



Maine Municipal Employees Health Trust

Wellness Works

SPRING 2015

Tips to get Your Family Moving

Put the fun in fitness and get everyone excited about physical activity. (No one will even realize it counts as exercise!)

Children and adults need daily physical activity to stay healthy. In fact, it's recommended that adults get at least 150 minutes of moderate-intensity exercise a week – more if you're trying to lose weight. Kids should get at least 60 minutes of active play a day.

Get your family moving with these tips:

- 1. **Set a good example:** When you're active, your family is likely to follow in your footsteps.
- 2. **Turn off the TV.** Limit screen time to less than two hours a day.



- 3. **Start a healthy family tradition.** Take a walk every evening after dinner, for instance, or hold a free-throw tournament on Saturday afternoons.
- 4. **Give active gifts.** On birthdays, give gifts that encourage active play such as jump ropes, tennis racquets or in-line skates.
- 5. **Play in the dirt.** Maintain a flower or vegetable garden in the backyard.
- 6. **Log activity hours.** Post an "activity chart" on the refrigerator and offer small rewards for meeting goals.
- 7. **Put children in charge.** Let the kids choose a Saturday afternoon activity. You may end up jumping in the leaves or swinging at the playground.
- 8. **Go for the gold.** Sign up for a charity walk or run and then train for it together.
- 9. **Start a chore chart.** Assign active chores such as raking leaves, gardening or vacuuming.

And don't forget to play safe! Always use the proper safety equipment, such as bicycle helmets or soccer shin guards, when participating in sports.

Reference: www.mayoclinic.com

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Properly fitting sneakers are a must! Learn ways to find the proper fit.

There's An APP for that!

Want to train for your first 5k? The proven **C25K** (Couch to 5k) program is designed for inexperienced runners who are just beginning an exercise routine. The plan's structure prevents new runners from giving up and at the same time challenges them to continue moving forward. This program works because it starts with a mix of running and walking, gradually building up strength and stamina. This app has a free full version!



Heart Healthy Recipes and Meal Plans at Your Fingertips!

Million Hearts® is a national initiative to prevent one million heart attacks and strokes by 2017. Led by the Centers for Disease Control and Prevention and the Centers for Medicare & Medicaid Services, this program offers numerous resources on ways to improve your heart health. This spring we want to draw your attention to the Million Hearts® Healthy Eating & Lifestyle Resource Center, which offers numerous healthful, family-friendly, tasty recipes, along with lifestyle tips, customizable meal plans, and more. You can find this handy resource at: www.recipes.millionhearts.hhs.gov.

You can start by browsing through hundreds of ideas for every meal. If time is an issue, search by how long a dish will take to make. Need to feed a group? Choose a recipe by how many servings you need. This online resource center offers practical, accessible eating and lifestyle-based solutions for people looking for ways to reduce sodium in their diet and create heart-healthy, tasty meals that they and their families will love. All the featured recipes include nutritional facts and have been proven to work in Eating Well's test kitchen, so you know that your taste buds will thank you.



Your Dental Plan is Going Green!

The Maine Municipal Employees Health Trust contracts with Northeast Delta Dental to administer our Dental plan. You have probably noticed that your dental identification card and your explanation of benefits forms all show the Northeast Delta Dental logo.

As part of its efforts to be earth-friendly and reduce the amount of paper and plastic they produce, Northeast Delta Dental has made some changes, effective January 1, 2015.

ID Cards

Effective January 1, 2015, Northeast Delta Dental will issue an initial set of plastic ID cards to new primary subscribers only. These cards will include the primary subscriber's name, ID number and group number. The ID number and group number are the same for all family members covered under the plan.

Most of the ID cards that Northeast Delta Dental currently issues are replacement cards due to lost cards or name changes. Starting January 1, 2015, Northeast Delta Dental will no longer issue these replacement cards. Just make sure to give your dentist your subscriber ID number or Social Security number and your group number – that's all he or she needs to submit your claims. **The group number for all MMEHT Dental plan enrollees is 60888.**

Explanation of Benefits (EOB) forms

About half of the EOBs that Northeast Delta Dental mails out to members are for a zero balance, meaning that the patient doesn't owe anything to the dentist. That's a lot of wasted paper!

