



Maine Municipal Employees Health Trust

# Wellness Works

## WINTER 2014

### Look for New Booklets!

If you are enrolled in a Health Trust health plan, you will be receiving a new Summary Plan Description booklet soon. These booklets (also called SPDs) include a summary of the terms and conditions of your health plan, along with information about the benefits available under the plan.

We are in the process of updating all of our health plan booklets to reflect the 2015 benefits, and hope to have them in the mail to all Health Trust health plan participants during the first quarter of 2015. In the meantime, if you have any questions about your benefits, please remember that you can always contact the Health Trust. Our Service Representatives are happy to assist you with your benefits questions.

You can reach the Service Representatives Monday through Friday, from 8:00 a.m. until 4:30 p.m., at 1-800-852-8300 (toll-free in Maine) or 207-621-2645 (out of state).



### Health Trust Announces New Trustee

The Health Trust is very pleased to announce that Kristina (Kristy) Gould has been appointed to the Board of Trustees. Kristy is the Human Resources Director for the City of Augusta, and has over 20 years of HR experience. Kristy will bring a wealth of knowledge and experience to the Board. Welcome, Kristy!



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### There's An APP for that!



The trusted website, [webmd.com](http://webmd.com), has a mobile app that makes it easier than ever to access trusted health and wellness information anytime, anywhere. Features of this app include:

- 24/7 access to health information and decision support tools
- Symptom checker
- Condition information
- First Aid information
- And more!

# WebMD

## Anthem Mobile App

Access your network of doctors and manage your benefits in a way that's convenient for you. Get the Anthem mobile app or view the same information from your tablet or computer.

1. Forget your ID card? Anthem has an app for that. You'll get access to an electronic version of your ID card when you download the Anthem app to your smart phone. You can also:

- Find a doctor or urgent care center and get driving directions to their location.
- Refill a prescription, locate a network pharmacy, compare drug costs, switch to home delivery, and more.
- Get cost estimates and provider ratings for the procedures you need.

2. Don't like to download? No problem. You can view the Anthem mobile website using the web browser on your smart phone. You'll get many of the same features offered on the mobile app.

3. Prefer the traditional website experience? Access the full [anthem.com](http://anthem.com) website from your tablet or your home computer.



## Health Trust Dental Plan Benefit Enhancement for 2015

Effective January 1, 2014, the Health Trust moved the administration of its Dental plan from Anthem to Delta Dental. As a result of this move, Trust members have been able to achieve significant savings in out-of-pocket expenses when they receive services from dentists who participate in the Delta Dental network. In addition, Delta Dental is able to provide some added benefits to Trust participants, such as the new benefit that will be added to the Trust Dental plan in 2015.

Effective January 1, 2015, the Health Trust Dental plan will include an **enhanced benefit** known as the Coverage A Feature. This benefit provides a strong incentive to Dental plan participants to receive their annual cleanings and oral exams, as well as other covered diagnostic and preventive services.

Under the Coverage A Feature benefit, all covered Type A (diagnostic and preventive) dental services are paid outside of the plan's calendar year maximum benefit. This has the effect of automatically increasing the calendar year maximum benefit for every participant that receives a covered Type A service. Covered Type A services under the Health Trust Dental plan include oral exams, cleanings, bitewing and full mouth x-rays, fluoride treatments, space maintainers, and sealants.

So, for example, even if a Dental plan member incurred significant claims during the first part of the year and used up his entire \$1,250 calendar year maximum benefit, the member would still be eligible to receive his regular dental cleanings and oral exams during that year, and they would be covered at 100%. Delta Dental estimates that the total cost of these preventive services could average about \$364 in a calendar year (for two cleanings and oral exams, and one set of bitewing x-rays). This is a significant benefit to all participants, and provides a strong incentive to receive preventive services on a routine basis.

Please contact your Employer to determine if the Health Trust Dental program is available to you as an employee.

## Download the Anthem App

If you have an Apple or Android device, you can:

1. Go to the Apple Store or Google Play.
2. Search for Anthem Blue Cross and Blue Shield.
3. Select the app and start the free download.

To log in and use the Anthem app you must be registered on [anthem.com](http://anthem.com) (a secure member site) and have a username and password. If you're a member but haven't registered, go to [www.anthem.com](http://www.anthem.com) from your computer and select **Register Now**.



