



Maine Municipal Employees Health Trust

Wellness Works

FALL 2018

Vaccines aren't just for kids!

You never outgrow the need for vaccines. The specific vaccinations you need as an adult are determined by factors such as your age, lifestyle, health and risk conditions, type and locations of travel, and previous immunizations.

The Centers for Disease Control (CDC) website has an easy-to-read schedule which summarizes the Advisory Committee on Immunization Practices (ACIP) recommendations for currently licensed vaccines for adults 19 years and older. It is available on their website at <https://www.cdc.gov/vaccines/schedules/easy-to-read/adult.html>

Some of the most common recommendations include:

Pneumonia - There are two types of pneumococcal vaccine. You should get one dose of PCV13 and at least one dose of PPSV23 depending on your age and health condition.

Shingles - There are two types of Zoster (shingles) vaccine. You should get two doses of RZV at age 50 years or older (preferred) or one dose of ZVL at age 60 years or older, even if you have had shingles before.

Tdap - You should get one dose of Tdap if you did not get it as a child or adult. You should also get a Td booster every 10 years. Women should get one dose of Tdap during every pregnancy.

Influenza - The CDC recommends that you get a flu vaccine every year.

Getting vaccinated against flu, shingles and pneumonia is especially important for older adults, who face a heightened risk of complications



from these illnesses. Your health care provider should discuss them with you - if not, ask about them.

Your doctor may also recommend that you receive other important vaccines if they were not administered to you as a child, or need to be updated. Getting vaccinated is a lifelong, life-protecting job. Don't leave your healthcare provider's office without making sure you've had all the vaccinations you need.

For more information about the benefits for vaccinations under your MMEHT health insurance plan please call Member Services at 1-800-852-8300, Monday to Friday 8 a.m. to 4:30 p.m.

Adapted from www.cdc.gov

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Fall is here – enjoy this healthy and comforting recipe!

Wellness on the Web

Media and technology are at the very center of our lives today – especially our children's. Kids today spend over 50 hours of screen time each week. Wouldn't it be nice to know if the content your child is viewing is safe and age appropriate?

Common Sense Media helps families make smart media choices. Check out the website at www.common sensemedia.org to see ratings and reviews for movies, games, apps, TV shows, websites, books, and music. You'll also find information on how to understand and navigate the problems and possibilities of raising children in the digital age.





Maine Municipal Employees Health Trust

ANNUAL OPEN ENROLLMENT

If you wish to make changes to your benefits, please see your employer for an Enrollment/Change Form. All forms must be received by the Health Trust between November 15 and December 15, 2018.

Changes will be effective January 1, 2019.



Help the Health Trust stay in touch with you!

If you have a change in your address or your phone number, please let us know by calling Member Services at 1-800-852-8300 or email us at mmehtinfo@memun.org.



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

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

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

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

The Trust is regulated as a Multiple Employer Welfare Arrangement by the state Bureau of Insurance and is one of the largest self-insured plans in the state. The Board works with a number of professional advisors, including its Plan Administrator (MMA), benefit advisor, actuary, and legal counsel, all of whom assist the Board in governing the Trust. Health Trustees serve as plan fiduciaries and, as such, must administer the Trust's programs in the interest of Trust participants. The Board is involved in many different functions, including setting annual rates, developing new plan offerings, reviewing third party administrative services, hearing benefit appeals, and analyzing claims trends. Trustees are not compensated, but they are reimbursed for their travel expenses.

If you are interested in serving on the MMEHT Board of Trustees, please send your resume, along with a letter indicating your interest and telling us a bit about yourself and why you wish to serve, to: Dale Olmstead, Chair, Health Trust Selection Committee, c/o Anne Wright, 60 Community Drive, Augusta, Maine 04330. You may also email the resume and letter to awright@memun.org. Submissions should be received by November 30, 2018.

