



Maine Municipal Employees Health Trust

Wellness Works

FALL 2015

Health Trust Board Candidates Wanted

Would you like to serve as a Trustee for the Maine Municipal Employees Health Trust? The Health Trust's Selection Committee is soliciting names of individuals who might be interested in serving the Trust in a governance position.

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 day-long 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;
- Be an enrolled participant in one of the Health Trust's benefit plans;
- Have his/her 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 450 public sector employees around the state, with over 20,000 employees, dependents and re-

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Check out this year's Retiree Workshop Schedule.

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Learn how clinically equivalent drugs can save you money.

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Learn about changes to MMEHT Health Plans effective 1/1/2016.



If you are interested in serving on the MMEHT Board of Trustees, please let us know by sending a resume and letter no later than October 31, 2015 indicating your interest and telling us a bit about yourself and why you wish to serve. Please send your submission addressed to Dale Olmstead, Chairperson, Health Trust Selection Committee, c/o Anne Wright, 60 Community Drive, Augusta, Maine 04330. You may also email the resume and letter to awright@memun.org.

There's An APP for that!

Happier – More than 11,000 scientific studies show that developing a gratitude habit helps you feel more creative, more productive, and less stressed. Happier helps you notice the awesome things that already exist in your life. This FREE app allows you to:

- Keep a gratitude journal.
- Learn new things with interactive courses.
- Interact with others (optional) in a positive community.



Mark Your Calendars – MMA Retiree Workshops Scheduled

The Health Trust is pleased to announce its 2015 Retiree Workshop schedule. The workshops will be offered throughout the state during October at the dates, times and locations found in the table below.

New this year

The first hour of this workshop will focus on the benefits for retirees who have Medicare and the Health Trust Companion Plan coverage. The second hour of the workshop is for soon to be retirees or retirees soon to be on Medicare to discuss transitioning to Medicare and the Health Trust Companion Plan. Although everyone is welcome to attend both parts of the workshop, retirees who are already on Medicare may want to leave at the break, as the second hour will focus on the transition from full coverage to Medicare and the Companion Plan.

During the 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 for the Retiree Workshops by **Monday, October 5**.

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!

2015 MMEHT Retiree Workshop Schedule		
All workshops are scheduled from 9:00 a.m. – 11:00 a.m.		
Date	Workshop Location	Address
Tuesday, October 13	Scarborough Town Office – Council Chambers A	259 US Route 1, Scarborough
Wednesday, October 14	Maine Municipal Association – Large Conference Room	60 Community Drive, Augusta
Thursday, October 15	Presque Isle City Hall – Council Chambers	12 Second Street, Presque Isle
Friday, October 16	Ellsworth City Hall – Council Chambers	One City Hall Plaza, Ellsworth
Monday, October 19	Auburn Hall – Council Chambers	60 Court Street, Auburn *

* Please note that if you park in the City of Auburn garage you will need to have a parking permit and only park in the permit spaces in the garage. Do not park in the 2 hour parking spots or the blue permit zones. We will send a parking permit for this event to all who sign up in advance and will also have them available on the day of the workshop.

Health Trust Annual Meetings – Coming Soon!

This fall, the Health Trust will once again be holding Annual Meetings at two locations around the state. These meetings provide the Health Trust staff with an opportunity to report to the membership on program operations, finances and activities, and allow our participants an opportunity to raise questions or issues of concern.

The Health Trust 2015 Annual Meetings will be held on the following dates: Friday, October 23 at Maine Municipal Association (Kelley Room); and Friday, October 30, at Presque Isle Library (Multipurpose Room). Both meetings start at 1:00 p.m. Each meeting will last for about an hour.

To reserve your space at either of these meetings, please register online, by visiting the Health Trust website at www.mmeht.org. Click on the “What’s New?” link, then click on “Register for Health Trust Annual Meetings”.

The Blue Zones!



What is a “Blue Zone”? A Blue Zone is an area where the healthiest, longest-living people in the world live. At this moment, there are five areas in the world that have been designated as Blue Zones. The Blue Zones are known for being places where most of the world’s centenarians (people 100 years old and older) live. These locations are Ikaria, Greece; Okinawa, Japan; Ogliastra Region of Sardinia, Italy; Loma Linda, California; and Nicoya Peninsula, Costa Rica. What the residents of all of these regions have in common are the following characteristics, called the Power Nine:

Move Naturally

People in the Blue Zones live in environments that constantly nudge them to move. They grow gardens and don’t have mechanical conveniences for house and yard work. They walk everywhere, and seldom use cars. Walking and moving have become a way of life.

