



Maine Municipal Employees Health Trust

Wellness Works

WINTER 2021

New Health Care Summary Replaces EOB Forms

On January 1, 2021, Anthem moved to a new system to process medical claims. As a result of this change, members who have health insurance with the Health Trust will begin to receive a new Health Care Summary, instead of the current Explanation of Benefits (EOB) forms. These new Summaries will be in color, will include graphics, and will help members to better understand their costs and make future healthcare decisions. They will include claim details with balance/accumulator information, as well as some new enhancements such as information on savings opportunities, preventive care reminders, and health condition messages.

Each Health Care Summary includes information on all claims processed over a 14 day period of time. The subscriber (employee or retiree) will receive a consolidated Summary, showing claims for themselves and any covered dependent children under age 18. Adult dependents (spouse, domestic partner, or dependent child age 18 and over) will each receive their own Summaries.

Since the new Health Care Summaries will include claims processed over a two-week period, you may find that you are receiving fewer Health Care Summaries, compared to the Explanations of Benefits. This will help to save on paper, and will reduce mailing costs as well.

You will also be able to view your Health Care Summaries online, at www.anthem.com. If you choose, Anthem will send an email notification to the email address noted on your online account when a new



Health Care Summary is available. This way, you can log in to view your new Summaries as soon as they are available.

If you have any questions about the new Health Care Summary, please contact the Health Trust at 1-800-852-8300. Member Service Representatives are available Monday through Friday from 8:00 a.m. to 4:30 p.m. You may also reach Member Service Representatives via email at HTMemberServices@memun.org.

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Wellness on the Web

Stand Up! The Work Break Timer

By now you know that sitting for too long is bad for your health. But how do you remember to get up from your seat? It's easy with Stand Up! This free app can be completely customized to your work schedule. You can use it to remind yourself to move at intervals from 5 minutes to 2 hours. It also includes a countdown timer until your next break. Take a break, stand up, and download this free app today!





Rep Raps

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



Where can I go to see my health care information online?

You can get instant access to your health plan information at www.anthem.com or with Sydney, Anthem's new mobile app.

Using the website or the app, you can securely check claims, locate a doctor, refill a prescription, and find many other helpful ways to manage your health care.

Your current medical ID card is also available for quick viewing right on your mobile device using the Sydney app. This is especially helpful if you are uncertain if you have the newest version of your card. (Please refer to the article about ID cards also on this page.)

From your computer: Go to www.Anthem.com/register and set up a username and password. You will be prompted to set your email preferences and complete your registration.

From your mobile device: Download the free Sydney mobile app and select **Register**. You will confirm your identity and create a username and password. You will then be prompted to set your email preferences and complete your registration.

If you need help signing up for the website or mobile app, you may call Anthem Website Technical Support at 1-866-755-2680.



Be Sure to Use New Health Plan ID Cards Now



How can I be sure that I am using the right ID card?

On the new medical identification cards, all active members' ID numbers will start with a "B". ID numbers for retirees who participate in the Group Companion Plan will start with an "M". Also, an issue date will be printed in the bottom left corner on the back of the card, so you can make sure you have the most recent version.

Old ID cards can no longer be used effective January 1, 2021.

All members who receive health coverage through the Health Trust were mailed new medical identification cards in late December or early January. The updated cards look very similar to your old cards, but due to Anthem's new claims processing system, **all members have a new ID number.** It is very important that the new ID cards be presented for all services.

To avoid any confusion or delays in processing your claims, please be sure to destroy your old cards and begin using the new cards. Also, please make sure your providers and pharmacy have the updated ID number for you and your family members.

If you made changes to your coverage during Open Enrollment, you may have received a set of medical ID cards with your previous plan information or an old ID number on them. New cards with the updated information and correct ID number will arrive within a couple weeks after the first set.

If you have any questions about your ID cards 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. or can be reached via email at HTMemberServices@memun.org.

The 1095-Bs Are Coming!

Under the Affordable Care Act (ACA), all plan sponsors and insurers are required to report on health care coverage, for all individuals covered under a health plan during the previous year. This information is reported to covered individuals via the Form 1095-B. It is also provided to the IRS, as required under the law.

As plan sponsor of the MMEHT health plans, the Health Trust will once again provide a Form 1095-B to each policyholder who was covered under a Health Trust health plan during 2020, and will also provide that information to the IRS. Forms 1095-B will be mailed to covered employees and retirees on or before March 2, 2021.

