



Wellness Works

FALL 2024

Health Plan Changes for 2025

The Maine Municipal Employees Board of Trustees has elected to make a number of significant changes to the Health Trust medical plans for 2025, as a result of the increasing cost of healthcare and to reduce barriers to receiving necessary care.

A letter describing these changes was mailed to all Health Trust members in mid-September. If you missed the letter, it is also available on the Home Page of the Health Trust website at www.mmeht.org.

The changes being made include:

Insurance referrals will no longer be required for members in the current POS plans. Effective January 1, 2025, a PCP referral will no longer be required for insurance coverage to be paid at the in-network level of benefits. Some specialists may still require that you be seen by another provider before receiving specialty care, however you will no longer need to designate a PCP with the Health Trust.

Prescription Copays are being increased. Pharmacy costs continue to escalate at a rapid rate. In order to keep premium increases down for all members, the Board of Trustees have determined that it is necessary to increase member copays for prescription drugs for 2025. Copays will increase most significantly for specialty (Tier 4) drugs. Some preventive medications will also be changing tiers, so you may see the copay lowered for these drugs.



The POS A Plan is being eliminated. If you currently participate in the POS A plan, you will need to elect another plan that your employer offers during Open Enrollment.

All of the Health Plans are being renamed as follows:

Current Plan	New Name 1/1/2025
POS A	N/A
POS C	Acadia
POS 200	Baxter
PPO 500	Katahdin
PPO 1500	Moosehead
PPO 2500	Pemaquid

Please be watching for more information this fall via mail, and on the Health Trust website at www.mmeht.org. Information about premiums for 2025 will be distributed in mid-November. If you wish to make changes to your benefit elections for 2025, you may do so during the Health Trust's Annual Open Enrollment period, November 15 – December 15, 2024, for a January 1, 2025 effective date. Because of the changes listed above, all members will receive a new ID card in January 2025.

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Health Trust Board Candidates Wanted

Are you interested in serving as a Trustee for the Maine Municipal Employees Health Trust? If so, the Health Trust's Selection Committee would like to hear from you. There is an anticipated vacancy on the Health Trust Board, for a term that begins January 1, 2025. Interviews will be held for the vacancy in December.

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 five times a year for half day meetings, with a two-day strategic planning meeting in the summer. Trustees are also expected to serve on one of the Trust's standing committees that require additional meetings throughout the year.

In order to be considered as a Trustee candidate, you must be employed by a Health Trust participating entity, and you must be enrolled as a participant in one or more of the Health Trust's benefit plans. You must also have your employer's, board's, council's or commissioners' support for the commitment necessary to meet the fiduciary obligations of a MMEHT Trustee.

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 480 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 \$200 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 are interested in serving on the MMEHT Board of Trustees, please send your resume, along with a letter indicating your interest and telling us a bit about yourself and why you wish to serve, to: Dale Olmstead, Chair, Health Trust Selection Committee, c/o Kristy Gould, 60 Community Drive, Augusta, Maine 04330. You may also email the resume and letter to kgould@memun.org. **Submissions should be received by Monday, December 2, 2024.**

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



New Fertility Support Vendor

New for 2025, we are excited to offer inclusive fertility and family building benefits through Progyny, a leading fertility and family building benefits solution. The Progyny benefit includes comprehensive treatment coverage leveraging the latest technologies, convenient access to a network of top fertility specialists, and unlimited support and guidance from a dedicated Patient Care Advocate (PCA) through each phase of your family building journey.

Starting October 14, 2024, you can contact Progyny at (833) 233-0559 for more information. This is a dedicated phone line for Maine Municipal Employees Health Trust members.

Be on the lookout!

All members who have health coverage with the Trust will be receiving a new ID card in early January 2025. This is necessary because of the plan changes as described on page one of this newsletter. You will receive an ID card for each covered dependent as well.

If you make changes to your coverage late in the Open Enrollment period, the cards may arrive a little later in January.

However, did you know that you can see your ID cards right away in Anthem's Sydney app? This is the quickest and easiest way to see your current ID card, and the app allows you to download it to your Apple Wallet, or email or fax it securely to a provider.

