



Maine Municipal Employees Health Trust

# Wellness Works

WINTER 2018

## Preventive Coverage will now include Generic Statins

Effective December 1, 2017, Anthem updated its ACA preventive care coverage to include generic low-to-moderate dose statins due to the US Preventive Services Task Force recommendation regarding Statin Use for the Primary Prevention of Cardiovascular Disease in Adults.

Because of this change, MMEHT will now cover generic low-to-moderate dose statins at 100%, no member cost share, for members between the ages of 40-75 years old who have one of the following cardiovascular disease (CVD) risk factors: diabetes, hypertension, dyslipidemia and/or smoking. Risk factors will be identified proactively by pharmacy and medical data.

If a member is not proactively identified, the provider can call or fax

Anthem's Prior Authorization Center if they feel that the member meets the age and risk factor criteria and should receive their generic low-to-moderate dose statin at 100% coverage, no member cost share. Eligible members may receive the generic statins at no cost share via retail pharmacy or mail order.

Below is a list of generic low-to-moderate dose statins:

- Atorvastatin 10 – 20mg
- Fluvastatin IR and XL 20 – 80mg
- Lovastatin 10 – 40mg
- Pravastatin 10 – 80mg
- Simvastatin 5 – 40mg
- Rosuvastatin 5 – 10mg

For more information and a link to the Preventive Services Task Force recommendation, please visit our website at [www.mmeht.org](http://www.mmeht.org).



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## Wellness on the Web



*Move with Purpose.*

*Earn Money for Charity.*

If you're the type of person who likes to make a difference, then we've got the app for you! Download the app, Charity Miles, and earn money for your favorite non-profit organization when being physically active. There's no cost to you (corporate sponsors support this effort)! The miles you earn walking your dog, running errands or taking a walk with a friend earns money for one of the over 30 charities that you can choose to support. [www.charitymiles.org](http://www.charitymiles.org)




# Charity Miles

## New Medical Plan ID Cards

All members on the MMEHT health plans will receive new identification (ID) cards in early 2018 reflecting the January 1, 2018 benefit changes. You will receive a new ID card for each person covered under your medical coverage. Please review the cards carefully to ensure we have the correct Primary Care Physician listed and that names are spelled correctly. Once you receive your new ID cards, please throw out your old cards.

In addition, the look of the ID cards has been re-designed with color and larger fonts to make it easier to read and to find key information on the card.

### Sample ID Card:

 	
<b>MEMBER NAME</b> Member ID: KVG0000M00000	
Group No. 000000000 BIN 003858 PCN A4 Rx Group WL8A Plan Code 180/680	PCP: PPO 500 \$20 PCP/\$35 SPECIALIST \$ TIER RX COPAY \$8/15/05/60/80 EMPLOYER NAME
	

	<a href="http://mmeht.org">mmeht.org</a> Member Services: 1-800-852-8300 Behavioral Health: 1-800-755-0851 Inpatient Hospital: 1-800-382-1016 Provider Services: 1-800-832-6011 Urgent Out-of-State: 1-800-810-2583 24/7 NurseLine: 1-800-607-3262 TTY: 711
<b>Inpatient Hospital Admissions:</b> Notify us before any planned admission or within two business days after an emergency admission. <b>Providers:</b> file claims with your local BlueCross and/or BlueShield Plan, or when Medicare is primary, file claims directly with Medicare.	<small>Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem Blue Cross and Blue Shield provides administrative claims payment services only and, except for any stipulations coverage that may be in effect, does not assume any financial risk or obligation with respect to claims.</small>
MMEHT: 80 Community Drive Augusta, Maine 04330-0468	
<small>Please include Member Name and Identification Number on all inquiries. Possession of this card does not guarantee eligibility for benefits. Member ID: KVG0000M00000</small>	



## Save the Emergency Room for Emergencies

The list of Walk-In Centers has been updated recently, and new facilities are being added around the state. These facilities can be a good option if you need treatment for an injury or illness and can't see your primary care doctor, but it's not an emergency. Walk-In Centers take patients without an appointment and are usually open longer hours, including evenings and weekends.

