



# Wellness Works

SUMMER 2023

## The Importance of Preventive Health

Preventive health care is the stuff you do (before you get sick) to stay healthy. So why should you go to the doctor when you're healthy? The simple answer is that preventive care can help you stay healthier and, as a result, lower your health care costs. For example, preventive care identifies health problems like high blood pressure, diabetes, or certain cancers, earlier, when they're most treatable.

### Preventive health care examples:

**Annual checkup** – In addition to a physical exam, your annual checkup can include important general health screenings for high blood pressure, cholesterol and other health conditions.

**Cancer screenings** – Most people don't experience cancer symptoms when diseases are in their earliest, most treatable stages. That's why screenings are recommended at certain times and intervals throughout your life. For example, it's recommended that both men and women begin colorectal cancer screenings starting at age 45. Other preventive screenings for women include Pap tests and mammograms. For men, prostate specific antigen (PSA) tests to screen for prostate cancer might be recommended.

*continued on page 2*



## Wellness on the Web

### Did You Know?

Diabetes is the 8th-leading cause of death in the United States. More than 37 million people have diabetes and 1 in 5 don't know they have it. In addition, more than a third of US adults have pre-diabetes. Talk with your doctor to see if you should be screened for diabetes.

Also, did you know that the Health Trust has some great programs to support adult members that have diabetes or for those who are at risk for developing diabetes? The Lark Diabetes Prevention Program and the Telephonic Diabetes Education and Support program (TDES®) are great programs to help you better manage your condition or lower your risks – and they are free to MMEHT members! Call the Member Services Representatives for more information at 1-800-852-8300 or visit us at [www.mmeht.org](http://www.mmeht.org).

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## Importance of Preventive Health (continued)

**Childhood immunizations** – Immunizations for children include hepatitis A and B, chickenpox, measles, and MMR (mumps and rubella).

**Adult immunizations** – These include Tdap (tetanus, diphtheria and pertussis) boosters, and immunizations against pneumococcal conjugate and shingles.

**Yearly flu shot** – Flu shots can help reduce your risk of getting the flu by up to 60%.

Your annual preventive visit with your in-network primary care physician is covered at 100% under your Health Trust plan, as are most preventive cancer screenings.

Tackling health issues early helps you get or stay on a healthy track and reduces the risk of developing other health conditions. Schedule your appointment today!

Source: Anthem

### What's not considered preventive care?

Preventive care happens *before* a problem is identified. So, the same service may or may not be considered and billed as preventive care, depending on your health situation. For example, if a person gets a colonoscopy as a colorectal cancer screening, that's preventative – even if the doctor removes polyps or tissue samples during the procedure. But if additional follow-up care is needed such as another procedure to remove additional growths or any treatments if cancer is detected, it is not considered preventive.

### Non-preventive care examples:

- Primary care office visits related to a specific health care need such as seasonal allergies or minor injuries.
- Certain appointments with specialty doctors.
- Diagnostic tests and screenings to learn more about a suspected or known medical condition.
- \* If you're not sure if something is considered preventive, contact Member Services at 1-800-852-8300.

### Did You Know?

Preventive health measures and screenings can prevent 85% of illness and disease, and in most cases are covered at no cost for the Health Trust plans.

## Weight Management Tools

The benefits of managing a healthy weight are well documented, and many people struggle with weight loss. Recently there has been significant publicity around certain medications, such as Ozempic and Mounjaro, to help manage obesity.

These medications are approved to manage Type 2 Diabetes. While they may also have the side benefit of weight loss, they are not approved by the FDA for treatment of obesity. They are diabetic medications, and there is medical criteria that needs to be met for them to be covered by the Health Trust health plans, including having a diagnosis of Type 2 Diabetes. These expensive drugs are not covered for “off label” uses such as weight loss alone without a diabetes diagnosis. Your physician's office can submit a prior authorization request for coverage review if you have diabetes.

If you are trying to lose weight, nutritional counseling with an in-network provider is covered at 100% under all of the Health Trust health plans. There is no limit on the number of visits and no primary care physician referral is required for Nutritional Counseling.

