



Wellness Works

FALL 2025

Introducing EyeMed

The Maine Municipal Employees Health Trust is pleased to announce that we will be moving the vision plan benefits from VSP to EyeMed, effective January 1, 2026.

Under EyeMed, benefits allowances will be enhanced, and premiums will be *lower*. There are also additional benefits such as extra eye exams for children and covered retinal imaging in conjunction with your eye exam. Most importantly, they offer a robust network of providers.

EyeMed works with several other very large state-wide groups and has a commitment to maintaining a strong network throughout Maine, and beyond. Their network is large and includes popular retail chains which are not currently in network with VSP.

Some providers who participate with VSP will not be in EyeMed's network. However, remember that you may still see your current eye doctor, as long as they are in Anthem's network and you are covered under the medical plan. You may take your prescription to a different covered EyeMed provider if you wish to utilize your in-network Vision Plan benefits to purchase corrective eyewear.

Benefits "reset" for all members on January 1, 2026. That means if you used your frame allowance (which is usually available every other year) with VSP in 2025, you will have another frame allowance available in 2026 under EyeMed.

More information on EyeMed and the new benefits will be mailed to all participating members in early January 2026. You will also receive an ID card directly from EyeMed.

For more information, please visit the Trust website at www.MMEHT.org, or call Member Services at 1-800-852-8300.



Did You Know?



ASAP (As Soon as Possible)

When you see or hear the word ASAP, does your heart start racing, realizing there is an imminent deadline that requires you to drop everything and deal with whatever it is that needs to be done, well, ASAP? ASAP can come in handy but it doesn't always have to be in a rushed and frenzied way. Here are some other ways to implement ASAP into your life that can have a more calming effect.

As Slow as Possible

As Soft as Possible

As Sustainable as Possible

As Steady as Possible

Allow Space and Pause

Source: Unknown

What's Inside

P3

Read up on all you need to know about oral health.

P5

How to stay consistent with exercise during daylight savings time.

P7

Learn strategies to take charge of your health.



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. Although there are no anticipated vacancies on the Board at this time, the Selection Committee maintains a file of interested candidates in the event of a future vacancy.

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 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 three 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 an 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 approximately 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 November 24, 2025.

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.



Maine Municipal Employees Health Trust

ANNUAL OPEN ENROLLMENT

If you wish to make changes to your medical, dental or vision benefit coverage for 2026, 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, 2025.**

Changes will be effective January 1, 2026.

Oral Health, Whole Health: Why Dental Checkups Matter More Than You Think

When most people think of going to the dentist, they think about cleanings, cavities, or perhaps the dread of the drill. But did you know that a routine dental visit can reveal more than just the health of your teeth?

Dentists and dental hygienists are often the first line of defense when it comes to detecting signs of larger health issues — sometimes before symptoms show up elsewhere in the body. Your mouth is a mirror to your overall well-being.

Oral Health and Overall Health

Your oral health is linked to the health of your entire body. Unhealthy teeth and gums are often found in combination with heart disease and other life-threatening conditions, and many health issues can also affect your oral health. During a dental check-up, your dentist does more than count your teeth and polish your smile, they are trained to notice signs of disease. Some chronic conditions that impact your oral health are:

- **Heart disease:** If you have moderate to advanced gum disease, you're more likely to have cardiovascular disease, including heart disease and stroke. Inflammation and infections caused by oral bacteria can contribute to clogged arteries and heart problems.
- **Diabetes:** Gum disease (swollen, red, infected gums) and tooth loss are more common and more severe in people with diabetes.
- **Cancer:** During your dental exam, most dentists also conduct an oral cancer screening to help detect lumps or other changes in your throat, neck, jaw, skin, or thyroid.
- **Kidney disease:** Chronic bad breath, an unpleasant taste in the mouth and dry mouth are often signs of kidney issues.

