



Wellness Works

WINTER 2024

Life Insurance Benefit Enhancements

Special One-Time Open Enrollment Period for April 1

The Health Trust is pleased to announce several enhancements to our life insurance benefits, offered through the Standard Insurance Company, and also a special open enrollment period for those who may wish to add or modify coverage. These changes take effect April 1, 2024.

The maximum benefit for Basic Life will increase from one times the covered employee's annual base salary up to \$100,000, to one times the annual base salary up to \$150,000. If you are covered by a Health Trust health plan, the Basic Life benefit is included, and is paid for by the Trust.

This maximum salary increase will also be applicable to voluntary Supplemental Life elections of one, two or three times the employee's annual base salary. If you have this coverage and your salary exceeds \$100,000, your premiums may increase based on the increased volume covered.

Members with the Dependent Life Option B plan may also see an increase in the spousal benefit. The coverage is equal to half of the employee's Basic Life Benefit. Therefore, the maximum benefit will increase to \$75,000, from \$50,000. The premiums for Option B increased to \$3.75 per month January 1, 2024, and there will not be an additional increase April 1. (There are no coverage changes to the Dependent Life Option A plan. Premiums for this plan increased to \$1.75 per month, effective January 1, 2024.)



The Basic Life benefit for retirees who are covered by a Health Trust health plan will increase from \$2,000 to \$3,000. This is paid for by the Trust.

The Health Trust will be offering a one-time special Open Enrollment Period February 15 through March 15, 2024 for an effective date of April 1, 2024. If you did not enroll in Supplemental or Dependent Life coverage when you were first eligible, or if you would like to increase the amount of Supplemental Life you currently have, you may do so during the Open Enrollment period. If you elect coverage that is less than \$375,000, your approval will be guaranteed, and you will not be required to submit medical Evidence of Insurability. This is subject to The Standard's eligibility policies, and the plans your employer offers. If you were previously declined for Supplemental or Dependent coverage due to the Evidence of Insurability process, you are still not eligible during this special open enrollment period.

If you wish to add or change coverage for April 1, 2024 under this special Open Enrollment, forms must be dated between February 15 and March 15, and received by the Health Trust no later than March 30, 2024. You may find these forms on the Health Trust website at www.mmeht.org. We encourage you to consider taking advantage of this one-time opportunity to add coverage to protect your family.

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Join the first ever *Wellness Works* book club!



Thank
you

Trustee Changes

Thank You and Welcome

After serving for more than forty years on the Maine Municipal Employees Health Trust Board of Trustees, **Richard Metivier**, formerly the Finance Director for the City of Lewiston, has retired from the Trust Board, effective December 31, 2023.

Dick was a dedicated member of the Trust Board since its inception, and served as its Chairman from 1993 to 1998. After Dick graduated from Husson College with a B.S. in Business Administration, his first job was for the City of Lewiston as Assistant to the Controller. This allowed him to work in his hometown, and to gain a highly respected level of expertise in municipal government and finance. He has been truly committed to representing the interests of MMEHT members and retirees, to ensuring they have access to the best possible coverage, and to controlling costs and limiting premium growth. Dick will continue as a nominee of the Maine Municipal Association on the MainePERS board, representing the Participating Local Districts. **The MMEHT Board of Trustees and the MMA staff thank Dick Metivier for his four decades of devoted service to the Health Trust and wish him all the best.**

The Board of Trustees would also like to thank **Martin Puckett** and **Belle Ryder** for their dedicated service to the Trust. Martin, the former City Manager of Presque Isle, was a member of the Board of Trustees from 2011 to 2023, and was the Board's most recent Chair. Belle served on the Board from 2021 to 2023, representing the Town of Orono. Both Martin and Belle have recently taken new positions outside of municipal government, and we wish them well.

The Trust's Selection Committee has appointed three new Trustees to replace these departing Trustees on the Board. **The Board of Trustees is pleased to welcome Stephen Fields, Jessica Maloy and Heather Hunter to the MMEHT Board.**

Stephen Fields, Town Manager of Corinth, was selected to fill the remainder of the vacant term through December 31, 2023, and then to a three year term commencing January 1, 2024 and ending December 31, 2026. Stephen has more than ten years' experience in municipal government in leadership and human resource management roles, representing larger Maine cities and now a very small town. He also served many years in operations management in the Maine Air National Guard.

