



Maine Municipal Employees Health Trust

Wellness Works

SPRING 2014

A Closer Look at Clean Eating

You really are what you eat, and many people are starting to notice that they should eat better to feel better. Clean eating has been around for many years, but has gained momentum in recent years as a way for people to take back control of their dinner plates. There are many different definitions of clean eating, but the most simple is that you replace processed foods with foods that are fresh and natural.

Look at the ingredients

The best way to start eating clean is to look at the ingredient lists of the food you eat. If you can't pronounce the ingredients or if you couldn't easily find it in your pantry, then you probably shouldn't be eating it! Clean eating is about focusing on quality ingredients and not letting health claims like zero trans fats, or sugar free, fool you into thinking it is a healthy choice. Artificial ingredients, including flavors, sweeteners, colors, and preservatives are not part of a clean eating plan. Ditch the fake food and reach for real ingredients.

Think globally, act locally

In addition to the ingredient list, clean eating also focuses on making a minimal impact to the environment by reducing man-made pesticides and fertilizers, and using sustainable growing practices. Your backyard garden and your local farmers markets are the ideal place to start your



clean eating transformation. If the food isn't good for your body, it probably isn't good for the environment either.

Clean eating is about recognizing what is in your food and becoming a wise consumer. Food is medicine, choose wisely!

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Use an online tool to determine if you are making healthy, positive choices for good health.

There's An APP for that!

Are you confused by ingredient lists, nutrition labels, health claims and marketing hype? Check out the free **Fooducate** app and use it to:

- Automatically scan barcodes
- See product highlights (both good and bad)
- Compare products
- Select better alternatives

To use online go to: www.fooducate.com

Fooducate



Colorectal Cancer

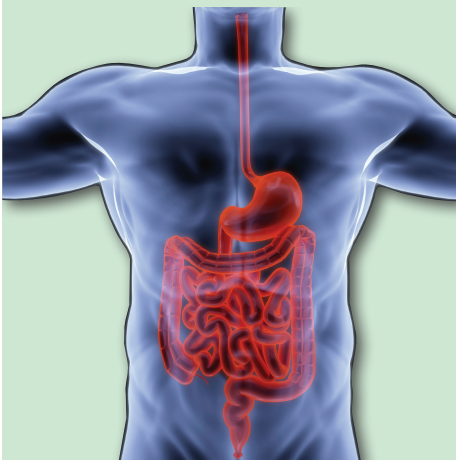
The colon and rectum are part of the large intestine. Colorectal cancer occurs when tumors form in the lining of the large intestine. It is common in both men and women. The risk of developing colorectal cancer rises after age 50. You're also more likely to get it if you have colorectal polyps, a family history of colorectal cancer, ulcerative colitis or Crohn's disease, eat a diet high in fat, or smoke.

Symptoms of colorectal cancer include:

- Diarrhea or constipation
- A feeling that your bowel does not empty completely
- Blood (either bright red or very dark) in your stool
- Stools that are narrower than usual
- Frequent gas pains or cramps, or feeling full or bloated
- Weight loss with no known reason
- Fatigue
- Nausea or vomiting

Because you may not have symptoms at first, it's important to have screening tests. Everyone over 50 should get screened. Tests include colonoscopy and tests for blood in the stool. Treatments for colorectal cancer include surgery, chemotherapy, radiation, or a combination. Surgery can usually cure colorectal cancer when it is found early.

NIH: National Cancer Institute



Staying Connected When Working Shift Work

Shift workers face some very difficult situations when trying to balance work, sleep, family, friends, and community ties. The need to sleep while others are awake, and work while others are relaxing, often means that the shift worker misses out on a variety of family activities and social events. This can cause feelings of isolation and disconnectedness.

There are a variety of ways to balance your personal and work life when working shift work. Try some of these simple solutions to help you stay connected with others:

- Write down your shifts on a family calendar.
- Take a vacation when you're feeling overwhelmed. It will be better for you and your family. Try to arrange a vacation with other family members and friends to maximize quality time with others.
- Do routine check-ins with family and friends to see how things are going.
- Find groups and activities to get involved with during your off hours.
- Plan quality time with others when you have a day off.
- Distribute copies of your shift calendar to friends and family so that they can plan activities around your schedule, and make sure that you are included in family events.
- Find co-workers who have some of the same interests as you do, to spend time with outside of work.
- Have someone record special moments that you may have to miss because of work, such as birthday parties, Little League games, and school recitals.

