



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

FALL 2013

Mark Your Calendars - MMA Retiree Workshops Coming Soon!



The Health Trust is pleased to announce its 2013 Retiree Workshop schedule. The workshops will be offered throughout the state during September at the dates, times and locations found in the table below. Current and soon-to-be retirees who are eligible for Medicare Parts A and B are welcome to attend.

During the two hour workshop, attendees will learn about their medical and life insurance coverage, as well as how to file claims. This is also a great opportunity to meet members of the Health Trust Member Services staff!

Light refreshments will be provided. There is no cost to attend these workshops; however, we do ask that you register in advance.

Please register as soon as possible if you would like to attend a Retiree Workshop.

You can register in several different ways.....

- ☎ **Phone:** Please call the Health Trust at **800-852-8300**; or
- 🌐 **On-Line:** Please visit the Health Trust's website at **www.mmeht.org**. Click on *What's New* then *Retiree Workshops*; or
- ✉ **Email:** Please email us at **htservice@memun.org**. Let us know your name, phone number, and which workshop you would like to attend.

We look forward to seeing you at the Health Trust Retiree Workshops!

2013 MMEHT Retiree Workshop Schedule		
All workshops are scheduled from 9:00 a.m. – 11:00 a.m.		
Date	Workshop Location	Address
Wed., Sept. 18	Maine Municipal Association Large Conference Room	60 Community Drive, Augusta
Thurs., Sept. 19	Auburn Hall Community Room	60 Court Street, Auburn
Mon., Sept. 23	Scarborough Town Office Council Chambers A	259 US Route 1, Scarborough
Thurs., Sept. 26	Presque Isle City Hall Council Chambers	12 Second Street, Presque Isle
Fri., Sept. 27	Ellsworth City Hall Council Chambers	One City Hall Plaza, Ellsworth

“We can make a commitment to promote vegetables and fruits and whole grains on every part of every menu. We can make portion sizes smaller and emphasize quality over quantity. And we can help create a culture – imagine this – where our kids ask for healthy options instead of resisting them.”

~ Michelle Obama

Fall 2013

What's Inside:

Anthem and MaineHealth.....	2
Be a Wise Health Care Consumer...	2
Meet the MMEHT Billing & Enrollment Staff	2
TDES: Help with No Hassle	3
Interested in Learning More About the Telephonic Diabetes Education and Support Program	3
Importance of Stretching at Work...	3
Newsflash: Breakfast IS Important!	4
Get Packing...Tips for a Healthy Lunch Box	4
High Blood Pressure May be Increasing in Kids	5
How to Protect Your Pet During Hunting Season.....	5
Heating Your Home for Less	5
Concussion in Sports	6
What is a PSA Test and Why Should Men Get Tested	6
Halloween Health and Safety Tips.....	7
Autumn in Maine Means...Changing Driving Conditions.....	7

Did you know? One can of soda contains 10 teaspoons of sugar and the average American adult drinks 500 cans of soda every year. This results in the average American consuming about 52 pounds of sugar each year, from soft drinks alone!

Anthem and MaineHealth

Recently, there have been several news reports about MaineHealth, the parent organization of Maine Medical Center in Portland, partnering with Anthem Blue Cross and Blue Shield to offer two new provider networks.

The new networks will be paired with new plans that will be available to individuals and small businesses. The new networks include the MaineHealth hospitals and those hospitals that have a clinical relationship with Maine Medical Center, but do not include all hospitals in Maine. For example, the new networks, **which do not impact MMEHT members**, do not include the Central Maine Healthcare family of hospitals, Mercy Hospital, or York Hospital.

Please note that these new plans, and the new networks, apply **only** to individuals and small businesses who choose to be covered under these plans. **If you are covered through the Health Trust, this new arrangement does not affect your coverage in any way.**

The Anthem-MaineHealth agreement does not affect any of the Maine Municipal Employees Health Trust plans, and does not limit the hospitals that you can use as a member of the Health Trust. If you have any questions about your health insurance coverage through the Health Trust, please contact a Health Trust Member Services Representative at 1-800-852-8300.

