



Maine Municipal Employees Health Trust

# Wellness Works

## SUMMER 2019

### Use the Right ID Card at the Pharmacy

It is important that you present your pharmacy with a current ID card to avoid any disruptions with processing your prescriptions.

Effective July 1, Anthem changed the provider they use to fill prescriptions. The Health Trust prescription coverage transitioned from Express Scripts to IngenioRx, Anthem's new pharmacy benefits manager. There will be no change to your prescription benefits as a result of this change, but you do need to be sure you are using the correct ID card when you fill your prescriptions.

New ID cards were mailed to all members at the beginning of the year. You can easily tell if you are carrying the current ID card by checking some information. On the back of your card, on the bottom left hand side of the card, is a very small print date. This date should be in October 2018 or later. On the front of the card the RxBIN number should be 020099. This is an internal number that your pharmacy needs to fill your prescriptions.

If you currently fill a maintenance medication via mail order, your prescription was transferred to IngenioRx Home Delivery Pharmacy, and you will need to order your refills by logging in at [www.anthem.com](http://www.anthem.com). If you currently utilize the auto refill program, you will still need to log in the first time to update your credit card information. You can also reach IngenioRx Home Delivery by calling 1-833-236-6196.

Prescriptions for controlled substances cannot be transferred. You will need a new prescription for any controlled substance medications. In addition, prescriptions that expired with no additional refills available also did not transfer. Please have your provider send your new prescription to IngenioRx.



Anthem sent out letters with additional details about this change during the spring. The Health Trust has been working with Anthem to transition our members' prescription benefits with as little disruption as possible. Our Member Services team is available to assist members with the transition, answer questions and order new ID cards if needed. Member Services can be reached Monday through Friday from 8:00 a.m. to 4:30 p.m. at 1-800-852-8300.

## INSIDE

### Page 2:

Don't forget to update your beneficiaries!

### Page 6:

Are vegetables cooked in a steam bag safe to eat?

### Page 7:

Learn ways to keep your brain healthy.

## Wellness on the Web

Are you feeling stressed from the daily grind? Check out

**Calm**, which is an app for

meditation and mindfulness. Enjoy 100

plus guided meditations to help you manage anxiety,

lower stress and sleep better. Calm is the perfect

mindfulness app for beginners, but also includes

hundreds of programs for intermediate and advanced

users.



# “ Rep Raps ”

Answers to the most common questions that our Member Services Representatives receive.

## Did you know that some services require preapproval?

Some services or prescriptions may require pre-approval in order to be covered under your health insurance. Preapproval, also known as pre-authorization, prior authorization or precertification, allows the plan to review the treatment, devices or prescription you and your physician are considering.

Here are a few examples of situations when preapproval might be required:

- You've been told you need a CT Scan or MRI
- Your doctor has suggested you have a sleep study
- You've been prescribed drugs that are costly or could have serious side effects

Many hospitals, labs, pharmacies and doctor's offices in Anthem's network will contact the plan and get preapproval for you and let you know the status.

All reviews are completed based on the information supplied by your physician's office. It is important that the physician's office includes clinical information that shows that you have met the guidelines for the test, service or medication requested, so that your request is not delayed. Your physician should have access to the Anthem required guidelines to know what is required.

If a provider is not in the network or you want to find out whether preapproval is recommended for the care you expect to receive, please call the Member Service Representatives Monday through Friday from 8:00 a.m. to 4:30 p.m. or email us at [HTMemberServices@memun.org](mailto:HTMemberServices@memun.org).



Ever wish you had a go-to source for all of your questions about pregnancy? Anthem offers a program for pregnant members to answer your questions, provide information to help in making good choices and to assist in following your health care provider's plan of care. The goal is to help members have a safe delivery and a healthy child.

