



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

SUMMER 2008



The Maine Municipal Employees Health Trust is celebrating its Silver Anniversary this year! The Health Trust has been in existence as a group, self-insured health insurance trust since 1983. We are looking forward to serving our participants and over 450 employer groups for many more years to come!

Wellness Works, the health education and promotion program of the Maine Municipal Employees Health Trust, is dedicated to improving the health and well being of local government employees and their families. The Health Trust Board of Trustees recognized the value of health education and promotion early in the Trust's history. The Trust was one of the first group health plans in Maine to offer its participants and employer groups a comprehensive wellness program. Here are some interesting facts on the history of the *Wellness Works* program:

- Since the program started in 1987, the Health Trust has invested over \$2.3 million in delivering high quality health education and promotion programs to its participants
- Since 1987, the *Wellness Works* program has been sending the newsletter *Wellness Works Around the State* to over 13,500 health trust participants on a quarterly basis. That's over 1.3 million copies of the newsletter sent to our participants' homes over the years!
- Since 1996, *Wellness Works* has awarded over \$800,000 in grant money to our municipalities to help them offer health education programs at their local worksites.
- Since 1997, *Wellness Works* health educators have offered nearly 2,000 classes at worksites around the state and personally interacted with over 17,000 Health Trust participants through health education programs and one-on-one health counseling sessions.

The Health Trust Board of Trustees is proud of its long-term investment in helping to improve the health and well being of Trust participants and their families. The Board is also proud of the many individuals who have made life-style changes to improve their health with the help of *Wellness Works*. Keep up the great work!

To learn more about *Wellness Works* and the Health Trust, visit our website at www.mmcht.org or call us at 1-800-452-8786.

And remember – the Difference Is Trust!

New Assistant Director of Health Trust Services: Karen Tyminski Childs.

(See article on Page 3.)



The time to relax is when you don't have time for it.

~Attributed to both

Jim Goodwin and Sydney J. Harris



Summer 2008

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Health Trust Annual Meetings to be Held in August

The Health Trust will, once again, be holding a series of Annual Meetings at locations around the state during the month of August. These meetings provide the Health Trust staff with an opportunity to report to the membership on program operations, finances and activities. They also provide our participants an opportunity to raise questions or issues of concern. We are pleased to be celebrating 25 years of providing benefit coverage and services to our members and employers.

Please note: these meetings are separate from the Health Trust Retiree Workshops. All retirees will be receiving a separate notice regarding the Retiree Workshops. These invitations will be mailed to home addresses.

The Health Trust 2008 Annual Meetings will be held on the dates and at the locations listed below.

<u>DATE</u>	<u>LOCATION</u>	<u>TIME</u>
Tuesday, August 12	Scarborough Town Office Council Chambers A	9:00 a.m.
Wednesday, August 13	Maine Municipal Association Board Room	9:00 a.m.
Thursday, August 14	Presque Isle City Hall Council Chambers	9:00 a.m.

To help us plan for adequate seating, it would be helpful to contact us to confirm your attendance. Please call Susan Smith at the Health Trust, at 1-800-452-8786 extension 222 or or e-mail her at issmith@memun.org.



Miracle Weight Loss Cures – Too Good to Be True?

Are you tempted by those miracle weight loss ads that you see in magazines or hear about on the radio? Before you spend your hard earned dollars on a weight loss program, consider these tips offered by the Federal Trade Commission (FTC). According to the FTC, ads that make any of the following claims are almost certainly false or misleading:

1. Causes weight loss of two pounds or more a week for a month or more without dieting or exercise.
2. Causes substantial weight loss, no matter what or how much the consumer eats.
3. Causes permanent weight loss (even when the consumer stops using the product).
4. Blocks the absorption of fat or calories to enable consumers to lose substantial weight.
5. Safely enables consumers to lose more than three pounds per week for more than four weeks.
6. Causes substantial weight loss for all users.
7. Causes substantial weight loss by wearing it on the body or rubbing it into the skin.

Lending Library



The *Wellness Works* Lending Library has many materials for those of us who want to get fit. One of the fitness areas that the library has information on is stability balls. Stability balls, also known as balance balls or Swiss balls, can be incorporated into Pilates, weight training and many other fitness routines.

