



Maine Municipal Employees Health Trust

# Wellness Works

FALL 2019

## Changes for 2020

The Health Trust Board of Trustees has approved the following changes to the Health Trust health plans, effective January 1, 2020.

**Urgent Care Services.** The Health Trust will *reduce* the copay for services received at an urgent care facility to match the copay for services received at a walk-in center. Instead of a \$150 or \$200 Emergency Room copay, members who receive care at an in-network walk-in *or* urgent care center will pay a specialist copay - between \$20 and \$40 per visit, depending on your medical plan.

The Health Trust encourages its members to seek care with a provider that delivers the most appropriate, quality care for the best value. However, we recognize that it can be confusing to determine which facilities are walk-in centers and which are urgent care facilities. Many of the facilities on Anthem's approved walk-in center list have the words "urgent care" in their name, or featured on their signs. This change is being made to encourage utilization of the most appropriate sites of care and to decrease that confusion.

New walk-in and urgent care facilities have recently opened in many areas of the state or have increased the services they offer on-site. They also often operate at convenient hours. This can make walk-in centers or urgent care facilities a wise option if you need non-emergency care, versus a much more expensive emergency room visit.

For your reference, a list of approved walk-in centers may be found on the home page of the Health Trust's website at [www.mmeht.org](http://www.mmeht.org). Once



this change becomes effective on January 1, 2020, the list will be updated to include urgent care facilities.

**Copay Maximums.** There will be an *increase* in the in-network copay maximum for all of the active medical plans. It is important to note that this change will *not* affect your deductible or coinsurance amounts, nor will it change the copay that you pay for individual services or prescription drugs (with the exception of the copay for urgent care services,

*cont'd on page 3*

## INSIDE

### Page 2:

The Rep Raps column shares how to properly list your Primary Care Physician.

### Page 5:

Learn more about the different types of dietary fat and how to make the healthiest choices.

### Page 6:

Feeling anxious? Read up on the different strategies that are proven to help calm feelings of anxiety.

## Wellness on the Web



Are you looking for a reliable source for nutritious recipes?

Check out [www.skinnytaste.com](http://www.skinnytaste.com).

This site offers a variety of healthy recipes that are light on calories but big on taste! The recipes on this site are also quick and easy to make – great for those who are looking to eat healthy but are short on time. If you are a Facebook user follow the Skinny Taste page to be inspired by the featured recipes. Bon appetit!

# “ Rep Raps ”

*Answers to the most common questions that our Member Services Representatives receive.*

## How to list your Primary Care Physician on a Health Trust Form

Please contact the Health Trust if you are changing your Primary Care Physician (PCP). It is necessary that the Health Trust receive certain information about your PCP so we can ensure your account reflects the correct PCP name. This is important for proper billing and referrals, if needed.

If your PCP is a physician's assistant (PA), he or she is a medical professional that operates under a doctor's supervision. Instead of listing the physician assistant's name, the name of the doctor in the office who is supervising the PA must be listed. This process is the same if you see a family nurse practitioner, who is not credentialed to be a PCP.

If your PCP is part of a group practice that includes several providers, you must list the name of the specific person you have designated as your provider, subject to the guidelines above.

On the form, the address of the PCP is also important since this also allows us to ensure we have indicated the correct person. This is also necessary because providers may have multiple locations where they practice.

We appreciate your efforts in completing these forms accurately, as it makes it more likely your bills will be correct, and it eliminates the need for additional research or phone calls. Thank you.

You may also let us know of your PCP change by emailing [HTMemberServices@memun.org](mailto:HTMemberServices@memun.org).



## Mail Order Pharmacy Saves You Money

Members who take a maintenance medication can save money by utilizing the Mail Order Pharmacy program. At the retail pharmacy you are charged a copay for each 30-day supply of medications purchased (that is, three copays for each 90-day supply). When you purchase your medications through Anthem's mail order pharmacy, on the other hand, you only pay two copays for that same 90-day supply. Plus, you receive the convenience of having your medications delivered right to your home, with no shipping costs.

