



# WELLNESS WORKS

## *around the state*

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

WINTER 2007

## Trustee Wanted

The Health Trust Board of Trustees would like to know if you are interested in serving as a Trustee of the Maine Municipal Employees Health Trust. The Health Trust's Selection Committee is soliciting names of individuals to fill a vacancy on the Board. Currently, there are no Board representatives from the following county areas: Franklin, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc and Waldo. While the Selection Committee strives to maintain a geographically diverse Board, its primary objective is to appoint the best-qualified participants to the Board regardless of their location. If you have an interest, please let us know.

In order for the Health Trust Selection Committee to consider an individual as a Trustee candidate, the individual must:

1. Be employed by a Health Trust participating entity (city, town, special district, county);
2. Be an enrolled participant in one of the Health Trust's benefit plans;
3. Have his/her board, council or commissioners' support for the commitment necessary to meet the fiduciary obligations of an MMEHT Trustee.

An eleven-member Board governs the Health Trust, and oversees its health, dental, short and long-term disability and life insurance plans. The Board typically meets six times a year for daylong meetings. Trustees are also expected to serve on one of the Trust's three standing committees that require additional meetings throughout the year.

The Health Trust Board governs a complex array of employee benefit programs for local government, county and special district employees in an ever-changing insurance market environment. The Health Trust provides employee benefit programs to over 450 public sector employers around the state, with over 20,000 employees, dependents and retirees participating in the Trust's health plans.

The Trust is regulated as a Multiple Employer Welfare Arrangement by the state Bureau of Insurance and is one of the largest self-insured plans in the state. The Board works with a number of professional advisors, including its Plan Administrator (MMA), benefit consultant, actuary, and legal counsel, all of whom assist the Board in governing the Trust. Health Trustees serve as plan fiduciaries and, as such, must administer the Trust's programs in the interest of Trust participants. The Board is involved in many different functions, including setting annual rates, developing new plan offerings, reviewing third party administrative services, hearing benefit appeals, and analyzing claims trends. Trustees are not compensated, but they are reimbursed for their travel expenses.

If you meet the above criteria and are interested in serving on the Health Trust Board or just have questions about serving, please email or call:

Steve Gove, Director  
Health Trust Services  
Maine Municipal Association  
[sgove@memun.org](mailto:sgove@memun.org)  
1-800-452-8786

"Too often we underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the power to turn a life around."

– Leo Buscaglia



## Winter 2007

### What's Inside:

Prevent Holiday Weight Gain .....	2
Drink Your Fruits & Veggies? .....	2
How to Get a Second Wind .....	3
Recognizing and Stopping Elder Abuse .....	3
Kid-Friendly Garden .....	4
Making Exercise a Family Affair .....	4
Health Trust to Expand Health Benefits .....	5
Retirees – Don't Forget Your Deductible .....	5
Tell Us What You Think .....	5
On-Call .....	6
Tips for a Better Mammogram ...	7
Holiday Tree Safety .....	7
Happy Holidays from the Health Trust .....	7
Newsletter Search Contest .....	8

# Prevent Holiday Weight Gain



Most people know how to lose and gain weight but very few know how to maintain their weight loss. Maintenance for many is simply a continuation of their dieting and restricting their food intake until they lose control, give up, and revert to their old eating behaviors. Before they know it, they have regained all the body fat they lost and sometimes even more!

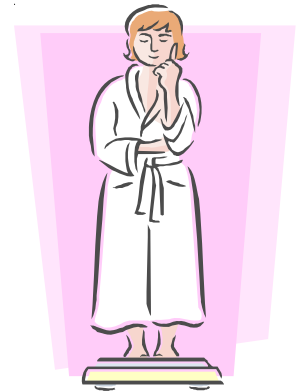
The key to successful maintenance is not to follow a “diet,” but rather to follow a healthy nutrition program for the rest of your life. Your maintenance

program must be a one-day-at-a-time process. Successful maintainers learn what works for them and what leads to failure. They have a good understanding of their eating patterns and behavior in situations where they can lose control over their eating, and they have developed the necessary skills to avoid these lapses in control.

Continued evaluation of your maintenance program is essential. Monitor your eating and exercise programs daily, weekly, monthly and yearly in order to keep alert for potential pitfalls resulting from stress, negative thinking or lifestyle changes—all of which can easily sabotage your success.

A journal in which you record your food intake, exercise program, strength gains, fitness level, lab values (changes in blood lipids, blood glucose, hemoglobin A1C, blood pressure, weight, percent body fat, abdominal girth, etc.), as well as your short and long-term goals is the ultimate evaluation tool.

