



WELLNESS WORKS around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

FALL 2005

Letter from the Chairman

To: Health Trust Participating Employees and Retirees
From: Jonathan Carter, Chair, Health Trust Board of Trustees
Date: August 1, 2005
Re: Health Trust Change in Third Party Administrators (effective 1/1/06)

On behalf of the staff and Board of Trustees of the Maine Municipal Employees Health Trust, I am pleased to take this opportunity to inform you of a change that the Health Trust will be making in the administration of its health insurance plans, effective January 1, 2006.

At the present time, the Health Trust contracts with several organizations to administer its health insurance plans. The Health Trust Point of Service (POS) plans are administered by CIGNA Health Care, while the Indemnity plans are administered by Machigonne (part of Anthem Blue Cross Blue Shield). Prescription drug coverage is provided through Anthem Prescription Management. The Health Trust also provides coverage for its Medicare-eligible retirees (Anthem Companion Plan and a Health Trust Major Medical plan administered by Machigonne).

Effective January 1, 2006, the Health Trust will consolidate its plan administration, and offer all plans through Anthem Blue Cross Blue Shield. As of that date, the POS, Indemnity, prescription drug, dental, and retiree coverage will all be administered by Anthem. This change in third party administrators will not result in any significant change in benefit structure. In fact, Anthem Blue Cross has offered the Health Trust some significant enhancements in benefits, including a comprehensive Disease Management program and enhanced health improvement programs.

The Health Trust selected Anthem following a comprehensive and competitive request for proposal process, and an exhaustive review of the proposals submitted by a number of health insurance companies. During this process, the Health Trust considered a number of factors, including cost containment, network access, information systems and reporting capabilities, and provider payments. Anthem provided the best overall proposal, and their services provided the best overall fit for our participants.

We are very pleased to be able to announce this change to you, and we look forward to working with Anthem to provide outstanding service and benefits to Health Trust participants.

If you have any questions regarding any of the information in this memo, please do not hesitate to contact the Health Trust, at 1-800-852-8300.

Farewell to Erin

We would like to inform you all of the departure of one of our Health Promotion Coordinators. Erin Whitehouse has left the Health Trust, effective August 19.

Erin has been hired by Eastern Maine Medical Center as a Health Educator in their Community Wellness program. While this is a wonderful opportunity for Erin, she will be missed by our whole department and by the people she served. In the 3 1/2 years that Erin has been employed with the Health Trust, she has worked hard revising and creating classes for our participants (15 classes in all!).

Erin is best known for her compassion and ability to make a friend wherever she goes! We are grateful to Erin for all of her hard work and dedication to the Wellness Program, and we wish her the best of luck in the future!

“Twenty years from now you will be more disappointed by the things that you didn’t do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.”
-Mark Twain



Fall 2005

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On-Call

On-Call is a medical self-care program for members of the Maine Municipal Employees Health Trust. It helps individuals to assess a variety of health concerns by answering three basic questions:

- *Is this a medical emergency?*
- *Should I see or call my doctor?*
- *Can I treat myself at home and if so, how?*

Medical Self-Care Topic of the Quarter- Nosebleeds

Nosebleeds can be pretty scary and usually very inconvenient. While the amount of blood you may lose from one nosebleed can be quite alarming, it is usually not a dangerous amount. Because the septum (the cartilage that divides your two nostrils) contains many fragile blood vessels that are close to the surface, any physical blow to the nose can cause blood to flow.

There are also some medical conditions that may cause nosebleeds. These include: hardening of the arteries, high blood pressure, sinus infection, or the common cold. Most nosebleeds can be controlled within 10 minutes.

Signs/Symptoms

- Bleeding from one or both nostrils.

Consult Your Doctor If:

- You cannot stop the flow of blood from your nose after 20 minutes of Home Care.

- You have nosebleeds often but don't know why.
- Your nosebleeds are a result of being hit in the nose and are accompanied by a deformity in the shape or outline of your nose.

