



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

WINTER 2010

Vacancies on Trust Board Candidates Wanted

The Health Trust Board of Trustees would like to know if you are interested in serving as a Trustee of the Maine Municipal Employees Health Trust. The Health Trust's Selection Committee is soliciting names of individuals to fill two vacancies on the Board. Currently, there are no Board members from the following county areas: Aroostook, Franklin, Hancock Knox, Oxford, Penobscot, Piscataquis, Somerset and Waldo. While the Selection Committee strives to maintain a geographically diverse Board, its primary objective is to appoint the best-qualified participants to the Board regardless of their location.

If you have an interest, please let us know by sending a letter no later than January 31 indicating that interest and telling us a bit about yourself and why you wish to serve. Please send the letter addressed to Dale Olmstead, Chairperson, Health Trust Selection Committee, 60 Community Drive, Augusta, Maine 04330. You may also email the letter to sgove@memun.org.

In order for the Health Trust Selection Committee to consider an individual as a Trustee candidate, the individual must:

1. Be employed by a Health Trust participating entity (city, town, special district, county);
2. Be an enrolled participant in one of the Health Trust's benefit plans;
3. Have his/her employer's, board's, council's or commissioners' support for the commitment necessary to meet the fiduciary obligations of an MMEHT Trustee.

An eleven-member Board governs the Health Trust, and oversees its health, dental, short and long-term disability, vision and life insurance plans. The Board typically meets six times a year for day-long meetings. Trustees are also expected to serve on one of the Trust's three standing committees that require additional meetings throughout the year.

The Health Trust Board governs a complex array of employee benefit programs for local government, county and special district employees in an ever-changing insurance market environment. The Health Trust provides employee benefit programs to over 450 public sector employers around the state, with over 20,000 employees, dependents and retirees participating in the Trust's health plans. The Trustees oversee a \$100 million dollar program.

The Trust is regulated as a Multiple Employer Welfare Arrangement by the state Bureau of Insurance and is one of the largest self-insured plans in the state. The Board works with a number of professional advisors, including its Plan Administrator (MMA), benefit advisor, actuary, and legal counsel, all of whom assist the Board in governing the Trust. Health Trustees serve as plan fiduciaries and, as such, must administer the Trust's programs in the interest of Trust participants. The Board is involved in many different functions, including setting annual rates, developing new plan offerings, reviewing third party administrative services, hearing benefit appeals, and analyzing claims trends. Trustees are not compensated, but they are reimbursed for their travel expenses.

If you have questions about the Health Trust Board, serving as a Trustee or would like additional information, please email or call Steve Gove, Director, Health Trust Services at sgove@memun.org or 1-800-452-8786.

Cheers to a new year and another chance for us to get it right.

~ Oprah Winfrey



Winter 2010

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You Are What You Eat, So Read the Fine Print

Have you ever been told to read the fine print before signing a contract? It is a good idea to make sure that you are aware of loopholes and terminology that you may be unfamiliar with prior to making a commitment.

The same goes for food. Many items advertised as healthy on the front label reveal an entirely different story when you check out the ingredients on the backside. Don't be fooled by advertising – avoid bad choices and be on the alert for these common food label traps:

- **Fat free doesn't always mean healthier.** Fat free foods can be higher in carbohydrates and may have almost as many calories as an equivalent food choice with fat. Fat free cookies are the perfect example. Check the label before purchasing.
- **Beware of serving size.** If it seems too good to be true, it probably is. You cannot use a half bottle of butter spray and think you are getting zero calories and zero grams of fat. It is true per serving; but if you spray your entire bowl of popcorn with butter, you are getting more fat and calories than you intended.
- **Check the Trans Fats.** Look on the back to see if partially hydrogenated oil is on the list. They remove the trans fats, but replace them with the partially hydrogenated oil, which is not healthy. Reference www.prevention.com and type in "nutrition facts labels" for more information.

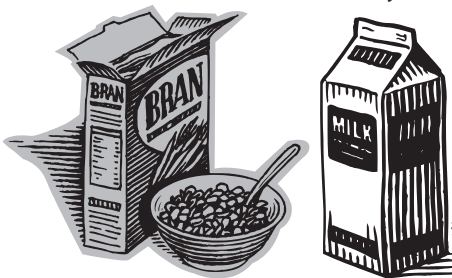
Cold-Fighter Zinc?

