



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

FALL 2003

Wellness Making A Difference

In the summer edition of the *Wellness Works* newsletter, we put out a request for Health Trust participants who would like to make healthy changes in their lifestyle over the next year. The plan is for the Health Trust's Health Promotion Coordinators to work with a family on an ongoing basis over the next 12 months, sharing successful moments as well as any setbacks, as the family works toward their health and fitness goals.

In this issue, we are pleased to introduce you to our new "Wellness Making a Difference" family, Dick and Debbie Pickett.

Dick is retired from the State Police and is currently the Chief of Police with the Town of Dixfield. Debbie stays at home and maintains the home front.

Dick, age 52, does not exercise on a regular basis. Currently he enjoys a

game of golf every Tuesday – he walks the course while playing. Like many of us, Dick finds it difficult finding time to exercise when he is not working. He is often on call, is active in his church and makes many trips to see his grandchildren in southern Maine.

Dick gives his overall nutrition a fair to average rating. He does not eat a lot throughout the day. He enjoys two granola bars with coffee in the morning and drinks coffee continuously throughout the day. He often skips lunch because he is not hungry or just doesn't have time. He enjoys a typical evening meal with his wife, Debbie.

Overall, Dick's health is good. At a recent physical his doctor gave him a clean bill of health. However, both Dick and his doctor would like to see his HDL levels improve – which would happen with some exercise.

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"Persons of high self-esteem are not driven to make themselves superior to others; they do not seek to prove their value by measuring themselves against a comparative standard. Their joy is being who they are, not in being better than someone else."

Nathaniel Branden



Fall 2003

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Welcome, Amanda!



Amanda Collins

Wellness Works, the Health Education and Promotion Department of the Maine Municipal Employees Health Trust, would like to welcome Amanda Collins to the position of Health Promotion Assistant. This position was most recently held by Venus Boudreau, who has left the Health Trust to go back to school and pursue a degree in Nutrition and Food Science.

For the past ten years, Amanda has worked for the Health Trust as Health Trust Assistant in the Operations Department. She is a very talented and creative individual, with a lot of enthusiasm and great ideas. We are all very excited to welcome Amanda to the Wellness staff!

Eating the Right Foods for All-Day Energy

Having plenty of energy to meet the demands of your job and personal life starts with your diet. To maintain your energy level, your body breaks down the food you eat into glucose (blood sugar) — the body's main fuel — and sends a steady stream of it to your cells. To feel energized throughout the day, your blood-glucose level should stay within a certain range. If your blood glucose drops too low — which can happen if you go too long without eating — you're going to feel lightheaded and lethargic. If you eat the wrong kinds of foods, your blood glucose can spike and drop, eventually causing the same symptoms.

Here are some tips on how to eat for all-day energy and keep your blood-glucose level stable.

Don't skip meals

Not eating meals is one of the fastest routes to low blood sugar. If you skip breakfast, your ability to concentrate will likely suffer all morning. Skip lunch, and by 3 p.m. your energy level and concentration will inevitably crash. To keep your blood glucose from dipping, and

thus zapping your physical and mental energy, eat three "regular" size meals or six smaller meals a day consistently and don't go more than four hours without eating something.

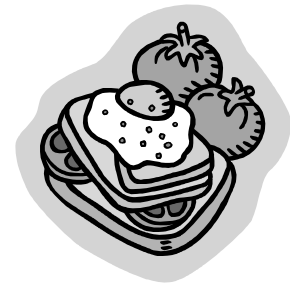
Balance meals

Make sure your meals include a mix of complex carbohydrates (such as grain products, fresh vegetables and fruit, beans, lentils and other legumes), protein and some fat. At breakfast, for instance, have waffles topped with fresh fruit (both are mostly carbohydrate) and a cup of low-fat or nonfat yogurt (a mix of protein, carbohydrate and fat). At lunch, have a ham-and-cheese sandwich on whole-grain bread (this provides protein, fat and carbohydrate) and a piece of fruit (this is mostly carbohydrate). A combination of carbohydrates, protein and fat helps moderate blood-glucose absorption so your blood sugar rises gradually. On the other hand, if you eat only carbohydrates, such as the fruit alone, your blood-glucose level will rise and drop quickly, leaving you hungry and low on energy within an hour or two after you eat. Similarly, if

you eat only protein, you'll get calories, but they won't make you feel energized.

