



Maine Municipal Employees Health Trust

Wellness Works

SPRING 2020

Tips to Cope with Anxiety and Stress during the COVID-19 Outbreak

As news of the COVID-19 (coronavirus) pandemic evolves, you may find yourself growing increasingly anxious or stressed. If so, you are not alone. Here are a few tips to help you cope:

- **Be vigilant, take precautions, and maintain perspective to reduce any undue stress.**
- **Stay calm and carry on.** Maintain a routine and continue your normal daily activities, but be sure to practice prevention when you can.
 - Wash hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer when washing isn't an option.
 - Avoid touching your eyes, nose and mouth.
 - Avoid close contact with people who are sick.
 - Stay home when you're sick. That includes staying home from work, school, errands and travel.
 - Cover a cough or sneeze with a tissue, then throw the tissue in the trash.
 - If you don't have a tissue, cough or sneeze into your upper sleeve or elbow, not your hands.



- Clean and disinfect frequently touched objects and surfaces, such as phones, keyboards and doorknobs.
- Get plenty of sleep, be physically active, drink a lot of fluids and eat nutritious foods.

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Wellness on the Web

With so much information available on COVID-19 how do you know what information is accurate and the most up-to-date? Here are some reliable sources to turn to:

- Centers for Disease Control and Prevention – www.cdc.gov
- World Health Organization – www.who.int
- Mayo Clinic – www.mayoclinic.org
- Web MD – www.webmd.com



Rep Raps

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

COVID-19 Related FAQs

The following questions are ones we have received multiple times from our members regarding the coronavirus (COVID-19) outbreak. Please contact us at 1-800-852-8300 with further questions.

How will the test for COVID-19 be covered?

The test for COVID-19 will be covered at 100%, including the office visit, urgent care and emergency room co-pays for the in-network visit associated with that testing.

Can I get an advance supply of my medications?

Anthem is relaxing early prescription refill limits for members who wish to receive a 30-day supply of most maintenance medications, where permissible. This may allow your pharmacist to review and fill your prescription earlier than usual, if needed.

Additionally, we encourage health plan members to talk to their doctor about changing from a 30-day supply to a 90-day supply of any prescription medicines they take on a regular basis, if appropriate. Members filling 90-day prescriptions can also obtain their medications through the IngenioRx home delivery pharmacy for reduced co-pays. Information about home delivery is available on the Trust website at www.mmeht.org/medical-plans/prescriptions.

If I have COVID-19, will the Income Protection Plan (IPP) cover me?

If you are diagnosed with COVID-19 and have IPP coverage, you would be under a physician's care and the physician would provide the information on the Income Protection Plan claim form, which Unum would review. If you are restricted from working by your physician, you would most likely be approved.

If you are self-quarantined but you are not ill, you would generally not be eligible to receive disability benefits without a medical condition that results in restrictions and limitations.

Health Trust Operations

On Friday, March 13, the Maine Municipal Association announced a series of measures that the organization will be taking to help protect MMA staff and members from the possible spread of COVID-19, the novel coronavirus. A Statement on Coronavirus Operations Impact from Steve Gove, MMA Executive Director, outlining these measures has been posted on the MMA website (www.memun.org).

As Steve says in his memo, MMA "must make prudent decisions about continuing to provide important services, while protecting the health of our members and employees." For this reason, MMA will not host any meetings or workshops, regardless of size, at its building through April 30, 2020. In addition, MMA employees have been advised not to attend any outside meetings or workshops, or to do any site visits with MMA members.

As a result, we are suspending all Health Trust field visits, Health Education classes, and meetings, until at least April 30. The Administrative Workshops and Wellness Conference, scheduled for early May, have also been postponed. Health Promotion and Field Service staff will continue to check in with Health Trust participating employer groups and Wellness Coordinators via emails and phone calls. And, as always, they are available via phone or email.

Trust Member Service Representatives and Billing & Enrollment staff are still available to assist with your questions and concerns. It is possible that some of these staff members will be working remotely during this time period. Phone calls will be answered as quickly as possible, although you may need to leave a voicemail if no one is able to answer your call immediately. Every effort will be made to respond within one hour, to voice mails received during business hours (8:00 am – 4:30 pm). However, to avoid any delays, we strongly encourage you to email us at MMEHTinfo@memeun.org, and to send forms and information electronically. If your email contains private health information, we will respond via our secured email.

We appreciate your understanding during this uncertain time. If you have any questions, please don't hesitate to contact us.

