



Maine Municipal Employees Health Trust

# Wellness Works

FALL 2022

## MaineHealth and Anthem Reach Agreement

MaineHealth and Anthem Blue Cross and Blue Shield in Maine have reached an agreement to their contract dispute which will keep Maine Medical Center in Anthem's care provider network for the next two years. This means all Anthem members can continue to receive in-network services at Maine Medical Center (MMC). All other MaineHealth facilities and providers also remain in Anthem's network.

This dispute was about how the hospital is paid, and if MMC was charging appropriately for services as per their existing contractual agreement. MaineHealth announced in April that they would withdraw MMC from the Anthem network effective January 1, 2023. This agreement avoids that action.

The Maine Municipal Employees Health Trust utilizes Anthem as the claims administrator for all of our medical plans, and we also utilize Anthem's network. Therefore, this agreement means that MMEHT members will continue to have access to MMC as an in-network provider in 2023.



The parties issued a joint press release with additional details about this matter. It can be accessed on the MMEHT website at [www.MMEHT.org](http://www.MMEHT.org).

### What's Inside

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Read up on important dates for open enrollment!

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Learn the difference between palliative care and hospice care.

**P5**

Discover ways that stress effects the brain.

### Wellness on the Web

#### Did You Know?

*More than 6 million Americans are living with Alzheimer's. By 2050 this number is projected to rise to nearly 13 million.*

Alzheimer's is a type of dementia that affects memory, thinking and behavior. Symptoms eventually grow severe enough to interfere with daily tasks. The Alzheimer's Association website ([www.alz.org](http://www.alz.org)) has many valuable resources such as education about the disease, strategies to keep the brain healthy, caregiver support, and links to community resources.





## Health Trust Board Candidates 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. Although there are no anticipated vacancies on the Board at this time, the Selection Committee maintains a file of interested candidates in the event of a future vacancy.

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 half day 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, 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 480 public sector employers around the state, with approximately 20,000 employees, dependents and retirees participating in the Trust's health plans. The Trustees oversee a \$185 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 Kristy Gould, 60 Community Drive, Augusta, Maine 04330. You may also email the resume and letter to [kgould@memun.org](mailto:kgould@memun.org). Submissions should be received by November 18, 2022.

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 Kristy Gould, Director of Health Trust Services, at [kgould@memun.org](mailto:kgould@memun.org) or 1-800-452-8786.

### ANNUAL OPEN ENROLLMENT

If you wish to make changes to your benefits coverage for 2023, 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, 2022.**

Changes will be effective January 1, 2023.

# “Am I Dying?”

Understanding the differences between palliative care and hospice care.

By: Abby DiPasquale

Recently a friend who is going through breast cancer treatment sent me a panicked text message. “Things have taken a turn for the worse. I think I am dying!” Startled by this sudden change in the prognosis, I quickly picked up the phone and called her to find out what was happening. “They have recommended that I start palliative care,” she said. I let out a huge sigh of relief and happily informed her that she wasn’t dying, and that palliative care did not mean the same thing as hospice care. While there are some similarities between palliative care and hospice care, there are also some glaring differences as well.

## What is palliative care?

Palliative care is a resource for anyone living with a serious illness, such as cancer, heart failure, dementia, chronic kidney disease, COPD, and many others. Patients in palliative care may receive specialized medical care focused on providing relief from their symptoms and the stress of the illness along **with** treatment intended to cure their serious illness. The goal of palliative care is to improve the quality of life for both the patient and those who care for the patient.

A palliative care team is made up of many different professionals that work with the patient, family, and the patient’s other doctors to provide medical, social, emotional, and practical support. This team is made up of specially trained doctors and nurses, and may include others such as social workers, nutritionists, and chaplains. A person’s team may vary based on their needs and levels of care. Palliative care can be provided in any setting, such as hospitals, nursing homes, outpatient palliative care clinics, specialized clinics such as oncology, and at home.



“You matter because of who you are. You matter to the last moment of your life, and we will do all we can, not only to help you die peacefully, but also to live until you die.”  
-Dame Cicely Saunders, founder of the first modern hospice

## What is hospice care?

Hospice care focusses on the care, comfort, and quality of life of a person with a serious illness who is approaching the end of life. At some point, it may not be possible to cure a serious illness, or a patient may choose not to undergo certain treatments. Hospice is designed for this situation. The patient beginning hospice care understands that his or her illness is not responding to medical attempts to cure it or to slow the disease’s progress.