You can sign up for the Future Moms program as soon as you know you're pregnant by calling **1-800-828-5891**. A registered nurse will help you get started. Through the program you'll get the following resources free of charge:

- A toll-free number so you can talk to a nurse coach 24/7, about your pregnancy. A nurse may also call you from time to time to see how you're doing.
- The Mayo Clinic Guide to a Healthy Pregnancy book that shows changes you can expect for you and your baby during the next nine months.
- A screening to check your health risk for depression or early delivery.
- Other useful tools to help you, your doctor and your Future Moms nurse keep track of your pregnancy and help you make healthier choices.
- Free phone calls with pharmacists, nutritionists and other specialists, if needed.
- A booklet with tips to help keep you and your new baby safe and well.
- Other helpful information on labor and delivery, including options and how to prepare.

The Future Moms program is available at no cost to employees and their dependents who have their medical coverage through the Maine Municipal Employees Health Trust. Please share the news about this valuable resource with someone you may know who is expecting.

## Have you updated your life insurance policy beneficiaries?

Any time a major life event such as marriage, divorce, birth of a child, or a death in the family occurs, you should consider updating your life insurance coverage and beneficiaries.

### How to Designate Beneficiaries:

Often, well-meaning individuals intend to change a beneficiary designation on their life insurance policies and then pass away before being able to do so. The result of such an oversight is that proceeds of the insurance policy could end up going to listed beneficiaries who may not be who you'd want to receive them. It's important to keep your policy updated regularly – at every life event or once a year, whichever is sooner. You can get the Life Insurance Change Form on the Health Trust website at: [www.mmeht.org/other-benefits/life-insurance](http://www.mmeht.org/other-benefits/life-insurance).

# Wellness Award Winners

At the 31<sup>st</sup> annual Wellness Conference this spring, *Wellness Works* recognized two groups and one individual for implementing comprehensive wellness programs at their worksites.

## Town of Bar Harbor

The Town of Bar Harbor received the *Keeping it Local Award* for highlighting local resources to enhance employee health.



Jennifer Turcotte, Wellness Coordinator for the Town of Bar Harbor.

## Town of Norway

The Town of Norway was presented with the *Solid and Steady Award* for having a steadfast and consistent wellness program for many years.



Debra Partridge, Wellness Coordinator for the Town of Norway.

## Individual Award

**Christine Hyland**, formerly from the Town of Gorham, currently with Cumberland County, received the *Planting the Seeds of Wellness Award* for leading by example and cultivating healthier choices for employees.



Christine Hyland, former Wellness Coordinator for the Town of Gorham.

## Are you interested in starting a wellness program at your worksite?

The Maine Municipal Employees Health Trust has programs available to meet the needs of worksites of any size. From fully prepared program templates, a variety of health education classes to a grant to offset the cost of implementing a worksite wellness program, we can help you! If you would like more information on how to get a wellness program started at your worksite, please contact Anne Charles at 1-800-452-8786 extension 2292 or via e-mail at [acharles@memun.org](mailto:acharles@memun.org).

# Battle of the Belly Bulge

Ever heard of the condition “Dunlop Disease?” If you said no, it isn’t surprising because it is not really a medical condition at all, but rather a comical term used to describe a man’s bulging belly - when his belly “done lop over his belt.” While we may laugh about it, belly fat is nothing to joke about. Carrying extra weight — especially belly fat — can increase your risk of:

- Cardiovascular disease
- Insulin resistance and type 2 diabetes
- Colorectal cancer
- Sleep apnea
- Premature death from any cause
- High blood pressure

Weight is largely determined by how you balance the calories you eat with the energy you burn. If you eat too much and exercise too little, you’re likely to pack on excess pounds — including belly fat. But that isn’t the only reason you may see your waistline expanding. Aging, genetics and the environment are also important things to consider.

As you age, you lose muscle — especially if you’re not physically active. Loss of muscle mass decreases the rate at which your body uses calories, which can make it more challenging to maintain a healthy weight. According to the 2015-2020 Dietary Guidelines for Americans, men in their 50s need about 200 fewer calories daily than they did in their 30s due to this muscle loss.

Genetics can also contribute to your chances of being overweight or obese, as well as play a role in where you store fat. However, genes don’t have to be the predictor in whether you are overweight or not. Balancing the calories you consume with staying active can help prevent weight gain, despite your age and genetics.