The Mail Order program also saves the Health Trust money, as there is no dispensing fee charged to the Trust for prescriptions purchased via mail order, and there is a greater discount on the price of medications purchased via mail order, providing savings to the plan.

If you have been filling a prescription via mail order, your prescription was transferred to IngenioRx Home Delivery Pharmacy effective July 1, 2019. IngenioRx is the new pharmacy benefits manager (PBM) which Anthem uses to fill prescriptions.

You will now need to order your refills by logging in at [www.anthem.com](http://www.anthem.com). If you previously utilized the auto refill program, you will need to log in to Anthem the first time to order your refills and update your credit card information.

Prescriptions that expired with no additional refills did not transfer. Please have your provider send in a new prescription to IngenioRx in order to use the mail order program. Prescriptions for controlled substances also did not transfer. You will need a new prescription for any controlled substance medications.

In most cases, your medicine will be sent to your home within two weeks from the time the home delivery pharmacy gets your order, so we encourage you to plan ahead. For new prescriptions, you may want to ask your doctor for a separate prescription for a 30-day supply to fill locally, and a 90-day supply to be sent to IngenioRx.

For more information on the Mail Order Pharmacy program, including step-by-step directions on how to sign up online or via an enrollment form, please visit the Health Trust website at: <https://www.mmeht.org/medical-plans/prescriptions/>

You may reach IngenioRx Home Delivery at 1-833-236-6196. If you have any questions about your prescription benefits, please call the Health Trust Member Service Representatives at 1-800-852-8300, Monday through Friday, 8 a.m. to 4:30 p.m.

# Health Trust Board Candidate Wanted

Are you interested in serving as a Trustee for the Maine Municipal Employees Health Trust? If so, the Health Trust's Selection Committee would like to hear from you. Although there are no anticipated vacancies on the Board at this time, the Selection Committee maintains a file of interested candidates in the event of a future vacancy.

An eleven-member Board governs the Health Trust, and oversees its health, dental, short and long-term disability, vision and life insurance plans. The Board typically meets six times a year for day-long meetings, with a two-day strategic planning meeting in the summer. Trustees are also expected to serve on one of the Trust's three standing committees that require additional meetings throughout the year.

In order to be considered as a Trustee candidate, you must be employed by a Health Trust participating entity, and you must be enrolled as a participant in one or more of the Health Trust's benefit plans. You must also have your employer's, board's, council's or commissioners' support for the commitment necessary to meet the fiduciary obligations of an MMEHT Trustee.

The Health Trust Board governs a complex array of employee benefit programs for local government, county and special district employees in an ever-changing insurance market environment. The Health Trust provides employee benefit programs to over 450 public sector employers around the state, with approximately 20,000 employees, dependents and retirees participating in the Trust's health plans. The Trustees oversee a \$150 million dollar program.

The Trust is regulated as a Multiple Employer Welfare Arrangement by the state Bureau of Insurance and is one of the largest self-insured plans in the state. The Board works with a number of professional advisors, including its Plan Administrator (MMA), benefit advisor, actuary, and legal counsel, all of whom assist the Board in governing the Trust. Health Trustees serve as plan fiduciaries and, as such, must administer the Trust's programs in the interest of Trust participants. The Board is involved in many different functions, including setting annual rates, developing new plan offerings, reviewing third party administrative services, hearing benefit appeals, and analyzing claims trends. Trustees



are not compensated, but they are reimbursed for their travel expenses.

If you are interested in serving on the MMEHT Board of Trustees, please send your resume, along with a letter indicating your interest and telling us a bit about yourself and why you wish to serve, to: Dale Olmstead, Chair, Health Trust Selection Committee, c/o Anne Wright, 60 Community Drive, Augusta, Maine 04330. You may also email the resume and letter to [awright@memun.org](mailto:awright@memun.org). Submissions should be received by November 25, 2019.

