



# WELLNESS WORKS

## *around the state*

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

FALL 2012

### New Health Trustee Appointed

The Maine Municipal Employees Health Trust Board of Trustees (MMEHT) is pleased to announce that Cheryl Fournier, Finance Director for the City of Saco, has been appointed to serve on the MMEHT Board of Trustees. Cheryl has been with the City for over two years. Prior to joining the municipal ranks, she worked for sixteen years in the finance area at a Maine based healthcare organization which is not only a provider of healthcare services, but also administers a medical insurance plan for active duty military dependents and retired military and their dependents.

Cheryl brings a wealth of experience to the Trust Board in the areas of insurance finance, actuarial analysis, data reporting and investments. She is looking forward to serving the Trust and applying her financial experience to help the Trust continue to offer benefit plans that employer groups can be proud to offer their employees. Cheryl indicated that she is an advocate for looking at progressive ideas to reduce healthcare cost and premiums. She holds a B.S. in Accounting from Husson College.

Cheryl Fournier was appointed to fill the remaining term of former Trustee Ellen Blair who was the Human Resource Director for the Town of Scarborough before she resigned from the Trust Board to pursue a professional opportunity out of state. Cheryl's term on the Board will expire at the end of 2014.

The Health Trustees congratulate Cheryl Fournier on her appointment to the Board. Those Trustees are Diane Barnes, City Manager, Calais, Chairperson; James Doar, Town Manager, Bethel, Vice-Chairperson; Gregory L'Heureux, Finance Director, City of South Portland, Secretary; Donald Gerrish, Retiree, Brunswick; Kelly Karter, Assessor, Town of Hampden; Marian Anderson, Town Manager, Town of Richmond; Jonathan Carter, Town Manager, Town of Wells; Dale Olmstead, Retiree, Newport; Martin Puckett, Deputy City Manager, City of Presque Isle and Richard Metivier, Retiree, Lewiston.

"If you think you're too small to make a difference, you've never been in bed with a mosquito."  
~ Unknown



### 2013 Health Insurance ID Cards

Due to the addition of the value based purchasing incentives and the MMEHT Providers of Distinction, as described in the insert to this newsletter, members in many of our plans will be receiving a new health insurance ID card which reflects the new office visit copayments. Members in the POS-C, POS-200, PPO-500, PPO-1500 and PPO-2500 plans will be receiving new cards.

In addition, if your employer is changing health insurance options, or if you are changing your coverage during the Health Trust's annual open enrollment, you will be receiving a new health insurance ID card.

Because of all these changes, it may take a while for Anthem to get new cards out to all members. However, we expect these cards to be issued by the end of January 2013 and received by members in early February 2013.

If you are already covered by the MMEHT health insurance, you can continue to use your existing ID card for prescriptions and medical claims. If you are a new member, and have an upcoming appointment or need a prescription, please contact a Health Trust Member Service Representative at 1-800-852-8300 to receive more information and/or a temporary health insurance ID card.

### Fall 2012

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## Health Trust Expands its “Providers of Distinction” Tiering

Variations in the cost and quality of health care across Maine are real. Unwarranted variations exist in process, outcomes, satisfaction and cost. To address these concerns, the Maine Municipal Employees Health Trust Board of Trustees is expanding the Providers of Distinction incentive and tiering program it launched last year. Effective January 1, 2013, the Health Trust is including value-based purchasing features and incentives, often called “tiered networks”, with most of our medical plans (POS C, POS 200, PPO 500, PPO 1000, PPO 1500, and PPO 2500).

The Trust is expanding these voluntary plan design incentives to help influence the behavior of Trust participants when they select primary care physicians and hospitals from which to receive care. Participants will be offered reduced copays and out of pocket cost incentives to get their care from Providers of Distinction – primary care doctors and hospitals that have demonstrated the highest quality and safety, and lowest costs.