Other medical conditions that your dentist may detect include thyroid problems, high blood pressure, asthma, sleep and breathing disorders, skin rashes, bruxism (teeth grinding), HIV, tuberculosis, drug abuse, anorexia, digestive disorders, and upper respiratory problems. In most cases, your dentist will refer you to follow-up with your primary care physician or specialist if they detect something unusual.

The Power of Prevention

Seeing your dentist regularly — ideally every six months — isn't just about preventing cavities. It's also about identifying serious health issues before they become a major issue. At your dental



visit, you will receive not only a professional cleaning, but also a thorough exam, and helpful education on brushing, flossing, and dietary habits. You might even get heads-up about a health issue you didn't know was brewing.

If you participate in the Health Trust's Dental Plan administered by Northeast Delta Dental, preventive screenings twice a year are covered at 100%. Preventive services also do not accumulate towards the annual maximum benefit.

Eligible members may receive additional, more frequent preventative services through the Delta Dental Health through Oral Wellness (HOW) program. For more information about the HOW program, visit our website at www.MMEHT.org or ask your participating dental provider.

Source: Delta Dental and the Mayo Clinic

Want to learn more about the connection between your oral health and your overall health? Visit the Delta Dental website for more information:

<https://www.deltadental.com/us/en/protect-my-smile/overall-health.html>





How to Think More Positively

In today's chaotic world, negativity can feel overwhelming. But while you can't control everything, you *can* control how you respond. Often, whether a situation is perceived as positive or negative depends on your perspective. With a bit of effort, many negative experiences, whether their words, situations, or setbacks, can be reframed into something more constructive.

What can you do to become a more positive thinker? A few common strategies involve learning how to identify negative thoughts and replacing these thoughts with more positive ones. While it might take some time, eventually you may find that thinking positively starts to become more natural.

Avoid Negative Self-Talk. Self-talk involves the things you mentally tell yourself. Think of this as the inner voice inside your mind that analyzes how you perform and interact with the world around you. If your self-talk centers on **negative thoughts**, your self-esteem can suffer. So, what can you do to combat these negative self-talk patterns? One way to break the pattern is to start noticing when you have these thoughts and then actively work to change them.

When you start thinking critical thoughts about yourself, take a moment to pause and assess. Paying attention to your self-talk is a good place to start when trying to think more positively. If you notice that you tend to engage in negative self-talk, you can start looking for ways to change your thought patterns and reframe your interpretations of your own behaviors.

What Is Positive Self-Talk? Try some humor, it can be tough to stay optimistic when there is little humor or lightheartedness in your life. Even when you are facing challenges, it is important to remain open to laughter and fun. Sometimes, simply recognizing the potential humor in a situation can lessen your stress and brighten your outlook. Seeking out sources of humor such as watching a funny sitcom or reading jokes online can help you think more positive thoughts.

Cultivate Optimism. Learning to think positively is like strengthening a muscle; the more you use it, the stronger it will become. Researchers believe that how you explain events is linked to whether you are an optimist or a pessimist. **Optimists** tend to have a positive explanatory style. If you attribute good things that happen to your skill and effort, then you are an optimist.

Pessimists, on the other hand, usually have a negative thought process. If you credit these good events to outside forces, then you have a more pessimistic way of thinking.

The same principles hold true for how you explain negative events. Optimists tend to view bad or unfortunate events as isolated incidents that are outside of their control while pessimists see such things as more common and often blame themselves. By taking a moment to analyze the event and ensure that you are giving yourself the credit you are due for the good things and not blaming yourself for things outside of your control, you can start to become more optimistic.

Practice Gratitude. Consider keeping a **gratitude journal** where you can regularly write about the things in life that you are grateful for. Research has found that writing down grateful thoughts can improve both your sense of optimism as well as your overall well-being. When you find yourself dwelling on more negative thoughts or feelings, spend a few minutes writing down a few things in life that bring you joy. This simple activity can help shift your focus to a more optimistic mindset.

Keep Practicing. There is no on-off switch for positive thinking. Even if you are a natural born optimist, thinking positively when faced with challenging situations can be difficult. Like any goal, the key is to stick with it for the long term. Even if you find yourself dwelling on negative thoughts, you can look for ways to minimize negative self-talk and cultivate a more optimistic outlook.

