



Maine Municipal Employees Health Trust

# Wellness Works

FALL 2020

## Health Trust Board Candidate Wanted

Are you interested in serving as a Trustee for the Maine Municipal Employees Health Trust? If so, the Health Trust's Selection Committee would like to hear from you. There is currently a vacancy on the Health Trust Board, for a term that expires December 31, 2021.

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 five times a year, including a two-day strategic planning meeting in the summer. Trustees are also expected to serve on one of the Trust's standing committees, requiring additional meetings throughout the year.

In order to be considered as a Trustee candidate, you must be employed by a Health Trust participating entity, and you must be enrolled as a participant in one or more of the Health Trust's benefit plans. You must also have your employer's, board's, council's or commissioners' support for the commitment necessary to meet the fiduciary obligations of an MMEHT Trustee.

The Health Trust Board governs a complex array of employee benefit programs for local government, county and special district employees in an ever-changing insurance market environment. The Health Trust provides employee benefit programs to over 450 public sector employers around the state, with approximately

*cont'd on page 3*



## Watch for New Medical ID Cards!

**Old ID cards can no longer be used effective January 1, 2021.**

Anthem will be moving to a new system to process claims, and as a result, all members who receive health coverage through the Health Trust will receive new medical identification cards in late December or early January. The cards will look very similar to your old cards, but **all members will have a new ID number effective January 1.**

To avoid any confusion or delays in processing your claims, please be sure to destroy your old cards and begin using the new cards in January. If you present an old card for services or at the pharmacy in 2021, it may not be recognized. Please make sure your providers have the updated ID number for you and your family members.

If you have moved recently, please be certain that you have submitted a change of address to the Health Trust, so that your ID cards are sent to the correct address. You may locate the Change of Address Form on the Health Trust website at [www.mmeht.org](http://www.mmeht.org) under Medical Forms & Resources, or email us at [mmehtinfo@memun.org](mailto:mmehtinfo@memun.org).

*cont'd on page 3*

## WHAT'S INSIDE

### Page 2:

Learn about the plan benefit changes for 2021.

### Page 5:

Read about the many benefits of stretching.

### Page 7:

Free cooking tutorials for you!

# Rep Raps

Answers to the most common questions that our Member Service Representatives receive.

## Communication from Anthem

If you are covered for medical insurance through the Health Trust, Anthem processes your medical claims. You receive Explanations of Benefits (EOBs) from Anthem showing how your claims have processed. You will not, however, receive an EOB for a claim if there is no balance owed, or if your patient responsibility is simply your copay.

If you would like to get electronic copies of your Explanations of Benefits you can sign up on [www.anthem.com](http://www.anthem.com) or download Anthem's Sydney app for your mobile device.

From time to time you may also receive communication from Anthem with medical service reminders. These MyHealth Notes utilize information about claims that Anthem has paid on your behalf to provide recommendations for additional services that may be appropriate for your age or condition, such as mammograms, diabetes testing, etc.

In general, Anthem does not send emails directly to Maine Municipal Employees Health Trust members. Email communications regarding your health plan would usually come from the Health Trust.

If you ever receive an email or communication from Anthem and you have questions about it, please contact Member Services and we would be happy to research it for you. You may reach the Member Service Representatives Monday through Friday from 8:00 a.m. to 4:30 p.m. at 1-800-852-8300, or email us at [HTMemberServices@memun.org](mailto:HTMemberServices@memun.org).



## Plan Benefit Changes for 2021

The Maine Municipal Employees Health Trust (MMEHT) Board of Trustees recently approved two changes to the Health Trust **PPO 1500** and **PPO 2500** plans. **These are the only two plans with benefit changes at this time.** These changes are being made to bring the plan designs for the PPO 1500 and PPO 2500 plans into better alignment with their premiums, in accordance with the principles adopted by the Board in 2017. **These changes will take effect January 1, 2021.**

### Coinsurance Out-of-Pocket Maximum

Under the Health Trust health plans, member cost shares (the amount that a member has to pay for covered services) are divided into three buckets: deductible, coinsurance, and copays. These three buckets add up to a total overall out-of-pocket maximum. The Board voted to increase the in-network coinsurance out-of-pocket maximum by \$500 single / \$1,000 family for the **PPO 1500** and **PPO 2500** plans. There will be no change to the deductible amount, or to the overall out-of-pocket maximum.

