

WELLNESS WORKS around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

SUMMER 2013

Shingles Vaccination

Almost 1 out of every 3 people in the United States will develop shingles, also known as zoster or herpes zoster, at some point in their life. Shingles is characterized by a rash of blisters, which generally develop in a band on one side of the body and can cause severe pain that may last for weeks, and in some people, for months or years after the episode. Anyone who has recovered from chickenpox may develop shingles; however, the risk of disease increases as a person gets older. About half of all cases occur among men and women 60 years old or older.

Shingles is caused by the varicella zoster virus, the same virus that causes chickenpox. After a person recovers from chickenpox, the virus stays in the body in a dormant (inactive) state. For reasons that are not fully known, the virus can reactivate years later, causing shingles. Studies show that more than 99% of Americans ages 40 and older have had chickenpox, even if they don't remember getting the disease.

The only way to reduce the risk of developing shingles and the long-term pain that can follow shingles is to get vaccinated. The shingles vaccine is available in pharmacies and doctor's offices. Some doctors do not have the vaccine in their offices so you may need to pick it up at a pharmacy and bring it back to the doctor to administer the vaccine. Other doctors may have the vaccine available to administer. Either way, the vaccination and the administration are covered under your health insurance plans with the Maine Municipal Employees Health Trust (MMEHT).

Please talk with your healthcare professional if you have questions about whether the shingles vaccine is right for you. For more information about the benefits for this vaccination under your MMEHT health insurance plan, please call Health Trust Member Services at 1-800-852-8300, Monday through Friday, between 8 a.m. and 4:30 p.m.

Information provided by www.cdc.gov.

Health Trust Annual Meetings - Coming Soon!

In July and August, the Health Trust will once again be holding a series of Annual Meetings, at locations around the state. These meetings provide the Health Trust staff with an opportunity to report to the membership on program operations, finances and activities and to allow our participants an opportunity to raise questions or issues of concern.

The Health Trust 2013 Annual Meetings will be held on the dates and at the locations listed below.

DATE	<u>LOCATION</u>	TIME
Tuesday, July 30	Scarborough Town Office Council Chambers A	9:00 a.m.
Thursday, August 1	Maine Municipal Association Conference Room A and B	9:00 a.m.
Friday, August 2	Presque Isle City Hall Council Chambers	9:00 a.m.

To reserve your space at any of these meetings, please register online, by visiting the Health Trust website at **www.mmeht.org**. Click on the "What's New?" link, then click on "Register for Health Trust Annual Meetings".

"To the world you may be one person, but to one person you may be the world."

~ Unknown



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CHIP, and Summary Annual Report

What is a POD, and Why Should You Use One?

If you are covered under a Health Trust health insurance plan, you may have heard the term **Provider of Distinction**, or POD. PODs are a part of all of the Health Trust plans, **except** the Traditional Point of Service plan and the Group Companion Plan.

There are two different categories of providers that can be designated as Providers of Distinction under the Health Trust plans: **Primary Care Physicians** and **Hospitals**. Hospitals are further broken down, between Preferred Hospital Facilities, and Preferred Hospital Facilities for Specified Procedures.

If you are enrolled in the Health Trust's Comprehensive Point of Service (POS C) plan, the only time you have to think about PODs is with regard to your **Primary Care Physician**. If you are enrolled in the Point of Service 200 plan, or any of the PPO plans (PPO 500, PPO 1000, PPO 1500, or PPO 2500), the Provider of Distinction provisions apply both to your **Primary Care Physician**, and to services that you or your family members receive at a **Hospital**.

First, let's talk about **Primary Care Physicians**. You are required to choose a Primary Care Physician (PCP) when you enroll in any of the Health Trust health plans. Your PCP is your "go to" doctor – he or she is responsible for being the "gatekeeper" of your health insurance plan. If you are covered under one of the Health Trust's Point of Service plans, your PCP will provide you with referrals when you need to see a specialist.

Certain Primary Care Physicians are considered to be "preferred" providers, because they have received two or more "Good", "Better", or "Best" ratings from the Maine Health Management Coalition, based on the effectiveness and safety of the care that they provide to their patients. You can find out what ratings your PCP has received by logging on to the Coalition's website, at www.getbettermaine.org, or by calling the Health Trust.