The doctors and nurses at these facilities can help you with all kinds of things such as minor sprains and strains, sports injuries, sore throats, earaches and the flu. Some centers do x-rays or run other tests on-site and can let you know quickly if you need more specialized care.

**Not sure if it's an emergency? Let a Nurse help you decide.** Here's an emergency rule of thumb: Call 911 or go to the nearest ER if you think delaying care could put your health at serious risk. If you're still not sure where to go for care, call the **24/7 Nurseline at 1-800-607-3262**. Registered Nurses are available anytime day or night to help you decide.

The co-pay for a Walk-In Center is equal to that of a specialist co-pay, versus the much higher cost of an emergency room.

**Find the list of Walk-In Clinics at:** <https://www.mmeht.org/medical-plans/medical-forms-resources/>

## Health Trust Announces New Trustee

The Maine Municipal Employees Health Trust is very pleased to announce that James H. Gailey has been appointed to the Board of Trustees, effective December 1, 2017. Jim is the County Manager for Cumberland County, and has served in municipal management roles for more than a decade. He recognizes the complexities of the current healthcare industry, and is interested in how programs are developed and implemented in the marketplace. He is committed to balancing high quality, sustainable plans at a fair market price, and looks forward to representing our county government employees on the Board of Trustees. Welcome, Jim!



## New SPD Booklets

The Health Trust will be distributing new Summary Plan Description (SPD) booklets for all of our medical plans in the first quarter of 2018, as required by law. Be on the lookout for this important resource to arrive in the mail to the member's home address.

# Living with Osteoarthritis

Osteoarthritis (OA) is the most common form of arthritis, affecting 27 million Americans, and is the most common healthcare claim of MMEHT members. It occurs when the protective cartilage on the ends of bone wear down over time, resulting in bone rubbing on bone - a very painful condition that may limit daily activities. Although OA can damage any joint in your body, the disorder most commonly affects joints in your hands, knees, hips and spine.

OA symptoms often develop slowly and worsen over time and may include:

- Pain. Your joint may hurt during or after movement.
- Tenderness. Your joint may feel tender when you apply light pressure to it.
- Stiffness. Joint stiffness may be most noticeable when you wake up in the morning or after a period of inactivity.
- Loss of flexibility. You may not be able to move your joint through its full range of motion.
- Grating sensation. You may hear or feel a grating sensation when you use the joint.
- Bone spurs. These extra bits of bone, which feel like hard lumps, may form around the affected joint.

The cause of OA is not known. However, there are many factors that may increase your risk of developing this chronic condition, including: increasing age, obesity, previous joint injury, overuse of the joint, weak thigh muscles, and genes.

While there is no cure, treatments are available to manage symptoms. Long-term management of the disease will include several factors, such as:

## Physical Activity

One of the most beneficial ways to manage OA is to get moving. While it may be hard to think of exercise when the joints hurt, moving is considered an important part of the treatment plan. Studies show that simple activities like walking around the neighborhood or taking a fun, easy exercise class can reduce pain and help maintain (or attain) a healthy weight. Of course, you should always talk to a doctor before starting an exercise program.

## Weight Management

Excess weight adds additional stress to weight-bearing joints, such as the hips, knees, feet and back. Just 10 lbs of extra weight can add an additional 40 lbs of pressure to your joints. Losing weight can help people with OA reduce pain and limit further joint damage. The basic rule for losing weight is to eat fewer calories and increase physical activity.

## Stretching

Slow, gentle stretching of joints may improve flexibility, lessen stiffness and reduce pain. Exercises such as yoga and tai chi are great ways to manage stiffness.