Forget Screen Time, It's Time for Green Time

Do you remember how much time you spent outside as a child? For many of us the answer is “All day! We only came in to eat.” These happy childhood memories of building forts, exploring the neighborhood and riding bikes were common for most of us, but for today’s youth, this kind of outdoor play has become something of an anomaly. In the past two decades (yes, just 20 years) the amount of time kids spend outdoors exploring and enjoying nature has decreased by more than 50%, on average. In fact, research shows us that the average American child spends as few as 30 minutes of unstructured outdoor play each day and more than six hours each day in front of an electronic screen!

All this screen time is taking a mental and physical toll on today’s kids (and most likely their parents too). This shift inside profoundly impacts the wellness of our nation’s children. Childhood obesity rates have more than doubled in the last 20 years; the United States has become the largest consumer of ADHD medications in the world; and pediatric prescriptions for antidepressants have risen precipitously. Many kids are out of shape, tuned out, and stressed out because they’re missing something essential



to their health and development: connection to the natural world. A new program from the National Wildlife Federation, in partnership with L.L.Bean, is setting out to change this through the introduction of a program called “The Green Hour.”

The Green Hour program is designed to encourage kids, parents, grandparents, educators, and caregivers at home, schools, childcare centers, park agencies, camps, and more to adopt a goal of one hour per day for children to play and learn outdoors in nature. The idea of a “green” hour comes from research on creative play and health by the Centers for Disease Control and the American Academy of Pediatrics, which shows that connecting with nature has important health benefits, especially for children.

Studies show outdoor time helps children grow lean and strong, enhances imaginations and attention spans, decreases aggression, and boosts classroom performance. In addition, children who spend time in nature regularly are shown to become better stewards of the environment. Research also shows the best way to connect young people to a lifelong appreciation for nature, wildlife, and the outdoors is through regular positive experiences with nature.

Technology can be a wonderful tool for learning and playing, but kids require a balance of screen and outdoor experiences to grow up happy and healthy. Kids, and even parents, need time to recharge their own batteries, so it’s also important to remember the value of unplugging completely and enjoying some disconnected time to connect with nature. There has never been a better time than right now to start this important program, as parents with younger children are struggling with a challenging pandemic paradigm: work at home, school at home, play at home. Research from the American Psychological Association shows parents with young children are experiencing higher levels of stress as

they struggle with how to make it all work. Furthermore, between remote learning and more unstructured leisure time, kids are spending significantly more time online. As the colder months approach, it is hard not to imagine both stress and screen time increasing.

Through this new partnership, L.L.Bean and the National Wildlife Federation are committed to helping parents by providing kids with different seasonal activities each week to encourage kids to spend more time outdoors.

The activities – which include playing bird bingo, going on a leaf patrol, becoming a wildlife detective and identifying animal tracks – provide simple ways for kids to connect with nature throughout each season. To make their outdoor experiences more meaningful, kids are encouraged to keep a Nature Notebook to guide their discoveries and document their new knowledge of the natural world.

How can you get involved? Materials for the Green Hour will be distributed by both L.L.Bean and the National Wildlife Federation through newsletters, social media, on the L.L.Bean Outside web page, as well as the Green Hour website. While content is delivered online, all activities are designed to get kids and families outside and to shape habits of connecting with nature at home safely.

For more information about The Green Hour or to sign up to receive the information for your family, please visit www.thegreenhour.org.

Sources: *L.L.Bean Outdoors and The Green Hour*

How to Create a Home Gym

Social distancing and other daily restrictions due to the pandemic have changed daily life for everyone. For many of us this is changing the way we work out as well. Though many gyms in Maine are now reopened with safety guidelines in place, this is not an option that works for everyone. Colder weather may also mean less frequent opportunities to exercise outdoors. Perhaps it's time to create your own home gym!

Work with the space you have. Assess the space you have and think about how it can function for you. If you have a small apartment you may want to choose smaller equipment, like free weights, so you don't have to move furniture around. If you have a larger space, like a basement, you may have more options and



may be able to choose larger equipment like an elliptical machine or weight bench.

Make the most of your home gym by considering how you will use the equipment that you have. If you stash your exercise equipment in a closet or under the bed, how likely are you to take it out to use it on a regular basis? You might be better off finding a dedicated area to keep your equipment.

