



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

SPRING 2010

Health Care Reform Update

With comprehensive health care reform now a reality as the *Health Care and Education Reconciliation Act of 2010* was signed into law, plan sponsors across the United States are waiting to learn what they must do immediately, six months from now, and over the next few years. Health care reform efforts may profoundly influence benefit design, cost, and eligibility rules throughout the industry.

Individual plan participants are waiting to see how certain provisions will affect them and their families. At first glance, one provision that may likely affect Trust participants is the extension of coverage for qualified dependent children to age 26. (The current maximum for Trust plans is age 25.) Other provisions such as banning pre-existing condition limitations for children will not be applicable as Trust plans currently do not have these types of limits.

With the passage of health care reform, the next step is for regulations to be developed to provide implementation guidance. With our strategic advisors, the Health Trust will continue to monitor and analyze the evolving health care reform developments. Rest assured that any changes as a result of federal or state laws will be implemented as needed or required. Please contact the Health Trust with any questions at htservice@memun.org or 1-800-852-8300.

“To the world you may be just one person, but to one person you may be the world.”

~ Brandi Snyder



New Trustees

Health Trust Chairman, John McNaughton and Trust Selection Committee Chairman, Dale Olmstead are pleased to announce the appointment of two new members to the Board of Trustees.

James Doar, Town Manager, Town of Bethel

Jim has both private and public sector financial analyst experience. He also served as Town Manager of Rumford. Jim is looking forward to serving on the Board of Trustees “to tackle the challenges that providing affordable, quality health care present.”

Gregory L’Heureux, Finance Director, City of South Portland

Prior to serving in South Portland, Greg worked as the Finance Director in Bath and Freeport. In addition, he was a CPA and auditor for twelve years prior to working in local government. Greg is excited to “work with the MMEHT Board to continue to provide its members with a sound insurance vehicle that is responsive to its members while being financially viable for both employees and employers.”

Jim Doar and Greg L’Heureux joined the Board after the resignations of long-time Board members Osmond Bonsey of Surry and Thomas Stevens of Presque Isle. The Trust welcomes Jim and Greg to the Board and thanks Oz and Tom for their years of dedicated service to Trust participants.

Spring 2010

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Eligibility Corner – Dependent Coverage

Who can I cover under my Health Trust insurance plans? A simple question... but there is no easy answer. Let us review common questions and answers to help remind you of the Trust provisions in accordance with our plan documents. The one common thing is that an enrollment/change form must be completed to add, change, or delete any dependents.

Who can be covered as my dependents?

This is a question often asked by Health Trust members. People who are eligible to be covered under your health, dental and/or vision plan include your legally married spouse and your domestic partner (provided your employer offers this coverage and you and your partner meet certain qualifications). Your biological child(ren), adopted child(ren) and/or your step-child(ren) are also eligible for coverage.

How long can I cover my dependent child?

Children are covered until they reach age 19. If after age 19, your covered child remains dependent upon you for support, the child can be kept on your policy until age 25*. The Trust sends out +19 questionnaires at the appropriate time to verify continued eligibility. Examples of qualified dependency include: a child away at college and you are providing tuition assistance and/or housing; or an unemployed child (or child employed part-time) who is still living with you and whom you are supporting. A typical way to check for dependency is to see if you can claim the child on your tax return.

What about grandchildren?

In accordance with Maine law, your grandchild may only be covered under your health plan for the first 31 days following birth, provided that child's parent (your child) is covered under your policy as a dependent. Unless you legally adopt your grandchild, coverage cannot be extended beyond the first 31 days following his/her date of birth.

What happens if I divorce?

If you divorce, you must notify the Health Trust immediately and your former spouse will be terminated from your policy the first of the month following the date of divorce. This change will impact the premiums billed to your employer on your behalf. In many instances, you may be ordered by a judge to continue coverage for your ex-spouse for a specified length of time following the divorce. If that happens, you must terminate the spouse from your plan and then the Health Trust will offer continuation of coverage to your spouse through COBRA continuation provisions. Your spouse may elect COBRA coverage and premiums may be paid by any party, including you. In any circumstance, you cannot continue to cover your spouse as a dependent under any Health Trust plan following a divorce.