Effective January 1, 2015, Northeast Delta Dental will issue EOBs electronically via their Benefit Lookup site, rather than mailing out paper copies. You will be able to view and print your EOBs securely through Northeast Delta Dental's Benefit Lookup site (www.nedelta.com/Patients). If you would like to receive paper copies of your EOBs via standard mail, please contact the Health Trust Member Service Representatives at 1-800-852-8300. The Service Reps are available to assist you, Monday through Friday, from 8:00 a.m. to 4:30 p.m.

The Health Trust and Northeast Delta Dental appreciate your support of these earth-friendly initiatives!

How to View or Print Electronic ID Cards and EOBs

You can access and print electronic versions of your ID cards and EOBs on Northeast Delta Dental's Benefit Lookup site at www.nedelta.com/Patients. You can also find a link on this site to download Northeast Delta Dental's Mobile App for your Apple or Android smartphone. This will give you access to a dentist search, claims, benefits and your ID card.

Health Care Reform's Individual Mandate and Your 2014 Tax Return

The federal Affordable Care Act (also referred to as the health care reform law) was passed in 2010. Part of that law, known as the Individual Mandate, went into effect on January 1, 2014.

Under the terms of the Individual Mandate, all U.S. citizens (with very few exceptions) are required to have health insurance. Such insurance may be through an employer, through government programs such as Medicare or Medicaid (MaineCare), or through an individual policy purchased through the Health Insurance Marketplace or Exchange. If an individual does not have qualifying health insurance coverage, and does not meet the requirements for an exemption under the ACA, he or she may be subject to a penalty. Penalties will be assessed starting in 2015, for the 2014 tax year.

How will the federal government know whether you had qualifying health insurance coverage throughout the year? And if you didn't have coverage, how will the federal government assess the penalty? Look no further than your 2014 tax forms! Line 61 on the 1040 form says:

Health care: individual responsibility (see instructions) Full year coverage

The same question appears in Line 11 on the 1040EZ and Line 38 on the 1040A. The instructions for the forms state that those individuals who had qualifying minimum essential health insurance coverage for all 12 months of 2014 (including coverage for their spouse if filing jointly, as well as any dependents), simply need to check the box. That is all that's required for this year. No proof of coverage needs to be submitted if the box is checked. No penalty will be assessed.

All of the Health Trust health insurance plans provide qualifying minimum essential coverage. So, if you were covered (and if you covered your dependents) under your Health Trust health plan for the entire 2014 calendar year, you can simply check the box. You do not need to submit any supporting documentation with your tax return.

If you did not have qualifying minimum essential health insurance coverage for the entire year, however, the IRS will require that you file

Form 8965 and either claim an exemption for any months in which you did not have coverage or pay the penalty required under the Affordable Care Act. Please consult your tax preparer for more information.

Although the Affordable Care Act will require large employers and insurers to provide covered individuals with forms notifying them whether they met the requirements of the Individual Mandate, employers and insurers are not required to provide these forms until 2016, for the 2015 tax year. Remember, if you had qualifying minimum essential coverage for the entire year (2014), you can simply check the box on your tax return.

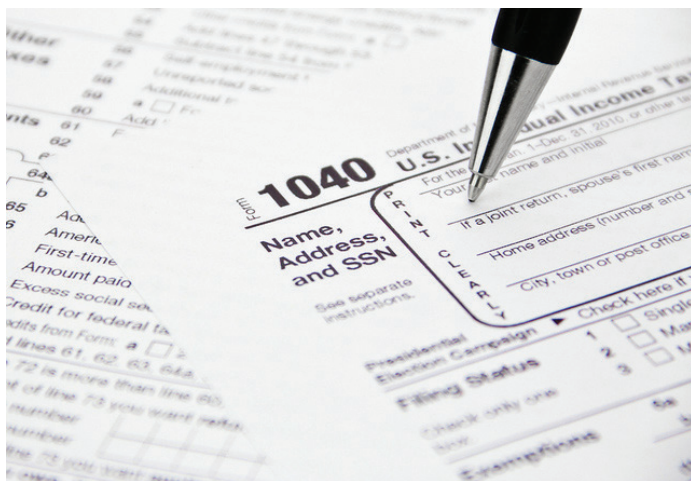
Please note: The Maine Municipal Employees Health Trust is providing this information to assist you with questions on the Affordable Care Act, and its effects on your 2014 tax return. We recommend that you contact your tax preparer or accountant with specific questions relating to your 2014 tax return.