Build a home gym on a budget. Creating a home gym can be expensive, but it doesn't have to be. Try to avoid the exercise equipment gimmicks; shake weights do not work! Consider what equipment you will really use. Start small and add equipment as you go along. Don't rule out used equipment. You can score some great deals on secondhand equipment. Many times it is gently used, which means a great deal for you!

Consider what equipment is essential for a home gym. To get started, pick up simple, multi-purpose equipment such as:

- Yoga Mat
- Resistance Bands/loops
- Kettlebells
- Adjustable weights
- Dumbbells
- Medicine ball
- Foam roller

Get a mirror. There's a reason gyms have mirrors everywhere. Watching yourself exercise helps you correct your form and minimize injury. That's especially important for when you're working out on your own and don't have someone critiquing your form.

Or – exercise for free! If you're just starting to work out at home, consider forgoing equipment at first and do bodyweight workouts instead. Check the tan box on this page for apps that include exercises which need no equipment. Many of these resources have workout routines available to you free of charge or at a low cost. These apps also have a range of exercises, so they are great for the person just starting an exercise program or for a seasoned athlete looking to add some variety to their workouts.



Workout Apps

Most of the apps listed below are free or have a "lite" version for you to try out before you jump in with a purchase. These apps are also supported by a website. Many of these apps allow you to target an area of your body that you'd like to work on. Others offer cardio workouts as well. Explore the different apps and you'll be sure to find one to match your workout style!

Here are some apps that the staff at Wellness Works like:

- SparkPeople – www.sparkpeople.com
- Workout Trainer – www.skimble.com
- Nike Training Club - www.nike.com/ntc-app
- Daily Workout Apps – www.dailyworkoutapps.com
- Darebee – www.darebee.com
- Active by POPSUGAR – www.active.popsugar.com



StrengthenME

COVID-19 has changed things. Work is different. School is different. Home is different. Life is different. Coping with all these uncertainties of pandemic life is no easy task. To put it bluntly, COVID is stressful! Luckily Maine has a behavioral health and resiliency response to the COVID-19 Pandemic, called StrengthenME.

StrengthenME is a collaboration of community organizations and aligned agencies offering free stress management, wellness and resiliency resources to anyone experiencing stress reactions to the pandemic. This program offers tools to cope with the uncertainty of pandemic life. The stress of COVID-19, and the toll it takes on individuals, families and communities, is real.

StrengthenME offers stress management tools, emotional support resources, and program and community connections that promote wellness, resilience, empowerment and recovery. Need someone to talk to about COVID-related stress? Call. Want to know about resources available in your community? Call. Concerned about the well-being of a friend or loved one? Call. StrengthenME is free, confidential, anonymous, and available to anyone in Maine.

Please help us spread the word about this important, FREE resource to your friends and family members. To learn more, call 207-221-8198 or 1-866-367-4588, or check out their website at www.strengthenME.com.

24/7 NurseLine

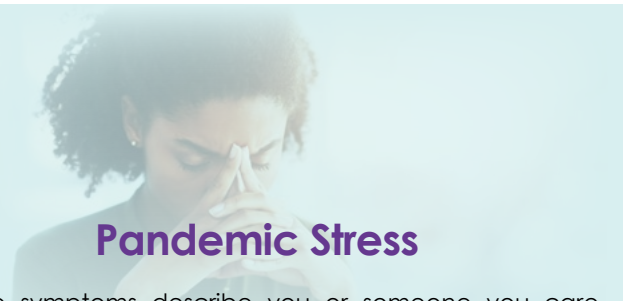
Get round-the-clock peace of mind

Whether it's 3 a.m. or a lazy Sunday afternoon with the family, health issues can sneak up at the most inconvenient times and places. What if you had a nurse in your back pocket – someone knowledgeable you could talk to any time of the day or night, 365 days a year? If you have your health insurance through the Health Trust, you are eligible to use the Anthem 24/7 NurseLine. This can serve as your first line of defense for the unexpected. Registered nurses can help you with your baby's fever, give you allergy relief tips, and advise you on where to go to for the best care.

