



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

FALL 2011

2012 Around the Corner *Benefit Changes Ahead*

Summer is behind us and the leaves are beginning to change colors and swirl in the wind. The kids are in school and we are just starting to plan for the holidays in October, November, and December. How can we even think of things that might affect us in the new calendar year?

The Board of Trustees is well ahead of us and has already approved a number of plan changes effective January 1, 2012. Please see the middle section (orange pages) of this newsletter for an Important Notice which outlines the changes to the benefit program offered through the Maine Municipal Employees Health Trust that may affect you and your family in 2012.

Medical

If you are enrolled in a current Trust medical plan, it is important to review the changes that are coming up next year including increases in the emergency room copayments and a change to a five-tier prescription drug program. Every medical plan enrollee will receive a new medical ID card in 2012. The Trust is also introducing two new PPO plans with value-based purchasing incentives to our options.

Dental

If you have the dental plan, you will appreciate an enhancement that will provide coverage for orthodontic coverage for children and adults. You will want to know how the coverage will work and when you or your dependents might have the coverage available.

Life Insurance

If you have life insurance, you will want to know about a change to a new life insurance carrier. In the coming months, you will learn about some new features with the *Standard Insurance Co.*

Annual Enrollment

2012 rates will be issued to employers in November. The open enrollment period for the Trust program (for those benefits that qualify) is in December for a January 1 effective date.

Please review the eight-page *Important Notice* section in the center of this newsletter. It will be very important to understand the changes, updates, and reminders, before they become effective. Please contact a Health Trust Member Service Representative with any questions at 1-800-852-8300 or htservice@memun.org.

In the midst of Halloween candy, event preparations, and greeting cards, we will be sending more information in the coming months and working with your employers to be sure they understand the changes and options available next year. Enjoy the season because 2012 will be here before we know it!

Autumn is the second spring
when every leaf is a flower.

-- Albert Camus



Fall 2011

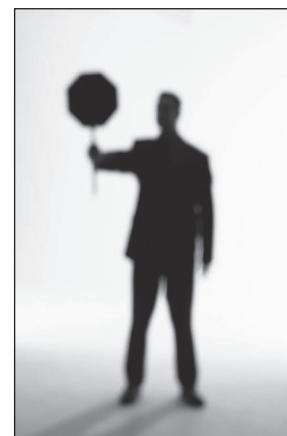
What's Inside:

Stop the Stress!.....	2
Health Trust Staff Updates.....	2
The Healing of America.....	3
New Board of Trustee Officers.....	3
Telephonic Diabetes Education and Support Program	3
My New Year's What???	4
Mindful Eating May Help with Weight Loss	4
Are Your Children Getting Too Much Sugar?	5
Is Canned Light Tuna Better than Albacore?	5
Building Better Bones	5
Green Exercise: Being Good to the Outdoors While Doing Good things for Your Body	5
Quarterly Check-up: Cholesterol	6
MMA Hits the Trails	7
Newsletter Search Contest.....	8
<i>Important Notice: 2012 Plan Changes</i>	<i>Orange Pages</i>

Stop the Stress!

Too much stress can be bad for your health. It can wear you down, make you irritable, unfocused, and over time it may cause serious illness. We all have signs that indicate when our stress load may be getting too high, common ones include:

- Headaches
- Stomach upset
- Fatigue
- Sleeping problems
- Eating too much or not enough
- Feeling angry
- Drinking alcohol to avoid your problems
- Feeling out of control



Your stress signs may be similar to those listed above, or your body may give you other signs. Regardless of what the sign is, the key is to do something about it! When you feel like stress is getting the better of you, try these tips to reduce your stress:

1. **Avoid the stress** whenever possible.
2. **Stay positive.** There are some things we have control over and can control, but there are some we just have to accept as being out of our hands.
3. **Plan.** Write down a list of things that you need to do, prioritize them and then do what is most important first.
4. **Take a break.** When your body is sending out stress signals, take quick action to recognize them and take a break from the situation. There are many things you can do to escape from the stress of everyday life, such as: talking to a friend, going for a walk, take some quiet time and focus on deep breathing for 5-10 minutes, take a short nap, read a good book, listen to music you enjoy, or just find something else you can focus your attention on.



“The greatest weapon against stress is our ability to choose one thought over another.”

~ William James

Health Trust Staff Updates

Please see below for some changes on our finance team including a retirement and promotion and an announcement of a new employee.

Retirement – Longstanding Maine Municipal Association Controller, **Bill Burgess** retired after 26 years of service. Bill worked with us on the financial side of the Health Trust plans. We wish him well in his retirement and future endeavors.

