



WELLNESS WORKS

around the state

MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

WINTER 2013

Health Plan Changes for 2014

There will be several enhancements to the Health Trust’s health plans for 2014, as follows:

1. In compliance with the federal Affordable Care Act’s **restriction on annual benefit maximums** for essential health benefits, the current calendar year maximums for coverage of autism spectrum disorders and early intervention services for certain children with disabilities will be removed. Effective January 1, 2014, these services will be covered without a calendar year maximum benefit.
2. In addition, to comply with the preventive benefits mandated under the Affordable Care Act, effective January 1, 2014, certain prescribed **smoking cessation and nicotine replacement medications will be covered at 100%** (not subject to the prescription drug copay). See page 2 for more details.
3. The Affordable Care Act (ACA) also requires that all health plans establish a **calendar year out-of-pocket maximum** for in-network claims, not to exceed \$6,350 for an individual / \$12,700 for a family. This out-of-pocket maximum must include all deductibles, coinsurance, and copays (medical copays in 2014; medical and prescription drug copays in 2015) which the member is required to pay for in-network services during the year.

All of the Health Trust health insurance plans currently have out-of-pocket maximums that are far lower than those required by the ACA. However, the current out-of-pocket maximums do not include copays. In order to fully comply with the requirements of the ACA, the Health Trust will be adding a layer of financial protection to its current plan design, and setting a “cap” on the amount of copays that a member will have to pay for in-network services each calendar year. The total amount that a member will be required to pay for in-network out-of-pocket costs, including all deductibles, coinsurance, and copays (medical and prescription drug) incurred by the member each calendar year, will not exceed \$6,350 per individual / \$12,700 per family.

Please note: This enhancement **does not change** the amount of deductible and coinsurance out-of-pocket maximum for any of the Health Trust plans. It simply adds another layer of protection, so that the amount you pay in copays will be capped each calendar year.

4. The Health Trust has updated its listing of hospitals that are included as **Providers of Distinction** for 2014 under most of the Health Trust health plans. The Providers of Distinction program provides an incentive to Health Trust health plan members that receive services from certain hospitals that have met certain criteria with regard to cost, quality, and patient experience. In addition, members who receive services from a Primary Care Physician that has been designated as a Provider of Distinction will receive a reduction in the copay amount charged for those visits (note: this benefit does not apply to the POS-A or Retiree Group Companion Plans).

“We don’t stop playing because we grow old; we grow old because we stop playing.”

~ George Bernard Shaw



Winter 2013

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Dental Plan Administrator Change

As of January 1, 2014, the Health Trust will be moving the administration of its Dental plan from Anthem to **Delta Dental**. This means that, starting January 1, Delta Dental will be processing and paying the Health Trust's Dental claims. There will still be only one Health Trust Dental plan; it will be administered by Delta Dental rather than by Anthem. Benefits and premiums will continue to be set by the Health Trust.

Overall Dental plan benefits will remain the same as they are now, for calendar year 2014. Preventive care will be paid at 100%; Basic care at 80% after deductible; Major care at 50% after deductible; and Orthodontic care at 50% (no deductible). The annual deductible will still be \$25 per person / maximum \$75 per family. Benefit maximum will still be \$1,250 per person per calendar year. Orthodontic benefit maximum will still be \$1,250 per person per lifetime. **Any orthodontic benefits that were used under the current plan with Anthem will be carried over to the Delta Dental plan.**

Members who see a participating Delta Dental dentist will not be subject to balance billing. Dentists in the Delta Dental network have agreed to accept Delta's negotiated rates as full payment for their services. Since most dentists in Maine participate with Delta, this could provide significant reduction in out-of-pocket costs for Health Trust members.

You should have received a one-page flyer explaining how to find out if your dentist participates in the Delta Dental network, as part of the Health Trust's 2014 rate announcement. Please contact the Health Trust Member Services Department at 1-800-852-8300 for more details.

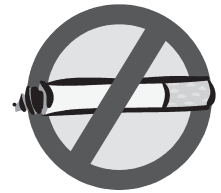
Please ask your Employer if the Health Trust Dental program is available to you.

