Maine Municipal Employees Health Trust

WINTER 2016

### Minimize the Effects of Seasonal Affective Disorder (SAD)

If you feel sluggish, unmotivated and less productive during the colder months of the year, you could be suffering with a form of seasonal depression called seasonal affective disorder (SAD). Shorter daylight hours are disruptive to hormone production and circadian rhythm, and are believed to be a major contributor to SAD. Light therapy is a promising solution. Here are some ways you can use it in your office or home to help your team beat the winter blues this season.

Get more out of your windows. Repositioning furniture and shades in a way that increases the amount of sunlight streaming into your office or home during the day can help you control the milder symptoms of SAD.

Install SAD Lights. The preferred method for preventing SAD and treating moderate to severe symptoms, SAD lights are designed to imitate natural sunlight in a safe way. The number of lights you'll need for optimal results depends on the light itself and the dimensions of your workspace or area at your home. Some lights can cover large open areas, while others may need to be placed on every desktop, or perhaps a few in a lounge area for people to sit under during a break or lunch. To find these types of lights simply type in "SAD lights" in your search engine.

In addition to following the two tips above while inside, allow yourself to spend more time outdoors when daylight is scarce. Several 10-minute walks throughout the day can go a long way toward maintaining a healthier and happier attitude at work until spring arrives.



#### Page 2:

Learn how the Telephonic Diabetes Education & Support program can help you!

Page 5: Attention men! Learn more about prostate cancer.

#### Page 7:

Find a warm and healthy soup to keep you wellnourished on cold days.



# Wellness on the Web

Calling all men! There is a website with a focus on men's health just for you! Men's Health Network is a non-profit organization dedicated to bringing health awareness and disease prevention information specific to men. Not sure when to get a certain health screening? Want more information on a certain health condition? Then check out Men's Health Network at www.menshealthnetwork.org.

# **Men's Health Network**

### Anthem Employee Assistance Program

Paying the bills. Dealing with stress at work or home. Raising a family. Sometimes life pulls you in many directions and you need a little advice. If you're feeling stressed or depressed, you can turn to your Anthem Employee Assistance Program (EAP). Anthem EAP is a free service for you and your household members, and it also offers many great resources to deal with everyday problems and questions.

Licensed mental health professionals are available 24/7 without an appointment and at no charge. If you or a family member would like to speak with a professional counselor near your work or home, you can call to get a referral for three in-person visits at no cost to you. Your privacy is important and no one will know you've called Anthem EAP.

The Anthem EAP is *free* and is available to all active employees (regardless of insurance coverage) and their household members. Unfortunately, retirees are not eligible to use this service.

Getting support is simple and quick! Simply call 1-800-647-9151 or go to <u>www.anthemeap.com</u>, choose *Login* in the *Members* box and enter MMEHT.

Other benefits of the Anthem EAP include:

**Financial Services** - Making ends meet can be a challenge. Maybe you have a lot of credit card debt, or you're trying to stick to a budget. If you have questions, you can talk with a financial professional on topics such as getting out of debit, retirement, free identity theft monitoring and more!

**Legal Services** – If you have a legal problem, you may feel worried and stressed. After all, the law can be confusing. Anthem EAP can help you understand and work through legal issues, including small claims court, divorce and custody issues and criminal matters.

# TDES program offers support and savings

Diabetes can be a difficult disease to manage, and there are very serious consequences for those who do not effectively manage it. Support is available to our members who have diabetes or pre-diabetes, and it comes with a significant financial incentive.

The Telephonic Diabetes Education and Support program (TDES<sup>®</sup>) features local, individualized education and support from experienced, certified diabetes educators. It is run by our partners at Medical Care Development Public Health. Participants typically have one in-person visit and monthly follow up phone calls with a diabetes educator to help them stay on track.

While participating in the 12-month program, copays will be waived (paid by the plan) for covered prescribed diabetes medications and diabetes supplies, including testing supplies. For graduates of the program, a *TDES*<sup>2</sup>! plan is available for an additional 12 months.

All adult members with MMEHT medical coverage are eligible to participate, and the program is open to members with diabetes or pre-diabetes. Effective January 1, 2017 the program is also being offered to retirees on the Medicare Group Companion Plan.

For more information or to enroll, please visit our website at <u>www.mmeht.org</u> and click on "What's New" for a direct link to the TDES<sup>®</sup> program, or call our Member Service Representatives at 1-800-852-8300.



We would like to introduce you to Ty Morin from the Sanford Sewerage District, a MMEHT member and a TDES<sup>©</sup> graduate! In his words this is how TDES<sup>©</sup> worked for him....