See a Provider Online from your Home

Medical experts recommend using virtual health care options when possible, as it can help prevent the spread of coronavirus and other infectious diseases, and improve access to care. Telehealth is a safe and effective way for members to see a doctor to receive health guidance related to COVID-19 from their homes via smart phone, tablet or computer.

Anthem's LiveHealth Online program is available to MMEHT members. Using LiveHealth Online, you can have a private video visit with a doctor via technology to assess your symptoms and determine if testing for COVID-19 is warranted. You may also get quick care for a common health issue, or access a provider through the Employee Assistance Program (EAP).

Through June 14, 2020, Anthem will waive member cost shares for telehealth visits, including visits for mental health.

More information about LiveHealth Online is available on the home page of the Health Trust website at www.mmeht.org, or you may visit www.livehealthonline.com.



Homeschooling How-To

With schools closing to stop the spread of COVID-19 (coronavirus), you may find yourself working from home with a new side-gig: teacher. If you're new to homeschooling, you're probably wondering how you can help your kids learn and keep them occupied while you work. Is it possible to avoid a screen time free-for-all and keep your sanity? These resources will help:

1. Check the school website

First things first, see if your teacher or school has learning packets or classes via Google Classroom. Some schools are providing online resources. Check with your child's teacher or principal for guidance if possible.

2. Find a schedule

Create a rough outline of how your day will look and what things the kids can do. Be sure to include time for both academic material and physical activity! You may want to try to follow your child's regular school schedule, or decide on a plan with a family meeting. Keep in mind younger children may only be able to focus on a task for 10 or 15 minutes. Take lots of movement breaks, sing songs and get outside when you can.

3. Use free educational websites

Many educational websites are offering free subscriptions during school closures. Scholastic is offering free online resources during the crisis, including 20 days of lessons for grades pre-K to 9. Check out their website at www.scholastic.com or simply google "Scholastic Learn at Home" and it will bring you to their website. There are also many blogs that are continually updating lists of educational resources, such as www.kids-activitiesblog.com. Just keep in mind that many of these are full of ads and pop-ups that may become frustrating! If you find one you and your children like, don't forget to share it with other parents and friends!

4. Watch webinars

Move beyond YouTube. Though some of those videos are great, look for ones that have an educational spin. Khan Academy (www.khanacademy.org) is a great, free resource for instructional videos on many topics. Mystery Science (www.mysteryscience.com) is offering free science lessons during school shutdowns.

5. Listen to audiobooks and podcasts

There are plenty of educational and entertaining podcasts for kids, including NPR's WOW in the World, Story Pirates and Brains On! Check out the kids section of your favorite podcast platform for more choices. Many libraries are closing, but online resources remain available. Check your local library website or visit the Maine State Library (www.maine.gov/msl) for more information on accessing resources during this time.

6. Get physical

With kids kept indoors more than usual, don't forget to provide plenty of wiggle time. If you are stuck inside, Cosmic Kids Yoga (www.cosmickids.com) has free yoga resources for young children and Go Noodle (www.gonoodle.com) features short videos to get kids moving. Just because you're quarantined doesn't mean you're under house arrest. Take your work outside and let the kids dig, or just observe nature. They can track what they see in a science notebook or you can create a scavenger hunt for them to complete.

7. Watch documentaries

If your kids Netflix, you can chill (or get some work done). And there are plenty of quality films to get you through quarantine. Commonsense media (www.common sense media.org) keeps a list of the best documentaries for kids. For an all-family TV break, shows about cooking and travel can be great cross-overs.

Be kind to yourself; remember this is temporary and no one expects perfection. If you make good use of your resources, your kids will have fun learning and make some fun family memories too.

Source: www.today.com

Daily Routines Matters

Making a family schedule may help keep you and your family sane. Routines such as getting up and going to bed on a regular schedule and getting dressed for the day may help with a sense of normalcy. Here are some tips to help you establish a family routine:

- Set your alarm and shower before the kids wake up.
- Break the day into small chunks – school work, free time, outside time, screen time, etc.
- Let the kids help with the housework. Assign chores based on their age.
- Use their current school schedule as your framework.
- Allow children time for free play where a child is playing independent of an adult. This does not mean unsupervised (if the child is at an age where supervision is needed). As the child plays, do adult work or chores, checking in as needed.
- Screens and technology are a tool you may or may not use. If you choose to use screens, make one routine slot each day to allow for predictability and boundaries.

