



Maine Municipal Employees Health Trust

Wellness Works

WINTER 2019

Watch for New ID Cards & SPD Booklets

In January all members who receive health coverage through the Health Trust will receive new medical identification cards. This is due to a change in the number Anthem utilizes to process prescription claims, or because you made a change during Open Enrollment. The cards will look very similar to your old cards. To avoid any confusion or processing delays, please destroy your old cards and begin using the new cards immediately.

You will also receive a new Summary Plan Description (SPD) booklet for your medical plan in January. These SPD booklets provide you with important information about your health coverage and are updated every few years.

If you made changes later during the Open Enrollment period, you may receive a set of medical ID cards with your previous plan information on them, or a dependent you added may not yet receive a card in the initial mailing. The vendor processes a high volume of ID cards at this time of year. Your new cards with the changed information will arrive within a couple weeks after the first set.

Temporary medical ID cards can be created for you if you require medical services or to fill a prescription prior to receipt of your new identification cards. Members Services can also request additional medical ID cards for members of your family if needed.

If you have any questions about your ID cards, SPD booklets, or your health benefits, please contact the Health Trust at 1-800-852-8300. Member Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 4:30 p.m. You may also reach Member Service Representatives at HTMemberServices@memun.org.



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Wellness on the Web



Do you have a holiday spending hangover? Is one of your New Resolutions to create a budget and actually stick to it? No matter what your financial goals are there is a great *free* app to help you with that! **Every Dollar** will help you create daily and monthly budgets and track your expenses to manage and save money.

www.everydollar.com



Rep Raps



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

Why do I need this EOB?

The Explanation of Benefits (EOB) you receive from Anthem is an important document. It provides you the details related to how a service you or a dependent received was covered, what the plan paid, and what may be your cost share responsibility. EOBs are not generated if the claim was paid in full, or if there was only a co-pay due for the service.

Co-pays are usually expected at the time a service is delivered. However, other costs such as your deductible and coinsurance are most often billed after the service. We strongly suggest that you match up a corresponding EOB before making payment on medical bills you receive, and not pay up front until you have a full explanation of your costs. It can be difficult to recoup overpayments later.

The EOB document can be challenging to interpret. The Health Trust Member Service Representatives can assist with your questions. You can reach Member Services Monday through Friday from 8:00 a.m. to 4:30 p.m. at 1-800-852-8300 or at HTMemberServices@memun.org.



Anthem Employee Assistance Program

Help when you need it.

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.

Anthem EAP offers:

- **One-on-one counseling** by phone, in-person and online. 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.
- **Web-based tools and resources:**
 - ◆ Articles, checklists, quizzes and other educational materials
 - ◆ Webinars, podcasts and eLearning modules about everything from parenting and identity theft to disaster preparedness
 - ◆ Legal forms, including wills, living trusts and rental agreements
- **Legal Services:** Anthem EAP can help you understand and work through legal issues, including small claims court, divorce and custody issues and criminal matters.
- **Financial Consultations:** if you have questions about your finances you can talk with a financial professional on topics such as getting out of debt, retirement, free identity theft monitoring and more!

The Anthem EAP is *free* and confidential. It 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.anthemead.com, choose *Login* in the *Members* box and enter MMEHT.

Motivational Tips to Keep You Healthy

Do you find yourself losing interest in exercising and eating a healthy diet? Maybe you were going for a few weeks and then your “get in shape” determination quickly faded and you went back to your old, bad health habits. What if instead of making mega changes with the all or nothing approach to weight loss and good health, you resolve to tackle a few simple changes at a time? Studies show that the health and weight loss habits that have the best chance of lasting are the ones that call for minor, doable changes.

Be sure the people around you make you feel good about yourself no matter what your size or health condition. People tend to emulate what their friends do whether they have good health habits or bad health habits. If you find you are making bad choices in regards to your health because of the people that surround you, then you may want to distance yourself until you are strong and confident enough to make healthy choices in their company. Better yet, see if your friend wants to join you in your health journey!

Know what makes you overeat. The key to staying motivated is to know where your problem areas are and have a plan for dealing with them. Do you use food to cope with disappointment, rejection, boredom, or even personal success? Brainstorm some healthier ways to cope with mood swings that do not involve food. In addition, control your environment to avoid bingeing on high calorie foods when you do feel disappointed, rejected, or bored. Keep your kitchen stocked with lots of healthy options such as chunks of fruits and veggies, low-fat yogurts, flavored waters, and sugar-free gum.