Snack smart

To counteract the energy lulls you feel during the day, eat snacks that mix carbohydrates, protein and fat. Good energy-sustaining snacks include low-fat yogurt with fruit; cheese and crackers; an apple with peanut butter; or low-fat cookies, such as graham crackers or gingersnaps, and a glass of skim milk. If you experience an energy low that makes you feel shaky or keeps you from focusing on your work, opt for a carbohydrate-rich snack, such as a whole-grain breakfast bar or a glass of fruit juice.



Wellness Making a Difference – Continued from Page 1

Dick would like to find the time to exercise (possibly starting three times per week). We would also like to see Dick start eating something for lunch, in an effort to help him maintain his energy throughout the day so he won't have to rely so heavily on coffee. He would also like to maintain his current weight (he has recently lost several pounds).

Debbie, age 48, was an avid walker for several years. Recently she has had foot problems and had to back off her exercise program for a while to recuperate. Within the past month she started walking for exercise again and has been walking about 3-4 miles a day. Debbie told us that she was very comfortable with her weight a few years ago but admits, "It's not too hard to get to your goal – it's maintaining it that is the challenging part."

Debbie reports that her eating habits are fair to average. During this summer Debbie has enjoyed making stir-fries with her garden vegetables. She feels she knows what to eat and how to prepare it; the challenge is following good nutrition guidelines on a regular basis.

One of Debbie's goals is to lose weight. She also wants to increase the intensity of her exercise program to ensure that she is getting the maximum health benefit for the time she puts in. Both Debbie and Dick would like to be more aware of the portion sizes of food that they are eating.

Each quarter the Health Trust's Health Promotion Coordinators will help Dick and Debbie set new mini-goals that will lead to a healthier lifestyle. We are very eager to work with Dick and Debbie

over the next year. They are very enthusiastic participants, and are very interested in creating a healthier lifestyle for themselves.

Stay tuned next quarter to monitor their progress. Good luck and thank you, Dick and Debbie!



Dick and Debbie Pickett



Dear Wally

I have been feeling sluggish and not very motivated lately. Is there anything that I can do to get reenergized so I can get out of this rut?

*Sincerely,
Ima Slug*

Dear Ima,

It is normal to feel down and not-so-energized from time to time. There are things we can do to make ourselves feel energized again. Here are some tips:

1. Decide to do something different from your usual routine. Take a different route to work. Take a walk at lunch. Have a salad for lunch instead of a sandwich. Small changes can make a big difference.
2. Take a vacation, even if you can only afford a weekend away. The change of scenery will make you feel energized again.
3. Have you ever heard the saying, "Act your age, not your shoe size?" Well, for a change why not act your shoe size instead of your age? Go to the park and swing. If you have kids or grandchildren take them with you. Laugh and have fun!
4. Make time for exercise. Schedule it into your calendar. Not only will you start to look better you will start to feel better, too.
5. Try to make someone else feel good. How often do you do something completely unselfish? It is amazing how good you will feel by making someone else's day.
6. Stop thinking, "I'll do it tomorrow." Do you have something on your mind that you need to start or complete? Make today the day to do it!

Sincerely,
Wally

Exercise for Energy or Relaxation

If your evening session of kickboxing or strength training is followed by a restless night's sleep, perhaps your workout is winding you up. The importance of exercise is well known, but the type – and timing – of exercise can be just as important. The ideal time to exercise is at least five hours before going to bed.

If your schedule does not allow for morning or afternoon exercise, you will still benefit from fitness participation. To maintain the quality of your sleep, try to do exercises that do not increase your heart rate too much in the hours right before going to bed. High intensity activities, fast paced participation or high risk activities can all increase your energy and nervous system to the point of keeping you wide awake for hours. On the opposite side, a slow paced quiet session of yoga at 5 a.m. may make you more interested in going back to bed than going to work.