Jessica Maloy, Finance Director of the Town of Freeport, was appointed as Trustee to fill the remainder of the term ending December 31, 2025. Jessica has a strong municipal financial background, as she has served 13 years as the Finance Director for two different towns. She is also the current Chair of the Maine Municipal Tax Collectors and Treasurers Association.

Heather Hunter, City Administrator, City of Lewiston, will serve effective January 1, 2024 through December 31, 2026. Heather has worked for the City of Lewiston for the past 34 years, the bulk of which was in the finance department, where she dealt with employee and plan and benefit administration, enrollment, and rate cost-sharing considerations, and also sat on the City's Wellness Committee.



Signs of an Unhealthy Gut and What to Do About It

Your body is home to trillions of tiny organisms called microbes. Together, they make up your microbiome. Like a fingerprint, your microbiome is unique to you, but unlike your fingerprint, it can change. Your microbiome includes both “good” and “bad” bacteria which create a healthy balance in the body.

Each person has about 200 different species of bacteria, viruses, and fungi in their digestive tract. This gut microbiome is incredibly complex, and research is just now beginning to show its importance to our overall health, including its impact on:

- the immune system
- mental health
- autoimmune diseases
- endocrine disorders
- gastrointestinal disorders
- cardiovascular disease
- cancer

Seven Signs of an Unhealthy Gut

Many aspects of your life can disrupt your microbiome, including high levels of stress, too little sleep, a diet high in processed foods and sugar, as well as taking antibiotics. Here are seven of the most common signs:

1. Upset stomach - Stomach disturbances can all be signs of an unhealthy gut. Feelings of gas, bloating, constipation, diarrhea, and heartburn are often signs of gut that is imbalanced.

2. An unhealthy diet - A diet high in processed foods and added sugars can decrease the amount of “good” bacteria and diversity in your gut. Research suggests that this may lead to increased inflammation throughout the body, which is a risk factor for many diseases.

3. Unintentional weight changes - Gaining or losing weight without changing your diet or exercise habits may be a sign of an unhealthy gut. An imbalanced gut can impair your body’s ability to absorb nutrients, regulate blood sugar, and store fat.

4. Sleep disturbances or constant fatigue - Research indicates that an imbalance in gut bacteria may be linked to fragmented sleep and short sleep duration, which may lead to chronic fatigue.

5. Skin irritation - Skin conditions like psoriasis may be related to types of bacteria present in the gut.

6. Autoimmune conditions - An unhealthy gut may increase systemic inflammation and alter the proper functioning of the

immune system. This can lead to autoimmune diseases, where the body attacks itself rather than harmful invaders.

7. Food intolerances - Research indicates that food intolerances, like lactose intolerance, may be caused by poor quality of bacteria in the gut. This can lead to trouble digesting the trigger foods and upset stomach symptoms. There is also some research indicating that food allergies may be related to gut health.

Improving Your Gut Microbiome

Some things, such as certain diets or antibiotics, can disrupt your body’s natural microbiome. But lifestyle choices can also help it. Simple daily habits make a difference, here are some tips to improving your gut health:

Lower your stress levels - Chronic stress is hard on the whole body, even your gut. Identify ways that work for you to lower stress and incorporate them into your daily habits.

Get enough sleep - Try to prioritize getting at least 7–8 hours of uninterrupted sleep per night. Your doctor may be able to help if you have trouble sleeping.

Eat slowly - Chewing your food thoroughly and eating your meals more slowly may lower your chances of developing obesity and diabetes while also helping you make better food choices. This may help you reduce digestive discomfort and maintain a healthy gut.

Stay hydrated - Drinking plenty of water may be linked to increased diversity of bacteria in the gut. Staying hydrated benefits your health overall and can help prevent constipation. It may also be a simple way to promote a healthy gut.

Check for food intolerances - If you recognize symptoms of an upset stomach after eating, try to identify and eliminate these trigger foods to see if your symptoms improve.

Change your diet - Diet and gut health appear to be very closely linked. Avoiding processed foods, high fat foods, and foods high in refined sugars is important for maintaining a healthy microbiome. Instead, choose high-fiber foods (such as veggies, beans, whole grains, and fruit) that will feed the helpful bacteria in your colon. These foods also discourage the growth of some harmful bacteria. Probiotic foods, such as yogurt and pickled vegetables, also deliver helpful bacteria to your gut.