Purpose

Blue Zone residents all have a purpose, a reason to wake up in the morning. What is your purpose? Research has shown that if you have a purpose beyond work, it can add 7 years to your life expectancy. Find something that excites you and do it every day.

Downshift

The world’s longest living people have routines to shed stress. Some remember their ancestors, pray, nap, and do happy hour. They find a way to decompress every day. Most Americans internalize stress and do not make it a priority to find a way to de-stress each day. Find something you enjoy doing and do it for five minutes a day if it helps you reduce your stress. Start small and work up to more time.

80% Rule

This rule says to stop eating when your stomach is 80% full. The 20% gap between not being hungry and feeling full could be the difference between losing weight and gaining it. People in the Blue Zone areas tend to eat their heaviest meal in the late afternoon or early evening, and they don’t eat anything after that. This is interesting, because we have always been told to eat our largest meal in the morning and smallest meal in the evening.

Plant Slant

People in all of the centenarian areas eat a lot of beans, very little meat and lots of vegetables. Each zone has its own dominant food(s), but the above mentioned traits seem to be common for all of them. As Americans, we need to minimize or eliminate processed foods and sugars and increase our vegetable intake.

Wine @5

People in the Blue Zones drink moderately and regularly. Their trick is to drink 1 to 2 glasses per day with friends and/or with food. (No, you cannot save up all week and have 14 drinks on Sunday!) People in the Blue Zones are not using large glasses, either; each glass of wine holds about 4 ounces.

Right Tribe

The longest living people choose or were born into social circles that support healthy behaviors. It’s important to try to associate with people that encourage and support healthy lifestyles. Studies have shown that if the majority of your friends are heavier and do not eat well, you will probably follow suit. By choosing to hang out with friends that support healthy behaviors, you will make better health choices yourselves.

Community

All but 5 of the 263 centenarians that were researched belonged to a faith based community. Research shows that attending faith based services 4 times per month will add 4 to 14 years to life expectancy.

Put Loved Ones First

Successful centenarians in the Blue Zones put their families first. They keep aging parents and grandparents nearby or in their home, which also lowers disease and mortality rates of their children. They commit to a life partner and they invest in their children with time and love, which makes the children more likely to be caretakers when the time comes.

What was discovered in the Blue Zones is that the path to a long, healthy life comes from creating an environment around yourself, your family, and your community that nudges you into following the right behaviors subtly and relentlessly, just as the Blue Zones do for their populations. Several communities in the United States have committed to making their community a Blue Zone. This can be done anywhere if people are willing to open their minds to being healthier. The Blue Zones have realized if you make the environment, also known as the culture around you, more conducive to health and wellness, everything else will fall into place and people will begin, or least have the resources, to make healthier choices themselves. For more information, check out the book “The Blue Zone Solutions” by Dan Buettner or check out the website: www.bluezones.com.

The Wonders of Water

Abby's Story

After a recent vacation, I felt pretty terrible. A few days off is supposed to make you feel better, not worse, right? I blamed it on the less than impressive food options late at night and the deflating air mattress that I tried to sleep on, but after being back to my regular routine for a few days, I noticed I still wasn't bouncing back. Then I realized that I hadn't been drinking nearly as much water as I typically do. After a week of monitoring and increasing my water intake, I was amazed at how much better I felt all around. This got me thinking about the importance of water and the need that all of us have to keep our water intake up, even as the temperatures start to dip down.

Water is essential for all areas of human life. It makes up more than two thirds of human body weight, and without water, we would die in a few days. The human brain is made up of 95% water, blood is 82% and lungs 90%. A mere 2% drop in our body's water supply can trigger signs of dehydration: fuzzy short-term memory, trouble with basic math, and difficulty focusing on smaller print, such as a computer screen or a newsletter (if you are having trouble reading this, go grab a glass of water!). Mild dehydration is also one of the most common causes of daytime fatigue. An estimated seventy-five percent of Americans have mild, chronic dehydration. Water doesn't just quench thirst, it regulates body temperature, moves nutrients throughout the body and also acts as a lubricant in digestion and almost all other body processes. The water in our saliva helps facilitate chewing and swallowing, ensuring that food will slide easily down the esophagus. Water also lubricates our joints and cartilages and allows them to move more easily. When you are dehydrated, the body moves water away from the joints. Less lubrication equals greater friction and that can cause joint, knee and back pain, potentially leading to injuries and arthritis. Even our eyeballs need plenty of lubrication to work well and remain healthy.