Scan this QR code with your smartphone camera to sign up for the Sydney Health app and get easy access to your ID card and health plan benefits.



Positive Thinking Can Help with Managing Stress

Is your glass half-empty or half full? How you answer this age-old question about positive thinking may reflect your outlook on life, your attitude toward yourself, and whether you're optimistic or pessimistic and it may even affect your health.

Studies show that personality traits such as optimism and pessimism can affect many areas of your health and well-being. The positive thinking that usually comes with optimism is a key part of effective stress management. Effective stress management is associated with several health benefits.

Understanding positive thinking and self-talk

Positive thinking doesn't mean that you ignore life's less pleasant situations. Positive thinking just means that you approach unpleasantness in a more positive and productive way. You think the best is going to happen, not the worst.

Positive thinking often starts with self-talk. Self-talk is the endless stream of unspoken thoughts that run through your head. These automatic thoughts can be positive or negative. Some self-talk comes from logic and reason. Other self-talk may arise from misconceptions that you create because of lack of information or expectations due to preconceived ideas of what may happen.

If the thoughts that run through your head are mostly negative, your outlook on life is more likely pessimistic. If your thoughts are mostly positive, you're an optimist, someone who practices positive thinking. Having a positive outlook enables you to cope better with stressful situations, which reduces the harmful health effects of stress on your body. It's also thought that positive and optimistic people tend to live healthier lifestyles, they get more physical activity and follow a healthier diet.

Identifying negative thinking

Not sure if your self-talk is positive or negative? Some common forms of negative self-talk include:

Filtering. You magnify the negative aspects of a situation and filter out all the positive ones.

Personalizing. When something bad occurs, you automatically blame yourself.

Catastrophizing. You automatically anticipate the worst without fact that the worse will happen.

Blaming. You try to say someone else is responsible for what happened to you instead of yourself. You avoid being responsible for your thoughts and feelings.

Saying you "should" do something. You think of all the things you think you should do and blame yourself for not doing them.

Magnifying. You make a big deal out of minor problems.

Perfectionism. Keeping impossible standards and trying to be more perfect sets you up for failure.

Focusing on positive thinking

You can learn to turn negative thinking into positive thinking. The process is simple, but it does take time and practice.

Identify areas to change. First identify areas of your life that you usually think negatively about, whether it's work, your daily commute, life changes or a relationship. You can start small by focusing on one area to approach in a more positive way. Think of a positive thought to manage your stress instead of a negative one.

Check yourself. Periodically during the day, stop and evaluate what you're thinking. If you find that your thoughts are negative, try to find a way to put a positive spin on them.

Be open to humor. Give yourself permission to smile or laugh, especially during challenging times. Seek humor in everyday happenings. When you can laugh at life, you feel less stressed.

Follow a healthy lifestyle. Aim to exercise for about 30 minutes on most days of the week. You can also break it up into 5- or 10-minute chunks of time during the day. Exercise can positively affect mood and reduce stress. Follow a healthy diet to fuel your mind and body. Get enough sleep. And learn techniques to manage stress.

Surround yourself with positive people. Make sure those in your life are positive, supportive people you can depend on to give helpful advice and feedback. Negative people may increase your stress level and make you doubt your ability to manage stress in healthy ways.

Practice positive self-talk. Start by following one simple rule: Don't say anything to yourself that you wouldn't say to anyone else. Be gentle and encouraging with yourself. If a negative thought enters your mind, evaluate it rationally and respond with affirmations of what is good about you. Think about things you're thankful for in your life.

Practice positive thinking every day. Challenge yourself to turn a negative situation into a positive by focusing on one positive thing in the situation or person. With time, this will become much easier to do.

Source: www.mayoclinic.org



Diabetes Prevention and Management: Your Path to Better Health

Diabetes is a chronic condition that affects millions worldwide, and its prevalence is rising. An estimated 8.5 million people have diabetes and don't know it, and one in three American adults is at high risk for developing type 2 diabetes. Whether you're looking to reduce your risk or manage an existing condition, understanding the key strategies for diabetes prevention and management can make a significant difference in your health.

