



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

FALL 2007

Focus on the Flu

Soon the sound of noses being blown and coughs will fill the air as flu season begins again. Each year more than 40 million Americans are affected by the flu, often through contact with someone who is already sick. Healthy people can typically recover from the flu after a few days of rest and medications, yet for some- particularly children, the elderly and those with chronic health conditions- a bout with the flu can be deadly. There are many steps you can take to stay flu-free this season; here are just a flu...I mean few:

- ❑ Get vaccinated. In the past, there have been times when the flu vaccine was in short supply, meaning not everyone could get it. However, more recently there have been plenty of doses to go around. The vaccine is your best chance of protecting yourself and family members against the flu. The Centers for Disease Control and Prevention (CDC) recommends getting a flu vaccine each year, especially if you are over 50; pregnant; have a chronic health problem; are a health care worker; or live or work around the elderly.
- ❑ Seek treatment. There are many antiviral medications that can combat the effects of the flu, but in order to be effective they need to be used within 12-48 hours of your first flu symptoms or exposure to the virus. Don't wait until you feel absolutely miserable to call your doctor...it may be too late!

Continued on Page 4.

Questions to Ask Your Doctor:

1. Am I at high risk for catching the flu and/or developing complications from the flu?
2. How do I know if I have a cold or the flu?
3. Should I get a flu vaccine? What about my kids?
4. Are there side effects or risks associated with the flu vaccine?
5. Which medications are useful in fighting the infection I have?
6. What is antiviral medication and should I take it?
7. Can my children use antiviral medications?
8. Are there side effects or risks associated with antiviral medications?
9. Will antibiotics help fight the flu?



"If we all threw our problems in a pile and saw everyone else's, we'd grab ours back."

— Unknown

Did You Know?

- While October and November are the best times to get vaccinated, you can still get the flu vaccine in December and later.
- The vaccine is safe for most people, even pregnant women.
- Children, age two and older, may be vaccinated.
- You should NOT get the flu vaccine if you have a severe allergy to chicken eggs; you have had a severe reaction to a previous influenza vaccination, or you developed Guillain-Barré syndrome within six weeks of getting an influenza vaccine.

Fall 2007

What's Inside:

Is Napping the Key to Good Health?	2
Lending Library	2
The Benefits of Pre and Post Natal Exercise	2
Child-Sized Portions	2
8 Ways Exercise Pays	3
Accident Aftermath	3
Health Trust to Expand Dependent Coverage	4
Introducing – MyHealth Notes	4
Consumer Survey	4
“On-Call”	5
The Best Veggies	6
Gardening Activities for Fall and Winter	6
Colorectal Cancer	7
Finding Help for Cancer	7
Newsletter Search Contest	8
INSERT:	
Health Trust Summary Annual Report	1
New Indemnity Choice Plan	2
Certificate of Creditable Coverage	3 & 4

Is Napping the Key to Good Health?

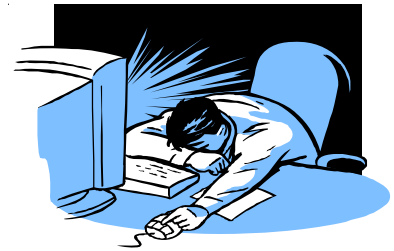
The answer may be yes! Researchers from Athens, Greece and the Harvard School for Public Health have found that in countries where midday napping is common (typically Mediterranean or Latin American countries), there is a lower death rate from heart disease. It appears that taking a nap can be very beneficial to your overall health by helping you relax, reducing your stress, providing a break, and refreshing your mind. After following more than 23,000 individuals for over six years, the researchers found that men and women who took naps of any frequency or duration had 34% fewer deaths from

heart disease compared to those who never napped.

If you nap only occasionally, you may still be getting some benefits. This study found that there was a 12% reduction in heart disease deaths for those who napped once in a while.

Men stand to gain even more by taking an afternoon siesta. Men who took naps regularly cut their risk of coronary death by 50%. Even more importantly, men who were in their working years and napped regularly cut their risk of death from heart attack by nearly 64% compared to men who didn't nap at all.

Regardless of how great naps may be for our mental and physical health, we as Americans find it very hard to slow down and enjoy a little afternoon shut-eye. But when you feel that afternoon slump come over you and you are struggling to keep your eyes open, remember that your body may be trying to tell you something... Forget the apple a day, an afternoon nap may really be the key to keeping the doctor away!