It's Time to Quit! (Smoking, That Is)

Just in time to help you with your New Year's resolution – the Health Trust will be covering smoking cessation medications at 100%, effective January 1, 2014.

Benefits will be provided for nicotine replacement therapy (NRT) products and any other medication specifically approved by the FDA to eliminate or reduce dependency on, or addiction to, tobacco and tobacco products. Covered products will include smoking cessation medications such as Zyban and Chantix, and over-the-counter nicotine replacement products (limited to nicotine patches and gum). To be eligible for benefits, these products and medications (including over-the-counter products) must be prescribed by a Physician. Some quantity limitations may apply.

Benefits will also be provided for physician office visits for follow-up smoking cessation education and counseling, as well as for completing an approved smoking cessation program.



It's Easy to Get Online Access to Your Medical and Prescription Claims

As an MMEHT member, you can have online access to view your medical and prescription claims. All you need to do is go to the website www.anthem.com and click Register Now. This can be found on the top right-hand side of your screen in the Member Log In area.

From this secure website you will be prompted to enter your personal information, choose a username and password, select a security question, and enter your email address. Once you have completed these simple steps, you will be able to check the status of your medical and prescription claims. If you have any difficulties signing up, you can contact the Anthem Help Desk at 1-866-755-2680.

You can even take a guided tour of the [anthem.com](http://www.anthem.com) website before you register. The Web Overview eTutorial is a guide that walks you through the registration process and all the helpful tools on the Anthem website. Simply go to www.anthem.com and click on "Guided Tour" which is located near the Member Log In box.

In addition to accessing your medical and prescription claims information, the Anthem website also allows you to find a doctor, complete a health assessment, and find information about medical conditions, all in one place.

Look for New ID Cards!

By now, you have probably heard about the change in Dental plan administrators for the Health Trust's Dental plan, effective January 1, 2014. As of that date, Northeast Delta Dental will be responsible for processing and paying the Health Trust's Dental claims.

As a result, if you participate in the Health Trust's Dental plan, you will be receiving new Dental ID cards. All Health Trust health plan members will also be receiving new ID cards.

So, if you are enrolled in both the Health Trust Dental and Medical plans, you will receive two new cards – a new Northeast Delta Dental ID card for your Dental insurance, and a new Anthem ID card (without any Dental information) for your health insurance.

If you enrolled in the Health Trust Dental plan, be sure to start using the new Delta Dental ID card as of January 1, 2014. You may continue using your current Anthem health insurance ID card until you receive the new card.

If you have any questions about these new ID cards, you may contact the Health Trust Service Representatives. They can be reached Monday through Friday, from 8:00 a.m. until 4:30 p.m., at 1-800-852-8300, or via e-mail at htservice@memun.org.

New Year's Resolutions: Healthy Habits Take Time and Effort

Old habits are hard to break and new ones, especially those related to eating and physical activity, can take months to develop and stick with. Here are some tips to help you in the process:

- **Make changes slowly.** Do not expect to change your eating or activity habits overnight. Changing too much too fast can hurt your chances of success. Pick one area to focus on at a time.
- **Look at your current eating and physical activity habits and at ways you can make them healthier.** Use a food and activity journal for 4 or 5 days, and write down everything you eat, your activities, and your emotions. Review your journal to get a picture of your habits. Do you skip breakfast? Are you eating fruits and vegetables every day? Are you physically active most days of the week? Do you eat when you are stressed? There are a lot of free websites and apps that can support and motivate you such as myfitnesspal.com and loseit.com. You can also buy inexpensive journals at grocery stores, discount stores, or online bookstores.
- **Set a few realistic goals for yourself.** First, try cutting back the number of sweetened sodas you drink by replacing a couple of them with unsweetened beverages. Once you have reduced your sweetened soda intake, try eliminating these drinks from your diet altogether. Then set a few more goals, like drinking low-fat or fat-free milk, eating more fruits, or getting more physical activity each day.
- **Identify your barriers.** Are there unhealthy snack foods at home that are too tempting? Do you find it hard to resist drinking several sweetened sodas a day because your friends do it? After you identify your barriers, come up with reasonable solutions so you can be prepared to make healthy choices when tempted.
- **Get a buddy to support your new habits.** Ask a friend, coworker or family member to help you make changes and stick with your new habits.
- **Know that you can do it!** Stay positive and focused by remembering why you want to be healthier. Accept relapses—if you fail at one of your nutrition or physical activity goals one day, do not give up. Just try again the next day. Also, share this information with your family. They can support you in adopting healthier behaviors.

