



Wellness Works

FALL 2023

Are You Getting Enough Vitamin N?

What? You never heard of vitamin N? Vitamin N is a vital nutrient known as *nature*. Research suggests that by spending more time in nature we can decrease stress, tension, and anxiety and increase relaxation. Time in nature has also been shown to lower blood pressure and heart rate. People who spend more time outside report more inner peace, joy and feelings of well-being.

School, work, and busy schedules can make it difficult to find time for nature. Try to spend a few minutes each day outside, in nature. Here are some easy ways to add some vitamin N to your day!

- Take a walk. A hike through the woods or ambling through a local park will do the trick!
- Eat a meal outdoors. Have a picnic in an open field or under a shady tree.
- Watch the stars.
- Exercise outside.
- Take a break and simply stand outside. Take a moment to observe your senses – it might be the warm sun on your face, the cool breeze, the smells of autumn, or the sound of birds chirping.
- Bring nature inside. Purchase flowers or a potted plant to bring nature to your home or office.



Join the MMEHT's Vitamin N Challenge. It's simple! Spend 20-minutes outdoors, take a picture of yourself enjoying nature and email it to wellness@memun.org by December 1, 2023. One winner will be drawn at random to win a 2024 Maine State Park Pass!

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Maine Municipal Employees Health Trust

ANNUAL OPEN ENROLLMENT

If you wish to make changes to your benefits coverage for 2024, 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, 2023.

Changes will be effective January 1, 2024.



Easily Access Your Information – Electronically

In these busy times, accessing information about your health plan is easier than ever, using the MMEHT and Anthem web tools. You might be surprised at what you can do right from your computer or phone!

MMEHT.org

The Maine Municipal Employees Health Trust website is your first stop for information about your benefit plans and coverage, as well as updates, needed forms and contact information.

Frequently requested information you can access includes:

- A current list of Walk-in Clinics, right from the Home page
- Summaries of your benefits coverage for each of our plans
- Contact information for Member Services or other Health Trust staff
- Forms needed for making changes to your benefits or filing claims
- Links to programs like the Employee Assistance Program or diabetes management resources
- Archived copies of this newsletter!

Sydney Health app & Anthem.com

There is a huge amount of information available on Anthem's Sydney Health app, in a simple format. When you open the app you have immediate access to your ID cards, and those of your covered dependents so you don't have to carry the paper version separately!

Other helpful things you can do from the app include:

- Check your claims and see what you have met for your deductible or out of pocket maximums for the year

- See information about your benefits coverage
- Refill prescriptions and see the history of what you've filled
- Find an in-network doctor or schedule a virtual visit right on the app
- Learn about programs you can participate in to improve your health

Most of the information you can access via the Sydney Health app is also available in your account at Anthem.com.

Scan this QR code with your smartphone camera to sign up for the Sydney Health app and get easy access to your health plan benefits.



Home Delivery Changes Coming in the New Year

Effective January 1, 2024, your home delivery carrier will migrate from CarelonRx Mail to CarelonRx Pharmacy. You will have the same benefits you currently have, with the addition of some new features:

- 90-day supply of medication for two copayments
- Free standard mail delivery right to your door
- Text, chat or talk with a pharmacist 24/7
- Enhanced order tracking
- Easy to use online tools
- Refill reminders and automatic refills

What do you need to do?

You will receive a letter with more details in the months leading up to this change. In the meantime, you can continue to fill your prescriptions the same way you are now until January 1, 2024.

If you have refills left at that time, they will automatically be moved to CarelonRx Pharmacy. If you are signed up for automatic refills those will automatically transfer to CarelonRx Pharmacy too. There is no need to re-enroll. If you do have any refills left, CarelonRx will contact your doctor and have them send a new prescription to CarelonRx Pharmacy.

Please be aware that CarelonRx Pharmacy will call members to confirm account information, such as payment method and allergies.

If you have any questions please contact Member Services at 1-800-852-8300 Monday to Friday, 8 a.m. to 4:30 p.m. or login to your Anthem.com account.

Caring for Caregivers

There are more than 53 million unpaid caregivers in the United States. More than 75% of these caregivers are women, and on average they spend almost 40 hours a week providing care to their loved ones. Many of these caregivers also have full-time jobs and other responsibilities, like raising children. These individuals passionately support family (89% of caregivers provide care for a relative or other loved one, such as a spouse), friends and community members. It's important to note that not all unpaid caregivers assist seniors. More than a quarter (27%) of them are providing care to younger adults with physical disabilities and mental health challenges.

