



# WELLNESS WORKS

## *around the state*

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

SUMMER 2007

### Managing High Blood Pressure in Children

High blood pressure, or hypertension, used to be considered a disease of middle age, but is becoming more common in children. Once a child has high blood pressure, unless there are significant lifestyle changes, the high blood pressure continues into adulthood. This leads to an increased risk of cardiovascular disease and early adult death, even if the blood pressure is later controlled. As obesity rates in children continue to soar so do the number of children with hypertension. Doctors are now starting to screen for the disease earlier than ever. Below are some strategies to manage high blood pressure in children.

**Limit Salt.** The first step toward reducing your child’s blood pressure is

to limit the salt in her diet. Giving up the use of table salt and restricting salty foods can reverse mild hypertension, and will help lower more serious blood pressure elevations. Be cautious when shopping for packaged foods because most canned and processed foods contain a great deal of salt, so check labels carefully (even in foods that you don’t expect would have much sodium) to make sure the items have little or no salt added.

**Diet, Exercise and Medication.** The pediatrician may suggest that your child get more exercise. Physical activity seems to help regulate blood pressure, which can reduce mild hypertension. Weight reduction in obese individuals may serve to lower

*(Continued on Page 7)*

Life expectancy would grow by leaps and bounds if green vegetables smelled as good as bacon.

*~Doug Larson*



### Health Trust Personnel Changes

The Health Trust is pleased to announce the following personnel changes: Susan Smith, who has been the Health Trust Field Service Representative for the southern and western areas of the state for the past three years, has been promoted to fill the newly created position of Health Trust Member Services Manager. In her new position, Susan will have responsibility for oversight of the Health Trust Service Representatives as they provide superior customer service to Health Trust participants, employers, and providers. Susan is also responsible for monitoring operations of the Health Trust’s third party administrators and directing the daily operations of claims processing.

In March, Sharon Reardon joined the Health Trust as an Assistant. Sharon is responsible for providing members with supplies and enrollment forms. She also provides support services to Health Trust staff members.

On May 14, Debbie Bridges joined the Health Trust as the Field Service Representative for southern and western Maine. Debbie comes to us from Cigna Healthcare, where she worked for eleven years in a number of positions, including pharmacy coordinator and pre-sales consultant. Debbie has a strong background in health insurance and customer service, and she is looking forward to getting out “on the road” in the next few weeks.

We congratulate Susan on her promotion, and we are very pleased to welcome Debbie and Sharon as the newest members of the Health Trust team!

### Summer 2007

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# Jumping Rope: Just Skip It

One of the world's best exercise devices costs less than \$15, fits in your briefcase and is easy enough for a child to use. Jump ropes have long been considered "kid stuff" but that's changing. Professional athletes in a variety of sports, particularly tennis and basketball, are adding rope jumping to their training for the same reason boxers have "skipped it" for years. An unparalleled all-around workout, rope jumping strengthens the heart, muscles and bones, promotes leanness and improves agility, coordination, timing, rhythm and explosive power on both sides of the body.

## Jumping Rope for 15 Minutes

**Burns 200 Calories.** Jumping rope has become an integral part of many kinds of fitness classes, including cardio-kickboxing classes and boot camp workouts. Fifteen minutes of jumping rope burns about 200 calories, with some variation depending on how fast you go and how much you weigh. And despite concerns that jumping rope is hard on the joints, it's easier on the knees and hips than running. Since you land on the balls of your feet, the calves and shins absorb and control the impact.

**Choosing Your Jump Rope.** While you can get a decent workout with a length of clothesline, a good jump rope

won't cost much. Many experts advise fitness jumpers to use a beaded rope, which typically sells for less than \$20. These ropes are made of cloth or nylon and covered by plastic "beads" that give it a satisfying weight and sound as it hits the ground. Competitive speed jumpers often use ropes that are wire-thin, while those doing tricks — such as double-dutch jumping — use thicker cloth ropes. Although jumping rope is child's play, even active people unaccustomed to repeated jumping may find it difficult at first. But with proper instruction and practice, anyone can jump rope, say experts.

## Rope Jumping Tips:

- Be sure your rope is the right length. When you step in the center, the handles should just reach your armpits.
- Wear a good pair of aerobic or cross-training shoes.
- Jump to music that has 120 to 135 beats per minute.
- Avoid concrete or hard tiles and jump on wooden floors, rubber tiles or low-nap carpeting.
- Keep shoulders relaxed and elbows in close to your body.
- Don't jump too high — unless you're doing tricks. And turn the rope with your wrists, not your arms.