Finally, do not be afraid to enlist the help of friends and family. When you start engaging in negative thinking, call a friend or family member whom you can count on to offer positive encouragement and feedback. Remember that to think positively, you need to nurture yourself. Investing energy in things you enjoy and surrounding yourself with optimistic people are just two ways that you can encourage positive thinking in your life.

Source: www.verywellmind.com

Staying Consistent with Exercise During Daylight Savings

As the clocks fall back and mornings get darker, sticking to your regular workout routine can suddenly feel a lot harder. If you're struggling to wake up and get moving, you're not alone. This disruption is largely due to your circadian rhythm – your body's internal clock – which is heavily influenced by light. When it's dark outside, your brain produces melatonin, the hormone that signals it's time to sleep. That makes early winter mornings feel slower, groggier, and less motivating.

Don't let daylight savings time throw off your fitness goals. With a few simple adjustments, you can stay consistent during the darker months,

Ease into morning light. Use a sunrise alarm clock or set a timer on a lamp to turn on before you wake up. This simulates natural light and helps your body transition out of sleep more smoothly.

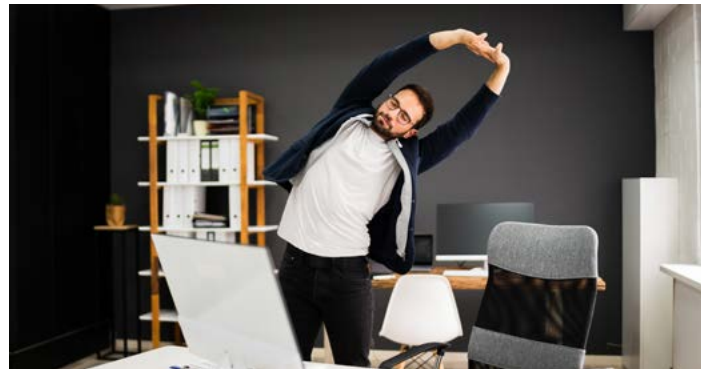
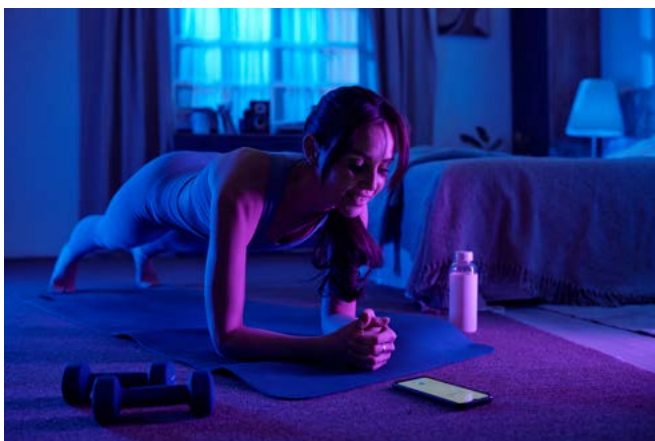
Prioritize sleep quality. Shift your bedtime earlier to ensure you're getting at least 7-8 hours of rest. This will make it easier to wake up feeling refreshed – even when it's still dark outside.

Avoid screens before bed. Blue light from phones and computers can disrupt melatonin production. Turn off devices at least 30-60 minutes before bed to improve sleep quality.

Stay consistent with your wake-up schedule. Try to wake up at the same time every day, even on weekends. Consistency helps reset your internal clock and makes mornings feel more manageable over time.

Adjust your workout routine. If it's too cold or dark outside, switch to indoor options like yoga, Pilates, strength training, or using a treadmill or stationary bike.

Daylight savings can disrupt your rhythm, but it doesn't have to derail your fitness. By adjusting your environment, protecting your sleep, and staying flexible with your workouts, you can maintain momentum and feel your best – no matter how dark it is outside.