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

12 Tips for Teaching Children Gratitude

As we transition into the holiday season, many people begin focusing on having an attitude of gratitude, but how do you do that with kids who are naturally materialistic and self-serving? There is good news... gratitude can be taught. Here are 12 tricks for teaching children gratitude and creating a more joyful home:

1. **Surprise them!** Avoid too many choices: Surprises help children see something as a gift, not an entitlement. Having too many choices breeds unhappiness– you are always wondering if you could have something better.
2. **Talk about the best parts of your day.** Find some time each day to talk about what you are thankful for– perhaps at the dinner table, before bed, or while you are driving in the car. Ask your children, “What was the best part of your day?” For older children, try keeping a gratitude journal.
3. **Teach your children their past.** What are your family stories of hardship and perseverance? Not sure of your past? Just take a family trip to the history museum, a battlefield, or other historic site. You will return home grateful.
4. **Help your children serve someone who does not “need” charity.** It’s great for kids to participate in scout food collections and other community charity programs, but these events only occur a few times per year and you rarely meet the people you are serving. Find someone in your everyday life for your children to serve regularly, even if this person doesn’t really need charity.
5. **Focus on the positive, all day.** Attitude is a choice and sometimes we need to be reminded of that- kids and adults alike. It’s an all-day effort to constantly turn around the whining, jealousy, and complaining and instead focus on positive, but it can be done.
6. **Say “thank you”.** Teach young children to say “thank you” as part of a full sentence, for example, “Thank you Daddy, for making dinner.” Encourage school-aged kids to say thank you throughout the day, especially when you help them get ready for school or drive them to activities. Have them thank coaches for practice and music teachers for lessons.
7. **Lead by example.** How many times per day do you say “thank you”? Have you told your children what you are thankful for today? Our children are watching our every waking move. We can’t ask them to be grateful if we are not. Come home and talk about the happy parts of your day, making a conscious choice not to complain.
8. **Teach, “tis better to give than to receive.”** Even toddlers can buy or make gifts for others. Take young children holiday shopping at the dollar store. Challenge them to pick out gifts for others without buying something for themselves. It’s hard!



9. **Make time for chores.** Most children have about four hours between the time they get home from school and bedtime. During those four hours they have to accomplish homework, extracurricular activities, dinner, bath, and bedtime. It’s hard to find time for chores. Without chores children just can’t understand what it takes to run a household– they will take clean laundry and dishes for granted. Find age-appropriate chores for your children, even just 5-10 minutes per day. Consider leaving time-intensive chores for the weekend, such as yard work, bathroom cleaning, and linen changing.
10. **Let big kids take care of little kids.** They say you can’t really understand what it takes to raise a child until you have your own children. Perhaps, but giving big kids responsibilities for little kids will start to help them have an attitude of gratitude towards their parents. Pair up big kids with little kids to get chores done or get through homework. School aged children can read books to toddlers or help them get dressed. Your older children will gain self-confidence and a sense of responsibility, and the relationship they build with their younger siblings will last a lifetime.
11. **Give experiential gifts, not stuff.** Too many toys? How about gifting a membership to the children’s museum, a soccer registration fee, or a camping trip? Experiential gifts build relationships, not materialism.
12. **Monitor your children’s media.** Our children are bombarded with age-targeted marketing that they are too young to resist or understand. Media fuels materialism. It is our job to carefully monitor their media so that they aren’t dragged into marketing and made to feel incomplete or unfulfilled.

Source: *ChildrensMD*, 2018 www.childrensmd.org

Tips for the New Caregiver

Some family members are thrust into the role of caregiver abruptly after a loved one has come down with a sudden illness and may need help from family.

But often, caregiving is a gradual process with few clear dividing lines. How do you know when you've really become a caregiver? When is it time to start taking more control over a relative's life and to start taking control away? And how will your new responsibilities caring for someone else affect the rest of *your* life? These are all very good questions that need serious thought and preparations.

Caregiving Tips for the New Caregiver

If you ever had kids, you will remember the charts in the baby books that lay out the clear milestones you can expect as they grow. Unfortunately, it's not as clear cut with caregiving for an older person. Things change slowly or rapidly depending upon the disease or injury. Every caregiving case is different and it's hard to know how to prepare. To start you off, here are some general tips for new caregivers. They won't answer all your questions, but they may help point you in the right direction.