So how do you know if you have too much belly fat? Measure your waist:

- Stand and place a tape measure around your bare stomach, just above your hipbone.
- Pull the tape measure until it fits snugly around you, but doesn’t push into your skin. Make sure the tape measure is level all the way around.
- Relax, exhale and measure your waist, resisting the urge to suck in your stomach.

For men, a waist measurement of more than 40 inches (102 centimeters) indicates an unhealthy concentration of belly fat and a greater risk of health problems. In women, a waist measurement of more than 35 inches can also indicate poor health outcomes.

While many revert to the crunches and sit-ups to tone their abdomens, targeted weight reduction doesn’t work. To battle the bulge you have to follow a good diet and get plenty of exercise. It is important to:

- **Eat a healthy diet.** Emphasize plant-based foods, such as fruits, vegetables and whole grains. Choose lean sources of protein such as fish and low-fat dairy products. Limit saturated fat, found in meat and high-fat dairy products, such as cheese and butter. Also limit processed meats. Instead choose moderate amounts of monounsaturated and polyunsaturated fats, found in fish, nuts and certain vegetable oils.
- **Keep portion sizes in check.** Even when you’re making healthy choices, calories add up. At home, slim down your portion sizes. In restaurants, share meals — or eat half your meal and take the rest home.
- **Replace sugary beverages.** Drink water or beverages flavored with sliced up fruit instead.
- **Include physical activity in your daily routine.** For most healthy adults, the Department of Health and Human Services recommends moderate aerobic activity, such as brisk walking, for at least 150 minutes a week or vigorous aerobic activity, such as jogging, for at least 75 minutes a week. In addition, strength training exercises are recommended at least twice a week. If you want to lose weight or meet specific fitness goals, you might need to exercise more.

Losing belly fat takes effort and patience. To lose excess fat and keep it from coming back, aim for slow and steady weight loss. Consult your doctor for help getting started and staying on track.

Source: *Medline Plus*, 2019





## Garden more, it's good for your health!

The U.S. public spends more than 90% of their time indoors, which can lead to a sedentary, disconnected, unhealthy, and unnatural lifestyle. The latest statistics show that 33% of U.S. adults are obese, incurring \$148 billion in medical costs annually and contributing to 18% of U.S. adult deaths. Publicly available data shows U.S. healthcare costs are the highest per capita in the world—and that amount continues to increase. Recent research funded by Disney shows that 65% of U.S. parents see it as a “very serious” problem that their kids are not spending more time outdoors. According to the survey, this is equal or a close second to their concerns about bullying, the quality of education, and obesity. Preschoolers spend about 12 hours a week outside, and by the age of 16, our children are spending less than 7 hours a week in nature.

Gardening burns calories and is considered moderate to high-intensity exercise. According to the Centers for Disease Control and Prevention, you can burn up to 330 calories during just one hour of light gardening and yard work which is more than lifting weights for the same amount of time. The National Institute of Health goes so far as to recommend 30 to 45 minutes of gardening three to five times a week as part of a good strategy.

Gardening also decreases the likelihood of osteoporosis. When you dig, plant, weed, and engage in repetitive tasks that require strength or stretching, all of the major muscle groups are getting a good work out. Gardening is a stress buster, flowers are a natural and healthful moderator of moods and have an immediate impact on happiness, a long term positive effects on mood, and make for more intimate connections between individuals. Grab your family, get your hands dirty and start gardening!

Source: [www.gardeninggonewild.com](http://www.gardeninggonewild.com)

Rates of new skin cancers, particularly melanoma, are growing. Maine sees more new cases of melanoma than in the U.S. overall, and while deaths from melanoma are decreasing nationally, they continue to increase in Maine. Regularly wearing sunscreen is one of the best preventative measures to reduce your risk of skin cancer. By applying sunscreen, and applying it correctly, you can reduce your risk of skin cancer by up to 80%.

