



Maine Municipal Employees Health Trust

# Wellness Works

## SUMMER 2021

## ConditionCare Support for your health condition

Managing an ongoing health condition isn't easy. Having a little extra help and encouragement can make all the difference. Those who have a health plan through the MMEHT are eligible to participate in Anthem's ConditionCare. ConditionCare is a no-cost health and wellness program that provides tools, resources and support to members and their covered dependents with:

- Asthma (pediatric or adult)
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Diabetes types 1 and 2 (pediatric or adult)
- Heart failure (HF)

Signing up for ConditionCare is easy! If you have a chronic condition Anthem will reach out to you, or you can call 866-962-0960 for more information. Once you are enrolled in ConditionCare you will get:

- Educational resources, like email newsletters.
- 24/7 access to a nurse care manager for health questions.
- Depending on your health, you may be asked to complete a health questionnaire. Your answers will help ConditionCare figure out how to best support you.



- Then you will be put in touch with a nurse care manager who will provide guidance on reaching your health goals. He or she will follow up periodically to offer encouragement and advice.

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## Wellness on the Web

### Sydney – Anthem's Mobile App

Sydney is a mobile app that's all about you, your plan and your health care needs. Sydney connects you to everything you need to know about your health plan – all in one place. You can:

- **Find care and check costs**
- **View claims**
- **View and use digital ID cards**
- **See your health plan benefits**
- **Manage your prescriptions**

Sydney is available on iPhone and Android and it's free!



# Rep Raps

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

## COVID-19 Coverage for Health Trust Plans

Member Services continues to receive questions regarding coverage for COVID-19 vaccines, testing and treatment. Here is some helpful information regarding Health Trust benefits.

Vaccines for COVID-19 are now widely accessible in the U.S. and they are safe and effective. As required by the federal CARES Act, there will be \$0 member cost share for the vaccine and its administration during the national public health emergency, regardless of whether you receive the vaccine from an in-network or out-of-network provider. You may learn more and find out where you can get your vaccine at the Centers for Disease Control and Prevention (CDC) website: [www.cdc.gov/coronavirus/2019-ncov/vaccines/index.html](http://www.cdc.gov/coronavirus/2019-ncov/vaccines/index.html).

Testing (including diagnostic testing) for COVID-19 will also be covered with no member cost shares as required by federal mandate guidance, until the state of emergency resulting from the COVID-19 pandemic is lifted.

Many members found utilizing telehealth to meet remotely with a provider was a convenient and safe option during the pandemic. Cost shares for all telehealth and telephone-only visits, including visits for mental health, continue to be waived for visits with providers in the Anthem network through August 31, 2021.

If you have any questions regarding your health plan benefits, please call the Member Service Representatives Monday through Friday from 8:00 a.m. to 4:30 p.m. or email us at: [HTMemberServices@memun.org](mailto:HTMemberServices@memun.org).

## Health Trust Management Change



The Maine Municipal Association is pleased to announce that **Kristy Gould** has been promoted to the position of Director of Health Trust Services. Kristy has served as Assistant Director, Health Trust Services since January 2016. She manages the Health Trust Services staff of seventeen which includes Trust operations - enrollment, member service, field service and health promotion. Kristy has an extensive background in human resources administration having served as HR Director in two of Maine's largest cities

and for private sector companies. She also served as the first president of the Maine Local Government Human Resources Association, and for a short time on the MMEHT Board of Trustees. Kristy holds a BA from the University of Maine and an MBA from Thomas College.

Kristy will direct the work of MMA as the Maine Municipal Employees Health Trust's Plan Administrator and work closely with the MMEHT Board of Trustees and the Trust's team of professional advisors. Kristy will also serve as a member of the MMA Management Team. She will utilize the unique perspectives she gained from working in municipal government, human resources and with the Health Trust's experienced staff, to maintain the service and relationships that are so important to the Health Trust.

Kristy is assuming the role most recently held by Anne Wright. Anne retired from the position of Director of the Health Trust in March, after 20 years of distinguished service with MMA and the Health Trust.

## Thank you and best wishes to Steve Gove!



**Stephen Gove**, who served as the Executive Director of the Maine Municipal Association (MMA) since September 2015, has led a career at MMA marked by leadership, innovation and a steadfast dedication to municipal government throughout Maine. Steve retired from MMA on June 30, 2021.

