



Maine Municipal Employees Health Trust

Wellness Works

SPRING 2016

Vacancy on Health Trust Board Candidates Wanted

Would you like to serve as a Trustee for the Maine Municipal Employees Health Trust? The Health Trust's Selection Committee is soliciting names of individuals to fill a vacancy on the Board.

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:

1. Be employed by a Health Trust participating entity;
2. Be an enrolled participant in one or more of the Health Trust's benefit plans;
3. 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 \$120 million dollar program.

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Support local food pantries in a healthy way.



If you are interested in serving on the MMEHT Board of Trustees, please let us know by sending a resume and letter no later than April 4, 2016, indicating your interest and telling us a bit about yourself and why you wish to serve. Please send your submission addressed to Dale Olmstead, Chairperson, 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.

Wellness on the Web

Check Out This Video! – No time for going to the gym to work out? Not sure what to do for a low impact exercise at home? Well, look no further than your computer or Smart TV. There are a TON of really great videos on-line that can help you stay fit in the comfort of your own home. One of our favorites this quarter is a Walk Indoors! Interval with Leslie Sansone. You can check it out on YouTube at youtube.com. In the search engine type Leslie Sansone and you will find many of her videos. This workout doesn't require a lot of space or any special equipment, just a pair of sneakers and your living room floor!



Health Trust Management Changes



Kristy Gould joined the Maine Municipal Employees Health Trust on January 25, as the Trust's Assistant Director. Kristy was previously the Director of Human Resources for the City of Augusta, where she also served as the first president of the Maine Local Government Human Resources Association. She has an extensive background in human resources and employee benefits, and has worked in municipal government for the past eight years. She also has experience managing a self-insured health plan, and a strong commitment to maintaining the service and relationships that are so important to the Health Trust.

Kristy was a member of the Health Trust Board of Trustees in 2014 and 2015. During that time, she learned a great deal about the Health Trust and how it functions. She will bring her unique perspective gained from working in municipal government, human resources, and as a Health Trustee, to the Health Trust staff.

In the position of Assistant Director, Kristy will be responsible for the day-to-day operations of the Trust, including customer service, billing and enrollment, health education and promotion and field services. We welcome Kristy, and she looks forward to continuing to serve the Health Trust and its members in her new role.

Kristy is assuming the role most recently held by Anne Wright. Anne was promoted to Director of the Health Trust in October, to fill the vacancy created when Steve Gove was appointed as the Executive Director of Maine Municipal Association. Anne has nearly 15 years with MMA and the Health Trust. She served as Assistant Director of Health Trust Services for five of those years.

Health Trust Announces New Trustee

The Health Trust is very pleased to announce that Missy Flayhan has been appointed to the Board of Trustees. Missy is the Human Resources Director for the City of Sanford, and is a member of the board of the Maine Local Government Human Resources Association. Missy recognizes the challenges that MMEHT and municipalities face trying to balance the need to provide quality plan options to members and employees, and yet remain affordable. We are pleased that she will be bringing her valuable perspectives and her experience to the Board. Welcome, Missy!

Vacancy on Health Trust Board *cont'd*

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 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.

Have You Forgotten Your New Year's Resolution?

Spring is in the air and if you are like 92% of the population, you have long forgotten your New Year's Resolutions. There is no doubt about it, behavior change is hard. If you are one of the 92% who abandoned your goal, do not despair. Below are some strategies to help you get back on track and set **SMART** goals.

Specific – Make sure your goal is precise and stated in performance terms. Some questions to consider are: What is your goal? How often or how much? Where will it take place? Make sure your goals are precise and stated in performance terms.

Measurable – A goal is measurable when it is easy to determine if it has been accomplished. How will you measure your goal? Measurement will give you specific feedback and hold you accountable.

Attainable – One of the biggest mistakes people make when setting

goals is that they make them too grand. Goals should push you, but it is important that they be achievable. Are your goals attainable?

Realistic – Your goal should be realistic and allow for life to happen. Flexibility is key; this is not an all or nothing thing. Is your goal and timeframe realistic for the goal you have established?

Timely – Make sure your goal has a specific timeframe for completion. This allows you to easily determine if it has been achieved. This helps you be accountable and helps with motivation.

