



Maine Municipal Employees Health Trust

Wellness Works

SUMMER 2020

Better Your Brain With a Book

When was the last time you read a book or a substantial magazine article for pleasure? Unfortunately, for many of us our daily reading habits center around quick tweets, Facebook updates, or the directions on our instant oatmeal packets! If you're one of countless people who don't make a habit of reading regularly, you might be missing out. Reading has a significant number of benefits:

- Mental stimulation
- Stress reduction
- Knowledge
- Vocabulary expansion
- Memory improvement
- Stronger analytical thinking skills
- Improved focus and concentration
- Better writing skills
- Tranquility
- Free entertainment



Reading really does boost your brain power. Just like going for a jog exercises your cardiovascular system, reading regularly improves memory function by giving your brain a good workout. With age comes a decline in memory and brain function, but regular reading may help slow that process, keeping minds sharper longer. In fact, research has found that those who engage their brains in activities such as reading, chess or puzzles could be 2.5 times less likely to develop Alzheimer's disease than those who spend their down time on less stimulating activities, like watching TV.

So this summer, we hope you find some time to relax and enjoy a good book, and finish reading this entire newsletter...your brain will thank you!

Source: www.ehawellness.org

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Wellness on the Web – Visit Maine



Whether you have lived in Maine your entire life, or not quite as long, there are many places in our state still to explore! A very popular question during the summer months is "What are we going to do today?" A summer in Maine is a glorious thing. From York Beach to Aroostook County, there are so many Maine attractions that you might not know where to start. Check out the website, www.visitmaine.com and plan your next day trip or overnight adventure. This summer treat yourself like a tourist and start doing some MAINE things.



Rep Raps

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



“My doctor recommends I get hearing aids, and I've heard there is a new benefit for these. How will they be covered?”

In accordance with new Maine state mandates, the Health Trust expanded coverage for hearing aids to include coverage for adults age 19 and older, effective January 1, 2020. Hearing aids are covered when medically necessary, limited to one hearing aid per hearing impaired ear, every 36 months. Depending on your medical plan, this benefit is subject to your deductible and coinsurance when applicable, and is paid based on provider allowances. There is a \$3,000 benefit maximum per covered hearing aid. Hearing aids for members through age 18 are covered without being subject to a dollar limit.

We recommend that you call Health Trust Member Services prior to your visit to determine how hearing aids will be covered under your plan. Member Services Representatives are available to assist you Monday through Friday, 8:00 a.m. - 4:30 p.m., at 1-800-852-8300. You may also email us at HTMemberServices@memun.org.



Extension of Deadlines due to COVID-19

Due to the covid-19 outbreak, the President declared a National Emergency beginning March 1, 2020. In order to provide individuals with additional time to make important decisions regarding their health insurance benefits during this National Emergency, the federal Department of Labor has extended certain pre-established timeframes, as described below.

Individuals covered by the Trust, as well as those not currently covered but eligible for coverage, may be eligible for an extension of certain deadlines to enroll in health coverage, elect and pay for COBRA coverage, and make and appeal benefit plan claims.

The following timeframes and deadlines for certain benefit elections are extended by the duration of the “outbreak period”, defined as the time period starting March 1, 2020, and lasting until 60 days after the end of the COVID-19 National Emergency (which, as of the date of this newsletter, has yet to be announced):

- The 60-day period to make a special enrollment election to the group health plan due to a qualifying event.
- The deadlines for participants and qualified beneficiaries to elect COBRA coverage, to pay COBRA premiums, and to notify the plan of specific COBRA qualifying events like divorce, death or disability.
- The timeframes and deadlines for members to file benefit claims or appeals of denied claims.

Members who are experiencing difficulty meeting the timeframes outlined in the Health Trust Summary Plan Descriptions or in their COBRA or Retiree continuation of coverage offer letters, should contact the Health Trust for more information and additional guidance. Please call 1-800-452-8786, ext. 2223 for assistance.

Nutrition for Young Athletes

I am relatively new to the world of children's sporting events, but I am quickly learning the ropes. However there is an area that my daughter and I frequently butt heads over - the need to have a sports drink and protein bar when you play sports.

Perhaps you are familiar with this dilemma with your own children. You show up for game day and several of the kids have gigantic name-brand sports drinks accompanied by a protein bar. However, for most of these children, the maximum energy they are expending is picking daisies and occasionally running after the ball. Therefore, since the other kids "need" to have these drinks and snacks in order to perform at their best, your child feels they do too.

