



# WELLNESS WORKS

## *around the state*

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

FALL 2009

### Going to the Doctor?

How long did your last doctor’s appointment last? If you are like most Americans, it was less than 13 minutes – not a lot of time to get in, get checked, and get all your questions answered. These quick trips through the exam rooms can increase the risk of inappropriate prescriptions and malpractice suits, while longer visits have been shown to increase prevention efforts and improve health education. You can ensure that you get the most out of your visit to the doctors by being prepared.

1. **Make a list of issues or questions** that you would like to discuss or share with your doctor at the start of your visit.
2. **Ask about preventative steps** – What immunizations, heart disease or cancer-related tests should I have? Am I up-to-date on all my preventative exams and screenings?
3. **Tell your doctor what you think is going on with you** – this may help your doctor identify the reason for your visit and help you feel better faster.
4. **If you get a prescription ask if non-prescriptive or preventative measures are an option.** Be sure you understand what you are getting, why you are getting it, and how to take it properly.
5. **If your doctor seems rushed and is trying to get you out the door, ask if you can schedule another visit or time on the phone to discuss your questions and concerns.**

Your healthcare team is there for you...be sure they are taking the time to answer all your questions and give you the care you deserve.

The Maine Health Management Coalition is dedicated to improving healthcare quality and safety. As a healthcare consumer, you can access their quality ratings system to assist you in making wise healthcare choices, as well as tip sheets on how to get the best quality care. All of these resources can be found at [www.mhmc.info](http://www.mhmc.info).

### Walk-In Centers

*4 network additions for November 1*

Walk-in centers are free-standing facilities providing health services (diagnosis, care and treatment) for urgent, but not life-threatening medical situations. Walk-in centers provide options to your primary care physician or the more-costly emergency room with hours that are often later in the evening or even on a weekend. There are currently ten walk-in medical centers in the growing network. The four newest Concentra additions effective November 1, 2009 are in Augusta, Lewiston, Norway, and Portland. Check out our website, [www.mmeht.org](http://www.mmeht.org) for a complete list and contact information or call the Health Trust by phone at 1-800-852-8300.



“Shoot for the moon. Even if you miss you’ll be among stars.”

– *Les Brown*



*Fall 2009*

### What’s Inside:

College Student Daze.....	2
Health Tip .....	2
10 Tips to Help Prevent Medical Errors.....	3
Caring for a Loved One During the Holidays .....	3
Baby Safety Tips.....	4
A Recipe Altering Experience.....	4
Are You Vaccinated? .....	5
Telephonic Diabetes Education and Support (TDES) .....	5
Last Minute Tax Reduction Tips .....	5
Green Gift Giving.....	5
Quarterly Check-up: Pandemic Flu .....	6
Topsham Takes a “Hands On” Approach.....	7
Can I Have Seconds? .....	7
Newsletter Search Contest.....	8

# College Student Daze

It's that season again. Time for the kids to go back to school. Perhaps this year your "baby" is off to college and has not only left the house, but perhaps even moved from Maine! What if something happens and someone needs medical care "here" or "away"? Have no fear...there is coverage!

**Medical ID Card:** First things first, please be sure your student has an ID card of their own and carries it with them. It contains important information, including the phone number for a friendly Health Trust Representative. As a matter of fact, we encourage you to telephone to discuss any specific questions regarding medical coverage for your college student.

**College Student Coverage:** To put your mind at ease, please know medical coverage is available both in-state and out-of-state for your eligible and enrolled college student. Coverage depends on which type of plan you and your family are enrolled in and what type of service is needed.

