



Wellness Works

WINTER 2025

New ID Cards

All members covered under a medical policy with MMEHT received new identification cards in late December or early January. Active employees will notice the new plan names on your new cards. As a reminder, plan names are as follows:

Acadia – formerly POS C

Baxter – formerly POS 200

Katahdin – formerly PPO 500

Moosehead – formerly PPO 1500

Pemaquid – formerly PPO 2500

It is important that you use the correct identification card beginning January 1, 2025. Please provide your physician and pharmacy with your updated card information for yourself and your family members. Due to the elimination of the PCP referral requirement and the change in names, many of the plan numbers have also changed.

If you submitted a change for 2025 which was received later in the Open Enrollment period, you may have received two sets of ID cards. The first set of ID cards would have contained older plan information on them, reflecting the plan you were enrolled in during 2024. You should have received an ID card reflecting your open enrollment plan changes and 2025 plan a couple of weeks later. Please be sure you are sharing the most current, correct version with your providers.



Your new ID card will no longer show your Primary Care Physician's name. However, it will include additional information about your health plan as required by the federal No Surprises Act. It also reflects the changes in pharmacy co-pays for 2025. To ensure that you have the most recent version of your ID card, there is an issue date on the back of the card, in the bottom left-hand corner.

You can also access your current ID card via the **Anthem Sydney app**. We strongly encourage you to download this helpful tool and always have your ID card readily available.

If you have any questions regarding your ID cards, please contact Member Services at 1-800-852-8300 Monday through Friday from 8 a.m. to 4:30 p.m. Email inquiries can be sent to HtMemberServices@memun.org.

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Learn and Earn! Check out an engaging new way to learn about a variety of health topics!

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.



Trustee Changes

Thank You and Welcome

After serving for more than forty years on the Maine Municipal Employees Health Trust Board of Trustees, Don Gerrish, formerly the Town Manager for the Town of Brunswick, has retired from the Trust Board, effective December 31, 2024.



Don has been a dedicated member of the Trust Board since its inception and served as its first Chairman from 1981 – 1987, and again from 1998 -2002. He retired from the Town of Brunswick in 2008 after serving as its Manager for nearly 20 years. Prior to that, Don managed the Town of Gorham for 10 years, and he worked in Auburn and Rockland as well. In the 1990s he served on the International City/County Managers Association as a Regional Vice-President and as the Association’s President in 1996-97. Don continues to work as a Consultant for Eaton Peabody, where he utilizes his extensive experience to assist in municipal executive searches and other projects.

Don shared the following sentiment about his long tenure of the Board of Trustees: “It has been an honor and a privilege to have been a Trustee of the Maine Municipal Employees Health Trust over the last 41 years. Having been on the Board from its inception, I have seen the Trust become a valuable, trusted and necessary option for health insurance coverage and other benefits, for many Maine communities and associated organizations.

The Trustee Boards, MMA staff, and Trust advisors I have worked with over the years have been outstanding in their dedication, ability to discuss all issues openly, and in the end make the right, and sometime difficult decisions, for the employees, communities and organizations in the Trust. The Health Trust was the best Board I served on in my long career, and I know it will continue to do its exceptional work for all they serve. Again, thanks for the opportunity.”

The MMEHT Board of Trustees and the MMA staff thank Don for his more than four decades of outstanding service to the Health Trust and wish him all the best.

The Trust’s Selection Committee has appointed Erica LaCroix, Town Manager for the Town of Farmington, to fill the vacancy on the MMEHT Board.

Erica has had a long career in public service, primarily in Michigan, and she returned to her home state of Maine in 2020 to take the position of Town Manager for Winslow. She has been Town Manager of Farmington for the past year. She also spent two years working as a Business Manager for an independent insurance broker, where she learned a good deal about the employee benefits industry. Erica has a strong commitment to providing affordable, top quality health coverage to retain and attract employees and has expressed a real passion for the work of the Health Trust.

Erica was selected from a robust pool of well-qualified applicants. She will serve a three-year term effective January 1, 2025 through December 31, 2027. We welcome her to the Health Trust Board of Trustees.