Steve began his career at MMA in 1980 as the Assistant Director of State and Federal Relations. Over the past 41 years, he worked in all corners of the Association and held a number of MMA leadership positions, including as Director of Health Trust Services and Deputy Executive Director.

Steve is a strong advocate for municipal government and the important role it plays in Maine citizens' day-to-day lives. During his time at MMA, Steve helped launch MMA's Property & Casualty Risk Pool program in 1987, expanded the employee benefit offerings and services of the Maine Municipal Employees Health Trust, introduced advanced training for elected municipal officials and promoted the great jobs and careers in Maine's cities and towns through the digital HoMEtown Careers initiative. Steve proudly served thousands of individual, elected and appointed municipal officials across the state for over four decades. He led several groups to Washington, D.C. for meetings with Maine's Congressional delegation members. He has also represented municipal government on numerous state boards and commissions while at MMA.

We thank Steve for his extraordinary service and wish him best for a happy retirement.

# Be Aware of Scams

By Abby DiPasquale

Recently my father received a call from his “grandson” saying he was in trouble and needed him to send him some money. The caller knew his grandson’s name, but he didn’t refer to my father by the name he is called by his grandkids. This set off a little alarm bell in my father’s head. Then he realized that his grandson had actually left for deployment with the US Army that very day. The chances that he had been in trouble and chose to call his grandfather in Maine instead of his Commanding Officer were slim to none. My father hung up the phone, but was still very unsettled and worried about him, so he called me to make sure he had done the right thing. I assured him it was a scam and his grandson was perfectly fine.

This is just one example of a scam that targets people every day. Scammers will use a variety of tactics, with phone calls, emails, and text messages being among the top methods. Scammers pretend to be someone they aren’t to convince you to pay them or provide them with private information (like your social security number or bank account information). They want to scare or pressure you into acting quickly, so you don’t have time to think or talk to someone you trust.

Here’s a list of common scams and schemes:

- The caller says they are from the government — maybe the IRS or the Social Security Administration. They say you have to pay taxes or a fine, but it’s a scam.
- Someone calls from tech support, maybe saying they’re from Apple or Microsoft, saying there’s something wrong with your computer. But it’s a lie.
- You meet someone special on a dating website, but then he needs money and asks you to help him. This romance scammer makes up any story to trick you into sending him gift cards.
- The scammer pretends to be a friend or family member in an emergency and asks you to send money right away — but not tell anyone. This is a scam. If you’re worried, hang up and call your friend or relative to check that everything is all right.
- Someone says you’ve won a prize but first, you have to pay fees or other charges with a gift card. Remember: no honest business or agency will ever make you pay with a gift card. But also — did you even enter that sweepstakes?
- The caller says she’s from your power company, or another utility company. She threatens to cut off your service if you don’t pay immediately. But utility companies don’t work that way. It’s a scam.
- You get a check from someone for way more than you expected. They tell you to deposit the check, then give them the difference on a gift card. But that check will be fake and you’ll be out all that money.



Scammers will often:

- threaten arrest or legal action against you unless you pay a fine
- promise to resolve an issue if you pay a fee
- demand payment with retail gift cards, wire transfers, internet currency, or by mailing cash
- try to convince you by using spoofed caller ID numbers or officials’ real names, or by emailing fake documents

**DO NOT BELIEVE THEM!**

- If there is a real issue that needs to be addressed, most companies will send you a letter that details the issue and steps to resolve it.
- If someone calls you from an unknown number, don’t answer it! Always look up the correct number for the agency or business that called you and call them back to verify it was really a call from them and not a scammer using a fake number.
- If you receive a text or an email with a link for you to “click” in order to redeem your prize or send money, always delete it and **DON’T CLICK IT!**
- Most importantly, never give out your personal information such as birthdate, social security number, or bank routing number to anyone you don’t trust. If you are scared about the consequences of not supplying this information to the caller, then that should be a giant red flag that this is a scam.

Being hyperaware of who is sending you emails, texts or making calls to your phone is the best way for you to ensure you are not a victim of identity theft or fraud. For more information about scams or to report a scam you have experienced, visit the Federal Trade Commission at [www.consumer.ftc.gov](http://www.consumer.ftc.gov).



