



Wellness Works

SPRING 2026

Small Steps, Fresh Start

Most New Year's resolutions have been long forgotten at this point of the year. This is totally normal, but let's take another look at some of those good intentions as we think of a spring renewal. This time of year, it is natural for us to look forward to the longer days, the smell of fresh mud (or not), and think about getting out and moving our bodies again. But unlike many resolutions made at the beginning of the year, we don't need to do a dramatic overhaul to feel better and put those winter blahs behind us. Small, consistent changes can make a big difference.

Start by getting outside. Even 15-20 minutes of fresh air and sunlight can boost your mood, improve your energy, and support better sleep.

Refresh your plate. Farmer's markets begin reopening and home gardens begin to be planted, meaning that fresh produce like leafy greens, asparagus, and peas will soon be available. Adding fruits and vegetables can help support your overall health.

Spring clean inside and out. Decluttering your space can reduce stress and create a calmer environment.

Check in on your daily habits. Take a moment to evaluate your daily routines. Are you staying hydrated? Getting enough sleep? Managing stress?

Think of this spring season as a reset, not a resolution. Choose one or two small goals that feel realistic and build from there.



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Did You Know?



Following the 20-20-20 rule can reduce digital eye strain and fatigue. Every 20 minutes, look at something 20 feet away for 20 seconds. This practice helps relax eye muscles and encourages natural blinking to reduce dryness.



Staff Changes in Member Services

The Member Service Representatives that you reach when you call the number of the back of your ID card are all Maine Municipal Association employees working in the Health Trust Services Department in Augusta.

The Health Trust contracts with different organizations to process your claims. For example, Anthem processes medical claims for the Trust, and Northeast Delta Dental processes dental claims. While we work closely with these companies to administer your benefits, we are pleased to be able to provide our own personalized customer service to Health Trust members.

We've recently had some changes in our Member Services department.

Leah Russell was promoted to Member Services Manager in January. She will be leading the team of Member Service Representatives who assist members. Leah has been with the Health Trust as a Member Service Representative for four years, and she has an extensive background in healthcare management.

Karen Guillemette retired from the Health Trust on March 13, after 32 years of service to the organization. Karen served as a Senior Member Services Representative and Subrogation Specialist. Over her many years of service, she spoke with thousands of members and was dedicated to supporting their needs. We thank her and wish her all the best in her retirement.

This means that you will be hearing some new voices when you call the Health Trust, but rest assured that we are here to provide the best possible service and support. We appreciate your patience while new staff are in training.

Health Trust Member Services Representatives are available to take your calls at 1-800-852-8300, Monday through Friday from 8:00 a.m. to 4:30 p.m. You may also reach them via email at HTMemberServices@memun.org.

Fertility and Family Building benefits offered through Progyny

Your Progyny benefit has been specifically designed to give you the best chance of fulfilling your dreams of family. Whether you just want to learn more about your options, are trying to conceive, or exploring fertility treatment, Progyny is there for you.

MMEHT members may access comprehensive coverage through the Progyny Smart Cycle, which covers all the individual services, tests, and treatments you may need. Progyny will connect you with top fertility specialists across the U.S. and connect you with a Patient Care Advocate with unlimited concierge support.

Your Progyny coverage includes:

- 3 Smart Cycles per family per lifetime for fertility treatment coverage
- Progyny Rx fertility medication coverage
- Donor tissue coverage for egg and sperm tissue purchase

Fertility benefits are provided as per Maine's state mandate, and you are subject to financial responsibility according to your plan.

Call Progyny at 833-233-0559 to learn more or visit www.progyny.com/benefits.



The “Club Sandwich” Generation: Caring in Every Direction

Many of us are familiar with the term “sandwich generation: - adults caring for aging parents while still supporting children at home. But for some caregivers, life feels less like a simple sandwich and more like a club sandwich - multiple layers of responsibility stacked high with a slim coating of patience holding it all together.

