



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

SUMMER 2012

Vacancies on Trust Board Candidates Wanted

The Health Trust Board of Trustees would like to know if you are interested in serving as a Trustee of the Maine Municipal Employees Health Trust. The Health Trust's Selection Committee is soliciting names of individuals to fill vacancies on the Board. Currently, there are no Board members from the following county areas: Franklin, Hancock, Kennebec, Knox, Lincoln, Piscataquis, Somerset and Waldo. While the Selection Committee strives to maintain a geographically diverse Board, its primary objective is to appoint the best-qualified participants to the Board, regardless of their location.

If you have an interest, please let us know by sending a letter no later than August 31, 2012 indicating that interest and telling us a bit about yourself and why you wish to serve. Please send the letter addressed to Dale Olmstead, Chairperson, Health Trust Selection Committee, 60 Community Drive, Augusta, Maine 04330. You may also email the letter to sgove@memun.org.

In order for the Health Trust Selection Committee to consider an individual as a Trustee candidate, the individual must:

1. Be employed by a Health Trust participating entity (city, town, special district, county);
2. Be an enrolled participant in one of the Health Trust's benefit plans;
3. Have his/her employer's, board's, council's or commissioners' support for the commitment necessary to meet the fiduciary obligations of an MMEHT Trustee.

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. Trustees are also expected to serve on one of the Trust's three standing committees that require additional meetings throughout the year.

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 over 20,000 employees, dependents and retirees participating in the Trust's health plans. The Trustees oversee a \$100 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 have questions about the Health Trust Board, serving as a Trustee or would like additional information, please email or call Steve Gove, Director, Health Trust Services at sgove@memun.org or 1-800-452-8786.

"Go the extra mile.
It's never crowded."
~ Unknown



Summer 2012

What's Inside:

| | |
|---|---|
| New Life Insurance Certificates | |
| Coming To You Soon..... | 2 |
| Trustee Resignation | 2 |
| Affordable Care Act Upheld – | |
| Now What? | 2 |
| Trust Annual Meetings 2012 | 3 |
| Practice Prevention | 3 |
| Six Strategies to Overcome | |
| Worries | 4 |
| Volunteerism in Retirement..... | 4 |
| The Hazards of Weekend | |
| Warrior Syndrome | 5 |
| Newsletter Survey Results | 5 |
| Quarterly Check-up: Poison Ivy | 6 |
| South Portland Police Department | |
| Gets Fit | 7 |
| Sweet & Spicy Salmon on the | |
| Grill (veggies, too!)..... | 7 |
| Newsletter Search Contest..... | 8 |

New Life Insurance Certificates Coming To You Soon

The Standard Insurance Company replaced *Prudential* as the life insurance carrier for basic, supplemental (now called additional), and dependent life insurance effective January 1, 2012. There were no major changes in provisions. Yet, in negotiation with Standard, there were over 50 updates, (with many requiring executive approval) to the Standard typical life insurance group policy in order to provide similar (or better) provisions. As a result, we appreciate your patience and understanding as the final policy and certificates were finalized.

Coverage Review. Every employee enrolled in a Trust medical plan has basic life insurance which is one time annual salary. Some employers may offer additional life insurance and dependent life insurance to employees to purchase through payroll deductions. Retirees on a Trust medical plan have a flat life insurance amount of \$2,000.

Timing. New Standard Life Insurance Certificates will be mailed this summer.

Who? All Employees and Retirees With Life Insurance Coverage
What? Standard Insurance Life Insurance Certificate Booklets
Where? To Your Home Address
When? By the End of August

Updates and Special Features. Please take a couple of minutes to review the *Important Notice* on page 8 in the center green pages of this newsletter for an outline of the changes that are included in the new Life Insurance Certificates effective January 1, 2012. These include updates to the Accelerated Benefit provision, Portability of Insurance provision, Dependent Child definition, expansion of Basic and Additional Accidental Death and Dismemberment (AD&D) coverage, and Special Features. New Special Features include the Medex travel assistance program, Will Preparation Services, and Funeral Planning services. For additional information regarding the Special Features, please visit our website at www.mmeht.org and click under “What’s New” and select “Life Insurance – Life Services Toolkit”.

