



Maine Municipal Employees Health Trust

Wellness Works

FALL 2021

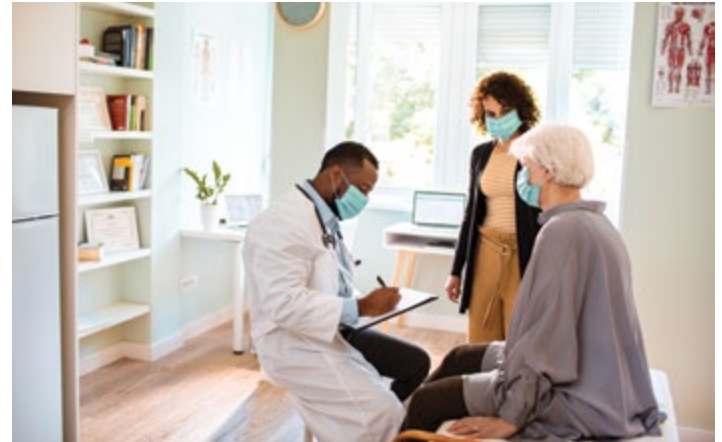
Catch Up on Delayed Preventive Care

When the pandemic began, many people stayed home to help keep others safe, and that meant in many cases they canceled or delayed their regular preventive care and screenings. According to the US Centers for Disease Control and Prevention (CDC) an estimated 41% of U.S. adults reported delaying or avoiding medical care in 2020 because of concerns about COVID-19, including 12% who reported avoiding urgent or emergency care.

Your health care needs are too important to be placed on hold.

If you put off your health care during the pandemic, now's the time to get caught up again - whether you need that annual physical, an eye exam, a dental check-up or help managing a chronic condition. Providers are taking recommended precautionary measures, and in most cases it is safe to resume in-person preventive care.

Regular preventive health screenings, such as mammograms, colonoscopies and physicals are crucial for the early detection of possible issues. The earlier your doctor discovers signs of a problem, the better chance that treatment options will lead to successful outcomes for you. Check with your doctor to see if you or a family member missed these important tests, and when you can get them rescheduled.



Skipping appointments is risky and can lead to complications. Doctors warn that further delays in treatment may not only lead to an unnecessary amount of worry, but could also progress your symptoms or disease into an advanced stage. Early diagnosis and treatment is key. If you had a scheduled surgery or procedure that was canceled due to the pandemic or you've been considering treatment, now's the time to get care.

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Read up on the many health benefits of exercising outside.

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Wellness on the Web



Child Mind Institute

Millions of children – as many as 1 in 5 – struggle with mental health or learning challenges. However, 70% of U.S. counties do not have a single child and adolescent psychiatrist. Due to stigma, misinformation, and lack of access to care, the average time between onset of symptoms and any treatment at all is over 8 years. The Child Mind Institute was created to give families the help they need. Visit the website at www.childmind.org to explore all the resources that are available.

Rep Raps

Answers to the most common questions that our Member Service Representatives receive.

Help Us Help You!

When you call the Member Services phone number on the back of your medical ID card, the Member Service Representatives from the Health Trust are there to assist with your questions. In order to help us provide you with the best service possible, here are some tips:

- If you are calling about how a claim is paid, with a question about your Health Care Summary from Anthem or with a question on a bill that you received, please have the information with you when you call. In some cases, we may have different information than you have, we may need you to provide us with a copy of your bill, or it may simply be easier to provide you with an answer to your questions if we can walk you through your document.
- If you call after business hours or are not able to reach one of our four Member Service Representatives, you may need to leave us a voice mail. Rest assured, your voice mail will be returned as soon as possible, usually the same day, so there is no need to call back if you already left a message. In fact, someone may already be researching your issue before you receive a call back.
- If you have to leave us a voice mail, please leave your name, the subscriber's name, your ID number and your group number from your ID card, a brief description of your issue and a return phone number. This information is important to help us research your issue quickly.
- If one of the Member Service Representatives is already assisting you, please let whoever answers the phone know that so they don't duplicate efforts.
- Finally, thank you for your patience! The Member Service Representatives are working very hard on your behalf to answer questions, research issues and reprocess claims if needed. We may have to reach out to our vendors, such as Anthem or Delta Dental, for more information, but we will get your answer or issue resolved as soon as we can.

Member Service Representatives are available to take your calls Monday to Friday from 8:00 a.m. to 4:30 p.m. at 1-800-852-8300. You may also email them at htservice@memun.org.