You will need to make it a habit to critically reevaluate the tools you are using to stay on track. Experiment with new tools and discard old tools that aren't working. Don't take an all-or-nothing view of maintenance. If you have a lapse, note it in your journal and get back on track with renewed gusto!



## Drink Your Fruits and Veggies?

With all of the new varieties of juice on the market shelves, it can be tempting to bypass the produce aisle and head right for the beverage section in order to get your fruit and vegetable servings. But don't be fooled by all the hype—drinking your fruits and vegetables is not a substitute for the real thing! While buying fresh produce during the winter months can seem like a daunting task, it isn't the time to skip these healthy food choices altogether. Fruits and vegetables are proven to promote good health, reduce our risk of major chronic diseases such as cancer and heart disease, as well as boost our immunity—a really important factor during flu season!

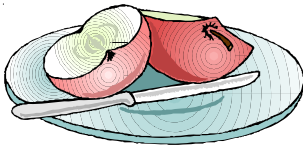
Unfortunately, even with all the research about how great fruits and vegetables are for us, only about a quarter of American adults meet the minimum recommendation of five servings per day, much less than the seven to ten servings that are considered the ideal amount. To make up for the lack of fruits and veggies in our diets, many people are reaching for a tall glass of juice as a substitute. While juice can be a good source of important nutrients, including vitamin C, beta-carotene, vitamin B, potassium, and antioxidants, many juice varieties pack more sugar than nutrients and come with far more calories than the whole fruit or vegetable. The key ingredient that is missing from juice is the skin of the fruit or vegetable. The skin or peel is where the majority of the antioxidants are found, as well as the all-important fiber, which is not found in juice.

Eating solid fruit and vegetables can also help you achieve and maintain a healthy weight, whereas juice does not offer the same benefit. Fruit juice is a more concentrated source of calories than solid fruits and vegetables. For instance, one-half cup serving of most fruits and vegetables contains between 25 to 70 calories. In contrast a six-ounce serving of fruit juice contains a whopping 70 to 105 calories! Not to mention, that the calories we drink, we tend to forget about and don't make up for them by eating any less or exercising any more. However when we eat fiber-rich food such as fruits and vegetables we tend to feel full and therefore eat fewer calories.

So put down that glass of juice and reach for a piece of fruit or your favorite vegetable instead...your body (and your waistline) will thank you!



# How to Get a Second Wind



Feeling run-down? Try these five tips to turn up your energy level.

**Refuel.** Snack on fiber rich munchies such as dried apricots, celery sticks or an apple. The benefit of this is that the fiber helps control the release of glucose (sugar) into your bloodstream and may prevent energy dips.

**Breathe Deeply.** Every one to two hours, spend five minutes inhaling and exhaling deeply. It will help you feel calmer and more mentally focused, with renewed energy.

**Take a Visual Vacation.** Close your eyes and mentally escape by imagining a peaceful scene on an island, in a meadow or by the ocean. “Seeing” yourself relaxed can be rejuvenating.

**Snap Out of it.** Splash cold water on your face or pop a breath mint. Mint flavors are stimulating.

**Take a “Good News” Inventory.** At the end of the day, write down all the

good things that happened. You may be surprised at how much went right. Plus, you’ll set yourself up for a good night’s sleep and energize yourself for tomorrow.



## Recognizing and Stopping Elder Abuse

Elder abuse is a growing problem across the nation and right here in Maine. Each year in our state, over 12,000 seniors are victims of abuse and it is projected that this number will double within the next five years. Unfortunately, the number affected by elder abuse is projected to be significantly higher when you include cases of financial abuse and neglect. Elder abuse is seldom reported, with only about one in every fourteen cases being brought to the attention of authorities. This vast underreporting is largely due to seniors’ fear that if they report the abuse, what little support they do have will be gone. Elder abuse is a complex and tragic problem that we need to understand in order to protect our seniors and end the cycle of abuse.

### What is Elder Abuse?

Elder abuse is a term referring to any knowing, intentional, or negligent act by a caregiver or any other person that causes harm or a serious risk of harm to a vulnerable adult. Older adults tend to be vulnerable to abuse due to social isolation, particularly if they are unable to leave their homes, and/or mental impairment due to Alzheimer’s disease or dementia. Elder abuse comes in many forms, including:

- **Physical Abuse** – Inflicting, or threatening to inflict, physical pain

or injury on a vulnerable elder, or depriving them of a basic need.