These exercise balls have become an extremely popular way to increase core balance and abdominal fitness. To borrow materials *free of charge* from the *Wellness Works* Lending Library, contact Amanda Collins at 1-800-452-8786 extension 283 or via e-mail at acollins@memun.org. To view the entire list of materials that the Lending Library has to offer check out our website at www.mmeht.org. Click on *Wellness Works*, then click on *Lending Library*, there you can search for items by subject or see the entire list of the materials in the Lending Library.

Medline Plus

Are you looking for a credible website to get more information on health topics? Check out *Medline Plus* – a website sponsored by the US National Library of Medicine and the National Institutes of Health. Visit the website at www.medlineplus.gov.

21 Days to Healthier Habits

Studies show that if you stick to positive habits (such as exercising, quitting smoking or eating better), you can program yourself into living a healthier life. Here is some advice that will apply, no matter what your goal is.

The hard part is convincing yourself you need to start. If only you could find the time, right? Actually, experts believe that it's making the decision to make time that's key. Make time to improve yourself and you'll feel better. Not only will you gain energy, but you'll be more focused and actually accomplish more in less time.

Next, you'll need to set your sights on realistic goals. Write down what you want to achieve and carry it out over the next three weeks. Stay focused on the big picture of getting well, being happy and feeling better and less on the

negative aspects of life. Keep a positive, confident outlook. After the three weeks are up and your newer, better behavior has become a habit, set new goals for the next 21 days and keep moving forward.

Here are some specific suggestions on how you can tackle specific goals in your 21 days.

If your goals are to exercise and eat better:

Learn to reinvent your diet. At the supermarket stick to the perimeter of the store where all the fresh produce, meat, fish, dairy and grains are located. The freshest produce has the most antioxidants.

Biking, swimming and walking are good, low-impact aerobics to get your juices flowing. The benefits range from raising metabolism and burning fat to

lowering blood pressure and reducing your risks for high blood pressure. Try to walk as often as you can.

Going to the gym? Start with a workout program that allows you to see quick improvements. Get a buddy. Making a commitment with somebody else helps you stick to it. A personal trainer can put you on the right track and will be another source of encouragement.

Keep a journal of your activities and meals, then check your progress in 21 days. Continue to improve by setting new goals, such as walking farther or swimming faster.

Source: Wyeth Consumer Healthcare

Aging Well

Many people think that long life is just genetics and good luck. But you'd be surprised at how easy it is to stay healthy. Below are four easy strategies that will help you age well.

1. **With knowledge** you can often avoid the most serious health problems, including heart attack, diabetes, cancer and osteoporosis. Learn their risk factors, signs and means of early detection.
2. **With friendship** you gain the strength and support to live better – and maybe longer. In fact, the more friends women have, the healthier and happier they are as they age. Keep your friends close.
3. **With fitness** you can guard against age-related health problems. Proper weight and regular exercise are the foundation; simple changes can make a big difference.
4. **With confidence** you can take the lead in managing your health. Seek the support of a trusted health care provider. Self-care and routine checkups can help you thrive and improve longevity.

Welcome, Karen!

The Health Trust is pleased to welcome the newest addition to our team – Karen Tyminski Childs, Assistant Director Health Trust Services. Karen has over 18 years of broad based experience in employee benefits, human resources and general management.

She is a licensed Life/Health Producer and worked for 7 years as a broker with TD Banknorth Insurance Group (formerly Morse Payson and Noyes). She handled all size groups and coverage for small community-rated to large experience-rated employers and associations. She also had department supervisory responsibilities.

Early in her career, Karen was with the City of Portland for five years as a Human Resource Associate in the benefits area dealing with individual employee and retiree issues as well as benefit program administration and implementation. Karen also worked for two large commercial insurance companies.

Karen holds a B.S. in Business Administration from Syracuse University - School of Management with majors in Personnel and Industrial Relations and Marketing. She resides in South Portland with her two young children and husband.