Zinc is an essential mineral that helps keep your immune system healthy. It is an ingredient in many non-prescription cold remedies. But research on whether zinc supplements can help fight colds has produced mixed results. In one review of 14 different studies, treatment with zinc helped reduce the duration and severity of colds in half of the studies but showed no effect in the other half.

The best way to get your daily requirement of zinc is to eat a balanced diet that contains a variety of foods. Red meat and poultry provide the majority of zinc in the American diet. Other good food sources include beans, nuts, certain types of seafood (such as crab and lobster), whole grains, fortified breakfast cereals, and dairy products.

If you get a cold, you could try a cold remedy that contains zinc. But avoid zinc-containing nasal sprays. In June 2009, the Food and Drug Administration issued a warning that three such products – Zicam Cold Remedy Nasal Gel, Zicam Cold Remedy Swabs, and Zicam Cold Remedy Swabs, Kid Size – may cause a loss of the sense of smell.

Source: Mayo Clinic Women's Healthsource, December 2009



Shift Your Priorities: Staying Healthy While Working Other Than 9 to 5

While there are many advantages to working shift work, there are also a lot of disadvantages such as sleep deprivation, chronic fatigue and personal and family problems. *Wellness Works* has created a booklet to help shift workers learn strategies for a healthier lifestyle which include sleeping well, connecting with family and friends, eating well and staying fit with an alternative work schedule. To order this *free* booklet, contact Amanda Collins at 1-800-452-8786 extension 2283 or via e-mail at acollins@memun.org.

Shopping Smart

Food shopping doesn't have to break your budget. Remember these strategies for cutting down your grocery bill:

- **\$ Special dietetic or diabetic foods are more costly and usually not necessary.**
- **\$ Boneless cuts of meat may be a better buy, since you aren't paying for the bone.**
- **\$ Buy plain frozen vegetables instead of those packed in butter or other sauces (this will save you money as well as calories).**
- **\$ Buy a large container of nonfat yogurt and separate it into single servings. Mix in your favorite fresh or frozen fruits for an added treat.**
- **\$ Consider the cost per serving when you buy fresh produce. If you are paying by the pound, you'll be paying for the weight of inedible seeds and rinds.**
- **\$ Make your own cooking spray by putting vegetable oil in a spray bottle.**
- **\$ Use nonfat powdered milk for cooking and baking.**
- **\$ Regular or quick-cooking oats are less expensive than instant oats.**
- **\$ Make your own small bags of snacks instead of paying the high cost for small single-serving bags.**
- **\$ When buying fresh greens by weight, shake them well before you put them in the grocery bag. Leaves can store a lot of excess water and weight.**

Source: American Diabetes Association
www.diabetes.org

Trustee and Staff Retirements

Three dedicated people have retired from Health Trust service. During their tenures, each has seen the Trust change and grow significantly to meet the needs of participating employers and employees.

Trustees Two long-serving Trustees have retired from the Maine Municipal Employees Health Trust Board of Trustees. We thank **Osmond Bonsey** (Waldo County) for 16 years and **Thomas Stevens** (Aroostook County) for 10 years with the Trust. We appreciate their 26 years (combined) of volunteer leadership service.

“Oz” Bonsey was initially appointed to the Board of Trustees in 1993. He served as the Trust Secretary from 1994 to 2002. He was chairperson of the Appeals Committee for 12 years from 1997 to 2009 and was also on the Selection Committee in 2000. His professional municipal career included Town Manager positions with Corinth, Mars Hill, Freeport, Falmouth, and Yarmouth as well as being the Executive Director of the Greater Portland Council of Governments.

“Tom” Stevens was initially appointed to the MMEHT Board of Trustees in 1999. He served as Trust Secretary from 2003 to 2007 and Vice Chairman from 2008 to 2009. He was chairperson of the Strategic Planning Committee in 2009 and a committee member for a ten year period of 1999 to 2009. In his professional municipal career, Tom was most recently the City Manager of Presque Isle and was formerly a Town Manager with Standish and Limestone.

Staff One career employee has retired from the Maine Municipal Association. We thank **Gail Schroeder** for her 28 years of dedicated service. We appreciate Gail’s exceptional service to many of our 450 participating employer groups throughout the state of Maine.