If none of the above are factors, try these Homecare relievers:

- To stop a nosebleed, remain in a sitting or standing position. **DO NOT** tilt your head back. Blow your nose once gently to remove any blood clots that may be keeping tiny blood vessels open. Pack the bleeding nostril with gauze or cotton coated with petroleum jelly, then pinch your nose closed. Continue pinching for at least 10 minutes. If your nose is still bleeding after 10 minutes, apply pressure for another 10 minutes. Call your doctor if the bleeding doesn't stop within 20 minutes.
- Although many people apply ice packs to a bleeding nose, ice usually does nothing to slow the blood flow.
- Avoid lying down when you have a nosebleed: Sitting or standing will help slow the flow of blood.

Tips for Prevention:

- Refrain from putting small objects in your nostrils.
- In dry weather, use a humidifier to add moisture to the air.

- If you are prone to nosebleeds, avoid taking aspirin because it thins the blood and makes bleeding harder to stop.
- Avoid blowing your nose too hard.
- Control your blood pressure. People with high blood pressure are more prone to nosebleeds.
- Don't smoke, because smoking dries out nasal cavities.
- Avoid the chronic use of antihistamines.

The goal of a Medical Self-Care program is not to deter you from seeking medical attention, but rather to make you more aware of the types of treatment you should seek out. Once you know how to proceed in a particular situation, you will be better able to ask questions, make informed decisions, and have a better relationship with your healthcare provider. Always be sure to check with your doctor if a Homecare remedy goes against your normal course of treatment or if you have been warned against using particular products due to other health conditions.

Did you know?

A study by the American Psychological Association shows that 43% of American adults suffer adverse effects from stress. Such adverse effects may include nosebleeds (see "On-Call," left.)

Home Safety Checklist

Checking the safety of your home should become an annual routine. To protect the well being of your family and your home, follow this home safety checklist.

- Install, and maintain, smoke alarms. Test them monthly and replace the batteries twice a year.
- Plan and practice a fire escape route with the whole family.
- Check appliances for frayed wires.

- Make sure outlets are not over-loaded.
- Lock cabinets and cupboards that contain medications or harmful substances, especially if children live in or visit the home.
- Inspect your automatic garage door to ensure that the emergency feature works properly.
- Keep flammable materials in appropriate fire safe containers.

- Make sure all throw rugs have non-skid padding under them.

For more information, visit the National Safety Council at www.nsc.org.



A Cool Time to Exercise



The heat deterred you from exercising. The humidity made the gym too uncomfortable. It was just too hot! Many of us use the summer weather as a reason to not exercise.

Time to toss out the tired old excuses and dust off the sneakers! The fall in Maine is beautiful, crisp and perfect for outdoor exercise.

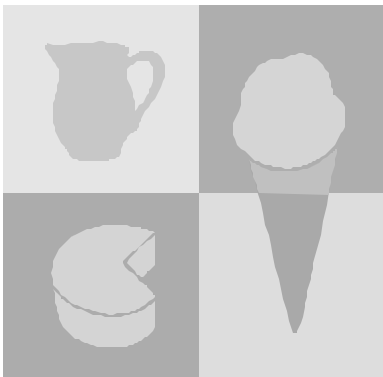
Here are a few hints to make your cool weather exercising even more healthy and enjoyable.

- Wear something reflective if you will be outside at dawn or dusk, when the sun reduces driver visibility.

Did you know?

In order to burn the 1320 calories in a typical pint of ice cream, you would have to swim across the 10,000-foot wide Mississippi River one and a half times.

Source: *Women's Health Magazine*, Feb/March 2005.



- Use sunscreen, as the sun's rays are still dangerous.
- Wear several layers of clothing. The cooler temperatures at the beginning of your workout may necessitate a jacket, but as your muscles warm you will be thankful for a cooler layer.
- Start slowly. If you have not exercised for several months, your body will need to work at a lighter intensity than where you left off in the spring.
- Find a goal. You may be more motivated to exercise if you are working toward something. Many cities still host road races until November, or think of your winter vacation someplace tropical. Be sure that your goal is reasonable and achievable.
- Learn a new sport. Tourist traffic is starting to quiet down, so this is a great time to go for a bike ride. With the proper equipment, you can still hit the water for some kayaking or

canoeing. Go for a hike, play a game of basketball, or hit the golf course (no cart, though!).

