



Maine Municipal Employees Health Trust

Wellness Works

SUMMER 2015

A Habit Worth Breaking

The ringing of a phone or the pinging of a text creates an irresistible urge for many people to answer the call, read the message or respond. Consider the following tips to avoid these temptations while driving:

- Turn off your cell phone or put it on silent before driving.
- Put your phone in the glove box, trunk or a bag to avoid temptation to check the phone.
- If you must check in, schedule stops to give yourself an opportunity to check voicemails, texts and emails.
- Set special ring tones for important incoming calls so you will know when it is worth your while to pull over to take the call.
- Install an app on your phone that disables it while your vehicle is in motion (some apps to consider: DriveMode, DriveOff and DriveScribe).
- If you have a passenger with you, ask them to respond to calls or texts for you.
- Change your voicemail greeting to tell people that you may be driving and you will call them back when it is safe to do so.

There are many positive side effects of not using a phone while driving - including arriving safely at your destination! In our "24-7" society,



some phone-free time also allows you to relax and brainstorm some great ideas or solve issues. The best positive side effect is avoiding car crashes and their associated costs.

INSIDE

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Fitness and vitamin waters: are they all they're cracked up to be?

There's An APP for that!

Workout Trainer – Get into great shape with thousands of fun workouts to help you achieve your fitness goals. This FREE app is great for both beginners and more experienced exercisers. You choose the area you want to focus on:

- Lose weight
- Improve running
- Practice Yoga
- ...and more!

The online version can be found at:
www.skimble.com



Did you know that you can have your prescriptions delivered to your door?

As a member of the Maine Municipal Employees Health Trust, you have coverage for your prescription drugs. Did you know you can have your prescriptions delivered to your home?

That's right, you can have the same service you receive from your local pharmacy but with the convenience of having the prescription sent right to your home. Express Scripts, Anthem's pharmacy manager, provides free standard shipping on most of the prescriptions you need. The only exception to this would be for specialty medications, which are provided by specialty pharmacies only.

It's easy to get started with the mail order service! Here's how.

Existing Prescriptions

If you are already on an eligible maintenance medication, you may be able to transfer your prescription from a retail pharmacy to the Express Scripts home delivery pharmacy. To do this, just log on to your account at www.anthem.com, then click "Prescription Benefits" in the Useful Tools box. Click "Switch to Mail Delivery" in the Pharmacy Self Service box, which will take you to the Express Scripts website. Click on the purple "Transfer to Home Delivery" option under the prescription you want to transfer, select the item and click "add to cart."

After you add your retail medication to the cart, you will need to go through the checkout process in order to finalize the transfer to home delivery. Express Scripts will then contact your doctor to receive his or her approval.

New Prescriptions

If you have a new prescription that you would like to fill via mail order, follow the directions above, until you get to the Pharmacy Self-Service box on anthem.com. Click on "Start a New Prescription", then click on "Get Forms Now". Print the mail order form, fill it out completely, and follow the instructions on the back of the form.

Or, you can simply log on to the Health Trust website at www.mmeht.org, and click on the link for Brochures & Forms. Then click on the link for HT Claim Forms, and download the Prescription Home Delivery Form. You will need to enclose a new prescription from your doctor with the initial claim form, and provide payment information for your prescription copay. Mailing instructions are provided on the back of the form.

Paying for prescriptions

If you order online, you can follow the online prompts to pay by credit card, or you can ask to be billed. If you mail your prescription, you can either enclose your payment with your order or ask to be billed.

How long does home delivery take?

Your medicine will be sent to your home within two weeks from the time the Home Delivery Pharmacy gets your order. Orders sent online are usually processed quicker than orders that are sent in via "snail mail". Your order will be sent through the post office, UPS, or FedEx. Please note, with some medicines, you may have to sign to accept delivery.

When it's time to reorder your medication, you will see your order on your home page at anthem.com. The best time to reorder is when you have about a 14-day supply of your medication left. This will help ensure that you receive the medication you need when you need it.

If you have any questions on how to get your prescriptions via mail order, please call the Health Trust Member Service Representatives at 1-800-852-8300. They are available to assist you from 8:00 a.m. until 4:30 p.m., Monday through Friday.

