



Wellness Works

SPRING 2024

Resources to Help You Take Care of Yourself

If you or a loved one is struggling with life's challenges, finding a mental health professional to talk to quickly can make a big difference. The Health Trust offers several resources to assist members, so that you can choose the one that best meets your needs.

Don't forget that the Health Trust waives the copays for all visits for mental health and substance use disorder visits conducted via telehealth. It has been shown that technology works well for this type of care, and telehealth has greatly expanded access to experienced professionals.

Talkspace is a service that provides confidential counseling by text, audio, or video — whatever way feels right for you. The service pairs you with a licensed, experienced therapist who fits your needs and preferences, so that you feel comfortable from the start. You can message your therapist whenever something comes up — or schedule a virtual visit to connect in real time.

Talkspace is covered under the Anthem EAP for three visits, or it is also now covered under your health benefits if you have a Health Trust medical plan. To get started, use a web browser to register at www.talkspace.com/associatecare, and enter the letters "EAP", a space, and "MMEHT" in the "Organization name" field. Once all your information has been completed you will receive information on providers who match your criteria.



To better address mental health and substance use disorders as the chronic conditions they are, Aspire365 was created to deliver long-term in-home treatment and recovery to patients 12 years of age and over. Aspire365 clients are paired with a multidisciplinary team of mental health professionals to deliver one on one personalized care over a 12-month pe-

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Did You Know?



Social connectedness influences our minds, bodies, and behaviors – all which influence our health and life expectancy. Research shows that social connectedness can lead to a longer life, better health, and improved well-being.

Here are some ways to connect with others:

- Spend quality time with family and friends. Put the phone away and connect in ways that are meaningful.
- Join a group, club or class that relates to an interest or hobby. Do you want to join a book club? Consider joining ours – see page 8 for details!
- Spend time in nature with others.
- Express gratitude to others. Give a sincere compliment.
- Volunteer with an organization to support a cause that you care about and to connect with like-minded people.

riod. To learn more about Aspire 365 please see the brochure on the Health Trust website, call 385-352-9696, or email info@aspire-365.com.

The Health Trust, in conjunction with Anthem, provides an Employee Assistance Program (EAP) to all employers that participate in the Health Trust health plan. Anthem EAP offers many great resources to deal with everyday problems and questions, in addition to mental health services. Licensed mental health professionals are available 24/7 without an appointment and at no charge. Employees may speak with a professional counselor near their work or home, and you get a referral for up to three in-person visits at no cost. The service is confidential, in accordance with federal and state law, and professional ethical standards.

The Anthem EAP covers all employees, even those who are not enrolled in the health plan. It also covers the household members of all employees. Unfortunately, retirees are not eligible to use this service. To access the EAP call 1-800-647-9151 or

go to www.anthemead.com, choose Login in the Members box and enter "MMEHT".

The Maine Municipal Association is aware that our first responders face unique challenges in dealing with mental health and the impacts of traumatic events. The MMA Executive Committee has authorized the creation of a resource specific to the needs of this population, called **Serve|Strong**. The initiative, which is being offered to municipal associations via a collaboration with the National League of Cities, is not sponsored by the Health Trust, but we know many of our members may find it beneficial.

Serve|Strong is designed to provide first responders access to web-based mental health resources offered by providers familiar with the stresses and trauma experienced by members of the law enforcement, firefighter, emergency medical services, dispatchers, and correctional communities. Watch for more details on the **Serve|Strong** program being launched by MMA this spring.

COVID Isolation Guidelines Change

Testing positive for COVID-19 will no longer mean prolonged isolation for most people under new U.S. guidelines released at the beginning of March.

People with COVID-19 whose symptoms are improving and have been fever-free for 24 hours without medication can return to work, school or other public places, U.S. health officials said. The updated Centers for Disease Control and Prevention recommendations acknowledge the severity of infections has decreased and effective treatments and vaccines have been put in place.

After sweeping across the world and leaving more than 1.1 million Americans dead in its wake, COVID-19 has been significantly tamed by vaccines and widespread immunity resulting from infections. There were 76,000 COVID-19 deaths in the U.S. last year, the CDC said, down from 245,000 in 2022, while flu causes as many as 51,000 U.S. deaths annually. Today, 98% of the U.S. population has some COVID-19 immunity from vaccination, infection or both. Still, that immunity can subside, so it's important to stay up to date with vaccines.