If your Primary Care Physician has been designated as "Preferred", he or she is considered a Provider of Distinction, and your office visit copay will automatically be reduced whenever you see that doctor. This is an incentive for you to select a Primary Care Physician who is a Provider of Distinction – however, it is important to note that there is no requirement under any of the Health Trust plans that you have to see a Provider of Distinction. It's always your choice.

Now, let's discuss which **Hospitals** are Providers of Distinction under the Health Trust plans, and how this might affect you. For calendar year 2013, 19 hospitals in Maine have been designated by the Health Trust (in conjunction with Anthem) as Providers of Distinction. These hospitals have been chosen because they have all met minimum criteria in four categories: effectiveness (treatment of heart failure and pneumonia); safety (preventing surgical infections, medication safety, and nationally recognized safe practices); patient satisfaction; and cost.

If you receive inpatient or outpatient surgical services from a Preferred Hospital (Provider of Distinction), the deductible amount that applies to qualifying services received from that hospital will be waived or reduced (depending on which plan you are enrolled in). Please note, however, that this benefit **does not** apply to separately billed services, such as anesthesiology, lab, x-ray and advanced imaging, physician charges or emergency room services. The hospital can let you know if these types of services will be billed separately.

In addition, there are a few specific procedures (knee and hip replacement surgery, bariatric surgery, and spine surgery) for which any applicable deductible and coinsurance amounts will be waived if you receive services from a specified Preferred Hospital.

Just as with the incentive for the Primary Care Physicians, it's important to remember that you do not have to receive services from a Preferred Hospital (Provider of Distinction). Services will still be covered at other hospitals, according to your plan's benefits. Seeing a Provider of Distinction, or receiving services at a Preferred Hospital, may simply reduce your out-of-pocket costs for certain procedures.

But remember – you have the ability to choose whether or not you receive services from a Provider of Distinction. Eligible services will still be covered, even if your provider is not a POD. However, if you receive eligible services from a provider (PCP or hospital) that **is** a POD, your out of pocket costs may be reduced.

For more information on the Providers of Distinction program, please call the Health Trust. Our Member Service Representatives will be happy to answer your questions about this program. You can reach us at 1-800-852-8300, Monday through Friday, from 8:00 a.m. until 4:30 p.m. You can also find more information about the Providers of Distinction program on our website, at **www.mmeht. org**. Go to the Benefits – Active Employees page, then find the link for the Providers of Distinction brochure.

Meet the MMEHT Member Services Staff

Do you know where you are calling when you dial the Member Services phone number on the back of your health or dental identification card? You are calling the Maine Municipal Employees Health Trust (MMEHT) in Augusta, and we are here to assist you with all of your Health Trust needs.

The MMEHT Member Service Representatives are available to answer your calls Monday through Friday, from 8:00 a.m. to 4:30 p.m. Outside of those hours, or if all the representatives are helping other members, there is a secure voice mail where you can leave a message. Your phone call will be returned as soon as possible if it is during business hours, or the next business day if it is after hours.

We have five Member Service Representatives, all of whom take phone calls from members and providers. The Member Service Reps have a wide variety of resources available to assist them in answering your questions. Most questions can be answered right away, but if your situation is a bit more complicated, the Member Service Reps will research the issue and get back to you. Either way, you can be assured that your call will be addressed thoroughly, promptly, and courteously.

The Member Service Representatives are: Karen Guillemette, Jennifer Lachance, Debbie McClean, Heather Trimble, and Michelle York. The Member Services Manager is Lisa Rigoulot. Feel free to give us a call – we're happy to help!

New Health Insurance ID Cards for Some

The Health Trust is revising some internal coding in our Billing and Enrollment system. As a result of that coding change, the group numbers on some members' medical identification cards will change.

Although the group number is not needed for claims processing, it is a change to the member's account. A change in the group number will result in a new medical identification card being issued for affected members and all their covered dependents.

If you receive a new medical identification card and you did not recently request a change, please compare the group number on your old card to the new card. If the group number is the only difference in the card, please start using the new card immediately and destroy the old card. If you have questions about the new identification card please call Health Trust Member Services at 1-800-852-8300. We are available to answer your call from 8:00 a.m. to 4:30 p.m., Monday through Friday.

Are All Your Providers in the Network?

When it comes to getting the care you need and keeping an eye on costs, you probably know that receiving services from doctors and hospitals that are in the Anthem network will provide you the highest level of benefits. But you may not realize that if your doctor chooses non-network providers and services for any other care you may need, you could end up paying more.