Before children, Karen enjoyed ballroom and swing dance (she met her husband on the dance floor!) and theater. After children her interests changed and she gets the most enjoyment from having fun with her kids. She also enjoys participating in an occasional Pilates or Yoga class and gardening when time permits.

Eating Well While on Vacation

Many of us look forward to vacations but dread the idea of blowing our diets. Here are some strategies to eating well and making good choices while on vacation.

When making travel plans, choose a vacation location where you know there will be lots of healthy food choices, as well as opportunities to get out and move your body. Bring your own food when you travel on a plane or train. Planes and trains are infamous for high-fat and processed foods. Take some healthy snacks like fruit, or make your own "road mix," which includes nuts, dried fruit and cereal. Keep serving sizes in mind - one serving is the amount that fits into your palm.

The car is a great vehicle for healthy eating. Since you're in control, you can pack a cooler filled with healthy food. How about packing sandwiches made with whole-grain bread, fresh lettuce, tomatoes, and turkey or chicken? Try packaging your lettuce and tomatoes separately so that your bread doesn't get soggy. Also try, yogurt with sliced almonds, cottage cheese, low-fat cheese sticks and hard-boiled eggs. Don't forget to bring fruit along.

Drink plenty of water while on vacation. While traveling, you need to be aware of your water needs. Don't wait until you're dry as a desert, panting for water.

Plan on carrying a 12-16 oz. bottle of water and drink no less than three to four bottles a day, and more if you're exercising in the sun. Watch the alcohol. People often think vacation is a license to drink alcohol in excess. Alcohol dehydrates you (especially in the sun), makes it difficult to make wise food choices, packs on lots of calories and too much is just plain dangerous. If you must drink alcohol, order a wine spritzer (one-half glass of wine mixed with soda water). It's refreshing and half the calories. Avoid hard liquor.

Stay hydrated and healthy with fruits and veggies. They're packed with water and nutritious vitamins and minerals. The sugars are healthy fructose and can help keep you energized throughout your vacation day. Fruits and veggies are the best snacks around. Energy bars are great for on-the-go travelers. They're ideal for men and women who want a snack or meal replacement in a pinch. Look at

the label for nutrients in these ranges: total calories: 150-250; total fat: 4-7 grams; saturated fat: 1-4 grams; carbohydrates: 10-25 grams; and protein 10-25 grams.

Be careful when you go out to the restaurants. When you can, order fish, poultry or lean red meat. Avoid white starches (bread, pasta, rice, potatoes). Substitute more vegetables for the starch that comes with your entree. Fill up on a non-creamy soup or salad before your entree and ask the waiter not to bring the bread basket to help reduce your temptation. Savor the flavor! If you've had a great day of recreational activities and burned some great calories, go ahead and enjoy your meal. Just remember to keep portions in mind and eat slowly. If you want dessert, share it. Remember to enjoy each bite.

Lastly, get out and move! Beaches are meant for walking on, mountains are there to climb, and lakes and oceans are there for the swimming. Don't just sit there under an umbrella. Put on your pedometer and start adding up those miles.

Curb Your Cravings – Learn How To Stay Full Longer

Believe it or not, soup, salads and nuts make people feel more satisfied than other foods. Researchers aren't sure why, but it may have something to do with the high water content. When soup is hot, we eat it more slowly, causing us to notice that we are becoming full much quicker. In fact, people who started lunch with vegetable soup ate 20% fewer calories at that meal according to a study published in the November 2007 issue of "Appetite." Salads are another way to fill up and eat fewer calories, plus they help you get three or four vegetable servings in one sitting. Between meals, nuts are a great source of energy. Just don't forget about portion sizes. Their mix of fiber and protein is the perfect antidote to mid-afternoon hunger, not to mention that they are filled with vitamins, minerals and healthy unsaturated fats.

What NOT to Eat When You are Pregnant

Most women know they should avoid alcohol during pregnancy, but the American Pregnancy Association warns that there are other foods and drinks that should be avoided as well, including:

- ❖ Raw foods including uncooked meats, fish, shellfish and eggs.
- ❖ Deli meats and smoked seafood, which may harbor bacteria that are particularly dangerous for pregnant women and their unborn child.
- ❖ Soft or unpasteurized cheeses, pate and unpasteurized milk.
- ❖ Caffeine and alcohol.
- ❖ Fish that may contain mercury. These may include: shark, swordfish, king mackerel and tilefish. Be sure to talk to your doctor about what type of fish is safe to eat.