Are You Getting Enough Zone Zero?

Zone Zero is an ultra-low intensity activity or movement that feels effortless. In fact, when you're doing it, you probably don't even think about it or the possible benefits. Do you already work out several times a week? That's great! But if you're mostly sedentary outside of your scheduled exercise time, you could most likely use more Zone Zero activity.

Benefits of Zone Zero

Performing Zone Zero activities after a meal can help:

- Lower blood sugar levels
- Decrease the risk of insulin resistance
- Improve blood lipid levels
- Reduce joint stiffness
- Improve recovery from workouts
- Improve concentration and mental clarity
- Reduce stress

Ways to Get More Zone Zero Activity

Here are some easy ways to add this ultralight activity to your day:

- Take a gentle stroll around the block, the office parking lot, or your yard
- Stretch at your desk or while watching TV
- Take a flight of stairs to use the bathroom on another floor in your home or office
- Do light cleaning or household chores
- Park in the farthest parking spot at the store or office

Does Zone Zero Replace Regular Exercise?

No! This type of activity is not intended to replace your other workouts, but rather to compliment them. Zone Zero is simply finding ways to get moving consistently throughout the day.

So – don't just sit there! Set a timer to take your Zone Zero movement break every hour during the day. It's easy to do, it's free and doesn't have to take a lot of time. It's the little things you do consistently over time that add up!



Caring For Yourself to Prevent Caregiver Burnout

Being a caregiver for someone you know and love can be gratifying, but it can also be exhausting and frustrating. In some cases, it may lead to symptoms of burnout. It's important to be aware of the early signs of caregiver burnout, which may include:

- Feeling anxious, depressed, and/or exhausted
- Avoiding people
- Feeling like you're losing control of your life
- Irritability
- Lack of energy
- Losing interest in activities you once enjoyed
- Neglecting your own needs

There are several things you can do to take care of yourself and prevent burnout.

- **Ask others for help:** Remember that you don't have to do everything. It's OK to ask friends and family to do some of your caretaking tasks.
- **Get support:** Talking about what you're going through and getting support from family and friends or a peer group can help you process your feelings and emotions. You can also consider seeking professional counseling.
- **Be honest with yourself:** Know what you can and can't do. Do the tasks that you can, and delegate the rest to others. Say no when you think a task will be too stressful or you don't have time to do it.
- **Take regular breaks:** Breaks help relieve some of your stress and restore your energy. Use the time to do the things that relax you and improve your mood. Even 10-minute breaks can help.
- **Attend social activities:** Meeting with friends, continuing your hobbies, and doing things you enjoy are important to maintaining your mood and avoiding isolating yourself.

- **Pay attention to your feelings and needs:** It's easy to forget to take care of your needs when you're a caregiver, but it's essential that you connect with yourself.
- **Take care of your health:** Keep your regular doctor appointments, including preventive care, take your medications, and see your doctor when you feel sick.
- **Eat a healthy diet:** Eating dense nutrient meals keeps you healthy and improves your energy and stamina.
- **Exercise:** Exercising is a terrific way to relieve stress, increase energy, and take time for yourself.
- **Maintain your sleep schedule:** Getting enough rest is important for your well-being and for maintaining your stamina.
- **Consider respite care:** When you need a few hours or a day for yourself, in-home services, such as a home health aide or an adult day center, can take care of your loved one. A residential care facility provides overnight care if you need a longer break.

Source: www.healthline.com

Close Before You Doze

We all know that having working smoke alarms in our house can save lives. Many of us have even created fire escape plans and designated meeting areas with our families (particularly with our younger kids who may have been given this as homework during Fire Safety Week!) But did you know that the simple act of closing doors in your home is also an important fire prevention strategy?

Over a decade of research conducted by the Fire Safety Research Institute has proven that a simple behavioral change, closing interior doors, could have a potentially life-saving impact during a fire.