- **Point of Service (POS) plan.** As a reminder, each person on your plan has a Primary Care Physician (PCP) that directs their care. Remember, POS plans offer two levels of coverage. Claims are either paid at the higher PCP referred level (in-network) or the non-referred level (out-of-network.) As a result of the PCP relationship, usually only Maine providers are covered at the in-network level.
  - > **Maine Providers/Specialists** – If your son/daughter attends college in Maine and needs to see a specialist, please remember to remind them to verify that the specialist is in the Anthem network and have their PCP send a referral to the participating specialist to have the service considered at the higher benefit level.
  - > **Emergency Room** – If an emergency room visit is necessary, usually the service is covered at the in-network level, regardless of location. If a hospital is not willing to bill insurance directly, the itemized bill and payment may need to be submitted with a health claim form to receive reimbursement.
  - > **Out-of-Network Referral** – If follow up care is needed, the student's PCP will need to contact Anthem's Utilization Management to request an *out of network referral* to the non-participating provider prior to the visit. The PCP should specify this is a request for a college student. Upon approval, coverage may be paid at the in-network level.
  - > **On-Campus Clinic** – The student may choose to go to an on-campus clinic (which could be in-state or out-of-state.) To have the services considered for reimbursement at the in-network level, the clinic should be reminded to write "college student" at the top of the claim form. If you feel you have received a bill in error, please call a Health Trust Service Representative to have the service reviewed for possible reconsideration.
  - > **Away from Home Care Program** – Another option for the out-of-state student is the *Away from Home Care* Program. This is a program for eligible out-of-state students providing enrollment into a second, and more local, medical plan available through the Trust's affiliation with Anthem. Should a plan be available, the host plan usually becomes effective within a month of receipt of the application form. The student will then have two insurance plans. The host plan will be the primary plan while the student is away at college. When home for a visit and needing medical care, a student would use the original home plan as primary. While setting up an Away From Home Care program prior to college departure is ideal, we welcome your calls at any time. Please contact a Health Trust Service Representative for additional information specific to the area where your child may be attending college.
- **Indemnity Choice or PPO Value Plan?** Your child has open access to providers across the United States. To receive the highest level of benefits, he/she should select a participating provider within the network. Please contact MMEHT to discuss providers in the area where your student may be located.

Rest assured that your Health Trust plan provides coverage for your student. For further information and to discuss the unique situation within your family, please contact a Health Trust Service Representative at 1-800-852-8300 Monday through Friday between 8 a.m. and 4:30 p.m. or by email at [service@memun.org](mailto:service@memun.org).

## Health Tip:

Too much sleep, or not enough of it, can kill you. A British study found that adults getting more than 9 hours of sack time a night, or less than 6, doubles your risk of an early death from any cause. Aim for 7 to 8 hours of sleep a night.

Source: 2009 Rodale, Inc.

# 10 Tips to Help Prevent Medical Errors

Medical errors are one of the nation's leading causes of death and injury. A recent report by the Institute of Medicine estimates that as many as 44,000 to 98,000 people die in US hospitals each year as the result of medical error. Below you will find a list of tips that could help prevent the chance of a medical error on yourself, friend or family member. Remember, you are your best advocate!

**Take an active role in your healthcare.** Many mistakes occur when doctors and patients do not communicate. Take an active role in your health and ask questions. Don't stop asking questions until you understand thoroughly and feel comfortable with the answers.

**Choose a hospital that has experience in the procedure you need.** Research shows that patients tend to have better results when they are treated at hospitals that have a great deal of experience with their condition.

**Make sure your healthcare provider knows about all medications you are taking.** Problems related to the use of pharmaceutical drugs account for nearly ten percent of all hospital admissions. It's recommended that at your annual check up that you bring in every medication you're taking (even over the counter medications), so your healthcare provider can update your files and review potential complications.

**Double check your prescriptions, and then check them again.** According to the Institute of Medicine, as many as 7,000 deaths occur each year as a result of incorrect prescriptions. Check the label on your medicine bottle against the name on your prescription. Read the label directions carefully before leaving the pharmacy. Ask questions if you are unsure.

**Understand your course of treatment.** When being discharged after a hospital procedure, ask your healthcare provider to explain your treatment plan. Ask as many questions as you feel you need to make yourself feel more comfortable, and don't forget to write down your instructions.

**Get an advocate.** If you are going in for major surgery or an extended stay, have an advocate with you to help with critical decisions. An advocate is very important because you may not be thinking clearly because of the stress of the situation. Ask a family member or trusted friend to help get things done, and speak for your best interests when you can't.

**Ask healthcare workers to wash their hands.** Hand washing is very important, especially in a hospital environment to prevent the spread of infections. Hand washing may not be done regularly or thoroughly enough.

**Inform your doctor about any allergies you may have.** It doesn't matter how minor the allergy is, the healthcare provider still needs to know about it. Some people are allergic to certain antibiotics and if your healthcare providers are unaware (Emergency room type of situation) then it could lead to potentially serious complications.

**Ask about tests and procedures.** Don't assume that no news is good news. By being informed and asking about the outcomes of test and procedures, you'll engage your healthcare provider in conversation that forces both of you to think through solutions, avoiding oversights and mistakes.

**Designate a lead caregiver.** Choose a single health care provider (personal doctor) to be in charge of your care instead of a group of caregivers who do not know your condition as well as your personal doctor.

For more resources and tips on preventing medical error check out the Maine Health Management Coalition's website at [www.mhmc.info](http://www.mhmc.info) and the US Department of Health and Human Services – Agency for Healthcare Research and Quality's website at [www.ahrq.gov/comsumer/20tips.com](http://www.ahrq.gov/comsumer/20tips.com).

