

STATE OF MAINE  
BUREAU OF HUMAN RESOURCES

# Healthy Times

Employee Health & Benefits Newsletter – Summer 2008

## STATE EMPLOYEE HEALTH COMMISSION

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## MESSAGE FROM THE EXECUTIVE DIRECTOR

### PREVENTIVE CARE

One simple and inexpensive way we can all improve our health is to take advantage of the preventive care and screening services provided under the State's point-of-service health plan. Can you believe that less than 40% of the males 40-64 in our health plan had a preventive office visit in 2007? Less than 40% of the women 18-64 in the State employee plan had a gynecological exam.

Is it a matter of out-of-pocket cost? We don't think so. Preventive care is covered at 100% after the primary care office visit copay of \$10. If your primary care practice is a preferred practice, there is no office visit copay.

Is it time for a mammogram? That service is covered at 100% with no deductible. Are you over 50 and being encouraged by your primary physician to have a colonoscopy? That service is also covered at 100% with no deductible.

The State Employee Health Commission has made the conscious decision to make preventive care and screenings as accessible as possible. Early detection of chronic conditions reduces the risk of serious complications and helps you and your physician manage your condition.

Don't schedule your preventive care visit or your colonoscopy because it's a covered service. Do it for you and your family.

### PRIMARY CARE PRACTICE TIERING

You will recall that in July 2007 that the Commission introduced a tiered benefit for primary care services. If your PCP practice is a preferred practice, you pay no office visit copay and services billed by the practice are not subject to the deductible. Any practice that is awarded two or three blue ribbons on the Maine Health Management Coalition website [www.mhmc.info](http://www.mhmc.info) is designated a preferred practice.

The Maine Health Management Coalition has just updated its website to include the latest primary care practice ratings. We're very pleased to report that the number of three blue ribbon practices doubled this year. Visit the website to see if your PCP practice is a preferred practice.

As a continuous effort to provide members with comparative quality information, we're hoping that by this time next year we'll be able to announce the performance of selected specialty practices.

# 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.lfemaine.com](http://www.lfemaine.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

# DO YOU HAVE THE SKILLS OF A WISE HEALTH CARE CONSUMER?

## HOW MANY OF THESE SKILLS DO YOU HAVE?

- Do you know how to determine significant health/disease symptoms?
- Do you know how to select appropriate home diagnostic tests?
- Do you know how to determine when it is appropriate to seek medical advice?
- Do you know how to choose the appropriate kind of health care provider?
- Do you know where you should go for the most appropriate care for the symptoms you are experiencing?
- Do you know how to select and apply appropriate home remedy treatments?
- Do you know what type of home care equipment is appropriate?
- Do you know how to reduce the recurrence of the condition or problem?
- Do you know how to prepare for your visit to the health care provider?
- Do you know how to talk to the health care provider during your visit?
- Do you feel comfortable asking the health care provider questions?
- Do you know how to not feel intimidated by your health care provider?
- Do you know how to clarify your expectations for your visit to the health care provider?
- Are you clear about the treatment instructions you received or follow-up visits?
- Do you know how to effectively "shop" for health care goods and services?
- Do you know how to evaluate the care you received?
- Do you know how to learn more about your health condition?
- Do you know how to reduce your risks for medical errors or poor quality services?
- Do you know what costs you will be expected to pay and how to evaluate the appropriateness of the bills or charges you receive?

## FREE GYM MEMBERSHIP FOR ACTIVE STATE EMPLOYEES

Just as summer and its related outdoor activities wind down, the State will be providing gym memberships at locations across the state. This will present opportunities for a more active life style through the fall and winter months. The State is in the process of finalizing arrangements with several branches of the University System and with many of the YMCA's for use of their facilities. These arrangements will provide a statewide network of exercise facilities that will be free to State employees.

In addition, at most locations, the State has arranged that an employee will be able to pay the difference between a single membership and a family membership to provide this benefit for the entire family at an affordable rate. And, if you are a retiree, you may be able to join at a reduced corporate price.