- **Emotional Abuse** – Inflicting mental pain, anguish, or distress on an elder person through verbal or nonverbal acts.
- **Sexual Abuse** – Non-consensual sexual contact of any kind.
- **Exploitation** – Illegal taking, misuse, or concealment of funds, property, or assets of a vulnerable elder.
- **Neglect** – Refusal or failure by those responsible to provide food, shelter, healthcare or protection for a vulnerable elder.
- **Abandonment** – The desertion of a vulnerable elder by anyone who has assumed the responsibility for care or custody of that person.

Elder abuse can affect people of all ethnic backgrounds and social status and can affect both men and women. If you suspect an elder may be a victim of abuse, even if you are not sure, it is important that you call with any questions or concerns: **Adult Protective Service Hotline 1-800-624-8404**. Your call may be the one that stops the abuse and saves an elder from being further victimized. It is better to be safe than sorry.



### Are you concerned about a friend, relative or neighbor:

- Whose financial situation has changed?
- Who no longer attends meetings, church or neighborhood gatherings?
- Who appears depressed or withdrawn?
- Who appears nervous or quiet around a family member or caregiver?
- Who is isolated and no longer sees visitors?
- Who tries to conceal or “explain away” bruises?

**Call the Adult Protective Service Hotline for advice and help!  
1-800-624-8404**

# Kid-Friendly Garden



Are you looking for ways to pass the time indoors this winter with your little ones? Have you heard the phrase, “I’m bored” one too many times? Would you like to find a project that takes your child’s mind off the television, computer, or latest video game? Then you are in luck...grab a couple of those seed catalogs that have been coming in your mail and open their eyes to a world where dirt and water create magic, and surprises lurk in every row!

Designing a kid-friendly or kids-only garden is a lot of fun for everyone and it can really showcase the creativity and imagination of everyone in the family. The first thing you want to do is brainstorm together and come up with a list of fun ideas to incorporate into a garden; maybe a corn maze or a cave made from sunflowers suits your fancy,

or a small playhouse with a garden the children can eat from...whatever the ideas are (no matter how big or how small) write them down. Looking through the seed catalogs may help spur ideas and create discussion around the ideal kids-only garden. Once you have a good list of ideas going, it is time to sketch out your plan. Keep in mind the actual size of the area you have to work with and any materials that you may have to add to make it the “dream” garden. You can always start small and add on later, but be sure to keep as much imagination in the project as possible...even if you think it won’t work, let the kids try—you may be proven wrong. Finally, choose the plants that you will want to plant in the garden. Some of these may need to be started indoors and can create another fun project for the kids to take on! The kid-friendly garden can be whatever you want it to be, but there are a couple things to remember as adults:

1. Recognize that kids’ gardening priorities are different—pretty much the opposite of adults’.
2. Let kids choose what to plant. Offering suggestions and guidance is fine, but allow the kids to pick what goes in their garden.
3. Relax your standards. Crooked rows or weeds are okay.
4. Allow the kids to get dirty. The more the children experience and enjoy the gardening process the more likely they are to continue it as adults.
5. Remember: This is supposed to be FUN!

For more ideas on growing gardeners, visit the National Gardening Association at [www.kidsgardening.com](http://www.kidsgardening.com)



## Make Exercise a Family Affair



Exercise may seem like a major drag, but it doesn’t have to be! Being active for 60 minutes a day can be easy and fun! One way to get moving is by becoming fit with your family. There are lots of cool things you can do together. So grab your family members and make exercise a family affair. Come up with group activities and then get going! Here are a few ideas to get you started:

**Plan an active daytime getaway.** Sit down with your children and map out an

exciting snowshoeing or skiing trip. It doesn’t have to be anything too hard; just head to the local park if you want. But if you want a bigger challenge, then go for it! Either way, you’ll get to enjoy the great outdoors.

**Pick active indoor activities.** If being outside isn’t your thing, then try indoor family activities like bowling, skating, or walking around a museum, rather than watching a movie or eating out.

**Don’t pass up on seasonal fun.** In the winter, grab your sled or head to a local skating rink with your children; in the spring, maybe fly a kite; in the summer, go swimming outside or play in the park; and in the fall, get the children involved in raking the leaves (and playing in them, of course!).

**Challenge your family to a friendly game.** It doesn’t matter what the game

is. Pick your favorite one, whether it’s basketball, baseball, volleyball, or even Twister! Or better yet, learn a new game together!

**Make a TV pact.** For every hour of television your children watch or video games that they play, have them promise to spend the same amount of time being active with the family. That way you’ll get to watch television *and* play!

