



Maine Municipal Employees Health Trust

Wellness Works

SUMMER 2014

Who You Gonna Call?

When should you call the Health Trust Billing and Enrollment department and when should you call Member Services? That's a question that comes up a lot from our members. Here's a quick and easy guide to the differences between the two:

Member Services

Member Services handles calls from members and providers regarding claims, bills from providers and Explanations of Benefits from Anthem and Delta Dental. The Member Service Representatives will answer your questions about benefits (for example, what is your deductible, or what is your prescription drug copay?). You may also call Member Services if you need to order a new ID card, or change your Primary Care Physician (PCP), or if you would like a copy of one of your EOBs. You can reach the Health Trust Member Services Representatives at 1-800-852-8300. You can also email them, at htmemberservices@memun.org.

Billing & Enrollment

Billing & Enrollment handles calls from employers regarding their monthly statements, as well as questions regarding monthly premiums for COBRA and Retiree participants. The Billing and Enrollment Representatives also handle address changes and name changes, as well as changes to coverage (for example, adding or dropping dependents). You can reach the Health Trust Billing and Enrollment Representatives at 1-800-452-8786; ask for extension 2585. You can also email them, at htbilling@memun.org.



The Member Services and Billing and Enrollment Representatives are available to take calls Monday through Friday, from 8:00 a.m. through 4:30 p.m.

INSIDE

Page 4:

Learn strategies to prevent plantar fasciitis.

Page 5:

Learn what to do with your Health Reimbursement Arrangement (HRA).

Page 6:

Learn about the 20-20-20 rule.

There's An APP for that!

Losing weight isn't easy. At **MyFitnessPal** you'll get the tools you need to successfully take the weight off – and keep it off! And best of all, everything on the site is free!

- Customizes goals based on age, gender and activity level
- Helps track food and exercise
- Tracks progress over time

To use online go to: www.myfitnesspal.com

MyFitnessPal



Employee Assistance Program (EAP)

Anthem EAP is available to employees of participating employers that offer a medical plan through the Maine Municipal Employees Health Trust (MMEHT). This program will offer up to 3 face-to-face counseling visits per employee/household member per issue as well as on-line resources.

Anthem EAP provides confidential information, support, and referral service offering tools and resources designed to help maximize productivity and meet the challenges of modern life. If your employer offers medical coverage through the Health Trust, you can access EAP services, and so can any members of your household.

Areas frequently addressed by the EAP include:

- Child care and parenting
- Helping aging parent
- Financial issues
- Legal concerns
- Work and career
- Emotional well-being
- Addiction and recovery
- Wellness and prevention
- Life events

To access the Anthem EAP call 800-647-9151 or visit www.anthemeap.com and enter MMEHT in the member login area. Please note, when you call Anthem EAP, you will be asked to identify yourself by the entity that you work for. You may also be asked to identify yourself as a Maine Municipal Employees Health Trust member.



Electronic Cigarettes

Electronic cigarettes, also known as e-cigarettes, are battery-powered devices that turn liquid nicotine into a vapor that you inhale. Many of them are made to look like real cigarettes. Some even have a light at the end that glows when you inhale.

For smokers, e-cigarettes may satisfy nicotine cravings. They can be used in nonsmoking areas. And they may have less of the harmful chemicals that are in cigarette smoke.

How do electronic cigarettes work?

E-cigarettes have three main parts:

1. The mouthpiece has a cartridge. The cartridge contains a nicotine solution.
2. A heating element turns the solution into a vapor when you inhale.
3. A battery provides power to the heating element.

The nicotine in these cigarettes comes in fla-

vors. Flavors include “regular” and “menthol”. But they also include hundreds of other flavors like cherry, chocolate, and cola.

A chemical in the vapor turns it white so that it looks like smoke, even when you exhale.

Electronic cigars and pipes are also available.

Are e-cigarettes safe?

