



Maine Municipal Employees Health Trust

Wellness Works

FALL 2016

Plan Changes for 2017

Please refer to the insert of this newsletter for important information about changes being made to all Health Trust medical plans effective January 1, 2017. The following changes are being implemented in an effort to help control costs and keep premium adjustments as low as possible for all members.

Emergency Room co-pays will increase by \$50 for POS and PPO plans. The Emergency Room is a very expensive source of care, and usage for non-emergency conditions continues to be quite high. ER co-pays for the POS plans will increase to \$150; for the PPO plans, the co-pay will increase to \$200.

To receive the greatest savings, use mail order for maintenance prescriptions. Members who fill 90-day prescriptions through the Express Scripts mail order program will continue to save on their copays by paying two co-pays instead of three. You may still utilize your local pharmacy to fill maintenance prescriptions after January 1, but you will pay three co-pays for a 90-day supply at the pharmacy.

Some Specialty Medications will be dispensed in 15 day supplies. This applies to a very limited selection of expensive, specialty drugs which have a high risk of early discontinuance and waste. Members will pay a partial co-pay for the 15-day supply.

The insert to this newsletter contains a great deal more information and details regarding why the Trustees decided to make these limited plan



changes. There is also information regarding alternatives to Emergency Room utilization, and how to sign up for Mail Order for your maintenance prescriptions in order to save the most money. Please read this information carefully. Thank you.

Wellness on the Web



MyPlate is a reminder to find your healthy eating style and build it throughout your lifetime. Everything you eat and drink matters. The right mix can help you be healthier now and in the future. This means:

- Focus on variety, amount, and nutrition.
- Choose foods and beverages with less saturated fat, sodium, and added sugars.
- Start with small changes to build healthier eating styles.
- Support healthy eating for everyone.

Check out www.choosemyplate.gov to see how this free resource can work for you!

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2016 Health Trust Annual Meetings – Coming Soon!

The Annual Meetings provide the Health Trust staff with an opportunity to report on program operations, finances and activities, and allow members an opportunity to raise questions or concerns. The Health Trust 2016 Annual Meetings will be held on the dates and at the locations listed below.

Day/Date	Time	Location
Wed., Oct. 5	3:00 - 4:00 p.m.	Cross Insurance Center, Bangor (in conjunction with the MMA Convention)
Thurs., Oct. 13	11:00 a.m. - noon	Maine Municipal Association, Augusta

To reserve your space at one of the **Annual Meetings**, please register online, by visiting the Health Trust website at www.mmeht.org. Click on the What's New? link, then click on Register for Health Trust Annual Meetings. You will receive a confirmation via e-mail. If you have any questions regarding the Health Trust Annual Meetings, please e-mail Kristy Gould, Assistant Director, Health Trust Services, at kgould@memun.org.

Please note that these Annual Meetings for members are different than the annual Retiree Workshops, also being held this fall. For information about the Retiree Workshops, please see page 4.



Health Trust Board Candidates Wanted

Would you like to serve as a Trustee for the Maine Municipal Employees Health Trust? Although there are currently no vacancies on the Health Trust Board, the Board's Selection Committee is soliciting names of individuals who might be interested in serving on the Trust Board 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 five 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 participating in the Trust's health plans. The Trustees oversee a \$140 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, serving as a Trustee or would like additional information, please email or call Anne Wright, Director, Health Trust Services, at awright@memun.org or 207-624-0180.

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, 2016 indicating your interest and telling us a bit about yourself and why you wish to serve. Please send your submission addressed 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.

Prevent these 8 most common injuries

Ouch! You are really motivated to get back into shape and make some healthy lifestyle changes – and then an injury or pain stops you in your tracks. Try the following tips to keep you on track by listening to your body so that you can keep your goals with minimal pain or injury.

Overuse injuries are a nuisance to most physically active people, from elite athletes to weekend warriors. Excessive, repeated stress on tendons, bones and joints over weeks or months can lead to painful knees, shin splints, tennis elbow and other overuse injuries. Most of these problems stem from the “terrible toos,” that being trying to do too much, too hard, too soon. Not getting enough rest and using poor technique or equipment can also make you vulnerable to injuries.

You can prevent overuse injuries by following some common-sense guidelines and listening to your body. Common overuse injuries are unlike the sudden pain of a torn ligament or sprained ankle, overuse injuries develop slowly and show up more subtly. At first you might feel minor pain or tenderness in the affected area just after you exercise. Eventually the pain becomes chronic and may keep you from participating in your sport or everyday activities.