What Does That Poultry Label Really Mean?

Some labels on meat and poultry don't mean much. For example, to put a "free-range" label on poultry, producers only have to allow the birds some access to open air for an unspecified amount of time each day – even if it's only 5 minutes. And "hormone-free" is meaningless on chicken or turkey since the government prohibits the use of hormones in poultry and pork. Here are 5 label claims that are actually worth looking for. For definitions go to the website: www.greenerchoices.org.

- Organic
- American grass-fed certified
- Animal welfare-approved
- Certified humane
- No antibiotics used

Protect Your Heart When Shoveling Snow



Snow shoveling is a known trigger for heart attacks. Emergency rooms in the snow belt gear up for extra cases when enough of the white stuff has fallen to force folks out of their homes armed with shovels or snow blowers.

What's the connection? Many people who shovel snow rarely exercise. Picking up a shovel and moving hundreds of pounds of snow, particularly after doing nothing physical for several months, can put a big strain on the heart. Pushing a heavy snow blower can do the same thing. Cold weather is another risk factor because it can boost blood pressure, interrupt blood flow to part of the heart, and make blood more likely to form clots. When a clot forms inside a coronary artery (a vessel that nourishes the heart), it can completely block blood flow to part of the heart. Cut off from their supply of life-sustaining oxygen and nutrients, heart muscle cells begin to shut down, and then die. This is what doctors call a myocardial infarction or acute coronary syndrome. The rest of us call it a heart attack.

The so-called classic signs of a heart attack are a squeezing pain in the chest, shortness of breath, pain that radiates up to the left shoulder and down the left arm, or a cold sweat. Other signs that are equally common include jaw pain, lower back pain, unexplained fatigue or nausea, and anxiety. If you need to clear away snow, keep in mind that this activity can be more strenuous than exercising full throttle on a treadmill. That's no problem if you are healthy and fit. But it can be dangerous if you aren't. Here are some tips for safe shoveling:

- Warm up your muscles before starting.
- Shovel many light loads instead of fewer heavy ones.
- Take frequent breaks.
- Drink plenty of water.
- Don't feel that you need to clear every speck of snow from your property.
- Head indoors right away if your chest starts hurting, you feel lightheaded or short of breath, your heart starts racing, or some physical change makes you nervous. If you think that you are having a heart attack, call 911.

If you are out of shape or worried about your heart, hire a teenage neighbor. He or she could use the money, and probably the exercise.

Reference: www.harvardhealth.com

Stretch It Out!

Regular stretching is important to improve flexibility and prevent injuries. However, if you are not stretching correctly you may be putting yourself at a higher risk for injury.

- You should never stretch cold muscles. That means that you should exercise for 5 to 10 minutes before stretching. Take a short walk and then stretch before continuing on with your exercise.
- Hold each stretch position at least 10 to 30 seconds; repeat 2 to 4 times.
- Stretch your back, side, hip and leg muscles to ensure your whole body is prepared for activity.
- Stretch slowly and smoothly only to the point of mild strain. If it hurts...stop!
- Stretch after you exercise as part of your cool down routine.
- Never bounce while stretching; this can cause injury.



Want to find out more about stretching? Wellness Works offers a Learn-by-Mail called "Exercise on the Go: Keep Loose with Stretches for Work and Play." This is a free resource for you and can be obtained by emailing Amanda Collins at acollins@memun.org.