Like palliative care, hospice provides comprehensive comfort care as well as support for the family, but, in hospice, attempts to cure the person’s illness are **stopped**. Hospice is provided for a person with a terminal illness whose doctor believes he or she has six months or less to live if the illness runs its natural course.

It is important to remember that stopping treatment aimed at curing an illness does not mean discontinuing all treatment. For example, if a doctor determines that a person with cancer is not responding to chemotherapy, the patient may choose to enter into hospice care, then the chemotherapy will stop. Other medical care may continue as long as it is helpful. For example, if the person has high blood pressure, he or she will still get medicine for that.

A hospice team is made up of many of the same professionals as the palliative care team - including nurses, doctors, social workers, spiritual advisors, and trained volunteers. Everyone works together with the person who is dying, the caregiver, and/or the family to provide the medical, emotional, and spiritual support needed. A member of the hospice team visits regularly, and someone is usually always available by phone 24 hours a day, seven days a week.

Both palliative care and hospice care are focused on the needs of the patient and their quality of life, but hospice is specifically focused on the period closest to death. Recognizing this difference can help patients and their family members understand their choices and make better healthcare decisions. For more information, visit the National Institute on Aging ([www.nia.nih.gov](http://www.nia.nih.gov)) or [www.caringinfo.org](http://www.caringinfo.org).

# The Health Benefits of Walking

Walking can offer numerous health benefits to people of all ages and fitness levels. It may also help prevent certain diseases and even prolong your life. Walking is free to do and easy to fit into your daily routine. All you need to start walking is a sturdy pair of walking shoes. Read on to learn about some of the benefits of walking.



**Burns calories** - Walking can help you burn calories. Burning calories can help you maintain or lose weight. Your actual calorie burn will depend on several factors: walking speed, distance covered, terrain (you'll burn more calories walking uphill than you'll burn on a flat surface), and your weight.

**Strengthens the heart** - Walking at least 30 minutes a day, five days a week can reduce your risk for coronary heart disease by about 19 percent and your risk may be reduced even more when you increase the duration or distance you walk per day.

**Can help lower your blood sugar** - Taking a short walk after eating may help lower your blood sugar. A small study found that taking a 15-minute walk three times a day (after breakfast, lunch, and dinner) improved blood sugar levels more than taking a 45-minute walk at another point during the day. Consider making a post-meal walk a regular part of your routine. It can also help you fit exercise in throughout the day.

**Eases joint pain** - Walking can help protect the joints, including your knees and hips because it helps lubricate and strengthen the muscles that support the joints. Walking may also provide benefits for people living with arthritis, by reducing pain. Also, walking 5 to 6 miles a week may also help prevent arthritis.

**Boosts immune function** - Walking may reduce your risk for developing a cold or the flu. One study tracked 1,000 adults

during flu season. Those who walked at a moderate pace for 30 to 45 minutes a day had 43 percent fewer sick days and fewer upper respiratory tract infections overall. Their symptoms were lessened if they did get sick compared to adults in the study who were sedentary.

**Boosts your energy** - Going for a walk when you're tired may be a more effective energy boost than grabbing a cup of coffee. Walking increases oxygen flow through the body. It can also increase levels of cortisol, epinephrine, and norepinephrine. Those are the hormones that help elevate energy levels.

**Improves your mood** - Walking can help your mental health. Studies show it can help reduce anxiety, depression, and a negative mood. It can also boost self-esteem and reduce symptoms of social withdrawal.

**Tones your legs** - Walking can strengthen the muscles in your legs. To build up more strength, walk in a hilly area, on a treadmill with an incline, or find routes with stairs.

**Helps with creative thinking** - Walking may help clear your head and help you think creatively. Walking in nature and stimulating all your senses helps calm the mind and allows for more clarity and creative thinking.

There are no excuses not to walk for exercise. The benefits outweigh any excuses. Put on those walking shoes and get moving!

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

## Looking for a place to walk?

Check out [www.alltrails.com](http://www.alltrails.com). AllTrails is a hiking app that promises you an assortment of features to help you find information on hiking trails, track your outdoor activities, and stay safe from the uncertainties out in the wild. AllTrails helps you locate specific trails as well as get to know about new ones. As of now, it has over 60,000 trail options for its users worldwide. There are reviews, pictures, and other necessary details to help you determine the nature of the trail.