Example of a traditional goal: "I will exercise more."

Example of a SMART goal: "I will run my first 5k on May 8. I will start using the "Couch to 5k" program on March 6. I will look for a like-minded friend to join me in the training."

Are you 1 in 3?

By: Abby DiPasquale

At his last annual physical, my husband was informed he was prediabetic. As someone who teaches people how to be healthy, I took this very personally. However, after I read him the riot act about diet and exercise, I was reminded that no one is excused from diabetes (even health professionals and their family members)! In fact, the numbers of American adults with prediabetes is increasing every year, with over 86 million now affected.

More than one in three adults in the United States has prediabetes, a serious health condition that can lead to type 2 diabetes, heart attack and stroke, according to the U.S. Centers for Disease Control and Prevention. If you have prediabetes, your blood sugar levels are higher than normal, but not high enough to be diagnosed with full-blown diabetes. The majority of people with prediabetes don't know they have it. Yet, if not treated, up to 30 percent of people with prediabetes will develop type 2 diabetes within five years.

But wait, there is good news! Simple changes in your diet and activity levels can prevent diabetes and reverse prediabetes. That doesn't mean you have to eat grass and twigs and run 15 miles a day. Just losing 5 to 7 percent of your body weight can significantly reduce your risk of diabetes. For a person who weighs 200 pounds, that is only 10-15 pounds. How do you lose the weight? The best strategies are by reducing your portion size, reduce or eliminate foods with refined sugars and move more.

Taking a walk for 30 minutes a day, five days a week, is one of the most effective ways to reduce your risk. It is really important that the changes you make become lifestyle changes, meaning they will last forever, not just till you lose the weight. Getting the weight off is important, but keeping the weight off in the future is critical!

Knowing you have prediabetes is just the first step in preventing type 2 diabetes. You should have a very open discussion with your physician to discuss if further testing is necessary and create a plan for changing your lifestyle. **The Health Trust offers the Telephonic Diabetes Education and Support (TDES)[®] Program free of charge to anyone diagnosed as prediabetic or diabetic, which can help you create a plan and stay on target in reversing your risk for diabetes.**

For more information or to enroll in the program, contact the TDES[®] Project Coordinator at tdes@mcdph.org or 207-622-7566, extension 252.

The Centers for Disease Control and Prevention and the American Medical Association have also launched a new education and awareness campaign about prediabetes. To learn your risk for prediabetes and diabetes, you can take a short online test at DoIHavePrediabetes.org. This website also has great resources for finding online or virtual programs and good guides to get you started in reversing the prediabetes trend.

So what did my husband do? Initially not much. I have learned after many years that nagging him to change will not do any good (more on this another time), but after he realized the path he was headed down,

he decided to make some small changes. Don't get me wrong, he didn't completely change his world, but the key to being successful is to make a realistic plan and set realistic goals. He is moving more. In fact, he has been walking on the treadmill this winter even with a bum knee and a busy schedule- we even have plans to do a couple 5Ks this summer. Cutting down on portion sizes is still a struggle, but we did switch our dinner platters to smaller dinner plates. Most of the plates in American cupboards are over 12 inches in diameter; 20 years ago they were just 10 inches in diameter. Those two inches hold a

lot of extra food and unnecessary calories, so this switch in our dinnerware has not only been good for my husband, but also for our children and for me. Reversing your risk of diabetes doesn't happen overnight, but we are committed to changing our lifestyle and hope that the next visit to the doctor will hold better news!



Full disclosure: I asked my husband if I could write about him this quarter and he gave his approval prior to me divulging his deep dark secrets!

Too Much of a Good Thing?

Technology such as smartphones, tablets and computers can help us be more efficient in our lives. As with anything, too much of a good thing can be bad for us. Studies show that the average smartphone user checks their device every 6.5 minutes – roughly 150 times a day. As much as we love our devices, they are not loving us back. Being addicted to staying connected increases stress, fragments attention, depletes energy and makes us less adept at real life interactions.