Lending Library

The *Wellness Works* Lending Library has many materials for the expecting mother. In our library you can find everything from books on *What to Expect When You're Expecting* to exercise DVD's. To borrow materials *free of charge* from the Wellness Works Lending Library, contact Amanda Collins at 1-800-452-8786 extension 283 or via e-mail at acollins@memun.org. To view the entire list of materials that the Lending Library has to offer, check out our website at www.mmeht.org. Click on Wellness Works, then click on Lending Library. There you can search for items by subject or see the entire list of the materials in the Lending Library.



Child-Sized Portions

Do you ever wonder what a serving size is for a child? Here are some examples of child-sized portions for 2- to 6-year olds:

- 1/3 to 1/2 cup** of frozen vegetables
- 5 to 7** cooked baby carrots
- 1/2 cup** of applesauce
- 1/3 to 1/2 cup** of macaroni-and-cheese, rice, pasta, or mashed potatoes
- 5 to 7** strawberries
- 1 cup (8 fluid ounces)** of low-fat yogurt or nonfat milk
- 1/4 cup** of ground meat such as turkey or pork, browned and drained

Source: Centers for Disease Control and Prevention, Division of Nutrition and Physical Activity



The Benefits of Pre and Post Natal Exercise



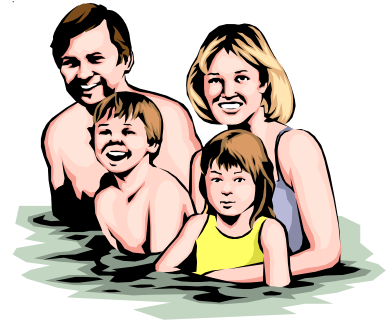
Wellness Works has created a "new" learn by mail booklet just for you. The latest learn by mail to be introduced is called "The Benefits of Pre and Post Natal Exercise." This booklet will be a wonderful resource for anyone looking to get pregnant or anyone who is already pregnant. The booklet will discuss in detail the benefits of pre and post natal exercise, highlight things to be aware of, and provide exercise guidelines and programming. To get your free copy of this booklet, contact Amanda Collins at 1-800-452-8786 x 283 or via e-mail at acollins@memun.org.



8 Ways Exercise Pays

Celebrate your heart by adopting a routine of heart-pumping aerobic exercise. Walk, swim or cycle at a pace that moderately elevates your heart and breathing rates for 20-30 minutes nonstop, several times a week. This type of routine can improve oxygen use, build stamina and protect your health in many critical ways. Routine exercise:

- Strengthens the heart. Aerobic exercise strengthens the heart's pumping action and helps control blood pressure and blood cholesterol levels, thus reducing the risk of heart attack by as much as 50%.
- Controls weight. Daily vigorous activity is the best way to prevent weight gain by improving your metabolism and reducing excess body fat.
- Fights bone loss. Exercise works your bones as well as your muscles; without work, bones may get weak and thin, leading to osteoporosis.
- Shields against cancer. Colon cancer is at least 50% less common in people who lead physically active lives. Breast and prostate tumors seem to be less likely in people who pursue lifelong exercise.
- Prevents diabetes. The more active people are, the lower their risk of type 2-diabetes. Just walking briskly 2 hours a week can significantly extend the life of those with diabetes.
- Relieves depression. Aerobic exercise is particularly effective in improving mood and emotions due to changes in the body's chemistry. Results can occur within 2-3 weeks of regular workouts.
- Promotes deeper sleep. Regular exercisers report falling asleep faster and sleeping more soundly. (It's best to avoid the stimulation of exercise 3-4 hours before bedtime.)
- Boosts brain power. Aerobic exercise increases blood flow to the brain. People of all ages who get regular heart-pumping exercise show improved memory, increased ability to learn and concentrate, and enhanced creativity.