- Warm up with 5 to 10 minutes of light activity, then stretch gently before jumping.
- If you've been sedentary and you're a man over 40 or a woman over 50, check with your doctor before beginning any vigorous activity.
- Start by alternating brief periods of jumping with resting moves, such as turning the rope alongside your body without jumping. Over time, do fewer resting moves and more jumping. Your goal is to jump continuously for at least 15 minutes.

Source: Carol Krucoff: *Discovery Health*



## Yoga for Kids

### Lending Library



With kids on summer break, you may find their high energy a little exhausting at the end of a long workday. Here is an idea to help them find a way to calm down and "center" themselves. *Wellness Works* has two Kids Yoga DVD's in the Lending Library that can burn off some of that energy. The first DVD that is available is *YogaKids 2: ABC's*. This interactive DVD teaches children about nature and has kid-friendly exercises that help build physical fitness, self-confidence and coordination. The second DVD that is available for youngsters is *YogaKids3: Silly to Calm*. This DVD meets kids where they are — in high gear — and shifts their frame of mind from silly to steady, restless to relaxed, boisterous to balanced. These videos are also great for parents to do with children as well. So — even if the Yoga doesn't help calm your child, it will at least give you the benefits of increased flexibility and a calm mind, which will help you enjoy your children. Also available in the Lending Library are Yoga books and DVD's for adults.

To borrow materials from the Wellness Works Lending Library, contact Amanda Collins at 1-800-452-8786 extension 283 or via e-mail at [acollins@memun.org](mailto: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](http://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.

# Health Trust Annual Meetings to be held in July

The Health Trust will once again be holding a series of Annual Meetings, at locations around the state, during the month of July. These meetings provide the Health Trust staff with an opportunity to report to the membership on program operations, finances and activities and to allow our participants an opportunity to raise questions or issues of concern.

Please note: These meetings are separate from the Health Trust Retiree Workshops, which will be held in August. All retirees will be receiving an invitation to the Retiree Workshops. These invitations will be mailed to your homes.

The Health Trust 2007 Annual Meetings will be held on the dates and at the locations listed below.

<u>DATE</u>	<u>LOCATION</u>	<u>TIME</u>
Tuesday, July 10	Scarborough Town Office Council Chambers A	9:00 a.m.
Wednesday, July 11	Maine Municipal Association Board Room	9:00 a.m.
Thursday, July 12	Presque Isle City Hall Council Chambers	9:00 a.m.

To reserve your space at any of these meetings, please call Anne Wright at the Health Trust, at 1-800-452-8786.

## Health Trust to Hold Annual Retiree Workshops

What happens to your health insurance benefits when you retire? For those retirees who are covered under a Health Trust health insurance plan, there are several options. If the retiree is under age 65 or is not Medicare-eligible, benefits will be continued under the same plan as for the active employees of that employer (provided, of course, that premiums continue to be paid).

Those retirees who are age 65 and over, or who have Medicare as their primary insurance coverage, are eligible to continue their benefits with a three-part plan: Medicare (Parts A and B), Anthem Blue Cross Companion Plan B, and Health Trust Major Medical coverage (including a prescription drug card). To help explain these benefits in detail, the Health Trust holds a series of Retiree Workshops, on an annual basis.

These workshops will review the benefits covered under all three plans (Medicare, Companion Plan, and Health Trust Major Medical). We will also spend some time talking about the Medicare prescription drug plans that you may have been hearing about lately – and will let you know why you do not need to enroll in these plans.

All retirees, soon-to-be-retirees, and those who handle health insurance for their employers are welcome to attend. There is no charge to attend the workshop. We are in the process of planning the dates for the workshops now, and notices will be mailed out to all retirees and employer groups within the next few weeks. Be sure to check your mailbox for your invitation!

### Planning Ahead

Many of us are interested in creating our wills and estate plans, but there are always a ton of unanswered questions and confusing documents! Lucky for us, the American Cancer Society has recently published “Dear Loved Ones- A Guide to Establishing Your Personal Legacy.” This informative manual includes answers to frequently asked questions about wills and estate planning, as well as very useful worksheet and planning forms. If you are interested in obtaining copies of this publication, contact the American Cancer Society at 1-800-227-1885.

### Food Safety at the Beach

With the warmer weather here, many people are hitting the beach for some fun in the sun! Along with our tote bags full of towels, kites, volleyballs and all the paraphernalia to build a super sand castle, usually comes a picnic lunch. Here are a few tips to make sure that you keep your picnic lunch at the beach safe to eat.

When bringing food to the beach it is important to plan ahead. Take along only the amount of food that can be eaten, to avoid having leftovers. Bring a cooler and load it with ice packs to keep the food cold. Partially bury it in the sand, cover with blankets, and shade with a beach umbrella to help keep the cooler cold.