Referrals for POS Plans

If you are covered by one of the Health Trust's Point of Service plans (POS A, POS C, or POS 200), you probably already know that you need a referral from your primary care physician (PCP) in order to have most benefits paid at the in-network level when you see a specialist. There are a few services (such as routine eye exams, gynecological exams, and chiropractic care) that do not require such a referral but for the most part, your PCP will need to refer you to a specialist in order for you to receive the higher level of benefits.

Why is this so important? When Anthem receives the claim for your specialist visit, they will check to make sure that the specialist has indicated the name and the identification number of your referring PCP on the claim form. If the referring PCP information is incorrect or missing, the claim will automatically be processed at the out-of-network, or self-referred, level of benefits. In most cases, this will result in more cost to you. The charges will apply to your out-of-network deductible if it hasn't already been met, and any remaining balance will pay at a lower percentage. In some cases, there may be no coverage at all, if the service is not covered out-of-network.

If this happens, and you want the claim to be paid at the in-network level, the billing person at the specialist's office would have to submit a corrected claim, including the required referral information, to Anthem. This may take some additional time and effort, so it is much better to simply make sure that your primary care physician has made the referral in the first place.

If you receive an Explanation of Benefits (EOB) and have any questions regarding the processing of your claim, please call a Health Trust Member Service Representative at 1-800-852-8300. The Service Representatives are available Monday through Friday, 8:00 a.m. to 4:30 p.m., and they are happy to assist you.

Field-proven tips for successfully raising a summer vegetable garden



Check for first and last frost dates: Location is a key factor when deciding to plant a garden; it determines when and what you plant. For example, if you live in an area with a short growing season (less than 120 days), it's prudent to not plant vegetables that require a long growing season. Tomatoes, eggplants, green peppers, melons and winter squash need a longer growing season.

Choose a raised bed garden if you have back problems: Raised bed gardening is a method that requires no digging or tilling, and is also known as "lasagna," "straw bale" or "square foot" gardening.

Test the soil: Testing the soil every three years is an essential diagnostic tool that a gardener should use to analyze the soil for nutrient quality and characteristics such as soil texture and pH.

Experts advise that there are 18 foundational nutrients necessary for productive plant growth. Additionally, each plant has a distinct profile of nutrient needs. A soil test enables one to accurately amend, fertilize and replenish the soil in exact proportions. Look for a local testing facility, as it will have ample experience dealing with the soil problems in your area. Local universities and government agencies are good resources for testing soil.

Determine sun exposure: How much or how little sun does your garden get? This question will help you decide what types of plants are suitable for your garden plot. Most vegetables need at least six hours of full sunlight a day.

Exposure guidelines: Full sun (6-8 hours sunlight/day) is essential for vegetables like peppers, cucumbers and tomatoes. Partial shade (3-6 hours sunlight/day) is great for root vegetables like carrots, beets, turnips and potatoes. Shade (less than 4 hours sunlight/day) works for greens like kale, chard, spinach and lettuces.

Calculate the size of your growing space:

Measure your growing space and only choose plants that are suitable for your allotted growing space. If you're really pressed for space, research the many advantages of the aeroponic, eco-friendly vertical "Tower Garden" online. You can reap huge yields in small spaces with it. Best of all, you can grow almost anywhere there is ample sun, like a balcony or a small patio.

Start small: It's better to start small with a garden that's easy to maintain rather than a large garden that's time-consuming and can easily spiral out of control.

Choose plants that are easy to grow: Do some research and discover what plants are easiest to grow in your area.

Consider companion plants: According to the *Farmers' Almanac*, companion planting is a growing practice based on "oral tradition, family secrets, and front porch recommendations." It's based on the notion that certain plants when paired together can benefit each other. Companion planting is a method of planting that allows veggies and herbs to grow at their maximum potential. They help keep bugs away. They keep the soil healthy. And they make the food taste better. One form of traditional companion planting in the Americas is known as "The Three Sisters." It was widely practiced across the plains of the Midwest and down into Mexico as far back as pre-Columbian times. The Three Sisters refers to the three basic food staples that made up the traditional Native American diet: corn, beans and squash.

