



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

WINTER 2006

Health Trust Reorganization

Message from Stephen W. Gove, Director, Health Trust Services:

I am pleased to announce a reorganization of the Health Trust Services Department at the Maine Municipal Association (Plan Administrator of the Maine Municipal Employees Health Trust) and a number of staff promotions.

First, I am pleased to announce the appointment of Anne Wright to the new position of Assistant Director, Health Trust Services. Anne has served as the Health Trust's Manager of Field Services for a number of years and will now assume the responsibility of oversight of both Health Trust field services and operations. (Janet Gagnon had served as Health Trust Operations Manager prior to her recent retirement.)

I am also very pleased to announce the promotion of Terry LaChance to the new position of Enrollment & Data Services Manager. Terry will now be responsible for the Health Trust's eligibility and billing functions as well as data and reporting. Terry previously served as the Health Trust's Service Team Leader.

We have also created a new position, Member Services Manager, that will be responsible for the management of the Health Trust service representatives, subrogation and third party administrator relationships. We will be recruiting to fill that new position.

Finally, I am very pleased to announce that Anne Charles has been promoted to the new position of Health Promotion Manager. Anne has served as Health Promotion Team Leader for the past several years.

We are excited about this new organizational structure. We look forward to our new team working with all of you as we continue to provide Health Trust participants and employers with superior service and outstanding benefit programs.

2007 Plan Benefit Changes

In November, you should have received a rate announcement letter from the Health Trust, informing you of your premium rate adjustment for 2007. This letter also included information regarding the changes to Health Trust health plan benefit design for 2007.

You will be receiving a plan update during the first quarter of 2007, listing the changes specific to your particular health insurance coverage. In the meantime, here is a summary of the plan design changes for all of the Health Trust health plans. All of these changes are effective January 1, 2007.

Traditional Point of Service Plan (POS-A)

Inpatient Hospital Copay and Coinsurance. From: 100% after \$100 per day copay; maximum copays \$300 per stay/\$600 per family per calendar year. To: 90% (no inpatient copay); maximum out-of-pocket expenses for coinsurance \$500 single/ \$1,000 family per calendar year.

Emergency Room Copay. From: \$25. To: \$50.

A snowflake is one of God's most fragile creations, but look what they can do when they stick together!

-- Author Unknown



Winter 2006

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10 Activities to Beat the Winter Blues



1. Build a snow fort/castle. Embellish the grounds by building snowmen and snow-horses. The Castle could use a dragon to protect the entry door or the “garage” could use a race car in front. Of course, use your imagination and place no limits.
2. Snow painting. Use food coloring to color some water. Use this as an opportunity to teach children about primary and secondary colors by showing them how to make green (blue and yellow), purple (red and blue) or orange (red and yellow). Kids love to watch the food color drops sink and swirl through the water, so be sure to use a clear container (be patient and let the color drop to the bottom before you stir). Put the colored water into some recycled spray bottles (cleaning bottles, pump hairspray bottles, etc.) or in recycled squirt bottles (such as water bottles with the pop-up sport top or the newer condiment bottles). After you have your spray bottles prepared, go outside and “draw” in the snow (you may want to put protective covers on coats and snowsuits).
3. Make Valentine’s Day cards for loved ones and friends. Have fun with any scrapbooking or stamping techniques that you’ve learned in the past.
4. Catch snowflakes on dark/bright colored mittens or paper. Bring a magnifying glass with you to look at the detailed shapes.
5. Have a snowshoe race with cardboard “snowshoes” that you can make yourself out of recycled cardboard boxes.
6. Curl up with your favorite hot beverage and catch up on your reading list.
7. Make a birdseed wreath using breadstick dough, egg whites and birdseed. Form the dough on your bakeware into a shape of your choice (round and heart shapes work well for hanging in the trees). Paint the dough with the egg whites and sprinkle with birdseed. Press the birdseed into the dough to be sure it sticks to the dough. Bake according to dough package directions. Hang outside and watch the birds feast!
8. Gather a few garden catalogues and start planning what you would like to plant in your gardens when springtime finally gets here.
9. Go to the Library.
10. Buy a book (or borrow from the library) or search online for instructions to do a simple hobby. Some fun ideas include making paper airplanes, Cat’s Cradle with string, yarn pom-poms and the critters you can make with them, or sock/glove puppets.