Have a support team. It can be your spouse, friends or co-workers. Having accountability with others gives you a reason to hang in there when you are feeling unmotivated. Don't beat yourself up if you miss a workout or eat an unhealthy meal. In fact, when you are on vacation or enjoying the holidays, go for an approach of moderation and enjoy yourself.

Try eating every few hours to keep your blood sugar levels steady. Include planned snacks to prevent the potential binge because you are starving. Allow room in your eating plan for an occasional indulgence. This will help offset any guilt if you ate something not on your plan.

Move more, sit less. Make healthy choices by being more physically active. Ask some co-workers to join you on a break walk or stretch break. Exercise during TV commercials as simple as jogging in place. Take the stairs at work. Go on a hike or have an outside scavenger hunt with your kids or grandkids. Raining outside? No excuses! Make a deliberate effort to move more and sit less to increase physical activity and good health.

Change takes time, it doesn't happen overnight. Avoid comparing yourself to others because everyone is different and will see results differently and at different time spans. Make the commitment to change some lifestyle habits and allow yourself plenty of time to see your goal. Sometimes problems arise when the “goal” becomes the sole purpose of living and overshadows our daily lives. Live for the moment and enjoy life's simple pleasures. Enjoy the journey.

Source: www.webmd.com



Make simple daily changes. Who said health related lifestyle changes had to be all or nothing? Start with small changes each day. These small steps can add up over time to give you a big health boost. Here are some suggestions:

- Add 5 more grams of fiber to your daily meal plan
- Cut out refined carbohydrates, such as white bread, white rice, and sweets
- Add two more servings of vegetables at lunch and dinner
- Drink three more glasses of water each day
- Add 10 minutes of walking to your daily exercise regimen
- Take a break every hour at work and walk 500 steps in place (2,000 steps burns 100 calories)
- Wake up 15 minutes earlier to do something for yourself

Kids and Phones - What Do You Need To Know?

By: Abby DiPasquale

“Mom, how old do I have to be to get a phone?” This is the question my six year old asked me the other day. I had lots of responses in my head which I chose not to say, but instead went with, “Why do you need a cell phone?” Her answer made my mouth drop when she said, “Well Julia, in my class, has one already.” What? They are in first grade! She barely knows how to call 911 from the house phone!

How do I come up with a good answer to this? What age is appropriate for a child to have a mobile phone? How do I figure this out and what else do I need to know about kids and technology? Here are some of the interesting things I discovered in my research about kids and mobile phones that can help parents determine when their kids are old enough for a cell phone.

What age is the right age?

This is a common question for every parent and there isn't a really clear or straightforward answer. The choice of when to get your child a phone is something for you and your family to decide. Consider your child's age, personality, and maturity, and your family's circumstances. Is he or she responsible enough to follow rules you or the school sets for phone use?

Many parents choose to get kids phones as a way to stay connected and make sure they can be reached if there is an emergency, yet many of the applications on the phone themselves are potential dangers. Whether your child already has a phone or you are considering getting one, these tips from OnGuard Online (www.onguardonline.gov) may be worth considering:

Use photo- and video-sharing by phone with care.

Most mobile phones now have cameras and video capability, making it easy for us to capture and share every moment on the go. These tools can foster creativity and fun, yet they also present issues related to personal reputation and safety.

Encourage your kids to think about their privacy and that of others before they share photos and videos via mobile phone. It's easy to post photos and videos online without the knowledge—let alone the OK—of the photographer or the person in the shot. It could be embarrassing and even unsafe. It's easier to be smart up front about what media they share than to do damage control later on.

Don't stand for mobile bullying.

Mobile phones can be used to bully or harass others. Talk to your kids about treating others the same way they want to be treated. The manners and ethics you've taught them apply on phones.

Use good judgment with mobile social networking.

Social networking sites allow users to check their profiles and post comments from their phones, allowing access from anywhere. That means the filters you've installed on your home computer won't limit what kids can do on a phone. If your teens are going mobile with their profiles or blogs, talk to them about using good sense when they're social networking from their phones.



Get familiar with social mapping.