If you have questions about the Health Trust Board or serving as a Trustee, or if you would like additional information, please email or call Anne Wright, Director of Health Trust Services, at [awright@memun.org](mailto:awright@memun.org) or 1-800-452-8786.

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## Changes for 2020...continued from page 1

which will decrease, as described above). It simply allows for a greater overall maximum out-of-pocket amount for in-network copays.

This change is consistent with the principles adopted by the Board in 2017, of making plan design changes which impact average participants to a minor degree and heavier users to a more moderate degree, as one way to help keep overall costs down. The copay maximum will still be lower than is permitted under the Affordable Care Act. Please refer to the Health Trust website for details specific to your medical plan.

**Hearing Aids.** Coverage for Hearing Aids will be expanded in accordance with Maine state law.

### Call Us.

If you have questions about these changes or your benefits, please contact Health Trust Member Services at 1-800-852-8300. The Member Services Representatives are available to take your calls Monday through Friday, from 8:00 a.m. – 4:30 p.m.

Maine Municipal Employees Health Trust

## ANNUAL OPEN ENROLLMENT

If you wish to make changes to your benefits, please see your employer for an Enrollment/Change Form. All forms must be received by the Health Trust between **November 15 and December 15, 2019.**

Changes will be effective January 1, 2020.

# Holiday Weigh-In

Just when you've finally gotten your summer exercise routine established and your weight under control... boom! It's fall and the holidays are right around the corner. Which means food and stress will be everywhere. It seems as if the Thanksgiving-to-New Year's holiday season is one long, tempting food fest designed to make you gain weight and forget all your good exercise habits.

Holiday weight gain is a well-studied phenomenon, and researchers have found that people gain about a pound from November to January. That might not sound like much, and it certainly is less than people think they gain (about 5 pounds). But that extra pound lingers for years, so after a few holiday seasons those pounds add up. Unfortunately, that's a problem for many Americans. About 70% of U.S. adults are overweight or obese, and gaining weight in adulthood is a risk factor for all kinds of bad outcomes, including type-2 diabetes and cardiovascular disease.

Losing weight can be incredibly challenging, but losing weight during the holiday season can seem downright impossible. However, a recent, small study of 111 U.S. adults suggest that the answer to maintaining (or maybe even losing weight) during the holiday season may be as simple as stepping on the scale everyday.

Daily self-weighing, combined with graphical feedback, kept the study participant's weight off during the holiday season. In contrast, the control group, who did not weigh in or receive feedback, gained weight during the same time period. Other than being told to try to maintain their weight, the self-weighers received no instructions on how to achieve that goal. That meant they had to decide for themselves how to manage their weight. Maybe they exercised a little bit more the next day (after seeing a weight increase) or they watched what they are eating more carefully. The subjects self-selected how they were going to modify their behavior, which can be effective because interventions are not one-size-fits-all. People are very sensitive to seeing changes to the numbers on the scale, and in some cases that can motivate them to make healthier choices throughout the day.

Of course, there is a fine balance between being aware of changes to your weight and becoming obsessed with what numbers you are seeing on the scale. Keep in mind that a person's normal body weight fluctuates throughout the day and may change as much as four or five pounds, mainly due to fluids and salts. People tend to weigh the least in the morning, after going to the bathroom, and the most at the end of the day, after eating a big dinner.