The gut microbiome is incredibly complex and mysterious. Research is continuing to shed light on its impact to our entire bodies. We now know that simple lifestyle and diet changes can not only impact your gut health, but also your overall health.

Sources: Harvard School of Public Health and Healthline, 2023

How to Recognize the Symptoms of a Heart Attack

Chest pain is just one of many symptoms of a heart attack. Knowing the other symptoms and what to do if they develop may save your life or the life of a loved one.

A heart attack occurs when blood flow to the heart muscle is blocked or significantly reduced and can cause permanent damage to heart tissue. Responding quickly to heart attack symptoms is essential to minimize complications and long-term heart problems. The more aware you are of common and even less common symptoms of a heart attack, the better equipped you'll be to get treatment for yourself or someone else.

If you suspect you or someone you know is having a heart attack, call 911. Don't drive yourself to the emergency room. If your symptoms worsen, you could put yourself or other motorists at risk.

Chest pain or discomfort is present with most heart attacks, but other symptoms may be present. Heart attack symptoms tend to be nontypical or different in certain populations including females, older adults, and those with diabetes. If you belong to one of these groups, discuss with your doctor about symptoms that may be unique to you.

While chest pain or discomfort occurs frequently, the nature of that discomfort varies. It may be experienced as pressure or a squeezing sensation or as a sharp pain, often on the left side of the chest. Heart attack chest pain may get progressively worse, or it may come and go. Other common indications of a heart attack include:

- Cold sweat
- Lightheadedness, weakness, or fainting
- Shortness of breath, sometimes preceding chest pain or occurring along with chest pain
- Upper body pain, including pain that radiates up the neck to the jaw and pain in the back, shoulders, and arms

Though left arm pain is more commonly associated with heart attack symptoms, you can have pain in your right arm only or in both arms. You may have pain in one or both shoulders as well. Some people report that they have a vague sense of impending doom before heart attack symptoms set in or while symptoms are developing.

Women with heart disease may experience typical heart attack symptoms, such as chest pain, though in many cases their symptoms are less obvious. Women often have more subtle symptoms that may not always suggest a heart attack, such as:

- Nausea and vomiting
- Palpitations
- Shortness of breath
- Upper back or jaw pain

In older adults, a sudden jolt of chest pain may be an unmistakable sign that a heart attack is underway. But for many older adults, other symptoms may be more confusing. Some older adults who become winded while climbing stairs or doing yard work may treat these symptoms as shortness of breath, and consider them age-related complaints, rather than heart attack symptoms. If you're resting and have trouble catching your breath, call 911.

People with diabetes are more likely to develop heart disease at a younger age because high blood glucose from diabetes can damage the blood vessels and nerves that control your heart. If you have diabetes that has affected some of the nerves in your chest, the onset of minor chest pain may be masking a more serious problem, such as a heart attack. Atypical symptoms may include:

- Breaking out in a cold sweat for no reason
- Feeling particularly tired for no reason
- Stomach upset
- Shortness of breath even when you haven't been active



If you have been diagnosed with heart disease, you may experience more intense symptoms than the ones that initially led to your heart disease diagnosis. That includes conditions such as angina or shortness of breath with exertion. Angina is chest pain that occurs when the heart muscle isn't getting a sufficient and steady supply of blood. There are two types of anginas:

- **Stable angina:** This type is predictable and usually occurs after physical exertion, when the heart muscle is trying to keep up with the body's demand for robust circulation.
- **Unstable angina:** This type suggests a more serious heart problem, as it can develop at any time, even when you're resting.

Recognizing the difference between angina and a heart attack isn't easy. If you have chest pain after exercise or other exertion and the pain subsides quickly when you rest, you have stable angina. If the pain continues, gets worse, or comes and goes, it could be a heart attack. An episode of angina usually lasts anywhere from a few minutes to half an hour, while heart attack symptoms often last for more than 30 minutes.

Heartburn, also known as acid reflux or acid indigestion, can present as a mild or sometimes uncomfortable sensation in the center of your chest. If the chest discomfort eases when you change positions or take antacids, the chances are good that it's heartburn. Heartburn is also accompanied often by a sour taste in your mouth or mild regurgitation (stomach contents backing up into your throat or mouth). It usually occurs without other typical heart attack symptoms, such as shortness of breath, lightheadedness, or pain elsewhere in the body.