Beneficiary Designations. Even though there is a change in insurance carriers, please know that your current life insurance beneficiary election remains in effect. A beneficiary is someone you designate to receive your life insurance proceeds. It is important to keep this updated especially due to changes in family status such a marriage and divorce. You may contact our MMEHT Member Service Representatives at 1-800-852-8300 to inquire about your current benefits and beneficiary. Should you want to update your beneficiary election, please visit our website at www.mmeht.org select “Brochures and Forms” and click on “Life Plan Change Form” or call and we can mail you a new form.

We think you will agree that the Standard Insurance Company will be a good partner for your life insurance needs. We urge you to take a look at the *Life Services Toolkit* for the free travel assistance program and will preparation services. We also suggest you review your beneficiary election. Please contact MMEHT Member Services at 1-800-852-8300 or htservices@memun.org if you do not receive your new life insurance certificate by the time the leaves start changing in the fall.

Trustee Resignation

Trustee, Ellen Blair resigned from the Board of Trustees as a result of accepting a promotional career opportunity out of state. Ellen, the former Human Resources Director at the Town of Scarborough (and previously with the City of Augusta) served as a Trustee for six years, most recently as Vice Chair of the Board as well as Chair of the Strategic Planning Committee. We will miss Ellen and wish her best wishes in her new endeavors.

Affordable Care Act Upheld – Now What?

The federal health care reform law, also known as the **Affordable Care Act** signed into law on March 23, 2010, continues to be in the news. At the end of March 2012, the US Supreme Court heard arguments regarding the constitutionality of some parts of the law. In a landmark decision issued on June 28, 2012, the US Supreme Court upheld the Affordable Care Act. For more information, please visit www.healthcare.gov.

So, what does this mean for the Trust? Business as usual for now. The Trust will continue to conduct ongoing strategy discussions and refine future direction. In the short-term, the Trust will address and implement any necessary compliance requirements including working on the development of uniform summaries of benefits and coverage. On the political front, it is speculated that the all eyes will now turn to Congress and the upcoming Presidential elections. We will keep you informed of any updates.

Trust Annual Meetings - 2012

Every year in August, the Maine Municipal Employees Health Trust offers a series of Annual Meetings at three regional locations around the state. These meetings allow Health Trust staff the privilege to personally connect with members and provide a formal report on program operations, finances and activities. They also provide Health Trust participants an opportunity to raise questions or issues of concern.

The Health Trust 2012 Annual Meetings will be held on the dates and at the locations listed below.

| DATE | LOCATION | TIME |
|-----------------------------------|--|----------------|
| Tuesday August 14, 2012 | Aroostook County Presque Isle City Hall Council Chambers | 9:30 am |
| Tuesday, August 14, 2012 | Kennebec County Maine Municipal Association Conference Room | 9:30 am |
| Wednesday, August 15, 2012 | Cumberland County Scarborough Town Office Manager Conference Room | 9:30 am |

To help plan for adequate seating, it would be helpful to contact us to confirm your attendance. Please call the Health Trust at 1-800-852-8300 or e-mail at htservice@memun.org or sign-up directly on our website under "What's New" at www.mmeht.org.

Please note: these meetings are separate from the Health Trust Retiree Workshops. All retirees will be receiving a separate notice mailed to home addresses regarding the Retiree Workshops being scheduled for early Fall.

Practice Prevention

Why Stay Healthy?

"An ounce of prevention is worth a pound of cure"

It's important not to wait until it's too late to start treating your body well. All too often we ignore obvious problems in our lives because they are difficult to deal with and haven't started affecting our day-to-day activities, but the consequences of procrastinating with your health can be serious and costly. Choosing to eat right, exercise and mentally engage yourself will not only help you avoid that pesky cold going around, but it will help you lead a happier, more productive life.