Type 2 Diabetes and Children

Many of you may remember the term “Adult Onset Diabetes.” For many years, this was the term used to describe type 2 diabetes because it typically showed up later in life as a result of lifestyle choices. However, this term was tossed out a few years ago because it no longer reflected the escalating trend of children and adolescents being diagnosed with type 2 diabetes!

About 1 in every 400 children and adolescents has diabetes (this includes both type 1 and type 2). A blood test is required to diagnose both types of diabetes in children. Just as it does with adults, type 2 diabetes affects the way a child’s body metabolizes sugar (glucose).

The good news is that childhood type 2 diabetes is largely preventable by helping your child choose and maintain a healthy lifestyle, like eating a healthy diet, getting plenty of physical activity and maintaining a healthy weight. In fact, these same healthy habits are used to treat both adult and childhood type 2 diabetes. If diet and exercise aren’t enough to control type 2 diabetes in children, oral medication or insulin treatments may be needed.

Source: *Wellness Council of America, 2013*

Diabetes by the Numbers:

The Average
Amount
**Diabetes
Patients**
*Spend Annually
for Treatment =*
\$6,000

The Average
Cost of
**Walking
Shoes =**
\$50
(Walking 30 minutes a day is one
of the primary ways to *prevent*
Type 2 Diabetes)

Wash Away Those Germs!



A recent study about the restroom hand-washing habits of almost 3,750 adults will surely make you want to wash your hands. While researchers discovered that women are better hand washers than men and are more likely to use soap, they also found that only 5% of participants actually washed their hands for more than 15 seconds. Yuck! The Centers for Disease Control and Prevention advises scrubbing for 20 seconds, about the same time it takes to sing “Happy Birthday” twice.

Source: *Consumers Reports on Health, October 2013*

How Does Breakfast Impact Your Health?

You have no doubt heard the old saying “breakfast is the most important meal of the day,” but aside from providing calories and energy, what are the other benefits of eating a morning meal? Research conducted on breakfast in the last decade shows how it may affect obesity, cravings and nutrition intake. Breakfast also appears to influence the type of foods we select to consume during the rest of the day.

According to a 2011 survey about 10 to 12 percent of people in North America skip eating breakfast. A study in France showed people who consumed one quarter of their daily calories at breakfast were more likely to skip fatty food items and boost their levels of vitamins and minerals compared to breakfast skippers. An advantage of eating breakfast cereal rich in fiber is it lessens the risk of heart disease. Soluble fiber reduces the absorption of cholesterol into your bloodstream, and makes you feel fuller longer, so you often cut your overall daily calorie count. Breakfast cereal made from whole grains is a great way to increase your fiber intake, which should be about 1 ounce (25 to 30 grams) each day. Studies show that people who reach these levels of fiber intake slashed their risk of heart attack by 25 to 35 percent.

In addition to fiber, one study showed that eating sufficient protein at breakfast can help you feel full. Research conducted at the University of Missouri used MRI scans on human test subjects, and the scans revealed brain signals controlling food “motivation and reward-driven eating behavior.” A heavy protein breakfast may curb snacking and assist people in losing weight more easily.

The Medical Journal of Pediatrics conducted a study on adolescents and discovered over a five year period teens that consumed a daily morning meal were more likely to eat healthier, be more physically active, and have a lower body mass index (BMI) than teens that skipped breakfast. Another adolescent study was initiated to examine the association of breakfast and cereal intake with body mass index. Eating cereal was predictive of lower BMI, since eating cereal can provide increased levels of fiber, calcium, iron, folic acid, vitamin C and zinc, while helping to decrease intake of fat and cholesterol.

Three Fast Fixes for Diet Derailers

Despite having a good nutrition plan and good intentions, it’s easy to get off track. Here are some smart fixes to common diet sabotagers:

Let yourself cheat on weekends. Trying to eat healthy 100% of the time is unrealistic, but 80 to 90 percent of the time is doable. It is okay to enjoy a couple of not so perfectly healthful meals per week. You can specifically plan to have those on the weekend without worrying about willpower. Plus, when possible, plan to walk at least 30 minutes before your less than stellar meals to help accommodate extra calories in advance.