Who is NOT a dependent?

Children who don't qualify as your dependent include: a child who is married; a child who is employed full-time, or a child who is in the military. At this time, there is no coverage for dependent children beyond age 25* unless your child has a mental or physical handicap that prevents the child from being able to support his/her self.

*The maximum dependent age may be subject to change subject to final health care reform regulations.

We recognize that every personal situation is different. Please contact your employer or a Health Trust Billing and Enrollment Representative at 1-800-852-8300 or htbilling@memun.org with any questions or visit our website at www.mmeht.org to obtain an Enrollment/Change form if needed.

Walk-In Centers **More Updates**

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 **eighteen** walk-in medical centers in the growing network. The newest additions are in *Berwick* and *Patten*. Please check out our website, www.mmeht.org under "What's New" for a complete list or contact Health Trust Member Service by email at htservice@memun.org or phone at 1-800-852-8300.

Sun Screen: What to Choose and How to Use

Before you head out to soak up the sun this spring and summer, be sure you protect your skin from the damaging effects of UV rays. UV rays from the sun not only cause sunburns, but also contribute to the development of dangerous skin cancers. While many people say they use sunscreen to protect their skin, most are not using it correctly!

Purchasing:

When purchasing sunscreen, be sure to select a broad-spectrum sunscreen with a sun protection factor (SPF) of at least 15. If you plan to be swimming or tend to sweat a lot, select one that is waterproof. There are some people who are sensitive to certain chemicals or fragrance in sunscreen products, if you have had reactions or problems with products containing para-aminobenzoic (PABA) in the past, or if your skin has reacted to other products, select a sunscreen that is PABA free. Not all sunscreens have the same ingredients, so try different ones! Just because you spend more on a product it does not mean that you are getting any more protection. Although a costly brand may feel or smell better, it is not necessarily any more effective than a cheaper product. One last consideration when purchasing sunscreen is to be aware of the expiration date because some sunscreen ingredients may degrade over time and become less effective. Not all brands are marked with an expiration date, so be sure to check the bottles over before you put it in your basket!

Using:

Simply applying sunscreen once before you go out does not protect you all day from the sun. Follow these rules for appropriate sunscreen use:

1. **Apply early and often.** Sunscreen should be applied **30 minutes** before going outdoors to provide you with the fullest spectrum of protection. Sunscreen should then be reapplied every **two hours** or after swimming or strenuous exercise!
2. **Cover yourself.** An **ounce** of sunscreen (a large handful) is a good rule of thumb when you are applying sunscreen. Use on all parts of your skin exposed to the sun, including the ears, back, shoulders, and the back of the knees and legs. Apply thickly and thoroughly! You can further protect yourself from the sun by wearing a wide-brimmed hat, long-sleeved shirt, and pants.

Remember, sunscreen is only as effective as the user- you must apply it correctly to have all the benefits! For more information about sun safety and skin cancer prevention, visit the New England Melanoma Foundation at www.melanomafoundationne.org.

MMEHT Medical ID Card Makeover New Cards to be Issued Soon

All Health Trust employees, dependents, and retirees will be receiving new MMEHT /Anthem medical insurance identification cards in the second quarter. These new cards will not change or affect your benefits in any way.

In an effort to streamline ID card designs across multiple states, the Anthem Blue Cross and Blue Shield Association recently developed new guidelines for all ID cards. The new card layout has a clear, well-organized look that should help you and your provider find the right information. The new card may appear to look similar, but there may be some subtle differences in where information is located on the card.

Some of you may receive your newly redesigned card(s) before others. But don't worry, the card you have today still works and you will receive the new version soon. Once received, please destroy your old card and place the new version in your wallet for safe-keeping. The next time you are in your provider's office or at the pharmacy, please be sure to share your updated card. Should you have any questions, please contact Health Trust Member Service at htservice@memun.org or 1-800-852-8300.

Telephonic Diabetes Education and Support Program

⇒ *Continued for 2010* ⇐

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 2010 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.