Be a Wise Health Care Consumer

Health care is more complicated than ever, but following these simple tips can help you navigate the system:

1. **Keep your own medical records.** Make a list of all your medications, providers (with phone and fax numbers) and allergies and keep it handy! If you are travelling this information may be crucial. There are many doctors' offices that now allow patients to access their health information via the internet or through an app...check with your provider to see if this is an option.
2. **Prevent problems.** Schedule regular checkups and stay current with immunizations and screenings.
3. **Choose providers carefully.** Ask your trusted friends or professionals for their advice or visit the Maine Health Management Coalition's website at www.getbettermaine.org to see a provider's rating. When in doubt, get a second opinion!
4. **Arrive at appointments prepared.** Come early to fill out paperwork and take notes or write down questions in advance.
5. **Be wise with drugs.** Read the labels, take as directed and be familiar with the side effects and possible drug interactions.
6. **Save the ER for true emergencies.** Call your provider or the Anthem Nurseline (1-800-607-3262) for minor medical issues.

Call 911 or go to the ER for loss of consciousness, uncontrollable bleeding, signs of a stroke or heart attack, or an allergic reaction with breathing difficulty.

Source: *Personal Best*, 2012

Meet the MMEHT Billing & Enrollment Staff

There will always be people "behind the scenes" that help make organizations run more smoothly. At the Health Trust these "behind the scenes" folks include our Billing and Enrollment staff.

These are the people who process your Enrollment Applications when you are first hired, or Change Applications to add a new spouse, a new baby or handle any other life event. They mail you your benefit booklets, retirement packets and yes, even the COBRA continuation packets. You might receive a call from them asking for the name of your Primary Care Physician (PCP) if it wasn't listed on your application, because we want to make sure that your benefits are paid at the highest level possible. Health Trust Billing and Enrollment staff members also handle the billing of monthly premiums to all our member groups, direct-billed retirees and COBRA participants.

Nicole Ouellette and Heather Trimble are the Health Trust's Billing & Enrollment Representatives; Sharon Reardon and Linda Leighton are the Health Trust Assistants. Linda Mack is the Enrollment and Data Services Manager.

The Billing & Enrollment staff responds to calls from both members and employers, and will work hard to make sure that all questions are answered as promptly and efficiently as possible. If you have any questions about your Health Trust bill, or about your enrollment status, please don't hesitate to call us at 1-800-452-8786, ext. 2585, or email us at htbilling@memun.org. Billing and Enrollment staff members are available to answer your billing questions from 8:00 a.m. until 4:30 p.m., Monday through Friday.

Just a reminder, though – all claims questions should still be addressed to the Health Trust's Member Services team, at 1-800-852-8300. Please refer to your Summer 2013 *Wellness Works* newsletter for more information on the Health Trust Member Services staff.

TDES[®]: Help with No Hassle!



Nicky Clark has had Type 1 Diabetes for over 30 years. As an Administrative Assistant for a small rural town and a busy mother of two, Nicky knows that it can be challenging to effectively manage all that life throws your way. If you add diabetes to the mix, it can sometimes be downright overwhelming.

Last year Nicky decided it was time to take control of her diabetes and enroll in the Telephonic Diabetes Education and Support[®] Program (TDES[®]) sponsored by the Maine Municipal Employees Health Trust and offered through MCD Public Health. Participation in the TDES[®] Program requires one in-person visit followed by 11 monthly calls with a diabetes educator in your area. In exchange, there is a financial incentive for participants, who will see their copays for diabetes medications and supplies waived throughout their participation in the program.

Nicky and her diabetes educator worked together and identified stress as one of the factors that impacts her blood sugar levels. Together they came up with a plan to help manage her stress level with exercise. They also found alternatives to exercise, such as stretch breaks throughout the day, if Nicky doesn't have 30 minutes to devote to exercise on a particular day.

When asked about the TDES[®] program Nicky says, "It was convenient. We scheduled appointments around my workday and I did not have to lose any time." She also adds, "This is a great program for people with diabetes – no matter how long you have had it!"

Interested in Learning More About the Telephonic Diabetes Education and Support Program?

The TDES[®] program is available to Health Trust participants, including employees, early retirees, and adult family members, who are between the ages of 18 and 65, and not enrolled in Medicare. To be eligible for this program, you must have been diagnosed with, and undergoing treatment for, Type 1 Diabetes, Type 2 Diabetes, or Pre-Diabetes. Eligible participants will receive several benefits, including waiver of copays for diabetes medications and supplies, and free counseling services with a certified diabetes health educator.