# Health Trust Health Plan Benefit Enhancements for 2015

There will be several enhancements to the Health Trust's health plans for 2015, as follows:

## Physical, Speech, and Occupational Therapy (POS 200 and all PPO plans)

Effective January 1, 2015, coverage for outpatient physical, speech, and occupational therapy under the POS 200 and all four PPO plans (PPO 500, PPO 1000, PPO 1500, and PPO 2500) will be provided subject to the individual plan's copay structure, rather than being covered subject to deductible and coinsurance. This will mirror the coverage provided under the POS A and POS C plans, and will simplify payment of benefits for these services, especially in cases where physical therapy services are provided by a chiropractor or D.O.

## Oral Surgery (POS 200 and all PPO plans)

Effective January 1, 2015, the POS 200 and all four PPO plans will provide coverage for oral surgery in certain circumstances (for example, removal of impacted wisdom teeth). This coverage is already provided under the POS A and POS C plans.

## Routine Eye Exams (PPO 2500)

Effective January 1, 2015, the PPO 2500 plan will cover routine (preventive) eye exams for all members, rather than only providing coverage for children to age five. This coverage is already provided under all the POS and other PPO plans.

## Maine Mandates (all POS and PPO plans)

In compliance with Maine state mandates, effective January 1, 2015, all of the Health Trust POS and PPO medical plans will extend coverage for treatment of autism spectrum disorders to age 10 (currently covered until age five); provide coverage for orally administered anticancer medications equivalent to coverage for intravenously administered or injected anticancer medications; and provide coverage for lab fees up to \$150 for human leukocyte antigen testing performed to establish bone marrow transplantation suitability.

## Providers of Distinction

The Health Trust has updated its listing of hospitals that are included as **Providers of Distinction** for 2015 under **most** of the Health Trust health plans. The Providers of Distinction program provides an incentive to Health Trust health plan members that receive services from certain hospitals that have met certain criteria with regard to cost, quality, and patient experience. In addition, members who receive services from a Primary Care Physician that has been designated as a Provider of Distinction will receive a reduction in the copay amount charged for those visits.

Note: The Providers of Distinction program does not apply to all

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Health Trust health plans. An updated brochure explaining the Providers of Distinction program, and which plans it applies to, is included as an insert in this newsletter. It will also be posted on the Health Trust website ([www.mmeht.org](http://www.mmeht.org)) in late December. **Please note, however, that effective January 1, 2016, the MMEHT will no longer provide incentives for using Preferred Hospitals, under any of its health plans.** Instead, the Health Trust will be working with Anthem to develop a value based, primary care centric approach using total cost of care and resource use measures. We will provide you with further information on this new program as it is developed.

## New LiveHealth Online Benefit Available Jan. 1, 2015

Effective January 1, 2015, MMEHT health plan members will be able to take advantage of a new online service called LiveHealth Online. This service will allow you to talk to a doctor online, through a live video, without even leaving the comfort of your home. Maybe you're feeling under the weather and don't want to drive to your doctor's office – or maybe you just have a health question. In either case, you can log on, choose a doctor from a list of health services providers, and ask your questions. Doctors are available 24 hours a day, 365 days a year.

To use LiveHealth Online, log on to [livehealthonline.com](http://livehealthonline.com). You will need to sign up and set up an account. If you do use the service and speak with a doctor, your credit card will be charged for the service. Each visit with a LiveHealth Online doctor costs \$49; however, if you are enrolled in a Health Trust health plan, you will only be responsible for paying your regular office visit copay (or deductible and coinsurance, if applicable).

Some of the most common uses for the LiveHealth Online service are for questions relating to cold or flu symptoms, headaches, allergies, and other family health issues. LiveHealth Online is not meant for emergency situations – you should call your doctor or 911 in those cases.



LiveHealth Online is a great way to see a doctor face to face in a private video chat. Just log on to [livehealthonline.com](http://livehealthonline.com). You will be charged your regular office visit copay for this service.

If you would rather speak with someone on the phone, you can always call Anthem's Nurse Call Line, at 1-800-607-3262. There is no fee to use the Nurse Call Line.

# Staying Warm While Exercising In the Cold

## Staying Warm While Exercising in the Cold

The biggest concern that many people have when exercising in the cold is hypothermia, or too much heat loss. When you exercise in a cold environment you must consider one primary factor: how much heat will your body lose during exercise?

