



Maine Municipal Employees Health Trust

Wellness Works

SPRING 2022

Spring Into Wellness

As the snowbanks make way for potholes and mud puddles, it is time to change our thinking from hibernation to activity. Try these six simple things to transition your mind and body this spring:

1. Wake early to exercise

With warmer mornings and an earlier sunrise, now is the perfect time to get up earlier. Since you are awake earlier, you might as well exercise! It's a great way to begin your day and boost your energy.

2. Change out your wardrobe

Exchange those clumpy winter boots for some supportive sneakers. This will encourage an active lifestyle. Changing out your winter gear for lightweight options will ensure you have the right clothing to manage heat and perspiration.

3. Focus on fruits and vegetables

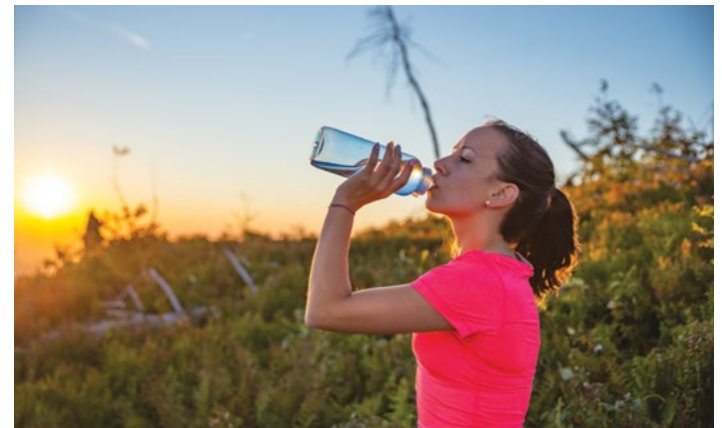
Spring is a great time to add more fruits and vegetables to your diet since more are in-season and available. If you like to garden, now is the time to make a list of what you are going to plant too!

4. Work in more water

Are you drinking enough water each day? For your body to work well, you must stay hydrated. Don't like plain water? Add some lemon, limes, strawberries, cucumbers, or other fruit to give it a pop of flavor.

5. Get your ZZZs

Aim for 6-8 hours of sleep each night. Practice good sleep habits by going to bed and waking up at the same time during the week and on the



weekends and turning off technology for an hour before your head hits the pillow.

6. Go for a health tune-up

Spring is a good time to check in with your doctor to be sure you are up to date on all your exams and screenings and to talk about that exercise program you are getting ready to start when you wake up earlier in the morning. Make it a point to schedule any overdue screenings soon.

Following these six steps will allow you to be prepared as spring gives way to summer to fully enjoy all that lies before you.

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Wellness on the Web

Elevate

Exercising the brain to improve memory, focus, or daily functionality is a top priority for many people, especially as they get older. That said, people of all ages can benefit from incorporating a few simple brain exercises into their daily life. That's where the Elevate app can help! Elevate's short, enjoyable mini-games include activities like recalling key elements from conversations and answering true-false questions as quickly as possible. As you play a few of these games each day, the app tracks your progress and creates a personalized workout that adapts as you strengthen key abilities, helping you stay motivated over time. Exercise your brain by downloading this free app today!



Who Should You Reach Out to at the Health Trust?

The Health Trust is available to assist you with your questions or issues. We have two different phone numbers and several emails that you can use to connect with our staff. By utilizing the correct contact information and providing us with important details, your issue can be researched and responded to more quickly.

If you don't reach someone at the Health Trust when you call, please leave us a voicemail. The voicemails on the Health Trust phones are monitored frequently throughout the day, so there is no need to leave multiple messages. We will respond to your voicemail, usually the same day, unless it is left late in the day, in which case we will respond the next day. The Health Trust emails are also monitored frequently throughout the day and responded to as quickly as possible.

If you do leave a voicemail or if you email us, please help us to help you by leaving pertinent details such as your name, the subscriber's name and employer, your ID number, and a brief description of your reason for contacting us. This allows us to begin researching your issue before we get back to you, or to direct you to the correct area if needed.

As with all businesses, we do sometimes experience staffing issues or may have unexpected delays in our normally expedited response times. Please be assured that your request is important to us and we will respond to you as quickly as possible. We pride ourselves on providing you with excellent customer service.