Respiratory viruses still remain a threat, particularly for people 65 and older and those with compromised immune systems. Elderly people and those with chronic diseases who are vulner-



able to COVID-19 have immune systems that do not work as well, which puts them at higher risk of contact with infected people.

People infected by COVID-19, flu or RSV should still stay at home as much as possible and seek treatment, the CDC said. Some remain contagious even after their symptoms go away or their fever resolves without medications like Tylenol. Those who do return to work or school should mask, keep their distance from others, wash their hands and take other measures for five days.

For more information on COVID-19, RSV, flu and other vaccine recommendations, visit the Centers for Disease Control at www.cdc.gov.

Source: *Employee Benefit News*, March 2024

Let's Talk Menopause

Menopause is a widely misunderstood medical transition that can have significant impacts for many women. However, it is not always frequently discussed, and many women feel their symptoms are minimized. How much do you actually know about this transition?

Menopause is actually a point in time 12 months after a woman's last menstrual period. The years leading up to that point, when women may have changes in their monthly cycles, hot flashes, or other symptoms, are called the menopausal transition, or perimenopause. Perimenopause can start seven to ten years prior to menopause. Menopause is just one day, because once a woman reaches the one-year mark and one day, they are then considered post-menopausal.

The menopausal transition most often begins between ages 45 and 55 with the average age being 51. It usually lasts about seven years but can be as long as 14 years. The duration can depend on lifestyle factors such as smoking, age at which it begins, and race and ethnicity. During perimenopause, the body's production of estrogen and progesterone, two hormones made by the ovaries, varies daily.

The menopausal transition affects each woman uniquely and in various ways. The body begins to use energy differently, fat cells change, and women may gain weight more easily. They may experience changes in bone or heart health, body shape and composition, or physical function. Symptoms, including hot flashes, irregular periods, night sweats, reduced sex drive, low mood and anxiety, poor cognitive performance, and sleep problems are estimated to affect more than 75% of women. Although only a quarter of women have severe symptoms, which are usually temporary, the physical, emotional, and psychological impact on quality of life, relationships, and work can be huge.

In 2024, more women are talking and advocating for themselves, and more doctors are starting to get on board. Hot flashes are not the only symptom and unfortunately women often express feeling that their other symptoms are being dismissed by their doctors. Sadly, research shows that most physicians, including many OBGYN's, are not educated in women's health regarding menopause. Fortunately the list of providers who are well-versed in the issues surrounding menopause is growing, but the number of certified practitioners in menopause is still quite low. Reference www.menopause.org to find a certified practitioners in your area who are members of the NAMS (North American Menopause Society).

Other common menopausal symptoms that are often dismissed include heart palpitations, anxiety attacks, increased blood pressure, increased cholesterol, depression, fatigue, itchy skin, and tinnitus to name a few. Estrogen regulates important processes in a woman's body that affect overall health. When the estrogen levels plummet, so does the protection to the heart, brain, and bones. Some doctors dismiss elevated blood pressure, cholesterol, brain fog and bone pain as age related, but in many cases they are due to a hormonal imbalance caused by menopause. You can see patterns in studies of women in this age bracket who had normal blood pressure and cholesterol up until this point.

Women are encouraged to do their research and have a discussion with a certified menopause physician. For some, hormone replacement is the answer, but for others it may be the addition of natural non-synthetic supplements, whole foods, or a fresh look at physical activity. Most menopausal women also do not eat enough protein. Experts recommend menopausal women aim for 25-30 grams of protein per meal or 15-20 grams per snack. Whole foods are the best way to get vitamins and minerals, but sometimes a supplement is needed (always refer to your physician). Studies also find that many women do not get enough fiber, magnesium, and vitamin D. When it comes to physical activity, menopausal women are encouraged to drop the intense workouts and lift weights! Weightlifting, also known as resistance training, adds significant benefits, and your cardiovascular exercise should be at cardio zone 2. Zone 2 is where your heart rate is between 60-70% of your maximum heart rate, much lower than when you were younger.

For years, there has been stigma, embarrassment, a lack of public awareness, and miscommunication about menopause. Women should not have to suffer in silence, be over-medicated, or have their symptoms written off as insignificant, or just a hormone deficiency requiring estrogen replacement. Menopause is a natural part of aging that affects half of the population!

For more information, please reference: www.menopause.org or www.thepauselife.com.