**Heat loss is controlled in two ways:** Environmental factors and Insulation. Environmental factors include things like temperature, the wind and whether you're exercising in the air or in the water. Each of these plays a role in the body's ability to maintain a comfortable temperature during exercise. Heat loss is also controlled in part by insulation: how much body fat you have, and what type of clothing you are wearing.

## Insulation

Although many people aspire to have a lean figure, people with a little more body fat are better insulated and will lose less heat. Clothing adds to the insulation barrier and is clearly the most important element in performance and comfort while exercising in the cold. One study showed that heat loss from the head alone was about 50 percent at the freezing mark, and by simply wearing a warm hat or helmet, subjects were able to stay outside indefinitely.

Clothing is generally a the ability to



good insulator because it has trap air, which is a poor conductor of heat. If the air trapped by the clothing cannot conduct the heat away from the body, temperature will be maintained. Unlike air, water is a rapid conductor of heat. Even in the coldest of temperatures; people will sweat and risk significant heat loss. You want to choose clothing that can trap air but allow sweat to pass through, away from the body.

By wearing clothing in layers, you have the ability to change the



amount of insulation that you need to keep warm. It's important to remember, though, that you are better off to avoid heavy cotton sweats or tightly woven material that will absorb and retain water. These materials cannot provide a layer of dry air near the skin; they actually increase the amount of heat your body loses as you exercise.

Keeping the hands and feet warm is a common concern when exercising in the cold. Lower temperatures cause blood to be shunted away from the hands and feet to the center of the body to keep the internal organs warm and protected. Superficial warming of the hands will return blood flow and will help to prevent tissue damage. Blood flow will not return to the feet unless the temperature of the torso is normal or slightly higher (.5-1.0 degree Fahrenheit (F) above normal). To keep your feet warm you must also keep the rest of your body warm at all times.

## Check with the weatherman

Always check the air temperature and wind chill factor before exercising in the cold. Data from the National Safety Council suggest little danger to individuals with properly clothed skin exposed at 20 degrees Fahrenheit, even with a 30 mph wind. A danger does exist for individuals with exposed skin when the wind chill factor (combined effect of temperature and wind) falls below minus 20 degrees F.

That can be achieved by any combination of temperatures below 20 degrees F with a wind of 40 mph; or temperatures below minus 20 degrees F with no wind. If you are exercising near the danger zone for skin exposure, it also is advisable to warm the air that you are inhaling by wearing a scarf or mask over your nose and mouth.

## Rules for exercising in the cold

- Check temperature and wind conditions before you go out and do not exercise if conditions are dangerous.
- Keep your head, hands and feet warm.
- Dress in layers that can provide a trapped layer of dry air near the skin. Avoid cotton sweats and other similar materials.
- Warm the air you are breathing if temperatures are below your comfort level (usually around 0 degrees F).

## Everything Rides On It: Tire Safety

Many motorists don't think about their tires unless they have a flat. In reality, your tires are key to vehicle performance and safety! As we head into winter, here are a few pointers to keep in mind:

**1. Rotate tires every 5,000-7,000 miles.** This will help tires wear at the same time.

**2. Always put new tires on the back axle.** It will help drivers keep control of their cars on wet roads.

**3. Keep tire pressure at the recommended level.** Low tire pressure can cause tires to lose their grip on wet, rainy surfaces. How much pressure do your tires need? Look for the number in your car owner's manual or on your car door. Remember, as temperatures dip, your tire pressure may dip too!

**4. Check tire pressure on a regular basis.** That means at least once a month or before a long road trip. Take the tire pressure in the morning when the tires are cool and the pressure is stabilized. Don't forget to check the pressure in your spare tire as well!

**5. Check tire tread depth regularly.** This will help keep good traction on wet roads. An easy way to check tread depth is to use a penny. Simply turn the penny so Lincoln's head is pointing down and insert it into the tread. If the tread doesn't cover Lincoln's head, it's time to start shopping for new tires.

For more information on tire and other vehicle safety topics, visit the National Highway Traffic Safety Administration at [www.nhtsa.gov](http://www.nhtsa.gov)



Bringing your baby home for the first time is a big deal. You have made sure the nursery is perfect, you have baby-proofed every possible electrical outlet and cord in the house, but the ride home may be the most dangerous and overlooked area for your child. New research, published in the American Academy of Pediatrics, suggests that more than 90% of parents don't install and position the car seat correctly.