Modern synthetic construction materials, home furnishings, and contemporary layouts allow fire to spread and become toxic much faster. In fact, 40 years ago the average time someone had to escape a fire was about 40 minutes. Today it is only 3 minutes! But a closed door can slow the spread, reduce toxic smoke levels, improve oxygen levels, and decrease temperatures dramatically. That could make a life-saving difference in your home.

The Fire Safety Research Institute and Underwriters Laboratories have put together a helpful information and planning sheet for you to increase your chances of surviving a fire. Scan this QR code or visit <https://closeyourdoor.org/>. You may save the lives of those you love if you just Close Before You Doze.



Carefree Cookie Dough Bars



Let's be honest, most of us have snuck bites of raw cookie dough, even though we know that we shouldn't! Raw eggs are a definite no-no, and we really should be careful about all those mindless bites we take of the sugar, flour, and butter in cookie dough.

However, this recipe for cookie dough allows you to eat to your heart's content and feel pretty good about the nutrients you are getting from it. Of course, there are always calories to consider, but overall, these cookie dough bars are wholesome and delicious!

Ingredients:

- ¾ cup cashews (or any other nut you prefer)
- ½ cup pitted dates
- 2 tablespoons oat milk (or any milk product you prefer)
- 1 teaspoon vanilla extract
- 1 pinch sea salt, optional
- 1 cup chocolate chips (dark or milk- you choose), divided

Steps:

In a food processor or blender, combine the cashews, pitted dates, oat milk, vanilla extract, and salt. Blend until the mixture forms a ball.

Transfer the dough to a mixing bowl and fold in ½ cup of chocolate chips.

Place on a flat plate or in a 5x7 baking dish, cover with parchment paper, and press flat.

Melt the remaining ½ cup of chocolate chips and drizzle over the dough. Sprinkle with a pinch of sea salt, if desired.

Place in refrigerator to chill for 30 minutes.

Once the chocolate drizzle has hardened. Cut into 1-inch chunks and enjoy!

Nutritional Information:

Servings: 20, 1-inch squares

Calories: 75, Total Fat: 3.3g, Saturated Fat: 1.4g, Cholesterol: 1mg, Sodium: 13mg, Total Carbohydrates: 7.7g, Dietary Fiber: .6g, Total Sugar: 5.8g, Added Sugar: 0g, Protein: 1.2g,

Taking Charge of Your Health

An annual check-up is a wonderful opportunity to take charge of your health and ensure you are on the right track. Routine visits with your provider are key for detecting potential health issues early, managing ongoing conditions, and discussing preventive care. This is also a good opportunity to develop a relationship with your provider so you can feel more comfortable with them.

Here are some tips to get the most out of your appointment:

Write down your questions. Make a list of health concerns and symptoms that you may be experiencing.

Gather your personal health information. Bring a list of all the medications, both prescribed and over-the counter, and supplements you are taking. Take note of the dosage too.

Share your records. Because medical care can take place with many providers and specialists, you want to be sure to include information such as lab work, vaccine records, and family history updates. Also share any significant illnesses, surgeries, or changes to your health since your last visit.

Be honest about your health. Share details about your lifestyle, diet, and mental health concerns so your provider can provide appropriate care. While difficult, be sure to share the embarrassing symptoms. If your provider is not aware of all of your symptoms, it makes it challenging to accurately diagnose you.

Be prepared with questions. Don't be afraid to ask questions about a diagnosis. What are options for treatment? What can you do to prevent future problems? Advocate for yourself if you are unsure about treatment or diagnosis. Getting a second opinion is an option.

Discuss vaccine and screening schedules. Be sure to ask about recommended health screenings, tests or vaccines that are appropriate for your age and health risks.





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Wellness Works Book Club

Do you want to learn more concepts on 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 book club meeting will be held on **Tuesday, January 13 at noon or 7:00 p.m.** There are two times to choose from (just choose one to attend). Please contact Anne Charles at acharles@memun.org if you have questions or want to join the book club (she will send you the link to register for the meeting). She will also let you know what book we are reading for this meeting.
- Participants will need to supply their own book – the use of public libraires 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?