What Men Need to Know About Menopause

Menopause is real, it's scary and it's uncomfortable. Menopause is different for every woman. The "M" word may cause mood swings like Jekyll and Hyde as well as depression, night sweats, hot flashes, poor sleep, brain fog, irritability, low sex drive, and anxiety attacks, to name a few symptoms. To be supportive, do some research and avoid dismissing your spouse's concerns and mood changes. Check out the article and resources referenced above for more information.

Diabetes and Shift Work

When it comes to managing diabetes, many people find it helpful to get into a daily routine. This is particularly true if you work nights or irregular shifts. Recent research shows that people who work night and rotating shifts may have a higher risk of developing type 2 diabetes, due to factors such as those described below.

Circadian Rhythms and Sleep

Your body naturally has a circadian rhythm, which is an internal clock that helps control your sleep and digestion. Circadian rhythms are usually linked to daylight and nighttime, which helps you regulate your waking and sleeping hours. For example, when you wake up in the morning, your body releases cortisol, which is a hormone that makes you feel alert and energized. In the evening, your body releases melatonin, which makes you feel sleepy.

Your body's circadian rhythm also helps you release insulin, a hormone that balances your blood sugar levels. When overnight or rotating shifts disrupt your circadian rhythm, these hormones can also be disrupted. Unbalanced cortisol and insulin levels can increase your blood sugar and cause insulin resistance. Healthy sleep is about more than just following your circadian rhythm. In addition to timing and quality, it also matters how much sleep you get. If you get less than 7 hours of sleep a day, you have an increased risk of type 2 diabetes - even without the added challenge of an irregular sleep schedule.

Shift Work and Eating Patterns

Overnight and rotating shifts can also affect your eating habits. Your mealtimes and appetite can often be irregular if you sleep through daytime meals, work through dinner or breakfast, or eat large meals in the middle of the night or before you go to sleep. Skipping meals or eating very large meals can cause both low and high blood sugar. Both can be harmful in the short and long term. When you have diabetes, mealtimes should be as predictable as possible to keep your blood sugar levels in their target range.



Shift Work and Physical Activity

Shift work can make it hard to get regular physical activity, especially if you need to make sure you are getting enough sleep after a shift. Some jobs may also require you to be on your feet and moving around throughout your shift. Be sure to have snacks handy for physically demanding work and monitor your blood sugar regularly to make sure it does not drop too low. Always have a fast-acting sugar source available in case you need to treat low blood sugar.

While there are many challenges that come with managing diabetes, particularly while working shift work, there are also several lifestyle tips to improve your health and control diabetes, such as:

1. Eating Habits

Try to eat breakfast, lunch, and dinner at your normal times as much as possible, even if you are working a late night or overnight shift. Grabbing convenience foods or other less healthy options can be tempting when working overnight. Planning and prepping your meals and snacks in advance is a great way to set yourself up for success and have healthy options any time of day.

2. Sleep Schedule

Some shift workers have trouble falling asleep or staying asleep. You can set up your sleeping area so it is dark and free from distractions. Blackout curtains and sound machines can create a comfortable environment to help you catch up on sleep after a late-night shift. Avoid caffeine toward the end of your shift, so you will be able to fall asleep and stay asleep.

3. Physical Activity

Make a physical activity plan that allows you to work around your shifts and sleep. If you are unable to be active on workdays, focus on being active on your days off.

4. Blood Sugar Monitoring

Make sure you are checking your blood sugar consistently to help you stay within your target range throughout your shift, especially if your job requires you to move around.

5. Medication Schedule

Taking all medicines consistently at the same time every day is crucial to diabetes self-management. Working irregular hours may make it hard to stick to your schedule,

so plan ahead. Consider setting a reminder, like an alarm on your phone, so you do not miss any doses. Talk with your doctor about your medication schedule if you need help figuring out a realistic plan that will work for you.

6. Stress

Working overnight or rotating shifts can take a toll physically, emotionally, and socially. It can be more difficult to feel socially connected if you work different hours from your family and friends. Find time when you can for hobbies, self-care, and social time with loved ones to help manage your stress.

Source: Centers for Disease Control

Preventing Diabetes Just Got Easier

Introducing Lark Digital Health Coaching

People with prediabetes have higher than normal blood sugar, which can substantially increase the risk of developing type 2 diabetes. Many people don't even know if they have prediabetes, because it can occur with no symptoms. The good news is that there are steps you can take now to decrease your risk.