The in-network coinsurance out-of-pocket maximum for both these plans is currently \$2,000 single/\$4,000 family; effective January 1, 2021, this will change to \$2,500 single/\$5,000 family. This means that, effective January 1, 2021, the **PPO 1500** plan in-network out-of-pocket maximum for deductible plus coinsurance will be \$4,000 single/\$8,000 family, and the **PPO 2500** plan in-network out-of-pocket maximum for deductible plus coinsurance will be \$5,000 single/\$10,000 family.

Although the in-network coinsurance out-of-pocket maximum is increasing for these two plans, the in-network overall out-of-pocket maximum, including copays, will remain at \$7,500 single/\$15,000 family. This overall maximum is below the maximum allowed under the Affordable Care Act (ACA).

### Prescription Drug Copays

The Board also voted to increase the copays for three of the prescription drug tiers under the **PPO 1500** and **PPO 2500** plans. Copays for up to a 30 day supply of medications will change from **\$8/\$15/\$35/\$60/\$80**, to **\$8/\$20/\$40/\$70/\$80**, effective January 1, 2021. There will be no increase to the copays for Tier 1a – Select Generics, or Tier 4 – Specialty medications.

### Call Us.

If you have questions about these changes or your benefits, please contact Health Trust Member Services at 1-800-852-8300. The Member Service Representatives are available to take your calls Monday through Friday, from 8:00 a.m. – 4:30 p.m.

## Health Trust Board Candidate Wanted

*Continued from page 1*

20,000 employees, dependents and retirees participating in the Trust's health plans. The Trustees oversee a \$180 million dollar program.

The Trust is regulated as a Multiple Employer Welfare Arrangement by the state Bureau of Insurance and is one of the largest self-insured plans in the state. The Board works with a number of professional advisors, including its Plan Administrator (MMA), benefit advisor, actuary, and legal counsel, all of whom assist the Board in governing the Trust. Health Trustees serve as plan fiduciaries and, as such, must administer the Trust's programs in the interest of Trust participants. The Board is involved in many different functions, including setting annual rates, developing new plan offerings, reviewing third party administrative services, hearing benefit appeals, and analyzing claims trends. Trustees are not compensated, but they are reimbursed for their travel expenses.

If you are interested in serving on the MMEHT Board of Trustees, please send your resume, along with a letter indicating your interest and telling us a bit about yourself and why you wish to serve, to: Dale Olmstead, Chair, Health Trust Selection Committee, c/o Anne Wright, 60 Community Drive, Augusta, Maine 04330. You may also email the resume and letter to [awright@memun.org](mailto:awright@memun.org). Submissions must be received by November 1, 2020.

If you have questions about the Health Trust Board or serving as a Trustee, or if you would like additional information, please email or call Anne Wright, Director of Health Trust Services, at [awright@memun.org](mailto:awright@memun.org) or 207-624-0180.



## Maine Municipal Employees Health Trust

### ANNUAL OPEN ENROLLMENT

If you wish to make changes to your benefits coverage for 2021, you may do so during the Health Trust Annual Open Enrollment period. Open Enrollment starts on November 15 and ends on December 15. Please see your employer for an Enrollment/Change Form.

**All forms must be received by the Health Trust by December 15, 2020.**

Changes will be effective January 1, 2021.

## Watch for New Medical ID Cards!

*Continued from page 1*

On this page, there is a brief notice about the Health Trust Annual Open Enrollment period. Please be aware that if you make changes during the latter part of the Open Enrollment period, you may receive a set of medical ID cards with your previous plan information on them, or a dependent you added may not receive a card in the initial mailing, as the vendor processes a high volume of ID cards at this time of year. Your new cards with the updated information will arrive within a couple weeks after the first set.

If you require medical services or need to fill a prescription prior to receipt of your new identification cards, Member Services can provide you with your new ID number.