Snacking Smarter

“Mom, can I have a snack?” “Mom! I’m hungry. Can I have a snack?” I seriously hear this at least 50 times a day in a span of just a few short hours. I can’t imagine how my daughter survives all day with just the food I have packed in her lunchbox, because as soon as we get through the door it is a never-ending quest for a snack. In her world, it seems like it is always snack time!

Snacks are good for kids because they help them stay focused at school and on homework, give them needed nutrients and keep hunger at bay. Unfortunately, to lots of kids and teens, a snack is a bag of chips, some cookies or some other low-nutrient food. This seemed to be the trap we were falling into in our household, so I decided it was time to turn snack time around because unplanned, random snacking was leading to problems and battles at the dinner table. So, I looked to the best place I know to go for nutritional advice, the Academy of Nutrition and Dietetics (www.eatright.org) for some ideas on changing up my daughter’s snack routine.

Not surprisingly, most children and teens need to eat every three to four hours throughout the day to fuel their growing, active bodies and meet their daily nutritional needs. The Academy of Nutrition and Dietetics suggests the following:

- Younger kids need to eat three meals and at least two snacks a day.
- Older kids need to eat three meals and at least one snack a day (they may need two snacks if they’re going through a growth spurt or if they are very physically active).
- A good rule of thumb is to offer snacks a few hours after one meal ends and about one to two hours before the next meal begins. This helps reduce the battles of eating at mealtime too!

After finding some random fruit snack wrappers tucked into strange places around my daughter’s bedroom, we also have a new rule of where we eat in our home - the kitchen island or dining room table. This helps keep us aware of how often and what she is snacking on, plus it cuts down on crumbs, spills and general messiness that drives me bonkers! While it’s not an issue in our home, many parents struggle to get their children (and themselves) to eat away from the TV or other device, something nutritionists recommend. Numerous studies show that this mindless munching leads to overeating and reduces the amount of time spent connecting with other family members in conversation.

Becoming a smart snacker isn’t hard, it just takes a bit of planning to get started. Here are some excellent strategies from www.eatright.org to help you get started on the path to better snacking:

- Expect smaller children to eat smaller portions. Young children may need more frequent snacks than older kids because little ones have smaller stomachs that hold less.
- Offer meals and snacks at predictable times and be prepared for



those times to come - like right after school!

- To make sure your kids eat at mealtimes, don’t offer snacks too close to a meal.
- Place produce in plain sight. Keep a bowl of fresh fruit accessible to your kids for snacking and put small containers of fresh veggies (carrots, celery sticks and broccoli florets) at kids-eye level in the fridge.
- Stock your pantry with canned snacks such as fruits canned in juice or natural applesauce made without added sugar. Divide larger cans into smaller portions in reusable containers or buy the convenient single-serve containers.
- Cut snacking costs with frozen fruits, as they often are less expensive but just as nutritious as the fresh varieties. Purchase frozen strawberries, raspberries and blueberries in large bags, and then use small handfuls for yogurt toppings or as smoothie ingredients.

Typical “snack” food is highly processed, full of sugar and contains very little nutritional benefit. Be sure to choose healthy options when preparing a snack for yourself or your little ones. A good snack should contain both protein and fiber, so it will fill you up, reduce your hunger and stick with you for a little while. Here are some good snack combinations:

- Trail mix: nuts, dried fruit without added sugars, whole-grain pretzels and low-sugar dry cereal
- Low-fat cheese and pear slices
- Low-fat yogurt, fruit and nuts
- Nuts and raisins
- Celery sticks filled with peanut or almond butter and sprinkled with raisins

Snacking with a plan has been a great way to curb the mindless eating of junk food and has helped our family work together to find healthier snack options that we all feel good about.

Source: Abby DiPasquale and Academy of Nutrition and Dietetics, www.eatright.org



Enjoy the Simple Things While Social Distancing

Social distancing gives families the opportunity to reset and appreciate the simple things in life. Take the time to get outside and enjoy the fresh air along with some vitamin D. Grab the family (and your dog if you have one) and get out in nature. Some of you are lucky enough to have woods in your backyard to explore but if not, Maine has a plethora of hiking trails throughout the state – www.alltrails.com/us/maine. If you live near the coastline, check out the local beach and look for sea glass treasures and shells or just toss a stick for your dog. Just remember to bundle up because it is still windy this time of year.