Source: HealthDay News, 2008

Resolutions in July?

Most of us set ambitious health goals for ourselves on January 1, 2008 – and the majority of us, have since forgotten them. Use the start of a new season (summer!) to give you a new reason to revisit those abandoned resolutions. Below are some strategies to get you back on the right track!

Try to burn about 200-300 calories a day through **physical activity**. This could help you shed 1 to 2 pounds of fat every week.

Write your progress down in your Food Journal and your Physical Activity Journal. Studies show that to guarantee success in your new weight-loss and fitness program, you need to keep some kind of record of your daily progress. Record keeping will hold you accountable and help you get over mindless eating.

Choose one thing about your eating and physical activity to change this week. It could be as simple as putting your walking clothes out each night to remind you to walk in the morning, or it could be eating breakfast, instead of following your usual pattern of skipping it.

Take action today! Don't overthink your weight-loss and fitness plan. Stop pondering and "what if'ing" and get up to make that healthy dinner or take that walk. It's that first step that will build your motivation to keep going.

Don't just rely on your scale. Use your clothes-o-meter! Get out that pair of jeans or belt and mark where your size is today. Try them on once a week before your weekly weigh-in and note the progress. The fitter you become, the more compact you'll get and you'll easily see it in the fit of your clothes.

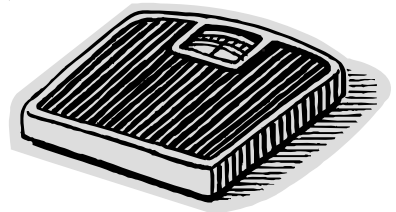
Try not to leave more than three to four hours between times to eat. If you leave too much time, you'll overeat. For instance, eat a mid-afternoon snack to prevent you from eating too much at dinner.

Change your habits gradually. Start by weaning yourself off any late-night junk food binges; substitute low-fat desserts and snacks, eating no more than one serving at a time. Spend the next week practicing eating less and less until you no longer need the extra food.

Take it easy on the exercise as you start your physical activity program. It's easy to go gung-ho and end up hurting yourself. Be patient with your body, especially if you've been sedentary for a long time.

Watch out for perfectionism. That's not the goal. It's all about consistency. Strive for achieving your goals about 80 percent of the time. Some days you'll be 100 percent and others 50 percent. The aim is to average 80 percent. That's what the most successful people do.

Set up a support system. No man or woman is an island out there! Tell a trusted loved one what you're up to and let them cheerlead you along your journey. Having that support will make all the difference when the going gets tough — and isn't that what life is all about?



Food Sense

Food recalls seem to flood the news market every few months. What can you do to protect yourself from food borne illnesses and food poisoning? Here are some common-sense precautions from the US Department of Health and Human Services:

1. Make sure ground beef and other meats, as well as eggs, are well-cooked before you eat them. Use a food thermometer to check that hamburger and other ground meat are cooked to at least 160°F to prevent E. coli.
2. Wash raw fruits and vegetables with soap. Pay particular attention to leafy greens as there are lots of crevasses and cracks where E. coli can hide.
3. Don't chop vegetables on the same block where you just made beef hamburgers or prepared other meat.
4. Keep raw and ready-to-eat foods completely separate.
5. Refrigerate leftovers promptly.
6. Avoid bruised produce such as tomatoes.
7. Make sure all cooking utensils, including meat thermometers and cutting boards are thoroughly cleaned with soap and hot water after you've handled them.
8. Wash your hands regularly with soap and hot water.
9. Drink only pasteurized milk, juice or cider.
10. Drink municipal water that has been treated with chlorine or another disinfectant.

Source: HealthDay News, 2008

Food Safety During an Emergency

If a storm, flood or other disaster results in a power outage, the USDA warns people to take extreme caution with perishable foods. Keep the refrigerator and freezer doors closed as much as possible to help preserve the safety of the food products. If left unopened, a refrigerator can maintain a food safe temperature for four hours; an unopened freezer will hold a safe temperature for 48 hours (24 hours if half full).