If you enjoy certain activities and have no desire or ability to change your schedule, try to keep a simple sleep/exercise journal to ensure that your sleep is not suffering. The most dedicated exerciser will stop making progress or seeing results if the body does not have adequate time for rest and repair.

Welcome to the Health Trust!

Welcome to the Health Trust!

The Health Trust would like to welcome four new groups to the Trust's group health insurance plans:

- Skidompha Library in Damariscotta
- York Cumberland Housing Development Corporation
- York Cumberland Housing Management Corporation
- Village Square Housing Corporation

All four groups joined the Health Trust on July 1, 2003.

Welcome to the Health Trust!



Wellness Works Lending Library Offerings

Lending Library-Resources for Sleep, Energy and Exercise

If you are interested in learning about ways to combat fatigue and create more energy, check out these Wellness Works resource materials. Lending Library materials are available at no cost to all Health Trust participants.

- **Do It Yourself Relaxation Yoga.** An audiotape that helps guide you through breathing and relaxation exercises.
- **Tired of Being Tired-Overcoming Chronic Fatigue and Low Energy.** A book to help you learn more about what may be causing your fatigue and what you can do to feel better.
- **Say Good Night to Insomnia.** This book focuses on ways to help you sleep better naturally.
- **The Anxiety and Phobia Workbook.** Find ways to cope with stress and anxiety with this book.
- **An Introduction to the Relaxation Response/A Special Time For You.** A short audiotape to help you relax and unwind.
- **Sleep Secrets for Shift Workers and People with Off-Beat Schedules.** If you battle fatigue due to an unusual sleep schedule, this book will give you some pointers on how to have more energy.

If you would like more information about these materials, or any of our Lending Library materials, including DVDS and videos, please visit our website at www.mmeht.org, or call us at 1-800-452-8786.

Did You Know... that when a food ingredient label says "...contains partially hydrogenated oils" the product has transmonounsaturated fat? Transmonounsaturated fats, or trans fats, have been linked to higher levels of bad cholesterol and heart disease.

Need help trying to understand food labels? Check out www.thewaytoeat.net.

The Importance of Consistent Bedtime Routines for Children



Between the ages of 2 and 4, kids need about 11 hours of sleep a night (including a one to three hour nap each afternoon). Between the ages of 5 and 8, kids generally need about 10-12 hours of sleep (some may still need a nap). No matter what your child's age, consistent bedtime routines are essential to establish good sleeping habits. Here are a few suggestions.

Stick to a bedtime. Your child should go to bed at the same time every night – weekends included. This will help the child's internal clock stay on track and

make it easier for your child to fall asleep easily and quickly at bedtime. As a child ages, he may have more stamina, but it's still important to make sleep a priority. Staying up too late or going to bed at a different time each night will cause your child to become overtired – which in turn makes it harder for him to settle down and get to sleep.

Keep a consistent bedtime routine. Bedtime rituals aren't just for babies. Older children may be more independent but taking familiar steps each night will help them wind down from a busy day. Bedtime routines can include a bath, reading stories together and perhaps some quiet music. The entire bedtime routine should last between 30 and 45 minutes. If you find your routine dragging on for more than an hour, take some steps to trim it back.

Anticipate all requests and include them in the nightly routine. Your child

may try putting off bedtime by asking for "just one more" story, song, glass of water, and so on. Instead of growing increasingly exasperated, try to anticipate all of her usual (and reasonable) requests and make them part of the bedtime routine. Then allow your child *one* extra request – but make it clear that one is the limit.

Give your children a chance to unload their worries. Bedtime presents a great opportunity to connect with your children and to find out what's going on in their lives. During rushed afternoons and evenings, when there's homework to be done and dinner to be cooked, it's often hard to find the time to talk about the day. Make it a point to ask your child about the best and worst moments in his or her day. Those two simple questions will help the two of you maintain a sense of closeness.