Health Trust Board Candidates Wanted

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 anticipated 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 470 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 \$180 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 Kristy Gould, 60 Community Drive, Augusta, Maine 04330. You may also email the resume and letter to kgould@memun.org. Submissions should be received by November 15, 2021.

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 Kristy Gould, Director of Health Trust Services, at kgould@memun.org or 1-800-452-8786.

The Ask for What You Need Challenge

By Abby DiPasquale

How often have you wanted someone to do something, but instead of asking them you just wait for them to figure it out and do it? Of course, our assumption is that they would realize we needed them to do something and then jump right in to help us out. For instance, I would love for my husband to cook dinner tonight (that is a want), what I might *actually* need is more help with food preparation/planning throughout the week. So, instead of just having a conversation with him to discuss how we could split the share of food prep, I just let that simmer in my head without ever mentioning it to him. Why am I surprised (and angry) when I get home and dinner isn't on the table? I really have no one to blame but myself because I didn't express what I needed and thus got exactly what I expected! But, if I had just asked for what I needed from him we could have had a conversation, developed a plan, and then avoided this whole situation.

So why don't we just ask for what we need? This simple concept can reduce our stress, relieve our fears, and diminish our frustrations, but it is so hard to do! As fiercely independent Mainers, many of us value the "I can do it myself" persona and struggle to actually ask for what we need. However, not asking for what we need from others holds us back in all areas of our life - physically, emotionally, in relationships, and even in our careers. In her article "How to Ask for What you Need," columnist May Pang wrote that there are common mental patterns that stop us from being able to ask for what we need.

“We're all imperfect, and we all have needs. The weak usually do not ask for help, so they stay weak.”

- John Wooden, UCLA basketball coach



She also provided some alternative ways to reframe these thoughts to help you to ask for what you need. These include:

- **It seems selfish.**
Alternative way to look at it: You can't help others if you don't take care of yourself first.
- **You think asking means you are weak.**
Alternative way to look at it: You don't ask for help because you are weak; you ask for help in order to get stronger.
- **You are worried about confrontation or damaging a relationship with your honesty.**
Alternative way to look at it: Silence is not the solution - creating a stronger relationship so you can freely express your needs is the solution.
- **You are worried about rejection.**
Alternative way to look at it: The worst anyone can say is no.
- **You think you already know what the answer is/might be or maybe you think you should know.**
Alternative way to look at it: Stating what you need creates an opportunity to discuss it with someone else without guessing what they may or may not be thinking.
- **Asking makes us vulnerable.**
Alternative way to look at it: Being vulnerable makes you able to connect with others in a more meaningful way.

Sometimes it is uncomfortable to verbalize what you need, but not asking doesn't make the need go away, and people can't read your mind to magically make your wishes come true. Wang wrote, "I used to believe that asking someone for something would weaken our relationship. It turns out the opposite is true. By asking, we're showing up as who we really are and allowing the people closest to us to understand us."

Asking for what you need can change your life in so many profound ways, but don't take my word for it. Try it for yourself. Over the next month, try to simply state (in clear and kind terms) what you need from someone in your life. Perhaps you will choose to start with a family member, or maybe a friend or co-worker. Regardless of who it is, try to find a way to ask for what you need at least once a day. It may not be comfortable to do at first, but it gets easier as we get better at being more specific about what our needs are and keep practicing.

Source: May Pang, <https://betterhumans.pub>

How To Thrive If Newly Retired or an Empty Nester

If you are newly retired or your last child recently moved out on their own, you may not know what to do with your time now that you are not running kids around or heading to work. It is a wonderful opportunity to reconnect with old friends that you have not seen in a while or make new friends while picking up a new hobby or joining a club. Try some of these ideas to get you out of the house and involved in activities again:

Try volunteering! Many newly retired folks or newly empty nesters may feel like they have lost their purpose. What better way to fill the void than reaching out and helping others who are in need? Perhaps you know an elderly person who could use some groceries or company, a neighbor who's going through a hard time, a teacher who needs an extra pair of hands in the classroom or if you have a special love for animals, perhaps you could sign up to be a foster pet parent.

Plan a getaway. This is a great time to start planning trips to places you've always dreamed about visiting. Planning and looking forward to future getaways are almost as much fun as the actual trip! If you're concerned about traveling during the pandemic, consider some local day or weekend trips within the area. Maine is a big state and there are sure to be some new areas for you to explore!

Expand your culinary skills. This is the perfect time to broaden your home cooking and/or baking skills, try out new recipes, and discover new cuisines. Now you can use all those ingredients your kids wouldn't eat!