The Maine Municipal Employees Health Trust has teamed up with Anthem and Lark to bring you access to the tools you need to take those steps and prevent type 2 diabetes. Available 24/7 on your smartphone, the Lark Diabetes Prevention Program is included at no extra cost as a benefit of your health plan. If you qualify, you'll also get a digital scale with the opportunity to earn a Fitbit.

The program focuses on helping you meet goals to reduce your risk of getting diabetes, such as creating healthy eating habits, reducing or maintaining a healthy weight, improving sleep, increasing physical activity and managing stress.

Get started at www.Lark.com/AnthemEnroll, or via the QR code below, or you may access the link on the Health Trust website at www.mmeht.com. You'll take a quick eligibility survey to determine your risks. It's easy and there are no costs to participate.



By: Abby DiPasquale

When I was younger, I could name every person who lived on my street. All the neighborhood kids hung out in the tree in our backyard. We raced our bikes from the ball field across the street, down to the corner store and back to the tree. You always knew where you could go to find a friend. As we got older, we moved to the downtown area and as adults, a coffee shop became the hangout spot. These “third places” were critical to feeling connected to one another and the greater community.

The term “third place” was introduced in 1989 by sociologist Ray Oldenberg, as he recognized that increasing work hours were making us more siloed in our homes and disconnected from our communities. We had access to everything we needed at home (or now online), and we did not need to leave the house to interact with others. Your first place is where you live, your second place is where you work or go to school, and your third place can be any location that does not fall into the first two categories. Coffee shops, parks, bookstores, bowling alleys, churches, and community centers can all function as third places.

Your third place is where you go because you WANT to, not because you have to. They are places that encourage social interaction outside of the people you live and work with. These third places are familiar public spaces that allow you to connect with others who you know or don't know yet. They provide spaces for light, pleasant conversations that are free from expectations and productivity goals. Quite simply, third places are hangouts. Places you can go for a bit of respite and relaxation from the daily grind of life, where (like Cheers) everybody knows your name, or at the very least smiles when you walk by.

Unfortunately, the existence of third places has dwindled over the past few decades and people have become more isolated, tethered to technology, and many of the businesses that provided these spaces have closed. Many communities are now grappling with the issue of how to create third places for residents to combat the epidemic of loneliness and increase social connections. As we come out of our winter hibernation, think about what third places exist in your communities and go visit them!



Nutrition Facts: Total calories 160; Total fat: 1.5 g; Saturated fat: 0 g; Cholesterol: 10 mg; Sodium: 145 mg; Carbohydrates: 13 g; Fiber: 1 g; Protein: 23 g

High Protein Snack

It can sometimes be challenging to find a snack to eat that is high in protein and will leave you satisfied until your next meal. Below is a fruit dip (try Pink Lady apples!) that is easy to make.

$\frac{3}{4}$ c Non-fat plain Greek yogurt

2 Tbs powdered peanut butter (regular peanut butter can be used too)

Mix the two ingredients together until well blended. Dip your favorite fruit into this creamy dip and enjoy!

Let's Get Intentional

Living an intentional life is choosing what to do based on your goals and values. While you cannot always control the outside stress, you are able to develop a positive mindset and continue working towards the things you want to achieve. Being intentional in your decisions is an effortless way to take power back into your own hands, and you can start with a few simple changes to your day.

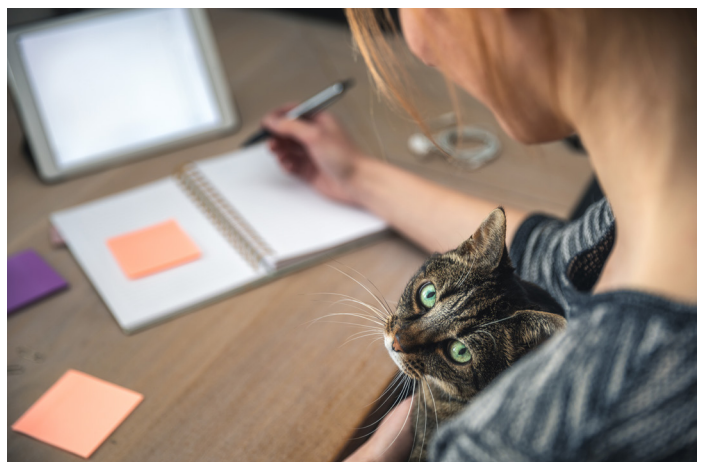
Being intentional means making decisions based on the things you value and the goals you want to achieve rather than acting impulsively. Setting specific and measurable goals, establishing daily routines, and doing activities that align with your passions are all ways to be more intentional. Setting an intention is slightly different from setting a goal. An intention is a theme you have in order to achieve some kind of balance in your life. It is a path that you might follow for the day or another designated period of time. Living intentionally reduces stress, improves your focus, and helps you achieve what you want so you feel more present and in control of your life.