- Lead an active lifestyle. You may have heard it before, but it is true. Take the stairs instead of the elevator, walk to speak to a coworker instead of sending an e-mail, or park at the far end of the parking lot. The little steps add up!
- Reward yourself. Whether it is a shopping trip to the hardware store, a bookstore or even a quiet afternoon to yourself, treats are often a great incentive to keep moving.

"Exercise helps us build muscle and reduce fat, but it also clears our minds, strengthens our heart, reduces our stress, and energizes our lives. Research shows that exercise is as equally effective as antidepressants for mild and moderate depression. After an exercise session, we have a positive outlook on the world and believe that we can take on anything."

- Jon Gordon

Backpack Safety

Now that kids—even little ones—tote backpacks everywhere, backpack-related aches and pains are on the rise. The overloaded packs can strain young muscles, especially when kids sling them over one shoulder in an unbalanced fashion. Here are a few tips to keep your child walking tall while carrying her stuff in style:

- **Don't overload the backpack.** Your child should carry no more weight in her pack than the weight she can carry comfortably in her arms for a few minutes. To be sure your child isn't carrying more than she can safely bear, look at her posture. Backpack wearers should walk normally, with their shoulders down and back and their stomach muscles tightened.
- **Be sure the backpack is the right size.** It should not be wider or longer than your child's torso. (The torso extends from the bony bump at the base of the neck down to the top of the hips.)
- **Make sure your child wears the pack properly.** The backpack should be evenly centered in the middle of your child's back. You should also make sure the straps are snug but not excessively tight. Straps that are too tight can cause the pack to ride up on the child's neck.
- **Keep the safety belt buckled.** The best and safest backpacks have belts at their base that can be buckled snugly around the child's waist. The waist belt helps distribute the weight to the lower body so the hips and legs bear some of the load. So insist that your child uses it.
- **Check the contents of the bag.** Anything that could poke through the pack's material, such as scissors, should be stored in a protective container. Make sure your child's emergency contact information is inside.



The ABCs of Healthy Lunches

Struggling with what to pack in your children's lunches to keep them safe and healthy? Practicing these tips from the Children's Nutrition Research Center will put you at the head of the class!

Add insulated bottles or freezer gel packs to school lunch boxes. This will reduce the growth of bacteria, by keeping lunches nice and cold.

Be prepared with quick and easy snack foods. Fresh fruit, snack size baggies with cut fruit or vegetables, sugar-free Jell-O and/or pudding, and single serving canned fruit are all great ways to add a splash of color and good nutrition to your child's lunchbox!

Check for lunchbox leftovers and immediately discard them.

Disposable silverware and individual hand wipes are convenient additions.

Encourage children to wash hands thoroughly before eating and after recess.

Frozen sandwiches prepared the night before can save you valuable time in the morning and can also offer additional protection from bacteria. Sandwiches should thaw by lunchtime.

Get lunchboxes and bags out of direct sunlight and away from schoolroom or bus radiators. If possible, keep lunchboxes refrigerated.

If you find that you are constantly struggling with your children's eating

habits, try making them part of the packing process. Use the food pyramid at www.mypyramid.gov to determine what your children's nutritional needs are, then allow them to pick and choose from a list of healthy foods to fill up their lunchboxes. A lifetime of healthy activities start with learning to make healthy choices as a child!



Saucy Tomatoes and Zucchini

Serves 4

With gardens bursting at the seams with zucchinis and tomatoes, this recipe is perfect for a late summer/early fall meal. This sauce can be used atop meat loaf, chicken, or pasta to add a little pizzazz!

2 medium Zucchini (sliced 1/2 inch thick)
1 tsp Canola oil
4 medium Garlic cloves
2 Tbsp Chicken Broth (fat-free, low-sodium)
1/2 Cup Tomatoes (coarsely chopped)
2 Tbsp Fresh Chopped Basil Leaves or 1 tsp dried, crumbled Basil
1/8 tsp Pepper
2 Tbsp Shredded or Grated Romano Cheese

Heat oil over medium heat, then sauté garlic for 2-3 minutes until light golden brown, stirring occasionally. Stir in zucchini, cook 1-2 minutes until zucchini is tender and crisp. Pour in broth. Reduce heat and simmer, covered for 5 minutes, until zucchini is tender, stirring occasionally. Stir in tomatoes, basil, and pepper. Cook for 1-2 minutes, or until tomatoes are warmed through. Sprinkle with Romano cheese and serve.