Shift Your Priorities: Staying Healthy While Working Other Than 9 to 5

While there are many advantages to working shift work, there are also a lot of disadvantages such as sleep deprivation, chronic fatigue, and personal and family problems. Wellness Works has created a free booklet to help shift workers learn strategies for a healthier lifestyle including: sleeping well, connecting with family and friends and how to stay healthy and fit.

To order this free booklet contact Amanda Collins at 1-800-452-8786 extension 2283 or via email at acollins@memun.org.

Why do some medications get filled as generic instead of brand name?

Maine Municipal Employees Health Trust plans use a “Preferred Drug List” containing brand-name and generic medicines approved by the Food and Drug Administration (FDA) and reviewed and recommended by Anthem’s Pharmacy and Therapeutics (P&T) Committee. The P&T Committee is an independent group of practicing doctors, pharmacists and other health care professionals responsible for the research and decisions surrounding our drug lists. This group regularly meets to review new and existing drugs and chooses the medicines for our drug lists for several reasons, including their safety, value and how well they work.

Drugs on the Drug List are grouped into tiers. There are several factors that are used to determine which tier a drug will be put in. This can include (but are not limited to):

- Cost of the drug
- Cost of the drug in comparison to other drugs used for the same type of treatment
- Availability of over-the-counter options
- Other clinical and cost factors.

When a generic formula of a brand name medication is released, the generic drug will be covered at a lower tier and the brand name drug will be covered at a higher tier. Maine law requires pharmacies to provide you with the generic equivalent of a drug if one is available unless your physician specifically prescribes the brand name drug. If you receive a generic drug from your pharmacy when you have previously received a brand name, ask your pharmacist if a generic formula of your medication was recently released. You just might find that you now have an opportunity to save money by receiving a generic drug.

Please call the Health Trust Member Service Representatives at 1-800-852-8300 with questions on your Health Trust prescription drug coverage.



What Do the Tiers Mean?	What Are the Copayments?
<p>Tier 1-Select Generic drugs have the lowest copay. These Select Generic drugs offer the greatest value within a therapeutic class. Select Generics are the most commonly prescribed and proven generic medications that are known for effectiveness and value in treating many medical conditions. All of these are generic equivalents of brand name drugs.</p>	<p>Tier 1-Select Generic Up to a 30 day supply - \$4 A 31-90 day supply - \$8</p>
<p>Tier 1-Standard drugs have the second lowest copay. These drugs offer good value within a therapeutic class. Some of these are generic equivalents of brand name drugs.</p>	<p>Tier 1-Standard Up to a 30 day supply - \$10 A 31-90 day supply - \$20</p>
<p>Tier 2 drugs have a mid-range copay. These drugs may be preferred brand drugs and possibly newer, more expensive generic drugs based on clinical effectiveness and value.</p>	<p>Tier 2 Up to a 30 day supply - \$30 A 31-90 day supply - \$60</p>
<p>Tier 3 drugs have a higher copay. These drugs may be higher cost brand name drugs and some generics that may cost more than therapeutically equivalent drugs. These drugs may include medications recently approved by the FDA.</p>	<p>Tier 3 Up to a 30 day supply - \$50 A 31-90 day supply - \$100</p>
<p>Tier 4-Specialty and Lifestyle drugs have the highest copay. These Specialty and Lifestyle drugs may be the highest cost brand name drugs and some generics that may cost more than therapeutically equivalent drugs. These drugs may include medications recently approved by the FDA. Specialty drugs are most commonly prescribed to treat complex, chronic conditions and may require special handling and/or management. Lifestyle drugs are most commonly prescribed to treat impotency.</p>	<p>Tier 4-Specialty and Lifestyle Up to a 30 day supply - \$60 A 31-90 day supply - \$120</p>

Top 8 Financial Scams Targeting Seniors

1. Health Care/Medicare/Health Insurance Fraud

Residents over age 65 qualify for Medicare, so rarely is there any need for a scam artist to research what private health insurance company older people have in order to scam them out of money. In this scam, scammers pose as Medicare representatives to get older people to give them their personal information, or they will provide bogus services for elderly people at makeshift mobile clinics, then use the personal information they provide to bill Medicare and pocket the money.

2. Counterfeit Prescription Drugs

Counterfeit drug scams operate on the Internet, where seniors increasingly go to find better prices on specialized medications. The danger is that, besides paying more money for drugs that will not help their medical condition, victims may purchase unsafe drugs that can inflict more harm. This scam can be as hard on the body as it is on the wallet.

