



STATE OF MAINE  
BUREAU OF HUMAN RESOURCES

# Healthy Times

Employee Health & Benefits Newsletter – Summer 2009

## STATE EMPLOYEE HEALTH COMMISSION

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## ACTIVE EMPLOYEES PREMIUM CONTRIBUTION CHANGES

As part of the budget bill for FY2010 changes were made on how much the State will contribute toward the individual health insurance premium. These changes go into effect October 1, 2009.

How much the State pays toward your individual premium will depend upon your annual base salary. There are three income tiers as follows:

- Base salary \$30,000 or less – State will continue to pay 100% of individual premium
- Base salary greater than \$30,000 but less and \$80,000 – State will pay 95% of individual premium
- Base salary of \$80,000 or more – State will pay 90% of individual premium

How much will this impact your paycheck? If the State is paying 95% of your individual premium, your responsibility will be \$17 per paycheck. If the State is paying 90% of your individual premium, your responsibility will be \$34 per paycheck. The deductions for individual premium are pre-tax. The share for dependent premium will not change.

There are additional changes that are effective July 1, 2010. These changes include health credits that will allow you to earn additional State premium payments. More detailed information will be provided later this year.

These changes apply to active employees of the executive, judicial and legislative branches. If you are enrolled in the State employee health plan but do not work for the executive, judicial or legislative branches, please check with your human resource personnel to see if these changes apply to your organization.

### **IMPORTANT NOTICE - ADVANTRA FREEDOM RETIREES**

Shortly after the successful implementation of the Advantra Freedom plan Coventry's corporate office notified the State of Maine that Coventry will no longer offer a Medicare Advantage plan after December 31, 2009.

The State Employee Health Commission was very disappointed by this announcement but the Commission promises the plan's Medicare retirees that a replacement plan will be in place by January 1, 2010. No major changes in benefits are planned.

The Commission has started the bid process to select the insurer to replace Advantra Freedom. At least six national and regional plans have expressed an interest in providing coverage for the State employee health plans Medicare retirees. It is expected that a decision will be made by mid-September.

In the meantime Advantra Freedom will continue to provide your health insurance coverage and Coventry's customer service staff is available to help you.

# HOW TO REACH US

## WORKERS' COMPENSATION

207-287-6655

Toll Free: 1-800-422-4503

## EMPLOYEE BENEFITS

[www.maine.gov/beh/](http://www.maine.gov/beh/)

207-287-6780

Toll Free: 1-800-422-4503

TTY Toll Free: 1-888-577-6690

## WELLNESS CENTERS

<http://inet.state.me.us/wellnesscenter>

**Augusta:** 207-287-9059

**Bangor:** 207-941-4774

### Hours:

Monday - Thursday  
6:00 a.m. - 7:00 p.m.

Friday  
6:00 a.m. - 2:00 p.m.

Saturday  
8:00 a.m. - 2:00 p.m.  
(September - May)

## LIFESTYLE FITNESS CENTERS

[www.lfmaine.com](http://www.lfmaine.com)

**Portland:** 207-797-5700

### Hours:

Sunday 6:00 a.m. -  
Friday 10:00 p.m.

### 24 hour access

Saturday  
6:00 a.m. - 8:00 p.m.

**Scarborough:** 207-883-2979

### Hours:

Monday - Friday  
4:00 a.m. - 10:00 p.m.

Saturday - Sunday  
6:00 a.m. - 8:00 p.m.

### E.A.P.

Employee Assistance Plan

Contact us **TOLL FREE**

at 1-800-451-1834

# BREAKFAST FOR WEIGHT LOSS AND WEIGHT MAINTENANCE

Why do people skip breakfast? If it is an attempt to save calories, it is misplaced. If it is because the mornings are so busy, it is important to find ways to make breakfast fast, but possible.

According to Elisabetta Politi, nutrition manager for the Duke Diet & Fitness Center at Duke University Medical School, "Eating early in the day keeps us from 'starvation eating' later on. But it also jump-starts your metabolism. When you don't eat breakfast, you're actually fasting for 15 to 20 hours, so you're not producing the enzymes needed to metabolize fat to lose weight."