Recognizing and responding to heart attack symptoms can save a life or at the very least, reduce the damage a heart attack can cause.

**Want to learn more about heart attacks?
Here are three reliable resources:**

Centers for Disease Control and Prevention – www.cdc.gov

American Heart Association – www.heart.org

American Red Cross – www.redcross.org



To Your Credit

American's credit card balances reached a new high of \$1.08 trillion at the end of September 2023, an increase of \$48 billion in just three months! Add in all that holiday spending over the past few months, plus the fact that the average credit card interest rate is hovering around 21%, and many households may be really feeling the financial pinch in this new year.

New data from the Federal Reserve Bank shows that more Americans than ever are falling behind on their credit card payments, with the most missed payments coming from those who are 30-39 years old. Mainers rank 19th in the nation for average credit card debt at \$7,518!

Don't despair if those bills are rolling in this month - take a deep breath and start by creating a budget. (*Every Dollar* is a great app for doing this.) When you have a budget, you begin to take control of your money and your life. Budgeting can seem a bit overwhelming, but the basics are easy:

- List your income
- List your expenses
- Subtract expenses from income
- Track your expenses all month long
- Make a new budget before the month begins

Any extra money you find in your budget can be put towards paying down that credit card debt... or if you don't have any, then saving for that big dream!

Tips To Stay Safe While Driving in Winter

Driving safely in winter weather can be a challenge for even the most experienced driver. It's easy to forget after months of mild conditions that snow and ice demand careful driving and special preparation for your vehicle. Here are some reminders to keep in mind when making your way through a winter wonderland.

Ready Your Vehicle - Safe driving begins before you even get on the road. Regular tune-ups and maintenance are the starting point for safe driving year-round. In winter, pay special attention to your vehicle's battery, wipers, coolant, tires, and other systems that can take a beating when the temperature drops. If you're using snow tires, have them installed before the snow begins to fall. When you know your vehicle is ready for the road, clear your car of snow, ice or dirt from the windows, forward sensors, headlights, taillights, and backup camera.

Ready Yourself - Drive slowly. It's harder to control or stop your vehicle on a slick or snow-covered road. Increase your following distance enough so that you'll have plenty of time to stop for vehicles ahead of you. Also remember that every vehicle handles differently; this is particularly true when driving on wet, icy, or snowy roads. Take the time to learn how it handles under winter weather driving conditions. Before heading out, know the weather and traffic conditions, and plan your route accordingly. Give yourself more time to get where you're going because you'll be driving more slowly in inclement weather.

Ready for an Emergency - Even if you and your vehicle are prepared, crashes happen. Vehicles break down. Any of us can get caught out in the elements and help might not be just around the corner. Make sure your vehicle is stocked to help get you out of trouble or to keep you safe until help arrives. Keep blankets, flashlights, jumper cables, and flares or emergency lights in your vehicle. Even if you don't need them, they can be used to help someone else in need on the road.

Before you even hit the road, make sure you have gas and good wiper blades. Always keep a half-full tank of gas in your car during winter months and check that your wiper blades are in working order. You may also want to look into getting snow tires. For more driving safety tips, refer to www.nhtsa.gov.



How Often Should You Check in on Elderly Relatives During the Winter?

Many of us struggle during the long Maine winters, and it's sometimes worse for seniors. During the winter we should check in on our elderly loved ones more often to ensure they are feeling okay and to minimize any feelings of isolation or loneliness. Experts recommend checking in on elderly relatives at least once a week during the winter. This allows you to see how they are doing and if they need any help. You may need to check in more often if you live far away. You can check in by phone or video call if you can't visit in person.

During these check-ins, you should ask your relatives how they are feeling physically and mentally. You should also ask if they need help, such as getting groceries or doing chores around the house. If they say they are feeling lonely, try to spend more time with them, either in person or via phone/video chat. By checking in on our elderly relatives regularly, we can help ensure they are happy and healthy during the winter months.

Chicken soup as medicine?