For more fun ideas on how to keep busy this winter, check out the Website at www.familyfun.com!

Winter is almost here – can you dig it?

It’s been said that shoveling snow requires as much energy as running 9 miles per hour! Although 15 minutes of snow shoveling benefits a healthy heart, maintaining or increasing cardiovascular fitness, most people don’t understand that the initial attempt at shoveling, especially if the snow is wet, is like picking up weights. One full shovel load of wet snow can weigh as much as 25 pounds. Here are some smart tips for shoveling snow:

Stretch: Before, during and after activity. Cold tight muscles are more likely to strain than warm, relaxed muscles. Take time to stretch and prepare your body for activity.

Move: Push the shovel to move the snow and avoid lifting whenever possible. Face the snow you’re about to shovel. Always keep your back straight, your knees bent and throw the snow forward. Avoid twisting and throwing the snow over your shoulder.

Add it up: 15 minutes of snow shoveling counts as moderate physical activity. To maintain your mobility, make every moment count.

Reduce Strain: Low back injuries are most common when shoveling snow. Injuries usually occur when a person bends forward and then abruptly twists to one side.

Take a break: Take frequent breaks when out in the cold. Your body will appreciate the rest while you warm-up with some coffee or hot chocolate.

Stay hydrated: It’s a good idea to drink fluids before, during and after any physical activity.



Fitness Forecast

With cold weather upon us, many of our fitness routines are coming to a screeching halt. But this year there is a web-based resource that can help plan your workouts based on the weather forecasts. This new tool from the Weather Channel can:

- * Tell you what the weather will be like throughout the day in your town.
- * Give you clothing recommendations for the predicted weather.
- * Provide fitness comfort indexes.
- * Even help you find parks in your area.

Whether it's rain, snow, sleet or freezing rain that is keeping you from venturing outside for your regular workout this winter, check out the helpful fitness planner at www.weather.com/health and click on the "Stay Healthy" icon at the top of the page for your personalized fitness forecast!

Are you trying to get more exercise into your day? Maybe you should bring a dog into your life! The majority of dog owners take at least two walks a day, according to a study from the Centers for Disease Control and Prevention. And 42 percent of owners tally 30 or more minutes of walking daily. Pet free? Volunteer at a dog shelter or offer to take out a neighbor's pooch. You'll be doing a good deed while burning calories.



Sledding Safety

Sledding is an exhilarating winter sport that is great for people of all ages. But did you know that a day of sledding can be more dangerous than a day skiing? Despite the snow's cushioning effects, unintentional injuries are surprisingly common. There are an estimated 33,000 hospital emergency room visits due to sledding every year. Sledding injuries often include facial lacerations or skull fractures. Children ages five to nine are most likely to get injured while sledding.

Here are some winter fun safety tips, to keep you and your family out of the emergency room!

- Wear a helmet. A ski helmet will offer warmth and the best protection. A bike helmet will also work but will not offer the warmth that a ski helmet does. Wear a thin hat under the helmet... a thick hat will compromise the helmet's protection.
- Sit or lie with your back and feet forward. Never sled head first.
- Only sled on open, gentle rolling hills that have a level run-off near the end for stopping easily. Approximately 40% of sledding injuries occur when the sledder runs into a fixed object such as a car, mailbox, or tree.
- Avoid sledding around frozen lakes or ponds.
- Sturdy sleds with hand controls or steering mechanisms are much easier to control than round saucers or discs.
- Children under the age of five should not sled alone. Adults should be close by to watch children under the age of twelve.
- Keep equipment in good condition. Broken parts, sharp edges, cracks and split wood are an invitation to injuries.
- Dress warmly enough for the weather conditions to prevent frostbite.
- Check the sledding path for bare spots, holes and other obstructions, which might cause injury. Make sure the path does not cross a road.



Healthy Maine Walks!