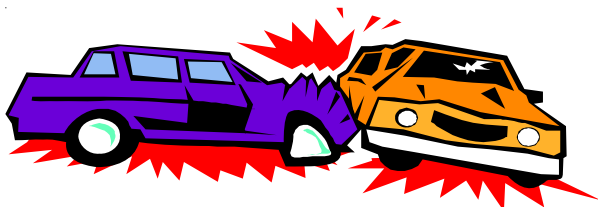
Source: www.yearofgoodhealth2007.com

Accident Aftermath

Most of us have been in a fender bender at some point and know that the few minutes after the accident can be very confusing and stressful. It is during these initial moments after the crash that having a clear head is most essential. Below are a few tips to help you stay focused and safe during the accident aftermath:

1. If possible, move your vehicle out of traffic and put on your hazard lights. This will help reduce your risk of being hit again and make other drivers aware that they should slow down. Be sure to stand a safe distance away from the cars while you talk to the other driver or wait for help.
2. Check for injuries in both yourself and your passengers. Serious injuries can occur even if the cars weren't moving very fast. If anyone complains of pain or injury, call for help immediately. Do not attempt to move them.
3. Call the police. Many times if the damage does not appear to be too bad people will forget this step; however, for your own protection and to ensure that the accident has been documented it is a good idea to make the call. Write down the responding officer's name and contact information as well as an accident report number in case you need to follow up with them.
4. Exchange information with the other driver(s), including: their name, address, phone number, driver's license number, and insurance information. This is not the time to argue over whose fault it was or wasn't, it is important to just get the information and worry about the rest later.
5. If you happen to have a camera, even a cell-phone camera, take pictures of the scene and any damage that may have occurred. If you can't find a camera, a simple pen and paper diagram showing the car's positions will help you remember the details of the accident.
6. Report the accident to your insurer. It is important that your car insurance agency be aware of any accident that you have been involved in. They will be a great help in figuring out what you need to do next.

Source: *Consumer Reports*, 2007



Health Trust to Expand Dependent Coverage

Because of a change in Maine law, the Health Trust will be allowing dependent children to remain on employees' health and dental plans for a longer period of time, effective January 1, 2008.

At the present time, dependent coverage is only extended until age 23, for children who meet the definition of an eligible dependent child. This age limit will be increased to age 25, as long as the child continues to meet the definition of an eligible dependent. As before, a questionnaire will be sent on an annual basis to parents of covered dependent children over the age of 19, verifying continued eligibility for coverage.

If you have any questions regarding this change in eligibility, or if you have a child between the ages of 23 and 25 whose coverage has been terminated, please contact a Health Trust Billing and Enrollment Representative at 1-800-452-8786, extension 261 or 262.

Introducing - MyHealth Notes

The Maine Municipal Employees Health Trust is pleased to announce an enhancement to your health insurance benefits. It's a brand new tool called MyHealth Note. MyHealth Note is a part of Anthem's 360° Health program, which is designed to help you to get the most out of your health insurance, and improve your health at the same time.

MyHealth Note will be sent to you when there are specific recommendations that can help you to improve your health, or can help you save money on various health care services. You will receive a copy of MyHealth Note when you have had claim activity – that is, after you visit your doctor, or refill a prescription, or any other type of activity for which Anthem pays for covered services.

You can take your personalized MyHealth Note with you on every trip to your doctor. This can help your doctor to see what your recent health history has been like, and may also help in discussions about any health care concerns.

Remember, the MyHealth Note includes only the most recent medical and pharmacy claims we have on file. It may not reflect all your medical care. Just as important, the MyHealth Note does not replace your doctor's advice.

The MyHealth note is a confidential service and is written just for you. Your doctor may receive notification if there are medical issues of which your doctor should be aware; but the MyHealth Note will only be sent to you.

If you have any questions about this new addition to your benefits, or about the information that is included in your personal MyHealth Note, you may call the MyHealth Advantage program at Anthem, at 1-866-408-7197. If you have questions about your own claims or benefits, please call the Health Trust Service Representatives at 1-800-852-8300 (in Maine) or 207-621-2645 (out of state).

Maine Health Management Coalition – Consumer Survey

As many of you may know, the Maine Municipal Employees Health Trust is a member of the Maine Health Management Coalition (MHMC). The MHMC is made up of more than 50 companies that work together to improve the quality of healthcare in Maine.

Are you interested in learning more about healthcare quality? If you visit the MHMC website at www.mhmc.info and click on the "Consumer Survey" link, you can:

1. Find out what Mainers think about healthcare quality
2. Sign up to get important healthcare quality information
3. Take part in a project to help improve healthcare quality in Maine

Thank you for taking part in these important programs.