Could You Have a Sleep Disorder?

As you lie awake at night, unable to sleep, do you wonder what is keeping you from sleeping? Your problem could actually be a physical condition, so if you are having a hard time getting rest, you might want to discuss the situation with your doctor.

Snoring is a frequent complaint when someone cannot sleep. Many adults snore at some point in their lives, possibly due to a cold or allergies, or possibly due to the relaxation of throat muscles when in deep sleep. Sleep apnea is a condition in which the top part of the airway does not allow normal breathing. The airway might be blocked due to the relaxation of the muscles; or the person may suffer from a deformity or injury. Although sleep apnea has been associated with excess weight, an estimated 30% of those with sleep apnea do not have weight issues. Treatment for sleep apnea is important to minimize the risk of high blood pressure, stroke, and heart attack.

A creepy crawly feeling in your legs, an intense urge to keep moving your body, and a strong desire to get up and move may be signs of restless leg syndrome. Often found in older adults with a strong family history of the condition, the disorder can show up in anyone. The feeling is usually the most uncomfortable during periods of long inactivity, such as sitting in a meeting, flying, or watching TV in the evening. Restless leg syndrome may be due to vitamin or mineral deficiencies, nerve conditions or the use of some medications such as antidepressants.

A job that requires shift work or a case of jet lag are two well-known sleep disrupters. Due to our body's natural desire to sleep at night (called the circadian rhythm) anyone that must change the natural sleep pattern of waking in the morning and going to bed in the evening can suffer. Light shining in your eyes controls the "sleep clock", which is a small part of the brain with

nerves that connect to the back of the eyes. A circadian rhythm disorder is a problem with the sleep clock, and changing the pattern of light to the eyes may be a cause of sleep difficulties.

Other sleep disorders can include narcolepsy, night terrors, and sleepwalking. A lack of sleep over a long period can have consequences on your health, work, and family. Visit your doctor to rule out serious medical conditions if you are not sleeping well.



Why Sleep Problems Occur More as We Age

There's nothing like a good night's sleep. When you wake up rested, you're ready to take on the day!

Your body needs enough rest to work right. In fact, getting enough sleep is one of the top things you can do for your health, along with eating properly and getting enough exercise. Regardless of age, most adults need about eight hours of restful sleep a night.

Lack of sleep can make it hard to concentrate and reason, weaken your immune system, and increase your risk of falling or having an accident, especially a car accident. And recent research suggests lack of sleep may increase your risks for health conditions like diabetes, high blood pressure, and obesity.

Life's stresses – poor health, jobs, money, and family – can get between you and a good night's sleep at any age. But sleep problems grow more common as we get older. That's because some

things are more likely to sabotage our sleep, such as:

- Chronic pain or health conditions like arthritis, heartburn, heart disease, major depression, or dementia
- Certain medications, such as antidepressants or steroids
- Sleep apnea – when the sleeping person stops breathing for very short periods, and as a result wakes up many times throughout the night
- Restless legs or muscle spasms
- Hot flashes
- Snoring
- Being more sensitive to time changes (traveling between time zones or changing clocks backward or ahead) or changes in surroundings (more light or noise)
- Major life changes like retiring, moving in with a child, or losing a spouse
- Less time spent in deep sleep

Suggestions for Falling and Staying Asleep

- Follow a regular schedule. Go to bed and get up at the same time. Avoid napping too much during the day.
- Try to exercise at regular times each day.
- Watch what you eat. Avoid consuming caffeine late in the day.
- Don't drink alcohol or smoke cigarettes to help you sleep. Even small amounts of alcohol can make it harder to stay asleep. The nicotine in cigarettes is a stimulant.
- Create a comfortable place to sleep. The room should be dark, cool, well ventilated, and as quiet as possible.
- Develop a bedtime routine. Do the same things each night to tell your body that it's time to wind down. Some people watch the evening news, read a book, or soak in a warm bath.
- Use your bedroom only for sleeping. After turning off the light, give yourself about 15 minutes to fall asleep. If you are still awake and not drowsy, get out of bed. When you get sleepy, go back to bed.