Promotion – We are pleased to announce that **Sarah Ledoux** was promoted to **Controller**. Sarah has been with the MMA Finance team for 15 years most recently as a Senior Accountant. She brings a wealth of knowledge to her new role in actively managing the financial aspects of the Trust plans.

New Employee – **Debra McClean** joined our team as a **Member Service Representative** who will aid our members when they call into our toll-free phone line. Debra has many years of customer service experience and formerly worked with a school district as well as two medical insurance companies.

The Healing of America

New York Times best-selling author, T.R. Reid, will be coming to Maine in November for a series of presentations on health care to business groups, book clubs, and the general public. Reid will be in Maine in early November to discuss his health care observations from his book, *The Healing of America: A Global Quest for Better, Cheaper, and Fairer Health Care*, and his new PBS special (airing this winter) on improving the quality of health care.

T.R. Reid became one of the nation's best-known correspondents as a foreign affairs reporter for the Washington Post, his books, his documentary films aired on PBS and his light-hearted commentaries on National Public Radio. The disconnect between cost and quality is what inspired author, journalist and Princeton professor T.R. Reid to travel the world in search of how other industrialized countries manage to deliver quality medical coverage to every one of their citizens for such a comparatively low cost. His book, *The Healing of America*, is described as an engrossing read for the layperson and raises important discussion points about our health care system and ways to improve it.

Reid's trip is being sponsored by a diverse array of organizations. Primary support is through the Daniel Hanley Center for Health Leadership (www.hanleytrust.org), the Maine Health Management Coalition Foundation (www.getbettermaine.org), and the Maine Health Access Foundation (www.mehaf.org). Additional support is provided by the Maine Development Foundation, Maine Medical Association, Maine Osteopathic Association and Aligning Forces for Quality.

The Maine Health Management Coalition Foundation (www.getbettermaine.org/bookclub) is encouraging book clubs to read *The Healing of America* and hear T.R. Reid talk about his book on a global quest for better, cheaper, and fairer health care.

- **Monday, November 7 at 7 pm in Augusta** (*Jewett Hall, University of Maine at Augusta*).
- **Wednesday, November 9 at 6 pm in Portland** (*Portland Public Library*). The Library event will be telecast via a Maine library video feed to eight libraries around the state.

Check with your local library (www.publiclibraries.com/maine.htm) to see if there is a book club or event in your area.

New Board of Trustee Officers

At the July Board Meeting, the Trustees approved the appointment of the following slate of officers who will serve in leadership roles on the eleven member Board of Trustees:

Chairperson: *Diane Barnes*. Diane has been a Trustee since July of 2000 and is currently the City Manager at the City of Calais.

Vice Chairperson: *Ellen Blair*. Ellen has been a Trustee since April 2006 and is currently the Human Resources Director for the Town of Scarborough.

Secretary: *James Doar*. James has been a Trustee since February 2010 and is currently the Town Manager at the Town of Bethel.

The Board of Trustees meets five times per year. Subcommittees such as the Strategic Planning Committee and Finance Committee may meet more frequently to advance recommendations to the full Board as needed.

Telephonic Diabetes Education and Support[®] Program

⇨ *Continued for 2012* ⇨

The Health Trust continues to offer a pilot program where voluntary participants are offered financial incentives (waiver of co-pays for medications and supplies) to complete a 12-month telephonic diabetes self-management program with a local educator (one in-person visit and 12 monthly calls) administered by Medical Care Development in Augusta.

Health Trust participants, early retirees, and adult family members between the ages of 18 and 65, not enrolled in Medicare, being treated for Type 1 Diabetes, Type 2 Diabetes, or Pre-Diabetes are invited to participate. The program is available through 2012 with voluntary rolling admission throughout the year.

For additional information, please contact Health Trust Member Service at 1-800-852-8300 or email to htservice@memun.org or visit our website at www.mmeht.org.

My New Year's What???

As the end of the year approaches, it is time to think back to those New Year's Resolutions you made. That's right; remember all those good intentions you had in January? How did they turn out? If you are like most people, your best made plans for eating better and exercising took a back seat to comfort and busy schedules many months ago. Take a couple of minutes and do an end-of-the-year checkup to see what healthy habits you are already doing and which ones you can add to your list to work on for next year's resolution. What can you check off on this list?