This contention is backed up by studies. For example, most (78%) of the people in The National Weight Control Registry who have maintained a weight loss of 30 or more pounds for a minimum of one year, eat breakfast every day; 90% of them have breakfast at least five days a week.

Another research group analyzed government data on 4,200 adults. They found that regular breakfast eaters were more likely to exercise regularly. And women who ate breakfast regularly tended to eat fewer calories overall during the day.

Okay, so eating breakfast is a good idea, but how do you fit it in without breaking the calorie bank? Protein takes care of hunger better than anything else. How about eggs? Below are several recipes from Hungry Girl that use fat-free but protein-rich liquid egg substitute such as Egg Beaters®. They cook in a mug – no pan or spatula to wash and the container is portable!

Source: Davis, Jeanie Lerche, WebMD

# MORE PROTECTION FOR DEFERRED COMP PARTICIPANTS

More protection is now available for fixed-interest investments: the General (Declared Rate) Account (The Hartford), the ING Fixed Account (ING), and the VALIC Fixed Interest Account (formerly AIG Retirement, now VALIC) in the Deferred Compensation Plan.

The Maine Legislature has passed and the Governor has signed "An Act To Clarify Guaranteed Fund Protection for Deferred Compensation Accounts," P.L. Chap. 118. Your investment in these fixed-interest options is insured by Maine Life & Health Insurance Guaranty Assoc. up to \$250,000 (previously \$100,000) per financial services organization (FSO) in the event the sponsoring FSO becomes bankrupt. If you reach this limit in one fixed-interest investment, you may continue to invest in that fixed-interest fund, invest in other options available from the same FSO, or direct future contributions to a fixed-interest option or another option offered by a different FSO. *(Note: You may change your FSO once a year.)*

If you have any questions or need more information, contact your FSO representative as shown on the plan's website:

[http://www.maine.gov/beh/DeferredComp/DeferredComp\\_Index.htm](http://www.maine.gov/beh/DeferredComp/DeferredComp_Index.htm)

## MEDCO PRESCRIPTIONS

### **PRIOR AUTHORIZATIONS FOR ADVANTRA FREEDOM**

Did you know that there are national organizations of doctors and other health care professionals who meet to develop treatment guidelines for many diseases? These doctors and health care professionals, who are experts in these fields, review the clinical information available today to determine what are the best treatment practices for these diseases and then they publish these guidelines so that your doctor can use them to treat your condition. Some examples of conditions with nationally published guidelines include diabetes, asthma, high cholesterol, and high blood pressure.

Advantra Freedom has many doctors and pharmacists on staff that review these national guidelines and use them to establish criteria for coverage. These doctors and pharmacists often involve health care professionals outside of Advantra Freedom to establish criteria for coverage and **Prior Authorization**. Using **Prior Authorization** in the pharmacy benefit encourages the use of these treatment guidelines. **Prior Authorization** requires your doctor to contact Advantra Freedom to provide clinical information prior to Advantra Freedom covering the medication.

One example of **Prior Authorization** is for medication used to treat diabetes. Metformin, a medication for people with Type 2 diabetes, is listed in the guidelines as a first-line medication because of how effective it is and how familiar it is to doctors. There are other medications that treat Type 2 diabetes, like Januvia, that are not listed in the guidelines because they may be new or less effective than metformin. Advantra Freedom has set up **Prior Authorization Programs** to cover Januvia following trials of metformin and other diabetic medications. Of course, metformin may not be appropriate for everyone and should your physician state that metformin and other diabetic medications are clinically inappropriate for you, Advantra Freedom will cover Januvia.

It is important to remember to look at your **Advantra Freedom** “formulary” to see if the medication your doctor is prescribing requires a **Prior Authorization**. Your doctor should contact Advantra Freedom prior to you receiving coverage for these medications. Please call Medco’s Customer Service Representatives at **1-800-690-5924** for more information.

