



# WELLNESS WORKS

## *around the state*

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

FALL 2008

### Trustees Recognized for Unprecedented Service

At the summer meeting of the Health Trust Board of Trustees, the Trustees celebrated the Trust's 25<sup>th</sup> anniversary and Trust Chairman, John McNaughton, presented four Trustees who all served as former Chairpersons of the Trust with plaques recognizing their years of outstanding leadership on the Trust Board.

Don Gerrish has served as a Trustee since the Trust's creation in 1983. He was Trust Chairperson from 1983-1987 and again from 1998-2002. Dale Olmstead has also been a member of the Board since the Trust's inception and served as Chairperson from 1987-1992. Dick Metivier has also served as a Trustee for 25 years and was Chairperson from 1992-1998. Jon Carter has served on the Trust Board since 1989 and was Chairperson from 2003-2007. Noting that these four individuals have nearly 100 years of combined service to the Trust, John McNaughton thanked Gerrish, Olmstead, Metivier, and Carter for their remarkable record of service to the Trust's members and their countless hours of time dedicated to the Trust's governance. McNaughton congratulated these outstanding individuals who have been key to the Trust's success for 25 years and who will shape the Trust's future.



Pictured above from left to right, are Don Gerrish, Town Manager, Brunswick; Dale Olmstead, Town Manager, Freeport; Dick Metivier, Finance Director, City of Lewiston; Jon Carter, Town Manager, Kittery and current Trust Chairperson, John McNaughton, Finance Director, Town of Falmouth.

### Going Green and Getting Fit

The Maine Municipal Employees Health Trust is celebrating our 25th anniversary during 2008. In conjunction with this celebration, we are kicking off a motivational walking program. We hope you will help us celebrate our 25 years by participating in "25" Green activities over "25" days while doing a minimum of "25" minutes of walking 5 days a week. This program will begin Monday, November 3<sup>rd</sup> and will run thru Friday, December 5th. It's a fun and easy way to get fit and become a little more environmentally conscious. Health Trust participants and their families are invited to participate. You can find more information about this program on our website at [www.mmehtr.org](http://www.mmehtr.org). Click the link for *Wellness Works* to access the "Going Green and Getting Fit" program. Since Maine Municipal Employees Health Trust is promoting the "green" theme by going paperless, please try to access the program information and participate via the internet. If you do not have internet access and would like to participate in this program, please contact Wellness Works at 1-800-452-8786 (ask for Amanda Collins) and we will forward a participant packet to you.

### Fall 2008

#### What's Inside:

The Flu versus the Cold .....	2
Escaping the Germs .....	2
Cutting Back is NOT Quitting .....	3
Simple Steps to a Longer Life ....	3
How to Rake Leaves Properly ....	3
Folic Acid Every Day .....	3
Doctor's Office or the ER? .....	4
24/7 NurseLine .....	4
Teaching Your Kids to Use 911 ...	5
Five Things You Should Know When You Get a New Prescription .....	5
On-Call .....	6
Wellness Works at the Sagadahoc County Wellness Garden .....	7
Newsletter Search Contest .....	8

# The Flu Versus the Cold

How do you know if you have the cold or the flu? Both affect the respiratory system and have similar symptoms. However, there are significant differences in the virus strains that cause each infection as well as the severity of each illness.

The flu strikes hard and fast often with debilitating exhaustion. Usually you or your family members are too weak to go to school or work or even leave the bed. After most symptoms have passed, fatigue can linger or make you feel miserable for two weeks or more. If ignored, the flu can lead to more serious complications like pneumonia and dehydration. Also, the flu can aggravate existing health conditions like asthma and diabetes..

Just remember the Flu F.A.C.T.S. to help you determine if you have the flu.

- F:** Fever spike (up to 103 degrees)
- A:** Aches
- C:** Chills
- T:** Tiredness
- S:** Sudden symptom onset



On the other hand, the cold tends to creep up on us. The three most frequent cold symptoms are nasal stuffiness, sneezing and a sore throat. While you might not feel 100 percent, a box of tissues can help you get through your daily activities. The cold usually lasts for five to seven days and when it's over, it's over.