"I was extremely satisfied with both the TDES<sup>®</sup> and TDES<sup>2</sup>! programs. I decided to enroll in TDES<sup>®</sup> because I was ready to make changes in my health. Doing the calls over the telephone was very convenient and the individual contact was more appealing to me than group classes, and I saved money with the copayment waiver for my diabetes medications and supplies. The application and enrollment process was quick and easy. The information for both programs was clear and easy to understand and the diabetes educator was organized, on time and *very* helpful.

I am proof that this program works! My A1C was 10.5

and I weighed 235 pounds. My A1C is now 5.9-6.0, I have been able to reduce my medications and now weigh 165 pounds! I actually had to go buy new clothes – down 2 sizes!

The cost for strips and medications are a big factor, and not having the stress of co-pays was a huge relief. Also, getting recipes from the dietician kept the menu from getting boring.

If you have been diagnosed with pre-diabetes or type 2 diabetes, this is your opportunity to take control! It's easy, it's free and all about you!"

# In Case I Die

By: Abby DiPasquale

That probably sounds like a very morbid title for an article in a wellness newsletter, but it is something I have heard myself say on many occasions ... "The password to the bank account is ####, in case I die and you need to know it." "The key to the safe is in the drawer, in case I die and you need to find anything important." The list could go on and on.

For those of you who haven't met me, here is a little insight into my personality - I am a planner. I plan for everything and have back up plans for those plans and sometimes even back up plan for the backup plan. So after my first child was born nine years ago, my husband and I started discussing the need to do a will (both an estate and a living will/advanced directive). Fast forward nine years and we still hadn't done it. I can give you a whole long list of reasons why, but none of them are really good enough to share. We just never got around to it. Now we had two kids to find guardians and provide for, plus retirement accounts, cars, deeds to the house, etc. I was overwhelmed about where to even start! So I didn't.

I think many of you are probably in this same situation. The fear of writing anything down and potentially forgetting something or making a wrong choice paralyzes us. But we have to start somewhere, so I set up the "In Case I Die" folder in my desk drawer. Honestly it didn't take me much time to pull all the documents and paperwork together, probably a couple hours each day over the course of a week - but after wasting nine years thinking about this, it didn't seem like long! Now I know that my family members will know where important paperwork is, where key passwords are, and all the essential paperwork that they will need if I am not there to tell them where to find it!

While my folder is just in my desk drawer, I don't recommend that you keep most of these documents just loosely filed and unprotected in a simple file drawer. My folder contains information needed for people to find and access our fire proof safe that contains most of these important documents. Many of the items in the safe are things that you would want to protect in the event of a fire or break-in. While there are a lot of opinions about what you should include in a folder for your loved ones after your passing, there are some key documents that you want to be sure to include. These are:

- Full legal name
- Social Security number
- Legal residence
- Date and place of birth
- Location of birth and death certificates and certificates of marriage, divorce, citizenship, and adoption
- Employers and dates of employment
- Education and military records
- Names and phone numbers of close friends, relatives, doctors,



lawyers, and financial advisors

- Location of living will and other legal documents
- Sources of income and assets (pension from your employer, IRAs, 401(k)s, interest, etc.)
- Social Security and Medicare/Medicaid information
- Insurance information (life, health, long-term care, home, car) with policy numbers and agents' names and phone numbers
- Names of your banks and account numbers (checking, savings, credit union)
- Investment income (stocks, bonds, property) and stockbrokers' names and phone numbers
- Copy of most recent income tax return
- Location of most up-to-date will with an original signature
- Liabilities, including property tax— what is owed, to whom, and when payments are due
- Mortgages and debts—how and when they are paid
- Location of original deed of trust for home
- Car title and registration
- Credit and debit card names and numbers
- Location of safe deposit box and key

As we start the New Year off, I would like to personally challenge you to stop thinking about doing this and actually do it! These cold winter months when you are locked up in your house are a great time to tackle this assignment and make your own "In Case I Die" folder or you could even call it something more appealing, like the "I Love You" folder or the "Leaving a Legacy" folder. I honestly don't care what you want to call it, I just want you to do it. Make 2017 the year that you get your affairs in order!

Not sure where to start? The Anthem Employee Assistance Program (<u>www.anthemeap.com</u> login MMEHT) has some great resources, including downloadable, simple will templates. Also visit he National Institute on Aging (<u>www.nia.nih.gov</u> and search "Getting Your Affairs in Order"), or visit <u>www.erikdewey.com</u> to view a fantastic free book called the "Big Book of Everything" by Eric Dewey that helps you put everything you need to know in one place.