3. Funeral & Cemetery Scams

The FBI warns about two types of funeral and cemetery fraud perpetrated on seniors. In one approach, scammers read obituaries and call or attend the funeral service of a complete stranger to take advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt, scammers will try to extort money from relatives to settle fake debts. Another tactic of disreputable funeral homes is to capitalize on family members' unfamiliarity with the high cost of funeral services to add unnecessary charges to the bill. In this scam, funeral directors will insist that a casket, one of the most expensive parts of funeral services, is necessary even when performing a direct cremation, which can be accomplished with a cardboard casket rather than an expensive one.

4. Telemarketing

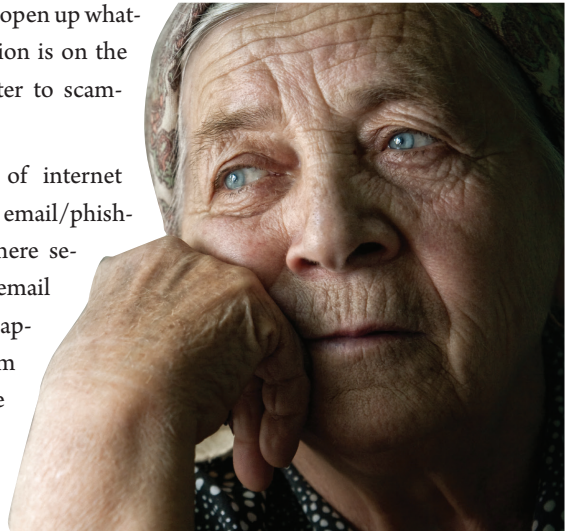
The most common scam is when scammers use fake telemarketing calls to prey on older people, who as a group make twice as many purchases over the phone than the national average. With no face-to-face interaction, and no paper trail, these scams are incredibly hard to trace. Once a successful deal has been made, the buyer's name is then shared with other schemers looking for easy targets, sometimes defrauding the same person repeatedly. Examples include: offers to split a large sum of money or money solicited to fake charities.

5. Internet Fraud

Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program or an actual

virus that will open up whatever information is on the user's computer to scammers.

Other types of internet fraud include email/phishing scams, where seniors receive email messages that appear to be from a legitimate company or institution, asking them to "update" or "verify" their personal information.



6. Investment Schemes

Because seniors find themselves planning for retirement and managing their savings once they finish working, a number of investment schemes have been targeted at seniors looking to safeguard their cash for later years. From pyramid schemes like Bernie Madoff's to fables of a Nigerian prince looking for a partner to claim inheritance money, investment schemes have long been a successful way to take advantage of older people.

7. Homeowner/Reverse Mortgage Scams

People who own their homes are at risk of a reverse mortgage scam. This type of scam has mushroomed in recent years. As opposed to official refinancing schemes, unsecured reverse mortgages can lead property owners to lose their homes when the perpetrators offer money or a free house somewhere else in exchange for the title to the property.

8. The Grandparent Scam

It is simple and devious because it uses one of older adults' most reliable assets, their hearts. Scammers will place a call to an older person and when they pick up, the caller will say something like: "Hi Grandma, do you know who this is?" When the grandparent guesses the name of a grandchild, the scammer takes on the grandchild's identity. Then the fake grandchild will usually ask for money to solve some unexpected financial problem (overdue rent, payment for car repairs, etc.), to be paid via Western Union or Money Gram, which don't always require identification to collect.

**Elderly Scamming has turned into
"The crime of the 21st century!"**

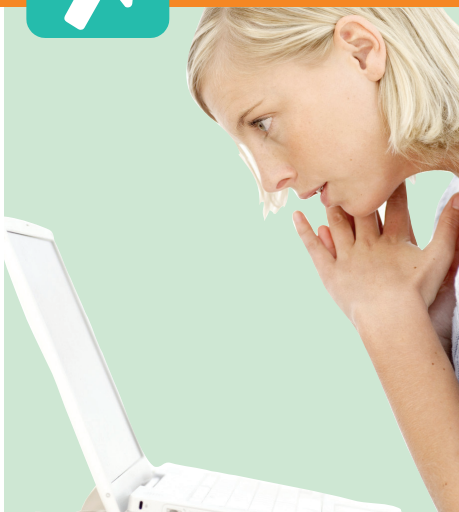
Viewing your claims on Anthem.com

Anthem has made some changes to how you can view your family's health care claims on Anthem.com. Starting February 14, 2014, the person in your family who carries the insurance plan will now be able to view claims and Explanations of Benefits (EOBs) for covered spouses and children over age 18, as well as for themselves. This change to the Anthem website meets the strict requirements of the Health Insurance Portability and Accountability Act (HIPAA) — the law that protects your health information.