Defeat Drowsy Driving



The statistics can be eye opening. Drivers who are sleepy and less alert are just as dangerous, and perhaps more common, than people driving under the influence of alcohol or drugs. The National Sleep Foundation reported in a 1999 poll that 62 % of drivers report driving while drowsy just within a year and 27% stated that they had fallen asleep while driving. The U.S. National Highway Traffic Safety Administration states that at least 1,500 people a year are killed and 71,000 people are injured due to sleepy drivers.

As startling as these numbers may seem, they are actually considered low

due to a lack of national reporting standards. Several states do not include a place on accident reports for sleepiness.

Although we may feel that we can force ourselves to stay awake by opening windows or keeping the car cool, fighting the body's natural instinct for sleep can be hard. Even if you think you are winning, your body can take mini-naps for 5-6 seconds, plenty of time to lose control of your vehicle.

The difference in driving skills varies little between a driver who is tired and one who has been drinking: reaction time decreases, judgment is impaired and awareness of other drivers and road conditions can diminish. Catching up to the person in front of you too quickly, finding yourself drifting across lanes, missing an exit or road sign and not being aware of the miles driven are all signs of impaired driving due to sleepiness.

Be aware of the signs of drowsiness, such as having a hard time concentrat-

ing or keeping your eyes open. Know before you start on your trip where the safe places are to stop and rest. Get out and walk around a little, or switch drivers if possible. Make sure you are well rested before starting out on a trip. Caffeine can take half an hour to get into your system, and is only a temporary fix. Various sleep disorders and medications can make daytime drowsiness a hazard as well.

For more information, check out the National Sleep Foundation's website at www.sleepfoundation.org or talk to your doctor.

MMEHT Benefits Corner

At its recent strategic planning meeting, the Health Trust Board of Trustees voted to make the following plan benefit changes, effective January 1, 2004.

Prescription Drugs – All Plans (Indemnity, Point of Service, and Retiree)

Change in Copay: Effective January 1, 2004, the copays charged for non-formulary (non-preferred) prescription drugs will change, for all Health Trust plans. There will be no change in copays charged for generic and formulary brand name prescriptions. By increasing the copays for non-preferred drugs, the Health Trust hopes to motivate participants to use less costly (but just as clinically effective) generic and preferred brand name drugs.

Current Copays	Copays Effective 01/01/04
30 day supply: \$10 generic / \$20 preferred brand name / \$30 non-preferred brand name	30 day supply: \$10 generic / \$20 preferred brand name / \$40 non-preferred brand name
90 day supply: \$20 generic / \$40 preferred brand name / \$60 non-preferred brand name	90 day supply: \$20 generic / \$40 preferred brand name / \$80 non-preferred brand name

Step Therapy: On January 1, 2004, the Health Trust (through its Pharmacy Benefit Manager, Anthem Prescription Management) will also implement a program called Step Therapy, with regard to certain prescription drugs. Step Therapy will be used whenever a participant attempts to fill a prescription for one of the following drugs:

1. COX-II type non-steroidal anti-inflammatory agents (NSAIDs), such as Vioxx, Celebrex, and Bextra;
2. Newer biotech disease modifying anti-rheumatic drugs (DMARDs), such as Enbrel, Kineret, Arava, and Remicade; and
3. the asthma product Advair.

After January 1, 2004, if a participant attempts to fill a prescription for one of these medications, the pharmacist will receive an informational message from Anthem Prescription Management, notifying him of the step therapy protocols. In most instances, these protocols require that the participant first try one of the “first-line” or “second-line” drug therapies available to him – for example, if the participant is attempting to fill a prescription for Vioxx, the pharmacist may be directed to fill the prescription with ibuprofen or another anti-inflammatory drug instead.

Step therapy will only be implemented for new prescriptions filled on or after January 1, 2004. If a participant is already taking one of the affected medications prior to January 1, 2004, he/she will be able to continue refilling the prescription as written.

