



Maine Municipal Employees Health Trust

# Wellness Works

FALL 2014

## Vacancy on Trust Board Candidates Wanted

Would you like to serve as a Trustee for the Maine Municipal Employees Health Trust? The Health Trust's Selection Committee is soliciting names of individuals to fill a vacancy on the Board.

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:

1. Be employed by a Health Trust participating entity;
2. Be an enrolled participant in one of the Health Trust's benefit plans;
3. 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 over 20,000 employees, dependents and retirees

*cont'd on page 2*



If you are interested in serving on the MMEHT Board of Trustees, please let us know by sending a resume and letter no later than October 31, 2014 indicating your interest and telling us a bit about yourself and why you wish to serve. Please send your submission addressed to Dale Olmstead, Chairperson, Health Trust Selection Committee, c/o Steve Gove, 60 Community Drive, Augusta, Maine 04330. You may also email the resume and letter to: [sgove@memun.org](mailto:sgove@memun.org).

## INSIDE

### Page 2:

Learn ways to get the most out of volunteering.

### Page 4:

Learn how to find time to exercise.

### Page 6:

Learn why walking and texting is a dangerous combination.

## There's An APP for that!

Pressed for time? The 7 Minute Workout app is based on high intensity circuit training. The 7 Minute Workouts consist of 12 exercises that are done for 30 seconds each, with 10 second breaks in between each exercise. All you need is a wall and a chair! Complete 2-3 circuits based on the amount of time you have.

To use online go to: <https://itunes.apple.com/us/app/7-minute-workout/id650762525?mt=8>

7 Minute Workout

7



## Vacancy on Health Trust Board *cont'd*

participating in the Trust's health plans. The Trustees oversee a \$120 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 have questions about the Health Trust Board, or serving as a Trustee, or you would like additional information, please email or call Steve Gove, Director, Health Trust Services at: [sgove@memun.org](mailto:sgove@memun.org) or 1-800-452-8786.



## Benefits of Volunteering

With busy lives, it can be difficult to find the time to volunteer. However, the benefits of volunteering are enormous to you, your family, and your community. The right match can help you meet new people, reach out to the community, learn new skills and even advance your career.

**Learn or develop a new skill.** Volunteering is the perfect way to discover something you are really good at and develop new skills. It is never too late to learn new skills and there is no reason why you should stop adding to your knowledge just because you are employed or finished with your education.

**Advance your career.** If you're considering a new career, volunteering can help you gain experience in your area of interest and meet new people in the field. Even if you are not planning on changing careers, volunteering gives you the opportunity to practice important skills used in the workplace, such as teamwork, communication, problem solving, project planning, task management, and organization.

**Connects you to others.** Volunteering is a great way to meet new people. Volunteering strengthens your ties to the community and broadens your support network, exposing you to people with common interests, neighborhood resources and fun and fulfilling activities.

**Good for your mind and body.** Volunteering can provide a healthy boost to your self-confidence, self-esteem, and life satisfaction. You are doing good for others and the community, which provides a natural sense of accomplishment.

**Feel great about making a difference!** Lastly, but more importantly, volunteering leads you to find the joy of serving others and helping to improve your local community.

## Getting the Most Out of Volunteering

You are donating valuable time, so it's important that you enjoy the benefit from your volunteering. It's important to make sure that your volunteer position is a good fit and to communicate with people you are working with.

**Ask questions.** You want to make sure the experience is right for your skills, your goals and the time you want to spend. Good things to ask: what is the time commitment, if there is any training involved, who you will be working with, and who your contact person is if questions arise.

**Make sure you know what is expected.** Before starting, make sure you are comfortable with the organization, know what is expected, and understand the time com-

mitment. Consider starting small so that you don't over commit yourself at first.

**Don't be afraid to make a change.** Speak up if your experience isn't what you expected. Don't force yourself into a bad fit. Talk to the organization about changing your focus or consider looking for another match.

**Enjoy yourself.** The best volunteer experiences benefit both the volunteer and the organization. If you are not enjoying yourself, ask yourself why. Is it the task you're performing? The people you're working with? Or are you uncomfortable simply because the situation is new and unfamiliar?

## Consumer Beware: Blood Pressure Kiosks May Be Misleading



If you decide to quickly check your blood pressure while you're out shopping, know that your reading might not be accurate if the cuff is too small or too large for your arm, the U.S. Food and Drug Administration warns. These blood-pressure kiosks are available in many public places, such as pharmacies, grocery and retail stores, gyms, airports and hair salons. While they're convenient, they may not be right for you.