Not true. Sports drinks and protein bars do have a place in rehydrating and fueling the body, but these are generally limited to professional or long-distance athletes who are burning through their energy stores at a fast pace over a significant period of time or hanging off the edge of a cliff while they scale small mountains. This is definitely not the level my seven year old has reached! As kids get older and their level of activity significantly increases, or if athletes are playing really hard on extremely hot days, they may need to focus on replacing their electrolytes with a sports beverage or juice, but beware of the over-use of these drinks in athletes who are not working at this high level.



This ongoing debate got me thinking about what would be a good way to fuel my child before, during and after her games, so I looked to the Academy of Nutrition and Dietetics (www.eatright.org) for good advice that we could all use to fuel our kids' adventures.

Snacks serve several purposes for active children, including:

- Providing energy (calories) to help working muscles power through activity.
- Supplying fluids for hydration and to keep the body cool.
- Providing nutrients for growth and development.
- Promoting recovery after hard exercise.

In addition, snacks should be easily digested so blood flows to the muscles during exercise and not to the gut in order to digest a heavy,

greasy snack. Depending on the time of the game, different snacks meet different needs.

Here is a guide to choosing snacks based on game day and time:

Morning Games - muscle fuel can be very low after an overnight fast. Therefore, if you are rushing out the door to make it to a morning game, consider serving breakfast foods that kids love:

- A mini cinnamon-raisin bagel with flavored cream cheese
- English muffin sandwich with a slice of lean ham and/or reduced-fat cheese
- Greek yogurt with a variety of toppings (homemade granola, chopped almonds or walnuts, dried fruit)
- Fruit and yogurt smoothies
- Cartons of low-fat milk with baggies full of cereal
- 100-percent fruit juice boxes

Mid-afternoon Games - if it has been several hours since your child has eaten lunch, they might start the game hungry. A good pre-game snack provides quality carbohydrates and protein for quick energy and a satisfied tummy. Consider packing your cooler with these nourishing options:

- 6-ounce cartons of a variety of fruited yogurt or yogurt in a tube
- Peanut butter or almond butter sandwiches with natural fruit jam
- Turkey and/or cheese wraps cut into 1-inch slices for easy finger food
- Low-fat string cheese and mini pretzels
- Bottles of cold water or pitchers of cold water with lemon (cold water helps lower body temperature in active athletes)

After the Game - post-game snacks should help to replace muscle fuel lost in exercise and replenish fluids without ruining kids' appetite for the next meal. Consider:

- Air-popped popcorn sprinkled with Parmesan cheese
- Low-fat plain milk
- Banana, orange slices or apple slices (dipped in orange juice to prevent browning)
- Whole-grain granola bars
- Bottles of cold water to replace any lost hydration

In our house, we have come to a compromise when it comes to game day snacks. Instead of buying the expensive protein or energy bars (which are typically filled with useless nutrients and lots of fake ingredients) I now make up a big batch of protein balls and keep them on hand for grab and go snacks that can fuel my soccer superstar. These balls are easy to make up ahead of time, they include real food, and everyone seems to enjoy them (bonus)! Check out page 7 for my go-to recipe for you to try with your young athletes. Game on!

Source: Academy of Nutrition and Dietetics

Getting Healthy is a Marathon, Not a Sprint

In May, *Wellness Works* challenged our wellness groups to get employees moving by doing a “marathon.” Employees logged a “mile” for every 30 minutes of activity completed. They had the entire month of May to complete 26.2 “miles.” Imagine our surprise when on May 4th - just 4 days into the challenge - we had our first person report that they had completed the marathon! Thus was our introduction to Dylan Antone, a Supervisor at Auburn Public Works.

Think about where you are sitting right now... it may not be too far from where Dylan started out. He was a busy husband and father, working full-time, who was overweight, had little time for exercise (besides the occasional ice fishing adventures and walking around at work), had high blood pressure, and made unhealthy food choices. But he also had dreams of being a full-time firefighter and he wanted to be a better example for his two girls, so he decided to do something about it.

In March of 2019, Dylan weighed in at 288 pounds, and he challenged himself to walk/run/jog at least five miles every day for a year. That is an ambitious goal, but he used a fitness app to monitor his daily activity and track his calories - something that kept him accountable and focused on his goal. In just six months, he had lost 81 pounds! His new found energy and confidence spurred him to reach for his professional goals. Since losing the weight, Dylan obtained his EMT-B license and became a member of his local fire department. His ultimate goal is to be in the best shape possible so that he will be able to excel at the physical agility tests to be a full-time fire fighter. This helps keep him motivated and focused.