Teen Nutrition and Body Image

“I’m fat.” “I’m too skinny.” “I wish I had bigger muscles.” “I wish I looked like her.” Have you heard your teenager say or imply any of these ideas? Teens are bombarded with images of what they “should” look like in magazines, on the internet, and on television. Of course there are very few people who actually fit into this “ideal” image, but it can play havoc on a teen’s body image and well-being.

So what exactly is body image? Body image is our personal view and interpretation of our body. Poor body image may result if a person’s view of their body does not meet the expectations set forth by popular media, social groups, or individual expectations. This is especially problematic during the teen years when maturing bodies and social desires to fit in are increasingly apparent. While it may seem like physical appearance is tied to body image, it actually has little to do with it- rather, self-esteem is probably the biggest factor influencing how we feel and think about our own bodies. **As a parent you can significantly influence how your teen feels about his or her body. Keep these things in mind as you work to improve the body image of your teen:**

1. **Don’t obsess.** Teens will know if you are anxious over their size and appearance. It is important that you do not stress over your teen’s body. The more pressure you create to lose weight or build muscle, the less likely teens will be to do it: and they will be more likely to feel badly about themselves.
2. **Educate.** Providing information about good nutrition will empower them to make positive changes on their own. Avoid labeling food as “good” or “bad.” Teaching moderation and balance in food choices across food groups will promote lifelong eating patterns.
3. **Get involved.** Have dinner together as a family. This helps create a safe and nurturing environment for your teen, and it is often more nutritious and less caloric than eating out. Exercise together as a family to create a supportive family structure and promote healthy habits.
4. **Be a role model.** One of the best things you can do to promote a healthy body image is to be a positive role model. If you are critical of your body and your physical imperfections, your teen will notice. Celebrate your body and promote acceptance and pride of all body shapes and sizes.

Still looking for more information on teens and body image? Visit www.kidshealth.org for some great resources and information.

Recipe Corner: Easy Cheesy Skillet Frittata

Trying to find a way to work some extra vegetables into your diet? This recipe will give you a heaping serving of flavor and nutrients!

Ingredients:

- 2 Tbsp olive oil
- 10 small potatoes, sliced
- 2 cups broccoli, chopped
- 1 Tbsp onion, chopped
- 6 Large eggs
- 1/3 cup low-fat milk
- ½ tsp salt
- ¼ tsp black pepper
- 1 cup reduced-fat, shredded cheddar cheese



Preparation:

In large skillet on medium heat, heat olive oil until hot. Add potatoes, cover and cook 8 minutes or until almost tender. Add broccoli and onion; cook 5 minutes until veggies are tender. Meanwhile, beat eggs; add milk, salt, and pepper. Beat until well combined. Pour egg mixture over veggies in skillet. Sprinkle with cheese. Reduce heat to med-low, cover and cook about 10 minutes or until eggs are set. Cut into wedges and serve. *Note: if using frozen, chopped broccoli, thaw and drain well.*

Nutritional Information:

Calories: 251 **Total Fat:** 16g **Saturated Fat:** 6g **Polyunsaturated Fat:** 1.3g **Carbohydrates:** 12g
Protein: 14g **Vitamin A:** 1169IU **Vitamin C:** 40mg **Calcium:** 194mg **Sodium:** 395mg **Iron:** 1.7mg
Fiber: 2g

For more quick and healthy recipes, visit www.mealsmatter.org.

Take a bite out of children's tooth decay

Did you know that tooth decay affects children in the United States more than any other chronic infectious disease?¹ But there are simple things that you can do to ensure your child doesn't end up as a tooth decay statistic. Here's some useful information to help you take a bite out of children's tooth decay.

What parents can do

- Take your child to the dentist. Usually, the dentist will want to see a child on his or her first birthday. At this first visit, your dentist can quickly check your child's teeth.
- Talk to your child's dentist about dental sealants. They protect teeth from decay.
- Encourage your children to eat regular nutritious meals and avoid frequent snacking between meals.
- Protect your child's teeth with toothpaste and drinking water that contains fluoride.