The Trust’s Providers of Distinction for Primary Care Physicians (PCPs) includes over 1000 Maine doctors who have demonstrated the highest quality (effective care and safety). This quality is measured by metrics developed by the Maine Health Management Coalition, metrics that are reported on the Coalition’s website – [www.getbettermaine.org](http://www.getbettermaine.org). If a Trust participant is enrolled in one of the Trust’s medical plans (with the exception of POS A) and he or she receives care from one of the PCPs on the Trust’s Providers of Distinction tier one list, the participant has a reduced office visit copay. The reduced office visit copay offers an incentive to seek care from a PCP Provider of Distinction. Members may still receive care from any PCP that they wish; however, if care is provided by a PCP that is not on the Trust’s tier one or preferred list, the standard office visit copay will apply.

The Trust’s Providers of Distinction for hospitals includes nineteen (19) Maine hospitals for 2013. These hospitals have all met minimum criteria in four categories. Those categories are **effective care** (treatment of heart failure and pneumonia), **safety** (preventing surgical infections, medication safety and national safe practice survey), **patient satisfaction**, and **cost**. If a Trust participant receives services from one of the Trust’s tier one or preferred hospitals, the participant’s out of pocket costs will be reduced through lower deductibles. It is important to note that any separately billed services, such as anesthesiology, lab and x-ray or pathology claims, will be processed subject to any applicable cost shares.

In addition to the Providers of Distinction hospital incentive, the Trust, in partnership with Anthem’s Blue Distinction program, has identified certain surgical procedures that if performed at five specific Maine hospitals will result in a participant having no out of pocket (waived deductible and coinsurance) costs. These procedures or surgeries include knee and hip replacement, bariatric surgery and spine surgery. The five hospitals have met an additional Anthem quality component for the designated procedures.

More detailed information about the Trust’s 2013 Providers of Distinction tiering and incentive program, including a Q&A, is included in the insert section of this newsletter. It will also be included in the rate announcement letter that will be sent to all Trust participants in late November.

### Anne Wright Rejoins Trust Staff

Former Assistant Director of Health Trust Services, Anne Wright, rejoined the Maine Municipal Employees Health Trust staff on October 22. Anne returns to the MMA/MMEHT after having left in 2008 to pursue other professional opportunities. She assumes the Assistant Director position from Karen Childs who moved out of state in late August.

Anne is thrilled to be returning to her former position with the Health Trust and is looking forward to re-establishing old ties and making new ones with Trust employer groups and participants. In the position of Assistant Director, Anne will be responsible for the day-to-day operations of the Trust, including customer service, billing and enrollment, health education and promotion and field services. Since leaving the Trust, Anne gained a wealth of experience in the employee benefit and health promotion fields having worked for a large commercial insurance carrier, employee benefit consulting firm and a large statewide employee benefit plan sponsor. Anne can be reached at [awright@memun.org](mailto:awright@memun.org) or 1-800-452-8786 ext. 2280.

### Telephonic Diabetes Education and Support Program

⇨ *Continued for 2013* ⇨

The Health Trust continues to offer a pilot program where voluntary participants are offered financial incentives (waiver of co-pays for medications and supplies) to complete a 12-month telephonic diabetes self-management program with a local educator (one in-person visit and 12 monthly calls) administered by Medical Care Development in Augusta.

Health Trust participants, early retirees, and adult family members between the ages of 18 and 65, not enrolled in Medicare, being treated for Type 1 Diabetes, Type 2 Diabetes, or Pre-Diabetes are invited to participate. The program is being continued through 2013 with voluntary rolling admission throughout the year.

We are also pleased to announce that those members who completed the TDES program will be able to sign up for a new program in 2013 called TDES<sup>2</sup>! This program offers a second year of telephone support with one’s diabetes educator. It includes four to six contacts focusing on individual goals and successful action plans are scheduled over a period of up to 12 months. More information on this new program will be sent to TDES graduates early in 2013.

For additional information, please visit the TDES website at [www.tdes.me](http://www.tdes.me), contact Health Trust Member Service at 1-800-852-8300 or by email at [htservice@memun.org](mailto:htservice@memun.org) or visit our website at [www.mmeht.org](http://www.mmeht.org) and click on “What’s New.”

## Whooping Cough Rates are Soaring... Are You Vaccinated?

2012 might be a record year for whooping cough in the United States if midyear trends continue. Nearly 18,000 cases of pertussis, or whooping cough, have been reported to the Centers for Disease Control and Prevention so far this year – the highest rates in five years.