While these devices are easily accessible and easy to use it is misleading to think that the devices are appropriate for everybody. They are not one-size-fits-all. A too-small cuff will give you a higher blood pressure reading, while a too-large cuff may give you an inaccurate low blood pressure result, or may not work at all.

Having your blood pressure checked is important because it can detect high blood pressure (or "hypertension"), which increases the risk of stroke, heart attack, heart failure, kidney failure and death. Health care professionals can choose from different sizes of blood pressure cuffs to get an accurate reading. For example, a large man may require an extra-large adult cuff, while a toddler may require an extra-small cuff. Most kiosks have just one fixed-size cuff and the reading is only reliable if the user's arm fits that cuff size.

Other factors can influence blood pressure readings taken at public kiosks, including not sitting properly or not placing the cuff on the arm properly. If you do get what appears to be an alarming blood pressure reading at a kiosk, don't overreact. Hypertension isn't diagnosed solely based on one reading. Inaccurate blood pressure measurements can lead to the misdiagnosis of hypertension or hypotension (low blood pressure), and people who need medical care might not seek it because they are misled by those inaccurate readings. So if you decide to use one of these kiosks and see something that is outside your range of normal, contact your doctor for their opinion and instructions.

Source: U.S. Food and Drug Administration

## Do You Know Where to Go For Your Care?

It's the weekend and you wake up with a horrible headache that won't go away. What would you do first? While many people would call their doctor, others would head to the emergency room. Emergency room (ER) visits are on the rise, ER wait times are at an all-time high, and ER visits can cost you more money.

The top three non-emergency reasons Maine Municipal Employees Health Trust members visit the emergency room are sore throat/cough/cold, headache and ear infection. Many of these conditions could just as efficiently be treated in a doctor's office or walk-in clinic.

But sometimes health concerns happen when the doctor is not in, during vacations, or 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.

### Let a Nurse Help You Decide

Not sure if you need urgent or emergency care? You can call Anthem Blue Cross and Blue Shield's 24/7 NurseLine at 800-607-3262 – anytime, day or night from anywhere in the U.S. 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.

### Walk-in Centers Can Be a Smart Choice

Walk-in centers have the same types of nurses and doctors that you would see in an emergency room or at your doctor's office. Walk-in centers can treat problems such as sore throats, sprains and strains, headaches, and earaches. Some can even give x-rays or run lab work on site to quickly let you know if you need more care. And, you will pay a lower copayment at a walk-in center than you would at an emergency room.

Please call the Health Trust at 1-800-852-8300 if you have any questions about using walk-in centers. You can find a list of covered walk-in centers on the Health Trust's website, at [www.mmeht.org](http://www.mmeht.org). Click on the link for "What's New?", then on the link for "Medical Plan Walk-In Centers".



# Entering Middle Age? Time to Exercise!

As they reach middle age, many men may notice a loss of lean muscle tissue and increase in body fat. Middle age may also bring some changes that are not as noticeable, including a stiffening of blood vessels and a drop in testosterone levels. But don't give up!

According to Harvard Health Publications, a regular exercise program can help combat some of these unwelcome changes. Cardiovascular exercise will help keep your heart and lungs strong, and will help to burn fat. Strength-training exercises will help you retain and increase lean muscle tissue.

Be sure to consult your doctor before starting a new exercise program.

## Starting Off

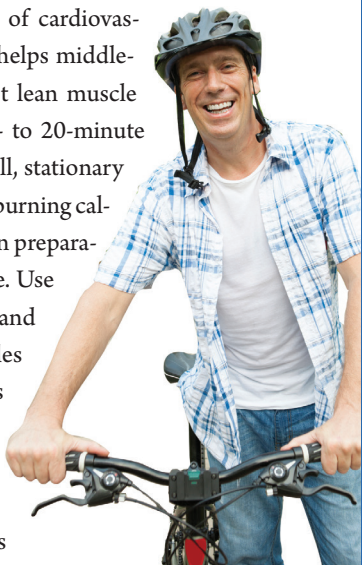
If you are a beginner, or haven't exercised for a while, emphasis must be placed on starting slowly and building your strength and fitness gradually to minimize the risk of injury. Don't try to immediately do what you could do 20 years ago. Cardiovascular exercises such as running, walking or cycling are recommended three or four times a week and strength training twice a week.