A warm bowl of chicken soup is a popular go-to when we are feeling under the weather. In fact, chicken soup has been a popular home remedy for the common cold since at least the 12th century! But is there any scientific evidence that it aids in healing? The short answer is no; there are not any clinical trials that show that chicken soup speeds healing any more than other foods.

But before you think all your grandmother's advice was wrong, consider this - if you break down the ingredients, chicken soup seems to be a worthwhile remedy to try. First, it is light and easy on the stomach when our appetite is not great. Second, it provides fluids and electrolytes, which thins mucus and prevent dehydration, which often occurs with a fever. Lastly, a traditional chicken soup recipe supplies various nutrients involved in the immune system: protein and zinc from the chicken, vitamin A from carrots, vitamin C from celery and onions, and antioxidants in the onions and herbs. Plus, the hot, steamy broth and seasonings get your nose running - great for flushing out sinuses and potentially staving off an infection.

Chicken soup is a tasty and soothing food to include when you are not feeling well, with no prescription necessary! Check out the recipe below for Immunity Soup to make when you are feeling a little under the weather.

Wellness Works for You!

An online wellness program that you can do your way.

Wellness Works is pleased to announce a new way of approaching wellness for MMEHT members with the WellSteps online platform and app. Features include:

Assessments – Answer some quick and easy questions to assess your health behaviors and identify potential risk factors.

Campaigns - Join in programs to increase your fitness, improve your eating, and create a healthy lifestyle.

Challenges – Compete on your own or with a group to track various health behaviors each day and see who wins at the end of two weeks.

TLC – Improve your health by making small, healthy changes that can have lasting results.

My Tracker – Sync your device to set a goal and track your exercise, eating or “my own thing” – whatever you would like!

...and more! – From recipes to news you can use, screening reminders and more – there is something for everyone.

Let us know if you are interested in learning more or want to register for WellSteps. Send us an email at wellsteps@memun.org.

Immunity Soup

Prep Time: 30 mins Total Time: 1 hr
Servings: 8



Nutrition Facts:

Servings Per Recipe 8, Serving Size 1 1/2 cups
Calories 253; Total Carbohydrate 22g; Dietary Fiber 6g; Total Sugars 5g; Protein 28g; Total Fat 7g; Saturated Fat 1g; Cholesterol 54mg; Sodium 581mg; Calcium 116mg; Iron 2mg

Ingredients

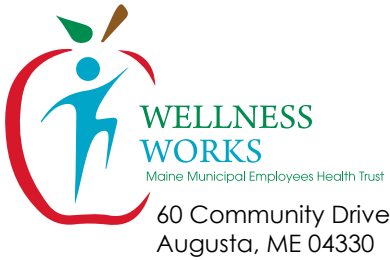
2 tablespoons olive oil
1 ½ cups chopped onion
3 celery stalks, thinly sliced
2 large carrots, thinly sliced
1 pound pre-sliced mushrooms
10 medium garlic cloves, minced
8 cups unsalted chicken stock
4 thyme sprigs
2 bay leaves
1 (15-oz.) can unsalted chickpeas, drained
2 pounds skinless, bone-in chicken breasts
1 ½ teaspoons kosher salt
½ teaspoon crushed red pepper
12 ounces curly kale, stems removed, leaves torn

Directions:

Heat oil in a large Dutch oven over medium heat. 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.

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2024 Wellness Works Book Club

Do you want to learn more concepts on how to build healthy habits, understand different perspectives and connect with other MMEHT participants who are interested in discussing wellness? Then the quarterly Zoom book club may be for you!

The book for the first quarter will be *The Untethered Soul* by Michael A. Singer. What would it be like to be free from limitations and soar beyond your boundaries? What can you do each day to find this kind of inner peace and freedom? *The Untethered Soul* offers a simple, profoundly intuitive answer to these questions. Whether this is your first exploration of inner space or you've devoted your life to the inward journey, this book will transform your relationship with yourself and the world around you.

The first book club will be held on **Tuesday, March 12 at noon or 7:00 p.m.** There are two times to choose from (just choose one to attend). Please contact Anne Charles at acharles@memun.org if you have questions or want to join the book club this quarter (she will send you the link for the meeting).

Participants will need to supply their own book – the use of public libraries is strongly encouraged. Purchasing a book or listening to audio is a great option too!

Everyone who attends the book club meeting will receive a fun gift pack in the mail! Who doesn't love fun mail?

