



Maine Municipal Employees Health Trust

Wellness Works

FALL 2017

Plan Changes for 2018

Please refer to the insert in this newsletter for important information about changes being made to the Health Trust medical, dental and vision plans effective January 1, 2018. A letter regarding these changes was mailed to all medical plan participants in early September.

Medical plan changes are being implemented in an effort to help control costs, balance the values of our plans, and to keep premium adjustments as low as possible for all members. By making these changes, we are hoping to reduce the overall costs to the plans. We also hope to be able to moderate premium rate increases for 2018. It is important to have the plans priced appropriately for the benefits offered, so that the Trust can continue to run as smoothly as possible in the years ahead.

Enhancements have been added to both the dental and vision plans. Effective January 1, 2018 we will be implementing Northeast Delta Dental's Health through Oral Wellness (HOW) program, which offers members with certain risk factors additional preventive services at no additional cost. Allowances for frames and contact lens have been increased under the VSP Vision plan, and the VSP network will be expanded to include Wal-Mart and Sam's Club.



The insert to this newsletter contains a great deal more information and details regarding why the Trustees decided to make these plan changes. There is also information on how to sign up for Mail Order for your maintenance prescriptions. Please read this information carefully. Thank you.

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Wellness on the Web



It's never too late to make better health choices. All you need is a goal, a plan and a desire to live better. You can achieve excellent cardiovascular health by keeping seven factors in check. They're known as Life's Simple 7[®]. The American Heart Association's My Life Check[®] empowers people to take a big step toward a better life. In just a few minutes, you can learn where you stand with Life's Simple 7[®]. You can also get your personal heart score and a custom plan with the seven steps you need to start living your best life. Visit www.mylifecheck.heart.org to determine your heart score and learn ways to improve your health.

Life's Simple 7

It's Okay to be a Quitter

Smoking is one of the rare things in life when it's ok to be a quitter. In fact, it's more than ok; it could add years to your life. Quitting is the most important thing you can do for your health, and the sooner you quit, the sooner you will see the rewards. You'll experience the benefits of not using tobacco within 20 minutes of quitting, and as your tobacco-free days accumulate, the benefits will accumulate, too. Quitting tobacco will improve your health, your finances, your self-esteem and your everyday life – immediately and over the long term – in ways you may never have imagined.

It's normal to feel afraid of quitting and even more afraid of failing. But trying to quit means you are learning – not failing. Many people try to quit several times before they are tobacco-free. If you don't quit for good on your first try, it's an opportunity to learn from past attempts so you can reach your goal. So just try it – every attempt you make means you are closer to your ultimate success at being tobacco-free. When you're ready to quit call The Maine Tobacco Helpline at 1-800-207-1230 or www.tobaccofreemaine.org/quit.



Smoking Cessation Benefits

Did you know that if you are enrolled in a Maine Municipal Employee Health Trust (MMEHT) health insurance plan that smoking cessation products and programs are available to help you on your journey to quit using tobacco products? Below are a list of benefits that are available to you.

Benefit Description	In-Network	Out-of-Network <i>All Out-of-Network charges are subject to Anthem's Maximum Allowance.</i>
Smoking Cessation <i>Products and programs to eliminate or reduce dependency on, or addiction to, tobacco and tobacco products.</i>		
Smoking cessation education program	100% (no deductible)	100% (no deductible)
Physician follow-up visits	100% after \$25 (PCP) or \$35 (Specialist) copay	80% after \$25 (PCP) or \$35 (Specialist) copay
Medications prescribed by a physician, including over-the-counter medications (gum, patch, nasal spray, Zyban) <i>Must be prescribed by a physician. Quantity limits</i>	100% (no copay)	100% (no copay)

Other smoking cessation benefits are available through the Anthem Employee Assistance Program (EAP). The Anthem EAP is available to all employees regardless of whether or not they are enrolled in a MMEHT health insurance plan (unfortunately, retirees are not eligible to use this service). Anthem EAP's "Live Tobacco Free" program offers free smoking cessation coaching services for one year. Register online at www.anthemead.com login in code: mmeht.

Please call the MMEHT Member Services team with any questions at 1-800-852-8300.

Annual Enrollment Reminder!

If you wish to make changes to your benefits to be effective January 1, 2018, Enrollment/Change Forms must be received by the Health Trust between November 15 and December 15, 2017.