## The Brain and Stress

What is stress? Stress is how we react when we feel under pressure or threatened. Learning about stress can help you to better manage and control it. A common characteristic of stress is forgetfulness and disorientation. Chronic stress can affect memory and cognitive health and research shows a correlation between stress, emotional states, and inflammation. The effects of stress are both psychological and physical; it is common for chronic sufferers to experience health problems, including brain and heart diseases.

Before you can understand the effects of stress on thinking and memory, you must acknowledge the fundamental processes of the brain. The brain comprises several parts that perform individual tasks and operate as one. Therefore, the brain is not a single unit and when one part of the brain takes center stage; the other parts surrender some of their collective energy to focus on the primary task.

When in a dangerous, stressful, or emotionally taxing situation, the amygdala, or survival guru of the brain, takes over. The other parts of the brain tasked with memory and higher order tasks receive less energy, meaning they are less capable at that moment. Research speculates survival mode is the reason people can become more forgetful when under stress, experiencing memory lapses depending on the trauma of the event.

Like exercise, a person should expect the muscle groups they focus on to develop more than those they don't. The same happens for someone experiencing chronic stress. The parts of the brain getting the most focus are those associated with survival; therefore, these areas develop while areas tasked with complex reasoning and thought take a backseat. The best thing you can do to reduce the potential risks of long-term or chronic stress is to find ways to mitigate it. Mindfulness, meditation, and exercise are all potential remedies for stress, even if done for just five minutes. Deep breathing techniques are a simple way to bust stress, and they can be done anywhere and anytime. It summons your parasympathetic nervous system, also known as your "rest-and-digest" system and helps stimulate relaxation to return everything to

equilibrium. You take in more oxygen, your heart rate slows, and your mind starts to slow down. It is quite simple to do - all you need to do is breathe in for 4 seconds, hold the breath for 7 seconds, exhale for 8 seconds, and repeat.



Refer to the following websites for more information on how stress affects the brain: The Mayo Clinic: [www.mayoclinic.org](http://www.mayoclinic.org); Medical News Today: [www.medicalnewstoday.com](http://www.medicalnewstoday.com), and Psych Central: [www.psychcentral.com](http://www.psychcentral.com).

**Change your attitude toward stress.**

**A life without stress is not only impossible - it also would be uninteresting. In fact, a certain degree of stress is helpful for growth. So, rather than striving for no stress, strive for healthier responses to stress.**



## Tipping The Balance Toward Safety

Building better balance will help you avoid falls and stay safe, while also keeping physically active. Along with strength, stamina, and agility, good balance is vital to keeping seniors (and everyone else) enjoying an active life for as long as possible.

It is important to note that there are three major balance systems: Your eyes, your vestibular system (also known as your inner ear) and your somatosensory system, which is how your brain talks to your body through your nerves to figure out where you are in space. Balance is a foundational component of health and performance, especially as we age.

The good news is that balance can always be improved through training, exercise, and practice.

Here are a few balance exercises to incorporate into your daily routine.

- Reduce your base of support by standing on one foot, or just standing with your feet together.
- Hold your single foot or feet together position for one to three minutes.
- By reducing your base of support and holding or “fighting” to maintain these positions, you are putting pressure on your neurological balance systems and helping them to change and improve.
- Another tip is to try the reduced support positions with your eyes closed. Do this one with a partner to be on the safe side.

Balance must be a part of your daily routine. These exercises take minimal time to do and shouldn't be skipped if you want to improve your balance and stay safe. Check out the “aging in place” website: [www.aginginplace.org](http://www.aginginplace.org) as well as [www.aarp.org](http://www.aarp.org) for more balance exercises.

## Seasonal Reset

As the weather starts to cool, you may have noticed a slight shift physically. Whether we realize it or not, our bodies instinctively adjust when the days get shorter and the temperature gets cooler.

Taking time to provide your body the support it needs to navigate the seasonal transitions can help you feel more energized, less stressed and maybe even improve your immune system. Here are a couple of ways to take care of yourself through the seasonal transition:

**Focus on Food.** Summer tends to be an overindulgence for many of us, with a few too many sweet treats and cocktails and more than one meal of greasy BBQ fare. Now is a great time to give your body a chance to reset and rebalance. Focus on eating more fruits and vegetables and less processed foods during the next month.

**Unwind.** Between weekend getaways, late nights, and being out of your usual routine, it's easy to fall into the trap of rushing from one event to another. Give yourself permission to spend 10 minutes each day to just be still and clear your head.