- I follow a schedule for routine screenings with my health care provider.
- I get at least 30 minutes or more of aerobic exercise five days a week.
- I do strength-building exercises two to three times a week.
- I make fruits and vegetables about half of what I eat at every meal and split the rest between whole grains and lean protein.
- I have reduced the amount of sodium and sugar in my diet.
- I don't use tobacco (or I am seeking help for quitting), and I either limit or don't use alcohol.
- I usually get 7 to 8 hours of quality sleep a day.
- I feel generally positive and hopeful.
- I have a network of friends for mutual support and fun.
- I relax and find quiet time most days.

If you checked most of these, great job! If you have some areas to improve upon, start today and begin making small changes that can have a big impact!

Mindful Eating May Help with Weight Loss

A small yet growing body of research suggests that a slower, more thoughtful way of eating could help with weight problems and maybe steer some people away from processed food and unhealthy choices. This alternative approach has been dubbed "mindful eating." It's based on the Buddhist concept of mindfulness, which involves being fully aware of what is happening within and around you at the moment. Mindfulness techniques have also been offered as a way to relieve stress and alleviate problems like high blood pressure and chronic gastrointestinal difficulties.

Applied to eating, mindfulness includes noticing the colors, smells, flavors, and textures of your food; chewing slowly; getting rid of distractions like TV or reading; and learning to cope with guilt and anxiety about food. Some elements of mindful eating hark back to Horace Fletcher, an early 20th century self-proclaimed food expert who believed chewing food thoroughly would solve many different kinds of health problems.

The mind-gut connection

Digestion involves a complex series of hormonal signals between the gut and the nervous system, and it seems to take about 20 minutes for the brain to register satiety (fullness). If someone eats too quickly, satiety may occur after overeating instead of putting a stop to it. There's also reason to believe that eating while we're distracted by activities like driving or typing may slow down or stop digestion similar to how the "fight or flight" response does. And if we're not digesting well, we may be missing out on the full nutritive value of some of the food we're consuming.

A starter kit for mindful eating

Experts suggest starting gradually with mindful eating, eating one meal a day or week in a slower, more attentive manner. Here are some tips (and tricks) that may help you get started:

- Set your kitchen timer to 20 minutes, and take that time to eat a normal-sized meal.
- Try eating with your non-dominant hand; if you're a righty, hold your fork in your left hand when lifting food to your mouth.
- Use chopsticks if you don't normally use them.
- Eat silently for five minutes, thinking about what it took to produce that meal, from the sun's rays to the farmer to the grocer to the cook.
- Take small bites and chew well.
- Before opening the fridge or cabinet, take a breath and ask yourself, "Am I really hungry?" Do something else, like reading or going on a short walk.

Source: Health Beat, Harvard Medical School

Are Your Children Getting Too Much Sugar?

Many parents are concerned that their children may be getting too much sugar. The Baylor College of Medicine offers these suggestions for limiting the amount of sugar your children get:

- When baking, cut sugar down to two-thirds of what the recipe says.
- Sweeten cookies and other baked goods with dried fruits or nuts instead of candy or chocolate.
- Instead of offering your child a muffin or a doughnut for breakfast, serve a bagel.
- Serve natural, unsweetened fruit juice instead of sodas or other sugar-laden beverages.
- Save candy for a special treat. Only allow your child candy once or twice a week.

Little changes like the suggestions above can make a significant difference in the overall reduction of sugar that your children may be receiving and help cut back on the chances of diabetes and childhood obesity. Reference www.health.kaboose.com for more information about children and sugar.

Is Canned Light Tuna Better Than Albacore?

Light tuna typically has much less mercury than white (albacore) tuna. That's because albacore is a larger, more predatory species than skipjack tuna, which is canned as light tuna.

In January, *Consumer Reports* magazine analyzed 42 cans and pouches of tuna purchased in the New York metropolitan area. The light tuna samples averaged 0.07 parts per million of mercury, while the albacore averaged 0.43 ppm – six times as much. The results are consistent with past surveys of canned tuna from other cities.

Young children, as well as women who are pregnant or nursing or who might become pregnant within a year, should limit canned albacore tuna to no more than 1/5 ounces a week for every 50 pounds they weigh. And they should limit canned light tuna to a total of no more than 12 ounces a week. Others can probably safely consume up to three times that much of each.

Source: *Nutrition Action Newsletter, June 2011*

Building Better Bones

The teenage years and early 20's are the essential time for building peak bone mass, which will last a lifetime. If we do not achieve peak bone mass by our mid-thirties, it is much harder for our body to keep up with bone formation and loss as we age...thus the development of osteoporosis. It is important that teens boost their bone health by getting the recommended 1300 mg of calcium each day. It is easy to get calcium from the foods we eat. An 8-ounce glass of nonfat milk has 300 mg of calcium, the same amount as whole milk or other higher-fat varieties. Other foods like, nonfat yogurt, fortified orange juice and breakfast cereals, broccoli, figs, and canned sardines are also great sources of calcium. In addition to the calcium intake, don't forget the exercise! Soccer and other sports that require jumping and running may build strong bones in teenage girls and boys better than lower-impact activities.