If you are eating food from vendors along the beach, make sure that the food stands you purchase from look clean, and that hot foods are served hot and cold foods cold. Don't eat anything that has been sitting out in the hot sun – a real invitation for foodborne illness.

A good general rule of thumb to remember is that in hot weather (above 90° F) food should never sit out for more than an hour. Discard any food left out more than 2 hours (1 hour if the temperature is above 90° F).



## What is PHI?

PHI. It's a very important acronym in the health insurance world, and it stands for Protected Health Information. PHI includes all health information that is individually identifiable back to the member, no matter whether the information is transmitted or maintained orally, in writing, or electronically.

Under the terms of the federal Health Insurance Portability and Accountability Act (also known as HIPAA), health insurance plans such as the Health Trust are required to take reasonable steps to ensure the privacy of members' PHI. This is why, if someone called the Health Trust and requested information about your health insurance coverage, we would be unable to provide the person with that information without your authorization. We are complying with the federal law in protecting your personal information.

However, there is a way that you can authorize someone to be able to receive information about your health insurance and your claims if you wish to do so. For example, you may wish to allow your spouse to call the Health Trust and ask about your claims. Or you may want the human resources person at your employer's office to be able to call about your claims, to assist you in working out a problem. What would you do then?

The Health Trust can provide you with a form that will allow you to authorize someone else to receive information about your health insurance eligibility and claims, if you wish that person to assist you with resolving questions about the payment of your claims. This form, "Assistance in Health Claims Administration", or the "HIPAA Authorization Form", is provided by the Health Trust to any member who wishes to allow someone else access to his/ her proclaims information. It is entirely voluntary on your part – i.e., you are not required to allow anyone else such access.

If you would like to receive a copy of the HIPAA Authorization Form, please call a Health Trust Service Representative at 1-800-852-8300, and we will be happy to put one in the mail to you. The Service Representatives are available Monday through Friday, from 8:00 a.m. until 4:30 p.m.

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## 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).

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## Health Trust Benefit Changes

If you are a participant in a Health Trust health insurance plan, there are a few clarifications to your benefits that you should be aware of. These are not reflected in your current Summary Plan Description booklets.

- 1. For all Health Trust health plan participants.** If you need to purchase diabetes prescriptions or supplies using your Health Trust prescription drug card, the amount you will have to pay for your prescription will be equal to the **lesser** of: the applicable copay (\$10 generic / \$25 preferred brand name / \$40 non-preferred brand name for up to a 30 day supply; \$20 generic / \$50 preferred brand name / \$80 non-preferred brand name for a 31-90 day supply), or 50% of the actual cost of the prescription.
- 2. For Health Trust Point of Service plan participants only.** If you need to receive outpatient mental health or substance abuse services, you no longer need to call Anthem Behavioral Health for preauthorization, for the first **12 visits** per calendar year. This only applies if you are receiving services from an Anthem network provider. If you receive services from a provider who is not in the Anthem network, or if you see an in-network provider for more than 12 visits in a calendar year, you must receive preauthorization from Anthem Behavioral Health before receiving the services.

If you have any questions regarding these changes, or if you have questions about any of your Health Trust benefits, please call the Health Trust Service Representatives, at 1-800-852-8300 (in Maine) or 207-621-2645. The Service Representatives are available to assist you Monday through Friday, from 8:00 a.m. until 4:30 p.m.

# 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- Sunburn**

The sun's ultraviolet rays damage skin, causing it to age prematurely and increasing our risk of developing skin cancer. Still, millions of people every year suffer sunburns that kill off healthy skin cells and injure blood vessels close to the skin's surface. Just one blistering sunburn can double your risk of developing melanoma, the deadliest form of skin cancer that kills more than 7,000 Americans every year.

The best way to avoid the damaging effects of the sun is to avoid sun exposure whenever possible! Taking precautions to protect your skin with sunscreen and clothing can greatly reduce your risk of a sunburn. Remember, too, that a tan is no protection against the ill effects of the sun; in fact, a tan is simply another form of skin damage!

### **Signs/Symptoms**

- Skin is reddened and warm to the touch.
- Minor swelling and itching in affected areas.
- Blistering in more serious burns.

### **Talk to Your Doctor If:**

- You have nausea, fever, chills, or lightheadedness.
- Blistering is extensive and severe.
- You develop a rash or notice patches of purple discoloration.
- Your sunburn seems to worsen or spread 24 hours after exposure.

If none of the above are factors, try these Homecare relievers:

### **Heat/Cold:**

- Apply cool compresses (use water) several times a day.