Adapted from: The American Heart Association, 2005

Eat Your Way to Better Health

Do you feel overwhelmed with all of the conflicting nutrition advice that is out there? *Wellness Works* has created a booklet, **Eat Your Way to Better Health**, which will make eating healthier a little easier! In this booklet you will find detailed information about each food group in the new Food Guide Pyramid, learn how to read food labels, gain strategies for keeping your portion sizes under control, get ideas on how to eat healthy when eating away from home, and find information on how to cope with a picky eater! To receive your *free* booklet, call Anne Charles at 1-800-452-8786 extension 292 or e-mail her at acharles@memun.org.

Fast Facts

Americans now spend more money on fast food than on higher education, personal computers, computer software, and new cars-COMBINED!

Source: Wellness Councils of American



Did You Know?

In 1945, Americans drank four times more milk than soft drinks. By the late 1990s, they were drinking nearly 2.5 times more soft drinks than milk.

Source: National Dairy Council



Living at a Healthy Weight

For many of us, knowing our ideal weight is one thing. Finding it on the scale, and staying there, is another. We all hear the phrases: increased Body Mass Index, a waist circumference that is too large, body fat that is too high.

Extra body fat can have many negative health consequences. It is a risk factor for sleep apnea, heart disease, stroke, diabetes, some cancers, and more. Knees, backs and hips become more painful and troublesome attempting to carry the extra load.

Being overweight diminishes your quality of life as well. Your body will tire more quickly, you become winded after slight exertion and you may find yourself avoiding events that may involve a lot of standing or walking. Relationships can suffer as a result.

Of course, there can be emotional consequences to being overweight as well. Depression is an often-missed result of being overweight in a society that places a high value on physical appearance.

If you are striving to reach a healthy weight, consider the following tips:

- ✓ Check with your physician. Unexplained changes in weight, or difficulty losing weight, may have an underlying medical reason.
- ✓ Start with small steps. Changing your entire lifestyle can seem too overwhelming. Work on pieces: start eating a healthy breakfast, walk whenever possible, don't eat in front of the television.
- ✓ Keep a journal. This can be simple and in shorthand, but be honest. If you believe you don't have the time to exercise, track how you spend your time for a few weeks. You might be surprised at where you could fit exercise in.
- ✓ Be aware of the mindless calories. The few munches of the snack while preparing dinner, the extra cream in the coffee, a few more bites of the birthday cake at work – all of these things can add up over time.
- ✓ Examine your environment. If you have a cupboard full of chocolate treats, sticking to a lower calorie eating plan will be more difficult.
- ✓ Don't deprive. Sweets, chips and the

like can be enjoyed sparingly, as part of your overall caloric intake.

- ✓ Learn what a serving size actually looks like. You hear that a cup of spaghetti is a serving size, but once you actually measure this out, you might be surprised.
- ✓ Read the labels. The bottle of soda you had with lunch is most likely two servings, so you may end up doubling the calories and sugar you intended to consume.
- ✓ Be realistic. The weight will not come off overnight. For most people, a weight loss goal of 1% a week is ideal.
- ✓ Reevaluate your goals. What might be your ideal now could change in three months.
- ✓ Move it to lose it. Dramatically cutting calories is not enough, you need to move your body to lose fat and gain muscle. Do what you can; your body will become stronger and healthier every time you get up and move.

The Age-Old Debate: Butter vs. Margarine

For years we were told that we should eat margarine instead of butter, because butter was bad for our hearts. Now people are saying that margarine is bad for us and butter may be a better choice. So, what are the butter and margarine lovers of the world to do?

Butter is rich in both saturated fat and cholesterol, so eating it may cause your body to build up plaque in your arteries, thus increasing your risk of heart attacks and stroke. However, because margarines are made from vegetable fat and provide no dietary cholesterol, it was thought that consuming margarine would be healthier for your heart.