- **Begin the caregiving conversation early.** Ideally, talk to your loved ones about their care long before they really need it. For instance, adult children might want to start talking to their parents about caregiving when they reach age 70, even if they're healthy. Find out what they would like to happen if they were to get sick. Would they want home health care? To move in with you? To live on their own in a senior center or assisted living community? It may not be an easy conversation. It's tempting to put it off but it's better to start talking about these issues now instead of waiting until there's a crisis.
- **Look for caregiver's guidance.** When you become a caregiver, you suddenly have a million questions. How are you supposed to take care of another adult? What should he be eating? Can she still drive? Get some answers. Check into local resources for caregivers such as the National Family Caregivers Association or the local Area Agency on Aging. They may offer classes in caregiving that could be invaluable plus can give you resources and answer any questions. You could also find a geriatric care manager who can help identify your problems and help resolve them.
- **Get caregiver support.** As soon as you can, connect with other caregivers. Support groups for caregivers are a great way to exchange tips and advice. Support groups also offer a way for you to express your concerns and get feedback for some of the hard decisions you'll have to make along the way. Ask at the doctor's office or a local hospital about community support groups.
- **Find help.** Don't wait until you're completely overwhelmed with caregiving to ask for help also known as respite care. Start talking to other family members and friends about ways that they can share in caregiving, both now and in the future. Also,



look into the types of help you might be able to get at home or in local senior centers and adult day cares. While home health care can be expensive, you may find volunteer organizations that provide some relief for free.

- **Check out local senior care facilities and nursing homes.** Even if your loved one is doing fine on their own, it's a good idea to visit local nursing homes and caregiving facilities now. Should your loved one ever need one, you'll be glad to know what the options are. Keep in mind that many assisted living facilities and nursing homes have waiting lists and it can take years to get a spot.
- **Consider the legal and financial implications.** Start thinking about some of the difficult legal and financial issues you may face as a caregiver. If your loved one goes into a nursing home, how will they afford it? Would you sell their house? How does power of attorney work? Do they have a will? Tackling these issues can be upsetting. But it's best to know the details so you're not taken by surprise. Talk to a geriatric care manager, a social worker, an elder law attorney, or get in touch with a caregivers' organization.

If you're new to caregiving, you may be apprehensive and worried right now. You could already feel swamped by everything you have to do. Just remember that while caregiving is tough, it has rewards, too. And with a little time and experience and help from others, you'll get the hang of it.

Resources: www.n4a.org

Do the research before it's needed

Some helpful organizations that can provide information or assistance on caregiving include:

- Administration on Community Living – www.acl.gov
- National Association of Area Agencies on Aging – www.n4a.org
- AARP – www.aarp.org
- Family Caregiver Alliance – www.caregiver.org
- Caregiver Action Network – www.caregiveraction.org
- Anthem EAP – www.anthem.eap.org (login: MMEHT) *Please note: MMEHT members who are currently employed with an employer who has health insurance with the Health Trust are eligible for the Anthem Employee Assistance Program (EAP).

Is It Time for a Colon Cancer Screening? It May Be Sooner Than You Think



Earlier this year the American Cancer Society (ACS) released an updated guideline for colorectal cancer screening based on new research data that showed that cases of colorectal cancer are occurring at an increasing rate among younger adults. After reviewing this data, experts on the ACS Guideline Development Committee concluded that a beginning screening age of 45 for adults of average risk will result in more lives saved from colorectal cancer.

New screening recommendations for those at average risk

- People at average risk of colorectal cancer should start regular screening at age 45.
- People who are in good health and with a life expectancy of more than 10 years should continue regular colorectal cancer screening through the age of 75.
- People ages 76 through 85 should make a decision with their medical provider about whether to be screened, based on their own personal preferences, life expectancy, overall health, and prior screening history.
- People over 85 should no longer get colorectal cancer screening.

What about those at higher than average risk?

The guideline also says that people at higher than average risk might need to start colorectal cancer screening before age 45, be screened more often, and/or get specific tests. People at higher or increased risk are those with:

- A strong family history of colorectal cancer or certain types of polyps
- A personal history of colorectal cancer or certain types of polyps
- A personal history of inflammatory bowel disease (ulcerative colitis or Crohn's disease)
- A known family history of a hereditary colorectal cancer syndrome such as familial adenomatous polyposis (FAP) or Lynch syndrome (also known as hereditary non-polyposis colon cancer or HNPCC)
- A personal history of radiation to the abdomen (belly) or pelvic area to treat a prior cancer

People who think or know they are at higher risk for colorectal cancer should talk to their health care provider who can suggest the best screening option and determine what type of screening schedule to follow, based on their individual risk.

Getting Tested

Several test options are available for colorectal cancer screening, from a home-test kit to colonoscopy and other procedures. It's important that everyone talk to their health care provider about which tests might be good options. There are some differences among the tests to consider, but the most important thing is to get screened, no matter which test you choose.