Member Services – 1-800-852-8300 Monday through Friday 8:00 a.m. to 4:30 p.m. or htservice@memun.org

These Health Trust employees handle benefits questions from members such as medical, dental, or prescription claims, or verifying coverage for a specific service. If you have a question about a bill you have received from a doctor, dentist, hospital, etc., the Member Service Representatives can assist. They can also order identification cards for



you or assist in changing your primary care physician or finding a doctor in your plan.

If your medical or dental provider has a question about your benefits or claims they should contact Delta Dental or Anthem directly instead of the Health Trust.

Billing and Enrollment – 1-800-452-8786 ext. 2585 Monday through Friday 8:00 a.m. to 4:30 p.m. or htbilling@memun.org

These Health Trust employees handle the enrollment of members in our various plans, termination of coverage, changes in plan options, questions about premium billing, and assistance with the Retiree or COBRA enrollment. They answer questions from both members and employers about these types of issues.

Employers only can also reach our Field Representatives or the Health Promotion team by calling 1-800-452-8786. Covered members should reach out to staff utilizing the numbers or emails listed above.

At-Home COVID-19 Test Kits

Did you know that you can submit a claim to your medical insurance for reimbursement of the purchase cost of an At Home COVID-19 test kit? Your medical insurance plan with Anthem covers for COVID testing, including home or self-administered tests.

In order to receive reimbursement, you need to submit a claim form and a legible store receipt that shows the description of the item purchased. The Anthem claim form can be found on our website at www.mmeht.org, and it includes the mailing address for claims.

Members who participate in the Retiree Group Companion Plan may also submit for reimbursement for At Home test kits purchased any time after January 15, 2022.

Please note that you cannot submit for reimbursement of an At Home COVID test kit if you utilized funds from a Flexible Spending Account (FSA) to pay for it.

The U.S. Government is also providing four At Home COVID-19 test kits per household at no charge. You can sign up to receive these at www.covidtests.gov.

What is Mental Clutter?

Not all clutter is physical; it also comes in non-tangible forms. Your thoughts, habits and behaviors can also be chaotic or lead to situations that wreak havoc on your life, known as mental clutter. Even though you cannot see or touch it like material clutter, it has a similar impact. In fact, mental clutter may be more challenging to overcome, particularly because you cannot see it build up. Where material clutter eventually becomes obvious, your mental clutter may be sabotaging you without you realizing it. Here are strategies to decrease mental clutter:

Make lists - When you are constantly trying to mentally keep track of your to-do lists, grocery lists, events, appointments etc., it clutters your mind. The weight of trying to remember everything creates clutter. It becomes difficult to focus because your brain is working overtime to think about the present as well as future things. Give your brain a break by writing down all those lists. The idea is that you are taking all those thoughts you are trying to keep track of in your mind and get them down on paper. The simple act of writing these things down allows your mind to rest as it no longer must keep track of those things.

Prioritize - Your brain is constantly trying to figure out what to do next. Take time to set daily priorities. Write down your three most important tasks for that day. Try to get them done when you have the most energy during the day. This practice helps with productivity and makes sure you are getting the important things done.

Stop multitasking - Studies have shown that multitasking reduces your efficiency and performance since your brain can only focus on one thing at a time. Multitasking causes temporary cognitive impairment. If you want to clear your mental clutter and get more done, focus on one thing at a time.

Plan ahead - When you are constantly thinking of what you need to bring where and when, you are more likely to end up forgetting something. When you write down what you are doing the following day and what you need to bring and who you need to contact, you'll be better prepared and can free your mind from having to continually think about it.

Declutter your schedule - Your mind doesn't get to rest as often when your schedule is full. Reevaluate your schedule and commitments. Get clear on what your life goals are and say no to the things that don't align. The more clarity you have on what you should be doing, the more freedom you have for important matters. If you are a people pleaser, it's even more important that you set boundaries.

Create evening and morning routines - Create daily routines that become habits. A morning routine will start

your day off with a clear mind and an evening routine allows you to wind down and put your mind and body at rest. This routine helps clear the mental clutter from the day.

Consider the influence of technology - The constant pings, dings, and rings of your phone create a feeling that you need to respond immediately. Turn off your notifications to limit distractions. Notice how social media or reading the news makes you feel. If it doesn't make you feel good, then avoid it. Create self-imposed boundaries with technology. Decide when you will use it and how much time you will spend on it.

Unsubscribe - Unfollow people and digital subscriptions on social media. Follow people or pages that are inspiring, uplifting, and helpful. The same can be true for friends. Protect your mental health and decrease clutter by being selective in what you read and who you follow.