Common overuse injuries include:

- Tennis elbow (lateral epicondylitis) — Pain and weakness at the outside of the elbow
- Golfer’s elbow (medial epicondylitis) — Pain and weakness at the inside of the elbow
- Swimmer’s shoulder (rotator-cuff tendinitis) — Pain with overhead activity, problems sleeping on the shoulder, weakness of the shoulder
- Runner’s knee (patellofemoral pain syndrome) — Pain around or underneath the kneecap, made worse with running, jumping or cycling, going up or down stairs, and sitting with knees bent
- Shin splints (medial tibial stress syndrome) — Leg pain associated with running
- Achilles tendinitis — Ankle pain associated with running, dancing or jumping
- Plantar fasciitis — Heel or foot pain that’s often worse with your first steps of the day
- Stress fractures — Pain in the foot, lower leg, hip or other area that’s made worse with weight-bearing activity

Common sense and limitations will assist you in avoiding overuse injuries without sacrificing your commitment to fitness. Follow these guidelines:

- Increase your workouts gradually. Observe the 10 percent rule; don’t increase your workout time or distance by more than 10 percent each week. If you’re currently running 10 miles a week, add one mile or less a week to your total.



- Warm up, cool down and stretch. Warm up for five minutes

before your activity by exercising at a low intensity, then do some slow stretches that you hold for about 30 seconds. After exercise, cool down for five minutes, then stretch again and repeat the stretches until you feel loosened up.

- Rest when needed. Fatigue may increase your chance of injury, so allow time for your body to recover and heal. Include rest days and easy days in your schedule. When doing resistance training, it’s recommended to give two days rest before training that particular muscle group again.
- Cross-train with other activities. Pursue a variety of exercises to give your joints and muscles a break. If your main focus is an aerobic exercise such as running, incorporate strength training into your routine and vice versa. Cross-training keeps your body in shock, minimizing the chance that you will hit a plateau that keeps you from reaching your goals.
- Learn proper technique. Take lessons or work with a coach or trainer to learn the correct techniques, especially if you’re learning a new sport or using a new piece of equipment.
- Get the right equipment. Choose the appropriate shoes for your activity, and replace them when they’re worn out. Consider using orthotics or a heel cushion if you experience foot pain. Running shoes should be well cushioned.
- Pay attention to evenly working your muscles. Strengthen muscles on both sides of your body to avoid imbalances.

Above all, listen to your body. Don’t ignore pain, as it signals that you may be heading for injury. That old saying, “No pain, no gain,” is not true. Remember, it’s better to take a day or two off than to find yourself laid up for several weeks waiting for an injury to heal.

References: www.mayoclinic.org ; www.livestrong.com, www.acsm.org

Save the Emergency Room for Emergencies

The list of Walk-In Centers and Express Care facilities around the state continues to grow. These facilities can be a good option if you need treatment for an injury or illness and can’t see your primary care doctor, but it’s not an emergency. The co-pay for a Walk-In Center is equal to that of a specialist co-pay, versus the much higher cost of an emergency room.

Find the list at: www.mmeht.org/news

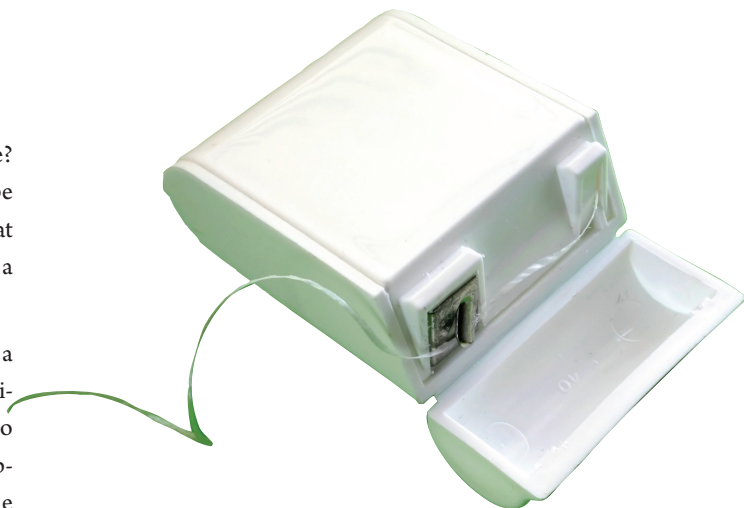
Should You Toss the Floss?