Become More Productive: Avoid Multitasking

Today's workers are bombarded with distractions and interruptions. Gut instinct tells us that multitasking is the best way to combat the many tasks that we face, but science tells us otherwise. The human brain is wired to handle one task at a time. People who multitask end up wasting up to 40% more time than those who focus on tasks individually.

Are you ready to break away from multitasking? Here are some tips to get started:

1. **Start with 20 minutes.** Focus on email for 20 minutes, then move to another project for 20 minutes.
2. **Schedule time for individual tasks.** Schedule time in your calendar to work on one project at a time.
3. **Turn off distractions.** Turn off all phone and email notifications.
4. **Seek a quiet place to work.** If you have an office, close the door. If you work in an open space, put on headphones.
5. **Reduce clutter.** It is hard to focus on one task when other projects are scattered across your workspace.
6. **Work while you are at work.** Skip the social media and web surfing. Set priorities and goals for your work day to avoid personal distractions.



Healthy Cooking Oils Buyer's Guide: Tips and recommendations for choosing the best cooking oils



With the large array of cooking oil choices at the supermarket, it is easy to be overwhelmed. Here's a guide for choosing healthful oils, plus notes on which oils you should always have on hand.

Polyunsaturated Fats

Examples: canola oil, sunflower oil, walnut oil

How to spot them: They're always liquid—even if you put them in the fridge.

Health notes: When used in place of saturated fats, polyunsaturated fats can help to improve blood cholesterol levels, thereby reducing risk for heart disease. "Omega-6" and "omega-3" are other terms used to describe specific types of polyunsaturated oils. Although both omega-6 and omega-3 fats are essential for good health, omega-3s have additional heart-health and anti-inflammatory benefits.

Monounsaturated Fat

Examples: olive oil, peanut oil

How to spot them: They're liquid at room temperature but become semi-solid (or cloudy) in the refrigerator.

Health notes: When substituted for saturated fats, monounsaturated fats can help to improve blood cholesterol levels, thereby reducing risk for heart disease.

In short, you should choose polyunsaturated and monounsaturated fats—olive and canola oils, for instance—over saturated fats, like butter and lard, to minimize your risk for heart disease. And a well-stocked kitchen includes a variety of different oils for a variety of reasons: what you're using them for, their nutritional benefits you and how much they cost.

Our Top 3 Oil Picks

If you have limited pantry space and a limited budget, these three oils will cover your basic cooking and baking needs.

Extra-Virgin Olive

In addition to being a source of monounsaturated fats, extra-virgin olive oil is also high in antioxidants called polyphenols that have been linked to heart health. ("Pure" olive oil—in other words not virgin—doesn't contain these "bonus" antioxidants.)

Best uses: Use in dishes that will benefit from olive oil's rich flavor—drizzle on steamed vegetables and use to make salad dressing or to sauté vegetables.

Monounsaturated: 78% | Polyunsaturated: 8% | Saturated: 14%

Canola

Its neutral flavor and high smoke point makes this oil an excellent choice for baking and sautéing. Most canola oil is highly refined—which means that it doesn't have many antioxidants like olive oil does but it does have a relatively long shelf life.

Monounsaturated: 62% | Polyunsaturated: 31% | Saturated: 7%

Best uses: Extremely versatile, use canola oil for sautéing, roasting, baking and making salad dressings. If you want to enjoy the heart-healthy benefits of olive oil but find its flavor too strong, try using a 1:1 ratio of canola and extra-virgin olive oil when making salad dressing.

Walnut

This specialty oil sports a higher price tag, but along with that comes a rich, nutty flavor and omega-3s. Walnut oil—as with all nut oils—has a short shelf life. Buy a small bottle and store it in your refrigerator for up to 3 months.

Monounsaturated: 24% | Polyunsaturated: 67% | Saturated: 9%

Best uses: Its nutty flavor doesn't work in every dish but it's delicious in salad dressings (try a blend of canola and walnut oils) or baked goods that would benefit from a light walnut flavor.

Source: *EatingWell Editors and Million Hearts*

Feeling Adventurous? Try These Healthy Oils

Grapeseed: Extracted from grape seeds, this versatile oil is usually mild in flavor, but imported ones may have a grapy flavor and aroma. A good choice for cooking over high heat.

Monounsaturated: 17% | Polyunsaturated: 73% | Saturated: 10%

Best uses: Use this all-purpose oil for sautéing, roasting and in salad dressings.