Notices were recently sent to participants that may qualify for this incentive program. If you did not receive the mailing and would like to sign up, please visit the TDES[®] website at www.tdes.me. Scroll down the page, and click on "MMEHT/Anthem Members: Click Here To Apply".

You may also contact Health Trust Member Services for more information on the TDES[®] program, at 1-800-852-8300 or by email at htservice@memun.org; or visit our website at www.mmeht.org and click on "What's New."

Importance of Stretching at Work!

Anyone who sits at a desk or stands at a work station for eight hours or more a day can tell you that long bouts of continuous paper pushing, typing, fielding phone calls, etc. can cause pain, stiffness and even lethargy. Even if you're not at a desk you may be at risk—for example, if you spend your day driving or operating machinery. In light of that harsh reality, both immobility and repetitive motion may hinder your productivity on the job, by causing:

- Joint and muscle stiffness and/or pain
- Headaches
- Mental and physical fatigue
- Stress
- Injuries, particularly due to repetitive strain

Taking time out for stretch breaks during your workday is a great way to recharge your battery, and decrease the negative impact that being relatively immobile and/or performing repetitive movements may have on your body. As little as 5-10 minutes of gentle stretching packs a lot of punch, bringing nutrients to your muscles, relieving tension, increasing feelings of well-being and improving your flexibility.

(cont. on page 6)

Newsflash: Breakfast IS Important!

Skipping breakfast may increase your chances of a heart attack.

For years, mothers everywhere have been telling their kids that breakfast “is the most important meal of the day,” but new research is showing us how important breakfast may be to our health. Harvard researchers recently conducted a study of older men and found that those who regularly skipped breakfast had a 27% higher risk of a heart attack than those who ate a morning meal. While other studies have shown a link between skipping breakfast and obesity, high blood pressure, diabetes, and other health problems, this is the first long-term study to reveal the effects on heart health.

Experts aren’t sure why breakfast is such a big predictor of health, but here’s what they think: People who don’t eat breakfast are more likely to be hungrier later in the day and eat larger meals. Those meals mean the body must process a larger amount of calories in a shorter amount of time. That can spike sugar levels in the blood and perhaps lead to clogged arteries. In addition, people who eat breakfast tend to eat a healthier diet throughout the day. As many as 18 percent of U.S. adults regularly skip breakfast, according to federal estimates. So get out your bowl and spoon and start your day off right!



Source: AP News, 2013

In a hurry? Here are some easy on-the-go breakfast ideas:

- Yogurt – add nuts, granola or honey for a little extra flavor
- Grab an apple, 1-2 ounces of cheddar cheese, and ¼ cup of walnuts
- Good old fashioned whole wheat toast with peanut butter

Get Packing...Tips for a Healthy Lunch Box



Whether you are trying to pack lunch for your kids as they head off to school or you are packing your own lunch to bring to the office or on the road, these ideas might make the process a little easier and healthier!

First of all, make sure your lunch is balanced. Lunches that include some lean or low-fat protein along with carbohydrates will keep your body fueled for the afternoon. If you love sandwiches, use a variety of whole-grain breads, pitas, and wraps. Choose lean fillings like sliced eggs, tuna fish, cheese or lean meats. Then jazz up your sandwiches with assorted greens, fresh basil, sprouts, sliced cucumbers, onions, and/or tomatoes.

Sandwiches are far from your only option when you’re brown-bagging it. Last night’s dinner, hard boiled eggs, vegetarian wraps, cereal -- anything you enjoy at home can be packed up and eaten for lunch. You may want to even cook a little extra at suppertime to have leftovers that you can enjoy the next day. If you don’t have access to a microwave, you may want to invest in a thermos that can keep soups/stews or other yummy leftovers warm until lunchtime.

Don’t forget the snacks! A good way to curb the hunger and round off your lunch box is with good, healthy snacks.

- String cheese with fruit
- Raw vegetables with dip or hummus
- Apples, grapes, pears, or any other fresh fruit
- Applesauce
- Trail mix with nuts and dried fruit...a couple chocolate chips are always tasty too!
- Air-popped popcorn
- Baked chips or pretzels
- Yogurt

Packing your lunch can save you big money! The average lunch at a restaurant costs \$10...it doesn’t take long for that to add up.