The Maine Municipal Employees Health Trust has also teamed up with Anthem and Lark to offer a program to help you reduce your risk of getting diabetes, including reducing or maintaining a healthy weight. Available 24/7 on your smartphone, the Lark Diabetes Prevention Program is included at no extra cost as a benefit of your health plan. If you qualify, you get a digital scale with the opportunity to earn a Fitbit. Get started at [www.Lark.com/AnthemEnroll](http://www.Lark.com/AnthemEnroll), or via the Health Trust website at [www.mmeht.org](http://www.mmeht.org).

If you have questions about your Health Trust coverage, please contact Member Services at 1-800-852-8300, Monday through Friday from 8:00 am to 4:30 pm.



## 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. There is an anticipated vacancy on the Health Trust Board, for a term that begins January 1, 2024. Interviews will be held for the vacancy in late summer or early fall.

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 five times a year for half day meetings, with a two-day strategic planning meeting in the summer. Trustees are also expected to serve on one of the Trust's 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 480 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 \$190 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](mailto:kgould@memun.org). **Submissions should be received by August 25, 2023.**

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](mailto:kgould@memun.org) or 1-800-452-8786.



## Virtual Primary Care

Accessing the care you need, when you need it, can sometimes be challenging. That's where Anthem's Sydney Health mobile app can help. There are two secure ways to connect with a doctor on the app.

**Chat** – You can chat with a doctor 24/7 with no appointment for health issues such as a cold or the flu.

**Virtual Primary Care** – You can schedule routine care, preventive care or assistance with chronic conditions such as diabetes.

In both of these situations, physicians can prescribe medications that may be needed for your care.

The Sydney Health mobile app also has a Symptom Checker to help you access advice based on your symptoms. Applicable cost shares or copays may apply for virtual visits.

You can find more information about the Sydney Health app and other programs and resources on the Health Trust website [www.mmeht.org](http://www.mmeht.org).

# Sobering Statistics

Wine tastings, happy hour, cocktail parties — drinking alcohol is largely accepted as a social activity in our culture. Given how socially acceptable drinking has become, it can be easy to forget that alcohol can affect your health in many ways. According to the Centers for Disease Control (CDC), more than 88,000 people die from alcohol-related deaths each year in the United States. Alcohol has a profound effect on the entire body. Even drinking moderately can leave you feeling groggy, foggy, or hungover. The more you drink, the more likely you notice other health effects, like disrupted sleep, digestive issues, memory problems, increased anxiety, depression, and irritability, and disagreements and other conflict with loved ones.

Over time, these effects can begin to pile up and lead to some much more serious and long-term health consequences, such as cancer. Multiple research studies have identified a very strong connection between drinking any kind of alcohol and increasing your risk of developing cancer, including cancers of the mouth, pharynx and larynx, esophageal cancer, breast cancer, colorectal cancer, stomach cancer and liver cancer.

The less you drink, the lower your risk becomes. The current guidelines for alcohol consumption are no more than two drinks for men or one drink per day for women - but even drinking within these limits can have serious long-term health effects.

Drinking less may be easier said than done. If you're a casual drinker, small changes like planning alcohol-free activities, sipping on nonalcoholic drinks, and not buying alcohol at the grocery store may help you cut back. But if you have been using alcohol as a way to cope with life's stressors or "a quick drink with friends" often turns into three or four drinks, you may have a harder time cutting back. An estimated 15 million people struggle with alcohol use disorder in the United States, but less than 10% of them will receive treatment. Alcohol use disorder is a serious health condition and can be very difficult to overcome, but it's possible. Alcohol use disorders can be mild, moderate or severe, based on the number of symptoms you experience. Signs and symptoms may include:

- Being unable to limit the amount of alcohol you drink
- Wanting to cut down on how much you drink or making unsuccessful attempts to do so
- Spending a lot of time drinking, getting alcohol, or recovering from alcohol use
- Feeling a strong craving or urge to drink alcohol

- Failing to fulfill major obligations at work, school or home due to repeated alcohol use
- Continuing to drink alcohol even though you know it's causing physical, social, work or relationship problems
- Giving up or reducing social and work activities and hobbies to use alcohol
- Using alcohol in situations where it's not safe, such as when driving or swimming
- Developing a tolerance to alcohol so you need more to feel its effect, or you have a reduced effect from the same amount
- Experiencing withdrawal symptoms — such as nausea, sweating and shaking — when you don't drink, or drinking to avoid these symptoms

## When to see a doctor

If you feel that you sometimes drink too much alcohol, or your drinking is causing problems, or if your family is concerned about your drinking, talk with your health care provider. Other ways to get help include talking with a mental health professional or seeking help from a support group such as Alcoholics Anonymous ([www.aa.org](http://www.aa.org)) or a similar type of self-help group.