Peanut: The high smoke point of peanut oil makes it a good choice for cooking over high heat. It contains heart-healthy phytosterols, essential plant fats known to lower cholesterol and inhibit cancer.

Monounsaturated: 48% | Polyunsaturated: 34% | Saturated: 18%

Best uses: Roasting and sautéing.

Sesame: Essential to Asian cooking, sesame oil has a rich, nutty flavor. You'll often find untoasted and toasted versions with other Asian ingredients in your supermarket.

Monounsaturated: 41% | Polyunsaturated: 44% | Saturated: 15%

Best uses: Stir-fry with untoasted sesame oil; drizzle toasted sesame oil onto a finished dish to give it a toasty flavor and aroma or use in salad dressing.

Setback recovery tips

It's normal to hit plateaus when working toward a health goal. Try some of these strategies to get you through a rut:

- Review your food and activity records to make sure you have the right portion sizes and activity level.
- Gradually increase your daily exercise time by 15 to 30 minutes. Increase intensity as well.
- Focus on monthly trends in weight loss instead of daily changes.
- Reassess your program and goals. If it's too much to decrease calories or increase activity, it's better to be satisfied with the weight you have lost than to regain it.

Dealing with lapses

A lapse occurs when you revert to your old behaviors temporarily. If several lapses have occurred in a short time, it's tempting to think your weight-loss plan is too challenging. Try these strategies to overcome dealing with lapses:

- **Don't let negative thoughts take over.** Mistakes happen. Each day is a chance to start over.
- **Take another small step.** Changing your life doesn't happen all at once. Changing behaviors in small ways can add up to a big difference.
- **Ask for and accept support.** Accepting support from other people isn't a sign of weakness. Get support from others when you have difficult days.
- **Plan your strategy.** Clearly identify the problem, then create a list of possible solutions.
- **Work out your frustration with exercise.** Keep it upbeat, and fun! Don't use physical activity as a punishment.
- **Recommit to your goals.** Make sure they are realistic. Lapses can be disappointing; they can also teach you a lot. Most importantly, realize that all hope isn't lost when you lapse. Just recharge your motivation, recommit to your program and return to healthy behaviors.

www.mayoclinic.com



Making compost is probably the single most important thing you can do for your garden. The success of your garden depends on the soil, and the health of your soil depends on the compost you give it. And making compost isn't difficult. Here are the five key steps for making compost in about 30 days (depending on the weather).

1. Shred and chop.

Shred or chop materials as finely as you can before mixing them into the pile. For example, you can chop fallen leaves by running your lawn mower over them. The same strategy applies to kitchen scraps and the like—"the smaller, the better" is the rule for compost ingredients.

2. Mix dry browns and wet greens.

The two basic types of ingredients for making compost are those rich in carbon and those rich in nitrogen. Carbon-rich materials, or "dry browns," include leaves, hay, and straw. Nitrogen-rich materials, or "wet greens," include kitchen scraps and grass clippings; these work best when used sparsely and mixed in well so they don't mat down. Your goal is to keep a fair mix of these materials throughout the pile.

3. Strive for size.

Build the pile at least 3 × 3 × 3 feet so materials will heat up and decompose quickly. (Don't make the pile too much bigger than that, though, or it will be hard to turn.) Unless you have this critical mass of materials, your compost pile can't really get cooking. Check the pile a couple of days after it is built up—it should be hot in the middle, a sign that your microbial decomposers are working hard.

4. Add water as needed.

Make sure the pile stays moist, but not too wet. It should feel like a damp sponge. You may need to add water occasionally. Or, if it is a rainy summer, you may need to cover the pile with a tarp to keep it from becoming too soggy.

5. Keep things moving.

Moving your compost adds air to the mix. You can open up air holes by getting in there with a pitchfork. Even better, shift the entire pile over a few feet, bit by bit, taking care to move what was on the outside to the inside of the new pile, and vice versa. Or consider using a compost tumbler, a container that moves the materials for you when you turn it.

Source: OrganicGardening.com

How to Buy the Right Running Shoes

Five shoe-buying strategies that won't leave you tied up in knots.

WHEN THE SHOE FITS

Finding the best-fitting shoe among the many choices at your local running store isn't always easy. To ensure you walk out with happy feet, you need to make sure your shoes fit properly from heel to toe. Knowing what to look for will give you a better idea how your next pair should feel on your feet.