#### **Maine Municipal Employees Health Trust**

### Tips for Keeping Your New Year's Resolutions

The beginning of a new year is the perfect time for new beginnings and these may include making resolutions. This year discover ways to help you make New Year's resolutions or goals that will stick. Many people use the start of a new year as a reason to commit to change. People have great hopes of changing what they do not like about themselves, but typically after a couple of weeks they have broken or given up on their New Year's Resolutions. One of the main reasons is because the goals that they set are too vague or too unrealistic. Goals like wanting to quickly lose 50 pounds, paying off credit card debt in a month, exercising 2 hours a day or suddenly start eating healthy foods all of the time may be difficult for people to achieve.

# Quick Tips to Keep Healthy New Year's Resolutions

The key to keeping one's New Year's Resolutions involves picking a realistic goal, taking small steps towards that goal and learning to take slip ups in stride. Start with picking one thing that you want to change or set one goal that you want to accomplish. Then try taking small steps, or make small changes every day to incorporate that change into your life. Be sure to congratulate yourself for making these small changes and learn to take setbacks in stride and recommit to your goal. Perhaps one of the best New Year's motivators is the quote by Chinese philosopher, Lao Tzu who wisely said, "A journey of a thousand miles begins with a single step."

#### Keys to Making a Successful Resolution

Researchers found that people who are successful in keeping their resolutions set a strong initial commitment to make a change, have coping strategies to deal with problems that will come up and a way to keep track of their progress. Researchers also discovered that the more monitoring a person does and the more feedback the person is getting about their progress, the better they will do. Another key element in making a successful resolution is the person's confidence that he or she is able to commit to making the change and then can change their behavior. Resolutions are a process, not a one-time effort that offer people a chance to create new habits.

# Tips to Help You to Keep Your New Year's Resolutions

The American Psychiatric Association (APA) offers the following tips to help families and individuals keep their resolutions for a healthy mind and healthy life.

- Avoid making too many resolutions. Pick a realistic, attainable goal with a reasonable time frame.
- Choose your own resolution. Make sure your goal is something that you want to accomplish for yourself and not just for friends or family.



- Make a plan and write it down. Plan what you'd like to accomplish in a certain period of time, like three months. Achieving small goals over time gives you a sense of accomplishment and motivation to keep going. Writing your goals down is a good way to keep track of your progress.
- Involve friends and family. They can support your efforts, and can motivate you to keep going.
- If you get off track, forgive yourself. Review your plan and make adjustments.
- Congratulate yourself. Reward yourself when your intermediate goals or resolutions are met.

Try setting goals rather than making resolutions. Some people find the language they use to make their New Year's Resolutions may help them stay on track. Instead of referring to them as "resolutions" think of them as "goals" or even better "intentions" that you make to commit to change.

# Most Important Point to Help Keep a New Year's Resolutions

A person needs to decide if they are truly ready and willing to make a life change. Simply deciding to make the change as part of a New Year's resolution is often not enough motivation to result in achieving the goal. After deciding upon a resolution, come up with an action plan for achieving the goal. Consider listing the ways achieving the goal will help improve life. For many people keeping the eye on the prize, the top of the hill or a goal at the end will make it more likely to that they keep going. The bottom line to keeping your New Year's Resolution involves setting a realistic goal or deciding on a realistic intention, taking small steps daily towards that goal, having a plan for dealing with missteps and congratulating yourself for taking small steps and making small changes.

Reference: <u>www.dhhs.ne.gov</u>

### **Prostate Cancer**

Prostate cancer is the most common type of cancer in men. Each year over 230,000 males will be diagnosed with prostate cancer and approximately 30,000 will die from the disease. However, prostate cancer can be cured if detected early. Men at high risk (men with a family history of prostate cancer and African-American men) should begin yearly screening for prostate cancer at age 40 or earlier, all others at age 50.

#### **Symptoms**

Early on, prostate cancer has no obvious symptoms. As the disease progresses you may feel the need to urinate more often, especially at night.

Once prostate cancer is advanced, symptoms include:

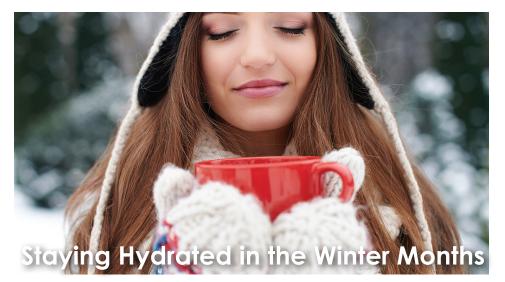
- Blood in the urine
- Trouble getting an erection
- Chronic pain in the hips, thighs, or lower back.