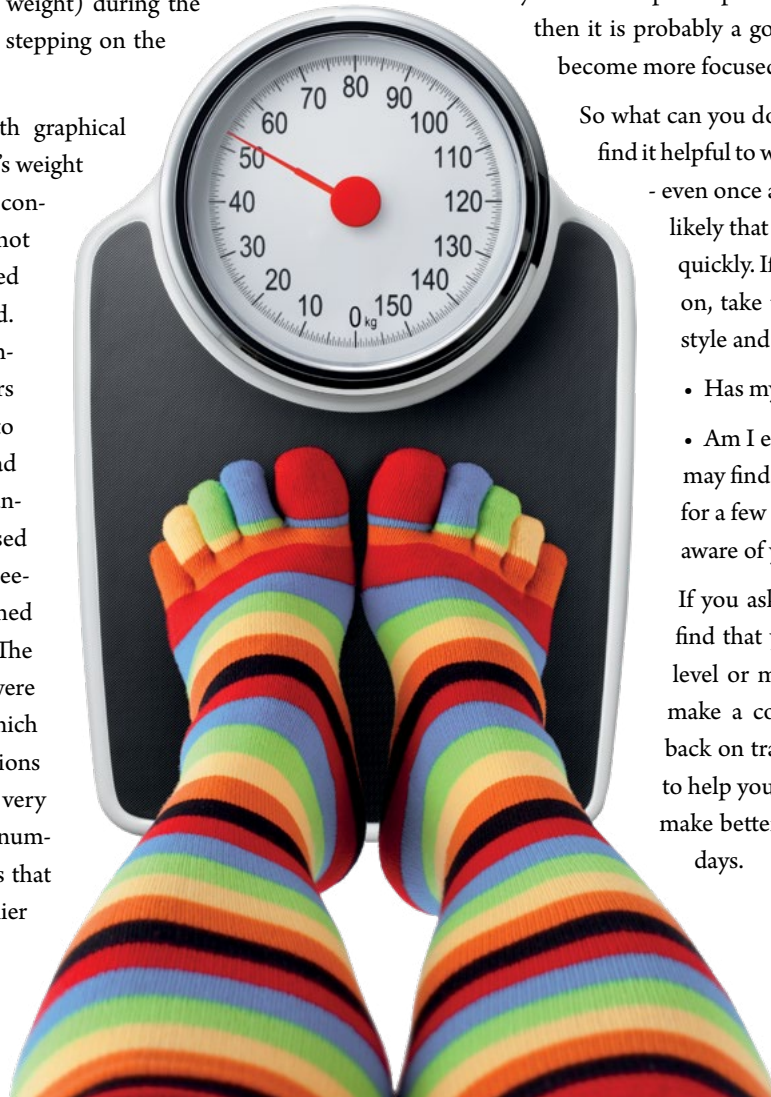
If you are a person who tends to become hyper-focused on seeing the "right" number on the scale, then daily weight checks might be a bad idea. You can easily drive yourself crazy reading the scale every day and wondering why you're suddenly a pound and a half heavier. You may want to try weighing yourself a few times per week, and instead of focusing on the exact number, look at the average of your last 3 weigh-ins. That helps you pay attention to whether you're trending up, down, or about the same, and it takes unpredictable water retention out of the equation to some degree. There are other things you can do to assess whether you are on target or not, such as the "good pants test."

This is highly scientific method (just kidding) performed by putting on your favorite pair of pants. If they are getting a little snug then it is probably a good indicator that you need to become more focused on making healthier choices.

So what can you do this holiday season? You may find it helpful to weigh yourself on a regular basis - even once a day - which will make it more likely that you'll catch small weight gains quickly. If you see a few pounds creeping on, take the time to examine your lifestyle and ask yourself these questions:

- Has my activity level changed?
- Am I eating more than usual? You may find it helpful to keep a food diary for a few days to make yourself more aware of your eating choices.

If you ask yourself these questions and find that you've decreased your activity level or made some poor food choices, make a commitment to yourself to get back on track. Set some reasonable goals to help you get more physical activity and make better food choices during the holidays.





## Dietary Fats – What’s the Difference?

Get the skinny on dietary fats, including the healthy types to eat and the ones to avoid. Your body needs some fat to function normally. Fat is needed to protect your organs, lend energy to the body, and assist in proper functioning of the nerves and brain as well as aiding your metabolism. But it’s wise to choose the healthier types of dietary fat and then enjoy them in moderation.

### Fats: The good and the bad

Monounsaturated and polyunsaturated fats are the best choices. Look for products with little or no saturated fats, and avoid trans-fats. Both increase blood cholesterol levels and can increase your risk of heart disease. Also, keep in mind that all fats, the good stuff as well as the bad, are high in calories, so measuring and moderation are key.