# Getting Your Health Back on Track

The COVID-19 pandemic changed us inside and out. For many people, those outward changes were not especially welcome, particularly when we stepped on the scale. An American Psychological Association Stress in America survey conducted in late February 2021 found 42% of U.S. adults reported undesired weight gain since the start of the pandemic, with an average gain of 29 pounds. And it wasn't just adults who added on the weight - children have been impacted too, with rates of pediatric obesity increasing from 13.7% pre-pandemic to 15.4% during the pandemic.

Weight changes are certainly understandable, as people's diets, activity levels, sleep habits, and daily routines were turned upside down by the pandemic. We made changes to our daily behaviors - many not for the better. Perhaps it was the stress-baking and then eating that got to you, or the binge watching on the couch instead of being active, or the increase in screen time due to virtual learning or sheer boredom. Whatever the coping method you chose to navigate through this pandemic, the side effects for many of us were added pounds.

It isn't just an increasing number on the scale that is the issue; obesity and obesity-related diseases were already a significant public health problem even before COVID-19. Now that the pandemic seems to be waning, the concerns for our overall health (both mental and physical) have grown. So how do we get our lives back on track and headed in a healthier direction?

The first step is to be kind in recognizing where we have been and to give ourselves credit for all we have gone through. Shaming yourself (or others) for weight gain is a definite NO! None of us were prepared for all the changes and upheaval of the past year and a half, so it is crucial that we practice a little compassion for ourselves and those we love. After we have given ourselves a big pat on the back for navigating these crazy times, then we can start making steps toward adopting healthier habits.

Here are some steps to get you going:

**1. Start small.** Making changes to your health is not going to be done overnight, but if you make one simple change each day it begins to move the needle. Maybe you started snacking in the evening during the pandemic. Can you close the kitchen after supper during the work week? Or perhaps you can reduce the amount of creamer and/or sugar in your coffee a little bit each day. Setting small, realistic goals will make you more likely to succeed and give you confidence to continue making bigger goals. Small changes will lead to big results- we know that even just a 5% reduction in weight (so 10 pounds in a 200 pound person) can improve blood pressure, blood sugar and cholesterol.

- 2. Establish new routines.** Disruptions to routines during the pandemic contributed to weight gain. Creating new schedules is important for establishing healthy habits. Now is a great time to clean your kitchen cabinets and pantry. As you haul out some of the more processed foods, replace them with more single-ingredient ones that are better for you. Having foods easily accessible and ready to eat will make you more likely to choose them. Make the better-for-you choice the easier choice and you will start noticing changes to your behavior.
- 3. Track it.** If you don't monitor it, you can't measure it. Using a simple checklist on a calendar or a more advanced app (like MyFitnessPal) to track your food intake and exercise will help keep you on track towards your goals. Research has shown us that the more frequently we track our behavior, the more likely we are to stick with healthy habits.
- 4. Focus on the whole you...not just the number on the scale.** Our body weight is an indicator of many other things in our lives, like sleep, stress, physical activity and more. Choosing to just focus on what we eat misses many other areas. Set goals about making healthier choices for the whole you.
- 5. Get others involved.** Invite the kids, partners, friends, and family members to be a part of creating healthy habits. Plus, we know that when we are more likely to stick to a new routine and way of life if everyone is on board.

Source: American Psychological Association ([www.apa.org](http://www.apa.org))





## A Tradition to Bring Back – Family Sunday Dinner

Mealtime has historically been a time of family togetherness. It doesn't have to be "fancy" or labor intensive - it's the communal environment that you create that makes all the difference. Plus, if you are getting multiple generations together, then there is a tapestry of diversity in terms of ages and interests and that is great for the kids. If Sunday dinner sounds totally unrealistic to you, try these ideas because the benefits you will reap will be worth the effort.

- **Family can have different meanings.** Not everyone has relatives nearby, remember that friends can be your extended family no matter where you are.
- **Sunday dinner does not have to be on Sunday.** Pick whatever day or time that works for you and your family. Maybe try Taco Tuesday, or Saturday breakfast after baseball practice at the diner. It doesn't matter as long as you're together.
- **Keep things casual.** The whole point of Sunday dinner is that you do not need to be fancy because it is a regular occurrence, not a special occasion. That does not mean you cannot have special food or drink or try a new recipe if that's your thing, but the point is that it should not be stressful. Get everyone involved in planning, cooking and cleaning so it is a family affair rather than a burden on one person.
- **No electronics.** This is time to be with each other, and everyone can manage without their devices for a couple hours one day a week. One exception to this could be using technology to include family members that are far away.
- **Plan ahead.** The benefits of family dinner are numerous, but chances are if you wait for it to happen on its own, you will never do it! Schedule it with your family, the way you do with other important appointments. This commitment to dinner, whether it is one night a week or more, makes it intentional and a shared priority.