String it Out

The fit should be snug, but not tight, around your heel. You should be able to slide your foot out when the shoe is laced up (but not tied). Lacing your shoes up through the final eyelet minimizes slippage. There will be some heel movement, but it shouldn't be uncomfortable. Any irritation you feel in the store will be amplified once you hit the road.

The Third Dimension

A shoe's upper should feel snug and secure around your instep. If you feel pressure and tightness, your feet need more space. If an otherwise great shoe has hot spots or pressure under the laces, try lacing it up a different way (check out www.runnersworld.com/lacing for alternative lacing techniques) before moving on to the next shoe.

Spread Out a Little

Your foot should be able to move side-to-side in the shoe's forefoot without crossing over the edge of the insole. You should be able to pinch a quarter inch of upper material along the widest part of your foot. If the shoe is too narrow, you'll feel the base of your little toe sitting on the edge of the shoe last.

Wiggle Room

Feet swell and lengthen over a run, so make sure there's a thumb's width of space between your longest toe (which isn't always the big toe) and the end of a shoe. A friend or shoe fitter can measure this while you stand with your shoes laced up. Your toes should also wiggle freely up and down. Wiggle room protects against front-of-the-foot issues.

Check for the Bends

Check the flex point before you put on the shoe. You can do this by holding the heel and pressing the tip of the shoe into the floor. The shoe should bend and crease along the same line your foot flexes. An improperly aligned flex point can lead to arch pain or plantar fasciitis, while a lack of flexibility leads to Achilles-tendon or calf strain.

Step on It

Knowing your arch type isn't the whole story. You still need to pinpoint shoes that match your own arch's contour. You can't get a good feel by just standing. So take your shoes for a quick jog, either on a store's treadmill, on the sidewalk,

or down a hallway. A natural-feeling support under the arch works for most people. Back off the amount of support if you feel your arch cramping.

AVOID COMMON SHOE-BUYING MISTAKES

Mistake #1: Buying for looks. Some runners are too concerned with fashion. When you buy, think feel and fit, not fashion.

Mistake #2: Not asking for deals. When you're ready to pay, ask if there are any discounts available for running club members. Most specialty stores offer discounts from 10 to 20 percent.

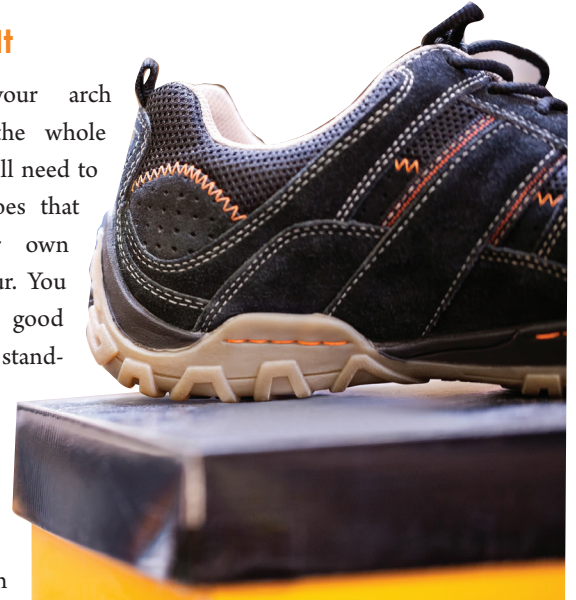
Mistake #3: Buying shoes that are too small. Tight-fitting shoes lead to blisters and black toenails and that kind of thing. Women in particular are used to wearing their shoes close-fitting, as they're often more self-conscious about the size of their feet. Use the, 'Play the piano with your toes,' technique, meaning the fit should be roomy enough in the forefoot, about half an inch, but not sloppy.

Mistake #4: Shopping at the wrong time of day. Your feet swell throughout the day so the best time to purchase and try on shoes is in the late afternoon or evening, not the morning.

Mistake #5: Assuming your size. People assume that a size is a size, that an 8 in a Nike will be the same as an 8 in a New Balance. But sizes differ because of different lasts (foot forms), the different shape of the upper, and the way the shoe is stitched together. Have your feet measured every time you buy, and always try the shoes on for fit.