Have you seen the headlines that say flossing isn't necessary anymore? Can decades of dental advice and nagging from our parents really be wrong? The answer is apparently yes, BUT before you throw all that floss in the trash can and change your oral hygiene routine, let's take a closer look at the truth behind the controversy!

Since 1979, the U.S. government has recommended flossing, first in a surgeon general's report and then in the Dietary Guidelines for Americans released every five years. BY law, these guidelines are required to have solid, scientific evidence to prove their benefits. However, it appears that this flossing recommendation somehow just became a routine guideline that made sense and wasn't ever questioned...until an investigative reporter with the Associated Press (AP) decided to ask for the evidence to back up the recommendation. After requesting this proof, both the reporter and the government authorities were a little surprised to find that there really was no good evidence backing up the claim that flossing is good for you. This lack of scientific evidence prompted the Office of Disease Prevention and Health Promotion to drop the flossing recommendations from the most recent Dietary Guidelines for Americans 2015-2020!

The AP looked at data from 25 studies conducted over the past decade. The studies generally compared the use of a toothbrush alone with combined use of a toothbrush and floss. Those studies concluded the evidence for flossing is "weak, very unreliable," of "very low" quality, and carries "a moderate to large potential for bias." One review went further, saying that the "majority of available studies fail to demonstrate that flossing is generally effective in plaque removal," the AP reported. Another said there was only "inconsistent/weak evidence" for flossing and a "lack of efficacy." The findings fly in the face of accepted wisdom on dental health and decades of oral health recommendations. The American Dental Association (ADA) has recommended flossing since 1908 and other dental groups, floss manufacturers and health organizations quickly adopted their recommendations and have continued to urge people to floss ever since.

Before you start questioning all the advice your mom ever gave you, you should know that not everyone is in agreement with this idea that flossing is something we can simply disregard. According to the ADA, interdental cleaners, such as floss, are an essential part of taking care of your teeth and gums. Cleaning between teeth removes plaque that can lead to cavities or gum disease from the areas where a toothbrush can't reach. Interdental cleaning is proven to help remove debris between teeth that can contribute to plaque buildup - just floss for a proven example of what might be hiding between your teeth! Plaque that is not removed by brushing and flossing can eventually harden into calculus or tartar. There are over 500 species of bacteria that can be found in the plaque that surrounds our teeth; some are good and some are bad for you. Together with food debris, water, and other components, the



plaque buildup around the teeth and on the gum line will contribute to disease in teeth and gums.

Dental professionals and their organizations still encourage the use of floss, but recommend that people learn to floss correctly-which is done in an up and down motion on the sides of the teeth, not the sawing motion most of us use. To maintain good oral health, the ADA recommends brushing for two minutes twice a day with a fluoride toothpaste (and yes there is scientific evidence to prove this recommendation), cleaning between the teeth once a day with an interdental cleaner, and regular dental visits as advised by your dentist (typically every 6 months). So, while there may be limited scientific evidence for flossing, common sense and anyone who flosses will tell you that it can't hurt!

For more information on choosing the appropriate method for cleaning between your teeth and other oral health topics, visit www.mouthhealthy.org or talk to your dental provider.

Join the Health Trust Staff for a Retiree Workshop!

This workshop offers valuable information for current retirees with the Health Trust Companion Plan, or for those soon to be transitioning to Medicare. For more details and to register, please visit the Health Trust website at www.mmeht.org. You may also call us at 1-800-852-8300. All of the workshops run from 9:00 – 11:00 a.m.

Thurs., Oct. 13	Maine Municipal Association, Augusta
Fri., Oct. 14	Presque Isle City Hall
Mon., Oct. 17	Ellsworth City Hall
Wed., Oct. 19	Scarborough Public Library
Thurs., Oct. 20	Auburn City Hall

When Roles Change: Learning to Take Care of Aging Adults

Taking care of an aging adult can be a rewarding experience. But giving the right care takes more than love. Aging adults need company and patience as well. They may also need help with things in their daily life. This includes food shopping, taking them to appointments, grooming, house-keeping and paying bills. If you are, or will soon start, taking care of an aging adult, it might be a good idea to learn how to provide the right care for someone in this stage of life. You may even need help learning how to deal with stress and balancing your family life. Let your Employee Assistance Program (EAP) help you, and your family, find loving ways you can care for an aging adult. The Anthem EAP website has a wealth of information to help you to navigate the eldercare maze. Check the website out at: www.anthemead.org login: mmeht.