Here are 10 reasons why you should be healthy:

1. Increased energy to do everything you want to do.
2. Healthy people are happier.
3. Less frequent and less severe sicknesses.
4. Improved mental focus, memory and clarity.
5. Better relationships.
6. Decreased stress.
7. Looking great and feeling good.
8. Living longer.
9. Healthy people are generally more financially successful.
10. Inner peace and harmony.

Check out the free self-care checklist, doctor checklist and prevention resources at the Get Better Maine website at www.getbettermaine.org.

Resource: Get Better Maine

Six Strategies to Overcome Worry

Science reveals some people are more wired for worry than others. This can be a result of several factors, including genetics, environment and upbringing. From a biological standpoint, consistent worriers may have highly sensitive autonomic nervous systems. Their brains may also be less sensitive to stress controlling neurotransmitters. Whether you are a chronic or occasional worrier, you find that worry causes a feeling of helplessness and vulnerability, as if it has you in a tight grip, and you can do nothing to escape. But worry is actually a very treatable condition. Even if you have a biological disposition for worry, you can still tackle troublesome thoughts and lower your stress level. Try the following techniques:

1. **Write away your worries.** When they constantly float around your brain, worries seem intangible. Writing down your worrisome thoughts gives you more control over them. Write down possible solutions for each concern.
2. **Cut yourself some slack.** When you write about your worries, you often find self-criticism is a key voice in your internal dialogue. Self-criticism lowers self esteem and increases the risk for depression. Self attack actually reduces your capacity for change, for trying, for reaching out. Far from pushing you to do better, it exacerbates your sense of helplessness. So, be gentle with yourself.
3. **Be mindful.** We spend much of our present time ruminating about our past or fearing for the future. The concept of mindfulness is focusing on the present moment, without judgment or self-evaluation. Although it is an ancient concept, mindfulness has found wide spread adoption today among health professionals.
4. **Meditate.** Meditation is a great way to boost mindfulness. Meditation techniques vary, but nearly all meditative disciplines place an importance on deep breathing. This helps relax the body and mind. If you are a beginner, set aside 15 minutes twice a day to meditate. Choose a place where you will not be disturbed. Once comfortable, breathe deeply. To help your concentration, gently focus your eyes on an object, such as a lit candle. When you first start meditation, you encounter intruding thoughts. Accept this as part of the process. Allow these thoughts to float away; return your focus to your breathing.
5. **Play time warp.** Imagine yourself one year from now. Now from this point of view, look back at your current problems. Do they seem as difficult or scary as they do today? Or have you blown your worries out of proportion? Frequently, you will side with the latter.
6. **Be grateful.** Gratitude can have profound effect on calming fears, reducing envy and cooling anger. When you look at the rest of the world, where hundreds of millions of people struggle everyday to find enough food to eat and clean water to drink, most of us in North America have much to be grateful for. One study revealed that people who kept a gratitude journal were significantly happier than those who did not. Gratitude creates a healthier perspective and a more helpful outlook on life.

Reference: Wellness Express

Volunteerism in Retirement

Retirement is one of the greatest transitions people face in life. It can mean giving up connections to workplaces and people you have known—perhaps for a long time. You may find yourself missing people and situations that you never imagined you would miss. You may not have loved all your coworkers, but they were part of the fabric of your life. You may not have loved going to work every day, but chances are that your work provided you with a sense of purpose and direction.

A great way to combat these feelings is to look to volunteer opportunities that will provide you with new social connections and fulfillment in your retirement. The nice thing about volunteering is that you pick the time, the place, and the work to be done.

There are a great many benefits to volunteering including some you may not have considered:

- You can provide support to a cause in which you truly believe.
- You can utilize your current skills and learn new ones.
- You can meet new people and make new friends.
- You can gain a sense of satisfaction by helping others.
- You can make a difference in your community.
- You can build self-esteem and self-confidence.
- You can actually reduce your stress and improve your health.
- You can feel needed and valued.
- You can help an organization that has helped you in the past.