The good fats:

- Monounsaturated fats are found in olive, canola and peanut oils, as well as in avocados and most nuts as well as olives and dark chocolate (75% cacao or higher is healthiest).
- Polyunsaturated fats are found in other plant based oils, such as safflower, corn, sunflower, soybean, sesame and cottonseed oils. Omega-3 fats are polyunsaturated fats that help your cells function.

The bad fats:

- Saturated fats are found in animal based foods, such as meats, poultry, lard, egg yolks and whole-fat dairy products, including butter and cheese. They’re also in cocoa butter and coconut, palm and other tropical oils, which are used in many coffee lighteners, snack crackers, baked goods and other processed foods.
- Trans-fats, also called hydrogenated vegetable oils, are found in hardened vegetable fats, such as stick margarine and vegetable shortening. Lots of foods contain these unhealthy ingredients as well, including crackers, cookies, cakes, pies and other baked goods, as well as many candies, snack foods and french fries.

### Tips for choosing foods with the best types of dietary fat:

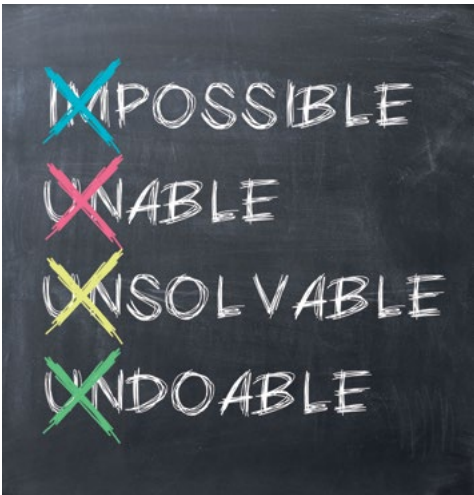
First, focus on reducing foods high in saturated fat, trans-fat and cholesterol. Then emphasize food choices that include plenty of monounsaturated fats (MUFAs) and polyunsaturated fats (PUFAs). But a word of caution; don’t go overboard even on healthy fats. All fats, including the healthy ones, are high in calories. So consume MUFA rich and PUFA rich foods instead of other fatty foods, not in addition to them.

Here are some tips to help you make over the fat in your diet:

- Use the nutrition facts label and ingredient list when selecting foods. Look for the amount of trans-fat listed. By law a serving of food containing less than 0.5 grams of trans-fat can be labeled as 0 grams. Therefore, it is important to also check the ingredient list rather than just the nutrition facts label for the terms trans-fat. On the ingredients list look for the word “partially hydrogenated”.
- Prepare fish, such as salmon and mackerel, instead of meat at least twice a week to get a source of healthy omega-3 fatty acids. Limit sizes to 4 ounces of cooked seafood a serving, and bake or broil seafood instead of frying.
- Use liquid vegetable oil instead of solid fats. For example, sauté with olive oil or avocado oil instead of margarine, and use canola oil when baking.
- Use olive oil in salad dressings and marinades.
- Try egg substitutes instead of whole eggs when possible to cut back on the cholesterol in yolks.
- Select milk and dairy products that are low in fat.

Remember, not all fats are bad and you need to intake healthy fat to keep your body functioning at peak levels. There are a lot of simple things you can do to add a healthy fat to every meal such as pesto on sandwiches or meats; hummus with vegetables, add avocado to burgers, salads or even on toast as well as rolling chicken or fish into a crushed walnut mixture to add a crust. There are many ways to add healthy fat to your meals; just watch the portion sizes. Get creative and enjoy some healthy fat.

Source: [www.heart.org](http://www.heart.org) and [www.mayoclinic.org](http://www.mayoclinic.org)



## Growth Mindset

Do you ever wonder why some people succeed while other people, who are equally talented, do not? It really often comes down to their mindset.