Make it a practice to limit tech disruptions and expand human connections. You'll experience more happiness, productivity and satisfaction every day. Here are some strategies to help you unplug:

- Turn off notifications settings so you don't hear alerts every time a message comes in.
- Create tech free zones, such as in the bedroom or at the dinner table.
- Set "hours" for connecting online.
- Keep the device out of sight. Leave it in a drawer or out of sight so you can avoid the need to just "check in".

There's an App for That?!

This may seem strange but there are free apps that can actually help you track how much you use your smartphone or tablet. If you are shocked by how much you use your device perhaps this will help motivate you to put it down. One app, Moment Family, allows individuals to track how much time is spent on their devices. Users can set daily limits for themselves. The tagline for this app is, "Put down your phone and get back to your life."



Specialty Drug Coverage



Specialty drugs are prescribed for complex, chronic conditions such as multiple sclerosis, organ transplants, rheumatoid arthritis or HIV. These medications come in different forms. Some are oral (i.e., drugs taken by mouth, like pills or liquids), but others may be injected, infused or inhaled. These medications often need special storage and handling, require clinical monitoring, and are given to a patient by a doctor or a nurse. Based on an AARP study, specialty drugs are among the most costly drugs on the market today, with prices that can range from \$5,000 to \$300,000 per year.

Under the Health Trust prescription plan, prescriptions for specialty drugs must be filled at a specific pharmacy that specializes in this type of medication. Please also note that some specialty medications are limited to a 30 day supply per fill. You can find a listing of the specialty medications on the Health Trust website: <http://www.mmeht.org/benefit/Specialty-drug-list-2015.pdf>.

If your physician indicates that you need a specialty medication, we can provide information on the participating pharmacies that fill these medications. Please contact the Health Trust Member Service Representatives for more information. You can call them at 1-800-852-8300, Monday through Friday, from 8:00 a.m. to 4:30 p.m.

Did you know?

Your pharmacist can help you learn how to use your prescription and nonprescription (over-the-counter) medicines safely and to increase the benefits and decrease the risks. For talking points on how to talk to your pharmacist go to the US Food and Drug Administration's website at fda.gov. Type in the search engine, "talking to your pharmacist" to find different articles on how to get the best care at your pharmacy.

Question Your Doctor!

There was a time when questioning a medical professional's advice or opinion was definitely not allowed, but those days are long gone! In fact, the only way you can protect yourself from serious medical errors is to become an active member of your health care team. Here are just a few tips to help you become a better patient:

- Inform your doctors about all of your medications, including any over-the-counter medicines, vitamins and supplements.
- Tell your doctors about any allergies.
- Make sure your doctors have access to all of your important health information. This includes your family health history and visits to other medical professionals.
- Ask questions about any medication before you start taking it, such as what the medication is for and possible side effects. You may also want to ask if there are other things you can do before you start taking a medication (i.e. lifestyle changes through diet and exercise).
- Make sure you can read the doctor's handwriting on any prescription or instructions.
- Before having any surgery, choose your hospital wisely. Discuss any possible risks with your doctor.
- Educate yourself about your own health. Don't be afraid to speak up and ask questions.

For more information about quality health-care in Maine and becoming a better advocate for your health, visit Maine Quality Counts at www.mainequalitycounts.org.



No time for Dates, Try a Raisin

Years ago when I was a mouthy teenager with big ideas about the world and certain I was ready for dating, my mother informed me I was not. I am sure many of you have had this discussion in your own homes! So in my clever teenage brain I came up with the argument that going to the movies with my pal wasn't really a date, it was merely a raisin (much smaller and insignificant, so therefore should be allowed). Unfortunately (or fortunately) my argument didn't make a difference and I was still told "NO." You may be wondering what on earth this has to do with anything, but I'm getting to it.

Recently, while my spouse and I ran in opposite directions with work, night meetings, and kids' events, I realized that it had been days since we actually talked to one another- outside the "What time are you going to be home" and "Who is picking up the car pool!" While it would be great to have an hour or two to sit and chat, there just isn't enough time in the day. We used to make it a priority to get together at least once a week for a "date night" where we would go grocery shopping together or maybe even eat a meal while it was still hot and without the kids hanging off of us. Unfortunately, this has gone by the wayside over the last couple of years and we can see the difference. Research shows that couples who make time to talk- not about kids and other responsibilities- but really talk about their lives, dreams, and accomplishments are more likely to stay together, be happier and live longer. So what do you do when there is no time?