It sounds like a great idea but where to begin? It is best to think about what you are good at doing and what you enjoy. You can then find an opportunity where you can apply your talents. Hospitals, churches, clubs, schools, and hospices all provide opportunities to volunteer. Senior centers regularly post volunteer openings. There are a variety of Web sites that can connect willing volunteers with organizations that need them. Some of them are:

Volunteer Match – www.volunteermatch.org

Senior Corps – www.seniorcorps.gov/about/programs/rsvp.asp

All for Good – www.allforgood.org

Volunteering with a worthwhile organization can provide retired people with a sense of purpose and give them the satisfaction that they are contributing something meaningful to their communities. Contributions from volunteers have never been more necessary. Assess your interests. Do your homework. Seek out a volunteer opportunity you will enjoy. You never know where volunteerism will lead you. Many retirees report that volunteering has brought them to interesting and fulfilling paths that they might otherwise not have experienced.

Source: Anthem EAP, www.anthemeap.com

The Hazards of Weekend Warrior Syndrome



Are you planning to shoot hoops this weekend? Hit a tennis ball across the court? Or do some serious gardening and weeding? If so, is your body prepared for intense physical activity like this? With time a precious commodity in our busy lives, millions of us cram all exercise and sport activities into the weekend. Referred to as “weekend warriors,” our philosophy could be “some exercise is better than no exercise.” Sadly, this is the wrong attitude to take.

The Damage of Weekend Only Workouts

We often hate to admit that our bodies aren’t as resilient as they were in our teenage years. But as you age your ligaments and tendons get stiffer. If you suffer from osteoarthritis, your cartilage maybe worn or weak – exposing you to an even higher chance of damage. Without preparing your body for exercising, you suffer delayed onset muscle soreness, usually appearing within 36 hours of intense exercise. You feel pain and stiffness in many parts of your body. Frequent injuries

from weekend warrior syndrome include knee, back and neck pain, ankle sprains, tennis elbow, and rotator cuff problems. While some soreness is normal in frequent exercise (due to lactic acid build-up), there should be minimal effect on joint motion.

Better Strategies for Weekend Warriors

Ideal physical conditioning includes flexibility, cardiovascular exercise, and strength training. By including all three each week, not only do you get the overall benefits associated with physical fitness, but you also reduce the risk of injury when you participate in weekend sports. So now that you know the hazards of living the weekend warrior approach to fitness, what should you do to change things for the better? Examine your weekly routine. Where can you include small amounts of exercise in your weekly activities? Take a brisk walk fifteen minute walk during your lunch breaks so your muscles, joints and heart get more accustomed to movement and exercise.

After warming up your muscles with some walking, take five minutes to stretch. While there are so many types of stretching styles, the most widely known are static stretching and dynamic stretching. Dynamic stretching involves moving your body while doing the techniques, and it’s generally recommended for warming-up before extended physical activity. Try this – as you walk your leg up to your mid section, hold for a second, and then release then repeat with your other leg. Static stretches are particularly good for cooling down after exercise. With these stretches, your aim is to stretch the muscle or muscle groups to its farthest point without causing pain. Aim to hold a static stretch for about 30 seconds. If the muscle is particularly stiff, work your way up to 60 seconds.

Strength training not only builds muscle mass but also speeds up your metabolism. This can help drop any extra weight that’s putting stress on your body. Remember, strength training is not just lifting weights. If you can’t get to the gym, you can try other techniques that build muscle through tension, such as push-ups and pull-ups. Another way to increase your conditioning and save time is to incorporate interval training. This type of workout involves stepping up your exercise intensity for short bursts, then returning to a more reasonable pace. You implement these short sprints several times during your exercise routine. It works for almost all types of cardiovascular exercise, including walking. Try a few more minutes of strolling, and then increase your walking speed for 15-30 seconds before returning to a regular pace then alternate between sprint speed and moderate speed throughout your walk. Another advantage of interval training is it lessens the effects of muscle soreness.

Always use proper equipment for your physical activities. This is especially true of the right footwear – don’t use tennis shoes for your Saturday hike into the mountains! You also want to vary your exercises so you’re not limiting muscle and joint health in other areas of your body. Try alternating the types of sports in which you engage.