You may be supporting children, aging parents, and now even grandparents or grandchildren. You might be coordinating medical appointments for a parent, helping a young adult navigate college or career decisions, stepping in to babysit grandchildren or providing at home care to allow your grandparents to stay at home as they age. The emotional, financial, mental and physical demands can feel constant and exhausting.

Being part of the “club sandwich” generation often brings deep meaning and satisfaction to those who are providing the care. There is connection across generations, shared stories and moments of pride. But it can also bring fatigue, stress, and guilt - especially when you feel pulled in several directions at once.

If this sounds familiar, you are not alone. A 2025 *Caregiving in the US* report from AARP and the National Alliance for Caregiving found that:

- About 63 million American adults provide ongoing care to a family member (adult or child) with a medical condition or disability in the past year
- One in four adults in the U.S. are providing care for a family member
- Caregiving has increased by 45% since 2015, reflecting both an aging population and growing care needs in families
- Over half (56%) of family caregivers felt they had no choice in taking on their caregiving role
- One in five caregivers report fair or poor health

Caregivers face the challenge of taking care of their own health at the same time as they put their energy and time into taking care of their loved ones. This often results in putting aside their own well-being, but as a caregiver, it is important to remember that your health is important too.

Ways to Build a Better Sandwich (aka: Tips to Stay Well When Caregiving)

Don't forget the bread – you are the foundation.

Just like the bread holds everything together, you are the base supporting your family. If the bread gets stale or crumbles, the whole sandwich falls apart. Protect your sleep, nutrition and medical care so you stay strong and healthy.



Add the good stuff.

Every sandwich needs ingredients you enjoy - like the extra mayo or the pickle on the side. Schedule small moments of joy such as coffee with a friend, a walk, or a hobby. These are not extras; they are essential ingredients to keep you happy, healthy and connected to who you are outside of being a caregiver.

Watch the overload.

A club sandwich piled too high becomes impossible to manage. Balance is important. If your responsibilities are stacking up, it may be time to trim a layer or say no to something non-essential. Caregiving doesn't mean doing everything perfectly. It means adjusting as needs shift.

Cut it into bitesize pieces.

You don't have to tackle everything at once or be everything for everyone. You can love your family deeply and still say no. Clear communication about what you can and cannot do prevents resentment and burnout. If you have a big task to tackle, break it into smaller steps, and take one bite at a time or see if someone else can share a piece of it with you.

Don't forget the extras.

A sandwich by itself can be dry and bland. Be sure to involve others in the caregiving role as much as possible. Reach out to siblings, friends, neighbors, partners, extended family or community resources. Even small tasks delegated to others can reduce your stress.

Keep it fresh.

Chronic exhaustion, irritability, sleep problems and frequent illness can be signals that you need additional support and are burning out. Be sure to put your medical appointments, exercise and downtime on the calendar just like you would anyone else's. Protecting your health allows you to continue caring for others.

Being part of the “club sandwich” generation is an important role, but you are more than a caregiver. Remember that taking care of yourself is not selfish; it is essential. When you nourish your own physical and emotional health, every layer benefits.

Source: AARP and National Alliance for Caregiving

Financial Wellness Made Simple

Financial wellness isn't about being rich or having a perfect bank account – it's about feeling ok with your money situation. It means you can pay your bills, handle unexpected expenses, and still work toward those things you want in life without constant stress about money. That peace of mind is what most people are after when they think about financial wellness.

Financial wellness starts with knowing what is going on with your money. That might sound obvious, but a lot of people avoid checking their bank accounts or tracking spending because it feels overwhelming. The truth is once you actually look at the numbers and learn how to develop a plan to have your money work for you, things usually start to feel more manageable. When you start to look into your finances you may not love everything you see. But knowing where your money is going gives you a sense of control and empowerment to work toward your financial goals.