Of course, I would be lying if I said there were no side effects from drinking a lot of water. Too much water can be very harmful, even fatal, but in reasonable amounts, the only side effect is going to the bathroom... a lot! Water helps our bodies remove toxins in many different ways. Water flushes toxins and waste from the body through urination and perspiration. Water helps reduce constipation and aids in bowel movements, which ensures that wastes are removed quickly and regularly before they can become poisonous in the body. Waste buildup can occur in the body if dehydration becomes a regular occurrence, and this can cause headaches, toxicity and illness. Drinking enough water will also lessen the burden on the kidneys and liver by flushing out waste products.

So how much water is enough? It all depends on who you ask, but the short answer is: Most of us are not drinking nearly enough water! And



by water, I mean plain old tap water, not flavored waters (even if they are calorie free), coffee, soda, fruit juices, etc. Yes we do get some hydration from the foods and drinks we consume throughout the day, but we still need regular water to ensure maximum health benefits. For years, experts said that 8 glasses a day (64 ounces) was enough to meet our needs, but that really depends on the activity you are doing and the temperature of the climate. In other words,

how much water are you losing and how much do you need to replace? A good rule of thumb is to average one glass of water each day for every 20 pounds of body weight if you aren't exercising or in a hot environment (a 150 pound person would need 7.5 cups). There are several challenges on-line that encourage participants to drink and track 64 ounces a day for 30 days, or drink half their body weight in ounces of water for 7 days. Some of these may be a bit extreme, so always check with your healthcare provider and use good common sense before undertaking any health challenge. A good way to monitor your water intake is to fill an empty jug or container with water (64 ounces is a good start) in the morning and make it your goal to finish that before day's end. Don't worry about the frequent trips to the bathroom; after a few days your body will adjust and the trips will be less frequent. In the meantime just enjoy getting in the extra steps as you scurry to the rest room!

Tasty Water

The main reason why people don't drink water is that it is tasteless and not very "fun" to drink. Below you will find some healthy things you can do to make water more flavorful.

- Add a squeeze of lemon or lime (or both).
- Fill a large jug with water, sliced fruit (try citrus, berries or melon) and ice; refrigerate overnight.
- Soak pineapple chunks in water for 2 hours.
- Pour in a splash of unsweetened cranberry juice.
- Add some fresh mint leaves and cucumber.
- Freeze clementines and use as ice cubes.
- Brew green or white tea, then chill.

Stay Fit and Active This Holiday Season

Exercise can help you manage the impact of holiday indulgences and stress. Holidays are hectic and you may find it hard to squeeze exercise into your day. Keep in mind exercise will boost your mood, burn calories, and relieve stress. Try these ideas to fit exercise in over the holidays.

At home, doing chores is a way to build physical activity into the day. If the weather is cooperating, invite some friends over to do physical activity type events outside. Check out the local facilities. If you don't belong to one, ask for a guest pass for the day. Try lap swimming or water aerobics or go to the local skating rink and skate for a few hours. Get outside and take a walk around your neighborhood to view the decorations. If the weather is agreeable, go for a hike at a local park or nature preserve. If you live near the ocean, take a walk along the beach. If it's snowing where you live, try sledding, cross-country skiing, snowshoeing or making a snow fort.

Making the effort to move regularly during the holiday season may seem like a challenging task to add to a busy schedule but it will help you feel better and avoid weight gain, which could prevent added stress later. Reference: www.mayoclinic.org.



Clinically equivalent drugs can save you money



We have all heard about generic drugs – lower cost medications that are copies of brand-name drugs, and have the same dosage form, safety, strength, route of administration, quality, performance characteristics and intended use as the more expensive brand name medications.

But do you know what a clinically equivalent drug is? A drug is considered to be clinically equivalent when it works as well as another (usually more expensive) drug in treating a given condition.

Studies show that clinically equivalent and generic drugs can be just as safe and effective for treating health conditions as more expensive medications. That's a good thing because when you purchase the lower cost clinically equivalent or generic drugs, you can keep money in your pocket without giving up high quality.