Source: American Cancer Society, 2018

Maine Municipal Employees Health Trust

Colon Cancer Screening by Mail: What Could Be Easier?

Stool DNA testing is a type of non-invasive test to check for colorectal cancer by looking for certain gene changes that are sometimes found in colorectal cancer cells. A stool DNA test may appeal to people who want to be screened, but don't want to undergo the usual preparation required for a colonoscopy and some other screening tests.

The patient uses a take-home kit to collect a stool sample and mail it to a lab. Colo-guard® is the name of the stool DNA test that is currently FDA-approved, and the patient gets it from their doctor's office. The test checks for DNA changes that could be a sign of cancer or pre-cancerous growths called polyps. It also checks for blood in the stool, which can be a sign of cancer.

No special diet or bowel preparation (no laxatives or enemas) is required for a stool DNA test. However, if the test does show a possible cancer or pre-cancer, the patient would then need a colonoscopy to confirm it, and possibly to remove any polyps.

Not everybody can have this type of screening test. It's only for people with an average risk for colorectal cancer: no personal history of pre-cancerous polyps, colorectal cancer, or some other factors. If you meet the criteria and your physician recommends it, the test is covered under the Health Trust medical benefit. Ask your doctor if it's right for you, and call the Health Trust Member Services with any questions at 1-800-852-8300.

Source: American Cancer Society





Tips for Healthy Eating Out

Eating at a restaurant doesn't have to sabotage your healthy diet. Use smart eating strategies to eat healthy while eating out.

Have a plan. If you know you are going to a restaurant, plan to eat smaller meals during the day. Look at menus online so you can plan ahead what you will order and won't be tempted by less healthy options when you arrive.

Be deliberate when ordering. Balance your meals by including selections from all of the different food groups such as lean protein, low-fat dairy, fruit, vegetables and whole grains. For example, entrée salads with baked or grilled chicken, beans or seafood can provide protein along with the fiber and other nutrients found in the salad. Ask for dressing on the side so you can control the amount.

Ask for substitutions. Many meals come with a side of french fries. Ask for a side salad instead. Restaurants are used to special requests, so don't be shy!

Control portions. Many restaurants serve huge portions, sometimes enough for two or three people. Eat smaller portions and bring leftovers home for another meal. Or, order an appetizer in place of an entrée and add a small soup or salad.

Eat slowly. It takes about 20 minutes for your brain to get the message from your stomach that you are no longer hungry. Fast eaters are often overeaters, while slow eaters tend to eat less and are still satisfied.



Manage Stress with Better Sleep

Stress can impact your life in many ways, including negatively affecting the quality of your sleep. It makes sense: you lie in bed, worrying and feeling anxious, which makes it almost impossible to relax and quiet your mind enough to fall asleep. It's no wonder people use the phrase "losing sleep over something." That's also why people who suffer from chronic stress day in and day out sleep less, have poorer sleep quality, and find it harder to function well during the day.

Unfortunately, this cycle will only continue to worsen if you don't sleep enough at night because your body boosts its levels of stress hormones. The brain chemicals connected with deep sleep are the same ones that tell the body to stop the production of stress hormones. When you don't sleep well, your body keeps pumping out those hormones. The next day, you feel more stressed, the following night you find it harder to fall asleep, and so on. Even worse, stress hormones peak in the afternoon and early evening just when you should be relaxing and preparing for slumber.

The more exhausted you feel, the less you're able to focus at work and home, leading to more stress. You're also likelier to snap at your friends and family, causing stress over relationships. More downsides to all this stress? People who have high, prolonged levels of stress have higher risk of heart disease, depression, high blood pressure, a weakened immune system, stomach issues, and more. They are also more likely to grind or clench their teeth, which can lead to dental problems.

Sleep is a remarkably productive and critical part of life; it's the time when the brain and body recharge for another day. Yet, most of us simply aren't getting enough sleep. Stress, everyday demands and yes, your smartphone are likely culprits negatively impacting your sleep. Sleep is a critical part of managing stress and making healthy choices. Get a restful night's sleep with these tips.

- Eat meals at the same time each day and at least two to three hours before bedtime.
- Limit naps to 30 minutes at least six to eight hours before bedtime.
- Stay active. 20 to 30 minutes most days, at least four to six hours before bedtime.
- Limit your caffeine intake and avoid it in the afternoon. Also avoid stimulants such as decongestants and nicotine.
- Go to bed at the same time every night and get up about the same time every morning even on weekends.
- Try deep breathing exercises.
- Jot down your to do list for the next day or what is on your mind. Studies show this will ease your mind and allow you to rest easier.