Outpatient Advanced Imaging Copay – Traditional Point of Service and Comprehensive Point of Service

Effective January 1, 2004, participants insured under either the Traditional POS or the Comprehensive POS will be charged a copay for each outpatient advanced imaging procedure (e.g., **CT scans, PET scans, and MRIs**), as follows. These advanced imaging tests are very costly, and the \$100 copay (\$300 maximum per family per calendar year) represents a small percentage cost-share for participants.

Plan	Current Coverage	Coverage Effective 01/01/04
Traditional POS and Comprehensive POS	100%	100% after \$100 copay. Copays limited to \$300 per family per calendar year

The changes to the Health Trust’s health insurance plans involve the shifting of some of the costs associated with health insurance benefits to the users of those benefits. For example, increasing prescription drug copays impacts only those participants who actually purchase the drugs. It is our hope that by implementing some of these cost-sharing measures, the Trust may be able to avoid the substantial rate increases that have been charged by commercial insurance carriers around the state, and which might otherwise be necessitated by the rising cost of health care.

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SUMMARY ANNUAL REPORT For Maine Municipal Employees Health Trust

This is a summary of the annual report of the Maine Municipal Employees Health Trust, EIN 01-0382676, Plan No. 501, for the period January 1, 2002 through December 31, 2002. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA). 2002 was the Health Trust's final year operating as an ERISA trust.

Insurance Information

The plan has a contract with Hartford Life and Accident to pay Life Insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2002 were \$723,825.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$16,585,522 as of December 31, 2002, compared to \$8,588,207 as of January 1, 2002. During the plan year the plan experienced an increase in its net assets of \$7,997,315. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$74,103,295 including employer contributions of \$63,319,227, employee contributions of \$9,873,657, and earnings from investments of \$910,411.

Plan expenses were \$66,105,980. These expenses included \$3,821,405 in administrative expenses and \$62,284,575 in benefits paid to participants and beneficiaries.

Your Rights to Additional Information

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

1. an accountant's report;
2. financial information and information on payments to service providers;
3. assets held for investment;
4. transactions in excess of 5% of the plan assets; and
5. insurance information, including sales commissions paid by insurance carriers.

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

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

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



WELLNESS WORKS

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Benefits Corner, Continued from Page 6

For our participants enrolled in one of the Health Trust's Point of Service Plans: Please note the following change in the administration of mental health services, for outpatient services only.

CIGNA Behavioral Health (CBH), the mental health administrator for the Health Trust Point of Service Plans, has recently implemented a Care Advocacy program. This program strives to improve patient care and remove barriers to care. As part of this program, and in order to provide superior quality of care to members, CIGNA Behavioral Health will no longer require patients to call in for authorization to see outpatient behavioral providers.

For outpatient behavioral health services, members can locate a provider online at www.cignabehavioral.com, go directly to a behavioral provider they already know they want to see, or call

CBH and speak to a care advocate. Care advocates will be available to speak with members who have questions, need more information or need assistance with obtaining behavioral care. This will allow more attention to complex cases while allowing routine cases to be under the treating providers' care.

Please note that treatment must be with a CBH participating provider in order to obtain in-network benefits. This change affects only outpatient mental health counseling. Inpatient and day treatment mental health services, as well as all substance abuse services, must be still pre-approved by CBH. If you have questions about the benefits or want more information about these changes, please call CIGNA Behavioral Health at 1-800-715-0791.

For Health Trust Direct Billed Retirees & People Covered under COBRA:

Please plan ahead when paying your December premiums. The Health Trust is closed for Thanksgiving and the day after, so premiums should be sent in prior to November 25th in order to be posted in the system. This will ensure that you will have no problem having your prescriptions filled after December 1st.

For Employees Covered Under the Health Trust's Income Protection Plan (IPP) Program:

Effective August 1, 2003, IPP coverage will terminate for covered employees effective the last day actually worked – not on the last day of the month in which employment terminates. Please call a Health Trust Service Representative for more details.