Someone with a fixed mindset has intelligence which is static. They would rather look smart, and therefore have a tendency to avoid challenges and get defensive or give up early when they reach obstacles. They see effort as fruitless, and worse, they ignore useful negative feedback. A person with a fixed mindset feels threatened by the successes of others and as a result, they may plateau early and achieve less than their full potential.

Having a growth mindset matters and here is why. People with a growth mindset believe that intelligence can be developed. They have a desire to learn, and they have a tendency to embrace challenges and persist in the face of obstacles. They see effort as a path to mastery and they learn from constructive criticism. They find lessons and inspirations in the successes of others and as a result, they reach higher levels of achievement.

Anyone can have a growth mindset as long as you are willing to open your mind to making mistakes. Someone with a growth mindset removes the words “never” and “can’t” from their vocabulary and replaces it with YET. “I am not good at it YET but I will be soon!” It all comes down to your mindset and you get to make the choice.

## How to Keep Calm When Feelings of Anxiety Strike

Anxiety can strike at any moment. Some people are diagnosed with anxiety, but we all feel anxious sometimes. It can often take us by surprise. Here’s how you can keep calm and curb those anxious feelings with a few simple strategies.

Our breath is an effective way to calm the nervous system when we’re stressed. Becoming aware of your breath and taking some long, slow, deep breaths allows us to shift from the fight or flight response to the parasympathetic response (rest). Try the four-six-eight breathing technique: inhale for four seconds, hold for six seconds, and exhale for eight seconds to combat the shallow breathing that an anxiety attack typically brings. The inhale and hold saturates your body, bloodstream, organs and tissues with cleansing fresh oxygen, energizing you and your cells. The long exhale expels as much carbon dioxide as possible, releasing toxins from the body. Use this breathing anytime anxiety hits. The chemical reaction in your body will immediately lower your stress hormones.

Try striking a “power pose”. Change your physiology to that of someone who is confident, strong and powerful. This will effect a change in your emotions and behavior and is an effective technique for combatting anxiety. Stand in a posture of strength. For example, hands on hips, elbows out, legs shoulder width apart - like a super hero.

Grounding is a technique that helps you redirect your focus from what’s going on inside your head to the physical space you’re in. Deliberately focus on something around you such as the grass, clouds, or even a fabric pattern. Focus on the shape and whether it’s smooth or rough, and how it’s used. This will distract your anxiety. Another strategy is to have another person without anxiety ask you questions about objects to distract your mind.

Counting is a classic tactic for curbing anxiety. It helps distract your mind from whatever is causing you to panic and to instead focus it on a specific task. Counting is non-stimulatory, like counting sheep for sleep, and the act of counting puts your brain into a non-stimulatory mode. Counting can literally take our mind off the anxiety by focusing on a task that works the logical side of our brain and brings us back into the present moment by making us even more aware of our surroundings.

Dehydration is one physical factor that contributes to anxiety. Drinking water, as opposed to something with a lot of sugar or caffeine which can worsen anxiety, could prevent an attack from happening in the first place.

Different strategies work for different people. The next time you are feeling anxious try one of the above suggestions to help bring you to a calm place.



# Butternut Squash Casserole with Quinoa



## Nutrition Facts

### Serves 6:

Calories: 292; Carbohydrates: 33g; Protein: 14g; Fat: 11g; Saturated Fat: 5g; Cholesterol: 80mg; Sodium: 692mg; Fiber: 4g

## Ingredients:

- 4 cups butternut squash peeled and diced
- 1 teaspoon olive oil
- 3 shallots minced
- 1 tablespoon fresh sage
- 6 cloves garlic minced
- 1 cup of quinoa rinsed
- 1 ½ cups vegetable or chicken broth
- 1 1/2 teaspoon sea salt
- ½ teaspoon black pepper
- ¼ teaspoon cayenne pepper
- 2 eggs beaten (optional)
- ½ cup milk dairy, soy or almond
- 1 cup Gruyere or Vegan cheese shredded

## Instructions:

Preheat oven to 350 degrees. Spray a large baking sheet with olive oil. Add squash and sprinkle with salt and pepper. Roast for 15 minutes.

