



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

SUMMER 2003

Wellness Making A Difference

As we all know, making changes in our lives can be a difficult process. In the past we have featured people in our newsletter who have made successful changes in their lives. We hope that these changes have inspired our readers to adopt similar healthy lifestyles.

We recognize, however, that change is a long-term, ongoing process. Although it is inspiring to read about people who have made successful changes in their lives, it is helpful to recognize the struggles that people must go through to accomplish the changes they are trying to make.

As a result, we are making a change ourselves! For the next year, we will change the focus of the "Wellness Making a Difference" column in this newsletter. Instead of focusing in a retrospective way on the successes of people who have already made changes, we would like you to join us on a journey and see how successful changes are actually made.

Our goal is to follow a family as they make a change in their habits, and in their health. This family will be struggling with some of the same challenges that many of us face – such as finding time to exercise, eating a well-balanced diet, and managing stress. There may be times when their motivation may falter –

just as it does for most of us, as we try to make changes in our lives. But the goal is to keep working, keep trying, and at the end of the year, to have accomplished at least a few small changes in the journey to a healthier lifestyle.

Are you interested in participating in this journey? Then we would like to talk to you! We are looking for a family to feature in the next four newsletter articles. At least one member of the family must participate in the Health Trust health insurance plan.

This family will be interviewed by the Health Trust's Health Promotion Coordinators to discuss what their long-term health goals are. The Coordinators will then assist the family in setting mini-goals to meet for each quarter. The Coordinators will be available to the family to offer resources and guidance along the way. Each quarter we will feature an article in the newsletter, describing the successes and challenges that this family has faced.

This is a unique opportunity for a family to get some one-on-one guidance with their health goals. If you are interested in being a part of this project, please contact Anne Charles at the Health Trust, at 1-800-452-8786, extension 292; or via e-mail at acharles@memun.org.

"You must be the change you wish to see in the world."

— Mahatma Ghandi



Summer 2003

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And speaking of changes...

The Wellness Works staff will be saying "farewell" to one of our own later this summer. Venus Boudreau, Health Promotion Assistant, will be leaving the Health Trust in order to pursue a dream. Venus will be attending the University of Maine on a full-time basis, and will be working toward a degree in food science and human nutrition.

We will all miss Venus, and wish her the very best of luck in her new adventure. May you nourish your soul as you learn how to nourish our bodies!

Herb Works

The information contained in this article is not meant to treat illness or replace the advice of your health care provider. Consult a qualified health care provider before using herbs medicinally.

Pass the...Herb & Spice Shaker

Most of the sodium we take in comes in the form of salt. You may have heard that too much sodium in the diet contributes to high blood pressure in some people. Did you know that high salt intake also increases the amount of calcium excreted in the urine? Eating less salt may decrease the loss of calcium from bone, and therefore may decrease the risk of osteoporosis and bone fractures.

For some people, decreased sodium intake seems to reduce the tendency to retain fluids, and some women report that cutting back on their salt intake reduces their symptoms of PMS.

Sodium is a necessary mineral, helping to maintain and regulate the volume of blood flow and other fluids in the body. It also helps transmit nerve impulses and keeps muscles working properly. Health experts recommend limiting sodium to about 2,400 milligrams per day. The average American consumes twice that amount. A safe minimum is about ¼ teaspoon or approximately 500 milligrams of sodium per day.

Most people can significantly reduce sodium by opting not to salt food at the table. Start by preparing an herb and spice shaker (sample recipe below). Place your saltshaker and your herb and spice shaker beside each other on the table. Place a small bowl under the saltshaker. Now you are ready to begin to wean yourself off salt.

For your first meal, salt food as you normally would, and make a mental note of how many shakes of salt you add to your food.

For your second meal, shake your salt into your bowl instead of the food on your plate, using the same number of salt shakes as in meal one. Note the amount of salt in your bowl. This will give you an idea of how much salt you shake on your food at each sitting. Now, go ahead and salt your meal by picking

up a few pinches of salt at a time (leaving some of the salt in the bowl).

For meal 3, pick up a few more pinches of salt from the bowl (a little less than you added to your previous meal), along with a few shakes from your herb and spice shaker. Repeat this process with each meal until you are using only your herb and spice shaker! You will be surprised at how quickly you will start using less salt.

Below is a recipe for an herb and spice blend. Be creative and make up your own recipe, combining your favorite flavorings.