Anthem recently made a change to how it covers benefits received from certain ancillary providers and services. This article will provide you with some information about these changes. You may wish to bring a copy of this article with you to your next doctor's visit, to make sure that your doctor knows where to refer you for ancillary services.

What are ancillary services?

Ancillary services are certain types of services your doctor may suggest to help uncover or treat an illness or injury. Ancillary services include:

- **Independent clinical labs**. These are private labs that are not part of a hospital. Doctors may use them when you need blood tests and urine samples.
- **Durable/home medical equipment and supplies (DME).** These can be retail or online stores that rent and sell medical equipment and supplies for things like hospital beds, crutches, wheelchairs and oxygen tanks.
- Specialty pharmacies. These are pharmacies that provide medicine for people with long-term health conditions. Specialty
 drugs come in different forms, like pills or liquids. Some specialty drugs need to be injected, infused or inhaled. These drugs
 often need special storage and handling, like refrigeration.

What do you need to do?

In order to make sure that your benefits are being paid at the in-network (higher) level, you need to make sure that the ancillary providers mentioned above participate in the Anthem Maine network, even if they are located out of state. If the ancillary provider or service is out-of-network (that is, if they don't participate with Anthem Maine), your benefits will be covered at the out-of-network level, and you may have to pay more. So it's a good idea to tell your doctor you want him or her to use only in-network ancillary providers. (Note: If you live out of state and receive services from your local Anthem or Blue Cross network in your state of residence, the ancillary provider needs to participate in the network for the state in which you live.)

Here are some examples of when you should make sure your doctor is using in-network ancillary providers and services:

- You see your network doctor at home in Maine. The doctor takes a blood sample in his office but sends it to a lab in Connecticut. In order for the blood test to be paid according to your plan's in-network benefits, the Connecticut lab has to belong to the Anthem network in Maine.
- You're vacationing in Florida for the winter and you need an oxygen tank. The DME company, located in Nevada, ships it to you in Florida. In this case, the DME company must belong to the local Florida plan's network. If you were home and the DME company shipped to you in Maine, the DME company would need to belong to the Maine plan's network.

Here are a few simple ways to make sure you stay in-network:

- Remind your doctor's office that you want them to refer you only to in-network providers.
- Go to Anthem's website at www.anthem.com and click on "Find a Doctor." Then choose Pharmacy > Lab/Pathology/ Radiology or Medical Equipment. *Important: Even though Anthem's database is updated frequently, it can change. Double-check with the provider.*
- Call the Health Trust Member Services staff at 1-800-852-8300, Monday through Friday, from 8:00 a.m. to 4:30 p.m., and ask them to check for you.

Tick Check

Tick Check

More than 25,000 Americans will develop Lyme disease this year. The risk is greatest among those living in or visiting New England, the mid-Atlantic states, and the upper Midwest. A recent national survey found that nearly 20 percent of people in areas where Lyme disease is common were unaware of the danger. Fortunately, there are several tactics you and your family can use to prevent tick bites and reduce your risk of tickborne disease.

Protect Yourself from Tick Bites

Know where to expect ticks. Blacklegged ticks live in moist and humid environments, particularly in or near wooded or grassy areas. You may come into contact with ticks during outdoor activities around your home or when walking through vegetation such as leaf litter or shrubs. To avoid ticks, walk in the center of trails and avoid tall vegetation.

Use a repellent with DEET (on skin or clothing) or permethrin (on clothing and gear). Repellents containing 20% or more DEET (N, N-diethyl-m-toluamide) can be applied to the skin, and they can protect up to several hours. Always follow product instructions! Parents should apply repellents to their children, taking care to avoid application to hands, eyes, and mouth. Products containing permethrin can be used to treat boots, clothing, and camping gear. Treated items can remain protective through several washings.

Perform Daily Tick Checks

Check your body for ticks after being outdoors, even in your own yard. Conduct a body check upon return from potentially tick-infested areas by searching your entire body for ticks. Use a hand-held or full-length mirror to view all parts of your body and remove any ticks you find. Take special care to check these parts of your body and your child's body for ticks:

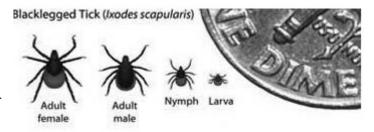
- Under the arms
- In and around the ears
- Inside the belly button
- Back of the knees
- In and around all head and body hair
- Between the legs
- Around the waist

Check your clothing and pets for ticks because ticks may be carried into the house on clothing and pets. Both should be examined carefully, and any ticks that are found should be removed. Placing clothes into a dryer on high heat effectively kills ticks.