Understanding Diabetes

Diabetes is a group of diseases that affect how your body uses blood sugar (glucose). There are three main types: type 1, type 2, and gestational diabetes. Type 1 diabetes is an autoimmune disorder and occurs when the body's immune system mistakenly attacks the insulin-producing cells in the pancreas, leading to a chronic deficiency of insulin, a hormone that helps glucose enter cells. There is no known cure for type 1 diabetes and people who have this form of diabetes need to take insulin every day, either by injection, pump, or automated system, and monitor their blood sugar.

Type 2 diabetes, the most common form, occurs when the body doesn't produce enough insulin or the body's cells don't respond to insulin properly. This means that glucose stays in the blood and isn't used as energy. Gestational diabetes develops during pregnancy and usually disappears after giving birth, but it increases the risk of developing type 2 diabetes later.

There are some symptoms of diabetes that are typical, including: urinating often, feeling very thirsty, feeling very hungry - even though you are eating, extreme fatigue, blurry vision,

cuts/bruises that are slow to heal, weight loss - even though you are eating more (type 1), tingling, pain, or numbness in the hands/feet (type 2).

However, some people with type 2 diabetes have symptoms so mild that they go unnoticed. Early detection and treatment of diabetes can decrease the risk of developing complications. The American Diabetes Association has a free type 2 Diabetes Risk Test that allows you to find out if you are at risk for developing type 2 diabetes with just a 60-second assessment. You can access this assessment at <https://diabetes.org/diabetes-risk-test> or by scanning the QR code at the end of this article.

For many, a diagnosis of diabetes can be isolating and come with feelings of shame or stigma. This is because of some common myths which exist about the disease, such as:

Myth #1: You developed diabetes because you are overweight.

While being overweight is a risk factor for developing diabetes, other risk factors also play a role in the development of this disease, including: family history, ethnicity, activity level, and age. In fact, many people with type 2 diabetes are at a normal weight or only moderately overweight.

Myth #2: You will only need insulin if you fail to take care of your diabetes properly.

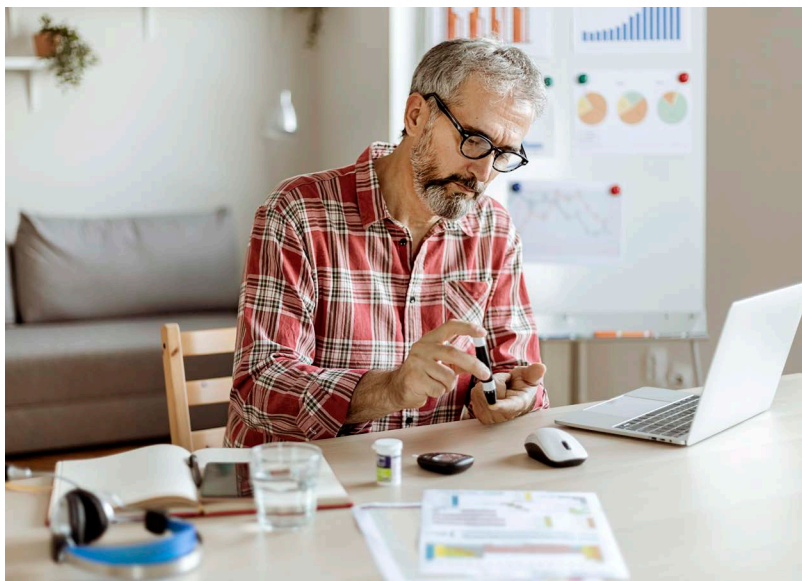
Using insulin to get blood glucose levels to a healthy level is a good thing, not a bad one. Type 2 diabetes is a progressive disease. When first diagnosed, many people with type 2 diabetes can keep their blood glucose at a healthy level with a combination of meal planning, physical activity, and taking oral medications. But over time, the body gradually produces less and less of its own insulin, and eventually, oral medications may not be enough to keep blood glucose levels in a healthy range.

Myth #3: You can catch diabetes from someone else.

Absolutely not! Although we don't know exactly why some people develop diabetes and others don't, we know diabetes is not contagious. It can't be caught like a cold or flu.