If you have any questions about your ID cards, Open Enrollment, or your health benefits, please contact the Health Trust at 1-800-852-8300. Member Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 4:30 p.m. You may also reach Member Service Representatives at [HTMemberServices@memun.org](mailto:HTMemberServices@memun.org).

## How can I be sure I am using the correct ID card starting 1/1/2021?

On the new medical identification cards, all active members' ID numbers will start with a "B" on the card. ID numbers for retirees who participate in the Group Companion Plan will start with an "M". Also, an issue date will be printed in the bottom left corner on the back of the ID card, so you can make sure you have the most recent version.

# Adulting: Teaching Your Children How to Survive Life

According to Merriam-Webster Dictionary, the word adulting, which means “to do the things that adults regularly have to do” started appearing on Twitter in 2008, but it is now a term most of us are familiar with. Did you know that universities now offer classes on adulting? That means there are enough freshmen coming in that don’t know how to do laundry and basic money management that they need to teach it in college. Yikes!

Adulting is hard and surviving life is tough, but as parents we need to start teaching our children in the teen years (and even younger) how to make it in the real world. By the time they are ready to be on their own, they can have the basic skills needed to maintain a household and function as an adult.



Here are nine basic life skills everyone should know:

## 1. Laundry

The earlier they learn this, the better! Make this a chore from the time they are old enough and tall enough to reach into the washing machine. Not only will it make them more self-sufficient at home, it will also keep you from having those bags of laundry follow them home on breaks from college.

## 2. How to Make an Appointment

It seems like a simple task, but many parents still have to make appointments for their teens and even their adult children. Instead, teach them responsibility and get them ready to make (and keep track of) appointments now and in the future.

## 3. How to Ask For What They Want

This is not just handy when visiting a store, but when they are out of school and are asking for a raise or expressing themselves in their relationships. This is something you can start from a young age by allowing your kids to order their own food, and encouraging them to talk to teachers and coaches and friends’ parents with-

out your help whenever possible. They will learn a whole bunch of life lessons by asking for things from adults and communicating with people they don’t know well.

## 4. Basic First Aid and CPR

Everyone should know how to take care of a cut, or know when a cold needs to be checked out by a doctor. Teens should also know things like the Heimlich maneuver and CPR. These skills could save a friend or stranger’s life and they aren’t difficult to teach.

## 5. How to Write a Check and Balance a Checkbook

Basic money management skills are important. Chances are they will have a checkbook or debit card so they should know how to keep track of their money to avoid overdraft fees and be responsible stewards of their money. Now is the time to help kids learn about managing their money instead of you becoming their endless ATM machine.

## 6. How to Cook

Learning how to cook for yourself is an important skill. Not only will it save money (eating out is expensive!), it will also be a great way to teach them how to prepare food that is healthy. Kids of all ages can learn to prepare a meal for the family.

## 7. How to Communicate Professionally

Your young adults should know how to email and write correspondence (yes, email not text message) in a professional capacity. This is a skill they will need when communicating with professors in college, with other adults, and in a work environment.

## 8. What to Do in an Emergency

Fender benders, illnesses and other minor (and sometimes major) emergencies occur. Does your kid know what to do in those situations? Talk to them about what to do in an accident, if they are broken down on the side of the road, if they get pulled over by a police officer, or if they come across a breakdown or accident.

## 9. How to Be a Good Roommate

If you weren’t related to your child, would you want to live with them? Does your child know how to share a couch and a TV? Keep common areas clean? Move someone else’s laundry to the dryer rather than dump it on the floor? Clean a bathroom? If you don’t teach your kids to be decent roommates, they will lose out on housing opportunities and likely lose friendships - or even worse, become your permanent roommate!

By taking the time to teach your kids these skills now, you will ensure they are prepared for the future!

Source: Deborah Gilboa, M.D.

# The Importance of Stretching

As you get older, you start to lose your flexibility, so it's even more important to implement and maintain a stretching program. Studies show that in the event of a fall, in most cases the severity would be less and recovery time quicker for someone who stretches on a regular basis than for someone less flexible. This is even more important for men; men do not have a protein called elastin that women have, so they lose their flexibility a lot quicker.