## A Healthy Heart

Between the ages of 25-30, the average man's maximum heart rate starts to steadily decline, and the ability to pump blood drops by 5 to 10 percent every 10 years. Keep your heart strong and healthy with a cardiovascular program of indoor or outdoor activities such as brisk walking, jogging or cycling. These activities have been proven to improve the heart function of 50-year-old men. Brisk walking gently elevates your heart and breathing rates, and is ideal if you are a beginner or have joint problems. Introduce jogging as you get fitter and stronger.

## Take It to the Gym

A total-body gym workout program of cardiovascular and strength-training exercises helps middle-aged men lose weight and regain lost lean muscle tissue. Start your workout with a 15- to 20-minute cardiovascular routine on the treadmill, stationary bike or elliptical machine. Apart from burning calories and fat, this helps warm you up in preparation for your strength-training routine. Use a combination of resistance machines and free weights to work the major muscles of your chest, upper back, shoulders and legs. Pushing exercises such as the seated chest press and the seated dumbbell shoulder press also work your triceps. Pulling exercises such as



the lat pull down or seated row hit your biceps. The seated leg press works your quadriceps with a secondary effect on your hamstrings.

## The Joys of Yoga

If you prefer less strenuous activities, yoga may help improve your fitness. Yoga may help overweight middle-aged men control their weight. Your muscles become less flexible and you lose joint mobility as you get older, and by the time you hit 50, years of bad posture may lead to neck and back pain. Yoga helps combat these problems by moving your joints through their full range of movement with gentle stretching exercises and advanced breathing techniques.

Source: [www.livestrong.com](http://www.livestrong.com)

## Finding Time for Exercise

If you are like most people, finding time for exercise can be difficult. Below are some tips to help you make the time:

- Make exercise a priority. We all make time in our lives for things that are most important to us. If you are serious about finding the time to exercise, it needs to be a priority in your life.
- Exercise at the same time every day. This way it will become a part of your daily routine.
- Exercise first thing in the morning. This is when your exercise time is least likely to get interrupted by other things. You may need to wake up earlier in the morning to exercise, which means going to bed earlier to ensure enough rest.
- Turn off the TV – unless you are exercising while watching! The average adult spends 16 hours per week watching television. That is valuable time that can be spent exercising!
- Spend 30 minutes exercising during your lunch break. A brisk walk at lunch will do wonders for your afternoon energy as well!
- Make exercise dates with friends or family. This will give you time to catch up and burn some calories.
- Take a couple of days to write down how you spend your time every day. Then determine how you can better use your time to fit in exercise.
- Make exercise as enjoyable as possible. You are much more likely to find time for the things you enjoy.

## Guard Your Identity: Check Your Credit Report

Many of us were among the millions whose personal information was compromised by computer hackers that targeted major retailers over the holiday season, which brought the issue of identity theft to our doorstep. Identity theft is when someone uses your personal information — like your name, your Social Security number, or your credit card number — to commit fraud. Identity thieves may use your information to open a new credit card account in your name. Then, when they don't pay the bills, the delinquent account is reported on your credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job. So what can you do to protect yourself from identify theft?

One of the most important things to do is check your bank accounts often and know where your money is going; many experts recommend you check your accounts daily! In addition to your bank information, it is important to check your credit reports so that you know if anyone has opened credit cards in your name or is using your information without your knowledge. Federal law requires each of the three nationwide consumer credit reporting companies - Equifax, Experian and TransUnion give you a free credit report every 12 months if you ask for it. To access your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com).



**An approximate 10 million people are victims of identity theft every year.** That translates to 19 new victims every minute of every day.



## Hiking Safely in the Fall

Going for a hike? Here are a few tips to make your fall hikes a little more safe and comfortable, especially since conditions change frequently in Maine.

### Fall planning

If your hike is more than six hours, start by noon or else you may come back in the dark. Read the trail descriptions and be realistic about how much time it will take to complete your hike. Set a firm departure time and, more importantly, a firm turn-back time. Leave a note or tell someone where you will be going.

### What to carry

Pack extra layers. Wear polypropylene or other wicking layers. Do not wear cotton. If you sweat and the cotton gets wet, it can make you extremely cold. Pack an insulating layer to wear at rest breaks. Pack a rain shell to double as a wind shell for breaks and summit stops. Bring at least 2 quarts of water for hikes lasting two hours or more. Pack lots of snacks and snack often; it will heat and fuel your body. A thermos of hot chocolate or cider will warm you up. Pack gloves and a hat, and even a down vest.

### On your hike

To start, wear as few layers as possible to be comfortable. When you stop for breaks, throw on the wind shell first to trap your body heat to stay warm. Take it off again before hiking. If you are hiking with a group, time your departure together so no one stands around getting chilled. Drink water before you're thirsty. Although heat exhaustion is usually not a problem in autumn, dehydration could be.