This brings me back to my date versus raisin argument. Instead of making a big production about finding hours to spend together reconnecting and enjoying each other's company (aka a date), look for those few minutes each day to say something nice to one another or ask about each other's day (aka a raisin). It doesn't need to take a lot of time to reconnect, just a few minutes of attention to one another each day can make you feel like a team and improve your mood and health!

Easy Ways to Connect with Your Partner

- Touch daily – don't let a day go by without physically connecting with your partner. It can be as simple as hand holding, a kiss goodbye or a hug.
- Be curious – ditch the obligatory, "how was your day?" Ask open ended questions and take the time to really listen to the answer.
- Express gratitude – it is all too easy to make a laundry list of ways your spouse has annoyed you. Chances are your partner has contributed in at least one way to make your day a little easier and more enjoyable. Appreciate them for that effort.
- Relive a memory – when two people feel disconnected, it is important to remember what brought them together in the first place. Every now and then, share a memory from early on in the relationship. Look at old photos or relive a funny story.
- Turn off the electronics – we live in a world of electronic overload. Take time to reconnect with one another by turning off the laptops, phones, tablets.



Going Green

The tips in this feature will not solve all the world environmental problems and neither will they make you rich. But they can help lessen your impact on the environment and save a little money too.

- Adjust your thermostat a few degrees lower in the winter and few degrees higher in the summer to save on heating and cooling costs.
- Install compact fluorescent light bulbs (CFLs) when your older incandescent bulbs burn out.
- Unplug appliances when you're not using them. Or, use a "smart" power strip that senses when appliances are off and cuts down the energy use.
- Wash clothes in cold water whenever possible. As much as 85 percent of the energy used to machine-wash clothes goes to heating the water.
- Use a drying rack or clothesline to save the energy otherwise used during machine drying.
- Save water and save money by taking shorter showers to reduce water use. This will lower your water and heating bills too. Install a low-flow showerhead. They don't cost much, and the water and energy savings can quickly pay back your investment.
- Make sure you have a faucet aerator on each faucet. These inexpensive appliances conserve heat and water, while keeping water pressure high.

Just by trying some of the following tips, you can save some money and help the environment at the same time.

www.worldwatch.org



The Health Benefits of Olive Oil

Here's why olive oil is recommended as a healthy cooking ingredient: All fats are dense in calories, but not all need to be shunned by those following a healthy eating plan. In fact, some fats, such as olive oil, are considered to be heart healthy. This is because the main type of fat found in all kinds of olive oil is called monounsaturated fatty acids (MUFAs), which are considered a healthy dietary fat. You may gain certain health benefits if your diet replaces saturated and trans-fats with fats that are mostly unsaturated, such as MUFAs. Saturated fats are found in meat, high-fat dairy products, and tropical oils, such as palm-kernel oil. Fats that are "partially hydrogenated," including some types of margarine and shortening, contain trans-fats. Trans-fats are also found in processed foods like salad dressings, cookies, snacks and fried foods.

By replacing the type of fat that you usually cook with, spread on, or pour over food with olive oil, you're making a good decision. Monounsaturated fat such as olive oil helps lower your risk of heart disease by improving related risk factors. For instance, MUFAs have been found to lower your low-density-lipoprotein (LDL) cholesterol levels when substituted for saturated or trans-fats in your diet. And some research shows that MUFAs may also benefit insulin levels and blood-sugar control, which can be especially helpful if you have type 2 diabetes.

Just remember that even healthy fats, such as those in olive oil, are high in calories, so use them only in moderation. Choose MUFA-rich foods such as olive oil in place of other fatty foods such as butter and stick margarine, not in addition to them. Use olive oil conservatively to enhance the flavor of foods, such as roasted vegetables and stir-fries, or in marinades or dressings for salads. But remember that you can't make unhealthy foods healthier simply by adding olive oil to them.

www.mayoclinic.org

How to Cook with Olive Oil

Virgin and extra-virgin oils are best uncooked or cooked at a low or medium temperature. Refined and olive oil grade oils are the choices for high-heat uses, such as frying.