Symptom differences between the cold and the flu are:

Symptom	Cold	Flu
Cough	Hacking, Productive Cough	Dry, Unproductive Cough
Fever (above 100 degrees)	Rarely	Yes
Muscle and Body Aches	Slight	Severe
Severe Fatigue/Weakness	Slight Fatigue	Yes
Headache	Rarely	Yes
Stuffy Nose	Yes	Rarely
Sneezing	Yes	Rarely
Sore Throat	Yes	Rarely
Sudden Symptoms	Appear gradually	Can appear within 3 to 6 hours

## Escaping the Germs

It is that season again, when you hear the barking cough of your co-workers and watery eyes and runny noses are everywhere you turn. So how can you protect yourself from the germ assault this season? The key is to know where they hide and get to them before they get to you!

According to the Centers for Disease Control and Prevention (CDC), germs and bacteria can thrive and survive on the surface of many objects for days, but you usually can't pick up enough of them to make you sick. However, there are some surfaces that are worse than others. For instance:

- ✱ Believe it or not, the toilet isn't the dirtiest thing in your bathroom; it is your **sink handle!** You only need 100 cold germs to get sick and, guess what, you just touched 25,000! So wash those hands and shut off the faucet with a towel.
- ✱ Beware of the kitchen **cutting board!** The biggest risk is salmonella, which comes from raw chicken or eggs. Even if only 10% of your cutting board germs are salmonella, they'll give you a nice case of food poisoning. So, put the board in your dishwasher, or wash it with bleach and water.
- ✱ Don't answer the **phone!** Well, we really can't get away with that one, but before you do, be sure to clean off the receiver with some antibacterial wipes. The telephone receiver is the germiest thing on your desk, usually because someone didn't wash their hands properly after visiting the restroom. In fact, your handset could have 2,500 rotavirus particles on it right now!
- ✱ Shopping smart means washing down the **shopping cart!** The next time you swing into the grocery store to pick up a few things, wipe down the handle of the cart first. Each handle has about 1 million germs on it! If just 10% of them were flu virus, you'd pick up over 500 of them...exactly 499 more than you need to get sick!

*Source: Intelligence for Your Life, Health and Fitness Newsletter*

# Cutting Back is NOT Quitting

The **Great American Smokeout is Thursday, November 20<sup>th</sup>**. This is a great time to make the commitment to quit using tobacco once and for all. If you are a smoker you don't need to be told that smoking is dangerous...you already know that and nagging at you isn't going to make you quit any sooner. However, if you think that by simply cutting back on your tobacco use you are somehow reducing the harm to your body, here's a newsflash: You're NOT doing your body any good.



A study from the University of Minnesota found that when smokers puff on fewer cigarettes, they compensate for the fewer inhales by taking deeper and longer ones. In fact, individuals who cut back on the number of cigarettes still breathe in as many toxic substances as before they cutback. Not to mention that one cigarette is enough to raise your heart rate by seven to twelve beats a minute and increase your blood pressure too. If you really want to lower your risk of cancer and other diseases, you need to **STOP SMOKING** – period. The American Cancer Society has some great resources to help you get started, visit them at [www.cancer.org](http://www.cancer.org) or 1-800-ACS-2345

## Simple Steps to a Longer Life

No, we haven't found the Fountain of Youth, but the good news is that there are simple things you can do everyday to add life to your years and years to your life. For instance:

- **Stand up when you get dressed.** It may sound too simple to make a difference, but forcing your body to balance while you put on your pants or socks strengthens your reflexes and core muscles and helps you to lose weight by burning calories. Improving your balance is also a great way to help reduce your risk of falls and broken bones – especially as we get older.
- **Go to bed at least 10 minutes earlier than normal.** 25% of adults get less than 6 hours of sleep, yet most studies have shown that we need at least 7-8 hours to function properly. Sleep deprivation is known to weaken your immune system and increase your risk of heart disease and diabetes. If you go to bed and still find yourself tossing and turning after 20 minutes, get up and do something to relax, like reading a book or taking a bath. Avoid the TV and computer; the flickering, bright lights actually stimulate our brains and make it harder for us to fall asleep.
- **Avoid smoky places.** Just being around people who are smoking affects your health. There is no safe level of exposure, so clear the air and stay away from the smoking areas!
- **Skip the soda.** People who drink more than three servings a week of soda have a lower bone density due to the leeching of calcium from your bones to process the phosphoric acid that is found in colas. Plus, the extra calories you drink without even knowing it can add up quickly- cutting out high calorie juices and sugar-filled sodas can help you drop 30 pounds in a year!
- **Hold hands with someone you love.** Handholding has been shown to reduce the amount of stress hormones in our bodies. Want to increase the effect? Try going for a walk while holding hands-the physical activity will help burn off calories and stress hormones!