Focus on the Flu Continued from Page 1.

- ❑ Wash, wash, wash. Frequent hand washing with soap and warm water for at least 20 seconds can help cut down on the amount of germs that are being passed from one person to another.
- ❑ Keep your immune system strong. Eat a low fat, balanced diet that includes a variety of fruits and vegetables; don't smoke; and exercise regularly – aim for at least 30 minutes a day!
- ❑ Stay home. If you or your family members are sick, it is important that you stay home to reduce the spread of the virus to others.

On-Call

On-Call is a medical self-care program for members of the Maine Municipal Employees Health Trust. It helps individuals to assess a variety of health concerns by answering three basic questions:

- *Is this a medical emergency?*
- *Should I see or call my doctor?*
- *Can I treat myself at home and if so, how?*

Medical Self-Care Topic of the Quarter- Shift Work

The human body is not designed to work all day and night. We are programmed for sleep at night and activity during the day, and are primarily influenced by the effect of sunlight on the brain. When the body's natural clock and sleep patterns are changed, sleep problems can occur. It's hardest on night shift workers, whose daily sleep time averages two to four hours less than day workers. Also, night shift workers report waking up feeling tired more frequently than day workers. If you have trouble sleeping while on shift work, these guidelines may help.

Signs/Symptoms

- Inability to fall asleep or stay asleep, or waking up too early.
- Fatigue, poor concentration, disorientation, or irritability during waking hours.

Talk to Your Doctor If:

- Physician intervention is not normally needed; however, if self-care doesn't work or if the above symptoms affect your productivity and safety you should talk to your doctor.

If physician referral is not recommended at this time, try these self-care procedures:

Prevention:

- Stick to one shift – if you can. Rotating shifts disrupts the normal sleep cycle. If you have a choice, try to stay on one shift. If you need to rotate, one week is the minimum time recommended by experts to allow your body to adjust. Also, try to rotate in a clockwise direction (e.g. nights to days, and days to evenings). This “forward” rotation has been found to be easier to adapt to than a counter-clockwise rotation.
- Light up your night. Bright lighting has been found to “trick” the brain into believing that it is daytime and helps adjust your internal body clock.
- In the morning light, wear sunglasses on your drive home. By decreasing the amount of sunlight to your eyes, your internal clock is fooled into believing that it's getting close to bedtime. However, if you feel sleepy while driving, keep your sunglasses off.
- Set a definite sleep time. Avoid lingering around the house or doing chores that eat into your sleep time. Establish a regular “lights out” and try to stick to it.
- Keep out the light and the noise. If you sleep during the day, hang some room-darkening shades or a quilt over the window, or try wearing “eye shades.” The hum of a fan may also help cover up outside noises. Make sure to get a commitment from family members to respect your sleep time.



The goal of a Medical Self-Care program is not to deter you from seeking medical attention, but rather to make you more aware of the types of treatment you should seek out. Once you know how to proceed in a particular situation, you will be better able to ask questions, make informed decisions, and have a better relationship with your healthcare provider. Always be sure to always check with your doctor if a Homecare remedy goes against your normal course of treatment or if you have been warned against using particular products due to other health conditions.

While there are many advantages to working shift work, there may also be some disadvantages such as sleep deprivation, chronic fatigue and personal and family problems. *Wellness Works* has created a Learn-by-Mail booklet, **Shift Your Priorities: Staying Healthy While Working Other Than 9 to 5**, to help shift workers learn strategies for a healthier lifestyle which include sleeping well, connecting with family and friends, eating well and staying fit with an alternative work schedule. You can request a copy of this Learn-by-Mail booklet by calling Amanda Collins, Health Promotion Assistant, at 1-800-452-8786, extension 283, or by e-mailing Amanda at acollins@memun.org.

The Best Veggies

Have you ever wondered which is the best way to get “fresh” vegetables? Would it be the vegetables that are canned soon after harvesting, frozen vegetables or the so-called “fresh” vegetables that are pawed over in the grocery store or stored in plastic bags? There is no real scientific way to measure “freshness.” But, if you are looking for vegetables that are closest in nutrient content to freshly picked vegetables, the best bet is probably frozen produce. Typically frozen vegetables are processed close to the point of harvesting and should retain most of their nutrients (unless thawed and refrozen prior to sale).