Caregiving is Stressful

Caregiving can be a rewarding role, but it can also significantly affect the physical and mental health and well-being of the caregivers. Often, the caregiver will ignore health changes in themselves and instead focus all their energy and attention on the person they are caring for. A lack of sleep, intense levels of stress, and a 24/7 workload will take its toll, and may lead to caregiver burnout.

Caregiver burnout is a gradual process that often occurs without notice. Once the caregiver reaches their breaking point, they may become so completely overwhelmed that they can't care for their loved one or themselves. The signs of caregiver burnout may vary widely from person to person and may include physical, mental, and behavioral changes, such as:

Physical symptoms

- Pervasive physical soreness that's hard to diagnose
- Constant, persistent headaches
- Reduced appetite
- Troubled, poor sleep
- Frequent bouts of illness
- Diagnosis of otherwise unexpected chronic conditions, such as high blood pressure

Mental symptoms

- Helplessness or feeling one is unable to make a change
- Melancholy or cynicism that's hard to dispel
- Feeling distant from one's life or society in general
- Consistent, high-level anxiety or "fight or flight" response

Behavioral symptoms

- Increased use of drugs or alcohol to numb or escape
- Heightened irritability or bouts of anger or withdrawing from friends and family
- Forgetting obligations or letting responsibilities slip

If you are a caregiver and notice these changes in yourself, it is important to reach out for support from friends and family members, community groups, and your doctor. It is also crucial that you give yourself permission to take time for your own self-care. It can be hard to break away when the needs of another seem to be so much greater than your own. Identifying people, programs and activities that support you as a caregiver is something that should be done on an on-going basis. Once you have identified these resources, use them!

If you are not a caregiver but notice changes in a friend or loved one who is a caregiver, it is important to have a conversation with them about what you are seeing and what can be done to ease the caregiving burden. Mental Health First Aid (MHFA) teaches people how to have these tough conversations in an empathetic and compassionate manner. First and foremost, find an appropriate time and private place (away from the care receiver) to have a conversation. Be patient; the caregiver may not want to discuss some of the feelings they may be having, but leave the door open for them to come to you when and if they choose.

It is common for a caregiver to feel anger, resentment, embarrassment, sadness, guilt and that they are under appreciated. Be prepared to listen nonjudgmentally and provide reassurance that these feelings are normal and they're not alone. If you are able, provide information and resources on support groups and in-home care that may be able to provide a few hours of respite, and brainstorm other appropriate professionals who may be able to help.

Recognizing the needs of a caregiver is the first step to supporting them. To all the caregivers who unselfishly dedicate your lives to the wellbeing of others — YOU ROCK!

If you are interested in becoming certified as a Mental Health First Aider, there is one final opportunity in 2023. Abby DiPasquale will be holding a virtual MHFA training on November 15th from 9-3 that is free and open to MMEHT members. If you would like to learn more or enroll in the program, please contact her at adipasquale@memun.org.

Easy Ways to Start Eating Healthy

Eating healthier doesn't have to be hard, stressful, expensive, or inconvenient. It also doesn't have to happen overnight, so don't start clearing out your pantry and fridge just yet. If you want to make lasting, sustainable changes to how you eat, those changes are more likely to stick if you start slow, and just try to add one or two healthy habits at a time. Once they become part of your regular routine, add one or two more the following week or month.

Learn what a serving of each type of food looks like. Since the 1950s, food portions and tableware have been increasing in size. Research reveals that people tend to consume more food and drink when served larger-sized portions, using larger plates or bowls. Eliminating larger portions could reduce average daily caloric consumption by 22 to 29 percent in U.S. adults.