Remove Attached Ticks Quickly and Correctly

Remove an attached tick using fine-tipped tweezers as soon as you notice it. If a tick is attached to your skin for less than 24 hours, your chance of getting Lyme disease is extremely small; however, other diseases may be transmitted more quickly.

Over the next few weeks, watch for signs or symptoms of Lyme disease such as rash or fever. See a healthcare provider if these develop.



Be Alert for Fever or Rash

Even if you don't remember being bitten by a tick, an unexpected summer fever or odd rash may be the first signs of a tickborne disease, particularly if you've been in tick habitat. See your health care provider if these symptoms develop.

Prevent Ticks on Animals

Prevent family pets from bringing ticks into the home by limiting their access to tick-infested areas and by using veterinarian-prescribed tick collars or spot-on treatment.

For more information on Lyme Disease, visit the Centers for Disease Control and Prevention at www.cdc.gov

The Difference Between Mediterranean and Paleo Eating

Consuming a healthy diet is the foundation of maintaining your overall physical and mental wellness. Poor dietary habits contribute to the development of the leading killers in America, including heart disease, cancer and diabetes. Numerous diet programs claim the best health benefits, yet conflicting information makes choosing the right nutritional path difficult. The Paleo and Mediterranean style diets are two similar programs emphasizing diet as a way of life, not a temporary solution. Each has benefits and clinically evidenced effectiveness for reducing risk of health complications. Choose what works best for you based on credible information and consultation with your physician.

Paleo Diet Basics

The Paleo diet is based on the concept of eating foods off the land as the ancestral hunters and gatherers from the Paleolithic period once did. Before industrialization, technological advances and science assisted in farming, slaughtering and packaging foods, the ancient Paleolithic people hunted free range game, fished in seas that were not exposed to toxic dumping and gathered crops from pesticide free land. Emulating this form of diet in modern times is not as difficult as it may seem, and you are not expected to find wild game to hunt or build a farm in your back yard. The basics boil down to fruits and vegetables as the foundation, incorporating lean sources of protein from poultry or fish and obtaining healthy fats from nuts, seeds or grass-fed meat sources. Grains are not emphasized in this diet plan.

Mediterranean Diet Basics

The Mediterranean diet is modeled after the eating habits and cooking styles of people living in countries that border the Mediterranean Sea, including Greece and Italy. This diet emphasizes more daily servings of fruits, vegetables and grains than any other food group. Consuming fish at least twice a week and eating moderate portions of dairy and poultry are part of this diet. Lean meats are allowed; however, less is best. Light to moderate consumption of red wine with meals and use of olive oil are also important components of the Mediterranean diet.

Similarities and Differences

The Paleo and Mediterranean diets both make use of fish as optimal sources of protein and omega-3 fatty acids. Limiting the amount of saturated fat in your diet is one crucial component of heart health, which each diet recognizes. Both diets encourage several servings of fruits and vegetables for getting the vitamins, nutrients and antioxidants required to maintain health and prevent disease. The diets also highlight eating nuts and seeds and use of olive oil for flavoring over fatty dressings and junk food snacking. The diets differ in the consumption of dairy foods and of grain products like breads, pastas and cereals. MayoClinic.com notes that the Mediterranean diet encourages eating low-fat dairy to maintain calcium, vitamin D and protein needs. Whole grains are equally important to provide fiber for healthy digestion and keeping cholesterol levels lower.

Benefits of Paleo-Mediterranean Dieting

According to a 2009 pilot study in "Cardiovascular Diabetology," diabetic participants placed on a Paleo diet showed improved blood sugar control and reduced risk for cardiovascular disorders compared to eating a diabetic diet alone. Similarly, the "British Medical Journal" published a 2008 study of non-diabetic participants on a Mediterranean style diet who had a 35 percent reduction in risk for developing diabetes as a result of changing their eating patterns. The crux of choosing a Paleo or Mediterranean diet lies in limiting foods with saturated fats and refined sugars while also increasing consumption of raw produce that promotes arterial health and normal digestion. Both diets offer benefits for cardiovascular health, prevention or management of glucose-related disorders and a means for consuming foods that may protect against forms of cancer. Choose the right nutritional plan based on your current health status and recommendations from your physician.