Stay tuned and check your state email for details this fall to take advantage of this exciting new program to continue or start a fitness program.

## EMPLOYEE HEALTH NEWSLETTER HAS A NEW NAME!

After reviewing 29 suggestions, the State Employee Health Commission voted at its June meeting to chose the title *Healthy Times* submitted by Donald Bolduc of Augusta. Mr. Bolduc is a Building Control Technician with the Bureau of General Services, DAFS, at the Cross State Office Building. He lives in Augusta and has been in State service for over 26 years. Congratulations Mr. Bolduc!

# RETIREES CORNER

## LIVING LONGER MAY REQUIRE MORE RETIREMENT SAVINGS

The good news is that employees today are generally living longer and retiring earlier. In the United States, life expectancy at birth is now approximately age 75 for men and age 81 for women. And, those who have reached 85 can now expect to live several more years on average. However, this good news also comes with a potential problem: the need for more money for a longer retirement. Add the effects of inflation and rising health care costs, and you may be looking at a shortfall in your retirement income. Fortunately, the State of Maine's retirement programs can help you build the financial foundation you will need to last you through your retirement. For example, pension benefits paid by the Maine Public Employees Retirement System are adjusted for inflation (based on increases in the Consumer Price Index, up to 4% per year). And, if you are eligible, the State's post-retirement medical benefits can help you pay for your medical expenses.

Another important source of income is the Deferred Compensation Plan which allows you to accumulate retirement savings on a tax-deferred basis. If you are an active employee, even saving an extra \$25 to \$50 per month in your Deferred Compensation Plan account can make a difference in the long run. If you are already a participant, you may wish to increase your contributions or to contact your Financial Services Organization (FSO) to discuss your investment strategy. If you are a retired employee with money still in the plan, you can contact your FSO for information on your investment and payment options in retirement.

You may also find it helpful to use the budget worksheet on Money Magazine's webpage, a free resource that can help you plan your expenses both now and in retirement. Visit <http://money.cnn.com/magazines/moneymag/money101/> and select "Making a Budget." Then, click the calculator icon on the next page. Also, if you are an active employee, each of the FSO's provides retirement and financial planning calculators to help you target your retirement income goals. For more information on the Deferred Compensation Plan and links to the FSO websites, visit [www.maine.gov/beh](http://www.maine.gov/beh) and select the "Deferred Compensation" tab on the left side of the webpage.

## FREQUENTLY ASKED QUESTIONS

**Q. Does Anthem have people calling members with chronic illnesses?**

A. Yes. If you are receiving on-going care for an illness, you may receive a call asking how you are doing. Also, you may be asked how you are dealing with the psychological part of your illness. You will not be asked for your Social Security number or any other private information. (You may be asked to verify your certificate number or address so that Anthem can make sure they are talking to the correct person.)

**Q. I want a "name-brand" drug and the pharmacist won't sell it to me. What can I do?**

A. Maine law requires generics to be dispensed if there is a generic available. Your doctor would need to order the "name-brand" and mark that no generic substitute can be made if there is a medical reason why you cannot take the generic.

**Q. If my doctor does this, what will I pay?**

A. Unless there is a documented illness or allergic reaction associated with taking a generic and your doctor has notified Anthem

RX, you will pay the co-pay and the difference between the generic and the name-brand cost.

**Q. Where can I get information about doctors, hospitals, etc.?**

A. Our web-site, [www.maine.gov/beh](http://www.maine.gov/beh) has links to multiple sites for information.

**Q. I'm retiring soon. Do I need to contact Employee Health & Benefits?**

A. Definitely! We have paperwork and a lot of information for soon-to-be retirees. You may call or visit the office. Our office hours are 8 a.m. to 5 p.m. Monday-Friday. You don't need an appointment

**Q. Who do I contact if a State employee or retiree dies?**

A. Contact us, Employee Health and Benefits, regarding health and dental coverage. Contact the Maine Public Employees Retirement System regarding life insurance.