Since most of the harm from smoking is not from nicotine but from other things in tobacco, e-cigarettes may be safer than real cigarettes. But more research is needed before experts can say for sure.

The cartridges contain different levels of nicotine. So in theory, you could lower the nicotine levels over time until you no longer crave nicotine. This is why some people use them as aids to quitting smoking.

If you are thinking about using e-cigarettes to help you quit smoking, talk to your doctor first.

Source: WebMD, www.webmd.com

Live Tobacco Free

Smoking Cessation Program – Quitting smoking can be difficult but with the right tools and support you can live smoke free. The Live Tobacco Free program combines the support of a Tobacco Cessation Coach with a unique online program. Live Tobacco Free is a 10 session, online training program which will teach you how to become an ex-smoker.

If you're ready, the Anthem Employee Assistance Program can help. Register today by calling 800-647-9151 or go to www.anthemeap.com – log in using your company code: MMEHT

When a Hospital Stay Is Not a Stay



If you go to the emergency room and end up staying in the hospital, you may assume that you have been officially admitted. But it turns out that even though you are receiving treatment in a hospital bed, you may simply be under observation, and technically are still an outpatient.

This may make a difference in how your plan benefits are paid, especially for retirees covered by Medicare. Whether your hospital stay is considered an outpatient “observation”

stay or an inpatient stay may also affect your eligibility for additional Medicare coverage, if you need follow-up care in a nursing home.

Regardless of length, observation stays do not count toward Medicare’s requirement that to be eligible for subsequent rehabilitation services at a nursing home, a patient must have a hospital stay of three consecutive days — three “midnights,” specifically. Otherwise, rehabilitation care may not be covered, making it an out-of-pocket expense.

Last year, the Centers for Medicare and Medicaid Services, the agency that oversees Medicare, adopted a rule that sets “two midnights” as the benchmark for inpatient care. Medicare considers someone expected to

stay for at least two nights an inpatient; a shorter stay makes one an outpatient. But full enforcement of the rule has been delayed until the fall because of concerns raised by hospitals and doctors that it is too rigid.

Here are some questions about observation stays:

How do I know if I’m an inpatient, or an outpatient, when I’m being treated at a hospital?

There is no federal rule requiring that hospitals inform you of your admission status. If you ask the doctor treating you and the answer is unclear, you can ask to speak with someone in the case management office, or even the admitting office.

What can I do if I find that I am being treated under “observation” status, rather than as an inpatient, and I need subsequent rehabilitation services?

You can try to have your status changed, and your best chance to accomplish that is to request the change while you are still in the hospital, advocates say. If you were admitted by a hospitalist — a doctor who works exclusively at hospitals — you can ask your own community physician to intervene. Your doctor may help make the argument, based on his or her knowledge of your history, that an admission is warranted.

Where can I get more information about appealing charges?

The Center for Medicare Advocacy has a “self help” packet on its website (www.medicareadvocacy.org), which explains the options you may pursue to overturn charges due to an observational stay. But be warned: It can be a lengthy process.

Source: *New York Times*, March 18, 2014

Summer Food Safety Tips

As the temperature rises, so does our excitement over picnics and grilling. Unfortunately, cases of food borne illness rise too. Most people know to keep potato salad cold. But there’s more to food safety than just potato salad. Consider the following food for thought as you plan your summer outings.

Check the forecast. You know to refrigerate perishable food within two hours. But did you know that limit drops to one hour when the temperature is above 90° F (32° C)? Serve, eat and get food back in the cooler.

Come clean. If your picnic spot doesn’t have clean running water, bring some with you. Bring wipes or sanitizing gel for surfaces and hands. Wash hands before food prep and after handling raw meats.

Keep your cool. Use an insulated cooler with ice, ice packs or partially frozen items to keep food at 40° F (4° C) or cooler.