Unfortunately, many people still do not use sunscreen. In Maine, sunscreen use across the seasons is lower than the national average and many people do not worry about getting a sunburn. To help combat this, the Maine Cancer Foundation is funding a project to increase the availability of sunscreen dispensers and sun safety information throughout our state, with focus on local towns, parks, and beaches. Have you noticed a new dispenser where you live and play? For more information on how to get one, contact Maine Cancer Foundation at: [info@mainecancer.org](mailto:info@mainecancer.org)

Use these tips to apply sunscreen correctly:

- Use broad-spectrum products
- Always put it on 20 minutes before going outside
- Use at least 2 ounces
- Reapply every two hours

Source: *Impact Melanoma*: [www.impactmelanoma.org](http://www.impactmelanoma.org) & *Get Smart About Sunscreen*: [www.sun-protection-and-products-guide.com](http://www.sun-protection-and-products-guide.com)

## Use A Layered Approach for Sun Protection

- Sunscreen works best when used with shade or clothes, and it must be reapplied every 2 hours and after swimming, sweating or towel-ing off.
- Wear a hat, sunglasses, and protective clothing to shield skin.
- Use a broad based spectrum sunscreen with at least SPF 15 to protect exposed skin.
- Seek shade, especially during midday hours.

Source: [www.cancer.org](http://www.cancer.org)



## Great Grilling Tips

The sun and warm days are finally here. It's time to fire up the grill and start cooking! Here are a few tips to start the grilling season off right:

**Clean the grill.** Invest in a good grill brush and use it every time you grill. Another option is to place foil over the grill before you cook to reduce production of HCAs and PAHs (see below).

**Lean in.** If you're going for lower fat burgers, read the label and look for a meat that is 90% lean or higher. Turkey breast is the leanest meat at 99%. It is very lean, so you will want to take care to cook it to 165 degrees to ensure it is done, but not overdone.

**Marinate for 15.** Grilling or frying meat at high temperatures increases the production of HCA (heterocyclic amines), and PHA (polycyclic aromatic hydrocarbons), which are chemicals that can cause cancer. Marinating your chicken, fish, pork or steak in an acidic medium like salad dressing for just 15 minutes reduces the production of HCAs and PAHs. Citrus juice (lemon, lime, orange) or any vinegar will do the same.

**Grill vegetables, too!** If you've never tried grilled corn, asparagus or squash, what are you waiting for? A brush of olive oil and dusting of salt and pepper is all you need to transform the taste of these summer favorites. See page 7 for a delicious grilled vegetable recipe!

## Are Steam Bag Vegetables Good for You?

The USDA's Dietary Guidelines for Americans recommends increasing the amount of fruits and vegetables we eat each day. It is especially important to increase our consumption of dark green, red, and orange vegetables. Most Americans only consume about one-third of the amount of vegetables they should. Microwave steam bag vegetables are a healthy solution for those who want to increase their vegetable consumption without sacrificing convenience.

### Steaming vs. Boiling

One reason steam bag vegetables are good for you is that they offer a healthier alternative to other cooking methods. When vegetables are boiled, some of the nutrient content is depleted. Steaming vegetables in a bag requires a minimal amount of time and water, the two things that are responsible for the loss of nutrients while cooking. As cooking time and added water increases, water-soluble vitamin content decreases.

### Fiber and Nutrients

Steam bag vegetables are not only still rich in fiber by the time they reach your table, but they are also rich in insoluble fiber. Insoluble fiber cannot be digested, but contributes to a feeling of fullness which helps you limit calories. Fiber-rich foods also promote healthy digestive system functioning.

### Creams and Sauces

Plain steamed vegetables are always a healthy addition to any diet. However, some food makers offer steam bag vegetables with added sauces, cheeses or creams. This addition is often very high in saturated fat, cholesterol, and sodium. If you prefer not to eat plain vegetables, add small amounts of low-fat, low cholesterol or low sodium toppings such as olive oil, salt-free seasoning mixes, citrus juices, low-sodium soy sauces, minced garlic or a variety of herbs.