Signs and symptoms of tooth decay²

Healthy teeth should be all one color. If you see spots or stains on the teeth, take your child to the dentist.

Tips to encourage your kids to brush their teeth³

Not all children will enjoy brushing their teeth at first. Here are some tips to encourage children to take care of their teeth:

- Make it fun. Use a reward system to motivate older children. For instance, mark the number of times their teeth are brushed each week on the calendar and offer rewards for achievements.
- Encourage your child to brush his or her teeth for at least two minutes.
- If your child objects to the taste of toothpaste, try brushing without toothpaste. Next, introduce a children's low-dose fluoride toothpaste when the child accepts the taste.
- Give younger children a toothbrush as a toy.

Remember: Good oral health for your child means smiles for everyone!



¹ Centers for Disease Control and Prevention, *Children's Oral Health* (March 3, 2009): cdc.gov/OralHealth/topics/child.htm

² National Institute of Dental and Craniofacial Research, *A Healthy Mouth for Your Baby* (June 18, 2009): nidcr.nih.gov/OralHealth/Topics/ToothDecay/AHealthyMouthforYourBaby.htm

³ Better Health Channel, *Toothbrushing - start it young* (March 2008): betterhealth.vic.gov.au/bhcv2/bhcarticles.nsf/pages/Toothbrushing_start_it_young

The information contained in this filer is provided for educational purposes only, and should not be interpreted as medical advice. Please consult your doctor for medical advice about changes that may affect your health and before taking any medications or beginning any lifestyle program. Some services may not be covered under your health plan. Please refer to your Group Certificate and Schedule of Benefits for details concerning benefits, procedures and exclusions.

Quarterly Check-up: Prevent Mosquito & Tick Bites

THE BASICS

Spending time together outdoors is good for the whole family. Don't let bug bites ruin your fun. Take these steps to avoid bites from mosquitoes and ticks:

- Keep mosquitoes and ticks away from your home by getting rid of standing (still) water and brush, tall grasses, and fallen leaves.
- Wear long-sleeved shirts, long pants, and socks- especially in the morning and evening.
- Use insect repellent (bug spray).
- Check everyone in the family, including pets, for ticks after a day outside.

Most bug bites are harmless, but some mosquitoes and ticks carry diseases. Lyme disease and Rocky Mountain spotted fever are diseases you can get from ticks. You can get West Nile and other serious diseases from mosquitoes.

TAKE ACTION!

Take these steps to avoid bites from mosquitoes and ticks.

Keep ticks away from your home.

Ticks get on you when you walk through wooded or grassy areas (even in your yard). Animals, including dogs and deer, may carry ticks. To keep ticks away:

- Clear brush, tall grass, and fallen leaves from around your home. Mow the lawn often.
- Use wood chips or gravel to separate your yard from wooded areas.
- Remove plants that attract deer, and put up a fence to keep deer out of your yard.
- Ask a vet for tick control medicine or tick collars for your pets.

Use bug repellent.

Bug repellent (also called insect or tick repellent) makes it harder for mosquitoes and ticks to find you. Spray it on your clothes or skin.

- Don't spray repellent directly on your face. Instead, use your hands to rub it on your face.
- Don't use repellent on babies under 2 months old.
- Use a bug spray with 10-30% DEET. Check the label.
- You can also look for repellents with picaridin or oil of lemon eucalyptus.
- Use a spray with permethrin on your clothes, shoes, and camping gear.
- Learn more about using insect repellents safely on children at:

http://www.cdc.gov/ncidod/dvbid/westnile/qa/insect_repellent.htm#kids

Wear long pants, shirts with long sleeves, and socks.

Wear light-colored clothes; it makes it easier to check for ticks and to see mosquitoes.

Check for ticks after spending time outside (even in your yard).

Check everybody in the family, including pets. Check the entire body:

- Under the arms
- In and around the ears
- Back of the knees and between the legs
- Around the waist and inside the belly button
- In and around hair

Use tweezers to remove a tick as soon as you see it.