Clinically equivalent drugs are becoming available to treat some conditions

As of October 1, 2015, two medications – Nexium 40 mg and lansoprazole – that are used to treat heartburn, indigestion, and gastroesophageal reflux disease (GERD) are no longer going to be covered by the Health Trust prescription plans because lower cost clinically equivalent or generic drugs are available.

While Nexium and lansoprazole will no longer be covered, there are some clinically equivalent medicines available in your prescription drug benefit plan that will be covered. There are also medicines to treat these conditions that are available over the counter without a prescription.

Members who have filled a prescription for Nexium or lansoprazole under the Health Trust prescription drug benefit plan in the past year will receive a letter outlining more information regarding this change. If you have questions on whether the other medications would be appropriate for your condition, please contact your physician.

If you have questions regarding your prescription drug benefits, please call the Health Trust Member Service Representatives. They can be reached at 1-800-852-8300, Monday to Friday, from 8:00 a.m. to 4:30 p.m.

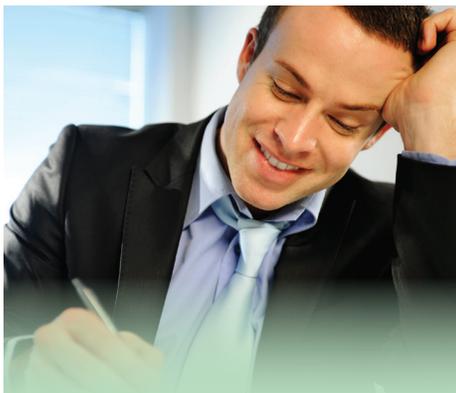
Candidates Wanted cont'd

treees participating in the Trust's health plans. The Trustees oversee a \$140 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 have questions about the Health Trust Board, serving as a Trustee or would like additional information, please email or call Anne Wright, Assistant Director, Health Trust Services – awright@memun.org or 1-800-452-8786.



Warning: Showing Gratitude May Make You Happier

When was the last time you sat and thought about things that you were thankful for? Many of us do the obligatory "I'm thankful for..." around the Thanksgiving table, but then forget about it for another year. But what if we took time every day to really appreciate what we have and what others are doing for us?

In our culture, we take many of the simple things in life for granted and don't even recognize how little others may have. Think about the last time you lost power for more than a day...could you even function? If you have a teenager at home, the answer is probably not! Yet how often do we stop to appreciate that with one flick of a light switch our homes are flooded with light any hour of the day or night. Or what about how convenient it is to turn on the tap and have clean drinking water in abundance.

It is easy to get bogged down in the details of life and forget that we actually have quite a lot to be happy about. Research shows that the more time we spend showing gratitude, the happier we are throughout the day and the healthier we feel overall. So why not take a moment or two right now to start your list? Write down three things every day that you are thankful for. Do this for at least 30 days and see if your perspective changes...you may be surprised!



Fire Pit Safety

A blazing fire pit is a warm comfort on cool nights - unless the fire flares out of control. For safety's sake, take these precautions before striking the match. Never place a pit closer than 10 feet from anything flammable, including your house and overhead tree branches. With gas pits, make sure all vents are clear to avoid smoky flare-ups. And only use the fuel that the pit is built to burn. For traditional wood-burning pits, that means using dry, well-seasoned sticks. Also, don't load in so many that there's a danger of some falling out. Once the pit is lit, keep the following close at hand, just in case your bonfire suddenly starts burning a little too bright.

Water and/or sand

Extinguishing a flare-up might be as simple as keeping your garden hose nearby, with the water turned on and the nozzle set to "spray" because a focused stream of water could spread the burning embers. Check ahead of time to see if your pit can withstand a dousing; water can crack ceramic pits and even some metal ones. If it can't get wet, or if you're not sure, keep a bucket of dry sand nearby to dump on the flames. Also, when burning wood in a bowl-shaped fire pit, it is suggested that you keep the sticks no longer than three quarters of the bowl's diameter. For a gas or propane pit, turn off the fuel supply before attempting to extinguish any fire.

Fire extinguisher

If you need to use a fire extinguisher, it should be a dry-chemical extinguisher with a Class B and C or multipurpose rating, such as the one you have in your kitchen. Be ready to follow the **PASS** procedure: **P**ull the pin; **A**im at the base of the fire; **S**queeze the trigger slowly; **S**weep the nozzle from side to side. Remember that most portable fire extinguishers have a range of just 6 to 10 feet and last for 8 to 10 seconds.