Everyday Salt Substitute

Place the following dried herbs in a clean coffee grinder and blend until fine: 1 teaspoon each of tarragon and oregano; ¼ teaspoon each of marjoram and rosemary; and 2 tablespoons of Italian seasoning.

Add mixture to a bowl with 1 tablespoon of onion powder, 1 tablespoon of garlic powder, 1 teaspoon paprika, and ¼ teaspoon cayenne pepper. Mix well and place in a saltshaker. Store covered.

This blend is quite tasty. Use on meat and chicken, pasta, vegetables, potatoes, cottage cheese, sauces, beans, rice, eggs and cheese.

Don't stop here. More recipes like the one above can be found in books such as *Herb Mixtures & Spicy Blends* (Storey Publishing 1996).

If you use herbs and spices to flavor foods, you can cut the amount of salty seasonings by half – or maybe even more! Allow your taste buds the time to get used to the flavors of herbs and spices, and you will probably discover that you need very little added salt in your food.

Little Changes That Impact Your Overall Nutrition

Here are ten simple changes that you can make in your diet for more balance and energy.

1. Limit high-fat meals...yet don't eat completely "fat-free" meals either. Aim for between 30 - 60 grams of fat per day. Remember that every five grams of fat you see on the label equals one teaspoon of lard or shortening! Choose nonfat or low-fat dairy products, and low-fat meats, desserts, breads, and crackers; include a moderate portion of a healthy choice of fat from sources like oils, nuts, and seeds.
2. Don't eat just one or two large meals per day. Eat three smaller meals per day, with frequent healthful snacks. Eat less in the evening.
3. Eat several (2-4) fresh fruits per day, starting early in the day.
4. Eat whole-grain carbohydrates at each meal (like whole-grain cereals and breads, oatmeal, corn, brown rice, and whole-wheat pasta). Remember to watch your serving sizes!
5. Limit sugary foods to two (or fewer) small servings per day.
6. Make your meals "mixed energy fuels," including high fiber carbohydrates, lean protein, and healthy fat.
7. If cutting out caffeine entirely just doesn't seem possible, then limit to two servings per day.
8. Eat lots of deeply colored vegetables, favoring carrots, sweet potatoes, broccoli, green and red peppers, cauliflower, cabbage, spinach, and kale. These build the blood with nutrients that energize cells.
9. Take a moderate dose multi-vitamin and mineral supplement for nutrition insurance, and commit to taking it consistently (check with your doctor first).
10. Hydrate! Start the moment you get up in the morning. You're always a little dehydrated upon rising, so fill up a glass with cool clear water, and drink up!

Did you know?

One cup of boxed rice side dish (such as Uncle Ben's Country Inn Chicken Flavored Rice) contains 940 milligrams of sodium, while 1 cup of plain rice seasoned with herbs is virtually sodium-free!



Dear Wally

What are sugar alcohols, listed on sugarless foods and chewing gum?

-- Candy Sweet

Dear Candy,

I just read an article from the May 2003 University of California Berkeley Wellness Letter on this subject. Sugar alcohols, found in many products labeled "sugarless," include sorbitol, manitol, xylitol, and isomalt. Many of these occur naturally in fruits and vegetables—sorbitol in berries, and xylitol in lettuce and strawberries, for example. Their chemical structure is something like sugar, something like alcohol.

They have fewer calories per gram than sugar, because the body does not absorb them well. So such sugar-free gums, for instance, have few calories. They raise blood sugar somewhat and have to be counted as carbohydrates in a diabetic diet. But sugar alcohols are absorbed into the bloodstream more slowly than sugar.

Most sugar alcohols taste less sweet than sucrose (table sugar), except xylitol, which is just as sweet. Sugar alcohols are less likely to promote tooth decay, because mouth bacteria process them less readily. Xylitol even seems to suppress the bacteria.

Be aware, though, that over-consumption of sugar alcohols can cause diarrhea, gas and cramps.

Sincerely,
Wally

The Basics for Successful Change

Making changes in our behaviors – especially health behaviors – is challenging for most of us. Here are seven strategies that may guide you on your path to successful change.

- **Be Specific.** If your goals are vague, try to make a specific plan of action that will guide you toward your goal. Rather than "I will exercise more," try saying, "I will walk during my lunch hour three days a week."
- **Change for the Right Reasons.** Your decision to change a habit must be something you are doing to take better care of yourself. It should also be something that will help you get more out of life. If you are making a change to please others, or if the change you are making feels like a form of punishment, your efforts are, unfortunately, likely to fail.
- **Believe in Yourself.** Before you attempt to change a behavior, you must first have a change of heart. Select realistic role models — people like you who are doing what you

want to do. If they can do it, so can you!