Observe this old gardening adage: Feed the soil, not the plant.

Water in the morning: It's best to water in the morning. Watering at night can result in a serious fungus or mold problem.

Harvest frequently: Do not delay harvesting your vegetables. As soon as your producing vegetables ripen, pick them immediately. This simple action enables the plant to redirect nutrients and life force energy away from mature vegetables to unripe areas of the plant that need them to complete their growing process and to support new plant growth. Timely harvesting ensures that you and your family will be eating from garden to table with the freshest veggies, perfectly ripened at the peak of their nutritional profile.

Share what you can't eat with neighbors and friends – they will appreciate your harvest, and your generosity!

How to eat more and lose weight

If you choose foods with low energy density (that is, foods that have few calories for their bulk), you can eat more volume but consume fewer calories. Feel full on fewer calories? It might sound like another gimmick for weight loss, but it's not. This concept is called energy density, and it's an important weight-loss tool.

Weight loss with more food, fewer calories

Simply put, energy density is the number of calories (energy) in a specific amount of food. High energy density means that there are a lot of calories in a little food. Low energy density means there are few calories in a lot of food. When you're striving for weight loss, your goal is to eat low-energy-dense foods. This helps you feel fuller on fewer calories.

Here's a quick example with raisins and grapes. Raisins have a high energy density: 1 cup of raisins has about 434 calories. Grapes have a low energy density: 1 cup of grapes has about 82 calories. You may feel full after 1 cup of either fruit, but the calorie difference is astounding!

Energy density and the food pyramid

Here's a look at energy density by categories in the Mayo Clinic Healthy Weight Pyramid. As you can see, energy density is the underlying principle of the Mayo Clinic Healthy Weight Pyramid. Let's look at the different categories of food, from the bottom of the pyramid (lowest energy density) to the top!

Vegetables

Most vegetables are low in calories but high in volume or weight. Many vegetables contain water, which provides weight without calories. Examples include salad greens, asparagus, green beans, broccoli and zucchini. To add more vegetables to your diet, top your pasta with sautéed vegetables instead of meat or cheese sauce. Decrease the meat portion on your plate and increase the amount of vegetables. Add vegetables to your sandwiches. Snack on raw vegetables.

Fruits

Practically all types of fruit fit into a healthy diet. But some fruits are lower calorie choices than others. Whole fresh, frozen and canned fruits without syrup are good options. In contrast, fruit juices and dried fruits are concentrated sources of natural sugar and therefore have a high energy density, more calories, and they don't fill you up as much. To fit more fruits into your diet, try adding blueberries to your cereal in the morning. Try mango or peach slices on whole-wheat toast with a little

peanut butter and honey. Or toss some mandarin orange and peach slices into a salad.

Carbohydrates

Many carbohydrates are either grains or made from grains, such as cereal, rice, bread and pasta. Whole grains are the best option because they're higher in fiber and other important nutrients. Emphasize whole grains by simply choosing whole-wheat bread, whole-wheat pasta, oatmeal, brown rice and whole-grain cereal instead of refined grains. Still, because many carbohydrates are higher in energy density, keep an eye on portion sizes.

Protein and dairy

These include food from both plant and animal sources. The healthiest lower energy-dense choices are foods that are high in protein but low in fat, such as legumes (beans, peas and lentils, which are also good sources of fiber), fish, skinless white-meat poultry, fat-free dairy products and egg whites.

Fats

While fats are high-energy-dense foods, some fats are healthier than others. Include small amounts of healthy monounsaturated and polyunsaturated fats in your diet. Nuts, seeds, and oils, such as olive, flaxseed and safflower oils, contain healthy fats.