## Therapy

Physical and occupational therapists can provide a range of treatment options for pain management including:

- Ways to properly use joints
- Heat and cold therapies
- Range of motion and flexibility exercises
- Assistive devices

## Natural and Alternative Therapies

Many people with OA use natural or alternative therapies to address symptoms and improve their overall well-being. These include nutritional supplements, acupuncture or acupressure, massage, tai chi and yoga or other relaxation techniques, and hydrotherapy, among others.

## Surgery

If conservative treatments don't help, your doctor will work with you to identify other medical procedures, including cortisone injections, lubrication injections, realigning bones and joint replacement. Joint surgery can repair or replace severely damaged joints, especially hips or knees. A doctor will refer an eligible patient to an orthopedic surgeon to perform this procedure.

## Pain Management

Controlling pain is the hardest part of managing OA. Pain creates a vicious circle of inactivity, which leads to greater pain, and thus greater inactivity. However, studies show most people note improvement in their OA symptoms with physical activity, physical therapy or occupational therapy. Your doctor may also recommend medications to help relieve pain. Medication can also help you control pain enough to start an exercise program. Some medications are taken on a daily basis; others aren't. Your doctor will work with you to decide what's best for you.

Opioids were once believed to be effective in reducing arthritis pain, however an opioid is no longer considered a good option for treating chronic conditions such as arthritis. Opioids are more commonly reserved for short-term pain relief, such as after injuries and surgeries. Long-term use of opioids diminishes the effectiveness of the medication, which leads to increased doses and more side-effects, including addiction.

## Positive Attitude

Don't discount the power of a positive attitude. Many studies have demonstrated that a positive outlook can boost the immune system and increase a person's ability to handle pain.

For more information on OA, including everyday management strategies, visit the Arthritis Foundation at [www.arthritis.org](http://www.arthritis.org)



# Nutrition and pain

Everyone knows that eating healthy can help you feel better and maintain a healthy weight. But did you know that good nutrition can also improve chronic conditions such as heart disease, high cholesterol, diabetes, and high blood pressure – and help manage pain?

Good nutrition is an important part of your overall health. A healthy diet should include a variety of foods, including fruits, vegetables, whole grains, low-fat dairy products, lean proteins and healthy fats. This gives your body the nutrients and energy it needs to function properly.

A well-balanced diet is also vital for building your body's immune system and healing power. That's why nutrition can be your ally in fighting pain and inflammation. Even if you're eating plenty of food, that doesn't always translate to good nutrition. Due to poor eating habits and an abundance of foods that lack essential nutrients, many people aren't getting adequate vitamins and minerals for optimal nutrition. These nutritional deficiencies can adversely impact many areas of your health and overall well-being — including your energy levels and mood, mental functioning, inflammation levels, and immune response.

## Is your diet helping ... or hurting?

Research suggests that there's a link between diet and inflammation, which is your body's response to injury or infection. Inflammation causes heat, redness, swelling and pain in the affected part of the body. While this normal immune system response is important for healing, sometimes inflammation can become chronic. Long-term inflammation is linked to several diseases and conditions, such as arthritis and heart disease. Although the exact reason is unclear, it's believed that certain foods offer protection against inflammation, while other foods might actually encourage inflammation.

## Pro-inflammatory foods

Pro-inflammatory foods are foods that can contribute to inflammation. Most processed foods are pro-inflammatory, as they tend to be high in unhealthy fats (including saturated and trans fats), added sugars, preservatives and refined carbohydrates. Deep-fried foods, pastries, processed cereals, white rice, white potatoes, sugar, breads and red meat are also pro-inflammatory foods.

## Anti-inflammatory foods

The nutrients in some foods have anti-inflammatory or analgesic properties that can help relieve pain. Anti-inflammatory foods may include:

- **Fish and other foods that contain omega-3 fats.** Omega-3 fats play a role in altering the inflammatory process and regulation of pain. Salmon, tuna, trout, mackerel and herring are high in these fats. Soy-based foods, walnuts, pecans and ground flaxseed are also good sources of omega-3 fats.