Reference: Express Wellness

Newsletter Survey Results

Thanks to all of you who took the time to complete the newsletter survey that was in our Spring 2012 newsletter. It gave us a peek into the aspects of the newsletter that you care about. You were all kind and constructive with your feedback. We’re taking it all in and will be incorporating it into our vision for the “new look” of the future newsletter which will be coming your way in 2013! Congratulations to Jessica Factor of Brunswick who won the drawing of the backpack and water bottle.

Quarterly Check-up: Poison Ivy

On-Call is a medical self-care program for members of the Maine Municipal Employees Health Trust. It helps individuals to assess a variety of health concerns by answering three basic questions:

- *Is this a medical emergency?*
- *Should I see or call my doctor?*
- *Can I treat myself at home and if so, how?*

The 2012 summer quarter On-Call topic is Poison Ivy and Poison Oak:

Usually people come into contact with poison ivy, oak, or sumac in wooded areas, in parks, or on beaches. If these plants invade your yard or property, you may wish to remove them permanently. Tips for removing poison ivy, oak, or sumac are as follows:

Never burn the plants because the plant's oil (urushiol) is dispersed into the air on smoke and ash particles. It can cause serious lung irritation and a rash on all body parts exposed to the smoke. Always wear as much protection as possible, such as long pants, long sleeves, boots, and gloves. Vinyl or leather gloves, or cotton gloves covered with disposable plastic gloves work well. Rubber (latex) gloves offer no protection because urushiol can penetrate the rubber. Weed killers (herbicides) will kill the problem plants but will usually kill any other plants in the area as well. When using herbicides you can also try pulling the poison ivy away from surrounding plants, wiping the foliage with the herbicide, using a shield on the sprayer to direct the herbicide more specifically or manually removing the plant by its root structure.

Dispose of the plants according to your local regulations. Do not compost the dead plants. Urushiol breaks down too slowly, and chopping the vines for the compost heap increases exposure to the oil.

Signs and Symptoms:

- Raised, red patches or streaks on the skin.
- Blistering and minor swelling in affected areas.
- Moderate to severe itching at rash site.
- Watery liquid seeping from blisters.

Talk with Your Doctor if:

- You have a reaction involving your eye, face or genitals or that covers a large area.
- The rash is accompanied by a fever or swollen lymph nodes, indicating an infection has set in.

Clean:

- Wash thoroughly (within 5 to 10 minutes if possible) any skin that has come in contact with a poisonous plant. Use generous amounts of soap and water or isopropyl alcohol.
- Soap and water or alcohol can help keep the area free from infection after blisters have broken.
- Never clean skin with bleach or gasoline or other household chemicals.

Medication:

- Plain calamine lotion (without antihistamines) may soothe the itch and act as a drying agent.

Heat/Cold:

- Cold, wet compresses applied as needed will reduce itching and inflammation, especially after blisters have broken.

Cover:

- Don't cover affected areas (except with loose, breathable clothing).

Prevention:

- Remove poisonous plants from your property. Wear protective clothing, goggles, gloves, and a dust mask.
- Never burn poisonous plants. The smoke they produce carries urushiol resin dust.
- Avoid handling pets, clothing, or other objects that may have come in contact with poisonous plants.
- Try the over the counter barrier lotion Ivy Block® that can protect for up to 4 hours.

Source: *Well Informed 2008 and WebMD*

South Portland Police Department Gets Fit

After attending the FBI National Academy this past winter, Lieutenant Frank Clark of the South Portland Police Department became inspired to promote health and fitness for department police officers. Lt. Clark contacted the Health Promotion Department at the Health Trust and opted to incorporate the “Fit for Duty” program which provides information and instruction on many topics including: health; functional fitness (assessment, weight training, stretching); nutritional needs and balanced diets for shift work; and, life and stress management. The recurring message in the class is: “Being Fit for Duty Means Being Fit for Life.”