Pre-portion your snacks to ensure good portion sizes, as well as good grab-and-go treats! Don’t forget to drink water throughout the day to stay hydrated and keep your energy up.

For more nutritious lunch ideas for kids and adults, visit www.choosemyplate.gov.

High Blood Pressure May be Increasing in Kids



The risk for high blood pressure in American teens and children has increased 27% in the past 13 years! Harvard researchers used the National Health and Nutrition Examination Survey to show how the growing waistlines and increased salt consumption in youth directly impacted their blood pressure. As the obesity epidemic continues, doctors are seeing more children with high blood pressure. High blood pressure is the main risk factor for stroke and stroke rates have been rising in children in the U.S. over recent years. High blood pressure is very dangerous, in part, because many people don't even know they have it until there is a problem.

The first step in treating children at risk for high blood pressure is to change their diets and increase the amount of exercise they do. By simply reducing the salt intake in your diet, you can have a dramatic change in your blood pressure. Much of the salt in the typical American diet comes in the form of processed foods and drinks, like sodas and snack foods. Americans eat on average 3,400 milligrams (mg) of salt every day, that is more than twice the American Heart Association's recommendation of 1,500 mg or less! Adults need to lead by example...reduce the salt and get moving...right along with the kids! High blood pressure accounts for over 350,000 preventable deaths each year in the United States, so we all need to take action. For more information on blood pressure, visit the American Heart Association's website at www.heart.org.

How to Protect Your Pet During Hunting Season

Hunting season is in full swing across the country. For some pets this means joining their owners on the hunt. But for most pets, especially those in rural areas, this means some areas are now off limit. Even though hunters are encouraged to recognize their target before they shoot, here are some things you can do to protect yourself and your pet.

Know when it's safe to go out. Most hunting seasons run through the fall and winter, but each state and each type of hunting has its own timeline. Check with your state's hunting or wildlife agency to learn when hunting seasons start and stop to know when it's safe in your area.

Learn where the hunting areas are. Depending on your state's regulations, wildlife areas are a definite place to watch out. In addition, many private land owners also authorize hunting on their property. Even public hiking trails can run parallel to private property and have hunters nearby. Make sure you know that the area you and your pets walk in is safe year-round.

Use sight and sound to your advantage. "Hunter orange" (also called "blaze orange") is a must have for taking a walk in or around wooded areas. While unrecognizable to deer and other animals, the clothing shade is bright and easily recognizable to humans. And wouldn't you know, there are even hunter orange collars, leashes, bandanas, and vests to ensure your dog is visible. Add sound alert by placing a bell on your pet's collar for added protection.

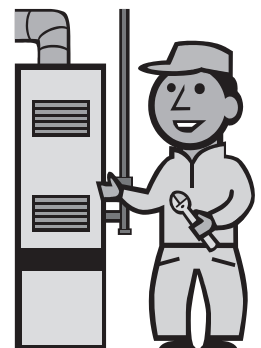
Keep your pet contained or on a leash. For inside and outside pets, it is essential to prevent them from wandering. Leashed potty breaks, a PetSafe containment system, or a tie-out are great options. Even though hunting is prohibited at night in most areas, having your dogs and cats secure at all times is the best way to prevent an accident.

Keep your pets safe during hunting season by following these safety precautions.

Heating Your Home for Less

It's that time of year again, when we all start thinking about the looming heating bills. Here are six cost-saving moves to consider this fall and winter:

1. Get your furnace checked. Just because your furnace fires up and produces heat doesn't mean it is operating efficiently. Have an expert inspect and clean your furnace to ensure you get the most out of your system.
2. Lower your thermostat at night. Energy experts say you could save as much as 10% on your heating bill by lowering the thermostat 5 degrees for more than four hours each day.
3. Inspect air filters regularly. Clean your air filters or replace them as recommended.
4. Avoid using kitchen and bath ventilation fans. In just one hour, they can draw the heated air out of a home.
5. Use ceiling fans. Ceiling fans set on low can better circulate air, pushing it lower where you need it.
6. Make sure your home has proper weather stripping. The amount of heat that escapes around doors and windows adds up. A typical home that hasn't been weatherproofed is like having a window open all winter!



For more energy savings tips, visit Efficiency Maine at www.energymaine.com.