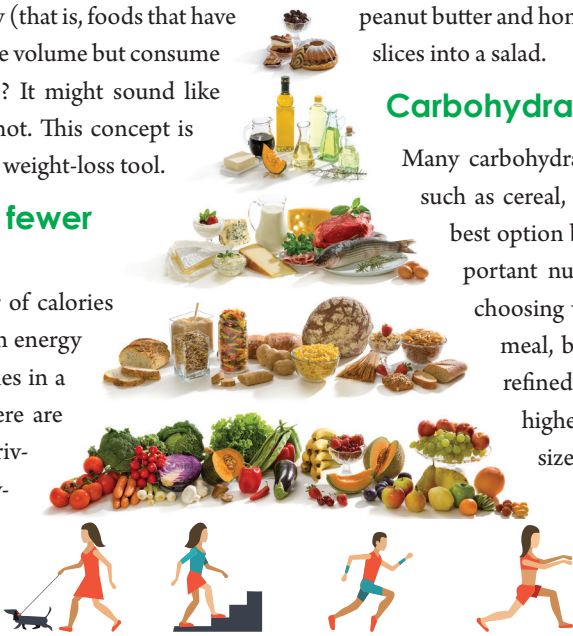
Sweets

Like fats, sweets are typically high in energy density. Good options for sweets include those that are low in added fat and contain healthy ingredients, such as fruits, whole grains and low-fat dairy. Examples include fresh fruit topped with low-fat yogurt, a cookie made with whole-wheat flour or a scoop of low-fat ice cream. The keys to sweets are to keep the serving size small and the ingredients healthy. Even a small piece of dark chocolate can fit into a weight-loss plan.

Making energy density work for you

When you stick to the concept of energy density, you don't have to feel hungry or deprived. By including plenty of fresh fruits and vegetables and whole grains in your diet, you can feel full on fewer calories. You may even have room in your diet for a tasty sweet on occasion. By eating larger portions of low-energy-dense foods, you squelch those hunger pains, take in fewer calories and feel better about your meal, which contributes to how satisfied you feel overall.

www.mayoclinic.org



FOOD GROUPS	GUIDANCE
Sweets	Up to 75 calories daily
Fats	3 to 5 daily servings
Protein/Dairy	3 to 7 daily servings
Carbohydrates	4 to 8 daily servings
Fruits	Unlimited (minimum 3 daily)
Vegetables	Unlimited (minimum 4 daily)
Physical Activity	Daily

Be a Responsible Camper

Summer in Maine is a great time to get out and enjoy the great outdoors. With so many natural resources at our fingertips, it is important to camp smart and make an effort to minimize your impact on the environment.

If you are packing up your tent and family this weekend, consider the following tips to protect the environment:

Use existing campsites whenever possible. Place your tent on a non-vegetated area.

Before you leave home, repackage any food that you are taking with you into re-sealable food bags. This will reduce the weight and trash you have to carry out.

For cooking, use a camp stove instead of a campfire to reduce your impact on the land. If you must build a fire, use existing fire rings, build a mound fire, or use a fire pan. Clear a 10-foot diameter area around the campfire site by removing all grass, leaves and extra firewood. Make sure there are no tree limbs or other flammable objects above the campfire. Use only fallen timber for campfires; do not cut live trees.

If possible, let the wood in the campfire burn down to fine ash. Pour water on it and drown all embers until the hissing stops. Stir the ashes and embers until everything is wet and cold to the touch. If water is not available, use dirt.

Wash and brush your teeth at least 200 feet away from lakes and streams. Detergents, toothpaste and soap are a threat to fish and other aquatic life. Scatter your gray water so it filters through the soil.

Want more information on being a good steward of our great outdoors? Visit Tread Lightly! at www.treadlightly.org



How Elders and Caregivers Can Take Advantage of Summer Weather

Getting outside in the summer months can have huge health and emotional benefits for elders. Soaking up the sunlight generates Vitamin D which is necessary for the brain, bones and muscle function. Socialization and interaction with others while out in the fresh air can be mentally uplifting.

Although caregivers may be aware of the benefits of being outside, sometimes it seems as if the obstacles, such as wheelchair access, bathroom access, frailty and fatigue, are too great to overcome. Caregivers can start to prepare elders with mobility problems to take the steps to head outside. Your physician can suggest chair exercises to make them more stable and build their muscles, for example.

Even though the temperatures may be pleasant, it's also important to make sure an elderly family member stays well hydrated; if not, it can impact muscle function and blood pressure and lead to a dangerous situation.