- **Be Realistic.** Make changes as easy and convenient as possible. Your action plan must be achievable and must fit into your lifestyle.
- **Be Persistent.** Don't let a few days of relapse turn into weeks or months. Life is a compromise, so when you get off track, forgive yourself, then get back on track as soon as possible.
- **Build a Support System.** Get the support of family, friends or coworkers. If you have a friend with similar goals, work on them together. And, if you are quitting a serious addiction such as smoking, drinking or overeating, consider joining a group or organization that can help you reach your goal.
- **Have Fun!** It is easier to stick with your plan when you feel good. Reward yourself and make your life as pleasant as possible during your change.

Changing Your Spending Habits

You probably hear a great deal about how some families struggle to make ends meet. Money concerns are not restricted to just young couples or those with limited funds.

Because spending decisions affect the whole family, it is important to talk with your family about spending habits. Let every member of the family have a say in how money will be spent. If family members understand the tough choices that must be made and have a voice in making the decisions, they will be more willing to accept the decisions.

Make a budget. Planning how you will spend your money is an effective tool to help you get the most for your money. A spending plan helps you make decisions about how you spend your

money; provides for needs before wants; matches your spending to your current income; and helps to prevent family arguments over money.

Having a budget does not mean that you will deprive yourself. Let's say you decide that you only want to spend \$50 a month on eating out. Once you have made that decision, you (and your family) can come up with strategies on how to save money on eating out – like packing lunches. Once you have a budget that works – stick to it.



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It's Never Too Late to Make a Change

Seniors benefit more than anybody else from good health habits. If you are a senior, you have a higher likelihood of encountering the problems that result from poor health habits. A small change in your health risks can provide a great benefit to you.

It is never too late to make changes. Good health habits improve your ability to do well (and recover quickly) when you encounter an accident or illness. There are several major areas for good health habits, including: exercise, diet, smoking cessation, alcohol moderation, and weight control.

Exercise is very important for good health. It tones the muscles, strengthens the bones, and makes the heart and lungs work better. Exercise eases depression, helps you sleep better, and aids in every activity of daily life.

A well-balanced diet is also a good health habit that should be adopted. When making changes to present eating habits, do so slowly. Most people don't like sudden, radical changes in their diet. As a result, if you try to make several changes at once, you are more likely to give up after awhile. Instead, make gradual changes towards healthy eating habits. Pick one or two areas that you want to work on and get accustomed to

those before making other nutritional changes (for example, start out by trying to eat more servings of vegetables).

It is never too late to quit smoking. Only two years after you give up cigarettes, your risk of heart attack returns to average. It actually decreases substantially the very next day after you quit! After ten years your risk for lung cancer is nearly back to normal. The development of emphysema is stopped for many people when they stop smoking, although this condition does not reverse.

Excessive alcohol intake can lead to depression, which can have an effect on your entire life. Danger signs for excessive drinking include: morning drinking, drinking while driving, drinking to make problems go away, and medical problems that occur as a result of drinking – ulcers, gastritis, and cirrhosis. Talk to a professional if you need help with excessive alcohol use.

Extra body weight leads to many health problems. It stresses the heart, the muscles, and the bones. It increases the likelihood of hernias, hemorrhoids, gallbladder disease, varicose veins, and many other conditions. Excess weight can make breathing more difficult, and it slows you down. It can also lead to high

blood pressure, and a greater risk of both heart attacks and strokes. Weight control is a difficult task. Exercise and diet changes can be helpful. Work closely with your doctor to set up a plan for weight loss that would be most appropriate for you.

An old joke maintains that everything that is pleasurable is illegal, immoral, or fattening. This is exactly the wrong idea. Good health is pleasurable; ill health is miserable. Good health habits are their own immediate reward. If changes toward healthier behaviors are making you feel less well, you may need to stop and assess exactly what you are doing. Don't hesitate to seek professional help if you need it, and always remember, your doctor is there to help you.



Healthy Summer Kids

Summer brings sunshine, picnics, swimming and long days. Summer vacations can also bring bored kids. This is a great time to gently introduce your children to some healthier lifestyle choices.

Finding fresh fruits and vegetables this time of the year is easy, so keep them around the house for snacking and to include in meals. Try to keep high fat and sugar processed foods to a minimum. Help the kids to make healthier choices by keeping the "bad" food hard to find.