### Microwave Steam Bag Safety

You may have concerns related to the safety of microwaving steam bag vegetables. These bags are sold with the vegetables inside and as stand-alone products. In general, microwaving foods in plastic containers may carry some health risks due to the transmission of BPA and phthalates from the plastic to the food. However, the bags specifically manufactured for use in microwave steaming do not contain BPA or phthalates. Further, many other types of plastic containers on the market today are safe for microwave use. Still, you should use steam bags as described by the manufacturer and not reuse them for other purposes.

When selected and cooked properly, vegetables in steam bags can be a healthy and convenient choice.

Source: [www.livestrong.com](http://www.livestrong.com)





## Easy Grilled Vegetables

### Ingredients

- 2 cups asparagus
- 1 cup cherry tomatoes
- 1 cup baby carrots
- 1 zucchini, sliced
- 1 summer squash, sliced
- 1 red onion, sliced
- 2 tablespoons olive oil
- 1 tablespoon balsamic vinegar
- 1 garlic clove
- ½ teaspoon oregano
- Salt and pepper, to taste

### Directions:

1. Toss the vegetables with the olive oil, balsamic vinegar, garlic, oregano, salt, and pepper.
2. Place in a grill basket or in tin foil. Grill for about 5 minutes then flip the vegetables. Grill for 4-5 minutes longer until tender.
3. Season with additional salt and pepper as needed. Garnish with a drizzle of olive oil and fresh herbs.

### Nutrition Facts (per serving), Serves 4:

(1 ½ cup per serving)

123 calories; 7 g fat; 13 g carbohydrates; 4 g fiber; 4 g protein

Source: [www.slenderkitchen.com](http://www.slenderkitchen.com)

## Keep Your Brain Busy Every Day

A brain that is active makes new connections between cells. These connections help your brain store and retrieve information more easily, whatever your age. An active brain may also protect against dementia. Keep your brain in top shape by challenging yourself to learn new skills and by doing those mental activities you already enjoy. This summer, try some of the following brain stimulating activities:

- Solve crossword and jigsaw puzzles.
- Play cards, or games such as bingo, scrabble or Yahtzee.
- Read the newspaper, magazines or books that interest you.
- Knit, paint, draw or do carpentry projects.
- Take up a musical instrument or learn a foreign language.

Get out and mingle. Leisure activities that provide physical, mental and social stimulation are the most likely to prevent dementia. Spending time with friends and family can also improve your mood. Try some of the following as well:

- Keep working or volunteer for a cause you value.
- Take a class - you will meet new people and learn something new.
- Join or form a book club.
- Dancing is a great social activity that also keeps your brain sharp.
- Talk to friends and family at least once a day.

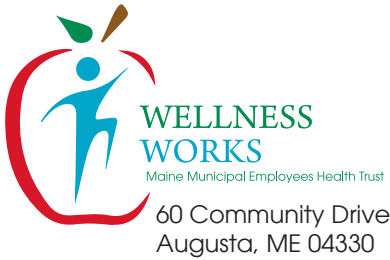
- Check out your local Adult Education Department and sign up to learn something that interests you.

Keep your brain sharp this summer and implement some of these strategies.

Source: [www.alz.org](http://www.alz.org)



What Maine Town or City? (See page 8) A: Lubec, Maine



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## What Maine Town or City?



- This town is the easternmost in the contiguous United States.
- The town has a famous lighthouse that was added to the National Register of Historic Places at West Quoddy Head Light Station on July 4, 1980.
- The original tower of this lighthouse was built in 1808. The lighthouse that stands today was built in 1858. It is one of only two still-standing U.S. lighthouses with red-and-white bands.
- This town has 97 miles of shoreline!

Would you like a chance to have a photograph of your town/city featured in this newsletter? Please email your photos to [wellness@memun.org](mailto:wellness@memun.org). Be sure to include some fun facts about your town that we can share too!

**Answer to the location of this photo can be found on the bottom of page 7 of this newsletter.**