Spring is here, so now is a great time to get a head start on yard clean up and to start prepping those flower or vegetable gardens. Remember, there are a lot of elderly people out there that could use an extra hand around their yard. With all this social distancing, some people have a lot of time on their hands. Search out someone that could use some help.

For mental health and staying physically active, the gyms and studios may be closed, but that doesn't mean you can't get a workout in. There are a lot of exercise routines on YouTube as well as free workout apps such as FitOn or Seven Minute Workout – do a search in your App Store; you may find a new favorite!

It's helpful to focus on the positive aspects of social distancing, like bonding with your family. Catch up on family board or card games. If you have younger kids or grandkids in the house, try some arts and crafts, scavenger hunts or bake some yummy treats together. If you have older kids, ask them to make one dinner a week. This is also a great opportunity to test out their life skills for life after high school. Introduce or reiterate life skills such as doing the laundry, cooking meals, cleaning, yard work or learning how to budget.

Take advantage of the time you have at home with the family and use social distancing as a time to simplify and appreciate.

Tips to Cope with Anxiety and Stress during the COVID-19 Outbreak

Continued from page 1

- **Stick to reputable sites for your information.** Try to limit contact with sources that tend to fuel your worry. See Wellness on the Web (page 1) for suggestions of reputable sources. Avoid using the internet to search your symptoms, and do not panic at the first sign of illness. Speak to your primary care doctor if you have any questions.
- **Use coping skills.** Try and focus on relaxing more. You can exercise, practice yoga, meditate, use deep breathing techniques or talk to a friend or therapist.
- **Stay informed.** In addition to getting your information from reputable websites, it is also important to limit the time you spend reading or listening to the news. If you feel like the news is becoming repetitive, it might be a sign that you are oversaturating yourself.
- **Be prepared.** It's okay to make sure you have enough bottled water, toilet paper, nonperishable food and any necessary medicines. However, if you find that you are buying large quantities of supplies and you are starting to run out of storage room, you may be over-preparing due to panic.
- **Ask for help.** Monitor yourself, your emotions and your internal responses. If you feel like you cannot stop worrying, or if you notice any of the concerning behaviors mentioned above seek help. Anthem EAP can connect you to a therapist and other resources that can help you. To get support call the Anthem EAP toll-free number at 1-800-647-9151. The Anthem EAP website also has valuable information at www.anthemead.com; Log in: MMEHT. The Anthem EAP is free and confidential. It is available to all active employees (regardless of insurance coverage) and their household members, as long as your employer offers a Health Trust health plan. Unfortunately, retirees are not eligible to use this service.

Source: Anthem EAP



Do You Know If You Have High Blood Pressure?

When was the last time you had a blood pressure screening? Uncontrolled blood pressure can increase the workload of your heart, as well as harden and thicken the arteries, making it harder for blood to pass through. According to the American Heart Association, high blood pressure coupled with other risk factors like obesity, smoking, high cholesterol or diabetes increases the risk of heart attack and stroke several times over.

In many cases, high blood pressure can be controlled through lifestyle changes and medications. If you can't remember the last time your blood pressure was checked, set up an appointment today.

You may have high blood pressure and not even know it. According to the American Heart Association, over 100 million Americans suffer from this affliction and almost half don't have it under control. That's a lot of people. Are you one of them? You don't have to be. High blood pressure is easily detectable and usually controllable.

Blood pressure is the force of blood against artery walls. It is measured in millimeters of mercury (mm HG) and recorded as two numbers—systolic (pressure on the arterial walls as the heart contracts) over diastolic (pressure on the arterial walls as the heart relaxes between beats). Both numbers are important. The following chart will help you recognize the differences between optimal and high blood pressure.

Blood Pressure Categories for Adults

Blood Pressure Category	Systolic mm Hg (upper number)	Diastolic mm Hg (lower number)
Normal	Less than 120	Less than 80
Elevated	120-129	Less than 80
High Blood Pressure (Hypertension Stage 1)	130-139	80-89
High Blood Pressure (Hypertension Stage 2)	140 or higher	90 or higher
Hypertensive Crisis (consult your doctor immediately)	Higher than 180	Higher than 120

Blood pressure rises and falls during the day. But when it stays elevated over time, then it is called high blood pressure (or hypertension). High blood pressure often has no warning signs or symptoms. If left uncontrolled, it can lead to heart and kidney disease, heart attack, and stroke. But reducing your blood pressure by just 12 to 13 points can lower your risk of heart attack by 20 percent; stroke by 37 percent; and cardiovascular death by 25 percent. To lower your blood pressure, talk to your doctor first. Together you can start a treatment plan that will probably include lifestyle changes such as diet and exercise, stress reduction and possible medications.