Recent studies have shown, however, that the trans fats found in many types of margarine can also dramatically increase a person's risk of suffering a heart attack or stroke. Trans fats are formed when vegetable or other

oils are infused with hydrogen, which gives them a longer shelf life and a harder consistency. Trans fats are now thought to be even worse than saturated fats for our cardiovascular health, so it is recommended that we restrict our intake of items containing trans fats to zero.

The Food and Drug Administration is requiring that food manufacturers list trans fats on food labels beginning in January 2006. Until that labeling comes into effect, limit your consumption of anything that lists "hydrogenated" or "partially hydrogenated" ingredients. This will reduce your intake of trans fats dramatically.

With all the controversy between saturated fats versus trans fats and butter versus margarine, how are we supposed to decide what choice to make? These guidelines from The American Heart Association may help:

- Use naturally occurring,

unhydrogenated oil such as canola or olive oil, when possible, in place of butter or margarine.

- Look for processed foods made with unhydrogenated oil rather than hydrogenated oil or saturated fat.
- Use margarine as a substitute for butter, and choose soft (liquid or tub) margarines over harder, stick forms. Use margarine with no more than 2 grams of saturated fat per tablespoon and with liquid vegetable oil as the first ingredient.

The bottom line is that neither butter nor margarine is necessarily good for our cardiovascular health. The key is to limit our intake of both trans fats and saturated fats as much as possible by choosing healthier foods and controlling our urge to slather on the butter or margarine!



Question Corner

Question: Recently while traveling, I noticed several boxes mounted on walls around the airport with the words “AED” on them. What are these and why were there so many of them in one place?

Answer: Congratulations on noticing these AED boxes and investigating a little further! Many people have probably seen these boxes around. They are typically mounted on walls, similar to fire extinguishers, and you are apt to find them in office buildings, gyms, shopping malls, sports arenas, and as you mentioned, airports.

What is an AED?

AED stands for Automated External Defibrillator. It is a device that is used in the event of sudden cardiac arrest to administer an electric shock through the chest wall to the heart. AEDs are equipped with built in computers that

assess the patient’s heart rhythm, judge when defibrillation is needed and then administer the shock. Audible and sometimes visual cues prompt the user through the process. In association with CPR, the AEDs have been shown to increase a person’s survival from a sudden cardiac arrest.

Why are AEDs important?

Currently, there is nothing that can restart a stopped heart except an electric shock. Shocks or defibrillators are used to restore a normal heart rhythm in sudden cardiac arrest victims. The AEDs are portable and allow for non-medical people to respond to a medical emergency where defibrillation is needed. When a person suffers a sudden cardiac arrest, for each minute that passes without defibrillation, their chance of survival decreases by 7-10%. That is one reason why you are seeing more

and more AEDs placed throughout the community, particularly in places where crowds tend to gather, so that victims of sudden cardiac arrest are able to get the defibrillation and increase their chances of survival.

Is it safe to use an AED?

An AED is safe to use by anyone who has been trained to operate it properly. Because of the wide variety of situations in which they will typically be used, AEDs are designed with many safeguards and warnings before any energy is released. The American Red Cross now offers AED training, usually in association with a CPR course. If you are interested in becoming certified, contact the American Heart Association at www.americanheart.org.

Source: American Heart Association

Questions to Ask Yourself

1. Do you know what to do if someone were to collapse around you?
2. Do you know CPR and First Aid for both adults and children?
3. Who around you knows CPR?
4. Is there an AED in your workplace or in other areas where people tend to congregate?
5. Have you signed up for the next training or recertification class for CPR, First Aid, and AED?
6. Do you know the steps to take in event of a sudden cardiac arrest? (**Answer: First**, call 9-1-1, **Second**, begin CPR, **Third**, use an AED if one is available)



Are You Buying the Best Drugs?

Prescription drugs can be expensive, even if you have health insurance coverage. But there are medicines that can effectively meet your medical needs and give you better value for your health care dollar. Consumer Reports Best Buy Drugs is a free public education service from the nonprofit Consumers Union, publisher of Consumer Reports. Millions of Americans trust Consumer Reports to provide expert, independent information about products and services, and to help them save money.