Dehydration is actually common among hikers who think that just because it's cool, they don't need to drink as much. Cold air actually is just as drying as warm air.

When you stop on summits, find sheltered spots from the wind for breaks, even if it means giving up a great view. Humans start feeling the effects of wind chill in temperatures as high as 50 degrees. If you find you're not moving quickly enough to make it back to the trail head before dark, this is where having a firm turn-back time comes in. Temperatures drop quickly once the sun sets behind the trees, around 5 p.m. or earlier this time of year.

### Hiking in hunting season

Fall is when hikers and hunters may encounter each other. In some state park and wildlife refuges hunting is allowed. It's up to you to find out the rules and regulations. There is usually contact information at trail head kiosks. When hiking in trail areas that allow hunting, hikers should wear at least one article of bright hunter orange clothing. Just because you are on a trail doesn't mean you're safe without it. If wearing a pack, wear an orange hat or clip the hat to your pack, or wrap an orange surveyor flag around it. Autumn is great hiking weather if you're prepared. Below are a few contacts for rules and regulations on hunting areas in trail networks:

- Maine Bureau of Parks and Lands, 287-3821, [maine.gov/doc/parks](http://maine.gov/doc/parks). Information on state parks and public lands.
- North Maine Woods, 435-6213, [www.northmainewoods.org](http://www.northmainewoods.org). Information on private lands.





## Walking and Texting- A Dangerous Combination

We all think we are great multi-taskers, but walking and texting is one time saving trick you should avoid! A recent study found that walking while tapping away on your phone alters your gait, slowing you down and throwing off your balance. Bumping into walls, falling down stairs, tripping over clutter, stepping into traffic...these are just some of the accidents that can occur if you text while you walk. Focusing on the screen might even make you miss other hazards.

Emergency room visits related to pedestrian texting accidents tripled from 2004 to 2010, according to an Ohio University study. Next time you get a text while walking, find a safe place to stop for a minute and stand still before responding. Or better yet, put your technology on silent and enjoy face to face conversation with a friend or family member while you walk!

**In 2009, US cell phone users sent roughly 4.1 billion texts every day. That's 17 messages a day for every person with a data-capable phone.**

## Increase Your Child's School Bus Safety



Riding on a school bus is the safest way for your child to travel to and from school. It's even safer than riding in your own vehicle. However, as safe as it is, almost 140 people die every year in accidents related to school transportation in the United States. The greatest risk is not riding the school bus, but approaching or leaving it, so children need to be especially careful around the school bus "danger zone," which is the 10 feet in front, behind and on each side of the school bus. Often times, children are not aware of this blind spot and might mistakenly believe that if they can see the bus, the bus driver can see them.

It's a good idea to review these school bus rules with your kids:

- Remind them that they need to take care getting on and off the bus.
- They should let the driver know if they drop something and make sure the driver can see them if they try to pick it up.
- Don't forget to check their school bags for any drawstrings, straps or loose clothing/scarves that could catch on the handrails, doors or seats.
- Kids should remain seated and face forward, avoid yelling and horseplay in the bus, and never throw anything.
- When it's time to leave the bus, kids should wait for the bus to come to a complete stop before getting up from their seats.
- They should use handrails and take five big steps in front of the bus while making eye contact with the driver. The child should cross only when the driver says it's safe and look left, right and left again prior to walking across the street.

**More information** For more about school bus safety, visit the National Highway Traffic Safety Administration at [www.nhtsa.gov/parents/parents-bus.html](http://www.nhtsa.gov/parents/parents-bus.html)

### Tips to Avoid Bus Accidents:

- To keep them out of the blind spot, encourage kids to stay 10 feet away from the front or back of the school bus.
- Get children to the school bus stop at least 5 minutes early so they won't put themselves at risk by running to catch the bus.
- Teach kids to avoid horseplay while waiting for the bus. This will keep children and their belongings from ending up in the roadway.
- Tell kids to take three big steps backwards from the curb when a bus arrives. Don't start approaching the bus until it has stopped and its doors are open.

# How to Jump Start Your Weight Loss This Fall

Autumn is a season of fresh starts, and there is no better time to get serious about going after your goals with gusto. Here are four effective ways to help you lose weight and feel fantastic this fall.