Many mobile phones now have Global Positioning System (GPS) technology installed: Kids with these phones can pinpoint where their friends are—and be pinpointed by their friends. Advise your kids to use these features only with friends they know in person and trust, and why not to broadcast their location to the world, 24/7. In addition, some carriers offer GPS services that let parents map their kid's location.

Decide on the right options and features for your kid's phone.

Both your mobile carrier and the phone itself should give you some choices for privacy settings and child safety controls. Most carriers allow parents to turn off features, like Web access, texting, or downloading. Some mobile phones are made especially for children. They're designed to be easy to use, and have features like limited Internet access, minute management, number privacy, and emergency buttons.

Be smart about smart phones.

Many phones include Web access. If your children are going to use a phone and you're concerned about what they might find on the Internet, turn off Web access or turn on filtering.

Develop mobile phone rules.

Talk to your kids about when and where it's appropriate to use their mobile phones. You also may want to establish rules for responsible use. Do you allow calls or texting at the dinner table? Do you have rules about mobile phone use at night? Should they give you their mobile phones while they're doing homework, or when they're supposed to be sleeping?

Set an example.

More mobile applications mean additional distractions. It's illegal to drive while texting, surfing, or talking on the phone in many states, but it's dangerous in every state. Set an example for your kids, and talk to them about the dangers of driving while distracted.

Sexting

Sending or forwarding sexually explicit photos, videos, or messages from a mobile phone is known as sexting. Tell your kids not to do it. In addition to risking their reputation and their friendships, they could be breaking the law if they create, forward, or even save this kind of message. Teens may be less likely to make a bad choice if they know the consequences.

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The Importance of B Vitamins and Why Your Food Matters

A B vitamin deficiency can include many serious health issues such as: anemia, fatigue, depression, constipation, poor digestion, heart problems, confusion, poor memory and concentration, poor skin, hair and nails, irregular heartbeat, moodiness, lack of appetite, and anxiety.

A poor diet will quickly lead to a B vitamin deficiency unless a supplement is taken, therefore eating a nutritious, well-balanced diet is the easiest and most healthy way to obtain enough of this critical group of nutrients. The only exception is Vitamin B-12. Since it is obtained from a bacteria in the soil, vitamin B12 is often depleted due to the conditions of our soil today which is the result of our intense agricultural system. Check with your primary care provider to see if you should be taking a Vitamin B12 supplement.

Many foods provide the body with B vitamins, some sources are better than others. Here are the top group of foods that are bursting with the B's to keep you healthy! **All seeds**, including hemp, chia, flax, sunflower, sesame, pumpkin, and grain-like seeds such as quinoa, millet, and buckwheat are packed with B vitamins. Though none contain vitamin B12, they all have at least some of the other B vitamins included, namely Vitamin B6. Yes, plain old **veggies** are some of the most awesome sources of B vitamins to include in your diet. Asparagus, broccoli, leafy greens, sweet potatoes, and onions are all excellent sources of Vitamin B6. **Fruit** such as avocados, tomatoes, bananas, dates, figs, and squash are all excellent sources of Vitamin B6, which assists in nervous system functions. **Beans, legumes and grains** are also some of the best sources of all B vitamins except Vitamin B12. They're also a good source of fiber, potassium, and magnesium. **Meat and eggs** are also packed with B vitamins. Eat whole healthy foods to get your B vitamins.

Source: www.onegreenplanet.org

Kids and Phones *cont'd*

Texting

Any kid with a mobile phone probably uses it to send and receive text messages and images. It's similar to using e-mail or instant messaging and most of the same etiquette and safety rules apply.

If your kids are texting, encourage them to:

- Respect others. Texting shorthand can lead to misunderstandings. Think about how a text message might be read and understood before sending it.
- Ignore text messages from people they don't know.
- Learn how to block numbers from their mobile phone.
- Avoid posting their mobile phone number online.
- Never provide financial information in response to a text message.

So now that I have all these rules and warnings in my head, my daughter will be even more disappointed with my answer to her questions about when she can have a cell phone - which is hovering around "NEVER!" Or at least not for several more years.

National Donor Day

Learn more about organ and tissue donation.

February 14 is National Donor Day but the day's meaning is relevant all year long. National Donor Day was originally designated by the U.S. Department of Health and Human Services to raise awareness for organ, tissue, eye, platelet and marrow donation. More than 28,000 lives were saved last year. Another one million individuals received tissue transplants that helped them recover from skin loss, bone damage, spinal injuries, burns, hearth valve repair and vision lost.