Pack smart. Keep separate coolers for food and beverages. Chances are people will be in and out of the beverage cooler, which lets cold air escape. To keep food as cold as possible, keep that cooler closed until

you’re ready to cook. Pack meat in plastic and put it on the bottom of the cooler to prevent it from leaking on other foods. Pack two platters — one for raw meat and one for cooked meat.

Use a thermometer. Don’t rely on the color of meat to judge when it’s cooked enough. Use a food thermometer to check the temperature. Safe minimum temperatures are:

- 165° F (74° C) for any type of poultry
- 160° F (71° C) for ground meat other than poultry
- 145° F (63° C) for solid cuts, such as steaks, of meat or fish

Keep safety in mind as you pack your picnic cooler or fire up the grill.

When people are infected by food borne bacteria or viruses, the onset of symptoms may occur within minutes to weeks. Food poisoning often presents itself with flu-like symptoms, as the ill person may experience symptoms such as nausea, vomiting, diarrhea, or fever. Because the symptoms are often flu-like, many people may not recognize that the illness is caused by harmful bacteria or other pathogens in food. www.mayoclinic.org

Prevent Plantar Fasciitis – So you won't be sidelined by aching feet

Plantar fasciitis is a condition caused by inflammation and micro-tearing in the plantar fascia, a band of tissue that forms the arch of your foot. This tissue runs from your heel to each of the bones that make up the ball of your foot. When we're younger, the tissue is very elastic, but with age, it loses its ability to stretch. Also, we lose the fat that normally cushions our heels. This means our heels don't absorb shock as well as they used to when we walk, jog or run.

It's frustrating being sidelined by plantar fasciitis. It can be very painful, characterized by a sharp pain in the heel and general discomfort. According to an article published in *American Family Physician* in 2011, you're more likely to develop plantar fasciitis if you are overweight or obese, have flat feet or high arches, run excessively or spend a lot of time on your feet. More than 1 million people suffer from plantar fasciitis each year. Try some of the following suggestions to prevent or minimize plantar fasciitis:

1. Stretch and massage your heels and soles

To keep your overall foot area flexible, roll the bottom of your foot on a tennis ball or golf ball. This makes for a great self-massage and is terrific for helping to heal inflamed foot tissue.



2. Give it a rest

There's no toughing it out here. If it hurts, stop doing sports or any high-impact activity temporarily. Icing the painful, aching area is effective, too. The American Academy of Orthopedic Surgeons suggests applying ice for 20 minutes three times a day, especially right after you exercise and just before you go to sleep.

3. Change your footwear

Try sports shoes that have better cushioning and arch support, or look into getting foot orthotics such as heel pads and arch supports to slip into your shoes. You can buy these in sports stores. Some shoes just don't have a heel cup that complements your particular-shaped heel. Be aware that plantar fasciitis comes on slowly, so pay close attention to any heel pain you feel after switching shoe brands.



4. Warm up your calf and foot muscles

Before exercising, do some light walking followed by some gentle calf and heel stretching. Basically, this involves standing on an elevated platform (such as stairs) and raising and lowering your heels.

5. Consider an OTC painkiller

For really bad plantar fasciitis pain, many doctors say it's OK to take over-the-counter painkillers for relief.

6. Be patient

Sometimes it takes as long as six months for plantar fasciitis to heal. If it takes longer than that, some have considered extracorporeal shock wave therapy. This treatment delivers sound waves to the heel. Research shows it has helped people with severe pain. There is a surgical option, too, involving the removal of part of the plantar fascia to release tension on the arch, but this is considered a last resort because it may cause complications and have a longer healing time.

When you're an active person, you never know which body part might betray you. The precautions and techniques mentioned above will go a long way toward keeping you pain-free and on your feet.

Source: American College of Sports Medicine: www.acsm.org

If you are active you should be changing your sneakers out every 300-400 miles (anywhere between 3-6 months for some people).