New 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 Connection Between Diabetes and Polycystic Ovary Syndrome (PCOS)

There are several chronic conditions that increase your risk of developing type 2 diabetes. Polycystic ovary syndrome (PCOS), a condition that can impact a woman's fertility, is one of these chronic conditions. More than half of people with PCOS develop type 2 diabetes by age 40. This is because PCOS can cause insulin resistance, a major risk factor for type 2 diabetes.

About PCOS

PCOS is a condition where cysts (small sacs of fluid) develop on the ovaries. PCOS can cause irregular menstruation (periods), and is a common cause of infertility, affecting as many as 5 million people. In addition to infertility, it is a lifelong condition that can have other impacts.

Women with PCOS often have insulin resistance. This is when their bodies make insulin, a key hormone in balancing blood sugar, but they can't use it effectively. Insulin resistance increases the risk of type 2 diabetes.

People with PCOS can develop serious health problems, especially if they struggle with being overweight, including: type 2 diabetes, gestational diabetes (diabetes when pregnant), heart disease—people with PCOS have a higher risk, which increases with age, high blood pressure, high LDL ("bad") cholesterol and low HDL ("good") cholesterol—increase the risk for heart disease, sleep apnea - a disorder that causes breathing to stop during sleep, and stroke.

PCOS is also linked to depression and anxiety, although the connection is not fully understood.

Symptoms of PCOS

The exact causes of PCOS aren't yet known. Imbalances in androgen levels (reproductive hormones) may play an important part in PCOS. A family history of PCOS and being overweight may also contribute.

Some women with PCOS may have few symptoms, while others may have them all. It's common for people to not find out they have PCOS until they are trying to get pregnant. PCOS often develops as young as age 11 or 12, around first menstruation. Symptoms include: acne, hair growth, darkening of the skin in body creases, known as acanthosis nigricans, irregular periods, and weight gain.

You should see your health care provider if you or a family member have these symptoms. Some women can have ovarian cysts without having PCOS.

Treatment

If you have PCOS, there are medicines you can take to help ease the symptoms, but you should also ask your healthcare provider about getting tested for type 2 diabetes. Making healthy changes

such as losing weight if you are overweight and increasing physical activity can lower your risk for type 2 diabetes. By treating one condition, you may also be addressing the other. For example, regular exercise is crucial for keeping the body healthy, especially when it comes to fighting obesity and type 2 diabetes, but it has also been shown to help with symptoms associated with PCOS.

A balanced diet is also key to helping to reduce the risk of diabetes and to managing weight. Make sure your diet includes whole grains, lean proteins, healthy fats and plenty of fruits and vegetables.

While there are behaviors that can benefit both PCOS and type 2 diabetes, there are also times when specific treatments for the two conditions may offset one another. For instance, women with PCOS are often treated with birth control pills to help regulate menstruation and clear acne. But some birth control pills may also increase blood glucose levels, a problem for people at risk for diabetes. There is good news though - one of the first-line medications to treat type 2 diabetes, metformin, is also used to help treat insulin resistance in PCOS. It is critical that you work with a team of trained healthcare professionals to address all these concerns.

Source: CDC and Healthline

MMEHT Can Help

Behavior changes can help you prevent or better manage diabetes. This is why the Maine Municipal Employees Health Trust (MMEHT) has teamed up with Anthem and Lark to bring you access to the tools you need to prevent type 2 diabetes. Available 24/7 on your smartphone, the Lark Diabetes Prevention Program is included at no extra cost as a benefit of your health plan, administered by Anthem. If you qualify, you'll also get a digital scale with the opportunity to earn a Fitbit®. Scan the QR code on this page or visit Lark.com/AnthemEnroll to get started with a quick eligibility survey.

If you are struggling with infertility or would just like to learn more about your options, MMEHT has partnered with Progyny to give you the best chance of fulfilling your dreams of family. See page 2 for more information on this program, and visit progyny.com/benefits or call 833-233-0559 to get started.



What You Can Do Now to Prevent Osteoporosis

Overall, about 54 million Americans have osteoporosis, gradual thinning out of the bones or low bone density, which may lead to fracture. Women typically start out with lower bone density than men, and loss of estrogen over time can increase the risk for osteoporosis. However, men are at risk of osteoporosis as well - it is not just a women's issue.

There is good news, because in some cases osteoporosis can be preventable. The sooner you start keeping your bones healthy, the better off you will be in your 50s and beyond.