Please see your benefits representative for forms, and if you have any questions, contact the Health Trust Billing and Enrollment Department at 1-800-452-8786, ext. 2585.

Future Moms

Nine months. Many questions. Future Moms can help – any time, any day.

Ever wish you had a go-to source for all of your questions about pregnancy? Now you do. Future Moms is a program that can answer your questions, help you make good choices and follow your health care provider's plan of care. It can help you have a safe delivery and a healthy child.

Sign up as soon as you know you're pregnant. Just call Anthem to register at 800-828-5891. A registered nurse will help you get started. You'll get:

- A toll-free number so you can talk to a nurse coach 24/7, about your pregnancy. A nurse may also call you from time to time to see how you're doing.
- The Mayo Clinic Guide to a Healthy Pregnancy book that shows changes you can expect for you and your baby during the next nine months.
- A screening to check your health risk for depression or early delivery.
- Other useful tools to help you, your doctor and your Future Moms nurse keep track of your pregnancy and help you make healthier choices.
- Free phone calls with pharmacists, nutritionists and other specialist, if needed.
- A booklet with tips to help keep you and your new baby safe and well.
- Other helpful information on labor and delivery, including options on how to prepare.

**Future Moms is a free program of Anthem.*

Join Future Moms

Sign up for Future Moms by calling 800-828-5891. There's no extra cost to you.



What does it mean to be grateful?

As the month of Thanksgiving quickly approaches, take a moment to consider what it means to be grateful and find ways to practice gratitude every day.

Gratitude is saying “thank you.” But it's more than a thank-you to a friend for a favor or gift. Gratitude is saying thanks for everything that is important to you and good in your life. You are thankful for a gift, but you're also thankful to watch a sunset, do well at a sport, or to be alive. You see your life and your experiences as a gift.

Gratitude is linked to well-being. Recent studies show that people who practice gratitude appear to be more optimistic, pleased with their lives, and connected to others when compared to those who reflect on daily hassles or on everyday events. Research also suggests that gratitude in teens is linked to feeling good about life, being optimistic, and having a good social network.

You also might find that gratitude may help decrease anger and be linked to resilience. If you find yourself thinking about how someone has wronged you, shift your attention to someone else who has been there to support you. The traits mentioned above, such as optimism and connection with others, are often found in people who are resilient and more likely to bounce back after stressful situations.

How can you practice gratitude?

To practice gratitude, you say “thanks” and you appreciate what's important to you.

Spend a few minutes at the end of each day and think about, or even write down, what you are grateful for that day. Think about people, events, or experiences that have had a positive impact on you.

- Call or email someone just to say “thanks.”
- Write thank-you notes as well as saying “thank you” when you receive gifts or favors. Or write a letter of gratitude and appreciation to someone.
- When feeling burdened by your health, give thanks for the abilities you still have.
- Start a family ritual of gratitude, such as giving thanks before a meal or discussing the highlights of the day.
- Find a creative way to give thanks. For example, plant a garden of gratitude or take pictures of things you are grateful for.

Source: WebMD Medical Reference from Healthwise



How to Reduce Family Stress

Work deadlines are looming. The kids have sports practice — at the same time, but in different places.

They have homework and projects due. Your parents asked you to come over to help with yard work ... it goes on and on. If you're like most families, you face stress every day. Our days are busy from sun up to sun down. Between work and life responsibilities, we're feeling more pressure and a higher level of stress. It's taking its toll on our health as a nation. By taking a few steps, you can prevent, detect and manage stress for a happier and healthier family life.

What's stress anyway?

Stress involves life's demands and how you meet them. Your job, family problems, health, outlook on life, finances and social network — they all can produce stress. When life's demands are greater than what you can handle, you start to feel stressed. The way you feel when you're stressed — low energy, headaches, upset stomach, rapid heartbeat — is the same way your body responds to danger and aggression. When stress lasts for weeks or longer, it can hurt your health. Hormones released when you're stressed can disrupt your whole body, increasing your risk for heart disease, obesity, digestive problems, memory impairment, insomnia and depression, among other things.

Take a Break to help yourself manage stress!