Let go of emotional clutter - Mental clutter is closely related to emotional clutter. When you hang onto negative thoughts and feelings for extended periods of time, they end up cluttering your emotions as well as your mind. As you work to get healthy emotionally, you'll find that it frees up mental space.

Do more things that are good for your mental health - Spend more time doing things that are good for your mind, body, and soul. Make a list of activities that are life-giving to you. When you intentionally slow down and do things that fuel your body, mind, and spirit you reduce your mental clutter and improve your overall well-being.

Source: www.thesimplicityhabit.com



Stress or Anxiety?

Determining the Difference and Why It Matters

Many people experience stress and anxiety. At first glance, it may seem like there isn't much difference between the two. Both share many of the same emotional and physical symptoms – uneasiness, tension, headaches, high blood pressure and loss of sleep. Even though we often use the two words interchangeably or may even think that they mean the same thing, confusing anxiety and stress isn't a harmless mix-up. Determining which one you are experiencing is critical to finding an effective treatment plan and feeling better.

While the symptoms of stress and anxiety may seem similar, they have very different origins. Generally, stress is a response to an *external* cause or origin, such as a tight deadline at work or having an argument with a friend. Stress goes away once the situation has been resolved. Because stress is caused by external factors, tackling these feelings and situations head-on can help. It is important to recognize that some stressors can be dealt with quickly, but there may be times when you may experience prolonged, chronic stress and find it difficult to quickly reduce the symptoms of stress.

Anxiety is a person's specific reaction to stress; its origin is *internal*. According to the National Alliance on Mental Illness, anxiety is typically characterized by a "persistent, excessive fear or worry in situations that are not threatening." Unlike stress, anxiety persists even after a concern has passed and is defined as a mental health issue. In fact, anxiety is one of the most common mental health issues in the U.S., with an estimated 40 million adults dealing with an anxiety disorder at some point in their lives.

It can be very hard to know where to draw the line between what is stress and what is anxiety - stress can trigger anxiety, and anxiety can be a symptom of extreme stress. Determining whether you are experiencing stress or anxiety can often start by taking an honest assessment of what you are actually feeling. These simple questions may help you differentiate between the two:

- *Do you feel exhausted or overwhelmed by the pressure of dealing with everyday tasks/jobs/expectations?* The feeling of being under



too much mental or emotional pressure is generally stress. Typically, we can identify and name our stressors in the moment.

- *Do you feel a more general sense of fear or unease? Are you more worried about the future, rather than the present? Are you worried about something not too closely related to your life, or even nothing specific at all?* If you identify more with these statements, you may be experiencing anxiety - a persistent feeling of apprehension or dread, often characterized by worry, fear or uneasiness. When experiencing anxiety, it can be difficult to identify what we are worried about and become more focused on the reaction.

Why does it really matter if it is stress or anxiety? Good question.

Stress often ends once the event or responsibility that is stressing you out passes — and so, if you're genuinely just stressed, a plan for tackling or dealing with the source of your stress may help you feel better. Often, stress symptoms can be managed and reduced with self-care steps like physical activity, breathing exercises, adequate sleep and connecting with others.

Anxiety, on the other hand, persists even after the stressors have been removed. The National Institute of Health's U.S. National Library of Medicine sums this up perfectly, "Stress is caused by an existing stress-causing factor...[while] anxiety is stress that continues after the stressor is gone." Knowing that you're dealing with anxiety is important when it comes to getting the proper treatment. The kind of counseling given to someone coping with a great deal of stress will be quite different than the course of treatment a person suffering from generalized anxiety disorder may require, including counseling, medication, or other professional psychological treatment.

No matter what issues you're struggling with, you don't have to deal with it alone. Talk to someone you trust about what you're going through, and know that no matter what you have, you can start feeling better.

Did You Know?

The MMEHT Board of Trustees recognizes the critical need for mental health services for our members. In order to support the increased access to and use of mental health services, copays have been waived through the end of 2022 for members who receive mental health or substance abuse services via telehealth.

Need help finding a provider? Contact Anthem EAP to get connected to the resources you need.

Visit www.anthemep.com Login: MMEHT
or call 1-800-647-9151

Save Time and Money with Prescription Home Delivery

You can save on medications you take regularly (such as for high blood pressure or diabetes medications) when you have them delivered by mail, in 90 day supplies, from Anthem's IngenioRx Home Delivery Pharmacy.