*Source: WellWorkplace Dec 2007*

---

## Caring for a Loved One During the Holidays

Holidays are a time of happiness but they can also be quite stressful, especially for caregivers and their charges with Alzheimer's disease.

The National Institute on Aging offers these suggestions for caregivers:

- Keep up with family traditions, and, as much as possible, include your loved one with Alzheimer's disease.
- Understand and accept the changes that the disease brings, and be realistic in your expectations.
- Encourage visits from family and friends, but arrange them appropriately. Don't schedule too many at a time, and plan them when the person with Alzheimer's is likely to be at his or her best.
- Keep your loved one comfortable and happy by keeping the routine the same, and avoiding crowds and confusing situations.
- Ask for help so that you have time to relax and enjoy the holidays.

The National Family Caregivers Association has more resources on caregiving during the holidays, as well as other caregiver resources. This information can be accessed on the web at [www.nfcacares.org](http://www.nfcacares.org).

*Source: HealthDay News, [www.healthfinder.gov](http://www.healthfinder.gov).*

## Baby Safety Tips

Is there a voice inside your head that's always nudging you, "Am I doing everything I can to keep my baby safe?" Even if you're babysitting, or just visiting the baby of friends of family, you may feel you want to know everything possible about how to keep babies safe.

### How to keep babies safe...let me count the ways

There are lots of ways to ensure that safety comes first. One of your best resources on this topic is your baby's pediatrician. Be sure to consult with him or her to get advice on what you can do in your specific circumstance. Below are some general suggestions that may help you as you're considering steps to take for the safety of your baby:

#### Household safety measures

- Install child-resistant covers on all electrical outlets.
- Always use a safety belt on your baby when he/she is sitting in a bouncy seat or swing.
- Shorten curtain and blind cords.
- Use corner bumpers on furniture and fireplace-hearth edges.
- Install carbon monoxide (CO) alarms outside bedrooms to help prevent CO poisoning.
- Remove the plastic end caps on doorstops or replace the stops with a one-piece design to prevent choking.
- Consider placing plastic guards along the hinge side of frequently used interior doors to prevent the doors from pinching fingers.
- Safety-proof windows and fire exits.
- Secure unsteady furnishings.
- Avoid or fence in household water hazards.
- Keep dangerous chemicals out of children's reach.

#### Things you may not have thought to do

- Know the names of all plants in and around your home in case a child eats one of them.
- Test homes built before 1978 for lead paint.
- Learn first aid and CPR.
- For strings and ribbons, follow the six-inch rule.
- Don't leave your children unattended in your car. Especially during summer months.

#### Fire and Firearm safety

- Safeguard heating and gas systems against accidents.
- Install smoke alarms outside each bedroom and on every level of your home.
- Keep firearms and ammunition safely locked away.
- Make a fire evacuation plan and practice fire escape routes at least twice a year.
- Keep cigarettes, matches, and lighters out of children's reach.
- Place screened barriers around fireplaces, radiators, and portable space heaters.

#### Keep telephone numbers handy

It's a good idea to keep your pediatrician's telephone number always at hand, as well as other resources like Poison Control 800-222-1222. You can also keep up-to-date on baby safety at the American Academy of Pediatrics (AAP) website at [www.aap.org](http://www.aap.org).

*Source: Anthem*

## A Recipe Altering Experience

You can eat healthier by altering recipes and making good food choices. Cooks can reduce the sugar, fat or salt content of almost any recipe without a noticeable difference in taste; here are some simple tips for altering your favorite recipes:

- **Sugar** – If a recipe calls for a cup of sugar, use two-thirds of a cup.
- **Fat** – If a recipe calls for a half-cup of oil, shortening or other fat, use one-third cup.
- **Salt** – If a recipe says to use one-half teaspoon of salt, use one-quarter teaspoon or omit the salt entirely.
- **Flour** – Substitute whole-grain or bran flours for recipes calling for all-purpose flour. In most instances, you can replace one-quarter to one-half the amount of all-purpose flour you see in recipes with whole-wheat flour or you can substitute oat bran or oatmeal for one-fourth of the all-purpose flour used.
- **Veggies** – Steam or roast vegetables with low-fat margarine or sprays instead of butter.

To ensure your meals go off without a hitch, be sure to test these modifications before serving them, as the changes may not result in the texture or flavor you want. Your favorite meals don't have to be high in fat or calories to be tasty. Consider using reduced or no-fat products instead of the high fat originals. Recipe substitutions are a great way to cook without ruining your healthy eating plan, but remember portion control is still the key! If you would like more information on how to alter your favorite recipes for better health and nutrition, the Mayo Clinic has some ideas for you. Check out [www.mayoclinic.com/health/health-recipes/NU00585](http://www.mayoclinic.com/health/health-recipes/NU00585) for more information.