Pertussis is a highly contagious illness caused by a bacterium called *Bordetella pertussis*. It easily spreads from person to person when people cough or sneeze. It starts out with symptoms very similar to a cold, but a week or two later, a violent cough develops. It's better known as whooping cough because of the "whooping" sound those infected make when they are violently coughing over and over again and try to inhale.

The cough can last for weeks, and children can cough so hard and rapidly that blood vessels can burst. They have difficulty eating, drinking and breathing. Young children are particularly at high risk for serious complications. So far this year, nine babies have died from pertussis. The highest rates of illness have been seen in babies younger than 1, and half of those cases have been infants younger than 3 months old. It isn't just infants that are affected by pertussis. New data shows high rates of whooping cough among 13- to 14-year-old adolescents nationwide, which is different from previous pertussis outbreaks.

Whooping cough is vaccine preventable, but newborns can't get the first dose of vaccine until they are 2 months old. Then they need four more vaccinations before they turn 7 to get full protection. This is why young children are highly dependent on the people close to them to be vaccinated so they don't pass the disease on to them. The latest CDC data suggest only 8% of adults get a booster vaccine against pertussis, making them likely candidates for infecting infants that they come in contact with. All pregnant women and anyone who will be around babies should be vaccinated!

Health officials acknowledge that vaccines are not perfect, but they do provide the best protection against whooping cough. So the CDC is emphasizing the importance of young children getting their five pertussis vaccinations, then getting the recommended booster shots between 11 and 12, and that adults who will be around babies also get vaccinated.

For more information about pertussis, visit: [www.cdc.gov/pertussis](http://www.cdc.gov/pertussis)

*Source: Centers for Disease Control and Prevention, 2012*

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## Helping Teens Take Charge of Their Health Care

Preparing kids for independence and adulthood brings many challenges for parents: teaching teens to drive, negotiating later curfews, researching colleges, discussing tough topics, to name just a few. Among these hurdles is helping teens start to manage their own health care. It can be hard to let go — after all, mom and dad have been handling the doctors' appointments, prescriptions, immunizations, and countless other medical concerns since their kids were born.

But it's important to guide teens toward taking on this responsibility. After all, parents won't always be around to manage their children's health care; and in most cases, once their kids become adults, legally they won't be allowed to. Keep in mind that the decisions made in the teen years about things like alcohol, drugs, healthy eating, exercise, sex, and smoking can have long-term consequences, even if teens feel invincible. Becoming more invested in their own health care lets teens learn more about and understand the potential outcomes of choices they make now.

At what age are teens able to start taking some control? It can vary: factors like a teen's maturity level, health issues, and ability to keep track of the details all play a role, as does a parent's willingness to relinquish control. So, how can parents start handing over the reins? It can begin by talking about medical topics in age-appropriate ways with their kids; for instance, discussing medications they take and why, or teaching kids with chronic conditions ways to help care for their medical equipment. Maybe your teenage son or daughter is ready to handle filling and refilling his or her own prescriptions. It's important for moms and dads to let their adolescents have some private time to talk with the health care provider. During puberty and the teen years, kids are likely to have questions or issues that they're not comfortable discussing with a parent in the room. (But be assured that a doctor who feels that a patient who might be at risk for self-harm or harming another will alert a parent.)

If you think your child might need additional help with teen issues, consider having your son or daughter meet with an adolescent medicine specialist. These doctors not only are well-versed in the care of teens' physical health problems but also have additional training in helping their patients deal with risky behaviors and mental health concerns. It's also wise to talk about health insurance and medical records to older teens. Although young adults can stay on their parents' plan until age 26 under the health care reform bill, many will be on their own well before that and eventually all will have to know how to navigate the insurance system and keep track of their records.

*Reference: KidsHealth2012*

# Importance of Vitamin D

Vitamin D is a fat-soluble vitamin that your body makes after exposure to ultraviolet (UV) rays from the sun. Vitamin D functions as a hormone because it sends a message to the intestines to increase the absorption of calcium and phosphorus. By promoting calcium absorption, vitamin D helps to form and maintain strong bones.