Every morning right before you get up, set your intention for the day and what you want to achieve. Take a moment to check in with how you are feeling and how you want to approach the activities you have planned. State your intention aloud or write it down so it is easier for you to follow through. Your daily intention could be treating others with kindness, being present when

you are with friends, treating yourself with respect, maintaining an open mind, or approaching the day with positivity. At the end of the day, reflect on how your intention is, how it affected you, and how you can continue working toward it.

Be deliberate, specific, and conscious about how you want to use every single moment of your time in this incredible world that we live in. Time literally slips through your hands in the same way that sand slips through your fingers on the beach. Let's be intentional and enjoy the time we have doing what brings us joy.

Source: www.psychologytoday.com



Important Notice
Life Insurance Benefit Changes

To: Health Trust Participants in the Life Insurance Plans
Re: Life Insurance Benefit Changes

Effective April 1, 2024, and subject to the Active Work Provisions, the Health Trust Group Life Insurance Policy is amended as follows. Please note that Additional (Supplemental) and Dependent Life Insurance may not be offered by all employers. Please place this update with your original Summary Plan Description.

Plan I (Basic) Life Insurance:

Class 1: Active Members (employees, elected and appointed officials) working at least 20 hours each week

Class 2: Active Elected Officials working less than 20 hours each week

Class 3: Retired Members

Class 4: Survivor Spouses

Class 1 and 2: 1 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is **\$150,000**.

Class 3 and 4: **\$3,000**

Plan II (Additional) Life Insurance Benefit for Class 1 and 2:

Class 1 and 2: Your choice of one of the following options subject to Evidence of Insurability if applicable:

Option A: 1 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. **The maximum amount is \$150,000 and the minimum amount is \$5,000.**

Option B: Your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000, multiplied by 2. **The maximum amount is \$300,000 and the minimum amount is \$5,000.**

Option C: Your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000, multiplied by 3. **The maximum amount is \$450,000 and the minimum amount is \$5,000.**

Evidence of Insurability is required for any Plan II (Additional) Life Insurance Benefit in excess of the Guarantee Issue Amount of \$375,000.

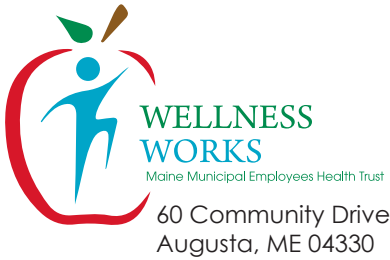
Dependents Life Insurance Benefit for your Spouse, for Class 1 and 2, option B:

The lesser of a) 50% of your Plan I Life Insurance, or b) **\$75,000**.

Thank You for Your Participation

As a member of the Health Trust, you are part of a group self-insured plan that is committed to providing its employer groups and participants with superior customer service and quality benefit plans, and to using its strength in numbers to take full advantage of cost saving opportunities in the health care market, today and in the future. **We appreciate your participation in the Health Trust.**

If you have any questions about the information contained in this notice, or if you would like additional information about any Health Trust program, please call the Health Trust at 1-800-852-8300 or email mmehtinfo@memun.org.



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2024 Wellness Works Book Club

Do you want to learn more concepts on how to build healthy habits, understand different perspectives and connect with other MMEHT participants who are interested in discussing wellness? Then the quarterly Zoom book club may be for you!

- The next book club meeting will be held on **Thursday, June 6 at noon or 7:00 p.m.** There are two times to choose from (just choose one to attend). Please contact Anne Charles at acharles@memun.org if you have questions or want to join the book club this quarter (she will send you the link for the meeting). She will also let you know what book we are reading for that quarter.
- Participants will need to supply their own book – the use of public libraires is strongly encouraged. Purchasing a book or listening to audio is a great option too!
- Everyone who attends the book club meeting will receive a fun gift pack in the mail! Who doesn't love fun mail?