If you're a dependent (spouse or child) over age 18 and prefer to have your claims and EOBs private, simply log in to Anthem.com and click on the link for your Profile. Then select the link for Login and Access, and change the information located under Policy Viewing Access Rights.

Online Claims:

Log on to www.Anthem.com to check your claims, find a doctor or urgent care center, and manage your health care.



How Do You Get Approval to See an Out of Network Medical Provider?

If you are covered under a Health Trust **Point of Service** plan, referrals are required in order for many benefits to be paid at the higher level. (Note: Referrals are **not** required if you are covered under a PPO plan, or under the Retiree Group Companion Plan.)

The Health Trust Point of Service plans use a network of physicians, hospitals, and other health care providers who have signed contracts with Anthem Blue Cross and Blue Shield, to provide benefits to members who are covered under these plans. Providers who have entered into these contracts are called network providers while providers who choose not to enter into agreements with Anthem are called non-network, or non-participating, providers. Some of these non-network providers are located outside the state of Maine. Benefits paid In-Network are paid at a higher level of coverage, which means that you will pay less out of your pocket for these services than if you receive them out-of-network.

If your Primary Care Physician (PCP) would like you to see a provider who is not in the Anthem network, your provider would need to get approval from Anthem in order to have the claim paid at the higher in-network level of benefits.

What is the Procedure for Getting Approval?

Your PCP would need to call or fax Anthem's Utilization Management department to pre-certify the procedure and provide medical information showing why your condition can't be treated by a provider in the network.

When Anthem receives a request for pre-certification, they will consult with your PCP and determine whether the service you wish to receive is medically necessary, and whether it is going to be provided in the most appropriate setting. Anthem will only certify medical care which it determines to be medically necessary. Even if you have had services approved in the past with an out-of-network provider, your situation will still need to be reviewed to determine if it is medically necessary.

Anthem will make a determination and send a certification letter to you and to your attending physician. You are responsible for making sure that the certification process has been started, and that it has been completed before you are scheduled to receive the medical services. If you do not receive your certification letter before a scheduled procedure, or before you are scheduled to be admitted to the hospital, you should call the Health Trust to confirm that certification has been completed.

What if the Request is Not Approved?

If your pre-certification is not approved at the in-network level of benefits, your PCP can contact Anthem and request a peer to peer review. This allows your PCP to speak to a physician at Anthem and discuss the details of your condition. If after the discussion, the request is still not approved at the in-network level, you or your PCP can request an appeal. You can also decide to see the provider without approval, in which case your benefits would be paid at the out-of-network level.



Fitness Improves Teen Brain Function

Regular exercise benefits developing minds. Studies have shown that regular exercise positively affects teenagers' ability to concentrate, and improves memory and classroom behavior. Teens who stay fit improve their heart and lung capacity, which in turn provides the brain with the oxygen it needs to function well. Studies show that physically fit teens are more likely than other teens to achieve later success at college and work, earning degrees and higher salaries. Teen fitness has also been linked to higher IQs.

Encourage your teenagers to get active and limit screen time. The American Academy of Pediatrics recommends less than two hours of media time per day. It's important that parents monitor and/or limit teens' time using the following devices: television, computer, movies, DVDs, video games, cell phones and personal electrical devices.

Try turning off the television during mealtimes and turn commercial breaks into physical activity breaks. Do not use "screen time" as a reward or punishment but encourage alternatives that are physical activities, such as playing sports or riding bikes.

Limit screen time:

Television, computer, and video games. Too much sedentary activity (more than two hours a day) crowds fitness activities out of your child's schedule.

Find Your Fitness Personality!

When it comes to making exercise a part of your life, it's critical to find a type and style of exercise you like. To be sure, your personality has a lot to do with what you enjoy and ultimately what type of exercise program will work for you. There are three common fitness personalities, and most people will fit into one of the following categories. Use these personality profiles and strategies to help you identify and maintain the exercise routine that will work best for you.

Fitness Personality:

The Thrill Seeker

Thrill seekers are drawn to activities, individuals, technology and environments that are engaging and fun and that provide an opportunity for spontaneity and self expression. If you're a thrill seeker, the more variety and excitement, the better.

- Join sports clubs or teams and compete on a seasonal basis.
- Experiment with various fitness technologies (e.g. fitness apps or online workouts).
- Create a fitness "toy box" at work or home, which is used to play with different types of inexpensive equipment, such as jump ropes, balance and medicine balls, stretch ropes, kettlebells and resistance bands.