Vitamin D also works in concert with a number of other vitamins, minerals, and hormones to promote bone mineralization. Research also suggests that vitamin D is important to maintain a healthy immune system, regulate cell growth, and prevent cancer. Vitamin D has been shown to protect against the development of autoimmune disease such as inflammatory bowel disease, multiple sclerosis, and rheumatoid arthritis. It also has been shown to be helpful in decreasing disease severity for those suffering with autoimmune disease.

Sun exposure is perhaps the most important source of vitamin D because exposure to sunlight provides most humans with their vitamin D requirement. The further you live from the equator, the longer you need to be exposed to the sun in order to generate vitamin D. Season, time of day, cloud cover, smog, and sunscreen affect UV ray exposure and vitamin D synthesis. For example, sunlight exposure from November through February in Boston is insufficient to produce significant vitamin D synthesis in the skin. Recent data have demonstrated that getting sunshine during the summer months is simply not enough; besides, most adults work indoors for the majority of the day, avoiding the sun. Sunscreens block UV rays that produce vitamin D, so they could contribute to our epidemic of vitamin D deficiency.

It is extremely important for individuals with limited sun exposure to ingest supplemental vitamin D. It is recommended that you routinely use sunscreen to help prevent skin cancer, wrinkling, and aging of the skin, especially because the ozone layer has been depleted. The risk of skin damage and skin cancer is real.

Americans age 50 and older are at increased risk of developing vitamin D deficiency. As people age, skin cannot synthesize vitamin D as efficiently, and the kidney is less able to convert vitamin D to its active hormone form. It is estimated that as many as 30-40 percent of older adults with hip fractures are vitamin D insufficient. Therefore, older adults especially benefit from supplemental vitamin D.

Melanin is the pigment that gives skin its color. The high melanin content in darker skin reduces the skin's ability to produce vitamin D from sunlight. It is very important for African-Americans and other populations with dark-pigmented skin to consume recommended amounts of vitamin D. Some studies suggest that older adults in these groups, especially women, are at extremely high risk of vitamin D deficiency. It is thought that the main reason prostate cancer is so prevalent in black men is because of increased need for vitamin D. For more information on vitamin D go to [www.diseaseproof.com](http://www.diseaseproof.com).

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## Women's Health at Midlife

Life is a journey, filled with many passages and transitions. And midlife is one transition sure to get your attention. Many things may change—your relationships with your now-older children and your partner, your career, even your body. Some you can control; others you can't. One thing you can control, however, is your health during this time of life. Once you hit midlife—and we're talking anywhere from your early 40s to early 50s—health-related issues you never before considered begin demanding attention. Here, in a nutshell, are three things to focus on:

- **Your bones.** You've probably always taken them for granted, but now is the time to become aware of just what's holding you up—your bones. After menopause, you have far less estrogen available to maintain bone. Hence, bone-destroying cells get the upper hand, putting you at risk for osteoporosis. What to do? Ask your health care professional about your personal risk for osteoporosis. While bone density screening tests aren't usually recommended until 65, some health-related issues warrant earlier screening. Regardless of your risk factors, the following two approaches can help you maintain existing bone and continue to build bone: 1) High levels of calcium. You should be getting at least 1,200 milligrams a day, but most women get only about 600 milligrams through their diet, so supplements like calcium citrate and calcium carbonate might be necessary. 2) It's also important that you engage in some weight-bearing exercise most days, like walking, gardening or working out with weights.
- **Your heart.** Your biggest risk after you pass menopause is not breast cancer but heart disease. It's the leading cause of death in women over 45. Unfortunately, not enough women realize this. So if you haven't already, now is the time to really start paying attention to things like cholesterol levels, weight, physical activity and diet. Why now? Well, until now high levels of estrogen protected your heart, one reason women develop heart disease an average of 10 years later than men. However, as estrogen levels decline, so does that protection. While it's still not clear if supplemental estrogen can continue that protection, that's almost beside the point. If you're eating a heart-healthy diet composed of healthy fats, lots of fruits, vegetables and fiber, and low-fat protein like fish and soy, accompanied by at least 30 minutes of physical activity a day, you're well on your way to providing your body with what it needs to replace the previous protection of estrogen. Oh yeah—and stop smoking. If you smoke, you're two to six times more likely to suffer a heart attack than a nonsmoking woman, and your risk increases with the number of cigarettes you smoke each day. You also have a significantly higher risk of heart disease if you have diabetes, high blood pressure or high cholesterol or if you are obese and/or have low levels of physical activity.