**Q. What happens if my domestic partner and I break-up?**

A. You must delete your domestic partner from your benefit plans within 30 days of your break-up.

**Q. What happens if my domestic partner and I get married?**

A. You must notify us as soon as possible since your premiums are deducted after taxes and you pay taxes on the portion of premium paid by the state for your partner's coverage.

**Q. My parents are "IRS Dependent" on me for support. Can I add them to my state benefit plan?**

A. No. Your state benefit plans do not allow for parents or siblings to be covered.

**Q. How can I find-out if my PCP is on the "Preferred list"?**

A. Check the Preferred Listings on [www.anthem.com](http://www.anthem.com) or go to our web-site at [www.maine.gov/beh](http://www.maine.gov/beh).

*Do you have questions you need answered?*

Contact us at 1-800-422-4503

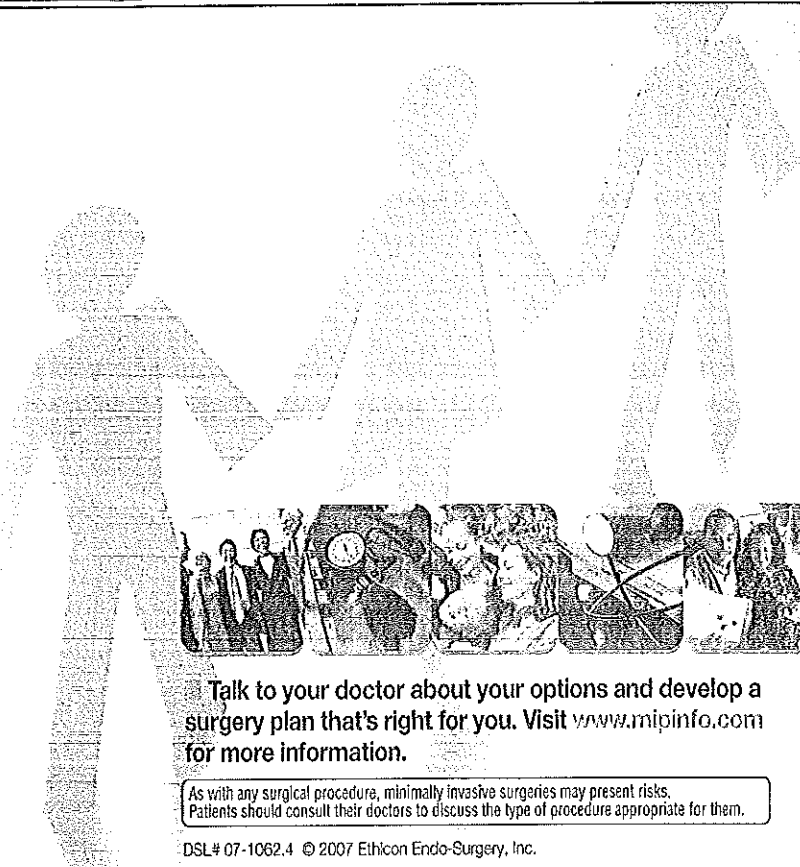
# the value of choice

Do you have a plan?

Don't leave surgery to chance. When the doctor says you or a loved one might need surgery, take some time to learn what options are available. You may be a candidate for a minimally invasive procedure, which may mean less time in the hospital, less recovery time, less scarring and less pain when compared to open surgical procedures.

- Minimally invasive surgical procedures include:
- Acid Reflux Surgery
  - Gall Bladder Surgery
  - Appendectomy
  - Gastric Bypass Surgery
  - Breast Biopsy
  - Hemorrhoid Surgery
  - Colon Surgery
  - Hysterectomy
  - Endoscopy
  - Ventral Hernia Repair

options



Talk to your doctor about your options and develop a surgery plan that's right for you. Visit [www.mipinfo.com](http://www.mipinfo.com) for more information.

As with any surgical procedure, minimally invasive surgeries may present risks. Patients should consult their doctors to discuss the type of procedure appropriate for them.

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