The 24/7 NurseLine can also:

- Help you find providers and specialists in your area.
- Provide referrals to LiveHealth Online, a tool that allows you to have live video chats with board-certified doctors using a smartphone, tablet or computer and webcam.
- Enroll you and your dependents in valuable health management programs for certain health conditions.
- Remind you about scheduling important screenings and exams, including dental and vision checkups.
- Provide guidance during natural catastrophes and health outbreaks.
- Offer links to health-related educational videos or audio topics.

24/7 NurseLine
1-800-337-4770



Pandemic Stress

If these symptoms describe you or someone you care about, you (or they) might be experiencing elevated stress due to the pandemic:

- Difficulty sleeping or concentrating.
- Fear and worry about your health or the health of loved ones.
- Changes in sleeping or eating patterns.
- Feelings of sadness or grief.
- Excessive irritability or impatience.
- Increased use of alcohol, tobacco or other substances.
- Difficulty setting priorities or making decisions.
- Worsening of mental health conditions.

It is important to remember that these reactions are normal. In a time of isolation, uncertainty, and ongoing threat of illness, it is reasonable to feel overwhelmed or exhausted, or to experience other stress reactions. StrengthenME is there to help!

Source: www.strengthenME.com



Ways to Stop Overeating Junk Food

It happens to all of us. You are hungry and want something crunchy. You reach for a bag of chips with a plan to eat the recommended serving size, and before you know it you ate the whole bag. It's actually quite normal to feel like you can't stop overeating certain types of foods. The food industry expertly creates cheap, easily accessible products that our taste buds – and our brains – cannot resist. But there's hope: you can beat the system! Below are some strategies to help you explore your relationship with processed food and take back control of your grocery cart and eating habits.

Notice Your Chewing – It's easier to overeat when food is easy to chew. Compare how many chews it takes to swallow processed food versus whole foods.

Look for Habit Patterns – Ask yourself questions when you have the urge to overeat. Self-knowledge will help you prevent triggered eating in the future.

Slow Down – If changing the foods you eat makes you feel unsettled, allow yourself to eat whatever you want, but slowly and mindfully.

Evaluate Your Pantry – To change the way you grocery shop and eat, first become aware of what kind of foods you buy – and why you buy them.

Put Quality Above Quantity – Processed foods use cheap ingredients, making it possible to sell large quantities at a low price.

Source: *Precision Nutrition* www.precisionnutrition.com

Shorter Days Means It Might be Time to Increase Your Vitamin D Intake

It's that time of year when the days are shorter and we are exposed to much less sunlight. As a result, anyone who lives in one of the northern states is probably deficient in Vitamin D. This makes it even more important for us in Maine to try and get our Vitamin D through our food and supplements (always check with your physician first for proper dosage) as the sun is not as strong in the winter months.

Vitamin D is necessary for building and maintaining healthy bones. That's because calcium, the primary component of bone, can only be absorbed by your body when vitamin D is present. Your body makes vitamin D when direct sunlight converts a chemical in your skin into an active form of the vitamin (Calciferol). Besides healthy bones, vitamin D aids in strong teeth, supports the immune system, boosts your mood and lessens depression, improves sleep, improves brain function, supports lung and heart health and reduces the risk of getting the flu, pneumonia or even Covid-19.

Vitamin D isn't found in many foods, but you can get it from fortified milk, fortified cereal, and fatty fish such as salmon, mackerel and sardines. Other foods that contain vitamin D are cod liver oil, canned tuna, and egg yolks.



The amount of vitamin D your skin makes depends on many factors, including the time of day, season, latitude and your skin pigmentation. Depending on where you live and your lifestyle, vitamin D production might decrease or be completely absent during the winter months. Sunscreen, while important, also can decrease vitamin D production.

Many older adults don't get regular exposure to sunlight and have trouble absorbing vitamin D, so taking a multivitamin with vitamin D will likely help improve bone health. According to the Mayo Clinic, the recommended daily amount of vitamin D is 400 international units (IU) for children up to age 12 months, 600 IU for ages 1 to 70 years, and 800 IU for people over 70 years. Always check with your physician first for proper dosage at any age.