- Get the tick near its head or mouth.
- Pull gently to remove the whole tick without crushing it.
- Wash your hands and the site of the bite with soap and water.
- Pat rubbing alcohol on the bite.
- Don't use a hot match to kill and remove a tick.

START TODAY: SMALL STEPS

- Turn your children's wading pool upside down before it rains.
- Read the label on the insect repellent you use.
- Walk in the middle of the trail in the woods to avoid ticks.

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

Put Some Salad into Your Spring!



That's what the Town of Freeport is doing! Bob Konczal, Tax Assessor and an active participant with the town of Freeport's Wellness program, has taken the lead in implementing wellness initiatives such as a stretch break program for the town employees and the recent concept of "Salad Day". He schedules "Salad Day" once a month. A few days prior to "Salad Day," Bob posts a list in the employee break room of ingredients that are needed to make a healthy salad. Foods on the list include salad greens, a variety of colored vegetables, fruit, and protein. Employees initial what they are going to bring so donations aren't duplicated and there is a good selection of foods to add to the salad. The Wellness Committee supplies the lettuce and dressings. By having employees bring in ingredients, it adds even more variety to the types of salads. For example, employees have brought in non-traditional salad ingredients such as grilled shrimp, special cheeses and pickled curry.

Bob says, "Participation varies, but employees look forward to the salad bar because they do not have to pack or buy a lunch. All they have to do is remember to bring in their salad ingredient for the day. It is a great opportunity for us to get together and talk about non-work related subjects such as cooking and other interests." The timing of this program couldn't be better...like many, Freeport has noticed people want to feel good, look good and would prefer to make a healthier selection like salad over the winter comfort foods. Congratulations to Bob and the Town of Freeport's Wellness Committee for implementing this innovative healthy program to the variety of offerings. Keep up the great work!

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 program that the Town of Freeport offered. If you would like more information on how to get a Wellness Program started at your worksite, please contact Anne Charles at 1-800-452-8786 extension 2292 or via e-mail at acharles@memun.org.

What Did the Doctor Order?

Have you ever left the doctor's office feeling completely overwhelmed and confused about what you were supposed to do, what medications you were supposed to take, and why? If so, you are not alone. Almost half of the adults in the U.S. (about 90 million) have reported having trouble understanding medical instructions and thus not been able to follow them accurately. This can result in poor treatment and on-going medical problems. Before you walk out the doctor's door or just start taking a medication because it was prescribed, be sure to follow these important recommendations:

1. **Get a full explanation of your condition and any drugs prescribed from your doctor, including how the drug is supposed to be taken and how it's expected to help.** Don't leave until you have a clear understanding. Take notes!
2. **Read the labels of each prescription before you leave the pharmacy.** Explain your understanding of the instructions to the pharmacist, and have them verify it is correct. It is always best to write it down in your own words, so you won't forget by the time you take the medicine.
3. **Make sure you read and understand all warning labels added to your prescription bottle.** Just like the main label instructions, check with the pharmacist to make sure you know what the text, any icons, and the color mean for you.
4. **Confirm your understanding of a prescription with the pharmacist even if you've taken it before.** The doctor may have changed the dose or timing because of developments in your health or the drug.
5. **If you have any questions later, don't hesitate to call you pharmacist or doctor's office to make sure you're taking your medication properly.** Even if you've been taking a medication for a while, a new situation or additional prescriptions can sometimes mix you up.

The Food and Drug Administration (FDA) has more information on how to be an active member of your health care team. Go to www.fda.gov/cder or call 1-888-INFO-FDA. Another great resource to check is the Maine Health Management Coalition at www.mhmc.org.



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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. Entries must be received by May 1, 2010. One winner will be drawn at random.

Congratulations to Lisa Huestis, an employee from the Town of Berwick, who won the Winter Newsletter Search Contest!

Your Name: _____ Phone Number: _____

Address: _____

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

1. How many walk-in centers are in the Health Trust network? _____
2. What is the minimum SPF level you should look for when selecting sunscreen? _____
3. At what age should a child first visit a dentist? _____
4. What are three things you can do to keep ticks away from your home? _____