A few minutes of downtime can help relieve stress and boost productivity. Try these tips:

- **Be present-** Slow down. Take five minutes and focus on one behavior. For example, walking. Be mindful of how it sounds when your feet hit the ground. Feel the muscles moving to make each step.
- **Decompress-** Place a warm heat wrap around your neck and shoulders for 10 minutes. Close your eyes and relax your face, neck, upper chest and back muscles.
- **Laugh out loud-** A good belly laugh lowers cortisol, your body's stress hormone, and boosts endorphins, which help your mood. Lighten up by tuning in to your favorite comedy, reading a funny book or chatting with someone who makes you laugh.
- **Crank up the tunes-** Research shows that listening to soothing music can lower blood pressure, heart rate and anxiety. Create a playlist of peaceful songs or nature sounds.
- **Get moving-** All forms of exercise, from walking to cross-fit training, release feel-good chemicals in your brain that can help ease depression and anxiety.
- **Reach out-** Talk to family and friends -- preferably face-to-face, or at least on the phone. Share what's going on.
- **Tune in to your body-** Mentally scan your body to sense how stress affects it. Lie on your back or sit with your feet on the floor.

Start at your toes and work your way up to your scalp, noticing how your body feels.

- **Be grateful-** Keep a gratitude journal to help you remember the things that are good in your life. Celebrate all your everyday accomplishments.
- **Meditate-** Just a few minutes of meditation can help relieve anxiety and may even make you more resilient to stress. It's easy.
- **Breathe deeply-** Take a five-minute break and focus on your breathing. By practicing deep breathing, you can reduce the effects of stress by slowing your heart rate and lowering your blood pressure.

Get Help When You Need It

Having some level of stress is normal, but there are times when stress builds up too high and we need to seek help. **Anthem Employee Assistance Program (EAP) is available 24/7 with resources and programs that can help. You can access this FREE program by calling 1-800-647-9151 or by visiting www.anthemead.com and using the login: MMEHT.** The Anthem EAP is available to all active employees (regardless of insurance coverage) and their household members. Unfortunately, retirees are not eligible to use this service.

Stress isn't just for adults

Children can feel stress, too. Many children experience a level of stress that interferes with life, activities and health. Parents should watch the following signs:

- Physical stress symptoms in children can include changes in eating habits, headaches, new or recurrent bedwetting, nightmares and other sleep disturbances, stuttering and stomach problems.
- Emotional symptoms include anxiety, excessive worrying, the inability to relax, new or recurring fears, clinginess, questioning, anger, crying, an inability to control emotions, and aggressive or stubborn behavior.

Tips for helping your child manage stress:

- Provide a safe, consistent and dependable home.
- Be selective in TV viewing.
- Spend calm, relaxed time with your child or children.
- Encourage your children to talk and express concerns.
- Set aside time for physical activity.
- Build your children's feelings of self-worth.
- Allow your children opportunities to make choices and have some control of their lives.
- Seek professional guidance when signs of stress seem unmanageable.

Source: *Time Well Spent*, Anthem, 2017

150 Minutes

How many times have you heard people say, “I’d like to exercise, but I just don’t have the time.” Maybe you have even caught yourself saying this a few times, but the truth is that no matter how busy we are, we all have the same amount of time in a day. It is how we use this time that will determine whether we stay on track with our fitness goals or not. Let’s take a closer look at how little time you actually need to devote to exercise each week.

There are 10,080 minutes to choose from each week — about 2,400 of those are spent at work. So that leaves approximately 7,680 minutes left to fit in things we need/want to do. Of course, you need a good night’s sleep, so if we figure that in as well (assuming you are actually going to get the solid 7 hours of sleep that is recommended) we are left with only 4,740 minutes.

Now here is the good news - if you are trying to keep your fitness level up or get it back on track, you only need to use 150 of those remaining minutes to meet the recommendation of 30 minutes of moderate exercise at least five days a week that most experts advise. Only 150 minutes... that is doable! You can fill those 150 minutes with whatever activity you like, whether it be walking, hiking, biking, swimming, or dancing.

If you’re busy, don’t let it stop you. Just fit more activity into the things you already do every day – whether at home or at the office:

- **Take the stairs.** You’ll get a great workout with every flight. For a more strenuous workout, go up and down the stairs for 15 minutes.
- **Park farther away.** When running errands, going to work or dropping off kids, park as far away as you can to add a few steps into your day.
- **Workout while you wait.** If you find you arrive at your destination before you need to be there or you have a few minutes to wait, don’t just sit in the car checking your phone - get out and do laps around the parking lot. If you are waiting for the water to boil as you make dinner or waiting for the coffee to finish percolating, take this time to do some pushups off the counter or squats in your kitchen.
- **Make gradual changes to increase your level of physical activity.** If you are currently doing no physical activity, start with a walk around the block once a day, then increase from there.
- **Incorporate physical activity into your daily routines.** Do you have errands to run that are relatively close together? Hop on your bike or walk from point to point instead of driving.
- **Limit recreational screen time.** When you find yourself staring at a screen during leisure time, get up and move!
- **You’re never too old to play!** Play with your pet. Play Frisbee, turn on the music and dance, play tag with the kids after dinner.