The Healthy Maine Walks Coalition has made it easier for you to find scenic, accessible and fun places to walk both indoors and outdoors. From the Van Buren Main Street route to Marginal Way in Ogunquit, www.healthymainewalks.org makes it easier for you to find walking routes of all lengths to fit your needs from a weekend adventure to a short walking break at lunch.

The Healthy Maine Walks Coalition is a partnership of trail and health agencies and organizations working together to build a healthier Maine. You can check out their website at www.healthymainewalks.org for detailed descriptions of both outdoor and indoor walking routes in communities all across the state.

Take a moment to check out the website and become familiar with its useful information including how a town or local walking group can register a trail or walking route, facts about the health benefits of walking, and how to create a walking route or build a trail. Walking is a great form of exercise, recreation, and transportation. So, get your walking shoes on and hop on a trail or walking route and see the beauty of Maine!



Consider Yourself Asked

How many times have you driven by the signs for a blood drive and thought about stopping, but you were just too busy? Well, this holiday season, think about taking the time to give the greatest gift of all- the gift of life. The entire donation process takes an hour of your time, and the blood donation part is only about 7-10 minutes. Still trying to decide if you have the time? Consider these facts:



- Every two seconds someone in America needs blood.
- More than 38,000 donations are needed each day to maintain the supply.
- A donor can give whole blood every 56 days.

So, next time you see a sign for a blood drive, consider it your invitation and stop in to save a life. To find a blood drive in your area, visit www.givelife.org or call 1-800-GIVELIFE (1-800-448-3543).

Top 10 Reasons to Give Blood

10. You will get free juice and cookies.
9. You will weigh less — one pint less when you leave than when you came in.
8. It's easy and convenient — it only takes about an hour and you can make the donation at a donor center, or at one of the many Red Cross mobile blood drives.
7. It's something you can spare — most people have blood to spare... yet, there is still not enough to go around.
6. Nobody can ask you to do any heavy lifting as long as you have the bandage on. You can wear it for as long as you like. It's your badge of honor.
5. You will walk a little taller afterwards — you will feel good about yourself.
4. You will be helping to ensure that blood is there when you or someone close to you may need it. Most people don't think they'll ever need blood, but many do.
3. It's something you can do on equal footing with the rich and famous — blood is something money can't buy. It's something one person can give to another.
2. You will be someone's hero — you may give a newborn, a child, a mother or a father, a brother, or a sister another chance at life. In fact, you may help save up to three lives with just one donation.
1. It's the right thing to do.

Source: American Red Cross, www.givelife.org

How To Take A Pill

Do you know the best and easiest way to take a pill?

Many people believe that if you tilt your head back to swallow a pill, you'll have a better shot at getting the pill down your throat. But the fact is, this is the least effective way to take a pill. That's because it also allows the pill unguarded access to your windpipe, where it can cut off your air supply and cause you to choke.

Try this instead: Take only one pill at a time. Take an extra-big swallow of liquid to help things go down a little easier and keep your head straight or tilted slightly forward. Some people find that having liquid in their mouths before putting the pill in helps to ease the swallowing as well.



Did you know?

Different blood cells have different life spans – red blood cells last about 120 days in the bloodstream; platelets about 10 days; and the various kinds of white blood cells can last from days to years.

Sound health is the greatest of gifts; contentedness, the greatest of riches; trust, the greatest of qualities.

– The Buddha

Remaking American Medicine

As many as 98,000 Americans die each year in hospitals due to preventable medical errors. One million more are injured. In fact, medical errors kill as many people per year as breast cancer, HIV-AIDS and car accidents combined! These and other equally startling statistics underscore the chaotic conditions within the American health care system. The Wellness Works Lending Library has the DVD, "Remaking American Medicine" which examines the critical health care issues facing American's today, including patient safety, medical and medication errors, hospital-acquired infections, family-centered care and the effective management of chronic diseases.

To borrow the "Remaking American Medicine" DVD contact Amanda Collins, Health Promotion Assistant, at 1-800-452-8786 extension 283. Check out the full list of materials that the Lending Library has to offer at <http://www.mmeht.org/Wellness/Library.htm>.