Declutter your spaces. Research shows that having too much stuff, even if it's hidden behind a closet door, weighs people down, affecting one's energy and creativity. Decluttering your home every few months helps clear out the mental cobwebs and gives people a new perspective on life. It's easier to breathe, think, and feel positive when you leave some empty space in your home.

Get creative. This is the perfect opportunity to rekindle a love of painting or learn a new skill like photography, woodworking, calligraphy, knitting, fly fishing - the list of creative avenues is endless! Your local Adult Education Program is a great place to start.



Put pen to paper. Have you always dreamed of being an author? Now's the time to start writing! You never know who is waiting to hear what you have to say from your lifelong adventures and experiences. You may be more private and simply want to start a journal or you may want to be more public and start a blog. Blogging is a great way to find your voice and share your story with others who can benefit from your experience!

Plant a garden. Have you ever thought about starting a vegetable or flower garden? It's so rewarding! Getting your hands in the dirt, nurturing your plants, and seeing them thrive reconnects your soul with nature. On the same note, having plants in your home brings life to your spaces! It will give you a sense of purpose because you need to tend to a garden or houseplants.

Rekindle old friendships or start new ones. It can be hard to stay in touch when life gets in the way, but now that you don't have a full household to run, take the time to reach out to friends you may have lost touch with or don't see or speak with as much anymore. Brush up on your small talk skills and put yourself out there when in a situation with new people. Whether it's a dinner party, at work, among friends or even just out and about, make the effort to connect with someone new.

Adopt a pet. Your home doesn't have to stay empty. Adopting a "fur child" (or one with scales, feathers or whatever you prefer) will provide you with companionship (and cuteness), as well as keep you busy with their care.

Take this time to relax, re-group and enjoy the next chapter of your life.

Source: www.theactivetimes.com

Skip the drugstore – have your medicine delivered to your home!

Why wait in line at the drugstore if you don't have to? If you take prescribed medicine on a regular basis, you can get up to a 90-day supply delivered to your door. And you save on copays because the cost of a 90-day supply via home delivery is less than three 30-day refills at the pharmacy.

Standard shipping is free, and you can even set up automatic refills and renewals, and get your medicine sent to you automatically before your next refill date. Missing even one dose of a prescription that treats long-term conditions like high blood pressure or diabetes may lead to serious health problems and higher costs. That's why home delivery is a great way to make sure you get your prescription refills when you need them.

How to Get Started

Ask your doctor for a prescription for a 90-day supply of your medication. If this is a new prescription, you may wish to also get a prescription for a 30 day supply, to be filled at a retail pharmacy while you wait for your first mail-order to be processed. Prescriptions can be submitted to the mail order pharmacy by mail or fax, or online at www.anthem.com.

Place your order. Log on to www.anthem.com and choose *Pharmacy*. On your personal pharmacy page, select *View Your Prescriptions* under *Switch to a 90-Day Supply*. For the drugs you want to switch to home delivery, choose *Switch to a 90-day Supply* and then *Select Prescriber*. You can also add or update your shipping address, shipping options and payment method on this page. Or, you can complete the *Prescription Drug Mail Order Form* on the Health Trust website at www.mmeht.org. Under the *Medical Plans* header, select the *Prescription Drugs* page, and mail the completed form to IngenioRx with your prescriptions. You may also call IngenioRx Home Delivery Pharmacy at 1-833-236-6196.

Pay for your prescription. You can pay by debit or credit card, use your Flexible Spending Account (FSA) debit card, or enroll for electronic funds transfer (EFT) payments. To set up your payments, select *Complete your Profile* and *Communication Preferences* from your personal

pharmacy page, then *Change Payment Method* to choose how you'd like to pay, sign up to pay online or add/update your credit card on file.

Important to know:

- If you purchase a 90-day supply of a prescription medication through the mail order service, you will only be charged two copays. If you purchase a 90-day supply at any retail pharmacy, you will be charged three copays. Using the mail order program can save you money!
- The amount of the copay you are charged depends on the tier in which your medication falls.
- In most cases, your medicine will be sent to your home within two weeks from the time the home delivery pharmacy gets your order. You may also set up automatic refills, if you'd like.
- Specialty medications cannot be filled via IngenioRx Home Delivery Pharmacy.
- If you have any questions about your prescription benefits, you can call the Health Trust Member Service Representatives at 1-800-852-8300, Monday through Friday, 8 a.m. to 4:30 p.m.



Maine Municipal Employees Health Trust

ANNUAL OPEN ENROLLMENT

If you wish to make changes to your benefits coverage for 2022, you may do so during the Health Trust Annual Open Enrollment period. Open Enrollment starts on November 15 and ends on December 15. Please see your employer for an Enrollment/Change Form.