Source: *National Osteoporosis Foundation*

Green Exercise: Being Good to the Outdoors While Doing Good Things for Your Body

The new green exercise saying is "Take nothing but pictures, leave nothing but footprints." Responsible adventurers know the damage wild areas accumulate over time. They recommend that we make as little impact as possible while we are outside, almost as if we were never there. Try these eight tips next time you exercise outside:

Plan ahead and Prepare:

Educate yourself ahead of time in regards to the rules of the local parks, trails and preserves before you go camping, hiking or biking. Bring a compass and a map to avoid marking a tree or rock to identify your path. Pack supplies for emergencies and inclement weather. Consider visiting during low use periods and going with a small group to minimize the impact.

Travel and Camp on Durable Surfaces:

Try and stick to established trails and campsites, gravel, rock, or dry grasses. In high use areas, walk in single file; if the area is pristine, spread out to minimize impact. Always camp at least 200 feet from rivers and streams.

Dispose of Waste Properly:

Whatever you bring in, make sure you take it out with you. Dispose of human waste (in a 6-inch hole, covered with dirt), as well as dish or bath water, at least 200 feet from any water source. Check the site's policy on proper disposal before heading out.

(Continued on Page 7)

Quarterly Check-up: Cholesterol

THE BASICS

Talk to your doctor about when and how often to have your cholesterol checked. Most men and women should have their cholesterol checked at least once every 5 years. If you have a family history of heart disease or other risk factors for heart disease (like smoking, diabetes, high blood pressure, or obesity), you may need to get checked more often. Too much cholesterol in your blood can cause heart disease or a heart attack. The good news is that cholesterol can be easily checked and if it is high, there are things you can do to control it.

HOW DO I CHECK MY CHOLESTEROL?

Ask your doctor for a blood test called a lipoprotein (lip-oh-pro-teen) profile to measure your cholesterol levels. A small sample of blood is taken from your finger or arm. Usually you can't eat or drink anything (except water and black coffee) for 9–12 hours before the test.

WHAT DO THE NUMBERS MEAN?

Your lipoprotein profile will tell you about:

- **Total cholesterol** – Desirable total cholesterol is a number under 200.
- **LDL cholesterol** – This is the bad type of cholesterol that can block your arteries. Most people should try to keep their LDL cholesterol under 130. If you have heart disease or diabetes, keep your LDL cholesterol under 100.
- **HDL cholesterol** – This is the good type of cholesterol that lowers your risk for heart disease. An HDL cholesterol below 40 is a major risk factor for heart disease. An HDL cholesterol above 60 helps protect against heart disease.
- **Triglycerides** (a type of fat in your blood) – Keep this number under 150.

WHAT AFFECTS CHOLESTEROL LEVELS?

Your body makes all of the cholesterol it needs. Cholesterol is also found in some of the foods you eat. Many things affect the level of cholesterol in your body:

- **Family history** – high cholesterol can run in families.
- **Age** – as you get older, your cholesterol levels go up.
- **Weight** – losing extra weight can help lower your cholesterol levels.
- **Diet** – eating too much saturated fat, trans fat, and cholesterol raises the level of cholesterol in your blood.
- **Physical activity** – getting active can help you lose weight and lower your cholesterol.

There are no signs or symptoms of high cholesterol. That is why it's so important to get your cholesterol levels checked.

THE BENEFITS

Lowering your cholesterol can reduce your risk of heart disease – and can help you live a longer, healthier life. The higher your cholesterol level, the greater your risk. That's why it is so important to **find out your cholesterol levels as early as possible**.

You can lower your cholesterol by:

- eating foods low in saturated fat, trans fat, and cholesterol
- getting active
- controlling your weight
- You may also need a special diet or medication – your doctor can help you determine this

TAKE ACTION!

Find out your cholesterol levels as early as possible.

Make an Appointment to get Your Cholesterol Checked

Call your doctor's office or health center. Schedule a time to get a blood test. Be sure to ask for a complete lipoprotein profile. Remember, you can't eat or drink anything (except water and black coffee) for 9–12 hours before the test.