Reference: www.livestrong.com and www.mayoclinic.com

Food for Thought



Making healthy choices at the supermarket isn't always easy. Research now shows that selecting healthy items may be even more difficult when we're hungry. For years we have known that when you shop hungry you are more likely to spend more. Now we know that the food you buy when you are hungry is often unhealthy!

Recent studies found that people chose more high-calorie foods when they were hungry. In one study, for example, people who were hungry selected nearly six high-calorie foods on average, while people who were not hungry selected around four.

These studies suggest that, if you shop for food when you're hungry, you may buy more high-calorie items. This is good food for thought, particularly if you're trying to eat more healthily or lose

weight. You might experiment with shopping when you're full, and when you're hungry, to see if there's a difference in what ends up in your basket.

Source: www.veganmainstream.com

It's A Growing Trend...

In the 1800s the average American consumed 18 pounds of dietary sugar per year. Today the average American consumes



150 pounds of dietary sugar per year. That's a 733% increase in sugar consumption!

Sunscreen Changes



New labeling laws for sunscreen will help American consumers choose the product that provides the best sun protection. The new labels must provide information about whether a sunscreen will protect against skin cancer in addition to sunburn, and will also have to indicate whether a sunscreen is water-resistant, according to the American Academy of Dermatology.

All sunscreens that do not meet the new U.S. Food and Drug Administration testing requirements have to have warning labels that outline their sun-protective limitations. Sunscreens are important in the fight against skin cancer, which at current rates will affect one in five Americans during their lifetime.

To reduce your risk of skin cancer and early aging, the academy recommends using a sunscreen with the following features listed on the label:

- Broad spectrum, which means the sunscreen protects against both UVB and UVA rays.
- A sun protection factor (SPF) of 30 or higher. SPF 15 is the FDA's minimum recommendation for protection, but the academy recommends an SPF of at least 30.
- Water-resistant for up to either 40 or 80 minutes. This means the sunscreen provides protection while swimming or sweating for the length of time listed on the label.

Sunscreen makers are no longer allowed to claim that a sunscreen is "waterproof" or "sweatproof" because the FDA has determined that those terms are misleading. In addition to sunscreen, the academy recommends wearing sun-protective clothing, seeking shade and avoiding tanning beds.

Look for the changes on your sunscreen bottles this summer, but be aware sunscreen makers had until last December to comply with the new regulations, according to the FDA.

The Moment You Get Active, You Reap the Benefits

You may know that exercise is good for you, but did you know that its health benefits begin the very moment you take your first step? That's right. With one step, a whopping 200+ muscles including your large leg muscles and abdominals contract to keep you balanced. Taking that first step tells your body to fire up the engines that burn fuel in the form of calories. Keep taking steps, and you'll begin to feel better as your heart and lungs flush away carbon dioxide and increase your oxygen intake. Even small amounts of physical activity offer significant and immediate benefits.

- Exercise puts you in a good mood. Physical activity can improve your mood right away.
 How? The moment you get moving, your body increases its production of "feel good"
 chemicals such as dopamine and serotonin, both of which are associated with feelings of
 pleasure and mood stabilization.
- Exercise lowers your blood pressure. Believe it or not, just one hour of physical activity can have a positive effect on your blood pressure. Of course, to sustain long term benefits, you need to exercise on a regular basis. Remember, the benefits last only as long as you continue to exercise!
- Exercise also increases your HDL cholesterol. An increase in HDL cholesterol is good.

 HDL cholesterol gets rid of free radicals in the blood, which are associated with atherosclerosis (the fatty white substance that clogs your arteries).
- Exercise improves your pain tolerance. A recent study conducted at the Cleveland Clinic Chronic Pain Rehabilitation Program took various measurements of participants before and after they took a 10-minute walk on a treadmill. They found that these brief sessions immediately improved participants' mood and perception of pain and exercise.
- Exercise can save your life. Perhaps best of all, studies definitively show that even light or moderate physical activity like walking or cycling can substantially reduce the risk of early death. Now, that's definitely worth getting out of your chair for.

For more information, check out the CDC's physical activity recommendations at www.cdc.gov/physicalactivity/everyone/guidelines.