### **Medication:**

- Aspirin, acetaminophen, or ibuprofen may help to reduce swelling and relieve pain.

### **Clean:**

- Avoid soap or use only a mild soap to wash burned areas; rinse well.

### **Additional Information:**

- Apply aloe vera gel or moisturizer to burned areas immediately after bathing.
- Never peel areas of skin where blisters have broken or dried.

### **Prevention:**

- Apply sunscreen with an SPF of at least 15 whenever you are outdoors. Reapply every two hours or even more often if you swim or sweat. Replace your sunscreen at least once a year.
- Use sunscreen on infants less than 6 months of age when adequate clothing and shade are not available, but be sure to check with your pediatrician first.
- Avoid exposure when the sun is most intense, between 10:00 a.m. and 4:00 p.m.
- Wear loose, light protective clothing- a hat, long sleeves, etc.
- A wet cotton T-shirt does not provide adequate protection!
- Be aware that certain medications and cosmetics can increase your risk of sunburn. Read labels carefully and check with your doctor.

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.



### **Did You Know?**

In Maine, the rate of melanoma, the deadliest form of skin cancer, has tripled since the 1990s.

*Source: Maine Cancer Consortium, 2007*

*Source: Well Informed*

## Fuel Prices Got You Fuming?

With the national average of unleaded gasoline hovering at \$3.00, trips to the gas station may be draining your wallet! Unfortunately the prices are expected to skyrocket throughout the summer months when we tend to do our most traveling. There are some steps you can take to relieve some of the pain at the gas pump. Here is just a short list:

1. **Drive Sensibly.** Speeding up, then slamming on the brakes wastes gas and can lower your gas mileage by 33% at highway speeds and by 5% around town. So ease your foot off the accelerator and attempt to maintain a constant, safe speed.
2. **Watch the Speed Limit.** Gas mileage usually decreases quickly above 60 mph. Consider this: studies have shown that for every 5 mph you drive over 60 mph you are paying \$0.25 more per gallon of gas! Now that is a reason to slow down...plus those speeding tickets will really blow your budget!
3. **Remove Excess Weight.** When was the last time you cleaned out your trunk? Carrying extra weight in your car can reduce your gas mileage, especially in smaller vehicles. On average, an extra 100 pounds in your car will reduce the miles per gallon by 2%.
4. **Avoid Excessive Idling.** Sitting there and not moving means you are getting 0 miles per gallon and with some of the gas guzzlers we drive that is going to cost a lot! Try to avoid areas where there is congestion or stopped traffic and if you do find yourself sitting in a line of unmoving cars for a while, simply turn off your car engine!
5. **Use the Features.** Using things like cruise control and overdrive gears that your car may come equipped with will help you maintain constant speeds, as well as allow your engine to work a little less, thus saving you money at the pump.
6. **Keep Your Car in Shape.** Replacing clogged air filters can increase your car's gas mileage by as much as 10%. Simply inflating your tires to the proper pressure can also increase your miles per gallon by as much as 3%. Also, be sure you are using the proper grade of motor oil in your engine; this will add another 2% to your gas mileage. These simple maintenance activities could add a total of 15% to your gas mileage, or about \$0.40 per gallon!
7. **Plan and Combine Car Trips.** Combining multiple errands into just one trip will save you both time and money. Taking several short trips from a cold start can use twice as much fuel as a longer, multipurpose trip that covers the same distance! If you have a long commute, consider car-pooling or ride sharing with someone who also lives nearby. Better yet, try to commute another way by biking, walking, using a scooter, or any other form of transportation that doesn't require you to stop for gas!
8. **Travel Smart.** The summer months are often thought of as the time to make long, multi-state road trips with the family in tow...but beware, the more weight you pack into and on top of your car, the fewer miles per gallon you get out of your car! Instead of taking really long trips to faraway destinations, enjoy the many local events and activities right here in Maine. Check out [www.maine.gov](http://www.maine.gov) and click on the Travel and Recreation icon for more ideas about adventures you can take locally; not only will this save on gas, but it will also help out the local economy!

Whether your car ride is long or short...we wish you a summer of happy memories and low gas prices!



Source: [www.fueleconomy.gov](http://www.fueleconomy.gov)



## Blueprint for Men's Health

### *A Guide to a Healthy Lifestyle*

We are pleased to announce that we have a booklet available for men, *Blueprint for Men's Health*, which discusses the main health issues that men face today. Each chapter focuses on a single condition or group of related conditions affecting men. This 70+ page book discusses the factors that increase health risks, shows how to recognize symptoms, and gives practical, easy-to-implement prevention strategies. To order this *free* booklet, contact Amanda Collins at 1-800-452-8786 extension 283 or via e-mail at [acollins@memun.org](mailto:acollins@memun.org).