Types of outdoor activities for caregivers and the elderly:

Catch a sporting event. The events could include watching a grandchild's soccer game or attending a professional game, like baseball. Just make sure you're not staying out all day – this could be too tiring for your elderly family member.

Fish for fun. For folks who enjoy fishing, you can cast a rod from a pier or other location, even if someone is wheelchair bound.

Be a tourist. Check out the local sites such as lighthouses and state parks. Take a slow stroll around a state park.

Take a dip. For some folks, it may just be putting a foot in the pool, while others may be able to handle low-impact water aerobics.

Be a bird lover. If you have a birdhouse, bird feeder or bird bath in your yard, checking on the birds each day can give elderly individuals a reason to go outside.

Go fly a kite. Head to a park or beach and get a kite soaring. Let an elderly individual take control, which they can do while sitting down if necessary.

Picnic outdoors. Picnics are another park or playground activity. Elderly individuals can watch children run around or enjoy the buzz of outdoor activity.

Celebrate the holidays. From Memorial Day concerts to Fourth of July fireworks, there are plenty of community events this spring and summer with opportunities for elders to get out and be part of the crowd.



Reduce Clutter. Increase Energy!

It's amazing how quickly our living spaces fill up. For many, accumulating things creates feelings of security and fullness. At the same time, all of these things can also leave us feeling stressed and overwhelmed.

Environments have a significant impact on your energy, creativity and motivation. This is why it's important to intentionally create living and work spaces that support, recharge and inspire you.

By simply reducing the clutter and removing the excess, you can immediately open and expand the energy. Invest one hour this week clearing and creating your space. You'll feel a difference! Keep a log of your successes and setbacks

Don't give up...just start over if you fall off the wagon

Did you know? There are 300,000 items in the average American home.

Detect Early Warning Signs of Stroke



Fast identification of brain attacks leads to better outcomes and is key to preventing death and disability, but not everyone knows how to quickly identify the early warning signs of stroke. We are fortunate that early detection, aggressive treatment and new procedures are allowing more stroke patients to return to normal life with limited disability, or even no disability at all. However, many times the earliest warning signs of a stroke may go unnoticed, thus delaying life saving treatment.

Stroke is a leading cause of long-term disability and the fifth leading cause of death in the United States, killing nearly 130,000 Americans each year. When it comes to stroke, the more time that passes, the more damage occurs in the brain. People who get to the emergency room for treatment within three hours of experiencing their first signs or symptoms are generally the ones with the best outcomes. Time lost is literally brain lost. For every one minute of time your brain goes without oxygen, you lose 2 million brain cells!

Here are some key facts about stroke:

- Anyone can have a stroke. The risk for stroke increases with age, but it can occur at any time. More than a third of people hospitalized for stroke are younger than 65 years old.
- Women have strokes more often than men. Each year, about 55,000 more women than men have a stroke.
- About half of all Americans have at least one major risk factor for stroke, including high blood pressure, high cholesterol or smoking.
- Race is also a factor in the risk for stroke. People of African-American or Hispanic heritage are at greater risk for stroke, and may be more likely to die from a stroke, than people who identify as Caucasian.

Remember this acronym for detecting the symptoms of stroke: **BE FAST**

- **B – BALANCE:** A sudden loss of balance or coordination, such as not being able to walk a straight line or touch a finger to the nose.
- **E – EYES:** Sudden vision changes, such as double vision or blindness in one eye.
- **F – FACE DROOPING:** Droopiness or numbness on one side of the face, such as an uneven smile.
- **A – ARM WEAKNESS:** Weakness in one arm, such as not being able to raise both arms.
- **S – SPEECH DIFFICULTY:** Slurred speech or speech that is difficult to understand.
- **T – TIME TO CALL 911:** If any of the above symptoms are present, it's important to call emergency responders, even if symptoms seem to disappear. Be sure to record the time when symptoms started and do not attempt to drive yourself to the ER!

For more information, visit The American Heart Association at www.heart.org.