One person is added to the organ donation waiting list every 12 minutes, with more than 125,000 people in the United States in need of life-saving organ transplants. More than 5,000 of these live within the New England region. Without available organs, about 23 people die every day. One organ and tissue donor can impact more than fifty lives.

Strict standards and national computer systems are in place to guarantee fair and ethical organ distribution. Organs donated for transplants are matched to recipients depending on their blood and tissue type, organ size, waiting time, medical urgency and geographical location.

To learn more about organ donation and to see if this is the right choice for you visit: Donate Life New England at: www.donatelifenewengland.org.





Wellness is for YOU!

Most of us hear the term wellness and assume it's something beyond our reach. Or perhaps we think that wellness is only for advanced yogis, holistic doctors, or wellness gurus, but not us - not everyday people just working the daily grind and living busy lives. But this is where we make the mistake. Wellness is nothing more than small daily choices that lead up to lifelong, very big changes. That's it!

Anyone can achieve wellness - whether that means you are a stay-at-home parent, a retiree or a full-time working adult - maybe even juggling two jobs or changing shifts. You don't have to have a lot of money, time, or even kitchen skills - all of us have access to wellness if we choose to. It simply starts with one choice after another. No one becomes healthy by wishing, making excuses, or deeming themselves unworthy...just choose wellness one day at a time, one decision at a time!

So as we kick off this New Year, how can you make daily choices to be well? Instead of setting up unrealistic resolutions and elaborate plans to be completely healthy, pick one thing to focus on and make it your mission to succeed at this one simple thing every day.



Benefits of Being Socially Active

It's been shown that people who retain or discover new social connections experience an overall better quality of life than those who are isolated. There are many benefits to getting out and socializing with others:

Enhanced Mental Health

Social isolation is one of the leading causes of depression. Loneliness can easily turn to feelings of worthlessness and despair. On the other hand, socialization can have the opposite effect, helping individuals feel loved and needed as their lives are affirmed by the activities they do and by those with whom they interact. Being around other people, especially if you're doing something fun or rewarding, helps us keep a positive outlook on life and a healthy mental state.

Sense of Belonging

Enjoying the company of others who have similar personalities or interests helps us feel like we belong somewhere. Socializing with others can cultivate new friendships, and doing something meaningful together helps create lasting bonds.

Better Self-Esteem

The more individuals socialize or participate in activities with others, the more they benefit by feeling like they contribute to their community. Any kind of positive interaction with friends, family or neighbors can help us feel confident in ourselves and our abilities.

Improved Physical Health

When we have good conversations or do things we love with others, our bodies release health-promoting chemicals that boost the immune system to ward off illness and simply make us feel physically well. Also, socializing promotes an active lifestyle and better nutritional intake.

Increased Cognitive Functioning

Socialization is key to keeping the brain sharp as we age. Having an active social life encourages us to continue learning, observing and responding to the world around us. Conversation and activity are great for exercising the mind and can potentially lower the risk of dementia and Alzheimer's disease.

Accountability

No matter what our age, we are more likely to keep ourselves well if we have people holding us accountable. Socialization creates reasons to stay well and helps foster a positive state of mind.

Purposeful Living

Staying social benefits people by helping them feel that their lives have purpose. Having somewhere to go, something meaningful to do or people to see helps us get out of bed, excited to face the day. When we cultivate strong relationships with others, we gain a sense of fulfillment, and spending quality time with those we love reminds us why life is worthwhile.



Spaghetti Squash Lasagna

Nutritional Facts (per serving):

291 calories; 13.5 g fat; 358 mg sodium; 21 g carbohydrates, 2.5 g fiber; 19.5 g protein

Source: www.skinnytaste.com

Ingredients

- 2 cups marinara sauce
- 3 cups cook roasted spaghetti squash
- 1 cup part skim ricotta
- 8 tsp parmesan cheese
- 6 oz. part-skim shredded mozzarella

Directions:

Preheat the oven to 375°. Cut the squash in half lengthwise, scoop out the seeds and fibers with a spoon. Place on a baking sheet, cut side up and sprinkle with salt and pepper. Bake for about an hour or until the skin gives easily under pressure and the inside is tender. Remove from the oven and let it cool

for 10 minutes. Using a fork, scrape out the squash flesh a little at a time. It will separate into spaghetti-like strands.