- **Savings** - If you purchase a 90-day supply of a prescription medication through the mail order service, you will only be charged two applicable copays. If you purchase a 90-day supply at any retail pharmacy, you will be charged three applicable copays.
- **Convenience** - Mail delivery means no more trips to the pharmacy and if you choose automatic refill and/or renewal, you won't need to keep track of that either!
- **Safety** - Every order is filled by a licensed pharmacist, then quality checked before shipping. Packages are discreet, weather and tamper-proof.

Getting started with Home Delivery of your prescription medications is quite simple.

Ask your doctor for a prescription for a 90-day supply of your medication - If this is a new prescription, you may wish to also get a prescription for a 30 day supply, to be filled a retail pharmacy while you wait for your first mail-order to be processed. Prescriptions can be submitted to the mail order pharmacy by mail or fax, or online at www.anthem.com.

Place your order - Log on to www.anthem.com and choose Pharmacy. On your personal pharmacy page, select View Your Prescriptions under Switch to a 90-Day Supply. For the drugs you want to switch to home delivery, choose Switch to a 90-day Supply and then Select Prescriber. You can also add or update your shipping address, shipping options and payment method on this page. Or, you can complete the Prescription Drug Mail Order Form on the Health Trust website at www.mmeht.org. Under the Medical Plans header, select the Prescription Drugs page, and mail the completed form to IngenioRx with your prescriptions. You may also call IngenioRx Home Delivery Pharmacy at 1-833-236-6196.



Pay for your prescription - You can pay by debit or credit card, use your Flexible Spending Account (FSA) debit card, or enroll for electronic funds transfer (EFT) payments. To set up your payments, select Complete your Profile and Communication Preferences from your personal pharmacy page, then Change Payment Method to choose how you'd like to pay, sign up to pay online or add/update your credit card on file.

IngenioRx Home Delivery Pharmacy: 1-833-236-6196

MMEHT Member Services 1-800-852-8300



Practice Positive Thinking

Sometimes our minds are our own worst enemy. As human beings, we have between 12,000 and 60,000 thoughts a day. According to research, as many as 98 percent of these thoughts are the same as we had the day before. Even more significant, 80 percent of our thoughts are negative. Thoughts containing words like “never,” “should,” and “can't,” as well as complaints and comparisons, can drain us both mentally and physically.

However, there is good news. If you can recognize that you are having a negative thought, you can choose to change it. Instead of saying, “I can't eat healthy” try “Making healthy food choices is hard, but if I spend some time planning out my meals, I know I can stick with my plan.” Just a subtle shift in our language can make the impossible seem possible and allow us to change how we view and manage challenging situations. Practicing positive self-talk and thinking can also reduce your overall stress. Challenge yourself (and others around you) to change the words they use from negative to positive and see how your view of the world can change too!

Why Longevity Experts Say You Should Get in the Habit of Sitting on the Floor

Unbelievably, sitting on the floor has been a hot topic. It may not be as comfortable as a chair, but the simple practice aids in your longevity, according to Dan Buettner, who has studied the world's longest living populations, called Blue Zones.

Your ability to stand up from a seated, cross-legged position without using any of your limbs (known as the sitting-rising test) is a good marker of longevity. Maintaining higher levels of flexibility, muscle strength, and coordination are necessary for performing daily activities, but also influence your life expectancy. It can also help prevent falls when you're older, which is one of the top causes of unintentional injury-related death for those over sixty-five.

Getting out of your chair and sitting cross-legged on the floor helps realign your body, center your sitz bones, and engage your core stability. It can also improve strength, natural flexibility and overall movement while paying attention to your posture. Keep your weight centered over your hips to reduce the pressure on your ankles and feet. For optimal alignment, try sitting on a cushion or the edge of a folded blanket. This helps raise your hips slightly for better alignment.

Nobody is saying you need to spend the entire day on the floor; it's most important just to mix it up. The key to longevity, staying flexible, fluid, and maintaining a healthy body is to create continual postural shifts throughout the day. Sitting on the floor and periodically doing long, deep squats are a wonderful way to boost circulation, blood flow, and energy, and to increase flexibility and range of motion.



Source: www.bluezones.com



The Biggest Sleep Tip That You may not Have Tried

You are not alone; people are always asking about how they can get a better night's sleep. Most experts recommend the following strategies for better sleep. The Health Trust *Wellness Works* staff also recommend these, but there is one more sleep tip we haven't told you about because we just discovered it ourselves! It makes perfect sense (but you must wait until the end of the article to find out what it is!)