Source: Mount Sinai Hospital, news release, May 1, 2015

Just Say No to Fitness and Vitamin Waters

Have you seen the exploding water aisle at your supermarket lately? It seems like every day there is a new “healthy” water option being placed on the shelves and vying for your grocery money. But is it really a good investment, nutritionally or financially, to buy your water at the grocery store? In short, the answer is “NO.”

Despite labels that include ultra healthy-sounding words like “vitamin”, “fitness”, or “skinny”, there is no evidence that fortifying water with vitamins, minerals, herbs, or antioxidants has any health benefits. To the contrary, given the growing number of fortified foods and popular use of supplements, there is a concern about the potential to consume too much of them. With vitamins and minerals, more is not necessarily better, and can even be dangerous.

Not only that, vitamins and minerals that are added to beverages and supplements are generally not in their natural forms and may lose some of their effectiveness and ability to be absorbed. So you may be paying extra for something that your body isn’t even able to use. Our recommendation? Instead of trying to meet your daily vitamin and mineral requirements through a sugary beverage, eat a salad instead!

It’s important to know that many of these boutique beverages are loaded with added sugars. In general, sugary beverages are unhealthy and should be avoided. These products are ridiculously expensive and can cost, on average, 1000 times more than tap water. You may be surprised to know that most tap water is more heavily regulated and meets higher safety standards than bottled water does and for a fraction of the cost! Do not be duped, and do not waste your money on buying your water in the store... just turn on your tap and fill up your water bottles and cups at home!

Adapted from Dr. Ann, www.drannwellness.com

Did you know?

That water from the Bangor Water District was voted the best tasting water in Maine for 2014?

The Maine Rural Water Association holds a contest every year and has crowned winners all over the state of Maine for their high quality water!



Mediterranean Stuffed Chicken Breasts

Ingredients

- 1 large red bell pepper
- 1/4 cup (1 ounce) crumbled feta cheese
- 2 tablespoons finely chopped pitted kalamata olives
- 1 tablespoon minced fresh basil
- 8 (6-ounce) skinless, boneless chicken breasts
- Salt and pepper
- Cooking spray

Directions

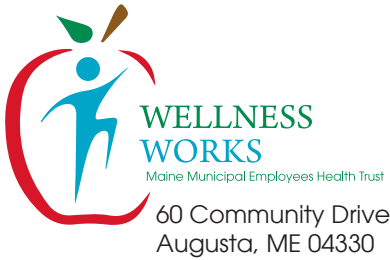
Preheat broiler. Cut bell pepper in half lengthwise; discard seeds and membranes. Place pepper halves, skin sides up, on a foil-lined baking sheet; flatten with hand. Broil 15 minutes or until blackened. Place in a zip-top plastic bag; seal. Let stand 15 minutes. Peel and finely chop.

Prepare grill to medium-high heat. Combine bell pepper, cheese, olives, and basil. Cut a horizontal slit through thickest portion of each chicken breast half to form a pocket. Stuff 2 tablespoons bell pepper mixture into each pocket; close opening with a wooden pick. Sprinkle chicken with 1/4 teaspoon salt and 1/4 teaspoon black pepper. Place chicken on a grill rack coated with cooking spray. Grill 6 minutes on each side or until done. Remove from grill; cover loosely with foil, and let stand 10 minutes.

Makes 8 generous servings

Calories: 210, Fat: 5.9 g, Sat Fat: 1.9 g, Mono Fat: 2.3 g, Poly Fat: 1 g, Protein: 35.2 g, Carbohydrate: 1.8 g, Fiber: 0.5 g, Cholesterol: 98 mg, Iron: 1.3 mg, Sodium: 266 mg, Calcium: 43 mg

Source: www.food.com



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Maine Municipal Employees Health Trust

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FAST FACTS



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Maine Municipal Employees Health Trust

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31%

OF US DRIVERS

(AGES 18-64)

REPORT THAT THEY

HAVE READ OR SENT

TEXT MESSAGES OR

EMAILS WHILE DRIVING.

69% of drivers in the US (ages 18-64) report that they have talked on their cell phone while driving.

5 seconds

is the average time that your eyes are off the road while texting.

^ When traveling at 55 mph, that's enough time to cover the length of a football field (blind-folded!).