Because denial is common, you may feel like you don't have a problem with drinking. You might not recognize how much you drink or how many problems in your life are related to alcohol use. Listen to relatives, friends or co-workers when they ask you to examine your drinking habits or to seek help. Consider talking with someone who has had a problem with drinking but has stopped.

## If your loved one needs help

Many people with alcohol use disorder hesitate to get treatment because they don't recognize that they have a problem. If you're concerned about someone who drinks too much, ask a professional experienced in alcohol treatment for advice on how to approach that person or reach out to a group like Al-Anon ([www.al-anon.org](http://www.al-anon.org)). The Anthem EAP program ([www.anthem.com](http://www.anthem.com) login: MMEHT) is also a great resource for information and to find resources that can help in your area. Quitting drinking can take time. Treat yourself kindly and seek support from others. Whether your end goal involves complete sobriety or more mindful drinking, you're still doing your brain and body a big favor.

Sources: Mayo Clinic, Healthline, Al-Anon



# Change One Word - Change Your Perspective

By Abby DiPasquale

I admit it. I am a worrier by nature. I am also a planner. I plan for the expected, the unexpected and everything in between. All this excessive thinking and planning can be exhausting, and it pains me to say it, but I have passed along this trait to my daughter.

We have this horrible game that we play in the middle of the night when neither one of us is sleeping - perhaps you have played it too. It is called the “What If” game. It starts like this: one of you wakes up for an unknown reason and begins thinking. These thoughts are seldom about unicorns and rainbows, but rather about things that could potentially go wrong. This one worrisome thought leads to another and before you know it, you are up all night thinking about all the potential catastrophes that could befall you or someone you love. The “What If’s” can cripple us with worry and anxiety, or leave us frozen in fear.

We are naturally programmed to look for the worst, and then we busily plot ways to respond to these unfounded fears and “what ifs.” Before we know it, all our planning for the unforeseen and unlikely-to-happen scenarios has stolen our joy, our peace, and our time. Worries and fears are not something that we can just wish away - they are always with us. We live in a world where bad things happen, and we are exposed to a steady stream of information that reinforces that knowledge daily. But what we can do is change our view of the worries and fears and make them into something we can control and manage. This can be done with just the change of a little word.

My daughter and I have begun implementing this word change in our nightly game of “What If” and I must tell you it really isn’t as exciting anymore. Here is how it works: every time one of us says or thinks “What if...” we have to change it and say “Even if...” That’s it. Changing your mindset from the spiral of unimaginable and uncontrollable to something that is manageable and has a solution can help reduce your anxiety, worry and fear. It can also make for some really awesome conversations about coping and troubleshooting.

So, the next time your mind starts down the “what if” trail, stop yourself and say “even if” and listen to how your mind and body respond.



## Tips for Summer Hydration

As temperatures climb and you spend more time outside recreating, it is essential to stay hydrated. Proper hydration helps regulate body temperature, support brain function and mood, and keeps our joints lubricated and digestion regular.

Most of us have heard the “eight glasses of water a day” recommendation, but hydration needs really vary from person to person. A more personalized recommendation is 1/2 -1 ounce of water per pound of body weight.

Here are some simple tips to stay properly hydrated this summer:

- Drink a glass of water first thing in the morning.
- To meet your body’s needs, and prevent frequent urination problems, drink regularly throughout the day, rather than a glass of water all at once.
- Use the color of your urine as a guide for how well you are hydrated. If you urinate regularly and your urine is light yellow, you are drinking enough. If it is dark yellow, increase your fluid intake.
- Carry a water bottle with you and drink regularly throughout the day.
- Drink 1-2 cups of fluid 30-minutes before exercise and ½-1 cup for every 25-minutes while you exercise. Continue to drink after your workout to replace fluid loss through sweat.
- Drink before you get thirsty. Thirst can be a sign that your body is already dehydrated. Keep drinking regularly throughout the day even after your thirst is quenched.