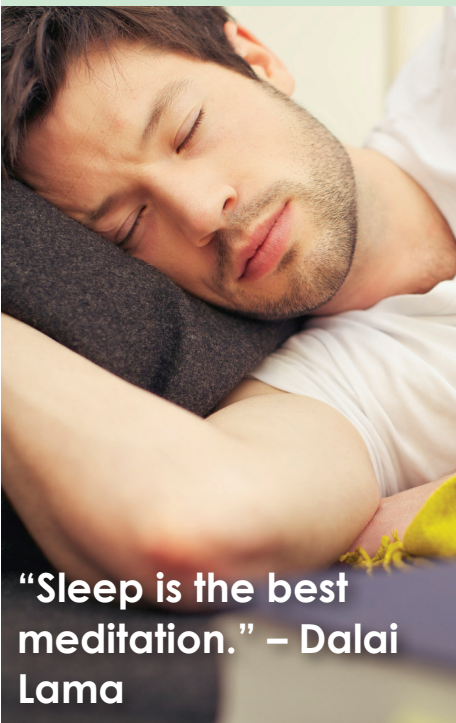
Sleep Well

We all have nights where sleep seems to elude us. Your mind starts to race. The weight of what tomorrow holds is compounded by what was left undone today.

Bedtime rituals that help the mind and body to relax are key to getting a good night's sleep. Sleep is foundational to well-being on every level. It strengthens your physical health, emotional stability, mental clarity and resilience. No wonder everything seems easier when you're rested!

Develop a nightly ritual to prepare for sleep. Here are a few ideas that have been proven to work. Pick one or two to try tonight.

- Eliminate screen time 45 minutes before sleep.
- Meditate for 10 minutes.
- Write down three things you appreciate about your day.
- Spend five minutes breathing deeply (in for a count of 3, out for a count of 6).
- Write down any worries and one action step you can implement to alleviate each worry.



"Sleep is the best meditation." – Dalai Lama



H2O: How Much Do You Really Need To Hydrate?

It's an indisputable fact that every system in your body depends on water. Indeed, water flushes toxins out of your vital organs, lubricates your joints and carries nutrients to your cells. For your body to function properly, you must replenish it with water every day. So how much water do you really need each day to remain hydrated?

Focus on Fluids. Many of us have heard that we need to drink eight eight-ounce glasses of water a day, in addition to any other drinks. However, more recent recommendations from the Institute of Medicine say that you no longer need to worry about drinking a specific amount of water. Rather, you should focus on your overall fluid intake, which includes other sources of water like milk, coffee, tea, soup, and unprocessed fruits and vegetables. Believe

it or not, your body absorbs the water in these items the same way it would absorb a bottle of water.

The Institute of Medicine recommends that healthy women should aim for about 91 ounces of fluids a day and men should aim for 125 ounces of fluids a day. Of course, water should remain your ideal beverage of choice, and always keep in mind that soft drinks, sports drinks, alcohol and juices often pack extra calories or sugar.

Source: *Wellness Councils of America: www.welcoa.org*

To help stay hydrated, substitute water for beverages that have calories and eat more water rich foods like fruits and vegetables.

What To Do With an HRA

Does your employer offer a Health Reimbursement Arrangement, or HRA? Several Health Trust employers now offer an HRA in conjunction with their health coverage. HRAs are most commonly offered with the Health Trust's PPO plans.

HRAs may be used to reimburse you for some or all of your deductible, coinsurance, and/or copay expenses. HRAs may be offered through vendors such as Group Dynamic, Inc., or Benefit Strategies.

If your employer does offer an HRA, it's important for you to remember that while the Health Trust can provide you with information on whether your claims have been processed, you will need to contact your HRA vendor to determine if reimbursement checks have been mailed.

Please check with your employer if you are not sure whether they offer an HRA as part of your benefits package, or for more information on which HRA vendor they use.



20-20-20 Rule

With the increased use of computer screens at home, work and for leisure activities, eye doctors are seeing rates of eye strain and irritation skyrocket! If you are among the millions staring at a computer throughout the day, remember to give your eyes a break by forcing them to focus on something other than on your computer screen.