Become a shortcut chef. If you don’t love cooking, take advantage of healthy grab and go food like whole fruit; individual servings of low fat yogurt, cottage cheese, or cheese sticks; and prepackaged salads and sandwiches that include fresh ingredients and low fat, low calorie condiments. To conquer your fear of kitchen duty, get in and out quickly. Cook veggies in the microwave, use pre cut foods, and practice batch cooking – preparing whole grains, vegetables, and other side dishes in a large batch that you can enjoy throughout the week in a variety of ways.

Eat vegetables like a child. Disguise them in a way that allows you to benefit from the nutrients they provide without tasting them full on. Puree vegetables and add to sauces and soups. Add leafy greens or sweeter vegetables, like carrots, to a juice smoothie, or mix them into your favorite foods so you’re less likely to notice them. Top a pizza with veggies or mix them into your favorite casseroles, mac and cheese, or omelet.

By trying just one of these strategies, it may just keep you on track for successful weight loss or maintenance.



Change Your Attitude

Have you ever noticed how the exact same situation can stress one person out, while it might not affect another person at all? This difference can usually be explained by the way each individual thinks about the situation. Changing the way you think (also known as cognitive restructuring) can help you manage stressors in your life.

Each time something happens in your life, the information about that event enters your mind. You then interpret it and form beliefs about what the event means, why it happened, or how it is going to affect you. While you can't always control the events that happen, you can control what you think about the events, which in turn shapes your feelings about them.

Positive Self-Talk

Self talk is the ongoing internal dialogue everyone has. Oftentimes this conversation is overly critical, irrational, and destructive. To reduce stress, instead of being your own worst critic, treat yourself with a gentle touch. Talk to yourself like you would a child whom you care about very much.

Changing Your Self-Talk

Think about a stressful situation you experienced recently. Come up with both negative (irrational) and productive (rational) self-talk for the situation.

Example 1:

Situation: *I have a huge project due at work in 2 days.*

Irrational Self-Talk: *"I'll never get it done. Why did I agree to do this project anyway?"*

Rational Self-Talk: *"I've worked well under pressure in the past. I know I can do it again!"*

Example 2:

Situation 1: *I came home to discover my wife left the kitchen a mess.*

Irrational Self-Talk: *"She is so disrespectful. Can't she think about anyone but herself?"*

Rational Self-Talk: *"I know my wife has a lot going on. She would have cleaned it up if she had time."*

Your Turn:

Situation: _____

Irrational Self-Talk: _____

Rational Self-Talk: _____

Creamy Apricot Oatmeal



- 3 ½ cups water
- ½ cup chopped dried apricots
- 2 cups uncooked quick-cooking rolled oats
- 1 – 6 oz. container fat-free vanilla yogurt

In a medium saucepan, bring the water and apricots to a boil over medium-high heat for 5 to 6 minutes. Reduce the heat to low and cook for 5 minutes. Stir in the oats. Cook uncovered, for 1 to 2 minutes or until thickened, stirring occasionally. Spoon into bowls then dollop each serving with yogurt. Using the tip of a flat knife, such as a butter knife, swirl the yogurt through the oatmeal.

Serves 4: Calories 201, Total Fat 2.6g, Saturated Fat 0 g, Cholesterol 1.2 mg, Sodium 21.6 mg, Total Carbohydrates 40.2 g, Dietary Fiber 5.2 g, Sugar 11.2 g



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Newsletter Search Contest

Do you want a chance to win a *Wellness Works* backpack? 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 January 5, 2014. One winner will be drawn at random.

Congratulations to Anastasia Giles, an employee from Boothbay Region Refuse Disposal District, who won the Fall Newsletter Search Contest!

Your name: _____

Phone Number: _____

Address: _____

Employer (or former employer, if you are a retiree): _____

1. Why is regular stretching important? _____

2. List six ways to stick with new health behaviors: _____

3. What is the average amount that a person with diabetes spends each year to treat their condition? _____

4. How long should you wash your hands? _____