- **Antioxidant-rich foods.** Colorful fruits and vegetables, such as leafy greens, avocados, beets and berries, are rich in antioxidants. Antioxidants can prevent, delay or repair some types of cell and tissue damage. Antioxidants include certain vitamins, minerals and plant chemicals, such as vitamin C, vitamin E, carotene, lycopene and flavonoids. A wide variety of other foods are also rich in antioxidants, such as lentils and beans, nuts and seeds, whole grains, green tea, and certain spices, such as ginger and turmeric.
- **Certain dietary supplements.** Dietary supplements that have been shown to help provide a healthy balance of inflammatory chemicals in your body include the botanicals cat's claw, devil's claw, ginger root, melatonin, turmeric and boswellia (frankincense). Other nonherbal dietary supplements — including omega-3 fish oil and antioxidants — are helpful when you don't get enough of these nutrients in your diet. Always talk to your health care professional before starting any supplement regimen, because some dietary supplements can interact with prescription medications.

While there is no specific “Pain-free Diet,” we do know a lot about the benefits of eating a good balanced diet on our overall health. A balanced diet which is primarily plant-based is shown to greatly reduce the risk of disease. Eating healthy can be challenging, but the rewards are definitely worth the effort!

For more specific nutritional recommendations, it is always a good idea to speak to a Registered Dietician who can help you identify what nutrients your body needs and help set you up with a plan you can stick with. You can find one near you at [www.eatright.org](http://www.eatright.org) or by talking with your healthcare team. You may want to start by learning the building blocks of a healthy diet at Choose My Plate, [www.myplate.gov](http://www.myplate.gov), or visit the Mayo Clinic ([www.mayoclinic.org](http://www.mayoclinic.org)) and the American Heart Association ([www.heart.org](http://www.heart.org)) to learn more about specific diets and get delicious healthy recipes.

## Ice Safety - Know the Dangers of Ice

The weather has changed, the lakes and rivers have or are in the process of icing over but the question you need to ask is, "Is it safe enough to walk, fish or play recreational activities on?" There are many factors that affect the ice thickness including the type of water, the location, the time of year and other environmental factors. Other factors to consider are the following:

- Water depth and size of body of water.
- Currents, tides and other moving water.
- Chemicals including salt.
- Fluctuations in water levels.
- Logs, rocks and docks absorbing heat from the sun.
- Changing air temperature.
- Shock waves from vehicles traveling on the ice.

The color of the ice plays a major role in ice safety. The color of the ice may be an indication of its strength. Clear blue is the strongest, white opaque or snow ice is half as strong as the blue. Opaque ice is formed by wet snow freezing on the ice. Grey ice is unsafe and the grayness indicates the presence of water. If you are in a group, the ice needs to be at least five inches thick. To support a snowmobile ice needs to be at least six inches thick and a truck at least twelve inches. Check with local authorities before heading out and avoid going out on ice at night. For more information, contact your local red cross at [www.redcross.org](http://www.redcross.org).



## Water With a Side of Germs

Many of us are using refillable water bottles as a way to stay hydrated, but you might be getting more than you bargained for with that water bottle ... lots of bacteria!

A recent study showed that an unwashed reusable water bottle harbored a wealth of bacteria. Each water bottle that was sampled was used for a week not washed. The samples showed that these water bottles each had a unique combination of bacteria.

Slide-top bottles harbored the most bacteria, which makes sense because these bottles have direct contact with the mouth and have more nooks and crannies for bacteria to grow. Bottles with squeeze-tops and screw-tops had fewer bacteria. The bottles with straw tops contained the least amount of bacteria.