*(Continued on page 5)*

# Exercise Your Mind

We have all seen those jigsaw puzzles, Sudoku, and word find books in the stores, but do those really help you improve your brain power? Research says yes! While older minds may be just as sharp as younger ones, they often react more slowly. On the average, the human brain begins to slow down slightly beginning around age 30. Getting older doesn't have to result in cognitive decline, however, if you work to address it.

As you age, it takes your brain more time to process information, decide how to handle it and take action. Each step takes longer; however, using problem-solving skills can help improve your mental fitness and flexibility. When choosing a mental fitness activity, keep three things in mind: variety, challenge and novelty.

Quick Tips for Selecting Activities to Sharpen Your Mind	
<b>Variety</b>	Mastering a new skill gets easier with time and practice, so introduce some variety. By changing things up on a regular basis, your mind will have to work harder to adapt to the exercise or activity. This is similar to “circuit training” during physical exercise routines.
<b>Challenge</b>	Never let a task become too easy. Expose yourself to activities with increasing levels of challenge or difficulty.
<b>Novelty</b>	Try new things, since very important parts of the brain (e.g., prefrontal cortex) are mostly exercised when you learn to master new cognitive challenges.



*Content source: Table adapted from “The Sharp Brains Guide to Brain Fitness”*

So next time you are flipping through the paper, stop at the word scramble or attempt the crossword puzzle...it may make your brain work better!

*Adapted from: AAA, 2012*

## BONUS TIP: LEARN A NEW SKILL OR HOBBY

*Learning a New Skill or Hobby is Fun at Any Age, and Can Help Keep Your Mind Flexible.*

When choosing a new skill or hobby, look for mentally challenging activities like learning a new language, playing bridge or learning to play a musical instrument. These activities stimulate the mind and help to improve your cognitive performance

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## *Women’s Health at Midlife (continued from page 4)*

- **Your blood sugar.** You can’t feel it or taste it, but if your blood sugar levels start to creep up, you’re putting yourself at increased risk for everything from heart and kidney disease to dementia, nerve damage and early death. You don’t even have to be officially diagnosed with diabetes to find yourself in trouble. A condition called “insulin resistance,” in which your cells prevent insulin from “unlocking” the door so energy in the form of glucose can enter, also increases your risk of heart disease, as does full-blown diabetes.

For a remedy try watching your diet, get regular physical activity and try to maintain a healthy weight—nothing new here. And if you’re 45 and older, make sure you’re getting regular blood sugar tests at least every three years. Your health care professional may want to test you more often depending on your risk factors for developing diabetes. Also measure your waist every few months. A high waist-to-hip ratio increases your risk of insulin resistance and diabetes.

Of course, these three areas aren’t the only things you need to think about. You also want to make sure you:

- Have an annual mammogram from age 40 onward.
- Have a Pap test for cervical cancer every three years. You may need one more often, depending on your risk factors and previous results. Alternatively, you can have both a Pap test and an HPV test every five years.
- Have your blood pressure tested at least once a year.
- Have your cholesterol tested at least every five years (more frequently if you have risk factors for heart disease).
- Begin colorectal cancer screenings at age 50.
- Have regular dental exams and every-six-month teeth cleanings.
- Get a complete eye exam at least every two to four years, more often depending on your personal or family medical history.
- Get an annual skin exam for skin cancer.

Do all these, and you’re much more likely to enjoy the next 30, 40 or 50 years as much as the past 30, 40 or 50.

*Reference: www.healthwomen.org*

# The 12 Scams of Christmas

The holiday season is a great time for giving, but sadly, there always seem to be people who want to prey on our generosity and good cheer in order to rip us off. But you don't have to be a victim. Avoiding holiday scams isn't hard. Here are tips on how to avoid holiday scams and to make sure that your charitable giving goes where it belongs.

**Fake holiday help.** Getting a seasonal job can be a great idea. In fact, it is one of our 5 Best Ways to Make More Money. But there are people out there preying on those who need work. Common scams to look out for include all manner of work-from-home jobs. If the so-called employer asks for money up front or your Social Security number, you might be on the verge of becoming a victim rather than an employee.