## **PLEASE COOPERATE AND MAKE OUR EAP PROGRAM BETTER**

From the anecdotal stories we hear, we believe our EAP (Employee Assistance Program) is doing a good job helping state employees, retirees and their family members deal with life and work issues. As part of our EAP contract, our provider, AllOne Health (formerly Health Resources), is required to follow up with users of the EAP services to determine their satisfaction with the service, their rate of improvement and to determine whether any additional assistance is needed.

Our contract with AllOne Health requires that 99% of the state employees, retirees or family members referred for EAP counseling be called within thirty (30) days following their last counseling session to evaluate the services used. If you use the EAP services, please cooperate with AllOne Health when they contact you during this evaluation process. The person contacting you will not be a state employee or your counselor, but a staff person at AllOne Health. Any personal information gathered during the evaluation is never shared with the State without your direct permission.

Please cooperate and make our EAP even better and stronger. Should you ever have any questions about the evaluation process or the EAP program in general, contact Bill McPeck at 287-6783.

## **GYM MEMBERSHIP**

Active state employees may be eligible for free gym membership. To find out if there is a gym or fitness center in your area, call **287-6440**. (Retirees have free access to the Wellness Centers in Bangor and Augusta.)

## **STATE GOVERNMENT OFFICE CLOSURES**

The Department of Administrative & Financial Services (DAFS) has listed the following state government closure (**shut-down**) days for the remainder of 2009:

- Friday, August 7
- Friday, September 4
- Friday, October 9
- Thursday, December 24

## **COMING SOON!**

**Anthem Vision**  
“Open Enrollment”  
for active employees and  
retirees will be held in  
October.

[More information will be mailed to you at the end of September.](#)

**Over the Counter (OTC)**  
Learn more about OTC  
labels in the fall issue of  
*Healthy Times*.

# FOREVER FITNESS CLUB NETWORK FOR ADVANTRA FREEDOM MEMBERS

Check the State web-site for additions to the **Forever Fitness Club Network**. If you have any questions about Forever Fitness Clubs, please call toll-free **1-877-244-2452** for more information.  
<http://www.maine.gov/beh>

## PREFERRED HOSPITAL LIST

The State employee health plan recently updated the preferred hospital list based upon the Maine Health Management Coalition hospital ratings. Hospitals that are awarded blue ribbons for Patient Safety and the Select Clinical Quality categories are considered preferred hospitals for the **point-of-service plan**. A new measurement has been introduced to the Maine Health Management Coalition website. Mortality and readmissions information is now available. Several Maine hospitals scored better than the national benchmark in either mortality or readmissions. Because of the way national performance is determined it is a significant achievement to perform better than the national benchmark. In an effort to recognize those Maine hospitals the State Employee Health Commission is awarding extra credit as a preferred hospital.

### The preferred hospitals as of August 1, 2009 are:

The Aroostook Medical Center (Presque Isle)	Mercy Hospital (Portland)
Blue Hill Memorial Hospital	Miles Memorial Hospital (Damariscotta)
Cary Medical Center (Caribou)	Millinocket Regional Hospital
Central Maine Medical Center (Lewiston)	Mount Desert Island Hospital (Bar Harbor)
Down East Community Hospital (Machias)	Northern Maine Medical Center (Fort Kent)
Eastern Maine Medical Center (Bangor)	Parkview Adventist Medical Center (Brunswick)
Franklin Memorial Hospital (Farmington)	Penobscot Bay Medical Center (Rockport)
H.D. Goodall Hospital (Sanford)	Redington-Fairview General Hospital (Skowhegan)
Houlton Regional Hospital	Sebasticook Valley Hospital (Pittsfield)
Inland Hospital (Waterville)	Southern Maine Medical Center (Biddeford)
Maine Coast Memorial Hospital (Ellsworth)	St. Joseph Hospital (Bangor)
Maine Medical Center (Portland)	St. Mary's Regional Medical Center (Lewiston)
Maine General Medical Center (Augusta/Waterville)	Stephens Memorial Hospital (Norway)
Mayo Regional Hospital (Dover-Foxcroft)	Waldo County General Hospital (Belfast)



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State House Station 114

**STATE OF MAINE  
EMPLOYEE HEALTH & BENEFITS**

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