Believe it or not, stretching is a critical part of any exercise program. Keep your body healthy with these pointers for a good stretch. You might be thinking that it's hard to carve out time in your schedule for exercise, let alone stretching. But most cardio and strength-training programs cause your muscles to tighten. That's why it's important to stretch regularly to keep your body functioning well. Also, it's not just exercise; if you sit or drive a lot you should be stretching daily.

Regular stretching:

- Increases flexibility, which makes daily tasks easier
- Improves range of motion of your joints, which helps keep you mobile
- Improves circulation
- Promotes better posture
- Helps relieve stress by relaxing tense muscles
- Helps prevent injury, especially if your muscles or joints are tight



Stretching essentials - keep these key points in mind:

- **Target major muscle groups.** When you're stretching, focus on your calves, thighs, hips, lower back, neck and shoulders. Also stretch muscles and joints that you routinely use at work or play.
- **Warm up first.** Stretching muscles when they're cold increases your risk of injury, including pulled muscles. Warm up by walking while gently pumping your arms, or do a favorite exercise at low intensity for five minutes. If you only have time to stretch once, do it after you exercise when your muscles are warm and more receptive to stretching. And when you do stretch, start slowly.
- **Hold each stretch for at least 30 seconds.** It takes time to lengthen tissues safely. Hold your stretches for at least 30 seconds and up to 60 seconds for a really tight muscle or problem area. Then repeat the stretch on the other side. For most muscle groups, a single stretch is usually sufficient.
- **Don't bounce.** Bouncing as you stretch gets your muscles out of the stretch position and doesn't allow them to relax, making you less flexible and more prone to pain.
- **Focus on a pain-free stretch.** Expect to feel tension while you're stretching. If it hurts, you've gone too far. Back off to the point where you don't feel any pain, then hold the stretch.
- **Relax and breathe freely.** Don't hold your breath while you're stretching.

Find a way to fit stretching into your schedule. As a general rule, stretch whenever you exercise. If you don't exercise regularly, you may want to stretch at least three times a week to maintain flexibility. If you have a problem area, such as tightness in the back of your leg, you may want to stretch every day or even twice a day. Think about ways you can fit stretching into your daily schedule. For example:

- **Do some stretches after your morning shower or bath.** That way, you can shorten your warm-up routine because the warm water will raise muscle temperature and prepare your muscles for stretching.
- **Stretch before getting out of bed.** Try a few gentle head-to-toe stretches by reaching your arms above your head and pointing your toes.
- **Sign up for a yoga or tai chi class.** You're more likely to stick with a program if you're registered for a class.

You can stretch anytime, anywhere, in your home, at work, or when you're traveling. But if you have a chronic condition or an injury, you may need to alter your approach. For example, if you have a strained muscle, stretching it as you usually do may cause further harm. Talk with your doctor or a physical therapist about the best way for you to stretch.

Source: [www.acsm.org](http://www.acsm.org)



## Bee Healthy: Honey Takes on the Common Cold

There may be no cure for the common cold, but a new research review concludes that a spoonful of honey might make it less miserable.

Honey has a centuries-long history as a folk remedy and many parents have long used honey to soothe kids' sore throats and cough - probably because their parents did. But now we have some clinical data that suggest there may be good reason for reaching for that spoonful of honey.

In a review of 14 clinical trials done since 2007, pitting honey against standard cold-and-cough medicines or a placebo, the results showed that overall, adults and kids given honey had less-severe, less-frequent coughing spells than those who received "usual care" - including over-the-counter cough syrups, cold and allergy medicines, and painkillers. Honey also seemed to speed the recovery of adults with throat irritation.

What is the magic behind honey? It's not entirely clear, but we do know that honey contains antioxidants, and research suggests it has antimicrobial and anti-inflammatory properties. It also helps coat the mucus membranes, which might bring some relief. Plus, it's sweet and that goes a long way in getting people to take it... even if it is just for a placebo effect. As for the best way to use honey - by the spoonful or mixed into tea, for example - there really is no clear answer on that, just take it how you enjoy it most.