That is where budgeting comes in. It's not fun to think about and may feel restrictive but think about a budget as having a plan for your money, rather than a set of rules. It helps you decide ahead of time what matters most, whether that's a mortgage payment, groceries, saving up for something big, or just having money to go out to dinner with friends. A good budget leaves room for the fun things in life, while making sure the necessities are also taken care of.

Saving money is another significant part of financial wellness. The first goal when saving money is often building an emergency fund. Life happens, cars break down, medical bills pop up, jobs change, and having some money set aside makes these moments a lot less stressful. Starting small is a great way to build an emergency fund. Set aside a certain amount from each paycheck that is just

for emergencies. Once the emergency fund is built to a comfortable amount, saving can mean something different like saving for a tropical vacation, buying a new car, or just having more freedom in the choices that you make day to day.

Debt is something that everyone deals with at some point and can definitely impact your financial well-being. The key is not letting debt get out of control. High-interest debt, like credit cards, can build quickly and can be difficult to pay down. If you are facing too much debt, making an effort to pay this down can pay off. Once you start seeing your debt balance reduce, you can feel motivation to keep going in a positive financial direction.

Like any health topic, a lot of financial wellness comes down to habits and mindset. It's easy to fall into things like impulse spending or trying to keep up with the Joneses. Learning to pause before spending, thinking about what you really value, and setting your own goals and vision of what financial security looks like can help shift your habits. It's less about being perfect and more about being intentional with your money.

Looking ahead is important too. Things like investing or saving for retirement might seem complicated or easy to put off, but starting early (even in small ways), can really pay off overtime. The idea is to give your future self a bit of a safety net.

Financial wellness looks different for everyone. Some people are focused on paying off debt, others are saving for a big goal, and some are trying to get through the month without financial stress. There's no single "right" way to do it. What matters is that your money is working for your life, not the other way around.

Anthem EAP can also help you with financial questions, such as setting up a budget, paying down debt, saving for the future and more. See page 5 more details about the Anthem EAP and give them a call to talk with a financial expert to help answer any questions you may have to get ahead financially.



Spring Safety Tips for Avoiding, Repelling, and Removing Ticks

As temperatures rise and we spend more time outdoors, ticks become increasingly active – and so does the risk of tick-borne illnesses. Spring marks the start of tick season, making it especially important to take precautions to protect yourself, your family, and your pets while enjoying the outdoors.

Dress smartly. Wear light-colored clothing to make ticks easier to spot. Choose long sleeves, and long pants, and tuck your pants into your socks to prevent ticks from crawling under your clothing.

Use effective repellents. Use repellents that are EPA registered insect repellents containing DEET, picaridin, IR3535, or oil of lemon eucalyptus (with PMD). You can also treat clothing and shoes with permethrin, but do not apply it directly to skin and keep it away from cats until it is fully dried (it is toxic to cats before it is dry).

Check for ticks. After spending time outdoors, carefully inspect your clothing and skin. Pay close attention to hidden areas like the underarms, behind the knees, around the ears, and around the hairline. Promptly remove any ticks you find using fine-tipped tweezers, pulling straight out without twisting. Then clean the area with soap and water. Remember to regularly check pets too.

Stay informed. Be aware of tick activity patterns, especially during spring and summer, as these are the peak months for tick bites.

Know when to seek care. If you've been bitten by a tick, monitor for symptoms such as a bullseye-shaped rash, headache, fatigue, or fever. If a tick has been attached for more than 24 hours or appears engorged, contact your healthcare provider. Early treatment of tick-borne illnesses is highly effective.

By following these simple steps, you can significantly reduce your risk for tick-related illnesses and safely enjoy the outdoors safely this season.

Source: Dartmouth Health



Anthem Employee Assistance Program

Help when you need it.

Paying the bills. Dealing with stress at work or home. Feeling lonely. Raising a family. Sometimes life pulls you in many directions and you need a little advice. If you're feeling stressed or depressed, you can turn to your Anthem Employee Assistance Program (EAP). Anthem EAP is a free service, and it also offers many great resources to deal with everyday problems and questions.