Remember that family fun doesn’t have to be a special occasion; there are lots of active things you can do every day! Jump on your bike and explore your neighborhood, walk your dog with your children, or even get the children to help you around the house. And mix it up! Take turns picking your favorite group activities each week. It’s only fair, and that way you’ll never get bored of getting fit together!

# Health Trust to Expand Health Benefits

The Health Trust is pleased to announce two changes that will bring expanded benefits to health plan participants effective January 1, 2008.

The first change has to do with coverage of dependent children. Because of a change in Maine law, the Health Trust will allow eligible 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 who may be eligible for this extended coverage, please contact a Health Trust Billing and Enrollment Representative at 1-800-452-8786, extension 261 or 262.

The second change has to do with coverage of routine mammograms for women. At the present time, the Health Trust health plans provide coverage for one routine mammogram per calendar year for women. However, as a result of a change in Maine law, coverage will also be provided for a second routine mammogram in a calendar year, if recommended by a woman's provider when the results of the first routine screening were not conclusive. This change also takes effect January 1, 2008. If you have any questions regarding this change in benefits, please contact a Health Trust service representative at 1-800-852-8300 or 207-621-2645.

---

## Retirees – Don't Forget Your Deductible!

We would like to take this opportunity to remind all Health Trust retirees who are covered by Medicare, Companion Plan and Health Trust Major Medical coverage, that along with New Year's resolutions, January 1 brings a new calendar year deductible. In 2008, your Medicare Part B deductible will now be set at \$135 (up from \$131 in 2007). This means that the first \$135 in covered outpatient services after January 1, 2008, will be applied to your 2008 Medicare Part B deductible.

But don't forget—your Health Trust Major Medical coverage also has a deductible, which is \$100 per person. The same expenses that are applied to your Medicare Part B deductible can also be applied to your Health Trust Major Medical deductible, as long as you make sure to submit the proper information to the Health Trust. Send an itemized bill and claim form to the Health Trust, along with your Medicare Summary Notices and Anthem Companion Plan Explanations of Benefits.

It's important that you remember to submit these expenses to all of your different insurances (Medicare, Companion Plan, and Health Trust Major Medical)—otherwise you may have to pay out more money than you really need to! If you have any questions on the best ways to submit these claims, please call a Health Trust Service Representative, at 1-8700-852-8300 or 207-621-2645.

---

## Tell Us What You Think

### Healthcare & Healthcare Quality – Tell Us What You Think at [www.mhmc.info](http://www.mhmc.info).

The Maine Municipal Employees Health Trust is a member of the Maine Health Management Coalition (MHMC). The MHMC is a non-profit group with more than 60 members statewide. Members include health plans, physician groups, hospitals, and employers who work together to improve the value of healthcare in the state of Maine.

The MHMC will be distributing its annual consumer survey beginning in December. More than 8,000 Maine people have participated in this survey since 2005. Responses help the MHMC understand important issues about healthcare and healthcare quality in Maine.

You can tell us what you think by taking this year's survey. Your participation can make a big difference.

The survey will be available online after December 1 at [www.mhmc.info](http://www.mhmc.info). From the home page, please click on the link for the "2007/2008 Consumer Healthcare Opinion Survey."

The survey will take less than 10 minutes to complete and is completely anonymous. If you would prefer a paper copy of the survey, or have any other questions, please contact Tara Ryan at the Maine Health Management Coalition, at 207-774-2345 x17.

Want to do even more to help shape the quality of healthcare in Maine? You can also take part in an ongoing research panel. Panel members will be asked to take a short, online survey once every three months. You can sign up at [www.mhmc.info](http://www.mhmc.info) by clicking on "sign up for the consumer survey".

# 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- Eczema**

Eczema is a general term for inflammation of the skin, or dermatitis. The itchy rash of eczema can flare up for any number of reasons: contact with harsh detergents, rough fabrics, or cosmetics, as well as poor sleep habits, emotional distress, food allergies, poor circulation in the legs, or a compromised immune system. Most of the time, bouts of eczema come and go, but during dry winter months eczema can linger for weeks and can be difficult to soothe. As a result, eczema sufferers have to look beyond typical dry-skin treatments in order to start healing broken skin and restoring moisture to affected areas.

### **Signs/Symptoms**

- Mild to severe itching.
- Red, raised skin lesions.
- Cracked, dry, or scaly skin.
- Peeling skin.
- Swollen legs, in some cases.
- Oozing and crusting (in severe cases).