Researchers looked at 267 families with newborns and found that 93 percent made at least one major mistake in positioning their infant in a car safety seat or when installing the seat in a vehicle. The most common mistakes in positioning newborns included the safety seat harness being too loose (69%), retainer clip too low (34%), use of an after-market product not approved with the seat (20%), harness too high (18%) and not knowing how to adjust the harness (15%). The most common safety seat installation errors were: installed too loosely (43%), incorrect angle (36%), safety

belt used but not locked (23%) and incorrect spacing between safety seat and vehicle front seat (17%).

Families who had consulted with a certified car safety seat technician were 13 times more likely to install and use the seat correctly. The National Highway Traffic Safety Administration (NHTSA) and American Academy of Pediatrics (AAP) both recommend keeping kids rear facing to at least 2 years of age or the maximum weight the seat will go rear facing.

Car seat safety is important for bigger kids too! It is a good idea to have every car seat (in your own cars and those of relatives) checked by a certified car seat technician. There are several locations throughout the state where you can find them. The Bureau of Highway Safety at <http://www.maine.gov/dps/bhs/child-passenger-safety/cps-general/cps-inspection-locations.html> will provide you with a complete list! For more information on car seat safety, visit [www.safercar.gov](http://www.safercar.gov)

## The Maine Law

Maine's Child Passenger Safety (CPS) law is one of the strongest in the country. The law requires that:

- Children who weigh less than 40 lbs. must ride in a child safety seat;
- Children who weigh at least 40 lbs., but less than 80 lbs. and less than 8 yrs. old, ride in a federally approved child restraint system;
- Children who are more than 8 yrs. old and less than 18 yrs. old and more than 4 feet 9 inches in height should be properly secured in a safety belt and;
- A child under 12 yrs. old and who weighs less than 100 lbs. is properly secured in the back seat of the vehicle, if possible.



## Making Your Resolution Stick

Making New Year's resolutions is easy. It's keeping them that can be tough. Nearly 45% of Americans will make New Year's resolutions, but only 8% will actually be successful in achieving their goals! This year, try these tips to increase the likelihood of succeeding:

1. Choose a specific, realistic goal
2. Pick just one resolution
3. Don't wait until New Year's Eve to start
4. Start with small steps and a plan for success
5. Avoid repeating past failures
6. Set intermediate milestones
7. Keep working on your goals and remember why you are doing it
8. Get support from your family and friends
9. Keep a log of your success and setbacks
10. Don't give up...just start over if you fall off the wagon

**Check out the Fast Facts section on the back of this newsletter for more amazing numbers about New Year's Resolutions!**

## Mindless Munching



Every day we make more than 200 subconscious food choices. That's right – from whether to have a bagel or oatmeal for breakfast to how many cookies we have after lunch, we're mindlessly eating all day. What we may not realize is how much our environment – whether we snack at our desks or grocery shop when we're hungry – affects our eating habits.

Food psychologist Brian Wansink, author of "Slim by Design: Mindless Eating Solutions for Everyday Life," and director of the Cornell Food and Brand Lab, offers some tricks to avoid mindless munching all day:

### At the grocery store

Chew gum. Simply chewing gum reduces the appeal of things like junk food because you can't really imagine the crunchiness and the taste when you're chewing gum.

Divide the shopping cart into two; the bigger half should be full of fruits and vegetables while the smaller half holds everything else. This means there is less room to mindlessly dump four boxes of cereal or half a dozen bags of chips in the cart.

### At work

Don't eat at your desk. Wansink says that when people eat at their desk they don't pay attention to what they are eating, so they tend to eat more. Research shows that people who eat

away from their desks are thinner, happier, and more productive.

If you eat out for lunch, sit in a well-lighted area. Sitting in a bright spot makes us twice as likely to order salad and about half as likely to order dessert. People who sit at the dark booth in the back near the TV, eat and drink more.

Follow the rule of two, meaning choose a diet soda and dessert or a piece of bread and an appetizer, but not all four during one meal.

### In the kitchen

While bad eating habits may start at the grocery store, they end at home. Wansink says kitchens cluttered with snacks causes more mindless eating. Even storing cereal boxes in the open causes bad behaviors; people who keep cereal on their counter weigh 21 pounds more than those who don't.