Source: www.sparkpeople.com and the American Heart Association

Yahoo for Yoga

Yoga isn't just about stretching, it is an increasingly popular way of promoting physical and mental well-being. Studies suggest many possible benefits of yoga, including stress management, mental/emotional health, pain relief, sleep, and balance. Now, a new review study is making the connection between yoga and a slew of brain benefits.

For this evaluation, researchers focused on 11 previous studies looking at yoga and brain health. All of the studies used brain imaging techniques like MRI to assess brain structure. The findings were compelling. Many key areas of the brain were positively impacted by yoga. They included:

- An increase in the size of the hippocampus, the memory center
- An increase in the size of the amygdala, the emotional regulation center
- An increase in the size of the prefrontal cortex, the planning and executive function center

All in all, these changes translate to better memory, less stress, less emotional reactivity, and an enhanced ability to perform complex tasks. Now if that doesn't grab your attention and make you want to try a downward dog, we don't know what will!

Yoga isn't just for the young and hip crowd - it is broadly available in most areas and can be adapted for all abilities. If you are hesitant or unable to join a class right away, look for gentle yoga videos or apps to try out in the privacy of your own home. Regardless of where you do it, yoga will provide you with some great benefits.

Yoga Apps

Whether you're new to yoga or practice regularly and want to try some new moves, there are many great apps to try.

- Daily Yoga
- Yoga for Beginners
- Yoga Studio
- Cosmic Kids
- Yoga for Seniors & Adults



Vegetable Egg Rolls

Ingredients:

- 1 bag (12 oz) of Broccoli Slaw, mixed with carrots
- 2 medium garlic cloves, minced
- 2 medium scallions, white and green parts, chopped
- 1 Tbsp, fresh, minced or 1/2 tsp dried ginger root
- 1 Tbsp low sodium soy sauce
- 2 tsp cornstarch
- 1 tsp sesame oil
- Egg roll wrappers, about 8
- Olive oil cooking spray, just enough to spray the outside of the egg roll

Instructions:

Preheat oven to 350°F. Coat a large baking sheet with cooking spray.

Place broccoli slaw in a microwavable dish and cover. Microwave on high until wilted, about 4 minutes; drain and transfer to a large bowl. Add garlic, scallions, ginger, soy sauce, cornstarch and oil; mix well. Arrange egg roll wrappers on a clean, dry surface. Spoon broccoli mixture diagonally onto each wrapper. Fold over one corner to cover filling. Fold up both corners. Moisten edges of remaining flap with water and roll up wrapper jellyroll style until sealed. Transfer egg rolls to prepared baking sheet and coat with cooking spray.

Bake until golden brown, about 25 minutes. Serve hot.

Nutrition:

Serves: 8 (one egg roll/serving)
Calories 110, Total Fat 1.2 g, Saturated Fat 0.2 g, Cholesterol 2.9 mg, Sodium 188.9 mg, Total Carbohydrate 20.6 g, Dietary Fiber 1.3 g, Sugars 0.5 g, Protein 3.7 g

Time Out for Triglycerides

Have you had lab work done recently? Did you look at your results? How were your triglycerides? What does that even mean? Well, we are so glad you asked!

Triglycerides are a type of fat in the blood. High levels of triglycerides can increase your risk for heart disease. A normal triglyceride level is considered to be below 150 mg/dL (milligrams per deciliter) whereas a level above 200 mg/dL is high. Luckily, many of the things you can do to improve your overall health - such as losing weight, being physically active and limiting refined carbohydrates - can also help lower triglycerides.

Focus on Fats

Fat often gets a lot of negative attention in heart healthy eating plans, but that doesn't mean you need to completely eliminate it. Instead, focus on eating good sources of unsaturated fats, such as olive and vegetable oils, nuts and seeds, avocados, and seafood that provides omega-3 essential fatty acids. Just two servings of seafood per week (about 8 ounces total) will provide the recommended amount of omega-3 fatty acids. Seafood high in omega-3 fatty acids include salmon, herring, Atlantic and Pacific mackerel, rainbow trout, and sardines. *Note: Pregnant and nursing women and young children should avoid shark, swordfish, king mackerel and tilefish, which contain high levels of mercury.*