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

- Oozing or bleeding rash does not respond to Homecare.
- Over-the-counter hydrocortisone creams do not help to control the itching.
- You suspect childhood eczema is caused by an allergy.
- A scaly rash appears on your face and is accompanied by unusual joint pain and coughing.

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

### **Medication:**

- Over-the-counter hydrocortisone creams and antihistamines to relieve itching.
- Calamine lotion for “weeping” eczema to help stop the oozing.

### **Nutrition:**

- In children, eggs, milk, and orange juice may cause skin rash; be sure to check with your doctor before eliminating foods from your child’s diet.

### **Heat/Cold:**

- Apply cold, wet dressings to itchy areas. Cold water will do, but ice-cold milk is most soothing (be sure to wash skin after using milk).
- Avoid hot water whenever possible, especially at bath time.

### **Medication:**

- Keep skin moist and well lubricated. Apply a therapeutic lotion or baby oil immediately after contact with water, before skin has had a chance to dry.
- Use soap sparingly, and choose non-soap or superfatted bath bars rich in lanolin, cocoa butter, or cleansing cream.

### **Additional Tips:**

- Avoid scratching, which could cause a secondary bacterial infection.
- Invest in a humidifier that ties into your home heating system.
- Avoid false fingernails: Acrylic and fingernail glue can aggravate eczema.
- Wear cotton or fabrics that don’t irritate skin.
- Wear rubber gloves (avoid latex products if you have a latex allergy) when cleaning or doing dishes.
- Learn effective ways for managing your stress.

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.

## Tips for a Better Mammogram

- On the day of your mammogram, do not use any deodorant, lotion, cream or powder on your underarms or breasts. These could interfere with a clear mammogram.
- If your breasts get tender around the time of your period, schedule your mammogram for one week after your period ends.
- If you have had mammograms at another facility, have previous mammograms available to the radiologist at your current exam.
- Bring a list of places and dates of earlier mammograms, as well as biopsies and other breast treatments you received.
- Before the exam, describe any breast symptoms or problems you are having.
- If you do not hear from your healthcare professional within ten days, contact him or her to find out the results.

## Holiday Tree Safety

Holidays are a joyous time of year but each year more and more holiday trees catch fire. Try these tips to keep your house and family safe this holiday season.

- ❖ Prior to placing your tree in its stand, make a fresh cut an inch from the bottom; this will keep the tree hydrated.
- ❖ If you buy your tree early and keep it outside, store it away from wind and sun, and keep the bottom in a bucket of water.
- ❖ Make sure your lights are safe. If you need outdoor lights, make sure the ones you buy are meant for outdoor use. Make sure your lights carry certification from a testing laboratory.
- ❖ Don't use electric lights on a metal tree.
- ❖ Discard any strings of lights that are frayed or broken. Christmas lights are cheap.
- ❖ Unplug your Christmas tree before you leave or go to bed.
- ❖ Don't buy a tree that is dry and dropping needles. To check for freshness, loosely grip the end of a branch and pull your hand over it. Only a few needles should fall off.
- ❖ Make sure your tree stand holds plenty of water, and don't let it run out.
- ❖ If your tree seems wobbly, center it in the stand more securely and redo the bolts or screws. If your tree stand is cheap, buy a larger, stronger one.
- ❖ If you buy an artificial tree, make sure it is fire-retardant.
- ❖ Keep your tree at least three feet from furnaces, radiators and fireplaces.
- ❖ Try to position it near an outlet so that cords are not running long distances. Do not place the tree where it may block exits.
- ❖ When the holiday season is over or when the tree starts to drop needles, dispose of it. Don't leave it in your house or put it in your garage.
- ❖ Keep a close eye on small children when they are around the tree; many small decorations and ornaments are sharp, breakable and can be swallowed.



*Happy Holidays  
from the  
Health Trust!*





## 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](http://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 January 1, 2008. One winner will be drawn at random.

Congratulations to Rhonda Boutin, City of South Portland, who won the Fall Newsletter Trivia Contest!

Your Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

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

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

1. What should women NOT do on the day of a mammogram? \_\_\_\_\_  
\_\_\_\_\_

2. List three ways to keep your Holiday Tree safe. \_\_\_\_\_  
\_\_\_\_\_

3. Who can you call to get information about elder abuse? \_\_\_\_\_

4. List three signs/symptoms of eczema. \_\_\_\_\_  
\_\_\_\_\_

5. Why are fruit and vegetables a valuable part of our diet? \_\_\_\_\_  
\_\_\_\_\_

Good luck – and happy reading!