Gail Schroeder began her career with the Maine Municipal Association in early 1980s. She has been with the Health Trust since it was started over 25 years ago. Gail started out in administrative positions and became the first Area Service Representative in 1987. Gail set the gold standard for personal service to our employer groups and their employees. By building strong relationships with her group contacts, she was easily able to guide participants through the complexities of our unique benefit programs. Over the many years, Gail has cultivated many business relationships that have turned into long-lasting friendships. Many employer groups and staff members have mentioned how much they enjoyed working with Gail and will certainly miss her presence at the Health Trust.

We thank Oz, Tom, and Gail for their service to the Maine Municipal Employees Health Trust and wish each one of them best wishes in their future endeavors.

3 Simple Ways to Improve Posture

If there were a mirror in front of us all day long, reflecting how we stand, walk and sit, good posture might be more on our minds. Having the right posture is very important and not just for looking good. Correct posture promotes better body movement, keeps bones in healthy alignment, takes strain off muscles and joints, keeps abdominal organs functioning well and helps avoid back pain.

Try some of these tips to improve your posture:

- Take several short stretch breaks throughout the day, especially if you work at a desk or computer. Stretching keeps muscles flexible for good posture.
- Sitting on a chair’s edge, feet flat on floor, place a pillow or soccer-sized ball between your knees. Squeeze gently for a few seconds while lifting your head and pulling your shoulder blades back. Repeat 10 times.
- Stand with your back against a wall, heels about 3 inches from the wall. Put arms down with palms forward and low back close to wall. Lift your chest so your shoulders touch the wall. Bring head back to wall, chin tucked in. Pull up and in with muscles of lower abdomen. Hold for 10 seconds while breathing normally. Repeat 3 times.



Children Shouldn't Have to Deal With Bullies

Bullying can bring fear and hopelessness into the life of an innocent child. What's sad is that many caregivers and bystanders don't act when they see a child being bullied on the playground or in the neighborhood. Onlookers don't realize the misery these children are experiencing when this is ongoing. People who were bullied as a child, are more likely to suffer from some form of depression and have low self-esteem as adolescents and adults. Most adults wouldn't tolerate this in the workplace, so why should we allow our children to be subject to it?

To prevent or combat against bullying, it is important to arm your child with the appropriate defense tactics. Discuss with your child what bullying actually is and how to prevent it from happening to them. Let them know that if someone calls them names, pushes them, threatens them, or takes anything that is theirs that is bullying. Keep these strategies in mind:

1. **Teach prevention tactics.** Teach your child what to say if someone starts teasing them. Give them phrases like "stop teasing me" or "leave me alone." Tell them they can also be silent and walk away. Most importantly, they must tell an adult immediately and tell their parents when they get home as well.
2. **Stay in contact with the school.** Speak with your child's teacher about the bullying behavior. This way the teacher can keep a look out for it and put protective measures into place. Also, notify the bus driver so that they are aware of it as well. A lot of bullying happens on the way to and from school. If your child is in the same classroom as the bully, ask the teacher not to place them in the same groups and call frequently to make sure that there are no problems.
3. **Encourage friendships.** Encourage your child to become friends with other children at school. There is such a thing as strength in numbers if your child has a good friend that will stand by him or her, the bully is less likely to continue his or her behavior.

For every child being bullied there is a bully. No parent wants to be told that their child is a bully. Many parents downplay it until the damage has already been done. Many people don't realize that that saying "sticks and stones will break my bones but names will never hurt me" is not true. Names and other words are more damaging sometimes than physical attacks. Whether you like it or not, if your child is suspected of being a bully, it is the parent's responsibility to take action. Children who are bullies are usually just as unhappy as their victims. There may be some underlying factors involved as well that need to be addressed.

1. Explain to your child that their behavior, bullying, is NOT acceptable.
2. Teach your child alternative behaviors. Give them ideas about what they can do if they are feeling frustrated, angry or aggressive. Role-play and act out the new behaviors.
3. Specify the consequences that will happen if the bullying continues.
4. Limit the amount of violence that your child is exposed to. Bullying can be a learned behavior. Make sure they are not watching violence on TV or playing violent video or computer games. As a parent, be aware of how to react to situations, your child might have learned the aggressive behavior from a family member.