Anthem EAP offers:

- One-on-one counseling by phone, in-person and online. Licensed mental health professionals are available 24/7 without an appointment and at no charge. If you or a family member would like to speak with a professional counselor near your work or home, or via technology, you can call to get a referral for three in-person visits at no cost to you.
- Web-based tools and resources:
 - Articles, checklists, quizzes and other educational materials
 - Webinars, podcasts and eLearning modules about everything from parenting and identity theft to disaster preparedness
 - Legal forms, including wills, living trusts and rental agreements
- Legal Services: Anthem EAP can help you understand and work through legal issues, including small claims court, divorce and custody issues and criminal matters.
- Financial Consultations: if you have questions about your finances you can talk with a financial professional on topics such as getting out of debt, retirement, free identity theft monitoring and more!

The EAP is *free* and confidential. The Health Trust, in conjunction with Anthem, provides the EAP to all employers that participate in the Health Trust health plan. The Anthem EAP covers all employees, even those who are not enrolled in the health plan, and members of their household. Unfortunately, retirees are not eligible to use this service.

Getting support is simple and quick! Simply call 1-800-647-9151 or go to www.anthemead.com. Login code is MMEHT.



Health and Humor

“What did the big flower say to the little flower?” “Hi, bud!” Ok, we know that was pretty silly. But we also know how humor can positively impact our health.

Health and humor are deeply connected aspects of human well-being. While health is often framed in terms of diet, exercise, and medical care, emotional states like joy and laughter also play an important role. Humor, in particular, acts as a natural stress reliever, lowering cortisol levels and helping the body relax. This physiological function can improve immune function, reduce blood pressure, and even enhance pain tolerance.

Beyond the physical benefits, humor supports mental health by providing perspective. When people laugh at difficult situations, they create emotional distance from stressors, making challenges feel more manageable. This coping mechanism fosters resilience, allowing people to recover more quickly from setbacks. Socially, humor strengthens relationships, as shared laughter builds trust and connection, both of which are important for emotional well-being.

Adding humor into everyday life does not require constant joking or forced laughter. It can be as simple as enjoying a funny conversation, watching a funny movie, or finding humor in everyday moments.

Humor helps create a balance between the body and mind. By embracing laughter as a regular habit, individuals can enhance their quality of life. After all, laughter is the best form of medicine!

Strategies for Digital Well-Being

Everything in life requires balance, and technology use is no exception. While eliminating screen time is unrealistic, learning to manage how and when we use technology can significantly improve overall well-being. By intentionally balancing time spent online with time spent offline, individuals can reduce stress, improve focus, and strengthen real-world connections.

Research suggests that app-based interventions can help reduce overall screen time and promote more mindful engagement with technology. Many smartphones now include built-in tools such as *Screen Time* on Apple devices and *Digital Wellbeing* on Android phones. These features allow users to track daily devices' use, set app limits, and schedule downtime. There are many productivity apps that encourage users to stay off their phones by rewarding focused, uninterrupted time. Check your app store to find a good fit for your needs.

Another effective strategy is establishing tech-free zones and times. Designating certain areas of the home, such as the dining room or bedroom, as screen-free spaces can encourage more meaningful interactions and healthier routines. For example, putting phones away during meals helps foster conversation and connection. Similarly, avoiding screens for at least an hour before bedtime can support better sleep, as the blue light from devices can interfere with the body's natural sleep cycle.

Replacing screen time with offline activities is another simple but powerful step. Hobbies such as reading books, exercising, gardening, crafting, or spending time outdoors can provide relaxation while reducing reliance on digital entertainment. Schools and workplaces can also support digital balance by encouraging breaks from devices and promoting wellness initiatives that include physical or creative activities.