Before you know it, you’ll find you do have the time to be active. Just find a few simple ways to add some extra activity into your day and you will easily be able to reach those 150 minutes... then you will have 4,590 minutes to fill with other things you enjoy.

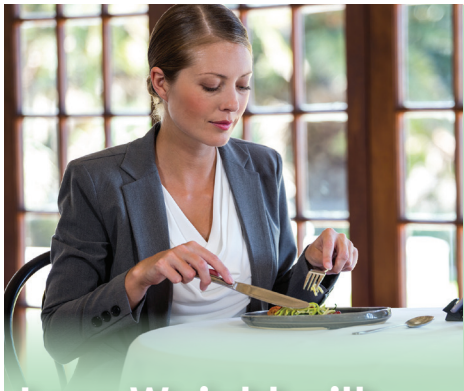
Did you know?

Physical activity...

- **Makes you feel good!**
- **Helps you maintain or achieve a healthy weight.**
- **Makes your heart healthy.**
- **Makes you stronger and more flexible.**

Moderate physical activity = doing activities where you breathe hard, like hiking, brisk walking or dancing.

Vigorous physical activity = doing activity where you sweat, like running, aerobics or basketball.



Lose Weight with Mindful Eating

Mindful eating is an effective weight loss strategy that encourages you to slow down and pay attention to your food, by taking the time to notice each sip or bite you take. It helps focus your senses on exploring, savoring and tasting your food, and teaches you to follow hunger cues. With practice, mindful eating becomes easier over time. Practice acceptance. Be aware of critical or judgmental thoughts about food and eating habits. Concentrate on the moment. Make a conscious decision to eat. Before you eat, ask yourself, "How hungry am I right now? Am I eating out of hunger, habit, boredom or emotion?"

Reserve time for your meal. Avoid eating on the run. If you're eating with others, involve them in preparing the food to make that time social. Avoid distractions while eating. Eat at a table, turn off the TV and put away your phone, work, books and magazines until you are done.

Appreciate your food. Start your meal by taking a moment to express your gratitude for the food in front of you. Breathe. Before and during your meal, consciously take a few deep breaths. Use all your senses to fully experience your food and drinks. Observe the smells, textures, sounds, colors and tastes. Ask yourself how much you're enjoying the food and how appealing it is.

Choose modest portions to avoid over-eating. Eat small bites, and chew slowly. Appreciate that your food fills you up and makes you healthy. Of course, there will be times that you have to rush through a meal to get to an activity or an appointment. But if you can practice mindful eating on a regular basis, it can help you reach your weight-loss goals.

By trying some of these strategies of mindful eating, you can minimize weight gain and possibly lose weight or inches. For more resources on mindful eating try: www.webmd.com and www.mayoclinic.org.



Tech-Neck

Did you know that the average American spends over 10 hours a day hunched over a computer, tablet or phone? Pair that with the fact that the average human head weighs 12 pounds and it's no wonder your neck is hurting!

Experts call this 'tech-neck'. Tech-neck is caused when our neck, shoulders, and back are slumped forward when using our devices. Poor posture habits like this can lead to strain on the spine and can lead to neck pain. Here are some simple ways to avoid tech-neck:

Set time limits

Limit the amount of time you use your device. If you need to use it for an extended amount of time, take breaks. A good habit to develop is taking a 3-minute break for every 15-20 minutes you use your device. Change posture and move around.

Set automatic reminders

Use the alarm feature on your device to remind you to take a break. Wearable devices (such as iWatch or FitBit) can be set to remind you to move.

Keep the device as close to eye-level as possible

Purchase a holder to elevate your device to reduce the amount of neck flexion and forward head position.

Sit in a chair with a headrest

Make sure to keep the back of your head in contact with the headrest while using your smartphone, tablet or laptop.

Use pain as a warning

If you are experiencing pain in your neck, between your shoulder blades, numbness or tingling arms, or frequent headaches then there may be a more serious issue. Pay attention to these warning signs and act quickly to make changes or eliminate a head-forward posture that is straining your neck.