Knowledge is power and learning all you can about this disease and how you can manage it for yourself or a loved one is critical. The American Diabetes Association (diabetes.org) has a wealth of resources designed to guide you on your diabetes journey. Their website

(continued on page 5)

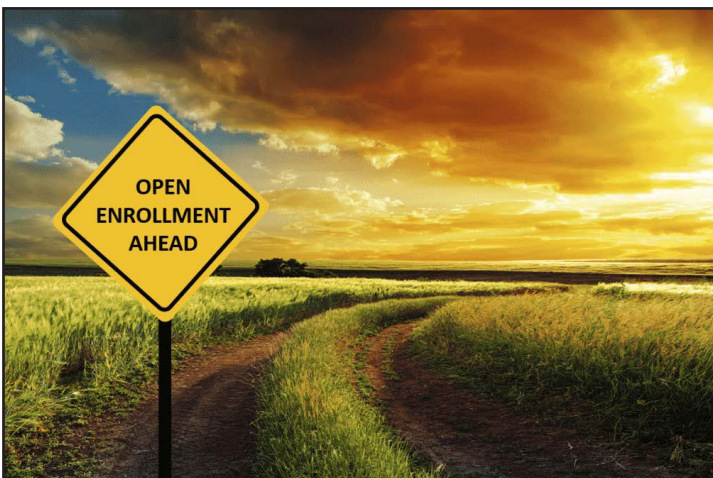


Diabetes Prevention and Management (continued)

has topics on every aspect of diabetes and your health, including: fitness, weight management, foot health, kidney health, sexual health, mental health, oral health, eye health, heart health.

In addition to these topic specific areas, there is also a fantastic Diabetes Food Hub (www.diabetesfoodhub.org) that allows you to join in free, virtual cooking classes, view recipes, plan meals, create grocery lists, and learn tips and tricks to master the art of diabetes-friendly eating!

Diabetes is a serious condition, but learning all you can about prevention and lifestyle modifications can help you significantly reduce your risk of complications and to manage it successfully.



Maine Municipal Employees Health Trust ANNUAL OPEN ENROLLMENT

If you wish to make changes to your benefits coverage for 2025, you may do so during the Health Trust Annual Open Enrollment period. Open Enrollment starts on November 15 and ends on December 15. Please see your employer for an Enrollment/Change Form.

All forms must be received by the Health Trust by December 15, 2024.

Changes will be effective January 1, 2025.



Breaking Free from Nicotine

Smoking remains the single largest preventable cause of death and illness in the world. However, about 34 million American adults still smoke cigarettes and 9 million use e-cigarettes.

According to the American Cancer Society, the rates of cigarette smoking in the United States have declined from 42% in 1965 to 14% in 2019. However the news is not all good. Many people, especially youth, have turned from traditional cigarettes to e-cigarettes or vaping. While e-cigarettes do not contain tobacco, they do contain nicotine, which comes from tobacco. Because of this, the Food and Drug Administration (FDA) classifies e-cigarettes as “tobacco products” and the American Cancer Society strongly recommends that people quit to avoid health risks.

Quitting nicotine can be challenging and people may struggle with physical and mental withdrawals, however there are consistent strategies to manage the hurdles of quitting. There are also many resources available for anyone ready to stop smoking or vaping. Regardless of your age or how long you’ve been using tobacco, quitting improves health both immediately and over the long term. Giving up nicotine is a journey, and it can be hard, but you can increase your chances of success with a good plan and support. The Maine QuitLink is a free and confidential source to help you quit your own way. Check it out at mainequitlink.com or by scanning the QR code.



Did You Know?



Taking a break of 10 minutes or less can reduce fatigue, improve vigor, and increase well-being. Taking brief breaks from a task can significantly improve your ability to focus.

There is no one-size-fits-all formula for taking a microbreak. Experiment with what works best for you. Here are some ideas to try:

- Take a minute or two to meditate
- Try a 30-second breathing exercise
- Perform a few stretches
- Take a walk
- Look out the window
- Pop in some earbuds and listen to soothing music



The Benefits of Walking Poles

Fall is a wonderful time of year for foliage filled walks and hikes. If you want to add a little more kick in your step, extra balance, and an overall full body workout, give walking poles a try.