**Sweat.** Perhaps you let go of your exercise routine in exchange for trips to the beach or sitting around the campfire this summer. Now is a great time to work cardio exercise back into your daily schedule or amp up what you have been doing already. Getting your heart pumping and your breathing up can result in a clearer head, an uplifted mood, and more energy.

**Rest.** When you are sleeping, your body is in repair mode. If sleep is interrupted or delayed, these repairs don't happen as efficiently, resulting in a weakened immune system and making you more susceptible to viruses and colds.





## Delicious Zucchini Bread

(Gluten and Dairy-Free)

### Ingredients:

- 1 cup grated zucchini (1 medium zucchini)
- 2 large eggs
- ½ cup vegetable oil
- ¾ cup granulated sugar
- ¼ cup brown sugar, packed
- 1 teaspoon pure vanilla extract
- ½ teaspoon salt
- ½ teaspoon baking soda
- ½ teaspoon gluten-free baking powder
- ½ teaspoon dried lemon peel/zest, optional
- 1 tablespoon ground cinnamon
- 1 ½ cups gluten-free all-purpose flour (*can use regular if you don't want gluten-free*)
- ¼ teaspoon xanthan gum (*leave out if your flour already has it in it*)

### Instructions:

- Preheat your oven to 350° F.
- Spray a 4 x 8 loaf pan with gluten-free cooking spray. You can also use a cake sheet pan or muffin tin.
- Shred one medium-sized zucchini with a shredder to equal 1 cup of shredded zucchini.
- In a large mixing bowl whisk the eggs together with the oil, sugar, brown sugar, and pure vanilla extract.
- Stir in the salt, baking soda, baking powder, dried lemon peel, cinnamon, gluten-free all-purpose flour, and xanthan gum (leave out the xanthan gum if your flour already has it in it).
- Stir in the shredded zucchini.
- Pour the zucchini bread batter into a greased loaf pan.
- Bake on the center rack for 45-55 minutes, or until a toothpick inserted in the center comes out clean. (Less cook time if making in a muffin tin or cake sheet pan).
- Cool completely before slicing. Enjoy!
- Store in an air-tight container for 1-2 days at room temperature or 1 week refrigerated.

### Nutrition Facts

One Serving: Calories: 211 | Carbohydrates: 29g | Protein: 3g | Fat: 10g | Saturated Fat: 8g | Cholesterol: 31mg | Sodium: 159mg | Fiber: 2g | Sugar: 18g

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

## Rethinking the Holidays

With the cost of everyday goods at an all-time high, thinking about the added expense of the holidays might have you rethinking your naughty or nice list. Perhaps this is the season to hold off on those expensive gift ideas and give your credit cards (and your mind) a holiday too by limiting what you purchase and can realistically afford.

If cash is tight (and even if it isn't) consider giving gifts that matter most, such as gifts of time and memories. Kids often make coupon books for family members, with offers of cleaning the kitchen or free hugs. Maybe it is time to think like a kid again and consider what others may appreciate, such as a "free night of babysitting" for family members with kids, a coupon for a "home-cooked meal at my house" for family members who might not have others to share meals with, or a "camp out in the living room" for the little

ones. **Sometimes the gift of time is far more appreciated and needed than that sweater that sits at the back of the closet.**

Holiday spending can easily get out of control, but if you head into the season with a spending plan in mind it could save you from a holiday spending hangover in the new year.





**WELLNESS  
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Maine Municipal Employees Health Trust

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Augusta, ME 04330

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Maine Municipal Employees Health Trust

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## Members Resources

*Keep these numbers handy for future reference!*

### MMEHT Member Services

**1-800-852-8300**

*Representatives are available to assist you Monday through Friday 8:00 a.m. – 4:30 p.m. for questions on dental, medical, IPP and life benefits and claims*

### Anthem EAP

Available for anyone whose employer offers a Health Trust health plan

1-800-647-9151  
*Support for life's challenges for active members and those in their household*



The following number applies to members in the Health Trust vision plan:

### VSP

1-800-877-7195  
*Member Services for the Health Trust Vision Plan*

The following numbers apply to members in the Health Trust health plan:

### IngenioRx Home Delivery Pharmacy

1-833-236-6196

*Service for managing your prescriptions filled via mail order*

### 24/7 NurseLine

1-800-337-4770

*Speak with a nurse anytime about non-emergent issues*

### Future Moms

1-800-828-5891

*Pregnancy support any time of day*

### Anthem Condition Care

1-866-962-0960

*Support for managing chronic health conditions*