What's The Difference Between a White Egg and a Brown Egg?

The answer is so simple that you may be surprised. White-feathered chickens with white ear lobes lay white eggs and red-feathered ones with red ear lobes lay brown eggs (this may not apply to all breeds). And besides that, there are certain chickens that even lay speckled eggs and blue eggs. But when you get down to the egg, nutritionally there is no difference, it's all just in the looks.

Many people ask why brown eggs are more expensive. Many people think that brown eggs must be better than white eggs because they're more expensive, but that's not the case. What makes brown eggs more expensive is as simple as size, the chickens that lay brown eggs are larger than those that lay white eggs and thus their feed costs more. As a result, the brown eggs are priced higher.

Other than the color, there is no difference between the shell of a white egg and a brown egg. Some people make the assumption that brown egg shells are harder than white, but that's not the case. What's true is that younger chickens lay eggs with harder shells. In regards to the yolk, some people say that brown eggs have a yolk that's more richly colored than white eggs. The type of feed that chickens eat can vary, so the more corn they eat, the yellower the yolks. So it's not necessarily the color of the shell that predicts the intense color of the yolk.

Egg grading is a voluntary program run by the USDA. It is not a quality seal, but merely a sign that the eggs come from a facility that had a USDA "grader" evaluate the interior quality and the appearance and overall condition of the eggshell. According to the USDA guidelines, egg grades are:

- U.S. Grade AA - eggs have whites that are thick and firm; yolks that are high, round, and practically free from defects (including blood spots and meat spots); and clean, unbroken shells. Air cell depth may not exceed 3.2mm.
- U.S. Grade A - eggs have characteristics of Grade AA eggs except the whites are "reasonably" firm.
- U.S. Grade B - eggs have whites that may be thinner and yolks that may be wider and flatter than eggs of higher grades. The shells must be unbroken, but may show slight stains.

Grade A is what is found most often in stores and Grade B are usually made into items like liquid eggs. It is important to note that egg size has nothing to do with egg grade. Egg size is based on carton weight, not individual egg weigh, so all of the eggs in that carton of large eggs will not weigh the same.

Regardless of shell color, size or even grade, the most important thing about eggs is that they can and should be part of a healthy diet. Eggs contain the highest biological value for protein. One egg has only 75 calories but 7 grams of high-quality protein, 5 grams of fat and 1.6 grams of saturated fat, along with iron, vitamins, minerals, and carotenoids. And it's important to eat the yolk because the essential fatty acids vitamins A, E, D and K, as well as most of the calcium, iron and folate are found there.

Resources: www.huffingtonpost.com



Mini Baked Apple Crisp

Prep Time: 10 minutes

Serves: 4

Ingredients

4 apples, peeled and diced

1 cup rolled oats

¼ cup coarse almond meal or ground almonds*

4 tsp brown sugar

½ tsp cinnamon

4 tsp unsalted butter

Directions

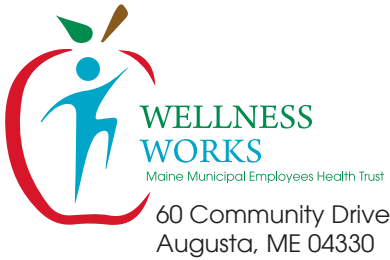
Preheat oven to 350-degrees. Add equal amounts of apple to 4 small ramekins. In a medium bowl, combine oats, almond meal, sugar and cinnamon. Cut in butter until mixture is crumbly. Top each ramekin with oat-cinnamon mixture. Bake 30-minutes. Serve warm.

*To ground almonds use a food processor or blender.

Nutritional Facts (per serving):

202 calories; 4 g protein; 9 g total fat; 20 g carbohydrate; 6 g sugar; 3 g fiber; 2 mg sodium

Source: Ebix Health



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Maine Municipal Employees Health Trust

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FAST FACTS

**THE NAME
PUMPKIN COMES
FROM THE GREEK
WORD 'PEPON',
MEANING 'LARGE
MELON'.**

**Pumpkins vary in weight,
but an average sized
pumpkin weighs around
13 pounds.**

**Over 1 billion pounds of
pumpkin are produced in the
US every year.**

**100 grams of
pumpkin
produces around 26
calories of energy.**

**Giant pumpkins can be grown
for competitions, with some
weighing over 1000 pounds!
In 2010, the world record was
1810 pounds!**



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.

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