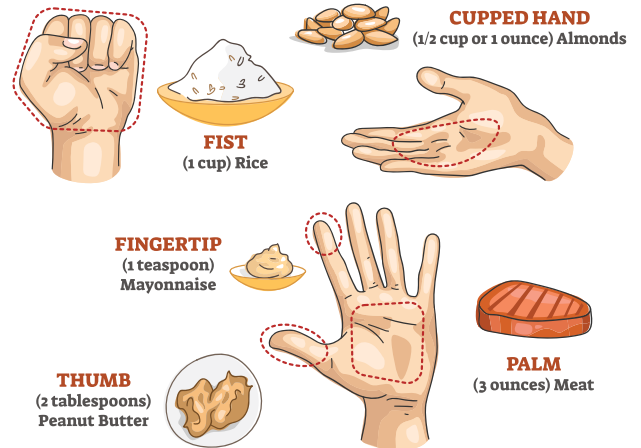
Start by adding a serving of vegetables to at least one meal every day. The Dietary Guidelines for Americans recommends at least 2½ cups of vegetables per day. Some people love nothing more than noshing on a plate of raw veggies, but for you picky eaters or vegetable haters, don't worry, because there are plenty of ways to add more vegetables to your diet without holding your nose. The key is to find a way of cooking them that makes you want to eat them! Roasting is a great starter method: Simply cut your veggies into bite-size pieces, toss with a little oil and salt/pepper, then slide them into the oven at 400 degrees for 20-30 minutes. Also, try adding vegetables to your morning eggs or smoothies as well as pureed beans or vegetables into your soups.

Make breakfast ahead of time. Mornings are busy for everyone, and it's far too easy to turn to processed cereal, frozen waffles, granola, or breakfast bars filled with sugar and additives. But if you can carve out a little bit of time on the weekend to plan ahead, you can create nutritious, delicious breakfasts you can grab on the way out the door. Try some of these quick and easy on-the-go breakfast ideas:

- Make overnight oats. All the ingredients go in a jar or bowl, put it in the fridge, and let the magic happen.
- Boil six or more eggs ahead of time and store in the fridge or make egg cups because these versatile mini-frittatas provide high-protein fuel.

Drink more water. When you're well-hydrated, you may notice a difference in how you feel, look, and perform. But that doesn't mean you have to start carrying a gallon-sized jug of water ev-

PORTION SIZE



erywhere you go. Ease into it by drinking a glass of water for every non-water beverage you consume. If you don't like plain water, drop in your favorite sliced fruit or cucumber, fresh mint, or unsweetened carbonated water. But it's not all about drinking water: You can also eat fluid-rich fruits and veggies such as celery, lettuce, bell peppers, watermelon, pineapples, and oranges.

Cut down on added sugar. By now, it's no secret that eating too much sugar can contribute to weight gain and health issues. According to the Dietary Guidelines for Americans, one of the main sources of added sugars (versus naturally occurring sugars in whole foods like fruits) is beverages! If you read ingredient labels, you'll find most processed products sold contain added sugar in the form of syrups, glucose, sucrose, fructose, and dextrose among others. The World Health Organization recommends that no more than 10 percent of total daily calories come from sugar (that's about 200 calories or 50 grams of added sugar on a 2,000-calorie diet). The American Heart Association recommends that women should consume no more than 6 tsp of added sugar, and men 9 tsp, per day.

Eat mindfully. Habits, clocks, emotions, rewards, breaks, and social gatherings can prompt us to eat even if we're not hungry. But doing this too often can dull our awareness of our body's natural signals for food and even for feeling satisfied. Snacks can be a part of an overall healthy diet if you're choosing nutrient dense snacks that will fill you up. An ideal healthy snack is one that contains fiber, protein, and fat to help you feel satisfied between meals.

The way you're currently eating is probably a pattern you've learned over the course of your lifetime, so it makes sense changing that pattern will take time. Be patient and keep trying!

Source: www.dietaryguidelines.gov



Winter Is Coming! Make Sure Your House Is Ready Too

Preparing for winter may not be on your mind at this time of year, but starting now will help you make sure your home is in great shape when it arrives. The following are areas you should pay attention to prior to the first freeze.

Insulate pipes to prevent them from freezing. Any exposed pipe that runs along a wall or is in an unheated area is a potential hazard. The water inside can freeze and cause the pipe to burst when temperatures drop below 32 F. Use pipe insulation that can be found at any hardware store.

Inspect tree branches. Scan your property for branches growing over the house, garage, driveway, or power lines. During a storm, those could come down and cause major damage.

Clean out gutters. If gutters are clogged with leaves, the debris can freeze into a big, icy mass, which could get under shingles and damage the roof.

Prevent door locks from freezing. Got an old house? Spray a little powdered-graphite lubricant into each door lock (where the key goes), then turn the key in the lock. The powder (sold at hardware stores) lubricates the pins inside the lock to prevent sticking.

Drain sprinklers. If you have an outdoor sprinkler system, remove any residual water before the first freeze so it doesn't expand and crack the pipes.

Cut back perennials. Many do well with an aggressive trim and leaves you one less thing to do in the spring. It makes your garden look tidier, but it also eliminates potential homes for harmful insects, who like to hide out, then surface during spring growth.