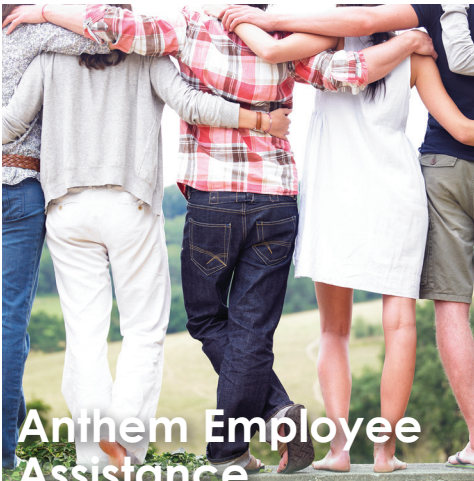
When was the last time you cleaned your water bottle? Here are some ways you can chase the germs out of your water bottles:

1. **Throw it in the dishwasher:** Some bottles are dishwasher safe, so check the bottom of your bottle or the brand's website to make sure.
2. **Wash it with warm soapy water:** Pour out any leftover liquid, add a few drops of dishwashing soap and some warm water, screw on the top, and shake for a minute or so. Thoroughly clean the cap and straw as well and allow to air-dry overnight.
3. **Use vinegar:** This all-natural cleaner is great for killing certain germs and bacteria, but it isn't effective at killing everything such as the flu virus. After washing with soapy water, rinse well, and fill your bottle one fifth of the way with white vinegar. Fill the rest with water, let it stand overnight, and in the morning thoroughly rinse it out.
4. **Use a weak bleach solution:** If you're really worried about germs, nothing stands a chance against a little bleach. It's perfectly safe to drink from a bottle that's been cleaned with a weak bleach solution of one tablespoon of bleach per one quart of water. Fill your bottle, screw on the top, and allow to sit for two minutes. Pour out the solution, rinse thoroughly, and allow it to dry out completely.

Use common sense and good washing practices when using reusable water bottles- this will help you stay hydrated and healthy!

Source: Nutrition Education Store, 2017





## Anthem Employee Assistance Program

Paying the bills. Dealing with stress at work or home. Raising a family. Sometimes life pulls you in many directions and you need a little advice. If you're feeling stressed or depressed, you can turn to your Anthem Employee Assistance Program (EAP). Anthem EAP is a free service for you and your household members, and it also offers many great resources to deal with everyday problems and questions.

Licensed mental health professionals are available 24/7 without an appointment and at no charge. If you or a family member would like to speak with a professional counselor near your work or home, you can call to get a referral for three in-person visits at no cost to you. Your privacy is important and no one will know you've called Anthem EAP.

The Anthem EAP is free and is available to all active employees (regardless of insurance coverage) and their household members. Unfortunately, retirees are not eligible to use this service.

**Getting support is simple and quick!** Simply call 1-800-647-9151 or go to [www.anthemgap.com](http://www.anthemgap.com), choose **Login** in the **Members box** and enter **MMEHT**.

### Other benefits of the Anthem EAP include:

**Financial Services** – Making ends meet can be a challenge. Maybe you have a lot of credit card debt, or you're trying to stick to a budget. If you have questions, you can talk with a financial professional on topics such as getting out of debt, retirement, free identity theft monitoring and more!

**Legal Services** – If you have a legal problem, you may feel worried and stressed. After all, the law can be confusing. Anthem EAP can help you understand and work through legal issues, including small claims court, divorce and custody issues and criminal matters.

## New Guidelines Mean More Americans Have High Blood Pressure...Are You One?

Nearly half of all adult Americans will be considered to have high blood pressure under new guidelines issued in late November by the nation's top heart health organizations, the American Heart Association and the American College of Cardiology. The new guidelines lower the diagnostic threshold for Stage 1 high blood pressure to 130/80, down from the previous level of 140/90. In addition, the guidelines also call for more aggressive treatment of high blood pressure, asking doctors and patients to set 130/80 as the new goal of therapy.