Keep an eye out for signs of your child being bullied: Your child is:

1. Frightened of walking to and from school
2. Doesn't want to go to school or ride the school bus
3. Began to be driven to school
4. Changes their usual routine
5. Is unwilling to go to school
6. Becomes withdrawn, anxious, or lacking confidence
7. Starts stammering
8. Attempts or threatens suicide or walks away
9. Cries themselves to sleep at night or has nightmares
10. Feels ill in the morning.
11. Begins to do poorly in schoolwork
12. Comes home with clothes torn or books damaged
13. Has possessions that end up "missing"
14. Asks for money or starts stealing money (to pay bully)
15. Has lunch or other monies continually lost
16. Has unexplained bruises or cuts
17. Comes home starving (lunch and or money stolen)
18. Becomes aggressive, disruptive or unreasonable
19. Is bullying other children or siblings
20. Stops eating
21. Is frightened to say what's wrong
22. Gives improbable excuses for any of the above



Please reference www.kidshealth.org for more information on this topic.

Common Sense Tips for a Healthy Media Diet

Establish media guidelines for your kids.

- Set media time limits and stick to them. Experts recommend no more than one to two hours a day of screen time.
- Check content and ratings at www.commonsensemedia.org in advance to choose media that is age-appropriate.
- Keep media out of kids' bedrooms. Locate media in a central place where their media can be supervised.
- Make a NO media rule during mealtimes, while doing homework, and before bedtime.
- Consider using parental controls – blocking technology like the V-Chip for TV or filtering software for the internet.
- Get kids into the habit of asking permission to use media.
- Make sure babysitters and other caregivers know your media guidelines.
- Push the remote button to “off” and get kids to read, exercise, or play every day for the same amount of time they spend using media.

Use media together and talk about what you see, hear, and read.

- Whenever you can watch, play, listen, and surf with your kids. Talk about the content. When you can't be there, ask them about the media they've used.
- Practice media literacy – help kids question and analyze media messages by sharing your values. Let them know how you feel about solving problems with violence, stereotyping people, selling products, using sex or cartoon characters, or advertising to kids in school or movie theaters.
- Help kids connect what they learn in the media to events and other activities in which they're involved, like playing sports and creating art, in order to broaden their understanding of the world.

Be a role model.

- When kids are around, set an example by using media the way you want them to use it.
- Use the VCR or TiVo to record shows that may be inappropriate for your kids to watch – even the news – and watch them at a later time when kids are not around.

Voice your opinion and keep informed.

- Write a letter or send an email to let media companies and government representatives know what you don't like about media. Make sure to also let advertisers who sponsor the media know how you feel too. And don't forget to compliment media companies when you like something and would like to see more of it!
- Help kids write letters when they want media producers to know how they feel.
- Keep informed about policy and research concerning children and media at www.commonsensemedia.org.

Source: Commonsense Media



Shoveling Snow

As Mainers we can't really avoid the inevitable...we are going to have to shovel snow at some point this winter. But did you know that shoveling can be dangerous? If you are over 40, sedentary, or if you have had a heart attack or condition that puts you at risk for having a heart attack, you should check with your doctor before you tie up your boots and put on your parka to go shovel. If you have the okay to go clear the driveway, then warm up your arms, back and leg muscles before you start, and pick up only small amounts of snow at a time. Protect your back by bending from your knees and keeping your stomach muscles pulled in while you shovel. Stop as soon as you feel any discomfort or pain. Cold temperatures and the weight of the snow can put you at greater risk for heart attack. If it is a really cold day, bundle up! Wear a hat and cover your mouth with a scarf to protect your lungs when the temperatures drop below freezing. Happy shoveling!

Quarterly Check-up: Depression

THE BASICS

If you think you might be depressed, talk with your doctor about how you are feeling. Depression is a serious illness. The good news is that depression can be treated. Your doctor can help.

WHAT ARE THE SIGNS OF DEPRESSION?

It's normal to feel sad once in a while. If you are feeling sad or "down" for more than 2 weeks at a time, you may be depressed. Here are some signs of depression:

- Feeling hopeless or empty
- Forgetting things or having trouble making decisions
- Sleeping too much or too little
- Gaining or losing weight
- Thinking about suicide or death
- Losing interest in activities that you used to enjoy

THE BENEFITS

Most people with depression feel better when they get treatment. That's why it is important to talk to a doctor as soon as possible. Getting help is the best thing you can do for yourself or someone you love. Recovery is possible.