Get the Right Amount of Calcium

When it comes to calcium, more is not always better. You should strive to hit the daily intake recommendation:

- 1,000 mg for women 50 and younger and 1,200mg over 50 years old
- 1,000 mg for men 70 and younger and 1,200 mg over 70 years old

With well-balanced nutrition, you may be able to get most of the necessary calcium from your diet and fill in the rest with supplements. In fact, you could be eating more calcium than you think! Try calculating your daily intake by reading nutritional labels. Remember, these labels are based on a daily allowance of 1000 mg, so if the label says, "25% of daily calcium," that means you're getting 250 mg of calcium per serving.

Don't Forget Vitamin D

Most people in Maine and northern climates are Vitamin D deficient. Vitamin D helps your body absorb calcium and strengthens your bones. When your skin is exposed to sunlight, your liver and kidneys are responsible for making vitamin D. However, most of us can't rely solely on the sun to get our daily dosage for many reasons, such as indoor living, sunscreen, skin tone, and seasonal changes. Non-fortified foods are also limited in vitamin D.

Your goal should be:

- 600 international units (IU) of vitamin D per day if you are 70 or younger and 800 -1,000 IU if over 70.

Protein Is Important for Bone Health

Protein is in every cell in your body, including your bones. Studies have shown that eating protein increases bone mineral density. The recommended daily protein intake is 0.4 grams per pound of body weight. So, if you're a 140-lb. woman, you need about 60 grams of protein per day. Protein can be found in animal or non-animal food sources.

Exercise

Most of us know that exercise is good for fitness, but did you know it's great for bone health, too? Exercise helps stimulate the cells

responsible for building bones. But not just any exercise will do. To promote bone health, try doing weight-bearing and resistance exercises three or four days a week.

- **Weight-bearing exercises** focus on carrying the weight of your body against gravity. Walking is a great weight-bearing activity, as are running, dancing, aerobics, hiking and tennis. Or try adding ankle weights for certain leg exercises or a weighted vest on a hike, run or casual walk.
- **Resistance exercises** use an opposing force, such as weights, an elastic band, or water, to strengthen your muscles and build bones. Having strong muscles and good balance may also help you avoid falls or minimize injury.

The choices you make, beginning as early as childhood, can affect your bone health in the future. To protect it, consider making the following adjustments to your lifestyle:

- Quit smoking
- Limit alcohol consumption
- Maintain a healthy weight
- Eat a well-balanced diet
- Stay active

Think you may not be hitting all the recommended daily nutritional values for optimal bone health? Worried about other factors in your life that might contribute to bone loss? Talk to your doctor about what you can do now to help prevent osteoporosis and bone fractures in the future.

Source: Johns Hopkins Medicine

Calcium Rich Foods

Here is a brief list of calcium rich foods with approximate calcium amounts (which may vary depending on brand and source).

- Milk – choose a lower fat option like 1% or skim, 300 mg, 1cup
- Kale - 177 mg, 1 cup
- Yogurt – 440 mg, 1 cup
- Canned seafood – varies, can provide up to 350 mg depending on the type, 3.75 ounces
- Hard cheese – 300 mg, one ounce
- Cottage cheese – 125 mg ½ half cup
- Sesame seeds – 280 mg, 2 tablespoons
- Chia sees – 179 mg, 2 tablespoons
- Almonds – 100 mg, ¼ cup

Why Winter Workouts Are Important for Your Mental Health

Winter can be tough on our bodies and minds, with shorter days, less sunlight, and colder temperatures. These changes can make us feel more tired, sluggish, or even a little down. This is especially true if you get the “winter blues” or seasonal affective disorder (SAD), where the lack of sunlight can make your mood and energy level take a dive.

Exercise can play a big role in managing these wintertime challenges because moving your body can trigger the release of natural mood-boosting chemicals, fight stress and help you to think more clearly. Getting active in the winter can also improve sleep and help regulate your sleep-wake cycle, so even if you’re feeling thrown off by the longer nights and early darkness, exercise can help you get the rest you need to start your mornings on the right foot.

Maine is one of the best places for outdoor physical activity. Check your local recreation department, venues in your area, or apps such as AllTrails. Many areas throughout the state have sledding hills as well as hiking and walking trails that can also be used for snowshoeing and /or cross-country skiing. Maine has many lakes and ponds that also allow people to ice fish.