For those with balance insecurities, walking poles can help improve your balance and prevent falls, especially on uneven terrain or when carrying a heavy pack. They also help reduce stress on your hips, knees, and lower back, which can help you stay active longer.

The use of walking poles can help you maintain an upright posture, which can improve your breathing and confidence. This will also provide a full body workout, including your arms, shoulders, neck and core.

You will also notice that the walking poles can help you move faster and burn more calories than walking without the poles, giving your heart and lungs a greater workout. They will also help to reduce fatigue and improve endurance so you can trek farther overtime.

Walking poles can be located at most outdoor or sports related stores as well as online. There are adjustable ones and full-length ones (based off your height). Depending upon which poles you choose, you can enjoy them during the winter months as well. Give walking poles a try and take your walking to the next level.

Source: www.verywellfit.com

Setting and Following Through with Healthy Goals

Instead of waiting until the new year, try embarking on a journey towards better health by setting some health goals this fall. Now, it's time to dive into the nitty gritty of setting and, most importantly, following through with these health goals.

Define Your Specific Goals:

Your goals need to be specific. Rather than saying, "I want to lose weight or be debt free," be precise. The more specific your goal, the clearer your path to achieving it becomes. An example might be financial such as, "I want to be out of debt." That is broad. A more specific goal might be "I will cut my debt down by 20% over the next three months."

Make Your Goals Measurable:

Measurable goals are crucial for tracking your progress. Instead of merely aiming to "eat healthier or spend less" set a measurable goal like, I will consume a fruit or vegetable with every meal or limit Starbucks to three times a week instead of seven. This way you can easily track your daily target.

Add a Time Frame:

A time bound goal adds a sense of urgency and helps you structure your efforts. For instance, "I will complete a 30-minute workout three times this week (anything more is a bonus)" sets a clear time frame for your fitness challenge. However, it's important to note that setting a strict time frame for a certain amount of weight lost per month can create an unrealistic goal and lead to feelings of failure. Instead, be sure to set time frame goals on things like tracking and action steps instead of the outcome.

Break Goals into Smaller Steps for Attainability:

Large goals can be overwhelming. Break them down into smaller, manageable steps. If your goal is to exercise daily, plan what type of exercise you'll do each day and when. Having a detailed plan makes it easier to follow through. Financial goals might be to deduct a specific amount of each paycheck and put it toward a credit card bill.

Celebrate your accomplishments, no matter how small they may seem. Acknowledging milestones reinforces your commitment and boosts your confidence.

With specific, measurable, achievable, relevant, and time-bound (SMART) goals, a well-structured plan will get you on your way to achieving your wellness goals. Stay focused, stay determined, and success will be yours.



Nutrition

Serving: 1 muffin | Calories: 133cal | Carbohydrates: 30g | Protein: 1g | Fat: 1g | Sodium: 243mg | Potassium: 83mg | Fiber: 1g | Sugar: 15g | Vitamin A: 5090IU | Vitamin C: 1.4mg | Calcium: 79mg | Iron: 1.2mg

Instructions

Preheat oven to 375° F.

Spray a muffin tin with cooking spray or line with baking cups. If using paper liners, you may want to give the paper liners a little spritz of nonstick spray as well, just to prevent any sticking.

In a large bowl, use a spatula to fold together pumpkin and dry cake mix until completely combined. It will be thick!

Fill prepared muffin tins about $\frac{3}{4}$ full of batter.

Bake for 18-20 minutes or until a toothpick inserted in the center comes out clean. Cool in pan for about 5 minutes and then remove muffins to a wire rack to finish cooling.

Lunchbox Friendly - Two Ingredient Pumpkin Muffins

Who said muffins aren't for lunch? These quick and easy muffins only require two ingredients and about 5 minutes of prep... plus kids LOVE them!

Makes 12 regular muffins

Ingredients

1 (15 ounce) can pumpkin puree (only plain pumpkin - NOT the canned pumpkin pie filling)

1 (15.25 ounce) box spice cake mix or other flavors (see notes)

Notes

This recipe can be tailored any number of ways to suit your family's tastes. You can also use a yellow, white, or chocolate cake mix instead. Kids also love the addition of chocolate chips to these other flavors!