## Fall in Love with Fall Food

Autumn food includes more than pumpkin pie and buttered up mashed potatoes. Pumpkin, in fact, is an antioxidant packed, low-cal, wonderfully versatile super food that can be used in lots of different ways other than pie! Try eating some butternut squash, a close relative to the pumpkin. It's healthy and tasty in purees, soups and stews. Now is also the time for pomegranates, apples, Brussels sprouts, and so much more. Have fun exploring your local farmer's market and loading up on produce.

## Write it down

Um, did I eat breakfast yet? It's hard to clean up your diet when you're not quite sure what you've eaten. An American Journal of Preventive Medicine study concluded that those who kept consistent records of what they ate lost twice as much weight as those who relied on memory alone. Try downloading an App or going old school and jotting down your food choices and amounts in a notebook.

## Enlist Help

It's easier to choose the protein packed salad over the greasy pizza when you know your best friend is cheering you on and making healthy choices as well. Why go it alone when you can bolster your resolve with support and camaraderie? Plus, it's harder to ditch your morning run or weekend kickboxing class when your friend is there waiting for you.

## Savor Your Food

It takes twenty minutes for your brain to register satisfaction and only a few to inhale a plate of food. Try slowing down, chew, enjoy and breathe! Put your fork down in between bites and make it a priority to give yourself time and space to eat in peace, preferably with someone whose company you enjoy. It's hard to feel fulfilled with a sandwich eaten on the run.



## Crock Pot Taco Stew (or stove top)

This thick stew is a sure way to take off the chill on a fall afternoon!

### Ingredients:

- 1 pound (99% fat free) ground turkey breast
- 1 cup onions, diced
- 1 (15 oz) can kidney beans, rinsed and drained
- 1 (15 oz) can black beans, rinsed and drained
- 1 (15 oz) can pinto beans, not drained (use reduced sodium, if possible)
- 1 (14.5 oz) can reduced-sodium chicken broth (or make your own)
- 1 (4 oz) can fire roasted diced green chilies
- 1 cup frozen corn
- 2 teaspoons chili powder
- 2 teaspoons cumin

### Directions:

1. To cook in crock pot: Brown ground turkey and onions in large nonstick pan. Break up into pieces while browning. Add browned turkey/onions and all remaining ingredients to the crock pot. Mix well. Cover and cook on high for 3 1/4 hours, or on low heat for 7 hours.
2. To cook on stove top: Brown ground turkey and onions in large nonstick pan. Break up into pieces while browning. Add all remaining ingredients. Bring to a boil, turn heat down to a simmer, cover and continue to cook for 1 hour, stirring occasionally.
3. To serve: Ladle 1 1/3 cups into each bowl. If desired, top with chopped tomatoes, fat-free sour cream, reduced-fat shredded cheddar cheese, or crushed reduced-fat tortilla chips.

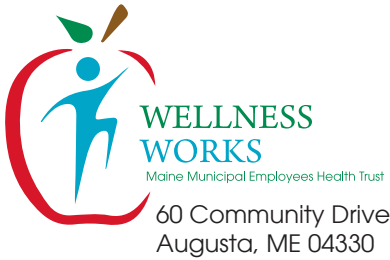
### Nutrition Facts-per serving:

Nutritional Information: For each 1 1/3 cup serving (not including toppings)

259 calories, 2g fat, 0mg chol, 27g protein, 41g carbs, 12g fiber, 694 mg sodium, 3g sugar

Makes 7 servings, 1 1/3 cups each. This recipe also freezes well, so make a double batch and put some away for a quick dinner or to bring for your lunch!

Source: [skinnykitchen.com](http://skinnykitchen.com)



WELLNESS  
WORKS

Maine Municipal Employees Health Trust

60 Community Drive  
Augusta, ME 04330

PRSR STD  
U.S. POSTAGE  
PAID  
Augusta, ME  
PERMIT #195

## FAST FACTS

**480,000**

The amount of yellow school buses that carry 25 million children to and from school every day.

**4 weeks**

the amount of time teachers spend re-teaching kids the skills they lose over summer vacation.

**The crayon**

ranks #18 on the list of most recognizable scents, according to a study done by Yale University.

**45,000**

The average amount of words a classroom pencil can write.

**\$8.5 billion**

THE AMOUNT  
OF MONEY  
SPENT AT  
FAMILY  
CLOTHING  
STORES IN  
THE MONTH  
OF AUGUST.



WELLNESS  
WORKS

Maine Municipal Employees Health Trust

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 Collins, Abby DiPasquale, Danielle Yale, Lisa Rigoulot and Anne Wright.

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

**Graphic Design:** Jaime G. Clark

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

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