### Why the new guidelines?

High blood pressure can lead to heart attacks, strokes and heart failure. In order to reduce the risk for these diseases, experts agree that lower blood pressure guidelines are needed. The latest medical evidence has proven that people with blood pressure in the 130-139 range carry a doubled risk of heart attack, stroke, heart failure and kidney failure, compared to those with lower blood pressure. While this change isn't extremely dramatic, it has been over 14 years since the last change and these new guidelines mean that 103 million Americans will be considered to have high blood pressure, or about 46 percent of the adult population.

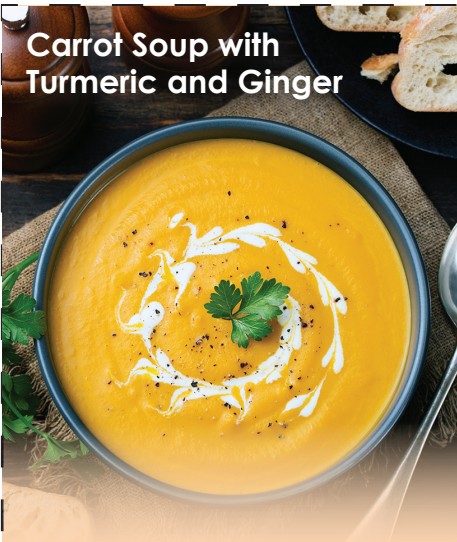
### What if your blood pressure is high?

If your doctor had diagnosed you with prehypertension in the past (previously considered to be between 121-139/81-89) you may now be diagnosed with Stage 1 hypertension - or high blood pressure. But before you start taking medication, it is important to meet with your doctor. The new guidelines encourage a wide range of treatment options for high blood pressure and emphasize making lifestyle changes first and foremost, such as losing weight, eating healthful foods, cutting down on salt, increasing potassium-rich foods, exercising regularly and moderating drinking. In fact, only about 30 percent of people with Stage 1 high blood pressure under the guidelines will require drug therapy. That's because everyone with Stage 1 high blood pressure will be evaluated for heart disease. Only those with heart disease or at high risk for developing it during the next decade should be prescribed drugs.

Remember, a diagnosis of hypertension is not made using a single blood pressure reading. Rather, it is important to determine a person's level based on an average of two to three readings, on at least two different occasions using proper technique to measure blood pressure. Don't discount your home blood pressure monitor though. The new guidelines encourage the use of home blood pressure monitors to help avoid "white-coat hypertension" - the tendency for some people to have higher blood pressure in a medical setting than they do in everyday life.

The chart accompanying this article showcases the new blood pressure guidelines. For more information, be sure to talk with your doctor and visit American Heart/American Stroke Association at [www.heart.org](http://www.heart.org).

Blood Pressure Category	Systolic mm Hg (upper #)		Diastolic mm Hg (lower #)
Normal	less than 120	and	less than 80
Prehypertension	120 – 139	or	80 – 89
High Blood Pressure (Hypertension) Stage 1	140 – 159	or	90 – 99
High Blood Pressure (Hypertension) Stage 2	160 or higher	or	100 or higher
<b>Hypertensive Crisis (Emergency care needed)</b>	<b>Higher than 180</b>	<b>or</b>	<b>Higher than 110</b>



## Carrot Soup with Turmeric and Ginger

### Ingredients

- 4 carrots, peeled and chopped
- 1 parsnip, peeled and chopped
- 1 yellow onion, chopped
- 4 garlic cloves, crushed
- 2 teaspoons virgin coconut oil
- 3 cups low sodium vegetable broth, warm
- 1 teaspoon turmeric powder
- 1-inch ginger knob, peeled and grated
- Juice of ½ of a lemon
- Pinch cayenne pepper
- Fresh parsley, Greek yogurt, coconut flakes, to serve

### Directions

- Preheat the oven to 350-degrees.
- Line a baking sheet with parchment paper. Add the carrots, parsnip, onion and garlic, then season with turmeric and cayenne, drizzle with coconut oil and toss to coat evenly.
- Roast for 15 minutes, then remove from the oven and transfer into a blender with the vegetable broth, lemon juice and ginger.
- Blend with ingredients until smooth and creamy.
- Pour the soup into serving bowl, garnish with fresh parsley, coconut flakes, drizzle with Greek yogurt and serve warm.