Lt. Frank Clark designed a program consisting of alternating days of instruction and fitness programming. Classroom training addressed nutrition, stress, sleep/rest, and fitness programming. Physical fitness training consisting of circuits and programs aimed at working both aerobic and anaerobic capacities. Overall, 60% of the force took advantage of different parts of the program.

Lt. Clark reports, “Officers have reported significant weight loss (in excess of 20 pounds in a couple of cases), decreased body fat, increased strength and speed, and improved blood pressures. The overall consensus is that the officers are healthier than when we started, and this program initiated some beneficial lifestyle changes. The group also saw the benefits of team building and cohesiveness that this kind of activity can instill. Thank you, to the Health Trust, for your support with this program”.

In early June, 26 members of the police department participated in the “Dynamic Dirt Challenge” (www.dynamicdirtchallenge.com) at Pineland Farms in New Gloucester, similar to the “Yellow Brick Road” at the FBI Academy. This fitness event is a hardcore 4+ mile obstacle course designed to challenge strength, stamina, and mental grit. On the day of the event, there were heavy rains. Despite the storm, Lt. Clark says, “We had a blast!” The weather made it much more challenging and much more fun! “It felt good to be 7 years old again and playing in the puddles – OK, maybe neck-deep streams – for a couple of hours!”

Congratulations to the South Portland Police Department for making positive strides to fitness and health and to Lt. Clark for taking the initiative in implementing this successful program!

A grant from Wellness Works, the health education and promotion program of Maine Municipal Employees Health Trust, provides the necessary funding to help offset the cost of worksite wellness initiatives. If you would like more information on how to get a Wellness Program started at your worksite, please contact Anne Charles at 1-800-852-8300 or via e-mail at acharles@memun.org.



Sweet & Spicy Salmon on the Grill (veggies, too!)

(Makes about 1/4 cup)

2 T. brown sugar

1 T. chili powder

1 tsp. ground cumin

½ tsp. cayenne pepper, optional

Pinch of salt and black pepper

Olive oil

4 (4 to 6 oz.) salmon filets (3/4" to 1" thick)

In a small bowl, combine brown sugar, chili powder, cumin, cayenne pepper, salt and black pepper; mix well. Rub each salmon fillet with olive oil and sprinkle spice mixture evenly over each piece, pressing lightly into salmon.

Brush the grate lightly with olive oil to prevent sticking. If you don't have a seafood basket to cook the salmon in, a spatula (as opposed to tongs) is better to use when cooking fish. Cook to an internal temperature of 145 degrees. To avoid overcooking, take fish off the grate when the center begins to turn opaque and the thickest part starts to flake when pressed with a fork.

Don't forget your vegetables! Cut up any veggies you like into chunks: peppers, onions, zucchini, and summer squash (mushrooms and cherry tomatoes can stay whole). Mix them together with your favorite oil-based salad dressing or oil-salt-pepper. Put them in a grill basket or on kabob rods (if you are using bamboo or wood, soak them in water for 30 minutes to keep from burning). Put your vegetables on the grill first and cook until starting to turn tender (they will take a little longer to cook); remember to flip to cook evenly. Then put your fish on the grill. ENJOY!



WELLNESS WORKS

Maine Municipal Employees Health Trust
60 Community Drive
Augusta, ME 04330

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Newsletter Search Contest

Do you want a chance to win a Wellness Works back pack? Take a few minutes and answer the following questions (all answers can be found in articles in this newsletter). Send the answers along with your name, address and phone number to: Wellness Works, 60 Community Drive, Augusta, Maine 04330. You can also e-mail your answers to us at: wellness@memun.org. Entries must be received by August 1, 2012. One winner will be drawn at random.

Congratulations to Kathy Littlefield, an employee from the Town of Dover-Foxcroft, who won the Spring Newsletter Search Contest!

Your name: _____

Phone Number: _____

Address: _____

Employer (or former employer, if you are a retiree): _____

1. What are three ways to practice prevention and live a healthier lifestyle? _____

2. True or False? Worry is a treatable condition. _____

3. List three signs and symptoms of poison ivy: _____

4. List three benefits of volunteering: _____