Try these strategies and your next walk or run will feel like you are walking - or running! - in the clouds.

www.runnersworld.com



Get Into The Habit: Pack Your Lunch

Bringing your lunch to work is a breeze with these quick and simple strategies. How often do you just grab whatever's available when you're hungry, even relying on a vending machine to supply your mid-day meal? Reinvigorate your lunch, save money and eat healthier with the following packing tips:

- **Pick foods from a range of food groups to maximize your energy.** Choose fruits; vegetables; low-fat milk, yogurt or cheese; whole-grain bread, cereal, pasta or brown rice; and lean meat, chicken, fish, eggs or beans for your lunches.
- **Think beyond the typical sandwich and chips.** Stuff whole-grain pita bread with sliced chicken, cucumbers, red onion, low-fat feta cheese and a dash of light dressing. Make kebabs with cut-up fruits and pair with low-fat yogurt as a dip. Replace peanut butter sandwiches with another nut or seed spread like sunflower-seed butter.
- **No microwave? No problem.** Keep hot foods hot with an insulated vacuum container such as a thermos. Fill with hot stew, chili, vegetable soup or leftovers for a satisfying meal on a cold day.
- **Have easy brown-bag options handy.** Pair low-fat cheese sticks and smoked turkey slices with whole-grain crackers, crunchy raw vegetables and a handful of grapes, or try whole-grain pasta salad made with chicken, vegetables and shredded Parmesan cheese, paired with low-fat pudding and a crisp apple. Another option: Layer hummus, sliced tomatoes and reduced-fat sharp cheddar cheese over whole-grain bread for a taste-tempting sandwich. Add a handful of baked potato chips and a fresh pear for a satisfying meal.
- **Revive leftovers.** Don't let food from the day before go to waste, turn it into a tasty lunch! Pasta dishes can be enhanced with vegetables, such as a serving of broccoli or a handful of baby spinach. Bring salads to life by adding your favorite raw veggies or protein, such as a boiled egg, chicken or tofu.

Packing lunches can be challenging if you aren't already in the habit. Look within yourself to find – and overcome! – barriers to success. Plan solutions that work for you ... and save money while you're at it!



Easy, Skillet Chicken Tetrazzini Made Skinny

Ingredients

4 ounces dried whole grain thin or regular spaghetti, break in half before cooking

2 cups onions, chopped

1½ cups zucchini, chopped

1 cup red sweet pepper, chopped

1 (15 oz) jar Light Classico Creamy Alfredo Sauce

1¼ cups chicken, cooked and diced

¼ cup Parmesan cheese, grated

3 tablespoons nonfat milk

Instructions

1. Cook the spaghetti according to package directions, except omit the cooking oil and salt. Cook al dente, about 5 minutes. Drain well and rinse in cold water. Set aside.

2. Meanwhile, in a microwave safe bowl, add the zucchini, onions and red bell pepper. Cook for about 4-5 minutes, until onions are soft.

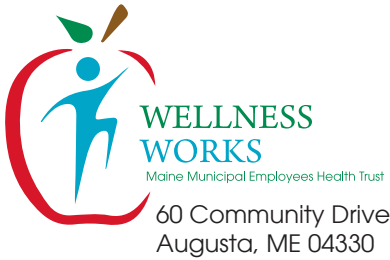
3. In a large nonstick pan, add cooked vegetables, Alfredo sauce, chicken, pasta, Parmesan cheese, milk and season with a little black pepper. Mix together well over medium-high heat. Turn heat down and simmer, stirring often, for about 5-8 minutes, until heated through.

4. Serve immediately. Store any leftovers in refrigerator. You might need to add a little more nonfat milk to thin before reheating in microwave. This recipe freezes great too.

Makes 4 generous servings
(each serving about 1¾ cups)

323 calories, 9 g fat, 22 g protein,
40 g carbs, 6 g fiber, 658 mg sodium,
4 g sugar

Source: www.skinnykitchen.com



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FAST FACTS



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THERE IS ABOUT

**\$165
BILLION**

IN FOOD WASTE EVERY
YEAR IN THE US.

THAT MEANS MORE

THAN **20lbs**
OF FOOD PER PERSON IS
WASTED EVERY MONTH.

Reducing food loss by just 15%
could feed more than 25 million
Americans each year.

Composting can reduce
household waste by as
much as

30%

and can help you turn your
food waste into fertilizer!

Page 5

has 5 quick and easy tips to
start composting and turn
your food waste into fertilizer.