#### Prevention

Early prevention is essential to prostate health. Make sure and have your prostate checked yearly after age 50. If you are African American, have a family history or are a veteran exposed to Agent Orange, you may want to begin regular checkups beginning at age 40 as you may be at higher risk.

- Eat a diet high in fiber, soy protein, fruits, and vegetables
- Obesity may increase your risk of cancer
- Exercise regularly
- Don't smoke
- Limit alcohol and caffeine
- Drink lots of water

To learn more about prostate cancer visit the Men's Health Network website at <u>www.menshealthnetwork.org</u>.



Although we tend to think of it as a summertime concern, dehydration is still something we should be aware of during the winter months as well. In fact, the likelihood of dehydration is accelerated when you work out in cold weather. In the cold winter months, the air you breathe is drier, and your lungs have to work harder to humidify that air and warm it up. The harder your body works, the more you need to drink.

Use these tips to stay hydrated this winter.

#### Wear Layers

Sweat can reduce your body temperature and force your heart to work harder to maintain blood flow and body temperature. Wear layers of clothing that will absorb perspiration.

#### **Replace What You Lose**

Water exits the body through exhalation, perspiration and urination. If your urine is pale and plentiful, you're well-hydrated. If it's dark and scant in volume, you need to drink more fluids.

#### Match Your Drink to the Duration of Your Activity

If you're exercising for up to 1 hour, you can rehydrate with water alone.

#### Hydrate With Room-Temperature Beverages

Cold liquids are absorbed quicker. Warmer or room temperature drinks, on the other hand, are better at keeping your internal temperature optimal. Choose the latter when you're exercising in cold temperatures.

#### Eat Fruits

Winter fruits are excellent sources of water. To name a few: apples are 84-percent water; pears are 84-percent water; and clementines are 87-percent water.

#### Eat Salty Foods and Soup

Foods that contain salt will help you retain water. And soup, with all its broth and vegetables, is hydrating. Some great winter options: tomato soup, butternut-squash bisque or minestrone.

#### **Drink Hot Chocolate**

You've likely heard that chocolate milk is the ideal post-workout recovery drink because of its 4:1 carbohydrates-to-protein ratio. Hot chocolate provides the same benefits—with added warmth.

#### Limit Alcohol and Caffeine

Caffeine and alcohol have diuretic effects. Save them for after your cold-weather workout.

Source: <u>www.active.com</u>



### Calling All Campers

Who says that you can only camp when it's summer time? Gather the kids and the camping supplies and get ready for some indoor camping this winter! The key to indoor camping is to really get into it and make it a "real" camp site... otherwise it's just sleeping in the living room.

Set up a tent inside, or make one out of blankets and chairs like you used to when you were little. Sometimes the construction is the most fun! Lay out sleeping bags and snuggle in. You may want to tell stories, read a great book or make shadow puppets on the wall. Don't forget to "pack" the camp food too. S'mores can be made in a microwave (have kids assemble their s'mores and pop them in for 20 seconds) or you could just pop up some popcorn and enjoy some hot cocoa. If you have a fireplace, start it up and sit around it in your camp chairs. If you don't have a fireplace, enlist your creative kids to construct a campfire out of tissue paper and paper towel tubes- or any other fun ideas they can come up with. (Of course you aren't going to light this one on fire, but pretending is part of the fun!) You don't have to travel to any far off destination, just disconnect from the world and focus on each other and make fun family memories this winter!



# Stay Safe on the Slopes

Whether you are skating through the woods on your cross country skis or slaloming down the face of a mountain, you need to be sure you are protecting yourself and others from injury. The National Ski Areas Association (NSAA) wants you to be prepared before you strap on your skis this winter by following these safety tips:

**Have the right equipment.** Get ski or snowboard bindings properly adjusted at a ski shop. Good equipment can also be rented at resorts or local ski shops.

**Wear the right clothes.** Choose garments made with high-quality water- and wind-resistant fabric. Look for design features to keep cold air out, including fabric flaps over zippers, fitted cuffs at wrists and ankles, collars that can be cinched up to the chin and adjustable drawstrings.

**Dress in layers.** Wearing multiple layers allows you to add or remove items if you are too cold or too hot. Choose a bottom layer that dries quickly and absorbs sweat to stay warm. Wear a turtleneck, sweater and jacket on top.

**Expect fickle weather.** Carry a hat or headband. Wear gloves or mittens. Be aware of changing conditions. Skiers and snowboarders may speed up on hard or icy slopes.