### How to Rake Leaves Properly

Keep your back straight, knees slightly bent, reaching straight in front with smooth strokes, and bending of the knees to pick up the leaves. The wrong way is to start by hunching over, twisting the body, reaching to the side, or bending from the waist to pick up the leaves. A 150 lb person can burn more than 250 calories per hour.



*Source: The Longevity Bible, Dr. Gary Small.*

### Folic Acid Every Day

Be smart about your health *every* day – All women who could become pregnant should take a vitamin with 400 micrograms (mcg) of folic acid every day to reduced the chance of a pregnancy affected by spina bifida.

*Source: March of Dimes*

# Doctor's Office or the ER?

## *What do you do when you're sick or injured?*

Get help, right? It may sound simple, but knowing where to go for the appropriate medical attention isn't always clear cut. Is the situation a true emergency that requires a trip to the hospital emergency room? Or, can you make the next available appointment at your doctor's office?

Here are some guidelines to help adults decide what prompt and effective treatment they might need:

### **When to Go to the ER**

Call 911 or go to the emergency room if you believe that you could be putting your health at risk if you delayed care. Conditions that call for a trip to the emergency room include:

- Sudden or unexplained loss of consciousness
- Chest pain; numbness in the face, arm or leg; difficulty speaking
- Severe shortness of breath
- High fever accompanied by a stiff neck, mental confusion or difficulty breathing
- Coughing up or vomiting blood
- A cut or wound that won't stop bleeding
- A major injury
- A possible broken bone

### **When to Call Your Doctor**

Call your doctor for non-life-threatening illness and minor injuries such as:

- Sprains
- Back problems
- Small cuts
- Sore throats
- Skin rashes
- Mild fever
- Colds, flu
- Earaches

*Source: Mayo Clinic*

Most doctors have after-hours coverage by phone. If you think you need immediate attention during the night, or on weekends or holidays, call your doctor to discuss your symptoms. He or she will tell you if urgent treatment is necessary.

## ***Be Prepared***

Don't wait until you need urgent care to visit a doctor. Establish a relationship when you are healthy so your physician has your medical history on file and can respond quickly if you are sick or injured.

Remember: If you have a medical emergency that could be life-threatening or disabling, call 911 or go to the emergency room immediately! For all other care, your doctor can provide the most efficient, affordable treatment.

*Source: Anthem*

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## **24/7 NurseLine 1-800-607-3262 offers round-the-clock peace of mind**

Health concerns don't follow a 9 to 5 weekday schedule. Sometimes you need answers to your health questions right away – like the middle of the night or the weekend. Here are some examples:

- *The baby has a fever at 2 a.m. How high is too high?*
- *It's the weekend. Your son sprained his ankle in the big game. Ice or heat? Should he go to the ER?*
- *It's 7a.m. and you're about to take your first dose of a new medication. But, you forgot to ask the doctor at yesterday's appointment if it's ok to continue taking your daily multivitamin.*

Don't worry. For answers to questions like these and more, the 24/7 NurseLine is there for you and your family. Call 1-800-607-3262 anytime to speak with a registered nurse who is trained to help you make more informed decisions about your health situation.

The 24/7 NurseLine is a free service included with your MMEHT health plan through Anthem, our claims administrator. You and your covered dependents can call toll-free any time day or night. When you call, the nurse will ask you for the ID number of the covered member. This information is on your insurance card.