Freeze the extras! These two ingredient pumpkin muffins keep well in the freezer, so stash some away for easy breakfasts or snacks throughout the fall. You can thaw them in the microwave, on the counter, or throw them in the lunchboxes frozen and let them thaw before lunch!

Back-to-School Fuel

Eating habits are established early in life, and providing good nutritional options during childhood can help prevent various health issues both now and in the future. Unfortunately, current trends show that children are consuming too much fat, sugar, and salt while getting insufficient fiber, fruits, and vegetables.

School cafeterias sometimes have a poor reputation for their food, but they must meet strict standards to ensure students receive healthy, nutritious meals each day. In contrast, packed lunches from home don't have to meet these standards. A recent survey found that **only 1 in 100** packed lunches meets the same nutritional criteria as school meals. So, what's typically in these packed lunches?

- 82% packed lunches contain unhealthy snacks and sweets
- 61% contained sugar sweetened drinks
- 60% had snacks that were high in fat and salt - like chips

Packing a lunch can start as a job for adults with younger children and gradually shift to older kids packing their own. This can seem overwhelming at times. While every parent or grandparent aims to prepare something their child will enjoy, it's easy to overlook essential nutritional guidelines. Check out these tips for putting together a lunchbox that's both delicious and nutritious!

Choose any 1 fresh fruit. For example: grapes, apple slices or rings, any melon chunks (cantaloupe, honeydew, watermelon), berries (strawberries, blueberries, raspberries), or banana slices.

Choose any 2 vegetables. For example: carrot coins or sticks, cucumber, broccoli, bell pepper strips, asparagus spears, summer squash ribbons, or grape tomatoes.

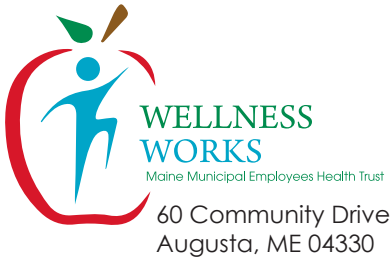
Choose any 1 healthy protein. For example: Beans, edamame, nuts, seeds, peanut butter, hummus, veggie burger, roasted turkey or chicken slices, or a hardboiled egg.

Choose any 1 whole grain. For example: whole grain pasta, bread, and crackers, brown rice, quinoa, steel-cut oats, and other minimally-processed whole grains.

Incorporate dairy (if desired). For example: unflavored milk, plain Greek yogurt, small amounts of cheese like cottage cheese, and string cheese. For dairy-free options, try soy milk and soy yogurt, which contain similar amounts of calcium, protein, and vitamin D as dairy milk.

There are lots of resources and ideas for putting together healthy lunches available on the internet. Scan this QR code for a few ideas from the Harvard School of Public Health.





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2024 Wellness Works Book Club

Do you want to learn more about how to build healthy habits, understand different perspectives and connect with other MMEHT participants who are interested in discussing wellness? Then the quarterly Zoom book club may be for you!

The next book we will be reading and discussing is *Untamed* by Glennon Doyle. Soulful and uproarious, forceful and tender, *Untamed* is both an intimate memoir and a galvanizing wake-up call. It is the story of how one woman learned that a responsible mother is not one who slowly dies for her children, but one who shows them how to fully live. It is the story of navigating divorce, forming a new blended family, and discovering that the brokenness or wholeness of a family depends not on its structure but on each member's ability to bring her full self to the table. And it is the story of how each of us can begin to trust ourselves enough to set boundaries, make peace with our bodies, honor our anger and heartbreak, and unleash our truest, wildest instincts so that we become women who can finally look at ourselves and say: There She Is.

The book club meeting will be held on **Tuesday, January 14 at noon or 7:00 p.m.** and **Wednesday, January 22 at noon.** You may choose which of the three times to attend. Please contact Anne Charles at acharles@memun.org if you have questions or want to join the book club this quarter (she will send you the link for the meeting).

- Participants will need to supply their own book – the use of public libraries is strongly encouraged. Purchasing a book or listening to audio is a great option too!
- Everyone who attends the book club meeting will receive a fun gift pack in the mail! Who doesn't love fun mail?