Concussion in Sports

Due to an increase in concussions during youth sports, the Centers for Disease Control and Prevention has recently unveiled a new on-line training course to help ensure the health and safety of young athletes. The Heads Up: Concussion in Youth Sports initiative offers information about concussions to coaches, parents, and athletes involved in youth sports. The Heads Up initiative provides important information on preventing, recognizing, and responding to a concussion.

What is a Concussion?

A concussion is a type of traumatic brain injury, or TBI, caused by a bump, blow, or jolt to the head that can change the way your brain normally works. Concussions can also occur from a blow to the body that causes the head to move rapidly back and forth. Even a “ding,” “getting your bell rung,” or what seems to be mild bump or blow to the head can be serious.

Concussions can occur in any sport or recreation activity. So, all coaches, parents, and athletes need to learn concussion signs and symptoms and what to do if a concussion occurs.

How can I learn more?

The CDC has created free tools for youth and high school sports coaches, parents, athletes, and health care professionals that provide important information on preventing, recognizing, and responding to a concussion. You can access these tools at www.cdc.gov/headsup.

Fast Facts

- *A concussion is a brain injury; brain injuries all are serious.*
- *Most concussions occur without loss of consciousness.*
- *Recognition and proper response to concussions when they first occur can help prevent further injury or even death.*

What is a PSA Test and Why Should Men Get Tested?

Prostate-specific antigen, or PSA, is a protein produced by cells of the prostate gland. The PSA test measures the level of PSA in a man’s blood. For this test, a blood sample is sent to a laboratory for analysis. The results are usually reported as nanograms of PSA per milliliter (ng/mL) of blood.

The blood level of PSA is often elevated in men with prostate cancer. The PSA test was originally approved by the FDA in 1986 to monitor the progression of prostate cancer in men who had already been diagnosed with the disease. In 1994, the FDA approved the use of the PSA test in conjunction with a digital rectal exam (DRE) to test asymptomatic men for prostate cancer. Men who report prostate symptoms often undergo PSA testing (along with a DRE) to help doctors determine the nature of the problem.

In addition to prostate cancer, a number of benign (not cancerous) conditions can cause a man’s PSA level to rise. The most frequent benign prostate conditions that cause an elevation in PSA level are prostatitis (inflammation of the prostate) and benign prostatic hyperplasia (BPH) (enlargement of the prostate). There is no evidence that prostatitis or BPH leads to prostate cancer, but it is possible for a man to have one or both of these conditions and to develop prostate cancer as well.

Until recently, many doctors and professional organizations encouraged yearly PSA screening for men beginning at age 50. Some organizations recommended that men who are at higher risk of prostate cancer, including African American men and men whose father or brother had prostate cancer, begin screening at age 40 or 45. However, as more has been learned about both the benefits and harms of prostate cancer screening, a number of organizations have begun to caution against routine population screening. Although some organizations continue to recommend PSA screening, there is widespread agreement that any man who is considering getting tested should first be informed in detail about the potential harms and benefits. Talk to your doctor to see if a PSA test is right for you.

Reference: *National Cancer Institute*

Importance of Stretching at Work! (cont. from page 3)

So, whenever possible, step away from your desk or workstation, and stretch any of your muscles that may feel tight. Ideally you should make an effort to stop what you’re doing and stretch at regular intervals. If your work involves various duties or physical activity, taking one or two short breaks a day will do the trick. In contrast, if you sit or stand in the same position all day take more frequent breaks.

Be sure to stretch all the parts of your body that feel tight, starting slowly (without bouncing), and then gradually deepening the stretch to your tolerance. FYI: When stretching any muscle deepen the movement only until you feel ‘a comfortable discomfort’, NOT pain.

Halloween Health and Safety Tips

For many people, autumn events like Halloween and Harvest Day are fun times to dress up in costumes, go trick-or-treating, attend parties, and eat yummy treats. These events are also opportunities to provide nutritious snacks, get physical activity, and focus on safety. Check out these tips to help make the festivities fun and safe for trick-or-treaters and party guests.