The information on this website can help you learn about more affordable drug treatment options to discuss with your physician. Consumer Reports works with respected doctors and pharmacists to compare drugs and point you to those that are proven to work based on current scientific evidence. In concise, easy-to-read reports, they tell you what you need to know about the effectiveness, safety and cost of many widely used prescription drugs.

On the Consumer Reports Best Buy Drugs website, you will find a series of consumer-friendly reports that examine and compare prescription drugs by category. By early 2006, this site will cover most of the commonly used prescription medicines in the U.S. today. Drug categories will be added at the rate of about one per month after the initial launch. Drawing on an authoritative review of scientific studies, each report discusses and compares the effectiveness and safety of individual drugs.

Check out the Consumer Reports Website at www.crbestbuydrugs.org.

Did you know?

Ticks often carry serious diseases like Lyme disease and Rocky Mountain spotted fever. Check your pet frequently and consult with your veterinarian for more information on protective measures you can take.

Wondering About Medicare D?

If you are a retiree, or if you and/or your spouse are eligible for Medicare for your health insurance coverage, you have probably been hearing a lot lately about the federal government's new Medicare Part D prescription drug coverage. Chances are you have been wondering if any of this information applies to you.

If you are covered under one of the Health Trust's health insurance plans (whether as an active employee or as a retiree), you are provided with prescription drug coverage through

Anthem Prescription Management (APM). The benefits provided under your APM plan are actually better for you than the Medicare D benefits, so at the present time, the Health Trust is advising its members to keep your current coverage with the Health Trust, and do not enroll in Medicare D.

Over the next few months, we will be researching the different prescription drug coverage options that may be available to our members. We will send a letter to all Medicare-eligible Health Trust members this fall, outlining our

findings and recommendations for you. In the meantime, please be sure to keep your Health Trust coverage, and call us with any questions that you may have about your current benefits. You can reach the Health Trust Service Representatives any time between 8:00 a.m. and 4:30 p.m., Monday through Friday, at 1-800-852-8300 (in Maine) or 207-621-2645 (out of state).

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, 2004 through December 31, 2004. 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).

Insurance Information

The plan has a contract with Hartford Life and Accident (effective 1/1/05, with Prudential Insurance Company of America) to pay Life Insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2004 were \$750,676.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$33,013,940 as of December 31, 2004, compared to \$24,692,170 as of January 1, 2004. During the plan year the plan experienced an increase in its net assets of \$8,321,770. 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 \$83,509,736 including employer contributions of \$70,717,631, employee contributions of \$12,279,985, and earnings from investments of \$512,120.

Plan expenses were \$75,187,966. These expenses included \$4,090,474 in administrative expenses and \$71,097,492 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. These items are included in that report: an accountant's report; financial information and information on payments to service providers; assets held for investment; transactions in excess of 5% of the plan assets; and insurance information, including sales commissions paid by insurance carriers. To obtain a copy of the full annual report, or any part thereof, write to the Maine Municipal Employees Health Trust, 60 Community Drive, Augusta, ME 04330.

You 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 Employees Health Trust, 60 Community Drive, Augusta, ME 04330) 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

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

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Visit our website at
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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 Wright; Desktop Publishing: Sally Joy; Contributing Writers: Anne Charles, Amanda Collins, Abby Ring and Erin Whitehouse. 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* fleece 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 September 26, 2005. One winner will be drawn at random.

Congratulations to **Patricia Fournier**, County of Androscoggin, who won the Spring Newsletter Trivia Question!

Your Name: _____ Phone Number: _____

Address: _____

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

1. When exercising at dawn or dusk you should wear _____ to be more visible to drivers who are passing by.
2. What two types of oil should be chosen, when possible, to replace butter or margarine?
_____ and _____
3. Why is it important to keep packed lunches cold? _____
4. How do you determine if a backpack is the right size for a child? _____
5. Effective 1/1/06 the Health Trust will be consolidating its plan administration, and will offer all of its health insurance plans through _____.

Good luck – and happy reading!