TREATMENT FOR DEPRESSION

Depression can be treated with talking therapy, medicine (called antidepressants), or both. Your doctor may refer you to a counselor or therapist. Getting active and eating healthy can also help with depression.

TAKE ACTION!

Depression is a real illness, affecting 19 million adults each year. Depression is treatable and nothing to be ashamed of. Don't wait. If you are depressed, see your doctor.

• **Talk to a Doctor about how you are Feeling.**

Get a medical checkup. Ask to see a doctor or nurse who can test you for depression.

Here are some places you can go to for help:

- Doctor's office or health clinic
 - Family service or social service agency
 - Church or clergy person
 - Psychologists
 - Counselors or social workers
 - Psychotherapists
- ### • **Get Active**
- Exercise can lower your stress level as you begin treatment for depression. It can also keep you from getting depressed again.
- ### • **Eat Healthy**
- A healthy diet can help with depression. Eating healthy will give you energy and lower your stress level as you begin treatment for depression.

WHAT DO YOU WANT TO DO TODAY?

- Be aware of signs of depression
- Get help **right away** if you or someone you know is thinking about suicide. Call 1-800-273-TALK or 911.
- See a doctor. Get a medical checkup and talk about how you are feeling.

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

Wellness Works at the Town of Buxton



Tashia Geaumont, Wellness Coordinator for the Town of Buxton, puts a drop in Crystal Dyer's bucket.

The Town of Buxton's Wellness Committee has been working hard to boost morale with their employees. In the fall of 2009, Tashia Geaumont, the Town's Wellness Coordinator attended the annual wellness conference that is hosted by *Wellness Works*. At the conference, Abby DiPasquale, Health Promotion Coordinator for the Health Trust facilitated a workshop called, "How Full Is Your Bucket". In this session participants learned how each of us has the ability to impact the environment around us- either positively or negatively. Participants learned about the theory of the "dipper and the bucket" and how they can easily increase the positive moments in their workplace and in their lives - while reducing the negative. The "How Full Is Your Bucket" workshop was based on the book and research of Tom Rath and Don Clifton, and teaches how a simple approach to life and work can improve relationships, productivity, health, and happiness.

Tashia was motivated after the workshop and decided that this would be a great program to implement at the workplace. Tashia used the Wellness Incentive Grant money that the Town receives from the Health Trust to purchase 50 buckets – one for each employee to keep at their workstation. She spoke with employees about the concept of the program and what it means to be a dropper (someone who has a positive impact on a person's day) and a dipper (someone who has a negative impact on a person's day). She gave employees several brightly colored water drops made out of paper. Employees were instructed to use these "drops" to fill the bucket of other employees at the worksite. On the drops people could write a compliment, thank someone for a job well done, provide inspirational quotes, etc. Some examples of drops that went in employees bucket include, "You bring laughter to the office. Thank you!" Another drop said, "Thanks for all of the stuff you do – even the small stuff that you think people don't notice."

Tashia was pleased to report, "the program was a morale boost. It brought awareness to how our interactions with each other can impact the work environment positively or negatively." When the program first started there was a buzz amongst employees, "they joked about being a dropper or a dipper. Employees came to work excited to see if a drop might be waiting in their bucket." Tashia encourages other groups to try a program similar to this, "it is cost effective and makes a huge impact in the workplace!"

Great job to the Town of Buxton's Wellness Committee for a job well done (now that's a drop for your bucket!)

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 Buxton 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.



WELLNESS WORKS

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Newsletter Search Contestt

Do you want a chance to win a Wellness Works reflective vest? 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 February 15, 2010. One winner will be drawn at random.

Congratulations to Gerald Raymond, an employee from the Eagle Lake Water & Sewer District, who won the Fall Newsletter Search Contest!

Your Name: _____ Phone Number: _____

Address: _____

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

1. What is one way that you can improve your posture? _____
2. What is one way that you can protect your back when shoveling snow this winter? _____
3. List three signs of depression: _____
4. What are three things you can do to monitor media for a child? _____