All forms must be received by the Health Trust by December 15, 2021.

Changes will be effective January 1, 2022.

Medical ID Cards

Beginning January 1, 2022, all electronic and issued ID cards will include additional information about your health plan as required by the federal No Surprises Act. The card will look slightly different, but will contain the same ID number as your current card. If you have not had a coverage change but would like a new card issued with this information, please call Health Trust Member Services. Also, if you participate in a PPO health plan, your PCP's name will no longer appear on the ID card, as this information is not required for the processing of referrals.



Fight Fatigue with Food

When fatigue sets in during our day many of us reach for an extra cup of coffee or a sugary snack. Sure, both boost energy levels fast; but they also lack staying power. There are plenty of energy-boosting foods that don't contain caffeine or an abundance of sugar.

Here are some foods that can give you a long-lasting energy boost:

- Magnesium-rich nuts, such as hazelnuts, cashews, or almonds.
- Iron-rich spinach, which promotes oxygen in the cells and boosts energy.
- Eggs, including the yolk. They're packed with protein and B vitamins, which help convert food into energy.
- Edamame, which is rich in B vitamins, phosphorous and copper, which also help convert food into energy.
- Fresh fruit, which offers natural sugar. It also has beneficial fiber. Opt for vitamin C-rich offerings, such as oranges, kiwi, mangoes, pineapple, and strawberries.

Keep fatigue fighting foods handy to keep your energy stable throughout the day!

Where can I go to see my health care information online?

You can get instant access to your health plan information at www.anthem.com or with Sydney, Anthem's mobile app.

Using the website or the app, you can securely check claims, locate a doctor, refill a prescription, and find many other helpful ways to manage your health care.

Your current medical ID card is also available for quick viewing right on your mobile device using the Sydney app. This is especially helpful if you are uncertain if you have the newest version of your card.

- From your computer: Go to Anthem.com/register and set up a username and password. You will be prompted to set your email preferences and complete your registration.
- From your mobile device: Download the free **Sydney** mobile app and select **Register**. You will confirm your identity and create a username and password. You will then be prompted to set your email preferences and complete your registration.

If you need help signing up for the website or mobile app, you may call Anthem Website Technical Support at 1-866-755-2680.

The Benefits of Exercising Outdoors

When you exercise, your body releases feel good chemicals called endorphins. This chemical induces feelings of euphoria and happiness and elevates your mood. Endorphins naturally reduce symptoms of anxiety and depression. Even the lightest form of exercise prompts your body to release these chemicals.

Exercising outdoors puts you in direct contact with sunlight. Studies have shown that people's brains have higher levels of serotonin on bright and sunny days. Serotonin is the body's natural mood stabilizer. It helps reduce your symptoms of depression and anxiety. Sunlight also increases your vitamin D intake. Vitamin D has proven to be an effective way of enhancing your mood. Engaging in an outdoor activity can drastically improve the mental health benefits of exercise.

Exercising outside challenges your body in ways indoor workouts cannot. When you are active outdoors, whether running, walking, hiking, or biking, you put your body in the elements. The environment around you is always changing. Even slight changes, such as inclines, bumps, holes, or obstacles, force you to adapt and work harder. Even changes in the weather, such as the heat and breezes, can increase the difficulty of your workout.

As you can imagine, you don't have to go very far to exercise outdoors. All most people need to do is step out of their front door, and they're ready to go. You won't have to deal with traffic, look for a parking space, go into a crowded locker room, or wait to use a machine. There are plenty of parks, bike trails, hiking trails, and much more available to you.

Exercising is vital when it comes to improving your health, both mental and physical. While all exercise is good, taking it outside can introduce you to benefits you cannot experience indoors. You don't have to move all your workouts outside. Mixing in a blend of outdoor exercises with workouts inside gives you the best of both worlds.

Source: www.fitness-nation.net





Serves 8-10

Nutrition Information: (8 servings)

Calories: 335; Total Fat: 11.5g, Saturated Fat: 6.3g; Cholesterol: 118mg; Sodium: 1,014mg; Potassium: 227mg; Total Carbs: 51.4g; Dietary Fiber: 4.2g; Sugars: 12g; Protein 10.9g

Source: Kylee Cooks

Homemade Pumpkin Spice Waffles

Ingredients:

- 3 cups of all-purpose flour
- 3 tsp baking powder
- 3 tsp baking soda
- 2 Tablespoons pumpkin pie spice or 1 tsp each of cinnamon, nutmeg, and ginger
- 1 tsp salt
- 2 cups pumpkin puree (not pumpkin pie filling)
- 4 eggs
- 6 Tablespoons butter, melted
- ¼ cup brown sugar
- 2 cups milk

Directions:

- Heat your waffle iron.
- In a large bowl, whisk together the flour, baking powder, baking soda, pumpkin pie spice and salt.
- In a medium bowl, whisk together the pumpkin, eggs, butter, brown sugar, and milk until well blended.
- Pour in the wet mixture into the dry mixture. Mix until JUST combined, being careful not to overmix.
- Your mixture will be thick, but pourable. If too thick, add 1/3 cup extra milk.
- Pour batter into waffle iron and cook accordingly.
- Remove from waffle iron, serve with any toppings you enjoy!