It has been over a year now and he still commits to achieving the 5 miles a day, usually going far beyond that! He had been planning to do the Sugarloaf Marathon in May, which was postponed due to COVID-19, but he continues to train and prepare for doing the marathon next spring. In addition to the cardio work he puts in every day, he now includes daily strength training exercises using his own bodyweight to do squats, pushups, pullups and sit-ups.

Losing over 80 pounds in six months is no small feat and it requires dedication and a lot of support from family and friends. Dylan's wife, Valorie, and daughters have joined in on weekly family hikes.

In May, they had already hiked Bald Mountain two times and Tumbledown once (even while snow still covered the peaks)! Dylan knows that without the support of his family, this process would have been much harder. He also found some great support in a Facebook group of like-minded people and found



that the feedback and encouragement from the group helped keep him on track as well.

Dylan isn't shy about where he started from or where he is going. He is open to sharing his daily journey on Instagram ([@Mainelyinshape@instagram.com](https://www.instagram.com/Mainelyinshape)) and tracks everything with photos - something he suggests everyone should do when they get started. His advice for someone just starting out is to “Take pictures at the beginning. The pictures might make you feel uncomfortable now, but you will appreciate them later on. Other people will notice a difference in your appearance before you can. The pictures will help with that and give you something else to be proud of.”

When we dug in to find out the “secret” to his success, he didn't have one. Dylan said, “Anyone can do this. You just have to have a reason to keep you committed. If you drink lots of water, pay attention to how much you eat and exercise, you will lose weight. Set a goal and stick with it.” Seeing the transformation in Dylan is inspiring and we hope it will encourage you to make a goal for yourself to get started down a path of wellness that you choose.



Dylan at start and six months into his weight loss. His weight went from 288 down to 207, blood pressure dropped from 150/89 to 115/65 and his time to run a mile went from hardly one mile in 10 minutes to an average of 8 minutes/mile for up to 15 miles!

Discovering Delight Despite Disappointment

Millions of Americans have had to deal with the disappointment of delays or cancellations due to COVID-19. Everything from family camping trips, weddings, birthday parties, graduations, and other milestone events have been canceled. The COVID-19 virus has disrupted our routines and caused some of us to lose our patience. It turns out we still have A LOT to be thankful for and look forward to.



While it feels like every meaningful event is being canceled, we have to remember that so many beautiful and important things are still happening in our daily lives. It's important to transition from grieving a cancellation to seeing an opportunity to appreciate the things we still have. Take the time this month to come up with a list of things to be thankful for or just aware of during this time of uncertainty and change. You can call this list, "Things That Haven't Been Canceled". Here are some ideas:

- Family dinners have not been canceled.
- Laughter has not been canceled.
- Baking for the neighbors has not been canceled.
- Walks in the woods have not been canceled.
- Camping in the backyard has not been canceled.
- Planting a garden has not been canceled.
- Time at home with family has not been canceled.
- Laundry and housework have not been canceled (unfortunately).
- Bike rides have not been canceled.
- Enjoying a cup of coffee in the morning has not been canceled.
- Sitting on the porch, soaking in the warm sunshine has not been canceled.

This pandemic has changed all of our lives in some way or another. It is important for us to grieve when necessary and be sad about missing out on some things, but whenever we can, we also need to support each other and find ways to encourage one another to see joy and gratitude in our daily lives.

What to Look for When Choosing a Healthy Cereal

Cereal is a popular breakfast food for most of us. But it can be highly processed and is often loaded with added sugars and refined carbohydrates, which can cause blood sugar spikes and leave you feeling hungry a few hours later.

There are some cereals that can be considered healthy thanks to their nutrition profile or what you can add to them. In fact, some types of cereal can provide important under-consumed nutrients like vitamins A, D, and E as well as folate and magnesium. Here are some things you should consider when looking for a healthy cereal:

Protein is one of the most important, satiating nutrients that can help you feel satisfied and energized for longer. It can also help keep blood sugar steady to avoid crashes that leave you feeling fatigued and cranky. For breakfast cereals, it is best to look for protein content of 4-5 grams per serving or more. In addition, consuming cereal with milk or yogurt that also contains protein can be beneficial and get you around 15-25 grams of protein for the meal.