### Nutritional Facts (per serving):

223 calories, 5 g total fat, 330 mg sodium, 39 g carbohydrate, 18 g sugar, 9 g fiber, 5 g protein

Source: Hello Glow Healing, [www.helloglow.co](http://www.helloglow.co)

## Wellness Your Way!

In 2018 we are starting a new challenge, through this newsletter, that all MMEHT members can participate in. Each quarter a new wellness topic will be featured. The goal of this feature is to give all participants a wellness topic to focus on during that quarter.

We will ask you to log your progress toward the goal for one week (see the back page of this newsletter for a log card). Simply track your progress toward the goal for just one week, and submit to us. Each quarter five log cards will be drawn at random and prizes will be mailed to the lucky winners! See the log card on the back page for details of how to submit your log, and for the due date this quarter.

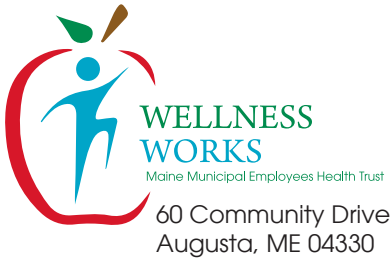
The goal of the first Wellness Your Way challenge is to become more aware of appropriate portion sizes. Bigger isn't always better, especially when it comes to portion sizes. Standard portion sizes have increased significantly over the years, making it difficult to stay in control of your calories. Experts agree that keeping your portions in proportion is one of the easiest ways to reach and maintain a healthy weight at any age.

You don't have to travel with measuring cups, spoons and scales in order to stay on target with portion sizes, simply use your hand to determine if you portions are in proportion!

### Tips to help you meet this weekly challenge:

- Eat healthy snacks (like a piece of fruit or vegetables) between meals if you are hungry.
- Never bring the whole package with you! Place an appropriate portion in a bowl so you aren't tempted to eat the whole bag or box.
- Serve food on individual plates, instead of putting the serving dishes on the table. This can help avoid the second and third helping temptation.
- Be aware of large packages, this can entice you to eat more. Divide up the contents of large packages into smaller, portion-friendly ones!

Equivalent	Foods
<b>Fist</b> 1 cup	Rice, Pasta, Fruit, Veggies
<b>Palm</b> 3 ounces	Meat, Fish, Poultry
<b>Handful</b> 1 ounce	Nuts, Raisins
<b>2 Handfuls</b> 1 ounce	Chips, Popcorn, Pretzels
<b>Thumb</b> 1 ounce	Peanut Butter, Hard Cheese
<b>Thumb tip</b> 1 teaspoon	Cooking oil, Mayonnaise, Butter, Sugar



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

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

**Graphic Design:** Jaime G. Clark

**Phone:** 1-800-852-8300

**Website:** [www.mmeht.org](http://www.mmeht.org)

## Wellness Your Way – Portion Distortion

	Breakfast	Lunch	Dinner	Snacks
Sunday				
Monday				
Tuesday				
Wednesday				
Thursday				
Friday				
Saturday				

Above is your log card to keep track of your portion sizes for one week. Place an "X" in the box each time you cut back on your portions during this week. See page 7 for details of this program.

Take a picture of your log card and email it to: [wellness@memun.org](mailto:wellness@memun.org) or mail the log card to MMEHT, Attn: Wellness Department, 60 Community Drive, Augusta, ME 04330.

\*Log cards must be turned in by February 15, 2018. Five lucky winners will be drawn at random to win a kitchen scale!

Name: \_\_\_\_\_

Employer: \_\_\_\_\_

Address: \_\_\_\_\_