- Track your sleep with either a sleep app or wearable device. This technology lets you know if you are well rested or have disrupted sleep.
- Before you turn out the light, settle the brain down with an enjoyable book. However, a horror or suspenseful themed book may get the heart racing so keep that in mind.
- Limit screen time at least an hour before bed.
- Lower the temperature in your room. Research shows people sleep better in a cooler environment (65 degrees).
- Write down your ideas for the next day. The mind does not know reality versus imagined. If you jot down your worries, excitement or daily tasks, the brain tends to let go as if it has happened and relaxes.
- Take a warm bath. Listen to soothing music or enjoy a book.
- Deep breathing helps with lowering your heart rate and relaxing your muscles. Take a deep breath filling your abdomen, hold and release slowly and repeat.

Think about how many times you go to bed late and you think, "Tomorrow will be rough, I'm only getting five hours sleep." Remember, it is okay to get less sleep occasionally, if you don't make a habit of it. It won't necessarily mean the next day will be a low energy day. You manifest what you think, so when you tell yourself you will be tired tomorrow, you probably will be.

The next time you go to bed late for whatever reason, tell yourself you'll feel great in the morning. That is the sleep hack no one pays attention to: **STOP WORRYING ABOUT SLEEP!** This suggestion was in a book called "How to Stop Worrying and Start Living," by Dale Carnegie. The point with sleep is **not to overthink it**. When you stop giving sleep undue attention, you can focus on what matters and get quality rest, so you can wake up full of energy the next day.



Apricot-Coconut Granola

Ingredients:

3 cups oats	1 ½ cups shredded coconut
1 ½ cups sliced almonds	¾ tsp salt
2 tablespoons of butter, melted	¾ cup honey or maple syrup
½ cup dried apricots	½ cup dried cherries

Instructions:

Preheat the oven to 325 degrees.

In a large bowl, combine the oats, coconut, almonds, and salt and toss.

In a small bowl, combine the melted butter and honey (or maple syrup) and mix.

Add the honey mixture to the oats mixture and toss until evenly combined.

Spread the mixture evenly on a parchment paper-lined baking sheet.

Bake for 25 minutes, or until the granola is light golden brown. Stir with a spatula every 10 minutes to keep the edges from burning.

Remove from the oven and add the apricots and dried cherries. Toss again.

Turn off the oven and put the granola back in the oven for 10 minutes.

Let cool and serve.

Storage: Keeps for 2 weeks in an airtight container.

Nutrition Information

Per serving (½ cup): Calories: 279; Total Fat: 13g; Protein: 5g; Total Carbs: 39g; Fiber: 5g; Sodium: 130mg

Source: *Essential Sports Nutrition, Marni Sumbal*

What is Gut Health and Why is it Important?

Gut health describes the function and balance of bacteria of the many parts of the gastrointestinal tract. Ideally, organs such as the esophagus, stomach and intestines all work together to allow us to eat and digest food without discomfort. But that's not the case for the estimated seventy million people in the U.S. with digestive diseases.

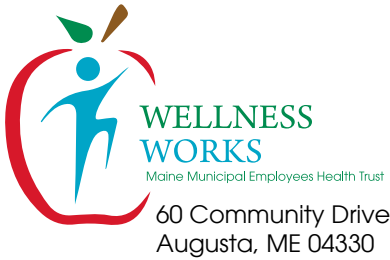
We should pay attention to our gut health because all food is ultimately broken down in the gut to a simple form that can enter the bloodstream and be delivered as nutrients throughout our bodies. This is only possible with a healthy digestive system. A healthy gut contains healthy bacteria and immune cells that ward off infectious agents like bacteria, viruses, and fungi. A healthy gut also communicates with the brain through nerves and hormones, which helps maintain general health and well-being.

Everyone at some point experiences digestive problems such as abdominal pain, bloating, loose stools, constipation, heartburn, nausea or vomiting. When symptoms persist, it may be a sign of an underlying problem that needs medical attention. Weight loss without a good reason, blood in the stool, black stool (a sign of bleeding in the gut), severe vomiting, fever, severe stomachaches, trouble swallowing food, pain in

the throat or chest when food is swallowed, or jaundice (a yellow discoloration of the skin or eyes) could potentially indicate an underlying gastrointestinal problem with serious consequences. Consult your doctor if these symptoms occur.

Source: www.healthline.com





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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