Fiber ranks right up there with protein in terms of helping you feel full for longer, and it aids in digestion. When reading the nutrition label for fiber content, aim for at least 4-5 grams of fiber per serving. Adding fiber rich fruits to cereals, such as berries, can increase the fiber content as well.

Minimize sugar to keep added sugar low and keep in mind the recommended daily limit (6 teaspoons, or 25 grams). Some cereals can be sneaky, and contain more than half of this amount in just one serving. Aim for added sugar content in cereals to be in the mid-single digits, around 5-7 grams per serving.

What can you add to make cereal healthier?

When thinking about any meal, consider what you can add to make it healthier, as opposed to what you "should" remove. Even if your cereal checks most of the boxes and is a healthy choice, you don't have to stop there. It is still possible to boost the antioxidant, fiber and healthy fat content of your favorite cereals by topping them with:

Nuts: Sprinkle your favorite nuts on top of your cereal for extra crunch and blood sugar-stabilizing, anti-inflammatory, healthy fats. Keep an eye on the portion size to keep calories in check.

Chia or hemp seeds: Toss a tablespoon on top of cereal to pack more healthy fats, protein and fiber into your meal.

Berries: Mix any kind you like to boost antioxidants, vitamins and fiber.



Are There Benefits to Intermittent Fasting?

Intermittent fasting has become very popular over the last few years, especially with individuals who are looking to achieve weight loss. It can be defined in two ways - eating only during a certain time period, or not eating for an entire day. For example, with 16/8 intermittent fasting, you eat during only eight hours of the day and then fast for the remaining 16 hours. The other practice is alternate day fasting, where you will not eat, or will dramatically restrict your intake, for an entire day. One popular schedule of alternate day fasting is 5:2 where an individual will eat as they normally would for five days and then restrict their intake the next two days.

One advantage to this way of eating is not having to count calories; however, it is recommended that healthy foods be eaten during non-fasting periods. In addition, individuals should also increase fluid intake, including water and unsweetened coffee or tea, in order to avoid dehydration.

Although it seems simpler than other weight loss programs, is it really effective?

In recent years studies have been completed that have shown a reduction in weight equivalent to ~3% after 12 weeks of following a 16/8 intermittent fasting schedule. Another improvement noted after the 12 weeks was a drop of approximately 0.05 points in the participant's systolic blood pressure number. In longer term studies other positive changes were also seen in overall cardiac health, including improvement in cholesterol levels and insulin sensitivity. However, some study participants did experience high levels of hunger during the longer periods of fasting and were not able to sustain this way of eating.

Although more research needs to be done, intermittent fasting may help individuals achieve weight loss and improve their cardiometabolic risk factors such as obesity, high cholesterol, and high blood pressure. When choosing to change your eating or exercise habits, make sure that it will work with your lifestyle and individual health care needs. Particular chronic health conditions and medications may not be conducive to this style of eating, so make sure to speak with your health care provider, dietitian, or diabetes educator first to see if this plan may help you in achieving your health goals.

Source: ACSM's Health and Fitness Journal - www.acsm.org

An App and Website That Can Help You Become a Better Informed Consumer

Do you know what's in your tap water? What about your shampoo? What's lurking in the cleaners underneath your sink? What pesticides are on your food? What are GMOs? What do they do to our land and water? More than two decades ago the Environmental Working Group (EWG) set out to answer these questions, and more, and to help citizens learn about the environment and protect their health. The EWG's mission is to empower people to live healthier lives in a healthier environment. They are a non-profit, non-partisan organization dedicated to protecting human health and the environment.

EWG's groundbreaking research has changed the debate over environmental health. From households to Capitol Hill, EWG's team of scientists, policy experts, lawyers, communication experts and programmers has worked tirelessly to make sure someone is standing up for public health. Through their reports, online databases, mobile apps and communications campaigns, EWG is educating and empowering consumers to make safer and more informed decisions about the products they buy and the companies they support. In response to consumer pressure, companies are giving up potentially dangerous chemical ingredients in their products and improving their practices.

If you're looking to check the safety of your cosmetics, sunscreens, household cleaners, or food, EWG is an amazing resource. All you do is download the EWG app, scan the bar code, review its rating, and then choose the healthier choice. The app recognizes most brands, and you can receive instant feedback on the product you are considering. Also, check out their website at www.ewg.org for more resources.