**The Anthem EAP is free and is available to all active employees (regardless of insurance coverage) and their household members. Unfortunately, retirees are not eligible to use this service.*

Anthem Employee Assistance Program: 1-800-647-9151

www.anthemead.com

Login: MMEHT

Call for free, confidential help 24 hours a day, 7 days a week.



Finding the Time for Exercise

We are all experiencing the pressure of too much to do, too little time. Even with the best of intentions, many of us don't find the time to squeeze in a workout. Current recommendations suggest that adults get at least 150 minutes of moderate-intensity aerobic exercise a week and two to three days of muscle-strengthening activities. The benefits of exercise are undeniable, yet many of us are just having a hard time figuring out how to fit it all in. Try these simple tips to get your 30 minutes in even with a busy schedule!

Spread it Out

Research continues to support that small bouts of exercise, even as little as 10 minutes, done three times through the day is enough to see measurable health improvements. If you can't seem to find 30 consecutive minutes in a day for your workout, you can still fit it in by splitting up the time. Try to do some form of exercise 10 minutes in the morning, afternoon and evening. This can include 10 minutes of bodyweight exercises (push-ups, crunches, lunges, squats, etc.) in the morning, a 10-minute brisk walk during your lunch break at work and 10 minutes of yoga-inspired stretching in the evening.

Involve the Family in Daily Fitness

Thirty minutes will fly by if you get the kids engaged in something that they also enjoy. Grab the family and head out for a walk, game of tag or bike ride.

Clean with Purpose

Don't just sweep the floor, scrub the floor. Don't just unload the dishwasher, dance with the dishes. Minutes add up fast when you move more during your clean-up time.

Look for Opportunities to Walk

Suggest work meetings on the go. Walk and talk instead of sitting around a table or desk. This added movement has actually been shown to increase productivity and get those creative juices flowing! Look for ways to add more steps into your day, such as taking the stairs, parking far away and doing yard work.

If you can't seem to find the self-motivation needed to make it happen, consider recruiting a workout partner. Knowing that someone is expecting you at a certain place or time can help to enhance accountability for being more active. Fitness can be fun, it is all a matter of making time to enjoy it!



Weigh Yourself the Right Way

It's a good idea to step on the scale often, especially if you're trying to shed pounds. People who weigh themselves every day and track their results are more successful with losing weight and keeping it off. Believe it or not, there is a correct way to weigh yourself. Here's how to do it right:

- Use your scale first thing in the morning: after you have woken up and emptied your bladder. That's the most accurate time of day to weigh yourself because you've lost water weight during the night.
- Weigh yourself with the same type of clothing – or no clothing at all.
- Place your scale on a surface that is even and hard, not on a carpeted floor. A wobbly or tilted scale can result in an inaccurate reading.
- Stand still, with your weight distributed evenly on both feet.
- Think twice about using a body-fat scale. At-home ones aren't very reliable, according to research done by Consumer Reports. Research shows that even the most accurate ones were off by more than 20 percent.

Source: Consumer Reports, On Health, July 2016



Quit For Life

The American Cancer Society Great American Smokeout event is your chance to triumph over addiction. Thursday, November 17 has been set aside to encourage smokers to take a stand and finally give up smoking. About 42 million Americans still smoke, and tobacco remains the single largest preventable cause of disease and premature death in the United States.

The health benefits of quitting begin the moment you stop smoking. Quitting at any age can give you back years of life that would be lost by continuing to smoke. So mark your calendars and make a plan to quit on November 17! If you can quit for one day, you've taken an important step toward a healthier life and a healthier you.

Quitting is hard, but with help, you can increase your chances of success. The Maine Municipal Employees Health Trust can offer you free assistance in quitting through the Anthem Employee Assistance Program* (www.anthemaeap.org login: MMEHT). The Health Trust medical plans for active employees and retirees offer benefits for smoking cessation, such as education programs, physician visits and some prescription medications. Please contact the Health Trust Member Service Representatives at 1-800-852-8300 for more information about your benefits.

You can also call the Maine Tobacco Help Line at 1-800-207-1230 or visit American Cancer Society for more tips and resources at www.cancer.org/smokeout.