A good rule of thumb is to follow the 20-20-20 rule: Every 20 minutes, take your eyes off your computer and look at something 20 feet away for at least 20 seconds. It's reasonable to take a break every 15 to 30 minutes for one to three minutes. Do other work, such as phone calls or filing, during this time. Try to stand up and move around at least once every hour or so. If possible, lean back and close your eyes for a few moments. Your eyes will thank you!

A New Look at an Old Gadget



Pedometers are small, wear-able devices that count the number of steps that you take throughout your day. They are bursting back on the fitness scene with a vengeance! Would you believe that the pedometer has been around for 200+ years? Thomas Jefferson, the third president of the U.S., is generally credited with inventing the modern pedometer, but since he never applied for a patent on the device, it's mostly historical speculation.

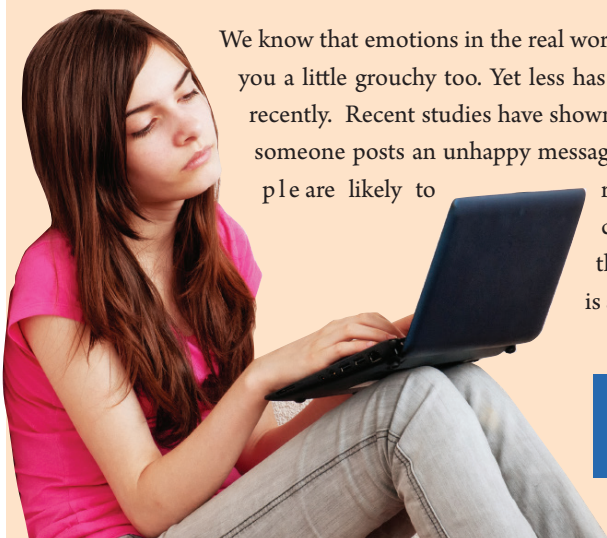
The pedometer was enhanced as technology improved, and during the 1930s it became much more popular for use in recreation and for measuring distances while walking. Of course, we have come a long way since the 1930s! With the digital revolution and then computerization, the pedometer has transformed into one of the best exercise devices on the market.

A pedometer is great for those who like simple devices and even for those who like more high-tech gadgets! These devices can go from a simple step counter, to more elaborate calorie and sleep tracking options that sync with your computer or smartphone. Regardless of how high-tech you go, pedometers are a great fitness gadget for anyone. So if you are looking for something to get yourself moving, take another look at a pedometer... it may be just the gadget you've been looking for!

How many steps do I need per day?

For long term health and reduced chronic disease risk:	10,000 steps a day
For successful, sustained weight loss:	12,000 - 15,000 steps a day
To build aerobic fitness:	Make 3,000 or more of your daily steps fast

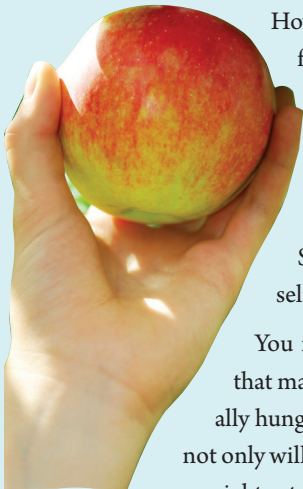
Is Your Mood Going Viral?



We know that emotions in the real world are contagious. For instance, if you have a cranky teenager at home, it may make you a little grouchy too. Yet less has been known about whether the same thing happens in the on-line world...until recently. Recent studies have shown that feelings can be highly contagious in the virtual world as well. For instance, if someone posts an unhappy message or reports a sad mood on their Facebook or other social media page more people are likely to respond with sad or unhappy posts, triggering a landslide of negativity from all your contacts (and their contacts, and their contacts, etc.) across the world! So before you think about posting how sad you are because it is raining, for example, decide if that is a mood you want to spread!

On-line networks can spread emotions just like in the real world.