- **Eat Healthy**
 - Changing your diet can lower your cholesterol.
 - Eat less saturated fat, which is found in animal products like butter, cream, and fatty meats, and in tropical oils such as palm, palm kernel, and coconut oil.
 - Eat more foods that are high in fiber, like oatmeal, oat bran, beans, or lentils.
 - Choose fruits and vegetables instead of foods higher in saturated fat.
- **Get Active**

Exercising regularly can help you lose weight and raise HDL (good) cholesterol levels.

Source: National Health Information Center; www.healthfinder.gov

Maine Municipal Association Hits the Trails...

In the era of rising healthcare costs and the disturbing news that Maine is the most obese state in New England, the Maine Municipal Association (MMA) Wellness Committee decided to tackle these issues head on! With the goal to get employees up and out of their chairs and moving, they created the Appalachian Trail (AT) Challenge. This 8-week program allowed voluntary participants to earn points for being physically active and virtually travel along the 2,172 mile Appalachian Trail. Participants were assigned at random to one of eight teams and encouraged to work together to get as many points as possible being physical activity. Chores (or normal day to day activities) were awarded 1 point for each 15 minutes of activity, up to 28 points/week. All other exercise was awarded 2 points for each 15 minutes of activity, with no weekly limit. There were also bonus activities along the way for participants to earn more points, including a Trail Recipe Contest, an iPod Playlist Contest, and a Mini Golf Challenge. The more the employees participated, the more points they could earn for their teams.

Each week a new team would win the Destination “Fun” Prize, which included items of interest to that particular state or part of the trail. For example, the lucky winners of the Pennsylvania stop received Hershey chocolate bars...yummy! Participants also were given tickets based on their individual and team results each week, which they entered into a final drawing for a variety of prizes, including a hiking package or winter/summer event package. The MMA Wellness Committee also took time to recognize those who inspired others or made great strides in the competition through awarding Hiker’s Choice and Captain’s Choice awards. A final “Summit Celebration” allowed the employees who participated to get together and celebrate their successes!

In total, the teams completed 10,200 hours of chores and exercise during the 8-week challenge, which calculates out to an estimated 3,420,643 calories burned during the challenge. The AT Challenge turned out to be about more than just getting active. As Kate Dufour, an MMA Wellness Committee Member says, “The AT Challenge not only encouraged employees to increase physical activity, it appears to have torn down departmental walls, fostered cross-disciplinary friendships, and instilled a healthy dose of competitive spirit in MMA staff.” Now those are impressive results!



A grant from Wellness Works, the health education and promotion program of Maine Municipal Employees Health Trust, provided the necessary funding to help offset the cost of the interventions that MMA offered. If you would like more information on how to get a Wellness Program started at your worksite, please contact Anne Charles at 1-800-852-8300 or via e-mail at acharles@memun.org.

(Green Exercise – Continued from Page 5)

Leave What You Find:

National parks contain cultural and historical artifacts like arrowheads or pot shards. These are great reminders of our history and are protected by law and must be left untouched. Natural objects such as shed antlers or colored rocks should be left behind as well for others to enjoy. Instead of picking flowers, take a picture. If you are camping in the wilderness, edible plants and berries may be necessary for your trip but try not to clear off the entire bush and avoid plants that are slow to reproduce.

Minimize Campfire Impacts:

A campfire may seem like a wonderful idea in the woods but it can cause a significant disturbance to the environment. Try using a small camp stove for cooking and lanterns for light instead. If you make a campfire, keep it small and use an established area; be careful to extinguish completely.

Respect Wildlife:

Watch wildlife from a distance and avoid the temptation to feed them. Dogs and other pets are best left at home, but if you do bring them – keep them on a leash at all times. Secure your food and trash to avoid attracting animals to your site.

Be Considerate of other Visitors:

The serenity of nature is one of the biggest draws for avid hikers. Do your best to respect that and be considerate of others. Yield to others on the trail. Enjoy the sounds of nature and refrain from playing loud music or yelling. If you come across gear left behind by others, return it to the park ranger.

See the World – Protect the Environment:

The next time you decide to take a vacation, consider eco-tourism. You can find great adventures through responsible travel, conservation, and improving the lives of the local people. Eco-tourism provides income to areas that might otherwise not receive it from outside sources and offers incentives to locals to preserve natural areas.



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Newsletter Search Contest

Do you want a chance to win a Wellness Works backpack? 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, 2011. One winner will be drawn at random.

Congratulations to Barbara Gauditz, an employee from Cumberland County, who won the Summer Newsletter Search Contest!

Your name: _____

Phone Number: _____

Address: _____

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

1. What is the name of the the book that explores improving quality healthcare? _____
2. What is the desirable total cholesterol number? (less than) _____
3. List three ways to practice mindful eating: _____

4. How much calcium is recommended for teens? _____