Making Pumpkin Spice Nice

It's Pumpkin Spice Season! For the millions of pumpkin spice junkies out there, Fall is truly a time of great celebration, when all things pumpkin spice flavored return to the scene. Truth be told, most of those flavorful treats will give you more sugar in one serving than you should eat in a whole day and contain very little actual pumpkin or spice - not very nice!

But buried beneath the coffee drinks, limited-edition snack foods and baked goods, the spice blend known as “pumpkin spice” has a nutritious foundation. And while it's wise — for the sake of your waistline — to back off on the pumpkin spice Frappuccinos, 'tis the season to take advantage of the health benefits of this ever-popular fall flavor combination. So in honor of the season, we thought it might be fun to take a look at what health benefits you could be reaping from consuming the actual spice blend (not the one made in the lab, but the one made in your kitchen).

Different pumpkin spice blends may have variations, but the core blend usually includes ground cinnamon, nutmeg, ginger, and allspice. Here are the health benefits of each:

Cinnamon: Rich in cell-protecting antioxidants and unmistakable warmth, cinnamon is the star ingredient of pumpkin spice. There is also some research to support that cinnamon may help diabetics better control blood sugar.

Nutmeg: Another warm fall spice, nutmeg boasts small amounts of fiber, numerous B vitamins and minerals.

Ginger: The star component of gingerbread, this spicy powder contains important minerals like iron, potassium, and zinc. It may also help relieve minor digestive problems and nausea.

Allspice: Contrary to what the name suggests, this spice hails from a single fruit — a berry that is dried and ground into a fine brown powder. Allspice is used heavily in Jamaican cooking, and its pungent edge plays very nicely with pumpkin.

Want to give it a go and make your own homemade spice blend? You can use it in baked goods, beverages, roasted vegetable dishes and more; it's even a great hostess gift for holiday celebrations. The addition of cardamom gives this blend another layer of natural sweetness without adding any sugar!

Pumpkin Spice Blend

Makes about 1/2 cup

Ingredients:

- 1/4 cup ground cinnamon
- 2 tablespoons ground ginger
- 1 tablespoon ground nutmeg
- 1 tablespoon ground cardamom
- 1 teaspoon ground allspice
- 1 teaspoon ground cloves

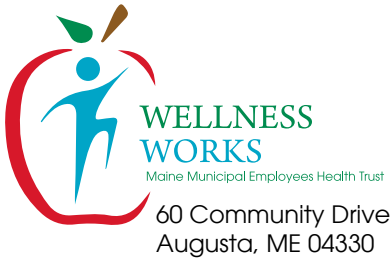
Directions:

Combine spices in a bowl and mix well. Store in an airtight container for up to 3 months

Nutrition Information:

Per teaspoon: Calories 7; Fat 0 g (Saturated 0 g); Cholesterol 0 mg; Sodium 1 mg; Carbohydrate 2 g; Fiber 1 g; Sugars 0 g; Protein 0 g

Source: Food Network



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Maine Municipal Employees Health Trust

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Website: www.mmeht.org

Members Resources

Keep these numbers handy for future reference!

MMEHT Member Services

1-800-852-8300

Representatives are available to assist you Monday through Friday 8:00 a.m. – 4:30 p.m. for questions on dental, medical, IPP and life benefits and claims

Anthem EAP

Available for anyone whose employer offers a Health Trust health plan

1-800-647-9151

Support for life's challenges for active members and those in their household

The following number applies to members in the Health Trust vision plan:

VSP

1-800-877-7195

Member Services for the Health Trust Vision Plan

The following numbers apply to members in the Health Trust health plan:

IngenioRx Home Delivery Pharmacy

1-833-236-6196

Service for managing your prescriptions filled via mail order

24/7 NurseLine

1-800-337-4770

Speak with a nurse anytime about non-emergent issues

Future Moms

1-800-828-5891

Pregnancy support any time of day

Anthem Condition Care

1-866-962-0960

Support for managing chronic health conditions