Portable phone

If the fire spreads beyond the confines of the pit or flares above your head, or prevents you from switching off the propane tank or natural-gas valve, evacuate everyone from the area and call your local fire department.

Enjoy the fire pit on these cool fall evenings but be safe. For more information check out www.thisoldhouse.com.

Meal Planning: A Quick Way to Cut Your Grocery Bill and Save Your Sanity

As the school year kicks into high gear, we are torn between kids' sporting events, homework, family events and our regular work and home duties. It seems like there is never enough time in the day to get it all done, and preparing a healthy meal for the family is sometimes the last thing on our minds. Meal planning can help curb grocery costs while still encouraging healthy eating and saving your sanity at the same time! Once you have a meal plan, you can quickly make a grocery list, identify what food prep can be done ahead of time, and maybe even think ahead to planned-overs for other meals or lunches (planned-overs are also known as leftovers)! A good example of a planned-over is a roasted chicken for dinner one night, and then using the extra meat for fajitas the next night and boiling the bones for stock to make a great soup another night. If you think that is too much chicken in one week, you can always throw it in the freezer for use at a later date. It takes some practice to get used to this system, but once you do it is a life saver.

Basic Steps for Creating a Healthy Meal Plan:

1. Write down 15-30 meals that your family likes (ideally they are healthy or at least home cooked).
2. On the front of an index card, write the meal and the recipe.
3. On the back of the index card, write how much of each ingredient is needed (don't forget planned-overs).
4. Once a week or once a month, pick out the number of meals you need and put them in order for the week. Turn them over, write down the ingredients, and you have a shopping list (just cross off any ingredients you already have)!
5. Stick the cards on the fridge and put them back in the rotation once you have used them.
6. Have plenty of fresh or frozen vegetables on hand to serve as a side dish, or prepare all the ingredients for a tossed salad at the beginning of the week and throw together every night to round out your meal!

This system can help you stick to a list, and helps ensure that you always have foods prepared or ready to prepare, which limits impulsive purchasing and eating. It also cuts down on the age old question, "What's for dinner?" and frees up a lot of mental space to think about other, more important things!



Spaghetti Squash Primavera

Ingredients

- 1 large spaghetti squash
- ¼ cup sliced carrot
- ¼ cup chopped red onion
- ¼ cup chopped red pepper
- ¼ cup chopped green pepper
- 2 tsp canola oil
- 1 cup thinly sliced yellow summer squash
- 1 cup thinly sliced zucchini
- 1 garlic clove, minced
- 1 can (14.5 ounces) Italian stewed tomatoes
- ½ cup frozen corn, thawed
- ½ tsp salt
- ½ tsp dried oregano
- 1/8 tsp dried thyme
- 4 tsp grated Parmesan cheese
- 2 Tbsp fresh parsley

Directions

Cut spaghetti squash in half; discard seeds. Place cut side up on microwave-safe plate. Microwave, covered, on high for 9 minutes or until tender.

In a large skillet, sauté the carrot, onion and peppers in oil for 3 minutes. Add squash and zucchini; sauté 2-3 minutes longer until the squash is tender.

Add garlic; cook 1 minute longer then reduce heat.

Add the tomatoes, corn, salt, oregano and thyme. Cook 5 minutes longer or until heated through, stirring occasionally.

Separate spaghetti squash strands with a fork. Spoon vegetable mixture into squash; sprinkle with cheese and parsley. Makes 4 servings

Calories: 140, Fat: 4 g, Saturated Fat: .05 g, Protein: 4 g, Carbohydrate: 25 g, Fiber: 5 g, Sodium: 290 mg

Source: Taste of Home – www.tasteofhome.com



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FAST FACTS



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Maine Municipal Employees Health Trust

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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SOME SOBERING STATISTICS:

The average American is carrying **20%** more body fat than in 1970.

If current trends continue, **75%** of Americans will be overweight or obese, and half of all Americans will have diabetes by 2030.

Following the Blue Zone recommendations for living (found on page 3), the average American could



Lose **20** pounds.

Reduce his or her risk of heart disease by half.

Reduce his or her risk of diabetes and some cancers

by as much as **80%**

Have eight more quality years added to his or her life.