Avoid leaving food out on your counters. People who had chips or cookies visible on their kitchen counter weighed about 10 pounds more than people with bare counters, according to one study.

Wrap tempting leftovers in the fridge in aluminum foil. But cover anything healthy in clear plastic wrap – you'll be more likely to reach for it!

*Source: Today, 2014*

**People who keep cereal on their counter weigh 21 pounds more than those who don't!**

# What Exactly is Metabolism?

Generally speaking, metabolism is defined as the collection of bodily processes needed to maintain life. But when you hear the word “metabolism” used today, it’s usually in reference to weight issues. You may hear someone say, “I can’t lose weight because I have a slow metabolism.”

While there’s some truth to this, other factors such as how much you eat and exercise can play a much bigger role in your weight than your metabolism does. And while it’s true that how much lean body mass you have can affect how many calories you burn at rest, its effect is limited, in part, because you can build only so much lean muscle by strength training.

## What does metabolism do?

Through the process of metabolism, your body turns the food you eat into the energy it needs. It’s a vital process for all living things, not just humans.

## What can affect your metabolism?

- Some medications can affect your metabolism, either speeding it up or slowing it down.
- Eating breakfast every day can jump-start your metabolism.
- Weight loss, especially when it’s rapid, can actually slow your metabolism because it takes less energy for your body to function at a lower weight. So, as you lose weight, you need to take in fewer calories or get more physical activity to burn more calories to keep losing pounds.
- Age can slow your metabolism. In general, as you age, you gain fat and lose muscle. Some people also become less active. However, you can do the opposite and take on more physical activity to make up for your slower metabolism.

## The bottom line

You can help your metabolism, and your odds of weight-loss success, by changing your energy balance, or the balance between what you consume and what you burn off, through a healthy diet and regular physical activity.

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



## Kid-Approved Chicken Nuggets

Makes 4 servings, 6 nuggets/serving.

### Ingredients:

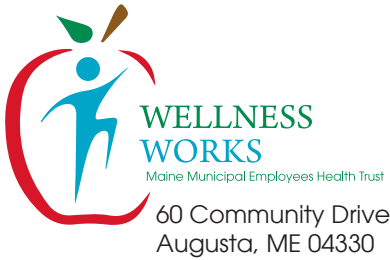
- Olive oil cooking spray
- 1 tablespoon reduced-fat butter
- 2 egg whites
- 1 1/3 cups panko bread crumbs
- 2 teaspoons brown sugar
- 1 1/2 teaspoons smoked paprika or sweet paprika
- 3/4 teaspoon salt
- 1/2 teaspoon chili powder
- 1/2 teaspoon black pepper
- 1/4 teaspoon garlic powder
- 1 pound boneless, skinless chicken breasts or chicken breast tenders cut into 24 even bite-sized pieces

### Instructions:

1. Preheat oven to 400 degrees. Coat a baking pan with olive oil spray.
2. Melt butter in a small shallow bowl. Let cool slightly and mix in egg whites. Add bread crumbs in another shallow bowl and toss with brown sugar, paprika, salt, pepper, chili powder, black pepper and garlic powder. Dip chicken pieces in egg mixture, then dredge chicken in bread crumbs and place on baking pan. Continue until all chicken has been coated. Spray top of chicken with olive oil spray.
3. Bake chicken for 10 minutes. Turn over, spray with a little more olive oil spray. Sprinkle with a little salt and pepper, if desired. Bake an additional 7-8 minutes or until chicken is cooked and golden brown.
4. Serve with your favorite dipping sauce.

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

**Nutritional Information:** For 6 chicken nuggets. 203 calories, 4.7g fat, 27g protein, 16g carbs, 1g fiber, 434mg sodium, 3g sugar (Compared to a 6 piece McNugget. 280 calories, 17g fat, 14g protein, 16g carbs, 0g fiber, 600 mg sodium, 0g sugar)



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## FAST FACTS

**75%**

of resolutions are maintained through the first week.

**45%**

of American's usually make New Year's Resolutions.

**46%**

OF RESOLUTIONS ARE MAINTAINED PAST SIX MONTHS.

**38%**

of American's never make New Year's Resolutions.

**8%**

are actually successful in achieving their resolutions.



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