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 – Sore Throat

A sore throat can result from factors such as dry air, smoking (including secondhand smoke), allergies, air pollution, or a viral or bacterial infection. A viral sore throat usually includes other symptoms as well, such as a runny, congested nose, headache, and cough. These symptoms indicate a typical cold or influenza and rarely require a visit to your doctor. A more severe sore throat occurs with mononucleosis- a viral infection common among adolescents and young adults. A viral sore throat cannot be treated with antibiotics.

Sore throats can also be caused by bacteria, usually from the streptococcal strain. Strep throat symptoms include fever, sore throat, and swollen neck glands. Untreated, strep can lead to rheumatic fever (mostly in children) or inflammation of the kidneys. Antibiotics are used to treat strep infections.

Signs/Symptoms

- Symptoms of mononucleosis include sore throat, extreme fatigue, and swollen glands.
- Strep throat symptoms can be limited to pain, aching, and tenderness in the throat.

Talk to Your Doctor if:

- The throat is bright red, or pus or white spots are present in the back of throat, and symptoms are limited to the throat only.
- You have a sore throat that is accompanied by fever of 101.5 F or higher.
- A mild sore throat lasts more than 7 days.
- You have difficulty breathing or swallowing anything, including saliva.

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

Rest:

- With strep, get plenty of rest.
- Keep children home from school until the fever is gone

Fluids:

- Fluids will help relieve soreness.
- Try weak tea with honey and lemon to soothe the throat.

Medication:

- Aspirin, ibuprofen, or acetaminophen for fever.
- Decongestants with or without antihistamines for a runny nose.
- Cough drops to soothe a dry throat.
- Gargling with Cepacol® may relieve soreness.

Additional Tips:

- Because of the risk of Reye's syndrome, aspirin should not be given to or used by children or teenagers who have or are suspected of having flu or chicken pox. Use acetaminophen.
- Saltwater gargles may ease soreness.
- Try a humidifier in your home, especially in bedrooms.
- A cool-mist vaporizer may help also.

Tips for Prevention:

- If you smoke, quit. Smokers are more prone to upper respiratory infections.
- Avoid secondhand smoke.

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 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.

Source: Well Informed Guide to Health and Vitality

Health Trust Open Enrollment

Once each year during the month of December, an open enrollment period is allowed for anyone who did not enroll in a Health Trust **health** plan when he/she was originally eligible. A current Health Trust participant may also enroll a qualified dependent who missed his/her eligibility period. No Evidence of Insurability is required for enrollment in the Health insurance plan at this time. In addition, employees enrolling in the Health insurance plan during open enrollment may also enroll in Basic Life insurance and/or one unit of Supplemental Life insurance without having to provide Evidence of Insurability.

If an application is completed and received by the Health Trust between December 1 and December 31, health insurance coverage for the employee and his/her eligible dependents will be effective January 1 of the following year.

Please see your employer, or contact the Health Trust Billing and Enrollment Department at 1-800-452-8786, if you have any questions regarding the Health Trust annual open enrollment.

Please note: The Health Trust annual open enrollment period applies **only** to the Health insurance (and to Basic Life and one unit of Supplemental life, if applied for in conjunction with the Health insurance). It does **not** apply to Dental, IPP, or LTD coverage.

Primary Care Physician Changes

If you are covered under one of the Health Trust's Point of Service (POS) plans, you know that you are required to choose a Primary Care Physician (PCP). But what if you need to change your PCP – for example, if your doctor has retired or moved away?

If you need to change your PCP, please call the Maine Municipal Employees Health Trust Service Representatives at 1-800-852-8300 prior to any visits with the new physician. We will make the change effective the first day of the month following your call, unless there are extenuating circumstances that need an immediate change. You should call the new PCP's office to be accepted as a new patient prior to calling the Health Trust to request this change.

If you have forgotten to change your PCP and want a retroactive change, this can only be made back to the first day of the current month. If you would like to request a change prior to that, you will need to put the request in writing for consideration. Please mail your request to Terry LaChance, MMEHT, 60 Community Drive, Augusta, ME 04330.

Please note that members are unable to change their PCP online at the Anthem website. You can, however, check the online provider directory to see if a physician is in the network, at <http://provider-directory.anthem.com/awp/landing.asp>. (Choose HMO Choice in the "Select a Plan" drop down box).