*Source: Texas A&M Agrilife*

## Are You Vaccinated?

A one-time shingles vaccine is recommended for healthy adults age 60 and older. Shingles is caused by the same virus that causes chicken pox. If you had chicken pox or received the chicken pox vaccine as a child, you could develop shingles as an adult, especially with increasing age. The virus lives dormant in the body and after decades can reactivate as shingles. Outbreaks usually include a skin rash with blisters and can be very painful. People with certain medical conditions should not receive the vaccine, so be sure to ask your doctor if a shingles vaccine is recommended for you. For more information on vaccinations, visit the US Centers for Disease Control and Prevention at [www.cdc.gov](http://www.cdc.gov).

The Health Trust follows the CDC recommendations for immunizations – which includes the shingles vaccine. For adults, Trust plans cover the shingles vaccine the same as any other immunization and/or as directed by your Primary Care Physician (PCP). The Health Trust retiree major medical plan covers the vaccine at 100% once per lifetime. For additional information, please call the Health Trust at 1-800-852-8300.

## Telephonic Diabetes Education and Support (TDES)

⇨ *New Program 2009* ⇩

The Health Trust is currently offering 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 now available through 2010 with voluntary rolling admission throughout the year. For additional information please contact your Health Trust Service Representatives at 1-800-852-8300 or email to [htservice@memun.org](mailto:htservice@memun.org) or visit our website at [www.mmeht.org](http://www.mmeht.org).

## Last Minute Tax Reduction Tips

The end of the year is almost here. Try some of these tips to reduce this year's income tax.

- **Give your favorite charity monetary or household gifts.** Both are always appreciated and can be deducted from your tax return if you itemize expenses. Remember to keep all your receipts to document your giving and keep them in case of a tax audit.
- **Pay your property tax before the end of the year.** By pre-paying your property taxes, that are often due early the following year, you will receive the deduction for the current year's taxes.
- **Make sure, if you can afford it, to maximize tax-deductible 401K or 457 type accounts.** Every dollar you put into a tax-deductible employer sponsored savings account reduces your taxable income.
- **Make sure you organize your tax documents** throughout the year so when year's end arrives, you can quickly retrieve them for tax preparation.

Reference the following website for more tax tips: [www.irs.gov](http://www.irs.gov) and type in tax tips in their search engine.

## Green Gift Giving

Tired of the frantic holiday shopping hassle each year? Feeling guilty about buying another cheap plastic toy? Thoughtful, earth-friendly gift choices are another way you can live out your values and make your loved ones happier.

- Make it yourself. A handmade gift shows you had the recipient in mind. Whether it's a loaf of banana bread, a simple wood picture frame, or a sweater, it makes it extra special.
- Keep it simple. You might be surprised at how much fun the kids can have with a wooden boat or kite. Simple toys cultivate the imagination.
- Give the gift of time. For many people, more stuff is the last thing they want or need. What they'd really like is to spend some time with you. Help out with a project, or go to a movie together. Time is precious, and you can't buy it.
- Use eco-friendly gift wrap. Make your own using brown paper bags and markers or ink stamps. Use twine to tie your packages instead of ribbons. Or, if you're not the crafty type, opt for reusable gift bags.

For more green ideas try [www.go-green.com](http://www.go-green.com).

# Quarterly Check-up: Pandemic Flu

## **THE BASICS**

Pandemic flu is different than the common flu (or seasonal flu) that many people get each year. Pandemic flu is a global flu outbreak of a new flu virus that spreads easily from person to person. Not all pandemics are the same; they can range from mild to severe. A severe flu pandemic can infect a lot of people at the same time, causing schools, businesses, and even whole countries to shut down.

The H1N1 (sometimes called swine flu) is a new pandemic flu virus. This means the virus is spreading quickly and easily from person to person and country to country. You can find out more about H1N1 at [www.cdc.gov/h1n1flu/](http://www.cdc.gov/h1n1flu/).

## **TAKE ACTION!**

The best thing you can do is to prepare yourself and your family for a pandemic. Prepare for pandemic flu like you would prepare for an emergency or a time when you might need to stay home for 1 to 2 weeks.

## **GATHER SUPPLIES**

Start gathering emergency supplies and put them in a safe place. Keep enough food, medicine, and other supplies to last 2 weeks. You can print out a pandemic flu planning checklist at [www.flu.gov/professional/pdf/individuals/pdf](http://www.flu.gov/professional/pdf/individuals/pdf).