*** The Anthem EAP is free and is available to all active employees (regardless of insurance coverage) and their household members. Unfortunately, retirees are not eligible to use this service.**

New Health Trust Website – COMING SOON!

An updated, user-friendly website with even more valuable information will be coming your way in the beginning of 2017. We welcome suggestions and feedback from our members about how we can make this a more useful tool for you. Please email Assistant Director Kristy Gould at kgould@memun.org with your ideas.

Snack Smarter on the Go!

Well-planned, healthy snacks can complement your weight loss plan and satisfy your hunger. Whether you're traveling by plane, train or automobile, take your healthy-eating habits along by using some of these tips:

- Take these snacks to go. Tuck portable, nonperishable foods in your backpack, purse or tote when traveling. Single-serving packets of peanut butter and whole-grain crackers, low-fat granola bars, trail mix, nuts and dried fruits travel well.
- Traveling by car? Pack a cooler with skim milk, yogurt, individually wrapped string cheese, small packages of lean sliced meat or poultry for sandwiches, fresh fruit and fresh pre-cut vegetables. Whole-grain bread and cereals round out meals and can also be a quick snack.
- Don't forget the fluids. Include water with sliced lemons or limes, individually packaged 100 percent fruit juices, sparkling water, or unsweetened iced tea.
- Utilize your resources. Ask employees at hotels or conferences about local restaurants that have healthy foods on their menus or that offer grilled or broiled foods in addition to fried foods. You might also ask if there's a grocery store nearby where you can purchase fruit and easy-to-fix items.
- Practice portion control. At business events, use portion control. Allow yourself small servings of some higher calorie foods so that you don't feel deprived and eat larger servings of lower calorie foods.
- Eat for energy. Focus your mind on how eating healthy will give you the strength and energy you'll need for your trip.

Eating well on the road is completely achievable if you plan in advance and have strategies in place that will help you make good choices.

Source: www.mayoclinic.org



Apple Pie Overnight Oatmeal

Apple pie spiced flavors in overnight oats! Perfect for a grab-and-go breakfast or snack, plus overnight oatmeal is ideal for serving overnight guests. The best part...it's so easy!

Ingredients

- ½ cup old fashioned rolled oats
- ½ cup almond milk (or milk of your choice, such as skim, 2% or soy)
- ½ tsp lemon juice
- 2 Tbsp raw pecans (chopped)
- 1 Tbsp pure maple syrup (or honey)
- 1 Tbsp dried chia seeds
- ½ cup apple (about 1 small apple, chopped, no need to peel)
- ½ tsp pumpkin pie spice (or combination of ground cinnamon, nutmeg and allspice)

Directions

Place in a medium size bowl and stir to combine. Place in mason jars (enough for 2 half pint jars) if desired. Store in the refrigerator overnight.

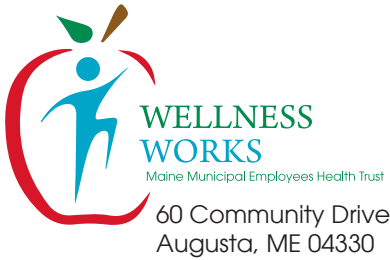
Serves 2

Per Serving: 245 calories; 10 g fat; 0 mg cholesterol; 46 mg sodium; 35 g carbohydrate; 8 g fiber; 16 g sugar

Source: Eat Real America – www.eatrealamerica.com

Did you know?

- Because chia seeds absorb so much liquid, they help give overnight oats a great texture. Chia seeds don't really add any flavor, but they are a nutritional powerhouse! Chia seeds are loaded with fiber, protein, omega-3 fatty acids and various micronutrients.
- You can use steel cut oats instead of the rolled oats, but the oatmeal will have a chewier texture. Try using half steel cut and half rolled oats for a great texture combination!



**WELLNESS
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Maine Municipal Employees Health Trust

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FAST FACTS

**HOW YOUR
BODY RECOVERS
AFTER YOU STOP
SMOKING...**

12 hours - the carbon
monoxide level in
your blood drops to normal.

2 weeks to 3 months
- your circulation improves
and your lung function
increases.

20 MINUTES
- YOUR
HEART RATE AND
BLOOD PRESSURE
DROPS.

1 year - the excess risk of
coronary heart disease is half
that of a continuing smoker's.

10 years - the risk of
dying from lung cancer is
about half that of a person
who is still smoking.



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Maine Municipal Employees Health Trust

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