- Swords, knives and similar costume accessories should be short, soft and flexible.
- Avoid trick-or-treating alone. Walk in groups or with a trusted adult.
- Fasten reflective tape to costumes and bags to help drivers see you.
- Examine all treats for choking hazards and tampering before eating them. Limit the amount of treats you eat.
- Hold a flashlight while trick-or-treating to help you see and others see you. Always WALK and don't run from house to house.
- Lower your risk for serious eye injury by not wearing decorative contact lenses.
- Always test make-up in a small area first. Remove it before bedtime to prevent possible skin and eye irritation.
- Look both ways before crossing the street. Use established crosswalks wherever possible.
- To stay safe, walk on sidewalks whenever possible, or on the far edge of the road facing traffic.
- Wear well-fitting masks, costumes, and shoes to avoid blocked vision, trips, and falls.
- Eat only factory-wrapped treats. Do not eat homemade treats made by strangers.
- Enter homes only if you're with a trusted adult. Only visit well-lit houses. Don't stop at dark houses. Never accept rides from strangers.
- Never walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.

Expecting trick-or-treaters or party guests?

- Provide healthier treats for trick-or-treaters such as low-calorie treats and drinks. For party guests, offer a variety of fruits, vegetables, and cheeses.
- Use party games and trick-or-treat time as an opportunity for kids to get their daily dose of 60 minutes of physical activity.
- Be sure walking areas and stairs are well-lit and free of obstacles that could result in falls.
- Keep candle-lit jack o'lanterns and luminaries away from doorsteps, walkways, landings, and curtains. Place them on sturdy tables, keep them out of the reach of pets and small children, and never leave them unattended.
- Remind drivers to watch out for trick-or-treaters and to drive safely.

Follow these tips to help make the festivities fun and safe for everyone!

Reference: www.cdc.gov

Autumn in Maine Means... Changing Driving Conditions

As we transition from summer to fall, the Maine Bureau of Highway Safety and the Maine DOT want you to remember these safety tips:

- Days are shorter, so turn your lights on when the early morning or late afternoon sun is low AND when it's foggy or raining. Be sure pedestrians and other drivers see you! Also adjust to changing sun glare conditions.
- Road work goes on, so don't be lulled into a false sense of security because summer repairs and construction are nearing completion. Observe posted warnings, flagpersons and speed limits.
- Animals are preparing for winter, which means they are on the move! Stay alert for deer, moose, bear, or other wildlife that can enter the roadway at any time. Crashes with deer increase dramatically in the fall and peak in November. Headlights do not reflect off the eyes of moose, so scan the roadways and roadsides and drive at a safe speed to avoid a collision. Slow down at night when visibility is restricted!
- Driving can be tricky with changes in the weather. Wet leaves or early morning ice can make roads slick, especially in shaded areas. Know the road conditions and drive accordingly. Bridges freeze before most road surfaces, so be cautious on the roadways.
- School is in session, so watch for school buses that may be stopped or children gathered at bus stops. Be alert and watch for slowing or stopped buses, students walking or riding bikes, or adults dropping off students, and be sure to observe school zone speeds!



Source: *The Maine Transportation Safety Coalition, www.themtsc.org*



WELLNESS WORKS

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

PRSR STD
U.S. POSTAGE
PAID
Augusta, ME
PERMIT #195

Visit our website at
www.mmeht.org

The **WELLNESS WORKS Around the State** Newsletter is a publication of the Maine Municipal Employees Health Trust (MMEHT), 60 Community Drive, Augusta, ME 04330. Editor: Anne Charles; Desktop Publishing: Patti Soule; Contributing Writers: Amanda Collins, Abby DiPasquale, Danielle Yale, Lisa Rigoulot and Anne Wright. Phone: 1-800-852-8300.

Newsletter Search Contest

Do you want a chance to win a *Wellness Works* cooler? Take a few minutes and answer the following questions (all answers can be found in articles in this newsletter). Send the answers along with your name, address and phone number to: *Wellness Works*, 60 Community Drive, Augusta, Maine 04330. You can also e-mail your answers to us at: **wellness@memun.org**. Entries must be received by September 20, 2013. One winner will be drawn at random.

Congratulations to Debbie Kinney, an employee from Aroostook County Action Program, who won the Summer Newsletter Search Contest!

Your name: _____

Phone Number: _____

Address: _____

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

1. What is a concussion? _____

2. List three ways to protect your pet during hunting season: _____

3. What percentage of US adults skip breakfast? _____

4. What does the average lunch at a restaurant cost? _____