Are You Really Hungry? Let an Apple Decide



How many times a day do you say “I’m hungry” and reach mindlessly for a sugary snack or sinful treat? Have you ever stopped to figure out if you are really hungry or if you are just bored? If you are like most of us, you may be eating when you aren’t really hungry at all - leading to lots of empty and wasted calories throughout the day.

So next time you find yourself peering into the cupboard, ask yourself this one question: “Am I hungry enough to eat an apple?”

You may be wonderingWhy this question? Research has shown that many people would not choose an apple as a snack if they weren’t really hungry, but they would if they really were in need of nourishment. So not only will this question curb your snacking habit, but if you are truly hungry you might eat something a little more nutritious ...like an apple!

Do You Know What You’re Eating?

Research shows that bad eating habits can raise the risk for health problems such as high blood pressure, diabetes, cancer, obesity and more. Learning to eat a healthy diet is an easy change people can make to lead healthier lives, but it can seem overwhelming if you don’t know where to start. A good first step is to write down anything you eat or drink for at least three days. That will help to give you a good understanding of what your day to day nutrition looks like and how many calories you are eating. A good rule of thumb for food logging is, “If you bite it, write it!” Most Americans “forget” eating little bites of food throughout the day, but these little bites can add up to over 600 calories by the end of the day. That is more than a Big Mac! For more information on food logging and nutrition basics, visit www.choosemyplate.gov.



85% of Americans rarely, if ever, count calories!



Clean Eating Raw Asian Broccoli Salad

Serves: 4

Salad Ingredients:

- 1/2 head broccoli, grated
- 1 large carrot, grated
- 1 large cucumber, grated

Dressing Ingredients:

Equal Parts:

- Almond butter
- Coconut Aminos (or soy sauce)
- White vinegar
- Honey – to taste
- About 1 Tablespoon sesame seeds, but add to your liking.
- Water – Enough to get a nice dressing consistency

Directions:

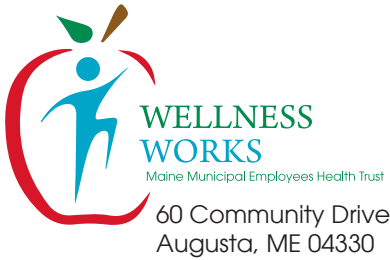
1. Combine the vegetables in a large mixing bowl.
2. In a small bowl, whisk together the dressing ingredients, EXCEPT for the water.
3. Allow the dressing to sit for 15-20 minutes. It will thicken. Stir in small amounts of water until you get the dressing consistency you like best.
4. Combine and serve.

Nutrition Facts-per serving:

calories: 78, total fat: 4 g, saturated fats: 1 g, trans fat: 0 g, cholesterol: 0 mg, sodium: 130 mg, carbohydrates: 10 g, dietary fiber: 3 g, sugars: 6 g, protein: 3 g

Approximate Serving: ¾ - 1 cup

Source: www.thegraciouspantry.com



**WELLNESS
WORKS**

Maine Municipal Employees Health Trust

60 Community Drive
Augusta, ME 04330

PRSR STD
U.S. POSTAGE
PAID
Augusta, ME
PERMIT #195

FAST FACTS

84%

of people said they couldn't go
without their cell phones for a single
day.

1 in 5

say they check their cell phones every
10 minutes.

90%

of our lives are spent indoors.

**8
3
1** HOURS
OF TIME
A CHILD
SPENDS
IN FRONT
OF A
SCREEN
EACH DAY!

1 in 2

Americans sleep with their cell
phone beside them.



**WELLNESS
WORKS**

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.

Contributing Writers: Anne
Charles, Amanda Collins, Abby
DiPasquale, Danielle Yale, Lisa
Rigoulot and Anne Wright.

Questions? Contact Anne
Charles at 1-800-452-8786

Graphic Design: Jaime G. Clark

Phone: 1-800-852-8300

Website: www.mmeht.org