And while honey might not be a slam-dunk against cold symptoms, it's reasonable to give it a try. That's partly because the cold-and-cough medicines sold in drug stores do not work well and can have side effects. In contrast, honey might be helpful, and it's largely safe and relatively cheap. The exception is babies: children younger than one year old should not be given honey due to the risk of botulism.

Of course, during this time of a global pandemic, we also need to be cognizant that a cough can be a sign of COVID-19, so before turning to self-care with honey, anyone who develops a cough or other possible symptoms of COVID-19 should consult their doctor.

Source: *BMJ: Evidence-Based Medicine Journal*

## Learn How to Track Your Eating Habits

One of the best ways to change unhealthy eating habits is to first keep track of them, which makes sense considering most of us underestimate what we actually eat in a day. Using a food log to document what you eat can help bring awareness to your eating habits and help identify any roadblocks hindering your goals or health. By identifying patterns of unhealthy eating choices in the record you keep, you can begin to change them.

Create a food record that includes the following items:

- **Date and day of the week.** Note the exact time or the general time of day.
- **All foods you eat and drink.** Be specific on the types and amounts, and include details such as added fats, sugars, and other sweeteners as well as beverages.
- **Portion sizes.** Measure or estimate the size in volume, weight or number of items.
- **Your location when you eat** such as in your car, at your desk or on the couch and whether you're eating alone or with someone else.
- **What you're doing while you eat.** Pay attention to what else you may be focused on, such as watching TV, using your laptop or socializing.
- **Your mood.** Are you happy, sad, stressed out?

By doing this, you can see any patterns in your eating such as stress, emotional or boredom eating that may lead to weight gain or even health issues. You may find that certain types of foods cause your body distress and the food log can help dial in what the food culprit might be.

Source: [www.mayoclinic.org](http://www.mayoclinic.org)

**Looking for a tool to track your food intake? There are many free apps for that! Here are some that we recommend:**

**MyFitnessPal** - [www.myfitnesspal.com](http://www.myfitnesspal.com)

**SparkPeople Calorie Tracker** - [www.sparkpeople.com](http://www.sparkpeople.com)

**Lose It!** - [www.loseit.com](http://www.loseit.com)

Do you want to track your food the old-fashioned way with pen and paper? A simple Google search will help you find a template. A simple one that we like is:

The Centers for Disease Control and Prevention: [https://www.cdc.gov/healthyweight/pdf/food\\_diary\\_cdc.pdf](https://www.cdc.gov/healthyweight/pdf/food_diary_cdc.pdf)



## Chicken Enchilada-Stuffed Spaghetti Squash

### Ingredients:

- 2, 8-ounce boneless, skinless chicken breasts
- 1, 2 1/2- to 3-pound spaghetti squash, halved lengthwise and seeded
- 1 1/4 cups red enchilada sauce, divided
- 1 medium zucchini, diced
- 1 cup shredded pepper Jack cheese

### Cooking Instructions:

Position racks in upper and lower thirds of oven; preheat to 450 degrees F.

Place chicken in a medium saucepan, add water to cover and bring to a boil. Cover, reduce heat to low and gently simmer until an instant-read thermometer inserted into the thickest part registers 165 degrees F, 10 to 15 minutes.

Place the chicken to a clean cutting

board and shred with 2 forks. Transfer to a large bowl.

Meanwhile, place squash cut-side down in a microwave-safe dish and add 2 tablespoons of water. Microwave, uncovered, on high until the flesh is tender, about 10 minutes. (Alternatively, place squash halves cut-side down on a rimmed baking sheet. Bake in a 400 degrees F oven until the squash is tender, 40 to 50 minutes.)

Use a fork to scrape the squash from the shells into the large bowl. Place the shells on a broiler-safe pan. Stir 1 cup enchilada sauce, zucchini, 1/2 teaspoon pepper and 1/4 teaspoon salt into the squash and chicken. Divide the mixture between the shells; top with the remaining 1/4 cup enchilada sauce and cheese.

