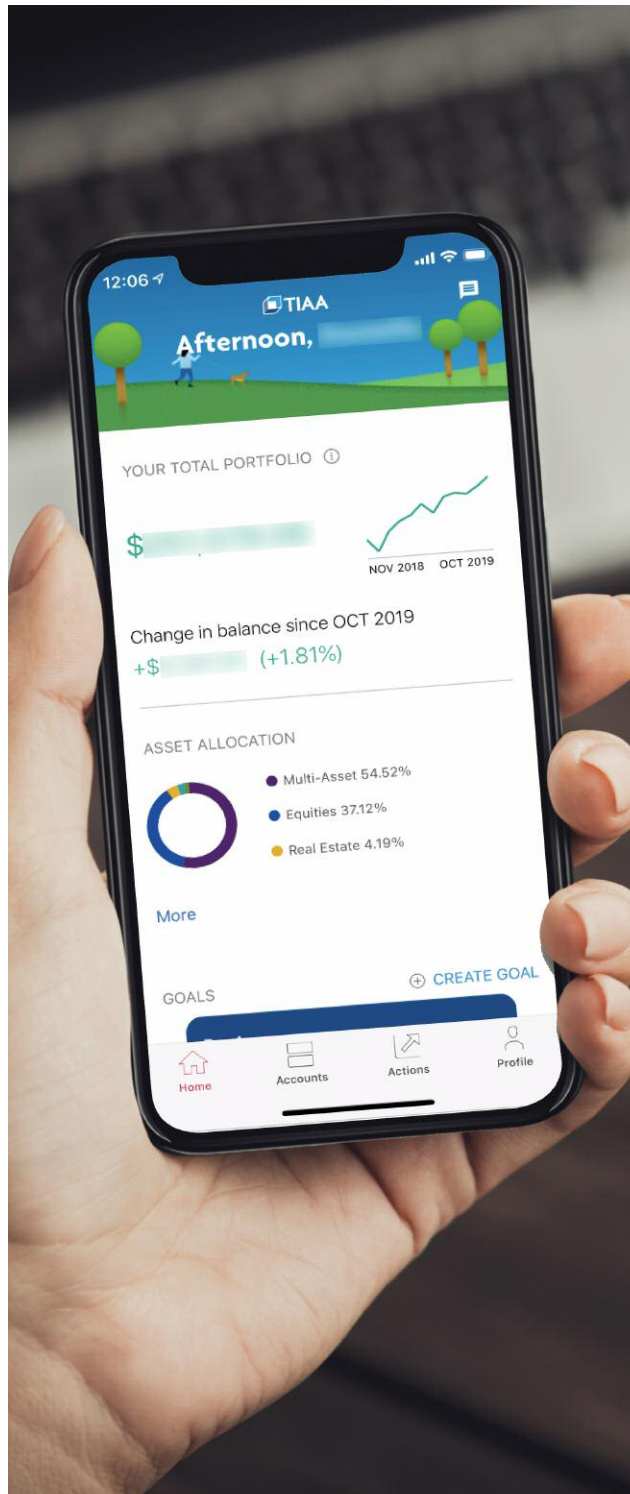
A. No, vouchers are only issued to employees whose payroll status is Active or Leave. Vouchers issued while the employee was Active are valid and can be used at the fitness facility.

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



And, Don't Forget TIAA and Your Financial Wellness

Few topics generate more stress than planning for retirement and other financial goals, but with TIAA as a key partner in our Wellness Network, it is easier than ever to keep feelings of anxiety over what comes next in check.



Are you worried about...

Debt? Get insights on managing debt at TIAA.org/managedebt

Spending? Use the interactive budgeting tools at TIAA.org/tools

Saving? Meet with a TIAA financial consultant for personalized advice at no additional cost. You can meet on campus or over the phone. Schedule your meeting at TIAA.org/schedulenow

Investing? Let TIAA Retirement Advisor complete an initial assessment of your situation in four simple steps by helping you to create a plan for the retirement you want at TIAA.org/retirementadvisor

Market volatility? Check out our market commentary from Nuveen at TIAA.org/commentary

Outliving your savings? Learn how TIAA Traditional can provide guaranteed income that you cannot outlive at TIAA.org/Traditional*

Keeping in touch? Download the TIAA app at TIAA.org/mobile or follow us at Facebook at Facebook.com/TIAA or Twitter.com/TIAA

Financial knowledge Learn from experts during TIAA's monthly webinars at TIAA.org/webinars and monthly live webinars and on-demand webinars are also available.

**Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. TIAA Traditional is a guaranteed insurance contract and not an investment for federal securities law purposes.*



Knife's Edge, Mount Katahdin, Maine



How Do I Stay Current with My Wellness Program?

Recognizing the busy schedules of all our employees, “one-stop shopping” for information on the MotivateMe University of Maine System Wellness Program has never been more important. That is why our efforts to create and maintain a MotivateMe web site offer real convenience and support for your wellness activities.

Whether you want to register for a webinar, learn about new events or activities on your campus, brush up on how to track your progress or connect with a Coach, wellness.maine.edu is a super first stop and a URL to keep handy.

Healthy and Maine

Launched in 2017, the Healthy & Maine newsletter is a great way to receive wellness and benefit updates, relevant coverage information, helpful reminders, and much more. Look for Healthy & Maine in your email inbox.

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.

When in Doubt, Reach Out!

Contact	Customer Service	Topic	Hours
UMS Employee Benefits Center	866-269-9635 207-973-3373 maine.edu/benefits	Wellness Questions	M–F, 8 a.m. to 4:30 p.m., EST
Cigna	800-244-6224 mycigna.com	Healthcare Benefits and Claims	24/7
TrestleTree	855-580-2797	Coaching Questions	M – Th., 8 a.m. to 8 p.m., EST, Friday, 8 a.m. – 6 p.m., EST

Important Dates and Deadlines for Your 2020 Year of Fitness:

December 1, 2019 – First day TrestleTree Health Coaching appointments count for satisfying 2020 Level 1 incentive.

March 31, 2020 – Last day to schedule a Health Coaching appointment in order to meet or beat the April 30, 2020 deadline for satisfying Level 1 incentive and receiving the optimum premium reduction. (Note: Level 1 may be satisfied up until November 30, 2020 with premium reduction applied at next available date)

April 30, 2020 – Last day to satisfy Level 1 incentive and receive the optimum premium reduction.

November 30, 2020 – Last day to satisfy Level 2 incentive and receive cash (taxable) bonus. (Note: Last day to receive Level 1 as well and receive any premium reduction in 2020)

Start 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 7:00pm 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 affect 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. Having these specific time-based elements incorporated into the goal helps you stay focused and motivated.



Sponsored by:



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

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