Limit television, computer and video game time. Make outdoor activities fun by keeping inexpensive equipment handy, such as frisbees, balls and kites. Make an evening walk a ritual to look

forward to. Enroll your child in a summer sports league or a science group. If your child goes to a day care or summer camp, try to find one that encourages physical activity.

With any luck, the fun and experiences your children have this summer will stay with them as they return to school, and they will be encouraged to find other great activities to participate in!



"Whether or not you reach your goals in life depends entirely on how well you prepare for them and how badly you want them."

- Ronald McNair,
Astronaut from
1950-1986

MMEHT Benefits Corner

All Health Plan Participants

Prescription Coverage

If you are planning a vacation and need to have your prescriptions refilled prior to leaving the state, your pharmacy can refill your prescriptions even though it may be too soon for them to be refilled. In order to obtain additional medication for your vacation, please have your pharmacy contact the Anthem Prescription Management Help Line at 1-800-662-0210, and they will authorize the dispensing of the additional medication for your vacation. The Health Trust does not need to be notified since your pharmacy will handle this for you.

Please note: The Anthem Prescription Management Help Line is only available for pharmacists' calls. Please do not call this line yourself, as they will not be able to help you directly.

Address Changes

If you have had a recent change of address, possibly due to a 911 address change, please submit the change of address in writing to the Health Trust. Address changes must be submitted in writing and cannot be taken over the phone. A Group Application for Change form can be obtained from your employer, or you can just send a letter to the Health Trust requesting that your address be changed. Be sure to sign your letter!

Please submit the change to Maine Municipal Employees Health Trust, 60 Community Drive, Augusta, ME 04330. This will ensure that you will receive all correspondence at your new address.

Health Trust's Point of Service Plan Participants Only (Traditional POS, Comprehensive POS, or POS-B)

Change in Referral Process

CIGNA HealthCare has instituted a new referral process. Effective March 17, 2003, CIGNA simplified the administration of its referral process to help ease the burden on participating providers. CIGNA no longer requires participating physicians to notify CIGNA of referrals to in-network specialty care providers. This is an administrative change, designed to help increase provider satisfaction by simplifying the administration of referrals. It does not eliminate the referral requirement. Specialty care physicians will still be required to have a referral from a Primary Care Physician in order to be reimbursed.

Members will no longer receive written authorization from CIGNA HealthCare for most services. However, some referrals will continue to require written authorization from CIGNA. The following are some examples, but not a complete listing: Acupuncture, Biofeedback, Speech, Physical and Occupational Therapy, MRI, CT and PET Scans.

Referrals to a non-participating provider will still require written authorization from CIGNA. Please call CIGNA Member Services at 1-800-257-2277 if you have questions regarding the referral process.

Claims Address

All claims for the Health Trust's Point of Service Plan participants must be submitted directly to CIGNA HealthCare. The correct claims mailing address is CIGNA HealthCare, PO Box 2098, Concord, NH 03302.

Please make sure that you are showing the correct card to your health care providers. You should have either a CIGNA or Healthsource identification card.

Please do not present your separate Anthem Prescription drug card to your health care providers. If your Anthem Prescription drug card is incorrectly presented, the claim will be submitted to Maine Municipal Employees Health Trust. The Health Trust will then send an Explanation of Benefits to you indicating that the services have been denied. If that happens, the EOB comments will read "This patient participates with the Health Trust Point of Service Plan with CIGNA HealthCare. Please submit claim to CIGNA HealthCare, PO Box 2098, Concord, NH 03302." If you receive this type of EOB, please confirm with your health care provider that they will be submitting your claim to the correct address.

Welcome to the Health Trust!

The Health Trust would like to welcome the Northern Aroostook Regional Incinerator Facility (NARIF) to its group health insurance plans. NARIF joined the Health Trust on April 1, 2003.

Welcome to the Health Trust!

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). 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, and all attendees are invited to participate in a game of “Wellness Bingo” after the insurance presentation!

This spring’s Retiree Workshops will be held at the following dates and locations:

Tuesday, June 10 - Dyer Library in Saco

Wednesday, June 11 - Lewiston Multi-Purpose Center

Wednesday, June 25 - Ellsworth City Hall

Tuesday, June 26 - Caribou Armory Building

All Retiree Workshops will start at 8:30 a.m., and will end at about 12:00 noon. Blood pressure screenings will be available at each workshop location, from 8:00 to 8:30 a.m.