Keep in mind that there are many opportunities in a week to eat together and enjoy quality time with your family.

## These Habits Become More Important as We Age

Healthy habits are a key ingredient for looking and feeling great. As we age, it is even more important to take natural approaches to health and wellness to boost our immune system and help us deal with the aging process. Most healthy habits are not new information, just behaviors that have been neglected as we hustle and bustle to keep up with competing priorities and the stressors of everyday life.

### Healthy Habit 1: Sit less and move more

Keeping active throughout the day is important when trying to lose weight; burning more calories than you take in is critical to losing excess body fat. Sitting for many hours at work or binge watching tv on the couch for hours on end is not doing your health any favors. You can build healthier movement habits into your day by getting up from the couch or your desk and taking a 3-5 minute walk every hour or so. Another strategy is to set the alarm on your phone to alert you to get up every 30 minutes and move!



### Healthy Habit 2: Learn to enjoy strength training

As we age, muscle mass declines causing our metabolism to slow. That is why strength training is important, especially for older adults. Adding muscle building exercises to your routine is a healthy habit to adopt to significantly improve muscle strength, reduce body fat and boost your metabolism, which can increase how many calories are burned throughout the day.

### Healthy Habit 3: Cook more at home

Preparing and eating more meals at home leads to a healthier diet. Cooking meals at home allows you to control what goes into the food you eat and what stays out. Learn about and try new healthy ingredients. Start by cooking one or two meals at home each week. Eventually you will be cooking at home more than you eat out.

*cont'd on page 6*



# What Exactly Is Metabolism and How Does it Impact My Weight?

Have you ever wondered what metabolism is and what role it plays in losing or gaining weight? Here are some interesting facts to help you better understand the connection between metabolism and weight and how exercise helps. Metabolism is defined as the bodily processes needed to maintain life. When you hear the word “metabolism,” it is usually in reference to weight issues. You may hear someone say, “I can’t lose weight because I have a slow metabolism.”

While there’s some truth to this, other factors such as how much you eat and exercise play a much bigger role in your weight than your metabolism does. And while it’s true that how much lean body mass you have can affect how many calories you burn at rest, its impact is limited in part, because you can build only so much lean muscle by strength training.

There are a few things that can also affect your metabolism besides physical activity and your food intake such as:

- Some medications can affect your metabolism by either dangerously speeding it up or slowing it down.
- Eating breakfast every day can jump-start your metabolism.
- Weight loss, especially when it’s rapid, actually slows your metabolism because it takes less energy for your body to function at a lower weight. So, as you lose weight, you need to take in fewer calories or get more physical activity to burn more calories to keep losing pounds.
- Age can slow your metabolism. In general, as you age, you gain fat and lose muscle. Some people also become less active. However, you can do the opposite and take on more physical activity to make up for your slower metabolism.

The bottom line to helping your metabolism and your odds of weight loss success is to change your energy balance, or the balance between what you consume and what you burn off, through a healthy diet and regular physical activity.

Source: [www.mayoclinic.org](http://www.mayoclinic.org)



*These Habits Become More Important as We Age... cont'd from page 5*

## **Healthy Habit 4: Bump up your protein intake**

Eating a diet rich in protein can help prevent or even reverse muscle loss. Increasing dietary protein can even help you lose weight and keep it off in the long term. There is research that shows older adults may have higher protein needs than younger adults, all the more reason to add protein rich foods to meals and snacks as we age. Try lean protein options like a piece of salmon or boneless skinless chicken breasts.

## **Healthy Habit 5: Eat more produce**

Everyone knows that eating vegetables and fruits is a healthy habit worth adopting. Both are full of nutrients vital to your health. Adding vegetables and fruits into your diet is simple, with so many options from fresh to frozen. Add some peppers and spinach to your morning omelet. Try a salad topped with apples and grilled chicken at lunch. A filet of salmon with not one but two sides of veggies would be a great dinner option. When selecting produce, select a variety of colors – more colors offer more nutrients.