In four individual 5x7-inch oven safe baking dishes, ladle ¼ cup marinara sauce on the bottom of each dish. Top each with ¾ cup of cooked spaghetti squash and spread evenly. Top each with ¼ cup ricotta. Sprinkle 1 teaspoon of grated parmesan cheese and .75 oz. mozzarella on each. Add the remaining sauce, parmesan and mozzarella cheese. Cover with foil and bake for 15-20 minutes, or until the cheese is melted and the edges begin to bubble; uncover and cook an additional 5 minutes.

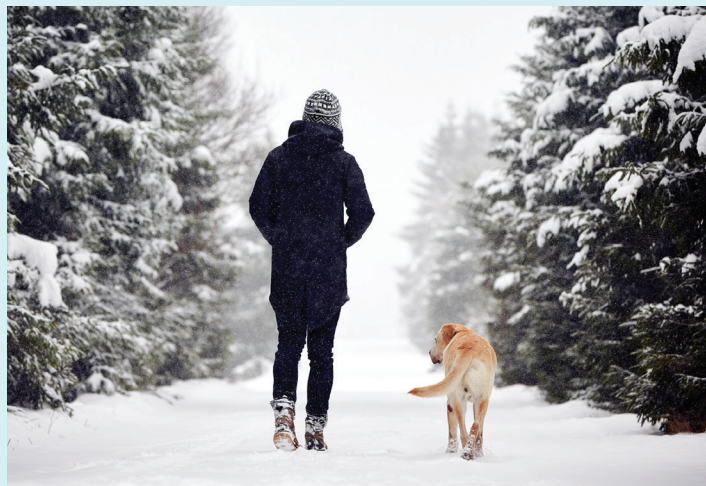
Don't Over Sit Your Welcome

Hello Couch Potato Nation! A new study has found that almost half of Americans sit for far too many hours a day and don't get any exercise at all. Nearly 26% sit for more than eight hours a day, 45% don't get any moderate or vigorous exercise during the week. We know that being sedentary, or not moving, increases the risk for heart disease, high blood pressure and dying early. It isn't necessarily sitting that is the problem, it is the lack of movement because we are sitting so much.

We have made sitting the norm everywhere we go, whether it is at our desks, in front of the computer screen, in waiting rooms, or just hanging out with friends. We sit really well, too well in fact. So how do we combat the sitting epidemic? Simply standing up, moving more and sitting less can be beneficial to your health. The most recently released edition of the U.S. Physical Activity Guidelines for Americans recommends getting a minimum of 150 minutes of moderate activity each week. That works out to be about 20 minutes each day. However, any amount of physical activity – even two minutes – can add up to huge health benefits.

The new guidelines suggest getting 150 minutes of moderate activity each week:

- A single bout of physical activity can sharpen your mind, reduce your anxiety, lower your blood pressure, improve your sleep and strengthen your body's ability to convert blood sugar into energy.
- Regular physical activity can improve your brain health, reduce



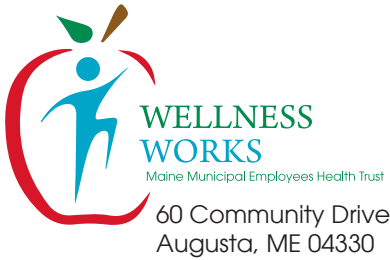
your risk of eight different forms of cancer, and lower your risk for excess weight gain.

- Chronic health conditions improved by physical activity include osteoarthritis, high blood pressure, type 2 diabetes, anxiety and depression.

There are 10,080 minutes in each week, make it a priority to devote at least 150 of them to getting up off your seat and moving your feet.

Source: CDC, 2018

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



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What Maine Town or City?

- This town is the home to the ski slope that is known as “The Friendliest Mountain Around”.
- Chester Greenwood put this town on the map with his invention of the earmuffs. In December the town honors him with the annual Chester Greenwood parade.
- Governor Janet Mills was born in this town.
- This town is the largest town and county seat that is located in Franklin County.
- In 1864 this town became the home to Maine’s first public institution of higher education.



Photo submitted by: Jaime Lynn Photography

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. 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.