# Safe Driving Tips for Summer

School's out for summer! Whether you have school age children or not, everyone could use a friendly reminder when it comes to safe driving.

Kids who are not in school usually are out in their neighborhoods, around pools, parks, and playgrounds, at summer activities or events, at vacation attractions, shopping malls – everywhere, it seems. If you're driving, you are largely responsible for their safety. A child doesn't have a chance against a 3,000-pound (or heavier) vehicle in the street, a parking lot, or your driveway.

Everyone should expect more foot and bike traffic in neighborhoods and residential areas as school-age children look to take advantage of the warm weather, longer daylight hours, and not having to prepare for school the following morning. Here are some safe-driving reminders:

- Drive with your headlights on, even during the day. Vehicles with lights on are easier to spot and can catch the attention of children playing nearby.
- Slow down and maintain a 20- to 30-second visual lead to identify unexpected problems.
- Scan between parked cars and other objects for indications that children are at play in the area.
- Look for clues such as balls and bike ramps that indicate children could be in the area.
- Expect the unexpected if there's a chance children could dart into the road.
- Make eye contact with children who are about to cross the street and watch for their next step.
- Make sure you look for pedestrians at intersections, not just other vehicles.
- Danger to children out enjoying summer vacation increases if you are distracted by technology, tired drivers, or driving too fast, especially in residential areas.

Kids don't always have the best judgement or awareness of what is around them before darting into roads. Use your car's rearview camera if you have one and even do a walk around the car before backing up just to be sure. Remember to watch your speed and be extra careful around areas where kids spend time together such as parks, ice cream trucks, residential neighborhoods, and stores. Be careful going around corners in neigh-

borhoods, in case a child comes darting out of a yard, and be watchful of lines of parked cars.

Also, summer is a time that less experienced teen drivers are on the roads more often, heading to jobs, events, or social activities at times they normally would be in school, and they can often be distracted by passengers or technology, or simply confused by traffic. Speaking of technology, it's a hazard even when walking, in any season. About 85 percent of pedestrians who have been struck or nearly struck by a vehicle while crossing the street report that they were listening to music, texting, or talking on the phone.

The rules for driving don't change during the summer months, but the challenge does. Go into it with your eyes wide open. For more information on driver safety, check out [www.aaa.com](http://www.aaa.com) or [www.safekids.org](http://www.safekids.org).

## Teach Kids to be Safe Pedestrians

Every day 44 kids are hit by a car while walking in the United States. That's nearly 16,000 kids hurt every year. Parents know to teach young children to look both ways before crossing the street, but that's just the beginning. Here are some ideas to discuss with your kids so they can be safer when crossing the street.

- Teach kids at an early age to look left, right and left again before crossing the street. Then remind them to continue looking until safely across.
- Teach kids to put their phone, headphones, and devices down when crossing the street. It is particularly important to reinforce this message with teenagers.
- It is always best to walk on sidewalks or paths and cross at street corners, using traffic signals and crosswalks. If there are no sidewalks, walk facing traffic as far to the left as possible.
- Children under 10 need to cross the street with an adult. Every child is different, but developmentally, most kids are unable to judge the speed and distance of oncoming cars until about age 10.
- If kids are walking when it's dark out, teach them to be especially alert and make sure they are visible to drivers. Have them wear light or brightly colored clothing and reflective gear.