Finally, practicing periodic digital detoxes (planned breaks from digital devices) can help people reconnect with their surroundings and reduce stress. Even short breaks from screens can improve mental clarity, sleep quality, and overall well-being.

Although it can be challenging to change digital habits, small consistent steps can make a meaningful difference. By setting boundaries with technology and intentionally making time for offline activities, we can ensure that technology remains a helping tool rather than a constant distraction.

Sources: www.behavioralhealthnews.org and www.verywellmind.com





Dark Chocolate Cashew Clusters

When you're craving a sweet treat, it's easy to run to the vending machine and grab a gooey chocolate candy bar. But wait! There's a better choice when chocolate cravings strike - try this simple 3-ingredient recipe. Not only is it tasty but it's a heart-healthy, diabetes-friendly recipe that you can enjoy on the fly! These clusters can be refrigerated in an airtight container and enjoyed for 2 weeks.

Ingredients:

- 1 cup unsalted roasted cashews (you can switch up the nuts with almond, peanuts, or another personal favorite)
- 6 ounces dark chocolate (60-70%), chopped
- Pinch of flaky sea salt

Directions:

1. Line a 24-cup mini-muffin tin with liners. Divide cashews among the prepared cups (about 4 cashews each).
2. Place chocolate in a medium microwave-safe bowl; microwave on medium for 1 minute. Stir, then continue microwaving on medium in 20-second intervals until melted, stopping to stir it after each interval.
3. Spoon about 1 teaspoon chocolate over each portion of cashews. Sprinkle evenly with salt. Refrigerate until set, for about 30 minutes.

Nutrition Facts: Calories: 75; Fat: 6g; Carbohydrates; Protein: 1g

Source: www.eatingwell.com

New Dietary Guidelines: What Does That Mean for You?

The Dietary Guidelines for Americans, 2025-2030 were recently released - and while that may sound like something only nutrition professionals read, these guidelines actually influence a lot of things you see on the store shelves, in restaurants, and on your plate.

The newest version is much shorter than past editions and introduces an inverted food pyramid with the goal being to offer a simpler, clearer message to consumers - focus on whole nutrient-dense foods and limit highly processed options.

Here is a closer look at some of the major recommendations:

1. Whole foods are still the foundation

Fruits, vegetables, whole grains, protein foods, dairy, and healthy fats are encouraged. Highly processed foods - especially those high in added sugars, refined carbs, sodium, and unhealthy fats - are recommended to be reduced.

2. Protein gets more attention

The new guidelines recommend increasing protein intake and include both animal and plant sources. Red meat and full-fat dairy are now included in the guidelines; however, it is still recommended to limit saturated fat to less than 10% of daily calories. This means consumers need to pay attention to portions and balance animal proteins with options like beans, lentils, seafood, nuts, and seeds.

3. Added sugars should stay low

The guidelines state that no amount of added sugars, nonnu-

tritive sweeteners, or sugar substitutes are recommended as part of a healthy diet and if they are consumed, they should be limited to no more than 10 grams/meal.

4. Alcohol guidance changed

Rather than specific daily limits, the message is simple: drinking less is better for health, and some groups should avoid alcohol entirely.

What Should You Do with This?

Only about 10% of Americans actively follow the Dietary Guidelines. But these guidelines can help us remember some key nutritional advice:

- Fill half your plate with vegetables and fruits when possible
- Choose whole grains more often than refined grains
- Mix up your protein sources throughout the week
- Watch portions of foods higher in saturated fat
- Limit sugary drinks and heavily processed snacks
- Adjust portions based on your activity level and personal health needs.

Most people already know what "healthy eating" looks like. The challenge comes in actually doing it. You don't need to follow the guidelines perfectly to benefit from them. Think of them as a roadmap, not a rulebook and practice consistency not perfection.

Source: American Heart Association, USDA, Academy of Nutrition and Dietetics



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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!

- 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 next meeting). She will also let you know what book we are reading for that quarter.
- 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?