The Cities of Caribou and Presque Isle Compete in a "Biggest Loser" Weight Loss Competition

What do you get when you take two motivated cities and add in a weight loss competition? You get 442 pounds lost! That is exactly what the cities of Caribou and Presque Isle have done. In the spring of 2013, the City of Presque Isle challenged the City of Caribou to a friendly city-wide "Biggest Loser" weight loss competition. Instead of focusing on just individuals, like many weight loss challenges do, the competition consisted of participants working together toward a weight loss goal. How did this work? The employees from each city who opted to participate in this program all got weighed together on a big truck scale, before and after the competition.

To make the competition more fun and to keep employees motivated, each city had sub-teams within the city team. The team with the biggest weight loss within the challenge earned prizes – for example, Caribou's winning team gets to decide which department within the city cooks them lunch. Each city also had an individual overall "Biggest Loser". Caribou's Biggest Loser lost a total of 38.4 pounds; while Presque Isle's Biggest Loser was close behind with a total of 32 pounds lost.

Lifestyle changes that include healthier diet, regular physical activity and weight loss of 7%-10% show phenomenal health benefits such as: preventing diabetes; lowering blood pressure, cholesterol and triglyceride levels; and improving sleep problems, such as sleep apnea.

The two cities also spent some time educating employees on what healthy weight loss is. Christina Olsen, Presque Isle's wellness coordinator and the brains behind the whole competition explained, "An internal point system for tracking food was developed to help employees eat as healthy as possible. Employees were encouraged to drink 6-8 glasses of water daily and exercise at least 30-minutes each day. That is what helps people maintain a healthy weight or lose weight safely."

The competition was tough – but Caribou employees lost a total of 338 pounds during the 8-week challenge! Presque Isle employees can't be too hard on themselves for coming in second, though, because they lost a whopping 104 pounds!

Not only did the City of Caribou win bragging rights with their results, they also received a well-deserved team trophy! We are optimistic that this is just the beginning of the wellness journey for these employees – keep up the good work! Congratulations to both the City of Caribou and the City of Presque Isle for a job well done!

A grant from Wellness Works, the health education and promotion program of Maine Municipal Employees Health Trust, provides the necessary funding to help offset the cost of worksite wellness initiatives. If you would like more information on how to get a Wellness Program started at your worksite, please contact Anne Charles at 1-800-852-8300 or via e-mail at acharles@memun.org.

Texting and Driving - A Dangerous Combination!

A new study shows that close to half of U.S high school students text while driving, a habit that dramatically increases their risk of getting into a potentially fatal car crash. The study also found that teens who reported texting while driving were more likely to engage in other risky driving behaviors such as driving under the influence of alcohol or not wearing a seat belt.

Researchers used responses from more than 8,500 high school students ages16 and older who were asked if they had texted while driving during the past month, as part of a 2011 national survey on risky youth behavior. Overall, 44.5 percent of teens said they had done so on one or more days. One in four texted while driving on a daily basis, the study showed. The older the students, the more likely they were to text and drive. Male high school students texted while driving more often than female students.

It only takes a second to look away from the road and get into trouble. Motor vehicle accidents are the number one cause of death among teens. Texting and driving can have serious, even grave consequences.

Be sure to talk to your teens about texting and driving and lead by example! There are many apps that can be downloaded to your smartphones or iphones to prevent texting and driving and allow you to keep your eyes on the road.

Source: Healthfinder.gov

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Visit our website at www.mmeht.org

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Newsletter Search Contest

Do you want a chance to win a Wellness Works lantern? Take a few minutes and answer the following questions (all answers can be found in articles in this newsletter). Send the answers along with your name, address and phone number to: Wellness Works, 60 Community Drive, Augusta, Maine 04330. You can also e-mail your answers to us at: wellness@ **memun.org**. Entries must be received by July 10, 2013. One winner will be drawn at random.

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Congratulations to Richard Pelletier, a retiree from the City of Lewiston, who won the Spring Newsletter Search Conte
Your name:
Phone Number:
Address:
Employer (or former employer, if you are a retiree):
1. What is the only way to reduce your risk of developing shingles?
2. List three ways to protect yourself from tick bites:
3. What website ranks physicians based on safety and quality care?
4. What is the minimum SPF that the American Academy of Dermatology recommends for suncreen?