# Spring Rolls – Healthy, light, and great for summer!



## Nutrition Information:

Calories per serving: 234, total fat:5g, saturated fat 1g, cholesterol 107mg, sodium 211 mg, carbs 22g, fiber 5g, sugars 6g, protein 18g

Reference: *Autumn Calabrese Fixate Cookbook*

## Ingredients for Peanut Dipping Sauce:

2 Tbsp. rice vinegar  
 2 Tbsp. all-natural creamy peanut butter  
 1-1/2 tsp. raw honey  
 1-1/2 tsp. reduced sodium tamari soy sauce or coconut aminos  
 1 tsp. optional: hot pepper sauce or crushed red pepper flakes

## Ingredients for Spring Rolls: feel free to add any other vegetables

4 9-inch spring roll rice paper wrappers  
 1/2 cup shredded carrot  
 1/2 cup matchstick size bell pepper pieces  
 1/2 cup matchstick size cucumber pieces  
 1-1/2 cups frozen cooked shrimp – thaw in refrigerator before using  
 1/4 cup fresh mint  
 1/4 cup fresh cilantro  
 1/4 cup thinly sliced fresh ginger

## For Peanut Dipping Sauce:

Combine vinegar, peanut butter, honey, soy sauce, pepper sauce (if desired), and red pepper flakes (if desired) into a small bowl; whisk to blend and set aside.

## For Spring Rolls:

Dampen a clean kitchen towel and spread it out on a cutting board and set aside.

Soften wrappers, one at a time, according to package directions.

Place softened wrapper on top of dampened towel.

Layer bottom third of rice paper with 1 Tbsp. ginger. Top with 2 Tbsp. carrot, 2 Tbsp. bell pepper, 2 Tbsp. cucumber, ¼ cup + 2 Tbsp. shrimp, 1 Tbsp. mint and 1 Tbsp. cilantro.

Fold over bottom and sides of wrapper and roll until wrapper is completely sealed. (Spring roll will be very full). Place finished spring roll, seam-side down, on a plate. Continue with the remaining three rolls.

Serve each roll with 1 Tbsp. peanut dipping sauce.



## Be A Sunscreen Smarty

Did you know that most people only apply 25-50 percent of the recommended amount of sunscreen? Don't get burned by your lack of knowledge about sunscreen this summer.

The American Academy of Dermatology recommends everyone use sunscreen that is:

- Broad-spectrum protection (protects against UVA and UVB rays)
- SPF 30 or higher
- Water resistant

Sunscreen can help protect your skin from sunburn, early skin aging, and skin cancer. However, sunscreen alone cannot fully protect you. In addition to wearing sunscreen, take the following steps to protect your skin:

- Seek shade when appropriate, remembering that the sun's rays are strongest between 10 a.m. and 2 p.m.
- Dress to protect yourself from the sun by wearing a light-

weight long-sleeved shirt, pants, a wide-brimmed hat, and sunglasses.

- Use extra caution near water and sand as they reflect the damaging rays of the sun, which can increase your chance of sunburn.
- Avoid tanning beds. Ultraviolet light from the sun and tanning beds can cause skin cancer and wrinkling. If you want to look tan, you may wish to use a self-tanning product, but continue to use sunscreen with it.

## How much sunscreen should I use, and how often should I apply it?

Apply enough sunscreen to cover all skin that clothing will not cover. Most adults need about 1 ounce to fully cover their body. (If the bottle is only 8 ounces it should NOT be lasting you all summer if you are using it correctly!)

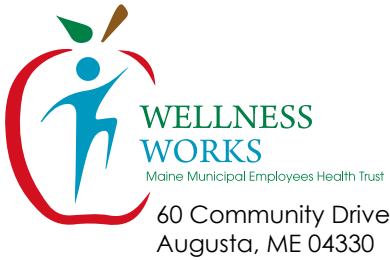
Don't forget to apply sunscreen to the tops of your feet, your neck, your ears, and the top of your head.

Apply sunscreen to dry skin **15 minutes before** going outdoors.

Skin cancer also can form on the lips. To protect your lips, apply lip balm or lipstick that contains sunscreen with an SPF of 30 or higher.

When outdoors, reapply sunscreen **every two hours**, or after swimming or sweating, according to the directions on the bottle.

Source: *American Academy of Dermatology Association*



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Maine Municipal Employees Health Trust

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Maine Municipal Employees Health Trust

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## Members Resources

*Keep these resources 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:

### CarelonRx 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

### Anthem Condition Care

1-866-962-0960  
Support for managing chronic health conditions

### Building Healthy Families

(and other valuable health and benefits information) via Sydney Health app or at [www.anthem.com](http://www.anthem.com)