**Use sunscreen.** The sun reflects off the snow. It's important to protect your skin from harmful UV rays -- even on cloudy days.

**Protect your eyes.** Use sunglasses or goggles so you can see potential hazards.

**Take a class.** Qualified instructors can help you perfect your technique and become a more controlled skier or snowboarder.

Stay focused. It's important to stay in control mentally as well as physically on the slopes.

**Play it safe.** If you end up on a trail that is beyond your ability, remove your skis or snowboard and sidestep down the slope.

**Stay in touch.** Whether you are skiing alone or with a group, let others know which trails you are going on and set up a time to meet. This will allow others to quickly find you if there is an emergency.

The NSAA says it's also important to warm up on easy trails before tackling more advanced runs and to drink plenty of water throughout the day- cold weather can make you dehydrate quickly! Finally, remember that winter sports, alcohol and drugs don't mix. Stay sober on the trails and stay safe.

Source: National Ski Areas Association

# Ways to Beat Food Cravings

Ah, the cravings. We've all had them. They strike fast and hard. Before you know it, you've downed handfuls of potato chips or a half a dozen chocolate chip cookies. Contrary to popular belief, you *can* control your food cravings. Try these tips and you'll begin giving in less often when those cravings hit.

**Watch the clock.** If you go longer than five hours without food your blood sugar will drop and your cravings will begin. You can avoid cravings caused by hunger by not going more than five hours without eating something. A small snack will be sufficient, think apples with peanut butter or carrot sticks and hummus.

**Wash away food cravings.** Dehydration can cause some people to crave salty foods. The solution is simple: drink more water. An 8-ounce glass of water can help you feel full and get your mind off food cravings. In fact, what you think are food cravings may actually be thirst.

**Find a distraction.** When the craving for food is psychological it is meeting a need different than hunger. The way to combat food cravings caused by boredom, anxiety or other emotions is to find an activity that will take your mind off the craving. Call a friend. Go for a walk. Read a book.

**Brush your teeth.** Are you eyeing a bag of chips or a sweet candy bar? You can literally wash the taste right out of your mouth. Get up and brush your teeth. Once your mouth is minty fresh your craving won't seem so appealing.

**Get moving!** When a craving strikes, instead of heading to the pantry, head for the front door and go for a walk. The fresh air and exercise will calm you down, clear your head and help distract you from over indulging. If cold weather is keeping you inside, crank the radio and dance to your favorite tunes. Rather than piling on the calories you will be burning them instead.





#### Rustic Cheese Tortellini and Sausage Soup

Prep Time: 15 minutes Cook Time: 15 minutes

#### Ingredients

1 cup onions, chopped

2 teaspoons garlic, minced

1 (12 oz) package fully cooked chicken and herb sausage, cut into small pieces

1 (48 oz) container of reducedsodium chicken broth

1 (14.5 oz) can reduced sodium diced tomatoes, undrained

1 (9-10 oz) package refrigerated cheese tortellini

1 (6 oz) bag fresh baby spinach

3/4 teaspoon dried basil

Black pepper, to taste

1/8 – 1/4 teaspoon crushed red pepper flakes, to taste Grated Parmesan cheese, optional

#### Instructions

Coat a large, nonstick pan or pot with cooking spray. Cook onions till soft, about 1-2 minutes. Add sausage pieces and garlic. Cook and stir over medium heat for 2 minutes. Stir in broth and tomatoes. Bring to a boil.

Stir in tortellini and return to a boil. Cook for 5 minutes until pasta is almost tender. Stir often. Reduce heat, mix in spinach, basil, black pepper and red pepper flakes. Cook for 2 minutes until spinach is wilted and tortellini is tender.

Ladle into bowls. Top with a little Parmesan cheese, if desired.

# Nutritional Facts (for each 2 cup serving):

**Per Serving:** 245 calories, 6g fat, 2g saturated fat, 61mg cholesterol, 21g protein, 24g carbohydrates, 3g fiber, 604mg sodium, 3g sugar

Source: www.skinnykitchen.com

Maine Municipal Employees Health Trust



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**EACH WINTER IN** 

THE US AT LEAST

**1 SEPTILLION** 

**SNOWFLAKES** 

FALL FROM THE

**SKY. THAT'S 1,000** 

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000,000,000 -

**24 ZEROS!** 

FAST FACTS-



the average speed of a falling MPH snowflake

The largest snowball fight took place in Saskatchewan, **Canada on January** 31, 2016. 7,681 people showed up!

# **CHIONOPHOBIA**

- is a fear of snow.