Protein Balls

Ingredients

- 1 Cup dry oatmeal
- 1 Cup coconut flakes (toasted or untoasted)
- ½ Cup chocolate chips
- ½ Cup peanut butter (I use natural)
- ½ Cup ground flaxseed or wheat germ
- ⅓ Cup of honey (I usually use a mix of honey and maple syrup)

Stir all ingredients together (I use my food processor to pulverize them) until thoroughly mixed. Let chill in the refrigerator for ½ hour (if you have time), then roll into balls. Store in an airtight container and keep refrigerated.

Makes about 24 protein balls.

Nutritional Information:

Calories 135.5, Total Fat 17.7 g, Saturated Fat 3.5 g, Sodium 29.9 mg, Potassium 18.0 mg, Total Carbohydrate 16.1 g, Dietary Fiber 1.6 g, Sugars 11.9 g, Protein 3.0 g

The Anti-Inflammatory Effects of Turmeric

A member of the ginger family, turmeric is known to many as a bright yellow spice used for flavor and coloring in Asian-inspired recipes. However, in the past several years it has been named by some as a medicinal herb and has become popular for its anti-inflammatory effects. A compound called curcumin is what gives the turmeric its yellow color and its anti-inflammatory properties. To date there have been many studies conducted to research the effects of curcumin on diabetes, depression, cancer, inflammation, and osteoarthritis.

Osteoarthritis, also known as degenerative joint disease, is the most common chronic joint disorder, and affects approximately 27 million people in the United States. Individuals are at greater risk for being diagnosed with osteoarthritis if they have a family history, are inactive, obese, and are above the age of 65. The disease typically causes problems with the lower back, knees, hips, and neck due to the breakdown of cartilage within the joints. This loss of cartilage can cause inflammation, pain, and decreased mobility. It has been found that people who took turmeric had significantly decreased pain from osteoarthritis and had improved overall physical function.

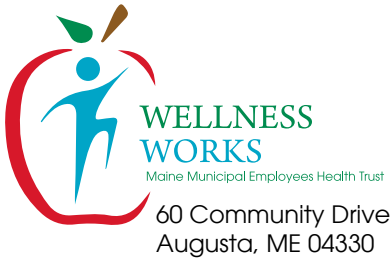
Although these studies have shown an improvement in osteoarthritis and other chronic diseases, the actual mechanism of how turmeric reduces inflammation in the body is still unknown. Some researchers have hypothesized that the curcumin in the turmeric acts on a par-



ticular enzyme in the joint, suppressing the inflammatory response. Others believe that it affects genes within the joint itself that repair, or maintain, the amount of cartilage there.

Turmeric is a spice that can be easily taken as a supplement in both pill and powder form. It can be added to many foods and drinks such as sauces and smoothies, in order to experience significant benefits in reducing inflammation caused by osteoarthritis. However, depending on your health and the prescribed medications you may be taking, there are some possible side effects to consider when consuming turmeric such as nausea, diarrhea, decreased blood pressure, etc. Please speak with your healthcare provider if you feel that taking this supplement may assist you in managing your chronic joint discomfort.

Source: *ACSM's Health and Fitness Journal* - www.acsm.org



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New for our Members!

WELLNESS WEBINARS... *Learn ways to achieve and maintain a healthier lifestyle.*

We are pleased to offer MMEHT members educational classes utilizing the web-based platform Zoom. These free and interactive webinars will be held monthly and will last 45-60 minutes each. You will have the choice of attending the webinar at noon or 7:00 p.m. Attendees will be able to ask questions of the speaker. If you cannot attend a live session, you may reach out to us to view a recorded version. These webinars are available to all MMEHT members. To receive an invite to any of these webinars, please email us at wellness@memun.org. Please indicate the topic of the webinar and the time you want to attend, and we will email a link with a password to you. Please note: invites will be sent to members Monday through Friday during normal business hours.

FitMe – August 4 at noon or 7:00 p.m.

This webinar will discuss the importance of exercise and why we need to be physically active each and every day. Participants will explore how much exercise you need, what things you should include in your workout and basic nutrition information.

In Case I Die – September 22 at noon or 7:00 p.m.

What if you were suddenly gone? Could your family put their hands on all the important documents like your Will or Trust, insurance policies, financial records, etc.? It's time to get your affairs in order and create an "In Case I Die" folder. This webinar will walk you through everything you need to have recorded for your loved ones.

Taking Charge of My Health – October 22 at noon or 7:00 p.m.

The information presented in this webinar will help you become a wiser health care consumer. This class will discuss how to talk with your doctor about health concerns, how to be a better patient, when to use the emergency room, and share quality websites you may refer to, to enhance your health care experience.