### **What kind of assistance can the 24 hour NurseLine provide?**

- Help you understand your health concern and research available options for the care you may need.
- Provide information that will help you communicate more effectively with your doctor.

### **When should you call the 24 hour NurseLine?**

- Anytime – 24 hours a day...7 days a week... 1-800-607-3262
- Whenever you have a health concern or question. People call with everything from what to do for a cut finger to food poisoning to skin problems.

Remember, NurseLine does not take the place of doctor visits. If your situation is life threatening or you are critically ill, go to the emergency room or call 911 or your local emergency services number. NurseLine can help when you have a quick question or concern.

# Teaching Your Kids to Use 911

Many people question when to call 911. Some hesitate because they aren't sure if it's important enough, while others tie up the lines with nonsense such as: "How long does it take to cook a turkey?" or "Can you help me with my math homework?"

Never call 911 as a joke or to see what might happen. When a dispatcher is tied up with a non-emergency call, it ties up the lines for those that really do have an emergency, leaving those people waiting. Don't call if you have a hangnail, your sibling dared you, your cat got into a fight with another cat or you can't find your homework.

Call 911 if a person is badly hurt or in danger right now. Here are **some** examples for your children or grandchildren:

- ❖ Call 911 if there's been a car accident
- ❖ Call 911 if you see a crime such as someone breaking into a house or car or hurting someone
- ❖ Call 911 if someone suddenly seems very sick and is having a hard time speaking or breathing or turning blue.

- ❖ Call 911 if someone collapses or passes out
- ❖ Call 911 if a house is on fire (tell your child not to call from the house that is on fire – go to a safe location)
- ❖ Call 911 if someone is choking or having a seizure

If your child or grandchild is unsure if there's a real emergency and there are no adults there, tell them it's a good idea to make the call. They could save someone's life. Explain to your children that in the United States and Canada, when you call from a landline (home phone line) that their address will automatically come up to the dispatchers. Please emphasize to your children the importance of knowing their address and phone number and also the address or number that they are calling from if they are outside of the United States or Canada.

It's important to make sure the children are safe. If the house is on fire, tell them to leave the house and call 911 from the neighbors. Explain to your children that it's okay to be nervous when calling 911 but to stay calm, and

speaking slowly and clearly when explaining what happened. You may want to practice with your children some of the questions that dispatchers may ask them, such as:

- ❖ What is the emergency?
- ❖ What happened?
- ❖ Where are you?
- ❖ Who needs help?
- ❖ Who is with you?
- ❖ Are you safe where you are?

Don't hang up! Tell your children to stay on the phone until the 911 dispatcher tells them that it is okay to hang up.



## Five Things You Should Know When You Get A New Prescription

Understanding your new medicine can help you get better healthcare. Look below to find out important information that you should know about the medicine you take.

1. **What is the name of the medication?** *Know the brand name; if taking a generic know that name too.*
2. **Why am I taking it?**
3. **How much do I take?** *Know the strength, how much to take, how often you should take the medication, and how long you should use it for.*
4. **What do I do if I miss a dose?**
5. **What are the most common side effects?**

Other important health tips:

- **Check your health plan.** Many insurance plans have different co-pays depending on the medication.
- **Use the same pharmacy whenever possible.** Having all of your information in one place can help keep you safe and prevent medication errors.
- **Talk to the pharmacist.** You may think of questions that you didn't ask at the doctor's office, such as possible drug interactions.

*Source: Maine Health Management Coalition*  
[www.mhmc.info](http://www.mhmc.info)

# 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 – Canker Sores

Canker sores are painful ulcers that crop up on your gums, tongue, soft palate, or the inside of your cheek or lip. Most canker sores disappear within 5-10 days, but while they're active, you may have trouble eating, especially if you enjoy salty, spicy, or acidic foods. Sometimes the sores interfere with talking or sleeping. Canker sores are not caused by viruses or bacteria so they cannot spread through person-to-person contact. Most doctors agree that mouth trauma, food allergies, hormone imbalances, or emotional stress may be factors that make some people more prone to have canker sores.