Dry ice can be used to preserve food in the event of an extended outage. A 50-pound block of dry ice should be adequate to keep a full, 18-cubic foot freezer cold for two days. The majority of refrigerated items should be discarded if they are at room temperature for more than two hours.

The USDA also recommends consumers have a ready supply of non-perishable foods on hand such as water, powdered milk and canned foods in the event of an extended power outage.

On-Call

On-Call is an ongoing series of articles that promote 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 – Hyperthermia

You get hot, you sweat, and the sweat evaporates, taking heat away from your skin and keeping your core temperature at a proper level. But when you overload your natural “air conditioner,” hyperthermia sets in. The outdoor temperature doesn’t have to be extremely high for you to notice the first signs of hyperthermia. Even moderate air temperature, when combined with high humidity, can decrease your skin’s ability to cool itself. Also, a chronic medical condition, such as high blood pressure, or the effects of certain medications (i.e. diuretics and antihistamines) can contribute to hyperthermia, even without much exertion or time in the sun.

Signs/Symptoms

- Heat exhaustion: increased thirst, weakness, mental or physical disorientation, nausea, profuse sweating, cold or clammy skin, visual disturbances.
- Heatstroke: confusion, bizarre behavior, strong and rapid pulse, extreme fatigue, rapid heartbeat, loss of consciousness, body temperature over 104°F, lack of sweating with dry, red skin –although the very young or very fit may continue to sweat.

Get Emergency Care Right Away If:

- You or someone you are with has trouble remaining conscious or has other signs of heatstroke.

Talk to Your Doctor If:

- You or someone you are with experiences symptoms of heat exhaustion and does not respond to self-care measures within 30 minutes.

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

Rest:

- As soon as you notice any symptoms of hyperthermia, rest in a cool, shaded area with feet elevated. Remove excess clothing.
- Stop all activity at the first signs of hyperthermia.

Heat/Cold:

- Splash skin with cool or tepid water, or apply cool towels or sheets to skin.
- If possible, move to an air-conditioned setting.

Fluids:

- Drink lots of cool water, fruit juices, or sports drinks.
- Avoid alcohol and caffeine.

Note Well:

- In hot/dry or warm/humid weather, dress in light-colored, loose-fitting clothes, wear a hat, drink plenty of fluids, stay out of the sun, and avoid strenuous activity.
- Use your air conditioner whenever possible or visit air-conditioned places such as shopping malls, movie theaters, and libraries during the hottest part of the day.
- Don’t go shirtless, and change perspiration-soaked clothes often.

Prevention:

- Avoid alcohol consumption and overeating in hot weather, as this increases the risk of heat stroke.

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.

Source: WellInformed, 2004

Finding Friendship

Remember when making new friends was as easy as going up to a boy or girl on the playground and saying, “Do you want to be my friend?” Unfortunately as we become adults finding and maintaining friendships can be very difficult. In a society where personal communication has been reduced to text messaging and computerized conversation, meeting new friends is a definite struggle. The *Bottom Line Personal Newsletter* offered these strategies for making new friends:

1. **Alter your habits.** People tend to fall into ruts. We find a way of doing things that work, and then repeat them over and over again throughout our lives. However, this makes it unlikely that we will meet anyone new. So, pick a different coffee shop, a different walking path, or a different evening activity. You may want to consider taking a
2. **Prepare for conversation.** Before you go to a place where you are likely to meet new people, think of a few all-purpose topics you feel comfortable with. Two great conversation starters are compliments (like admiring an article of clothing a person has on if you enjoy talking about fashion) and opinions (give people a chance to share their views). Avoid religion and politics though – stick with something a little more neutral, like a new movie or book.
3. **Don't keep score.** There is a natural tendency to expect equality in friendships, i.e. “I've invited you over for dinner three times and you have never invited me once!” Don't get caught up in this – you never know what someone's reason might be. Ultimately, being a friend means enjoying the time you spend together, not expecting payback.