Heat olive oil over medium heat. Add shallots and sage and cook for 8 minutes or until shallots are tender.

Add in garlic and cook for another 30 seconds. Add in quinoa and squash and stir for another minute.

Add in broth, black pepper, sea salt and cayenne pepper. Bring to a simmer and then reduce the heat to low.

Cover and cook for 25 minutes or until most of the liquid is absorbed.

Move the quinoa mixture to an oven safe pan. In a small bowl, combine milk and eggs and pour over the quinoa mixture. Top with cheese.

Bake at 350 degrees for 30 minutes. If desired, broil for two minutes to brown the top.

# Mindful Eating and Why You Should Try It

Today's fast paced society tempts people with an abundance of food choices. On top of that, distractions have shifted attention away from the actual act of eating toward televisions, computers, and smart-phones. Eating has become a mindless act, often done quickly. This can be problematic, since it takes your brain up to 20 minutes to realize you're full. If you eat too fast, the fullness signal may not arrive until you have already eaten too much. This is very common in binge eating. By eating mindfully, you restore your attention and slow down, making eating an intentional act instead of an automatic one.

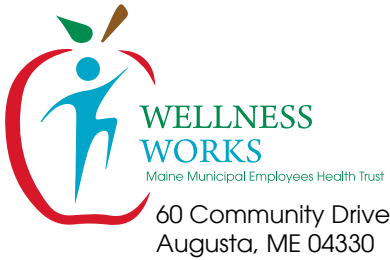
What's more, by increasing your recognition of physical hunger and fullness cues, you are able to distinguish between emotional and true, physical hunger. You also increase your awareness of triggers that make you want to eat, even though you're not necessarily hungry. By knowing your triggers, you can create a space between them and your response, giving you the time and freedom to choose how to react. Mindful eating is about using mindfulness to reach a state of full attention to your experiences, cravings, and physical cues when eating.

Mindful eating involves eating slowly and without distraction, listening to physical hunger cues and eating only

until you're full. It helps individuals distinguish between true hunger and non-hunger triggers (emotional eating). It engages your senses by taking the time to notice colors, smells, sounds, textures, and flavors. Mindful eating allows you to appreciate your food and how it actually got to your plate. Challenge yourself to eat your next meal or snack with intention.



What Maine Town or City? (See page 8) A: Bucksport, Maine



The **WELLNESS WORKS** Newsletter is a publication of the Maine Municipal Employees Health Trust (MMEHT), 60 Community Drive, Augusta, ME 04330.

**Contributing Writers:** Anne Charles, Amanda Nile, Abby DiPasquale, Danielle Yale, Lisa Rigoulot, and Kristy Gould.

**Questions?** Contact Anne Charles at 1-800-452-8786

**Graphic Design:** Sue Bourdon

**Phone:** 1-800-852-8300

**Website:** [www.mmeht.org](http://www.mmeht.org)

## What Maine Town or City?



- This town is located in Hancock County in a beautiful spot along the “narrows” of the Penobscot River.
- This town is known to have some bizarre and sometimes funny stories. In 1892, a circus elephant named Charlie broke loose and roamed the town as a free animal. He was finally captured by his handlers... but you can imagine what a sight that must have been to see on the streets!
- In 1852 the town erected an impressive monument after its founder, Jonathan Buck. The granite appeared normal at first, but after a decade of weathering, a flaw in the stone began to appear – one that was shaped like a foot and lower leg. Many attempts have been made to remove this image, but it has always returned, making it a great lead in to many spooky stories.

Would you like a chance to have a photograph of your town/city featured in this newsletter? Please email your photos to [wellness@memun.org](mailto:wellness@memun.org). Be sure to include some fun facts about your town that we can share too!

***Answer to the location of this photo can be found on the bottom of page 7 of this newsletter.***