These habits may seem simple but so many of us are neglecting them. If you feel a little overwhelmed, start with one habit change mentioned above then when you feel confident that you mastered the habit, try another and go down the list from there.

Source: [www.aarp.org](http://www.aarp.org)



## Healthy Ice Cream Makeover

To make this delicious dessert, you will just need the following ingredients:

|                |                              |
|----------------|------------------------------|
| 2 ripe bananas | 1 cup frozen berries         |
| 1/4 cup milk   | 1/8 teaspoon vanilla extract |
| Pinch of salt  | Toppings of your choice      |

### Directions:

Peel and slice ripe bananas into large pieces. Place in a freezer safe container and freeze for at least 2 hours.

Once banana slices are frozen, blend all ingredients into a food processor or blender until texture is similar to soft-serve ice cream.

Serve immediately or freeze for an additional 30 minutes for a firmer texture.

Top with additional berries if desired.

Enjoy!

Nutritional Information: (Recipes makes 2 servings, information is per serving)  
Calories: 162, Carbohydrates: 40g, Fat: 1g, Protein: 3g, Sodium: 103mg, Sugar: 24g

Source: *Delta Dental, Grin Magazine, Summer 2021*

Ah summer! Hot temperatures and cool ice cream - a true match made in heaven - but is there some way to make ice cream better for us? Of course! Making a cool, refreshing and healthy "ice cream" option is easy to do and something that can be good for you too. This light alternative to ice cream is naturally sweet and packs a mouthful of flavor with just four simple ingredients: frozen bananas, berries, milk and vanilla extract. Plus, you can flavor it in any way you want by just changing up the berries - blueberries, strawberries, raspberries — oh, my! Enjoy this creamy blend in a dish and forgo the sugary cone for an even healthier option.

## How to Have a Safe Time at the Fair

With fairs being canceled in 2020, many of us are eager to hit up our local fair this summer! Who doesn't love to hop on the Ferris wheel, enjoy sharing fried dough (we'll endorse this indulgence once a year!) and give it a go to win a big stuffed elephant while tossing rings around the neck of a soda bottle? While all these activities provide a lot of fun, there are some safety precautions to consider so you and your loved ones stay safe.

**Stay hydrated.** Temperatures can get hot during fair season. You may walk a greater distance than your normal day. Soft drinks do not replenish

fluids lost while trekking through the fair grounds. Be sure to drink plenty of water.

**Wear closed-toe shoes.** Injuries can happen from stepping onto rides. Closed toed shoes can prevent serious injuries from a misstep or a sandal sliding. You may also be walking in areas where animals roam. It is best to leave the animal debris to the bottom of your shoes and not between your toes!

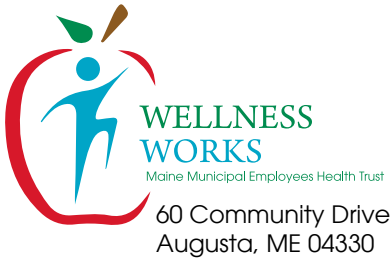
**Wash your hands after petting animals.** Many fairs feature petting zoos for fairgoers to interact with barnyard animals. While animal owners do their best to keep their animals well-groomed, cows, pigs and goats could still have germs that are harmful if ingested. Thoroughly wash your hands with soap and water or use hand sanitizer after petting them.

**Be careful how much you consume.** Those deep-fried twinkies look yummy. So do the greasy fair fries, corn dogs and cotton candy. While fair food is a fun walk down memory lane and can be quite appealing to consume, do so wisely. One fried Oreo might not cause digestive health issues but if you overindulge in all the traditional fair foods your tummy may have regrets. Moderation is key. Choose one fair favorite, enjoy it, and then opt for the healthier options.

**Watch your children.** Young ones are mesmerized by the bright lights of the fair. They can easily get caught up in the crowd and get lost. Have a separation plan that includes staying where they are if they get lost and getting help from a fair official or police officer. Children should carry their parents' names and cell phone numbers in their pocket.

Source: *Johnson Memorial Health*





**WELLNESS  
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Maine Municipal Employees Health Trust

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**WELLNESS  
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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*