Making the Most of Your Vacation

Busy schedules and lifestyle routines at home can get in the way of having fun while away. Try these simple measures to help you have a great time!

Leave work at work. You told your boss you are on vacation – so mean it! Can you really “get away” if you stay tied to work? This means no Blackberries, laptops, or cell phone calls. Set up an automatic e-mail reply saying you will not be reachable if you are worried you might miss someone important.

Forget the stress. You might have a few stressful subjects that bother you at home. Do not pack them! Part of the beauty in a vacation is clearing your mind. You will feel better, refreshed, and ready to handle anything once your return.

Try new things. Sometimes people go on vacation but miss the full experience. This is your chance to learn a new dance, try a unique food, or visit a neat museum you would otherwise never see. Go for it!

Exercise. Just because you are on vacation does not mean you have to stop working out. Rent a bike, take a long walk, or check out a local yoga class.

Keep a journal. A journal can be a powerful souvenir once your pictures have faded. Chances are you will not remember the funny stories or experiences in detail years from now. Preserve those memories now and you will be thankful you did later.

Source: The Well Workplace Newsletter, June 2008

Three Cheers for Family Fun!

In our hectic lives, it is often difficult to find time to spend with our family. Make your family time quality time – use these strategies to help you spend quality time:

1. **Play like kids.** Fly a kite, draw cartoons, scrapbook or go to a ball game. Be sure each family member has a chance to choose activities, try new things and explore hidden talents. The options are endless, so have fun!
2. **Enjoy fitness, family style.** Turn the TV off and get physically active. Take bike rides after dinner. Hike, skate or kayak together on the weekends. Be adventurous. The best fitness activities are those you want to do often. Get pedometers so you can all track your steps. An added bonus is that an active childhood opens up a lifetime of exercise and good health.
3. **Meet for dinner.** Eating as a family is a great way to spend time with one another. This gives families time to connect and support one another. Sharing meals on a regular basis shows your children that you care and want to stay connected. Keep meals simple so young ones can help. Turn off all distractions, such as the television, and enjoy one another.



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: Karen Childs, 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* umbrella? 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 15, 2008. One winner will be drawn at random.

Congratulations to Albert Hubbard, from the Kennebunk, Kennebunkport, and Wells Water District, who won the Spring Newsletter Search Contest!

Your Name: _____ Phone Number: _____

Address: _____

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

1. List three strategies to help you lower stress: _____

2. What is hyperthermia? _____

3. List three signs and symptoms of hyperthermia: _____

4. What types of food will help you stay full longer? _____

5. List a strategy that will help you age well: _____



Maine Municipal Employees Health Trust Mastectomy and Reconstructive Breast Surgery Benefits

The Federal Budget Act of 1998 amended ERISA and the Public Health Services Act effective October 21, 1998, to require that any health plan that covers mastectomies must also cover reconstructive breast surgery following the mastectomy. The Maine Municipal Employees Health Trust has provided and will continue to provide benefits for mastectomies and subsequent reconstructive breast surgery following the mastectomy. This mandate does not present a benefit change for Health Trust participants. The law mandates, however, that even if the health plan already provides these benefits, the plan must provide written notification to its participants on or before January 1, 1999 and annually thereafter.

Employees participating in a Health Trust health plan and their covered dependents are eligible for benefits for mastectomies and subsequent breast reconstructive surgery which includes:

- ◆ reconstruction of the breast on which the mastectomy was performed;
- ◆ surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- ◆ prostheses and treatment of physical complications in all stages of mastectomy, including lymphedema.

Coverage for these services is subject to the applicable deductibles and co-payments and all other provisions of your Plan.

If you have any questions regarding this notice, please call a Health Trust Service Representative at 1-800-852-8300 (Maine) or 207-621-2645 (out of state).

Maine Municipal Employees Health Trust Health Insurance Plan

Annual Notice of Privacy Practices June 1, 2008

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED, AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This Notice describes the medical information practices of the Maine Municipal Employees Health Trust group health plan (the “Plan”), as well as the practices of the third party administrators (Anthem Blue Cross and Blue Shield and Anthem Prescription Management) that assist in the administration of Plan claims. All of the provisions in this Notice are effective as of April 14, 2003.