Fresh vegetables vary in quality, depending on when they were picked relative to when they are available for purchase and the conditions under which they are stored, the length of time stored, and the conditions under which they are displayed. If fresh vegetables are harvested and eaten shortly after (such as from your garden) then you consume most of the nutrients.

Canned vegetables are different. They are cooked and not comparable to frozen or fresh vegetables. Canned vegetables are lower in heat-labile nutrients – those that are unstable when heated, as in the canning process. Many canned vegetables also have added salt; if you do opt for canned, make sure to look for those that are low in sodium.

Keep in mind that you lose nutrients with any vegetable in the preparation process. So if you are cooking a vegetable minimize excess heat and cooking fluid (such as water) unless it is going to be consumed in things such as soup.



Gardening Activities for Fall and Winter



As you pick the last of the crops from your garden, don't get discouraged...the gardening season is far from over! While many of us view the fall and winter seasons as times to close down the garden and wait for warmer weather to arrive, there are plenty of activities that you can do during the next few months to stretch the gardening season out all year long. So don't put away your garden tools just yet, there is more work to be done!

Once you have cleared the final plants from your garden this fall, consider planting a cover crop such as clover or winter rye. These fast growing crops will help add stability and nutrients to your soil during the winter months and prepare your soil for planting in the spring. Be sure when you are cleaning the old plants from the garden bed that you pick up any dropped fruit or leftover root systems; this will ensure that any pests that may have plagued your garden this season are removed and it will also prevent the reseedling of crops throughout your garden!

If you compost, continue to monitor your compost pile during the winter months. The cold Maine temperatures may cause some of our compost piles to freeze, but as long as there is a little bit of warmth left in the pile the microbes will continue to work. Turning your compost pile and adding organic matter is an important fall and winter gardening activity...even in Maine!

Planting doesn't have to end just because the days are getting shorter and the temperatures are starting to dip. Fall and early winter are great times to plant bulbs. Bulbs are often the first flowers to bloom in late winter and early spring and can definitely brighten the dreary days of mud season! Daffodils, day lilies, iris, and tulips are just a few of the bulbs that are great for fall planting.

Finally, as the dog days of summer pass us by, don't forget the importance of cleaning your garden tools and planters. You can recycle potting soil that you may have used in your container gardens by adding it to your compost bin, just be sure that it is free from disease before you add it into the mix! Clean your pots and tools thoroughly to ensure many years of use. Before you store your tools, spray them off with water to remove any potentially corrosive chemicals and dirt, let your tools dry completely before storing them to prevent rusting. Any tools that have moving parts, like pruners or loppers, should be oiled and anything that has a blade or sharp edge, like garden shears, hoes, shovels and pruners, should be sharpened. Putting a little elbow grease in at the end of the season will make spring gardening a little bit easier and a lot more enjoyable!



Colorectal Cancer

What is colorectal cancer? Cancer is the growth of abnormal cells in the body; these extra cells grow together and form masses, called tumors. In colorectal cancer, these growths happen in the large intestine (colon and rectum). Cancers of the colon and the rectum are often talked about together as colorectal cancer because they have so much in common.

Colorectal cancer is the third most common cancer in men and women in the United States. It occurs most often in people who are older than 50. When it is caught in its early stages, it is easily treated and often cured. But because it is usually not discovered early, it is the second leading cause of cancer deaths in the United States.

What causes colorectal cancer? The exact cause is unknown, but most cases begin as polyps, which are small growths inside the colon or rectum. Colon polyps are very common, and most of them do not turn into cancer. Most polyps are easily found with fairly simple screening tests. Screening tests are tests that look for a certain disease or condition before any symptoms appear. In the case of colon cancer, screening tests can find evidence of polyps in the intestine. Sometimes the doctor can remove any polyps that are found at the same time.

You are more likely to get colorectal cancer if you eat a high-fat diet, smoke, or have a history of this type of cancer in your family. However, most people who get colorectal cancer have none of these things in their background.

What are the symptoms? Colorectal cancer in its early stages usually does not cause any symptoms. When they do occur, the most common symptoms are:

- Pain in the belly, especially gas pains, cramps, or a feeling of fullness.
- Blood in your stool or very dark stools.
- A change in your bowel habits (such as more frequent stools or a feeling that your bowels are not emptying completely).