To register for one of the Retiree Workshops, or if you have any questions, please contact Claire Hammond or Gail Schroeder at the Health Trust, at 1-800-452-8786. If you missed these workshops, don’t worry! We will be holding more Retiree Workshops next fall.

Find a Way to be Active

You know you are supposed to exercise. You may have even started many times. Do you find that making exercise a regular part of your day is just too difficult? You are not alone. The hardest part can often be just getting started.

To successfully make physical activity a part of your day, start small. Do not worry if you can’t commit to two hours a day. Good health is not an “all or nothing” deal.

Here are some tips that you may find useful as you start your wellness journey.

1. Be realistic. The models that our society shows us as physical ideals dedicate at least 5 or 6 hours a day to fitness and have very rigid diets and lifestyles. Be kind to yourself. Set goals based on your health and your body type. Appreciate your uniqueness and enjoy being strong and healthy.

2. Take small steps. Your exercise sessions need not be hours long. Aim for fitting in half an hour a day, and make sure your routines are well balanced. Set the alarm a little earlier in the morning, or use half of your lunch hour. Remember, the earlier in the day you exercise, the less likely you are to run out of time and/or energy and skip it.

3. Make exercise fun. Exercise should not be a bad or ugly word. When you do not like doing something, no matter what it is, getting the job done is only that much harder. A gym is not the only place to get fit. Try roller blading, using resistance bands, hiking or bicycling. You will be more likely to stick to your exercise program if you enjoy what you are doing.

4. Enjoy family time. Finding time to exercise around family obligations, without sacrificing quality time together, may seem impossible. To solve this

Reconstructive Breast Surgery

The 1998 federal budget passed by Congress requires that health plans cover reconstructive surgery after mastectomy. Your Health Trust health insurance plans cover this surgery, and the law mandates that we provide you with this notice each year.

When a member receives benefits for a mastectomy and decides to have breast reconstruction, based on consultation between the attending physician and the patient, your Health Trust health plan will cover:

- reconstruction of the breast that underwent mastectomy;
- surgery and reconstruction of the other breast to make them look symmetrical;
- prostheses; and
- treatment of physical complications in all stages of mastectomy, including lymphedema.

These services are covered at the same benefit level as other benefits covered by your Health Trust health plan. If you have any questions, please contact a Health Trust Service Representative at 1-800-852-8300 (in Maine) or 207-621-2645 (out of state).

dilemma, make fitness time “family time”. A game of basketball, tennis or softball can be a fun way for the entire family to spend time together while being active and healthy.





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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 Wright; Graphic Designer: Sally Joy; Contributing Writers: Venus Boudreau, Anne Charles and Erin O'Halloran. Phone: 1-800-452-8786 (in Maine), 207-623-8428 (out of state).

Spending, Continued from Page 4

Avoid using credit cards. It hurts more to spend cash. When you spend cash for most items you can actually see the money leaving your pocket. Many of us make our major purchases by credit card – but how many times have you opened the credit card statement and seen a balance much higher than you expected? You have every intention of paying it off that month but just can't pay it all. Then, before you know it, you're paying 18% interest on everyday purchases.

Be wary of using debit cards too. Many of us save our receipts in our wallets for several days and then enter them in the checkbook. Before you know it, a few hundred dollars can be gone. Be sure to enter debit charges daily.

Establish an emergency fund. At some point you should have 3-6

months worth of living costs saved up. When you're trying to get out of debt start with a smaller emergency fund (about \$1,000). Once you get out of debt, save up for the bigger emergency fund.

Remember to stick with it. Like with any other change, it takes time to adapt and get used to changing your spending habits. If you stay motivated, you will find that you can save a lot of money by making little changes.

Fish Carefully During Pregnancy

Fish contains protein, healthy fat and many vitamins and minerals. During pregnancy, however, there are some types of fish that women should avoid. While fish provides important nutrients, some varieties contain mercury, which

could be harmful to developing fetuses and young children.

Pregnant women are usually urged to avoid shark, swordfish, king mackerel and tilefish. But many other types of fish do not contain mercury and can be eaten safely during pregnancy. If you are pregnant, try to stick with shellfish, canned fish, farm-raised fish or smaller ocean fish like salmon, cod or flatfish.

As a general rule, you can safely eat 12 ounces of cooked fish per week, but be sure to heed your doctor's advice on the amount that is safe for you.

— Source: *American Dietetic Association Website*