Please review this notice carefully. If you have any questions about this notice, please contact Susan Smith, Health Trust Member Services Manager, at 1-800-452-8786, or via e-mail at issmith@memun.org.

The Health Trust understands that medical information about you and your dependents, and about your health, is personal. We are committed to protecting your medical information, and that of your dependents. We will not disclose confidential information without your authorization, unless it is necessary to provide your health benefits, administer your benefit plan, or as otherwise required or permitted by law. The

Health Trust makes sure that access to your confidential information is restricted to those employees who need to know that information to conduct our business. Health Trust employees have been trained on policies and procedures to protect your privacy.

Under Federal law, the Plan is required to take reasonable steps to ensure the privacy of your Protected Health Information, or PHI. PHI includes all individually identifiable health information which is transmitted or maintained by the Plan, whether the information is transmitted or maintained orally, electronically, or in written form.

This Notice will let you know the following:

1. how we use and disclose your Protected Health Information (PHI);
2. what your privacy rights are with respect to your PHI;
3. what the Plan's duties are with respect to your PHI;
4. when and how to file a complaint with the Plan, and with the Secretary of the U.S. Department of Health and Human Services; and
5. who to contact for further information about the Plan's privacy policies and practices.

1. How the Plan Uses and Discloses your Protected Health Information (PHI)

The Health Trust and/or its Business Associates may use or disclose your confidential information (also known as your Protected Health Information, or PHI), without your authorization, in the following circumstances:

- a. **Treatment.** Treatment is defined as the provision, coordination or management of health care and related services. It also includes, but is not limited to, consultations and referrals between one or more of your providers. We may disclose your PHI to your health care provider (for example, your doctor, or a hospital in which you are staying), so that the provider can coordinate, provide, or manage your health care and related services. For example, we may provide the hospital where you are staying with the name of a doctor who has treated you in the past, so that the hospital can contact your doctor with questions about that treatment.
- b. **Payment.** The term payment includes, but is not limited to, actions to make coverage determinations and payment (including billing, claims management, subrogation, plan reimbursement, reviews for medical necessity and appropriateness of care, and utilization review and preauthorizations). We may use and disclose your PHI to determine and fulfill our responsibility to provide your health plan benefits. For example, we may tell your physician whether or not you are eligible for coverage, at what percentage your benefits will be paid under the Plan, or to coordinate payment with another plan under which you are covered.
- c. **Health Care Operations.** Health care operations include, but are not limited to, customer service activities, quality assessment and improvement, reviewing competence or qualifications of health care professionals, underwriting, premium rating and other insurance activities relating to creating or renewing insurance contracts. Health care operations also include disease management, case management, conducting or arranging for medical review, legal services, and auditing functions, including fraud and abuse compliance programs, business planning and development, business management and general administrative activities. For example, we may use information about your claims to project future benefit costs and premiums for Health Trust participating groups, to audit the accuracy of claims processing functions, or to perform or negotiate discounts for case management functions.
- d. **As Required By Law.** We will disclose medical information about you when we are required to do so by federal, state, or local law. For example, we may disclose medical information when

required by a court order in a litigation proceeding such as a malpractice action. We may also disclose medical information about you in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute, but only if efforts have been made to tell you about the request or to obtain an order protecting the information requested.

- e. Workers' Compensation. We may disclose your PHI when necessary to comply with Workers' Compensation laws.

Except as described above, no disclosure of PHI or use of PHI will be made without your prior written authorization and consent. Furthermore, once you have given your consent, you may revoke your authorization and consent at any time.