### Signs/Symptoms

- Early stage: tingling or burning sensation of the tongue, soft palate, gums, or inside of the cheek or lip.
- Middle stage: small, round, reddish, swollen area(s) where tingling or burning occurs.
- Eruptive stage: painful rupture(s) on swollen area(s) covered by a white or yellow membrane with a red rim or halo.

### Talk to Your Doctor If:

- Any mouth sore does not heal within 2 weeks.
- You have accompanying inflammation of the eyes or experience similar sores on your genitals.
- You have white spots in your mouth that are not canker sores.
- Sores interfere significantly with your ability to eat, speak, or sleep.
- High fever accompanies canker sores.

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

### Medication:

- Try sucking medicated lozenges or antacid tablets occasionally to decrease the acidity of your mouth.
- Use an over-the-counter medication containing carbamide peroxide to speed healing.
- Gargle with an antiseptic mouthwash to relieve pain temporarily.
- For chronic problems, ask your doctor about using a prescription dental paste or antibiotic mouthwashes to help reduce inflammation and pain.

### Nutrition:

- Avoid chocolate, nuts, and foods that are spicy, salty, or acidic (tomatoes, citrus fruits, etc.).

### Note Well:

- Avoid scraping or biting mouth sores.
- Have your dentist repair rough or ragged tooth surfaces.

### Prevention:

- Avoid abrasive or irritating substances (tobacco, very hot foods, hard pretzels, etc.).
- Use only a soft toothbrush.
- Practice stress-reduction techniques.

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*

## Wellness Works at the Sagadahoc County Wellness Garden



Karla Wegenka, Fay Labbe

It all started with an idea...a thought...a seed. In a very short period of time, this kernel became the Sagadahoc County Wellness Garden. How did they do it?

In Fall of 2007, top administrator, Pam Corrigan “volunteered” Fay Labbe to be the Wellness Coordinator at Sagadahoc County. Even though Fay was not even present when she was nominated, she knew she had strong executive management support from Pam. So, Fay embraced her new role with creativity and enthusiasm.

Fay immediately started involving other employees.... including Karla Wegenka who instantly became an integral member of the Sagadahoc team. The Wellness Committee began exploring how our Wellness Works programs could be offered at their work-site of about 50 employees. With the challenge of trying to reach law enforcement personnel who often work evening shifts, the committee decided to use Wellness Incentive Grants to fund fruit baskets (which are always empty!) for all 6 departments throughout the building. With a concern for all, the group also changed out the drink vending machine to offer juice rather than soda. The only thing left in this machine lately is the soft drinks!

In Fall 2007, after attending and networking at our annual Wellness Coordinator conference, Fay was inspired to suggest a community wellness garden at Sagadahoc. With momentum continuing in 2008, the County offered our on-site gardening classes: **“Plan Before You Plant”** and **“Grown a Garden Almost Anywhere”** in April. Over Memorial Day weekend, the County hosted an employer-sponsored BBQ where employees were asked to “bring your own plant” to their own community garden. Attendance was more than expected! Some folks brought vegetables while others brought flowers. It turned out to be a perfect match!

All in all, the garden has been a wonderful experience for all. The plants are thriving! The group harvested their first zucchini plant in June and awarded it to the person who planted the seedling in May. Fay and other employees harvest lettuce and veggies for lunch. Next year the Sagadahoc Wellness Committee is hoping to double the size of their garden!

Sagadahoc County will be using their Wellness Incentive Grant to have a sign designed and posted nearby their garden. Everyone is very proud of their contribution. The garden has been a huge success in so many ways. As a matter of fact, Fay says since starting the Wellness Program, there is a renewed sense of teamwork among employees. For example, Fay credits Karla with working tirelessly on all the wellness projects, including the garden. She says their program’s success can be directly attributed to Karla’s dedication and support. A garden would not be a garden with just one seed or plant. Sagadahoc tangibly shows what a team can create by working together.

Congratulations to Sagadahoc County for their inspiration and harvest! We are proud of this group for modeling how a wellness program can have a positive impact in the work environment.