(2007 Plan Benefit Changes, continued from page 1)

Comprehensive Point of Service Plan (POS-C)

Inpatient Hospital Copay and Coinsurance. From: 90% after \$200 per stay copay; maximum copays \$600 per family per calendar year; maximum out-of-pocket expenses for coinsurance \$500 single / \$1,000 family per calendar year. **To:** 90% (no inpatient copay); maximum out-of-pocket expenses for coinsurance \$1,000 single/ \$2,000 family per calendar year.

Emergency Room Copay. From: \$25. **To:** \$50.

Point of Service B Plan (POS-B)

Emergency Room Copay. From: \$50. **To:** \$75.

Traditional Indemnity Plan

Emergency Room Coverage. From: 100% for accident care within 72 hours; 80% after deductible for all other ER services. **To:** 80% after deductible for all ER services.

Comprehensive Indemnity Plan

No changes.

Retiree Major Medical Plan

No changes.

You may view a summary of the Health Trust's benefit plan designs on the Health Trust's Website, at www.mmeht.org. If you have any questions about these changes, or about any of the Health Trust's benefit plans, please contact a Health Trust Service Representative at 1-800-852-8300 (in Maine) or 207-621-2645 (out of state).

Eggs – Did you Know?



The color of the shell has no effect on the flavor or nutritional value of an egg. Brown eggs come from hens with red or brown feathers; white eggs come from white hens.

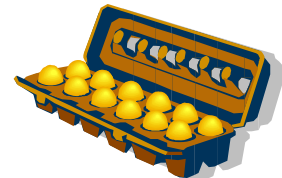
The color of the yolk depends on the hen's feed. A darker yolk is usually no more nutritious than a pale one, though eggs from hens fed marigold petals may contain more carotenoids.

Most recipes are based on large eggs, which have 75 calories, 5 grams of fat, and 210 milligrams of cholesterol. Jumbo eggs are 30% larger, extra large 15% larger, and medium eggs are 12% smaller than large ones.

The yolk contains most of the vitamins and minerals, nearly half the protein and all the fat and cholesterol.

The white cord-like strands of egg white that anchor the yolk in the center are called chalazae. Prominent, thick ones indicate freshness. They do not need to be removed.

It isn't necessary to wash eggs before storing or using them. They are routinely washed when commercially processed.



Source: UC Berkeley Wellness Letter, October 2006

Simple and Complex Carbohydrates – what's the difference?

Since there's a lot of emphasis these days on your carbohydrate intake, it's probably a good idea to learn a little more about carbohydrates and how can they affect your diet plan. Carbohydrates are divided into two groups, simple and complex. Simple carbohydrates are sometimes called simple sugars, and include fructose (fruit sugar), sucrose (table sugar), and lactose (milk sugar), as well as several other sugars. Fruits are an example of one of the richest natural sources of simple carbohydrates.

Complex carbohydrates are also made up of sugars, but include "roughage," or dietary fiber. Roughage is resistant to the body's digestive enzymes so only a small amount of this fiber is digested or metabolized in the stomach or intestines. Foods rich in complex carbohydrates include vegetables, whole grains, peas, pasta, potatoes, and beans. Except for the fiber contained in complex carbohydrates, which cannot be digested, both simple and complex carbohydrates are converted into glucose, which is then used directly to provide energy for the body, or stored in the liver for future use.



Our character is what we do when we think no one is looking.

– H Jackson Brown, Jr.

Did you know?

One-third of people in their 80's describe the present as the best years of their lives.



Happy Holidays
from the
Health Trust!





WELLNESS WORKS

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Newsletter Search Contest

Do you want a chance to win a kitchen scale? 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 January 15, 2007. One winner will be drawn at random.

Congratulations to Hillier Artman, a Town of Dexter employee, who won the Fall Newsletter Trivia Question!

Your Name: _____ Phone Number: _____

Address: _____

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

1. How often does someone in America need blood? _____
2. How many emergency room visits does sledding account for per year? _____
3. How many calories does a large egg have? _____
4. How many walks do most dog owners take each day? _____
5. Where can you borrow the "Remaking American Medicine" DVD? _____

Good luck – and happy reading!