Fitness Personality:

The Independent Warrior

If you're an independent exerciser, you're results-driven and pride yourself on reaching your established goals. You may also prefer to exercise alone and participate in activities you can control and manage such as walking, weight training or running. If you're an independent exerciser, you may be most successful with your fitness goals if you:

- Sign up for an event such as a 5K walk/run or half-marathon.
- Keep a workout journal to monitor progress, and consider tools such as pedometers, online journals and/or fitness tracking software.
- Read or view the latest fitness books and or DVD's.

Fitness Personality:

The Socialite

If you thrive in social settings and prefer to exercise in groups or participate on teams, you are a socialite exerciser. Socialites also enjoy energizing and encouraging others. If you fall into this category, you may be most successful if you:

- Join classes or recreational sports teams and clubs through work or community groups.
- Participate in challenging exercises during group or class workouts.
- Engage in social networking and post your fitness experiences and successes.

Which fitness personality are you? Try one of these strategies and maintain the exercise routine that best fits you.

Get Slimmer at Dinner

No, we aren't talking about some new diet plan! A recent study from Cornell University found that families that eat together without the television on, and stay seated at the table until everyone has finished, have children with lower weights and body mass indexes (BMIs). And yes, we said the table... remember where that is? Eating anywhere other than the kitchen or dining room was related to a higher BMI in both parents and children! The strong, positive socialization that occurs during a family dinner may curb a child's desire to overeat, not to mention the other benefits to everyone's mental health!

Source: *Obesity*, October 1, 2013

Good Health in Seven Steps

No matter what your age, it's never too late to make better choices for your health and your heart. You can stop heart disease before it even starts, and it all begins by practicing these Simple Seven steps:

- Get active
- Control cholesterol
- Eat better
- Manage blood pressure
- Lose weight
- Reduce blood sugar
- Stop smoking

Want to know where you stand on the Simple Seven? The American Heart Association has created an easy to use, on-line tool called My Life Check, that you can use to determine if you are making healthy, positive choices for good health.

Check Yourself Out

To find out where you stand with the Simple Seven, take the My Life Check at www.mylifecheck.heart.org. In a few minutes, you will know how you're doing with each one of the Simple Seven. You will also get your own personal heart score and life plan. Your results will show you where you stand on the seven recommended areas of focus and will create an action plan that is customized to your lifestyle and health outlook.



Curried Apple Soup

Serves: 4

INGREDIENTS:

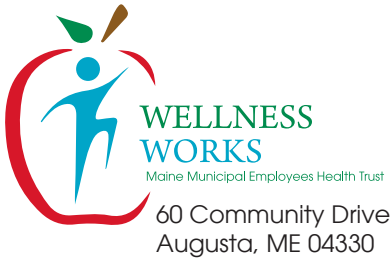
- 1 small onion, chopped
- 1 tablespoon ghee or clarified butter
- 2 small Fuji apples, peeled, cored and diced
- 1 large sweet potato, peeled and cubed
- 4 cups chicken stock, preferably homemade
- 1 cup coconut milk
- 1 tablespoon curry powder
- 1 teaspoon cinnamon
- 1/8 teaspoon cayenne pepper, or to taste
- 2 cups cooked turkey, chopped
- salt and pepper, to taste

INSTRUCTIONS :

1. In a small stock pot, cook the onion in the ghee or clarified butter over medium heat until it begins to soften, about 2 or 3 minutes; add the apple and cook, stirring occasionally, for another 2 to 3 minutes.
2. Increase the heat to high and add the sweet potato and chicken stock to the pot; bring to a boil. Reduce the heat and simmer, uncovered, until the sweet potato is easily pierced with a fork, about 10 minutes.
3. Using an immersion blender, puree the mixture until thick and smooth. Or, working in batches, transfer to a blender or food processor, puree until smooth, and return the soup to the pot.
4. Stir in the coconut milk, curry powder, cinnamon, cayenne and turkey. Simmer until the turkey is heated through; season to taste with salt and pepper. Garnish with toasted pecans, if desired, and serve.

Nutrition (per serving): 372 calories, 20.2g total fat, 64.4mg cholesterol, 247.8mg sodium, 682.5mg potassium, 23.9g carbohydrates, 3g fiber, 10.7g sugar, 25.8g protein

www.thefoodee.com



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FAST FACTS

90%

First heart attacks that could be prevented if everyone adopted a heart-healthy lifestyle.

10 Pounds

of pressure on your joints for every one pound above a healthy weight.


14.25

Teaspoons of sugar in a small Dunkin Donuts Strawberry Coolatta.

\$7,900 THE AVERAGE YEARLY MEDICAL COST FOR A PERSON DIAGNOSED WITH DIABETES.

\$3,400

Average yearly medical cost for a "healthy" adult without diabetes.



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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