# Bountiful Harvest

Wouldn't you love to be able to have fresh peas, lettuce, and radishes all summer long? Well, you can! Many of us plant all of our seeds at the beginning of the season and harvest just once. However if we practiced succession planting we could have a continuous supply of some of these early crops all summer long. Succession planting allows us to space out our planting and harvesting dates so that they are maturing and being harvested at different rates, thus stretching the growing season out just a little bit more- something that is very important here in Maine! Planting in succession also means that we have a little bit more variety in our diet as the summer goes on. For instance, most of us have a big crop of peas in July and that is it until the next year. But wouldn't you just love a fresh pea at the end of August when all you have is green beans coming out your ears? By using succession planting you can plant a crop of peas in early spring and then again in early August as the days start getting shorter and cooler. Provided that frost doesn't come too early, you should be able to get another harvest of peas at the end of the season. Here are some other vegetables that are great for succession planting:

Vegetable	Planting Interval
Bush Bean	Every 2-3 weeks
Beets	Every 2-3 weeks
Broccoli and Cabbage	2 times per season
Carrots	Every 2-3 weeks
Cucumbers	Once per month
Lettuce/Greens	Every 7-10 days
Peas	Early spring, August 1
Radishes	Every 7-10 days
Spinach	Early spring, August 1
Summer Squash	Once per month
Zucchini	Once per month

## Great Gazpacho

- 2 large tomatoes, chopped
- 1 (15 ½ oz) can Mexican-style tomatoes with chilies
- 2 large cucumbers, peeled, seeded and chopped
- 1 medium red onion, chopped
- 1 green pepper, seeded and chopped
- 1 red or yellow pepper, seeded and chopped
- 1 jalapeno pepper, seeded and chopped
- 1 bunch cilantro (fresh)
- 2-3 cups Spicy Hot V-8 juice
- 2 Tbsp olive oil
- 1 ½ Tbsp balsamic vinegar
- Hot sauce, to taste (optional)
- Salt and pepper, to taste

Place all ingredients in a large bowl or pot. Working in batches, puree in a blender for about 5-10 seconds (depending on how chunky or smooth you like your gazpacho). Serve with a loaf of hearty homemade bread. Serves 8-10.

Note: All measurements are somewhat flexible- adjust according to your own taste!

## *(High Blood Pressure in Children - Continued from Page 1)*

blood pressure; in addition, there are other health benefits from avoidance of excessive weight, including a lower risk of developing diabetes, heart disease, and some cancers.

Once the pediatrician knows your child has high blood pressure, he'll want to check it at least every six months to make sure the hypertension is not becoming more severe. If it does become worse, it may be treated with medication as well as diet and exercise. When your child's blood pressure is brought under control with diet or medication, you may be tempted to let her increase her salt intake or stop taking her medicine because the problem seems to be gone. However, this will only bring back the hypertension, so be sure to follow your pediatrician's instructions exactly.

**Preventing High Blood Pressure.** It's very important to detect hypertension early. For this reason, your child's blood pressure should be measured at least once a year. Overweight children are more likely to develop hypertension (as well as other health problems). For this reason, watch your child's caloric intake and make sure she gets plenty of exercise. Even if your child doesn't have high blood pressure, it's wise to keep excess salt out of her diet.

*Source: Caring for Baby and Young Child: Birth to Age 5*

## Locate Farmers' Markets with the Click of a Button

Maine farmers' markets offer high quality, delicious foods and agricultural products. These are harvested fresh and sold directly to you by the farmers – your neighbors! Markets are located throughout the State, and each offers a unique blend of personalities and products. Check out the Get Real, Get Maine website at [www.getrealmaine.com](http://www.getrealmaine.com) to find a farmers' market near you. Visit more than one to enjoy all the flavors of Maine!





**WELLNESS WORKS**

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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 digital jump rope? 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 July 9, 2007. One winner will be drawn at random.

Congratulations to Rose Woodd from the Town of Topsham, who won the Spring Newsletter Trivia Contest!

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

Phone Number: \_\_\_\_\_

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

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

1. How many calories does jumping rope for 15 minutes burn? \_\_\_\_\_

2. List three ways to prevent getting a sunburn. \_\_\_\_\_  
\_\_\_\_\_

3. What is the deadliest form of cancer? \_\_\_\_\_

4. Where can you find information about Farmers' Markets in your area? \_\_\_\_\_

5. Who can you contact to get information about wills and estate planning? \_\_\_\_\_

Good luck – and happy reading!