Source: www.mayoclinic.org



Immunity Soup

Ingredients

2 tablespoons olive oil
1 1/2 cups chopped onion
3 celery stalks, thinly sliced
2 large carrots, thinly sliced
1 pound mushrooms, sliced
10 medium garlic cloves, minced
8 cups unsalted chicken stock
4 thyme sprigs
2 bay leaves
1 (15-oz.) can unsalted chickpeas, drained
2 pounds skinless, bone-in chicken breasts
1 1/2 teaspoons kosher salt
1/2 teaspoon crushed red pepper
12 ounces curly kale, stems removed, leaves torn

Directions:

Heat oil in a large Dutch oven over medium. Add onion, celery, and carrots; cook, stirring occasionally, 5 minutes. Add mushrooms and garlic; cook, stirring often, 3 minutes. Stir in stock, thyme, bay leaves, and chickpeas; bring to a simmer. Add chicken, salt, and red pepper; cover and simmer until chicken is done, about 25 minutes.

Remove chicken from Dutch oven; cool slightly. Shred meat with 2 forks; discard bones. Stir chicken and kale into soup; cover and simmer until kale is just tender, about 5 minutes. Discard thyme sprigs and bay leaves.

This easy soup is full of immunity-boosting foods: vitamin C-rich kale, vitamin D-enhanced mushrooms, zinc-containing chicken and chickpeas, and antioxidant-packed garlic. Plus, the hot, steamy broth and a hint of pepper heat gets your nose running—great for flushing out sinuses and potentially staving off an infection. It's a big pot of brothy soup that you can make ahead and enjoy for a couple of days; the flavor just gets better over time. You may be wary of the large amount of garlic, but keep in mind that it mellows considerably after being cooked. Though we love using bone-in chicken breasts here, you can also swap in 3 cups shredded rotisserie chicken breast in a pinch (be aware that it will add more sodium).

Nutritional Information:

Serves 8 (serving size 1 1/2 cups)

Calories 253, Fat 6.5g, Protein 28g, Carbohydrate 22g, Fiber 6g, Cholesterol 54mg, Sodium 581mg

Source: *Cooking Light*, www.cookinglight.com

Immune-Boosting Diet

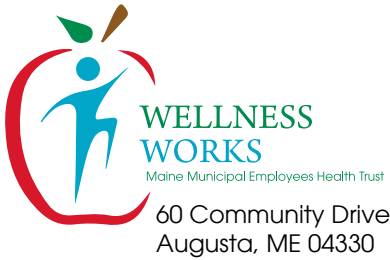
Is there an immune-boosting diet? The answer is yes - but there is no need to download or print a list of specific superfoods for your next shopping trip. Unfortunately, one single nutrient or food source is not going to give you everything your body needs.

The best way to boost your immune system is to eat a large variety of fresh and colorful red, yellow, orange, blue and green fruits and vegetables each day, along with some high-quality whole grains, a bit of lean protein and a splash of healthy oils. Does this advice sound familiar? It should, as it is the basis for the Mediterranean diet, the DASH diet (to reduce blood pressure), the MIND diet (to improve brain health) and the Healthy Eating Plate (created by experts at the Harvard School of Public Health and Harvard Medical School).

For the maximum impact on your immune system, you should start by increasing your fruits and vegetables **every day** - the more the better! According to the Centers for Disease Control and Prevention, nearly 90% of Americans eat fewer than three servings of vegetables a day and



more than 70% don't meet the daily recommendations for fruit consumption. Increasing your fruit and veggie intake will not only ensure you are boosting your immunity, but will also provide you with a slew of other important health benefits... now that is a win/win!



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Free Webinars for our Members!

WELLNESS WEBINARS... *Learn ways to achieve and maintain a healthier lifestyle.*

We are pleased to offer MMEHT members educational classes utilizing the web-based platform, Zoom. These free and interactive webinars each last 45-60 minutes. You will have the choice of attending the webinar at noon or 7:00 p.m. Attendees will be able to ask questions of the speaker. If you cannot attend a live session, you may reach out to us to view a recorded version. These webinars are available to all MMEHT members. To receive an invite to the upcoming webinar, please email us at wellness@memun.org. Please indicate the time you want to attend, and we will email a link with a password to you. Please note: invites will be sent to members Monday through Friday during normal business hours.

Creating Good Habits – February 11 at noon or 7:00 p.m.

How many times have you made New Year's Resolutions but never kept them? They say change is hard at first, messy in the middle and gorgeous at the end. Change is difficult at times but with the right strategies you can be successful at replacing bad habits with good habits. This webinar will discuss how habits are formed, the good versus bad rewards, and many other strategies.