Be Carbohydrate Savvy

While extra calories from any source can be stored as triglycerides, excess calories from added sugars and alcohol may raise triglycerides even higher. When choosing carbohydrate-rich foods, focus on whole grains, fruits, vegetables and low-fat dairy. Limit refined grains and sources of

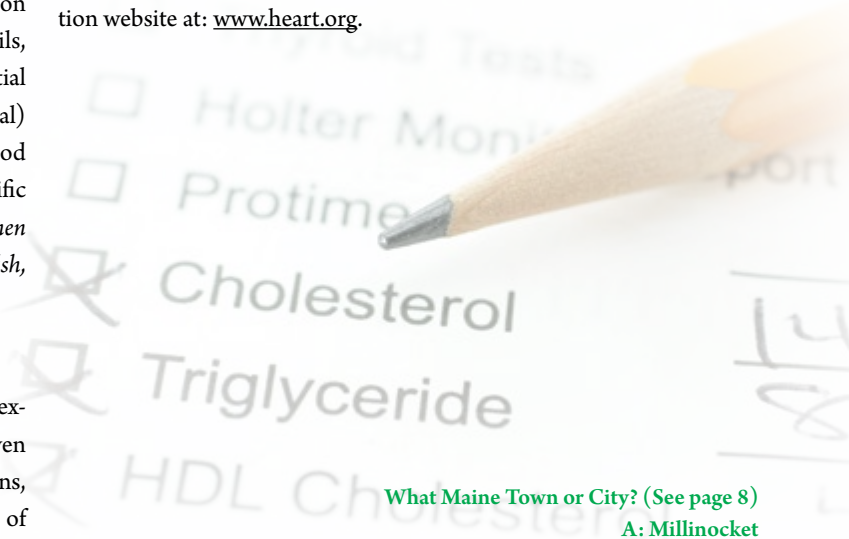
added sugars, such as desserts, baked goods and sugar-sweetened beverages. Alcohol should also be limited or avoided.

Mediterranean-style eating plans and the DASH Diet are similarly associated with improved heart health. These diets include eating more fruits, vegetables, whole grains and seafood, while limiting saturated fat, trans fat, added sugars and alcohol. They also include a moderate amount of healthy monounsaturated and polyunsaturated fats found in oils such as canola and olive oils.

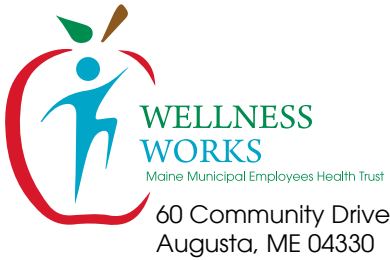
Talk to Your Doc

If your triglyceride level is above 150 mg/dL, discuss lifestyle changes with your doctor and determine what you can do to improve your health. Don't ignore high triglyceride levels. Pay attention to your lab results and ask questions if you don't understand what your numbers mean!

For more information on triglycerides visit the American Heart Association website at: www.heart.org.



What Maine Town or City? (See page 8)
A: Millinocket



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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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What Maine Town or City?

- This town is the gateway to Mt Katahdin, the highest mountain in the state of Maine, standing at 5,267 feet. This mountain is the most northern part of the Appalachian Trail.
- Every December this town hosts “Maine’s Legendary Free Race”, a marathon and half-marathon. The only stipulation to registering for this race is that runners support local businesses in the region.
- This town is known for the endless outdoor opportunities that it offers – hiking, whitewater rafting, snowmobiling, cross-country skiing, and more!

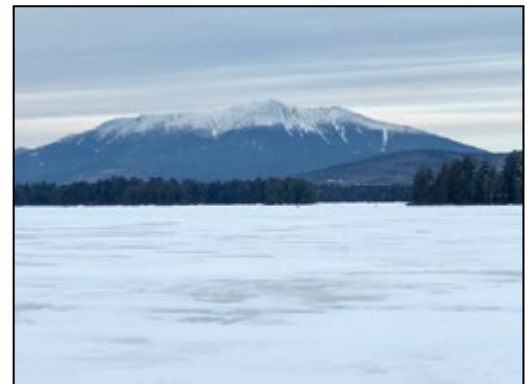


Photo credit: Anne Wright, MMEHT

Would you like a chance to have a photograph of your town/city featured in this newsletter? Please email your photos to wellness@memun.org. Be sure to include some fun facts about your town that we can share too!

Answer to the location of this photo can be found on the bottom of page 7 of this newsletter.