**Fake charities.** Don't ever, ever, ever give money to any charity – even spare change – without checking them out first. And that's something you can't do if someone's on your porch, at an intersection, or on the sidewalk asking for money. Visit the FTC's website, [www.ftc.gov](http://www.ftc.gov), for a charity checklist.

**Fake check scams.** If someone is giving you money, how can you be scammed? The answer involves fake checks. In these instances, buyers want what you're selling on sites like eBay or Craigslist. Their next step is to offer you a cashier's check for more than your asking price, on the condition that you return the difference. Weeks later, you are informed by your bank that the check was a phony, and you're now out your money and your goods. The American Bankers Association has some tips to avoid being a victim, but in short, avoid cashier's checks in situations like this and never return any difference in cash.

**Counterfeit merchandise.** In New York and other major cities, it is common to see street vendors selling fake watches and purses that appear to be high-end, name-brand goods. The modern version of these scams is to sell the merchandise online where the buyer has even less opportunity to inspect it. Beware of items that are priced well below their competitors, and be sure to buy from an authorized retailer.

**Fake vacation rentals.** This growing scam involves people who advertise a property they don't even own! Sometimes the scammer goes to the effort of hijacking the real owner's email. Other times, the scammers merely show pictures of a place they pretend to represent. You send them money and show up to find you've got no place to stay.

**Non-delivery of gifts bought online.** Whether it's an online store, eBay, or Craigslist, this scam is avoided by knowing who you're buying from. Be suspicious of deals that seem too good to be true. Fortunately, eBay protects buyers from this scam, and credit card users can request a chargeback if goods are not delivered. Also, keep in mind that Craigslist always recommends conducting transactions in person so that you know exactly what you are receiving.

**Email scams.** Many scams start with email, so be especially skeptical of anything that shows up in your inbox. Some messages involve references to recent events, such as a natural disaster or the death of a public figure. Others purport to award lottery winnings or the transfer of wealth from a foreign country. Don't ever respond to unsolicited email.

**Phishing scams.** An email from a legitimate company, like your bank, insists you log in to their website. You're then directed to a copycat site that steals your username and password. If you ever doubt any email, don't reply. Instead, call the company or open up a new browser window and go directly to their website.

**Watch for the "items-off-of-a-truck" scam.** If you fall for this, you could pay hundreds of dollars for a stereo system that is barely worth the carton it came in, by falling prey to one of the roving gangs of scammers masquerading as delivery men. They pull a truck up in a parking lot, then say that they can sell you something cheap, speakers or electronics, implying that it's stolen. At best, the goods will be low-quality knockoffs. At worst, you could be receiving stolen goods.

**Limited quantities.** An unscrupulous online merchant advertises a fantastic product, often cameras or electronics, at an unbeatable price. But when you place your order, you're told they have limited quantities of this particular item. If the seller demands additional purchases to get the deal, or can't produce a tracking number within 48 hours of any sale, cancel your order through your credit card company and move on.

**Bait and switch.** This might be the oldest trick in the book, but it still happens. A seller advertises a popular product at a great price. When you attempt to buy it, either online or in person, you're told the product is sold out, or not as good as a similar model at a higher price. Before you know it, you're paying more than you intended for something you weren't planning on buying.

**Layaway plans.** Retailers are bringing back layaway plans, but with a catch. You have to pay fees up front and make regular payments. Fail to make the payments, and you could end up losing the up-front fee and paying a "restocking" charge. To avoid feeling scammed by a layaway plan, be sure to closely examine the terms and conditions. And if you can, avoid these plans entirely by saving all year, then paying cash.

**Bottom line?** Ninety-nine percent of scams happen when we're too gullible, too greedy, in too much of a hurry, or when we're feeling especially charitable. Be generous but be vigilant.

*Reference: Money Talk News*

# Brown Bagging – It's a Cool Thing

It seems that a lot more people are packing their own lunch than in recent years, and that can be a really good thing...depending on what is in the bag!