If you would like more information on the wellness programs available at your worksite, please contact your on-site Wellness Coordinator or visit our website at <http://www.mmeht.org/wellness.htm>

***“Coming together is a beginning. Keeping together is progress. Working together is success.” ~Henry Ford***

## SUMMARY ANNUAL REPORT FOR MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

This is a summary of the annual report of the Maine Municipal Employees Health Trust, EIN 01-0382676, Plan No. 501, for the period January 1, 2007 through December 31, 2007. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Insurance Information

The plan has a contract with Prudential Financial to pay Life Insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2007 were \$1,018,926.

### Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$53,429,138 as of December 31, 2007, compared to \$43,978,686 as of January 1, 2007. During the plan year the plan experienced an increase in its net assets of \$9,450,452. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$98,803,886 including employer contributions of \$80,777,489, employee contributions of \$14,479,402, and earnings from investments of \$3,546,995.

Plan expenses were \$89,353,434. These expenses included \$5,612,545 in administrative and claims service expenses and \$83,740,889 in benefits and expenses paid to or for participants and their beneficiaries.

### Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment; and
4. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write Employees of Municipal & Oth Public Employers of Maine Health Trust, 60 Community Drive, Augusta, ME 04330-9486, (207) 621-2645.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at either the main office of the plan (Employees of Municipal & Oth Public Employers of Maine Health Trust, 60 Community Drive, Augusta, ME 04330-9486) or at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## **IMPORTANT NOTICE FROM MAINE MUNICIPAL EMPLOYEES HEALTH TRUST ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE**

### **Medicare D Certificate of Creditable Coverage**

**PLEASE NOTE: THIS CERTIFICATE OF CREDITABLE COVERAGE ONLY APPLIES TO YOU IF YOU HAVE HEALTH INSURANCE COVERAGE THROUGH THE MAINE MUNICIPAL EMPLOYEES HEALTH TRUST.**

**Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Maine Municipal Employees Health Trust, as well as other types of prescription drug coverage available to people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage. (Please note: If you and your covered family members are not eligible for Medicare, this notice will not affect you.)**

Effective January 1, 2006, prescription drug coverage became available to everyone with Medicare, through the new Medicare Part D prescription drug plan. This plan is being made available through several different insurance companies throughout the state; you may have received materials in the mail advertising these programs. The annual open enrollment period for the Medicare Part D prescription drug plan runs from November 15 through December 31 of each year.

**As a participant in the Health Trust health insurance plan, you have prescription drug coverage provided through Anthem Prescription Management. It is important for you to know that your coverage through the Maine Municipal Employees Health Trust (your Anthem prescription card) is “creditable” prescription coverage. This means that, on average, the Health Trust expects to pay as much as the standard Medicare prescription drug coverage, and potentially more, for prescription drug coverage for its covered participants.**

**Because your Health Trust coverage is equal to, or better than, the basic Medicare Part D plan, you do not have to enroll in Medicare Part D coverage. You can keep your Health Trust coverage and you can choose not to enroll in Medicare Part D. This is part of the reason why it is so important to continue the “creditable coverage” that you have with the Health Trust.**

Here’s a summary of your current Health Trust prescription drug coverage: When you purchase a 30-day prescription at the pharmacy, you pay a \$10 copay for generic drugs, a \$25 copay for preferred or formulary drugs, and a \$40 copay for non-preferred or non-formulary drugs. You can also purchase up to a 90-day prescription, at either the pharmacy or via mail order, for two copays: \$20 for generic, \$50 for preferred brand name, and \$80 for non-preferred brand name.

The basic Medicare Part D plan, on the other hand, calls for participants to pay a calendar year deductible, coinsurance, and as much as \$3,600 in out-of-pocket costs in a calendar year. At that point, the basic Medicare Part D plan will start paying benefits at 95%.

**If you choose to keep your Health Trust coverage, and not to enroll in Medicare Part D, you do not need to do anything.** Your Health Trust coverage will continue on as it has been.