Mulch flower beds. Adding a layer of hardwood mulch to your flower beds this time of year helps regulate changes in soil temperature and acts as insulation, buffering the plants from brutally low temperatures that could damage or kill the plant.

Block drafts. Hold a lit candle along each windowsill and baseboard. If it flickers, it signals a draft. For each draft that you eliminate, you can increase your home's energy efficiency. For baseboards, clean and dry the area, use paintable caulking, fill in gaps between the trim and the floor with an even bead. To seal drafty windows and doors, use draft stoppers like weather stripping or window-film kits (over the glass; both available at hardware stores).

By doing some preliminary upkeep, you can prevent possible damage and save money on repairs. For more information check out www.familyhandyman.com.

Healthy Holiday Gatherings

Thanksgiving, holiday gatherings... this is the time of year for countless activities, celebrations, and social gatherings. When you are trying to be healthy, these situations can often bring challenges, such as tempting food and drinks, social pressure, and different routines. However, getting healthy doesn't mean you need to give up fun. In fact, having fun is an important part of your overall wellness. Here are five strategies to help you stay social and on track with your health goals as we head into the holiday season:

Bring a healthy option to share at gatherings. You know there will be a healthy option if you bring it yourself. Pack healthy snacks or bring a dish to share with everyone.

Practice balance the day of the event. When possible, stick to a healthy schedule that includes balanced meals, portion control, and movement the day of the event to set yourself up for success.

Out of sight, out of mind. Don't stand next to the food table. Socialize in a different area if possible. Carry a glass of water with you to keep your hands busy and to help you stay hydrated.

Don't go with an empty stomach. Plan ahead and eat a small snack or meal before the party so you don't fall victim to over-eating at the event.

Focus on why you're there. Social gatherings are all about connecting with people. Focus on the conversation, new connections, and social support. When we look at it from that perspective, we are then in a better mental space to go into gatherings.

Source: Lark



Have You Been Phished?

You get an email from bank0famerica@acc0unt.com claiming that they have found suspicious activity on your credit card statement and are requesting that you verify your financial information. What do you do? While you may be tempted to click on a link to immediately resolve the issue, this is likely the work of a cybercriminal who is phishing.

What is phishing?

Phishing is a scam that tricks you into voluntarily providing important personal information. Scammers disguise themselves as major corporations or other trustworthy entities to trick you into willingly providing information like website login credentials or, even worse, your credit card number. If you don't look carefully at the emails or texts, however, you might not be able to tell the difference between a regular message and a phishing message. Scammers work hard to make phishing messages closely resemble emails and texts sent by trusted companies, which is why you need to be cautious when you open these messages and click the links they contain.

Check for the following signs of phishing every time you open an email or text:

1. It's poorly written.

Phishing messages often contain grammatical errors, spelling mistakes, and other blatant errors that major corporations wouldn't make.

2. The logo doesn't look right.

Scammers often steal the logos of those who they're impersonating. In many cases, however, they don't steal corporate logos correctly. The logo in a phishing email or text might be a little bit blurry, hard to read, or the colors may be different.

3. The URL doesn't match.

Phishing scammers want you to click on links that will install malware or steal your information. Here are a few ways to check whether a link someone sent you is legitimate:

- Hover over (hold your mouse or cursor over) the link in the email to display its URL. Phishing URLs often contain misspellings, long strings of letters and numbers or lead to an unknown company email. Hovering over the link will allow you to see a link preview.
- Right-click the link, copy it, and paste the URL into a word processor. This will allow you to examine the link thoroughly for grammatical or spelling errors without being directed to the potentially malicious webpage.
- Check the URL of a link on mobile devices by pressing and holding it with your finger.

If the URL looks suspicious, don't interact with it and delete the message altogether. When in doubt, DON'T click on it!

Spot the Scam

Scammers aren't just targeting your email. Here are some other things that should raise red flags that you may be being targeted:

You are contacted out of the blue. Anyone who calls, emails, sends you a letter, texts or comes to your dooryard out of the blue may not have your best interest at heart. You don't have to respond right away, make a decision or even answer the door.

You have to send money up front in order to receive a prize. You haven't won anything if you must pay for it.

You need to send money via wire transfer or a reloadable card. Remember, this is just like sending someone cash - you'll never see it again.

You are asked for personal or financial information. Never provide your personal information to someone you don't know. Your bank or credit card company will not call and ask to confirm any account or personal details they already have on file.