When the temperatures start to drop and the snow starts falling, try not to spend the entire winter hibernating. Grab warm clothes and enjoy the outdoors because it will benefit you in many ways.

Source: American Heart Association and Sportsmans



Shovel Safety Reminder for These Winter Months

Shoveling snow can be good exercise when done correctly. But taking on more than your body can manage or ignoring signs that you need to take a break may prove harmful. To ensure you stay injury free while clearing your driveways and sidewalks, here are some tips to stay safe:

Be heart conscious - If you have a history of heart problems and are physically inactive, it’s best to consult with your health care team before starting heavy exercise like shoveling. In addition, don’t shovel while smoking, eating or right after consuming caffeine since this may place extra stress on your heart.

Dress for the weather - Wear several layers of clothing so you can remove them, if needed. Avoid wearing cotton next to your body; if you perspire and become damp, you’ll get chilled. Protect your hands, feet and face as these are common areas for frostbite. Wear a hat that covers your ears and a scarf to protect your lower face. Mittens are warmer than gloves.

Drink plenty of water - Remaining hydrated during cold-weather months is just as important as during warm-weather months. Drink water before, during and after your shoveling session, even if you’re not thirsty.

Watch out for ice - There may be ice under the snow. Be careful, so you don’t slip, fall, and injure yourself. Use extra care when walking on icy surfaces.

Take it slow - Pace yourself and take breaks if you need to. Safety is more important than speed.

Protect your back - Bend at the knees, not the back when lifting the shovel. Lift with your legs bent, stand with your feet hip-width apart for balance and keep the shovel close to your body. Also, don’t pick up too much snow at once. Consider using a smaller shovel or filling a larger shovel no more than halfway.

Beware of shoulder strain - Shoveling snow can place a lot of strain on your shoulders. Lifting and throwing heavy piles of snow or hitting hard ice hidden beneath the snow can result in shoulder damage. Lifting too much snow can aggravate arthritis or further injure a worn rotator cuff.

Listen to your body - The most important recommendation is: if something doesn’t feel normal or you’re tired, it’s time to stop. Go inside, warm up, rest and drink water, tea, or coffee. Reevaluate how your body feels before picking up where you left off.

Be smart and stay safe while shoveling while getting fresh air and some exercise.

Source: Mayo Clinic



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.

Loneliness is feelings of social isolation and not having support and contact with others. It has been shown that social connections have a profound influence on our health, and loneliness significantly increases the risk of early death. Loneliness has negative effects on mental health, worsening depression, anxiety, mood disorders and cognitive decline, and also on physical health, leading to higher rates of cardiovascular impairments, chronic pain, and fatigue.

Recognizing and understanding feelings of loneliness can be difficult. Here are some ideas to try if you want to combat loneliness:

Seek support – Talk with friends and family and let them know that you are struggling with loneliness. Reach out to the Anthem Employee Assistance Program. This program is a confidential resource that can help you access counselors and therapists that are trained to help with all types of issues, including overcoming loneliness. See the article on this page about the *Anthem Employee Assistance Program* to learn more about this valuable benefit.

Know when to disengage with the online world – The online world offers easy ways to connect with others and can be beneficial if you are trying to overcome loneliness. However, too much time online can increase our feelings of loneliness. Social media, for example, shows many people living their best life with big smiles and friends all around. The reality is that it is a moment in time in a friend's life, and likely not what their day-to-day life looks like. Have an honest discussion with yourself on how your online life is impacting you.

Volunteer – Volunteer opportunities are plentiful. Contributing your time and energy, working alongside others for a good cause, can help combat loneliness. Volunteer activities have been shown to ease stress and reduce feelings of depression, and can help you make friends and connect with others.

Join a group or club – Depending on where you live, you may have access to various types of groups and club activities often founded on common interests and hobbies. You can find many of these types of groups online or through community resources.

Practice self-care – Working to connect with others is important, but don't overlook the potential power of exercise, healthy food, proper sleep, fresh air, sunshine, and meditation. These are all tools that can help combat loneliness.

Getting support is simple
and quick!

Simply call **1-800-647-9151** or
go to www.anthemeap.com

Login code is **MMEHT**.

Roasted Chickpeas

This crispy roasted chickpea recipe is perfectly spiced, with lots of crunch! It's an easy snack that is packed with protein and fiber. Tastes great as a healthy snack or tossed into salads.