A healthy amount of sleep for most adults is seven to eight hours a night. If self-care techniques don't help, talk to your health care provider. Sleep problems are treatable.

Reference: www.sleep.org and www.mayoclinic.org



White Bean Chicken Chili

Nutritional Facts (per serving):

Serves: 10 (1 cup portion)

Nutrition: 135 calories, 3 g fat, 370 mg sodium, 11 g carbs, 3 g fiber, 17 g protein.

Source: *Eat. Drink. Love.*
www.eat-drink-love.com

Ingredients

1 ½ pounds boneless skinless chicken breasts, halved lengthwise

2 (15-ounce) can white navy beans, rinsed and drained

1 (15-ounce) canned corn, drained

1 (4-ounce) can, diced green chilies, drained

2 cups low sodium chicken broth

3 teaspoons ground cumin

2 teaspoons chili powder

½ teaspoon garlic powder

½ teaspoon onion powder

1 teaspoon salt

Optional: shredded cheese, avocado, sour cream, cilantro for topping

Instant Pot Directions:

Place the chicken breasts into the pressure cooker. Pour in the beans, corn chilies, and the broth. Then stir in the seasonings. Cover with the lid and set valve to sealing position. Cook on poultry setting for 15 minutes followed by a quick pressure release. Shred the chicken with a fork and serve with desired toppings.

Slow Cooker Directions:

Place the chicken breasts into the slow cooker. Pour in the beans, corn, chilies, and broth. Stir in the seasonings and cover. Cook on low for 3 ½ hours or high for 1 ½ hours. Shred the chicken with a fork. Serve with desired toppings.

Wellness Your Way!

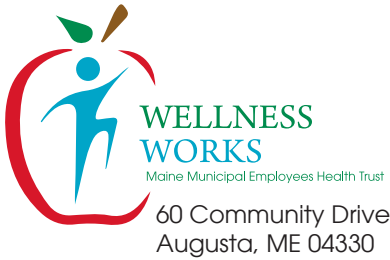
Are you up for the challenge? All MMEHT members can participate! Each quarter a new wellness topic will be featured. The goal of this feature is to give all participants a wellness topic to focus on during that quarter.

Log your progress toward the goal for one week (see the back page of this newsletter for a log card). Simply track your progress toward the goal for a week, and submit the log to us. Each quarter three log cards will be drawn at random and prizes will be mailed to the lucky winners! See the log card on the back page for details of how to submit your log, and for the due date this quarter.

The goal of this Wellness Your Way challenge is to eat at least 5-9 servings of fruits and vegetables every day. Eating vegetables and fruits provides many health benefits. People who eat more of these nutritious foods as part of an overall healthy diet are likely to have a reduced risk of some chronic diseases, including: heart disease, type 2 diabetes, obesity, blood pressure and some cancers.

Tips to help you meet this challenge:

- Add fruit to your yogurt and oatmeal.
- Add vegetables to your eggs and extra toppings on your sandwiches.
- Vegetables are great raw, but for a healthy dip add some natural peanut butter to your apples and bananas and hummus to go with carrots and celery.
- Include beans, peas or corn in flavorful mixed dishes, such as chili, soups or stews.
- Cut up and put your vegetables in clear containers on the weekend, so you can grab them as quick snack throughout the week.



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

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

Graphic Design: Jaime G. Clark

Phone: 1-800-852-8300

Website: www.mmeht.org

Wellness Your Way – Fruits & Vegetables

The goal of this challenge is to eat at least 5-9 servings of fruits and vegetables every day.

	Fruits	Vegetables
Sunday	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Monday	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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Wednesday	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Thursday	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Friday	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Saturday	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Above is your log card to keep track of each serving of fruit and vegetable you eat each day for one week. Put an X in the box for each serving of fruit or vegetable you eat. See page 7 for details of this program.

Take a picture of your log card and email it to: wellness@memun.org, or mail the log card to MMEHT, Attn: Wellness Department, 60 Community Drive, Augusta, ME 04330.

*Log cards must be turned in by November 9, 2018. Three lucky winners will be drawn at random to win a casserole keeper tote!

Name: _____

Employer: _____

Address: _____