Don't tell anyone. Scammers want you to act quickly without anyone knowing about it. If you're asked to keep it a secret, it is a scam.

ACT NOW! If an offer is really good, it can wait for you to sleep on it and get back to them tomorrow. Too many times though, scams must be acted on today only. The Maine Attorney General's Office suggests you be slow to say yes and quick to say no.

You get a real looking check. If you get a check and are asked to send money back, it's a scam. If you really think you've come upon unexpected good fortune, take your check to the bank, and ask them to verify whether it is real.

Always listen to your gut. If it sounds too good to be true, it is.

Source: Maine Attorney General's Office

Pumpkin Baked Oatmeal



Nutrition:

Serving size: 1/9th of recipe
Calories per serving: 240, total fat: 11g, saturated fat 4g, sodium 125 mg, carbs 29g, fiber 4g, sugars 8g, protein 5g.

Source: *The Real Food Dieticians* – www.therealfooddieticians.com

Ingredients:

2 ¾ cups old fashioned rolled oats
2 teaspoons pumpkin pie spice
1 teaspoon baking powder
¼ teaspoon fine salt
1 cup pumpkin puree
1 cup milk of choice
2 large eggs
1/3 cup pure maple syrup or honey
¼ cup unsalted butter or coconut oil, melted
2 teaspoons vanilla extract
½ cup chopped pecans, toasted + more for topping

Instructions:

Preheat the oven to 375 degrees F. Grease a 9x9-inch baking dish with butter or with oil spray. Set aside. In a bowl, combine all of the ingredients. Transfer to the prepared 9x9-inch dish. Top with additional toasted pecans, if desired. Bake for 30-35 minutes or until the center is set and toothpick inserted in the center comes out clean. Let sit for 5 minutes before serving.

Fall into Fitness

As we switch our minds (and wardrobes) from the heat of summer to the cool, crisp air of fall it might also be a great time to think about switching up our workouts. Or maybe you took a brief break from workouts to enjoy the summer and need to get back in the habit! Sticking to or starting an exercise routine once the seasons change may not be easy for everyone, but now is a great time to take a closer look at our exercise habits and make some tweaks, or start to incorporate *more* exercise, especially with winter and the holidays right around the corner.

Change It Up

Your body gets used to doing the same activities over and over. When this occurs, your muscles aren't being challenged as they should be, thus leading to a potential fitness plateau. Take advantage of the weather changing and cooler temperatures with these activities:

- Explore parks in your area and walk, jog, hike or bike outside.
- Add weight training to your exercise plans.
- Find a fall fitness partner to help keep you going.
- Raking leaves is an excellent way to get some exercise and clean your yard!

It takes 30 days for a habit to form, so if you are completely new to exercise or if you are trying to change your schedule a little from the summer to fall, keep this in mind.

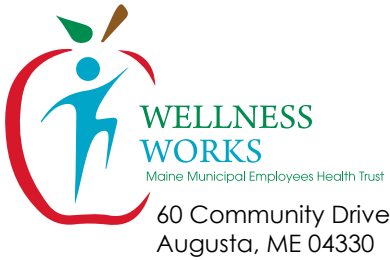
Little Steps Equal Big Changes

Workouts don't need to take a full half hour or hour to be effective. Ideally, getting 30 minutes most days is best for maintaining weight and getting health benefits. The 30-minute activity doesn't have to be done all at once. Breaking the 30 minutes up into three, 10-minute sessions provides the same health benefits as one 30-minute workout session.

Here are some things you can do to help you stay active:

- Walk while your child is at practice instead of sitting or standing still.
- Get active while watching TV: get up during the commercials and get in some exercises like squats, push-ups, planks, etc.
- Have walking meetings during work hours instead of sitting on the phone.
- Make an exercise commitment with your family: take time to walk, play an active video game or dance together.
- Walk around the pumpkin patch or apple orchard to get extra steps in.

It doesn't matter how you get your activity and exercise this fall. The important part is actually doing it. Challenge yourself and eliminate excuses. Sticking to a workout routine throughout the changing seasons is vital to keeping you healthy throughout the year!



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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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Contributing Writers:

Anne Charles, Amanda Nile, Abby DiPasquale, Danielle Yale, Lisa Rigoulot, 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

Members Resources

Keep these resources 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:

CarelonRx 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

Anthem Condition Care

1-866-962-0960
Support for managing chronic health conditions

Building Healthy Families

(and other valuable health and benefits information) via Sydney Health app or at www.anthem.com