Nutrition: Serving 1/3 cup, Calories: 144 kcal, Carbohydrates: 26 g, Protein: 8 g, Fat: 1 g, Sodium: 84 mg, Fiber: 6 g

Source: www.skinnytaste.com

- 15 oz can chickpeas (drained)
- Olive oil spray
- 1/8 tsp kosher salt
- 1/4 tsp chili pepper powder
- 1/4 tsp ground cumin
- 1/4 tsp paprika
- 1/4 tsp ground coriander
- 1/4 tsp curry powder
- 1/4 tsp garlic powder

Instructions:

Preheat oven to 375°. Drain chickpeas in a colander and let them dry completely. Pat dry with a paper towel if needed.

Arrange on a baking sheet in a single layer and roast for about 35-45 minutes, shaking the pan every ten minutes. They will be golden brown and crunchy on the inside when done, not moist.

In a medium bowl, combine all the spices. Remove chickpeas from oven when done and spray with olive oil. Immediately toss with spices while hot. Eat at room temperature.

Spot the Scam to Stop the Scam

Fraud and scams can happen to anyone at any time and in any place. Most scams have common warning signs. Below are tips to help you recognize a scam and steps you can take to avoid being a victim.

Spot the Scam

Scammers are dishonest people who want to steal your money or identity by tricking you into providing them with access to your data. They may say things like:

- They are calling from a tech support company about a problem with your computer.
- You owe money to the IRS or another government agency.
- You just won a prize, but you must pay fees to get the prize.
- A friend or family member is in trouble and needs your help.
- You got a check for too much money, and you need to send back the extra.

Stop the Scam

Scammers are good at being friendly and fooling people. Here is how you can stop a scammer:

Don't wire money or use gift cards, cryptocurrency, or a payment app to pay someone you don't know personally. Scammers insist you can only pay these ways because it's hard to track that money, and just as hard to get it back. They'll take your money and disappear.

Stop and verify. Hang up the phone and call the company or person directly at a number you have looked up - not one that the caller provided you with. If the call is a robocall, don't press any numbers. Pressing numbers could lead to more calls.

Don't trust your caller ID. Your caller ID might show the government agency's real phone number or name, like "Social Security Administration." But caller ID can be faked. It could be anyone calling from anywhere in the world.

Don't click on links in unexpected emails, texts, or social media messages. Scammers send emails and messages that look like they're from a legit company but are designed to steal your money and personal information. Don't click on any link and don't pass it on to others. Just DELETE the message.

Talk to someone else. Scammers will often pressure you to respond quickly and keep it a secret from your friends or family members. Urgency is ALWAYS a red flag. Never be pressured to make hasty decisions and talk to a trusted friend or family member before acting.

Report It!

If you or someone you know have been tricked by a scammer, it is important that you report it IMMEDIATELY. You can call your local police department and report it to the Federal Trade Commission (<https://reportfraud.ftc.gov/>). **If you can spot fraud, you can stop fraud.**

Source: FTC.gov



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The **WELLNESS WORKS** Newsletter is a publication of the Maine Municipal Employees Health Trust (MMEHT), 60 Community Drive, Augusta, ME 04330.

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Learn & Earn: Wellness Webinar Series

The *Wellness Works* WellSteps platform is an online resource for MMEHT members to explore healthy recipes, discover new workout routines, join challenges, and learn about other important health and wellness topics. We are excited to announce a new program on the WellSteps platform for 2025 called “Learn & Earn.” This web-based webinar series will allow members to dive into a new topic each month (that’s the “Learn” part) and then “Earn” a \$50 Amazon gift card.

What’s the catch?

There really isn’t one. Each month, a new webinar will be available on WellSteps. You can watch these webinars anytime and anywhere, as long as you complete them within the month they’re offered. To earn the \$50 Amazon gift card, you need to complete at least 5 out of 12 webinars, including any quiz questions, by December 31, 2025. *(Note: Gift cards will be sent out in early January 2026, no matter when you finish the webinars.)*

Ready to “Learn & Earn” with Wellness Works?

If you’re registered in the WellSteps program, you’ll get an email each month about the featured webinar. Just choose the ones you’re interested in! If you’re not yet registered for the WellSteps program, email us at wellsteps@memun.org to get started!