## **MAKE A FAMILY EMERGENCY PLAN**

Talk with your family about what you will do if there is a severe flu pandemic. For example, what will you do if schools are closed? Now is also a good time to make a list of emergency contact information. Include the phone numbers for your local hospital, doctor, school, and other emergency contacts. A sample emergency contact form can be found at [www.flu.gov/individual/emergencycontacts.html](http://www.flu.gov/individual/emergencycontacts.html).

## **WRITE DOWN IMPORTANT HEALTH INFORMATION**

Write down the health information for each member of your family. Include information like:

- Allergies
- Health problems
- Medicine

## **PREVENT THE SPREAD OF GERMS**

Here is what you can do to help stop the spread of germs that can cause the flu and other illnesses:

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash. If you don't have a tissue available, use the crook of your elbow and shirtsleeve to muffle the spread of germs.
- Wash your hands often with soap and water. You can also use alcohol-based hand cleaners.
- Avoid touching your eyes, nose, and mouth. Germs spread this way!
- Stay away from sick people.
- Stay home from work or school if you get sick. Limit contact with other people so you don't get them sick.
- Follow the advice of local officials about school and other closings.



*Source: National Health Information Center, [www.healthfinder.gov](http://www.healthfinder.gov)*



# Topsham Takes a “Hands On” Approach

The Town of Topsham has taken a new approach with the programs that the Wellness Committee offers. A new committee formed in early 2009. Irene Dubreuil, the new wellness coordinator and her committee have decided that they wanted to take a more hands on approach with the programs that they offer. Instead of just sitting and listening to a speaker, they have been offering classes that physically engage all the participants.

The first class that they offered was a “hands on” diabetic cooking class. Due to the frustration of some diabetics, cooking at home can be quite complex. Irene contacted a nutritionist at Mid-Coast Memorial Hospital to come to the worksite and involve all class participants in the preparation and cooking of a diabetic meal. When asked what they made and what everyone thought, Irene responded, “We made a grilled chicken, roasted potatoes and a fruit slaw. I believe everyone who participated felt closer, more of a camaraderie because we prepared, cooked, and ate a full meal together.”

Another “feet on” program was the Nordic Walking class offered on-site by the Health Trust. Everyone enjoyed this class. They learned something new and had fun Nordic Walking on the town hall property while conversing with one another, versus sitting quietly listening to a presenter. In the spring, the committee designed a walking trail booklet that employees can keep in their vehicles. This booklet has many different local walking routes mapped out for employees to use on their own time with their families.

The committee looks forward to offering many more “hands on” classes in the future. Great job to the Town of Topsham Wellness Committee for finding a way to get employees actively involved with the wellness program.

If you would like more information on how to offer wellness classes at your worksite, please contact your on-site Wellness Coordinator or the Wellness Works division of the Health Trust at 1-800-452-8786.



**A town of Topsham employee helps prepare a meal at a Diabetes Cooking Class.**

---

## Can I Have Seconds?

Have you ever noticed what you reach for when you go for a second helping at mealtime? Typically it is the higher-calorie, higher-fat foods that we reach for first. One way to save yourself from packing in the extra calories next time you sit down to eat is to prepare at least one dish at each meal that you can eat as much of as you want. These dishes are typically things like broiled or steamed vegetables or green salads that are low in calories, but high in vitamins and minerals. Then the next time you ask yourself, “Can I have seconds?” you know what the answer will be!

For more information on portion size and your nutritional needs, visit [www.mypyramid.gov](http://www.mypyramid.gov).



## WELLNESS WORKS

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

PRSR STD  
U.S. POSTAGE  
PAID  
Augusta, ME  
PERMIT #195

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

---

The **WELLNESS WORKS Around the State** Newsletter is a publication of the Maine Municipal Employees Health Trust (MMEHT), 60 Community Drive, Augusta, ME 04330. Editor: Anne Charles; Desktop Publishing: Sally Joy; Contributing Writers: 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* gym 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](mailto:wellness@memun.org). Entries must be received by November 15, 2009. One winner will be drawn at random.

Congratulations to Edith Lemieux, a retiree from the Androscoggin Sheriff's Department, who won the Summer Newsletter Search Contest!

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

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

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

1. Who should you contact if you are interested in participating in the Telephonic Diabetes Education and Support program? \_\_\_\_\_
2. At what age is a Shingles vaccination recommended? \_\_\_\_\_
3. List three ways to prevent the spread of germs: \_\_\_\_\_  
\_\_\_\_\_
4. What is the number for the Poison Control Center? \_\_\_\_\_
5. What are three things you can do to prevent medical error? \_\_\_\_\_  
\_\_\_\_\_