Other, less common symptoms of early-stage colorectal cancer include fatigue and in rare cases unexplained weight loss.

How is colorectal cancer diagnosed? If your doctor thinks that you may have colorectal cancer, you will need a test, called a colonoscopy, that lets the doctor see the inside of your entire colon and rectum. During this test your doctor will remove polyps or take tissue samples from any areas that don't look normal. Another doctor, called a pathologist, will look at the tissue under a microscope to see if it contains cancer. Sometimes other tests, such as a barium enema or sigmoidoscopy, are used to diagnose colorectal cancer.

How is it treated? Treatment depends on where the tumor is and how far it has grown into the wall of the colon.

In most cases, surgery is used to remove the cancer. Sometimes [radiation](#) or [chemotherapy](#) is also used. These treatments have side effects, but the side effects usually are manageable with drugs or home care.

How can you prevent colorectal cancer?

Fairly simple screening tests can prevent many cases of colon and rectal cancer. Screening tests are tests that look for a certain disease or condition before any symptoms appear. Regular screening is recommended after age 50 for most people. If you have a family history of colorectal cancer, you may need to begin screening earlier than that.

These are the most common screening tests:

- **Fecal occult blood test.** You smear a small portion of your stool on a special card and send it to a lab. A testing solution is dropped onto the card. A change in the color of the solution means there is blood in the stool.
- **Sigmoidoscopy.** A doctor inserts a flexible viewing scope through the rectum and into the first part of the colon. This test allows the doctor to see the lower portion of the intestine, which is where most colon cancers grow.
- **Barium enema.** Barium, a whitish liquid, is inserted through the rectum into the colon. The barium outlines the inside of the colon so that it can be more clearly seen on an X-ray.
- **Colonoscopy.** A doctor inserts a long, flexible viewing scope, which is usually linked to a video monitor similar to a TV screen, through the rectum and into the colon. This test allows the doctor to see the entire large intestine.

Source: www.msn.com – Author: Cynthia Tank



Having cancer is hard. Finding help shouldn't be.

No matter what you need, the American Cancer Society can help.

The American Cancer Society's Cancer Resource Network is a free, comprehensive resource available to anyone who is touched by cancer. Highly trained cancer specialists are available 24 hours a day, seven days a week, to help patients and their caregivers manage the impact of cancer on their lives by providing up-to-date, easy to understand cancer information; help with day-to-day needs such as rides to treatment appointments and help with financial and insurance questions; and caring emotional support. For more information or assistance, please call the American Cancer Society at 1-800-227-2345.



WELLNESS WORKS

Maine Municipal Employees Health Trust
60 Community Drive
Augusta, ME 04330

PRSR STD
U.S. POSTAGE
PAID
Augusta, ME
PERMIT #195

Visit our website at
www.mmeht.org

The **WELLNESS WORKS Around the State** Newsletter is a publication of the Maine Municipal Employees Health Trust (MMEHT), 60 Community Drive, Augusta, ME 04330. Editor: Anne Charles; Desktop Publishing: Sally Joy; Contributing Writers: Anne Wright, Amanda Collins, Abby DiPasquale and Danielle Yale. Phone: 1-800-452-8786 (in Maine), 207-623-8428 (out of state).

Newsletter Search Contest

Do you want a chance to win a *Wellness Works* tote bag? Take a few minutes and answer the following questions (all answers can be found in articles in this newsletter). Send the answers along with your name, address and phone number to: *Wellness Works*, 60 Community Drive, Augusta, Maine 04330. You can also e-mail your answers to us at: **wellness@memun.org**. Entries must be received by October 29, 2007. One winner will be drawn at random.

Congratulations to Gladys Dick, City of Lewiston, who won the Summer Newsletter Trivia Contest!

Your Name: _____ Phone Number: _____

Address: _____

Employer (or former employer, if you are a retiree): _____

1. What should you avoid in canned vegetables? _____

2. List three benefits of exercise. _____

3. What type of cancer has the second highest death rate? _____

4. What is the best time of year to get a flu shot? _____

5. What is the downfall of shift work? _____

Good luck – and happy reading!