Healthy Food Drive

In America, the richest country in the world, 1 in 6 people struggle to keep food on the table.

Historically, food pantries have focused on filling empty stomachs with whatever food is available. Much of this food tends to be highly processed and full of fat, sugar & sodium. Easily accessible, cheap food may temporarily alleviate hunger pangs, but ultimately will contribute to chronic disease such as obesity, diabetes and heart disease. It is unjust to “help” people who are truly in need with provisions that promote disease instead of prevent it.

In the United States, our primary concern is food insecurity, not actual hunger. In other words, people in the US are not dying due to lack of sufficient energy (calories) as commonly shown in children in developing countries. It the US people are struggling with food security and the paradox of being overfed, yet undernourished (malnourished).

Everyone deserves access to healthy food, including those in need. Consider hosting a food drive at your worksite that has an emphasis on healthy non-perishable foods. Here are some healthy options to consider.

Source: www.superfooddrive.org

Grains

Brown rice
Quinoa
Rolled oats
Whole grain pasta
Whole grain cereal

Proteins

Canned tuna
Canned salmon
Canned chicken
Nuts
Dried beans
Dried lentils
Canned low-sodium beans
Non-hydrogenated nut butters

Produce

Canned fruit in 100% juice
Canned low-sodium vegetables
Dried fruit with no added sugar

The opposite of hungry isn't full; it's healthy!



Golden Quick Barley with Sweet Peas and Corn

A quick and easy side dish.

Ingredients

- 1 Tbsp. extra virgin olive oil
- 1 small onion, chopped
- 2 cloves garlic, minced
- 3/4 cup quick pearled barley
- 2 cups low-sodium vegetable or chicken broth
- 1 tsp. Italian seasoning
- 1/2 tsp. salt
- 1/8 tsp. ground turmeric
- Freshly ground black pepper
- 1/2 cup frozen sweet peas
- 1/2 cup frozen sweet corn
- Juice of 1/4 fresh lemon (about 1 Tbsp.)
- 1-2 Tbsp. shredded Pecorino Romano or Parmesan cheese, optional

Directions

In 2-quart medium saucepan, heat oil over medium-high heat. Sauté onion until softened, about 4 minutes. Add garlic and sauté 30 seconds. Add barley and stir 1 minute to toast.

Add broth, Italian seasoning, salt, turmeric and 4-5 grinds pepper. Increase heat to high and bring mixture to a boil. Reduce heat to simmer, cover and cook 15 minutes.

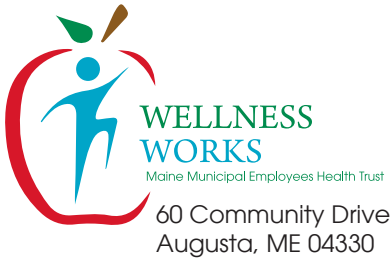
Stir in peas and corn. Cover and simmer 5 minutes. Barley mix should be slightly wet.

Stir in lemon juice. Sprinkle on or mix in cheese, if using, and serve immediately.

Makes 4 servings. Yield: 3 cups; 3/4 cup per serving.

Per Serving: 223 calories, 5 g total fat (<1 g saturated fat), 40 g carbohydrate, 8 g protein, 7 g dietary fiber, 351 mg sodium..

Source: American Institute for Cancer Research



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FAST FACTS



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Maine Municipal Employees Health Trust

The **WELLNESS WORKS** Newsletter is a publication of the Maine Municipal Employees Health Trust (MMEHT), 60 Community Drive, Augusta, ME 04330.

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**FOOD SECURITY:
WHEN ALL PEOPLE
AT ALL TIMES
HAVE ACCESS TO
SUFFICIENT, SAFE,
NUTRITIOUS FOODS
TO MAINTAIN A
HEALTHY AND
ACTIVE LIFE.**

1 in 6

people in America face hunger.

Maine ranks **12th** in the
nation and **1st** in New
England for food insecurity.

20 MILLION the
number
of children in the US who receive free
or reduced lunch each school day.
Less than half of these students eat
breakfast every day.

1 in every 4
children in Maine are food
insecure.