2. Your Privacy Rights with Respect to your Protected Health Information (PHI)

You have several rights with regard to the Protected Health Information (PHI) that the Plan maintains about you. These rights include:

- a. The Right to Request Additional Restrictions. You may ask the Health Trust to restrict uses and disclosures of your PHI for the purposes of treatment, payment and health care operations described above. We will consider all requests for restrictions carefully; however, we are not required to agree to a requested restriction.
- b. Right to Receive Confidential Communications. You may ask to receive communications of your PHI from the Health Trust, by alternate means of communication or at an alternate address. We will consider all requests for alternate communications carefully; however, we are not required to agree to all requests.
- c. Right to Inspect and Copy Your Confidential Information. You may ask to inspect or obtain a copy of your PHI, if it is included in certain records maintained by the Plan. There may, however, be times when we will have to deny you access to certain portions of your records. We also may charge you a fee to cover the costs of copying and mailing your records.
- d. Right to Amend Your Records. You have the right to ask the Health Trust to amend your PHI that is maintained in our records. If we determine that our record is incorrect, and if the law allows us to change it, we will change it. However, if your doctor or another person created the information that you want to change, you should ask that person to amend the information.
- e. Right to Receive Paper Copy of Privacy Notice. You have the right to receive a paper copy of the Health Trust's Privacy Notice, even if you had previously agreed to receive the Notice electronically. To receive a paper copy of the Health Trust's Privacy Notice, please contact Susan Smith, Health Trust Member Services Manager, at 1-800-452-8786.
- f. Right to Receive an Accounting of Disclosures. You have the right to receive an accounting of any disclosures we have made of your PHI. This accounting will not include:
 - i. any disclosures made before April 14, 2003;
 - ii. any disclosures made for treatment, payment, or health care operations;
 - iii. any disclosures made earlier than six (6) years before the date of your request; and
 - iv. certain other disclosures that are excepted by law.

If you request an accounting more than once during any 12-month period, we may charge you a reasonable fee for each accounting statement after the first one.

3. The Plan's Duties with Respect to your Protected Health Information (PHI)

The Health Trust is required by law to maintain the privacy of your Protected Health Information (PHI), and to provide you with notice of our legal duties and privacy practices.

This Notice is effective beginning April 14, 2003, and we are required to comply with the terms of this Notice. However, the Health Trust reserves the right to change its privacy practices, and to apply the changes to any PHI received or maintained by the Plan, even if received by the Plan prior to the change. If a privacy practice is changed, we will notify all participants for whom the Plan still maintains PHI, via a notice in the Health Trust's "Wellness Works" newsletter and a notice posted on the Health Trust's Website, at www.mmeht.org. Such notice will be given within 60 days of the effective date of any material change to the Plan's privacy procedures.

When using or disclosing PHI or when requesting PHI from another covered entity, the Health Trust will endeavor not to use, disclose or request more than the minimum amount of PHI necessary to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations.

However, this "minimum necessary" standard will not apply in the following situations:

- a. uses or disclosures made to the individual patient;
- b. disclosures made to the Secretary of the U.S. Department of Health and Human Services;
- c. uses or disclosures that are required by law; and
- d. uses or disclosures that are required for the Plan's compliance with legal regulations.

4. When and How to file a Complaint with the Plan or the HHS Secretary

If you believe that your privacy rights have been violated, you may file a complaint with the Plan, or with the Secretary of the United States Department of Health and Human Services.

To file a complaint with the Plan, contact Susan Smith, Health Trust Member Services Manager, 60 Community Drive, Augusta, ME 04330. The telephone number is 1-800-452-8786. You may also contact her via e-mail at issmith@memun.org.

To file a complaint with the Secretary of HHS, write to: Secretary of the U.S. Department of Health and Human Services, Hubert H. Humphrey Building, 200 Independence Avenue S.W., Washington, D.C. 20201.

All complaints must be made in writing. You will not be penalized for filing a complaint.

5. Who to Contact for Further Information about the Plan's Privacy Policies and Practices

If you have any questions about this notice or about any of the subjects addressed in it, please contact Susan Smith, Health Trust Member Services Manager, 60 Community Drive, Augusta, ME 04330. The telephone number is 1-800-452-8786. You may also contact her via e-mail at issmith@memun.org.

Conclusion

The use and disclosure of Protected Health Information is regulated by a federal law known as HIPAA (the Health Insurance Portability and Accountability Act). You may find the HIPAA regulations at 45 Code of Federal Regulations Parts 160 and 164. This notice is a brief summary of the federal regulations. The regulations will control, if there is any discrepancy between the information contained in this Notice, and the regulations themselves.