Bake on the lower rack for 10 minutes. Move to the upper rack, turn the broiler to high and broil, watching carefully, until the cheese starts to brown, about 2 minutes. To serve, cut each shell in half.

### Nutritional Information:

Per Serving:

Serving size: 1/4 of the spaghetti squash

408 calories; 22.1 g total fat; 11.1 g saturated fat; 136 mg cholesterol; 426 mg sodium. 833 mg potassium; 19.7 g carbohydrates; 4.1 g fiber; 7 g sugar; 34.3 g protein.

Source: [www.eatingwell.com](http://www.eatingwell.com)

## Abby's Covid Kitchen

The Health Trust Health Promotion Team's role has changed a lot since the beginning of COVID-19, but we continue to look for ways to stay connected and entertain you (yes, that is an important wellness role). So with that in mind we are happy to introduce you to Abby's Covid Kitchen Cooking Demonstrations!

These quick (5-10 minute) tutorials are available as on-demand videos that you can view in the comfort of your own home. Keep in mind that Abby is not a trained chef, actor or camera operator - that is where the entertainment piece comes in!



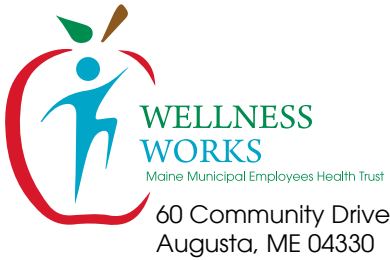
Accessing these videos is really easy. Here is how it works:

1. Please let Abby know which video(s) you want by emailing her at [adipasquale@memun.org](mailto:adipasquale@memun.org).
2. She will then send you an email with a link to register and a copy of the recipe.
3. You may register to view the recording on your own whenever you are ready.
4. Sit back and watch the video, and then create delicious dishes that make you super healthy!

So what can you make? Here is the short, but ever growing list of offerings:

- Zucchini Meatballs
- 2-Ingredient Bagels
- Super-Secret Guacamole
- Zucchini Brownies
- Perfect Pesto
- Mason Jar Breakfast
- Mason Jar Lunch

We know that many of you are doing some extra cooking (and eating) these days, so why not try a new healthy recipe?



**WELLNESS  
WORKS**

Maine Municipal Employees Health Trust

60 Community Drive  
Augusta, ME 04330

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



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

**Contributing Writers:**

Anne Charles, Amanda Nile, Abby DiPasquale, Danielle Yale, Lisa Rigoulot, Lauren Gaudet, and Kristy Gould.

**Questions?** Contact Anne Charles at 1-800-452-8786

**Graphic Design:** Sue Bourdon

**Phone:** 1-800-852-8300

**Website:** [www.mmeht.org](http://www.mmeht.org)

## New for our Members!

### **WELLNESS WEBINARS...** *Learn ways to achieve and maintain a healthier lifestyle.*

We are pleased to offer MMEHT members educational classes utilizing the web-based platform, Zoom. These free and interactive webinars will be held monthly and will last 45-60 minutes. You will have the choice of attending the webinar at noon or 7:00 p.m. Attendees will be able to ask questions of the speaker. If you cannot attend a live session, you may reach out to us to view a recorded version. These webinars are available to all MMEHT members. To receive an invite to any of these webinars, please email us at [anile@memun.org](mailto:anile@memun.org). Please indicate the topic of the webinar and the time you want to attend, and we will email a link with a password to you. Please note: invites will be sent to members Monday through Friday during normal business hours.

#### **Holidaze** – November 17 at noon or 7:00 p.m.

The holidays come around every year, but they still seem to catch us off guard. This class will discuss ways to get through the holiday season with your sanity intact and your stress in check – and hopefully reduce the holiDAZE that many of us suffer from. It's time to focus on enjoying the holidays again, not just surviving them!

#### **The Importance of Movement** – December 2 at noon or 7:00 p.m.

Movement of any kind is good for the body and also the mind - and during these times of uncertainty it's even more important. This webinar will discuss how movement helps with anxiety, builds your immunity, and decreases your stress.