If you keep your Health Trust coverage, and you do not enroll in Medicare Part D, you may choose to enroll in Medicare Part D at a later date, with no penalty, as long as such enrollment takes place within 63 days from the date you lose your Health Trust coverage. If you wait longer than 63 days without coverage, however, you could be subject to a penalty when you do enroll in Medicare Part D. This penalty could add as much as 1% to your Medicare Part D premium, for every month that you had no equivalent coverage. Each year, you will have the opportunity to enroll in a Medicare Part D prescription drug plan during the Medicare open enrollment period, from November 15 to December 31. **But remember: as long as you maintain your Health Trust coverage, you do not need to enroll in Medicare Part D, since your Health Trust coverage provides better benefits than the basic Medicare Part D benefit.**

If, on the other hand, you choose to enroll in Medicare Part D and terminate your Health Trust coverage, you will lose your Health Trust coverage, and you will not be able to get it back. This is very important for you to know, and to take into account when making any decision about your health insurance coverage.

Once a retiree is on Medicare, his/her Health Trust coverage includes a Companion Plan from Anthem, Major Medical coverage including a prescription drug card, and a \$2,000 life insurance benefit. **All of this coverage will be lost, with no chance for re-enrollment, once a retiree terminates his or her coverage with the Health Trust.**

**If you have any questions about this notice, or about your prescription drug benefits with the Health Trust, please call a Health Trust Service Representative at 1-800-852-8300 (in Maine) or 207-621-2645 (out of state).** You will receive a copy of this notice each year, prior to the Medicare Part D open enrollment period. You can also request that a copy be mailed to you, by calling the Health Trust at the number listed above.

If you have questions about the Medicare Part D prescription drug benefit, you can call Medicare at 1-800-MEDICARE (1-800-633-4227). You can also visit Medicare's Website at [www.medicare.gov](http://www.medicare.gov). If you are already on Medicare, you should have received a handbook entitled "Medicare and You", which explains the Medicare Part D prescription drug benefit (and any possible penalties for not enrolling) in more detail. **Remember: as long as you keep your Health Trust coverage, you do not have to enroll in Medicare Part D.**

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available from the Social Security Administration (SSA). For information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), call them at 1-800-772-1213 (TTY 1-800-325-0778), or contact your local Social Security office.

**Please keep this Certificate of Creditable Coverage. If you decide to enroll in one of the new plans approved by Medicare that offer prescription drug coverage, you may need to give a copy of this notice when you join that plan to show that you are not required to pay a higher premium amount.**

**Date:** September 1, 2007  
**From:** Maine Municipal Employees Health Trust  
**Contact:** MMEHT Service Representatives  
**Address:** 60 Community Drive, Augusta, ME 04330  
**Phone:** 1-800-852-8300 (in Maine); 207-621-2645 (out of state)

Wellness Works Presents...



WHAT IS GOING GREEN & GETTING FIT IN 25 DAYS?

This 5-week motivational walking program is designed to increase the amount you walk, incorporate walking into your daily work schedule - while becoming healthier and environmentally conscious at the same time! Health Trust participants and their families are invited to participate.

WHAT DO YOU NEED TO DO?

Access program resources at [www.mmeht.org](http://www.mmeht.org), then click the link for Wellness Works. If you don't have access to a computer, contact Amanda Collins at 1-800-452-8786 x 2283 for a registration packet.

Going Green & Getting Fit...In 25 Days begins on:

**Monday, November 3, 2008**





**WELLNESS WORKS**

Maine Municipal Employees Health Trust  
60 Community Drive  
Augusta, ME 04330

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Visit our website at  
[www.mmeht.org](http://www.mmeht.org)

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**Newsletter Search Contest**

Do you want a chance to win a *Wellness Works* lunch 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 November 1, 2008. One winner will be drawn at random.

Congratulations to John Hawley, from the Town of Mechanic Falls, who won the Summer Newsletter Search Contest!

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

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

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

1. When is the Great American Smokeout? \_\_\_\_\_

2. Why is folic acid important in a woman's diet? \_\_\_\_\_

\_\_\_\_\_

3. List three examples of times when you should go to the Emergency Room. \_\_\_\_\_

\_\_\_\_\_

4. What is the name of the walking program that the Health Trust is launching to celebrate its 25 years of service? \_\_\_\_\_

\_\_\_\_\_

5. Why is it wise to use the same pharmacy for all of your prescriptions? \_\_\_\_\_

\_\_\_\_\_