Brown bagging saves money, saves calories by allowing control over the nutritional content, and saves time (no running to a food line or restaurant). Make yours a winner with the following tips:

## Plan Ahead

1. Grocery shop with your lunches in mind. Stock up on fruits, veggies, whole grain breads and lean protein. A good lunch should include something from the four food groups: protein, grain, fruit or vegetable and dairy.
2. Wash and prepare veggies and place in small to-go containers. Look for individual sized servings if time is an issue.
3. Make extra servings at dinner for next day lunches. After dinner, make your lunch.

## Choose Healthy

Whole grain bread, pita, wrap or bagel

Use lean meats or poultry

Top sandwiches with vegetables such as tomatoes, spinach, peppers and onions

Baby carrots, celery sticks or apple slices with a low-fat yogurt dip or hummus

Baked chips or pretzels

Reduced fat crackers and low-fat cheese

Fruit salad or whole fresh fruit

Mixed green salad topped with fruit or protein

Use leftovers from dinner as salad toppings, side dishes or as an entire meal

Low-fat yogurt with fresh fruit or whole grain/high fiber cereal

Whole grain pasta salad with veggies or tuna

Air-popped popcorn with a sprinkling of parmesan cheese

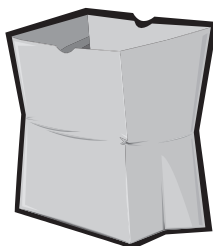
Black bean and salsa side salad

Baked potato topped with salsa or low fat sour cream

## Play it Safe

Drink plenty of water.

Keep perishables in a refrigerator or insulated lunch box.



## Apple Crisp

3 medium apples, cored, sliced thin

1 tsp cinnamon

2 Tbsp sugar

2 Tbsp flour

### Topping:

1 Cup quick oats

1 tsp vanilla

½ tsp cinnamon

¼ cup brown sugar

2 Tbsp heart-healthy margarine

Mix first four ingredients and place into a 9-inch baking dish. In small bowl, mix Topping ingredients until crumbly. Sprinkle topping over the apples. Bake at 325° until apples are soft and topping is golden brown (about 30 minutes). Makes 9 servings.

Nutrition Info: Calories -131.5, Fat - 3.6 g, Carbohydrates - 24.4g, Protein - 1.5g

## 24/7 Medical Advice Available

Health concerns don't take vacations or happen only when "the doctor is in." They happen at all hours, during vacations, even during business travel. Sometimes it isn't always clear whether a problem needs medical care. And if it does, choosing the right level of care can be confusing.

Isn't it good to know your health plan includes access free of charge to Anthem Blue Cross and Blue Shield's 24/7 NurseLine? You can reach a registered nurse toll free, anytime of the day or night, from anywhere in the U.S. Simply call the 24/7 NurseLine toll-free phone number on the back of your member ID card.

The NurseLine staff has been carefully trained to help you determine the level of care you need. Do you need to head straight to the emergency room? Is urgent care best? Or do you need to see your doctor? Choosing the right place for care can save you time and money - and give you access to the best possible care.

Do you want to know more about a health concern but don't want to talk about it over the phone? Then the 24/7 AudioHealth Library is just for you. Just call the 24/7 NurseLine and choose the AudioHealth Library option. You can hear prerecorded messages about more than 300 health topics. And like the 24/7 NurseLine, the AudioHealth Library is always here for you.



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### Newsletter Search Contest

Do you want a chance to win a *Wellness Works* glass water bottle? Take a few minutes and answer the following questions (all answers can be found in articles in this newsletter). Send the answers along with your name, address and phone number to: *Wellness Works*, 60 Community Drive, Augusta, Maine 04330. You can also e-mail your answers to us at: [wellness@memun.org](mailto:wellness@memun.org). Entries must be received by December 10, 2012. One winner will be drawn at random.

Congratulations to Jeanine Ott, an employee from the YCCAC, who won the Summer Newsletter Search Contest!

Your name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Address: \_\_\_\_\_

Employer (or former employer, if you are a retiree): \_\_\_\_\_

1. List two benefits of packing a lunch: \_\_\_\_\_

2. What is the benefit of doing activities such as puzzles, Sudoku and word finds? \_\_\_\_\_

3. Why is vitamin D important? \_\_\_\_\_

4. How much calcium should a middle-aged woman consume per day? \_\_\_\_\_

