



Maine Municipal Employees Health Trust

Wellness Works

WINTER 2020

Beating the Winter Blues

In the late fall and winter, shorter daylight hours leave many people with little to no sun exposure, signaling the brain to create too much of the sleep regulating hormone melatonin. The overproduction of melatonin leads to seasonal affective disorder (SAD), a mood disorder that affects 10-20% of the population.

Good news! There are ways to reverse the symptoms of SAD:

Use a light therapy box. This device gives off a bright light that mimics natural outdoor light.

Practice wellness. A daily routine of at least 7 hours of sleep, a 30-minute exercise routine and limiting your alcohol intake can go a long way in improving your mood.

Stand in the sun. Take a break from your desk. At least 15-30 minutes of sunlight, especially in the early morning, helps to regulate your internal clock.

Try some winter hobbies. You may need to take a break from your summer hobbies, such as gardening, but this may be the best time to tackle your reading list or take on a new project in the house. Adjust your leisure activities to fit the seasons.

See a doctor if natural interventions are not successful. If your symptoms are regularly interfering with your everyday life, make an appointment with your doctor to discuss other treatment options.



Wellness on the Web

Is My Food Safe?

Is my burger done yet? Are my leftovers still safe to eat? *Is My Food Safe?* is your number one companion in the kitchen for reducing your risk of food poisoning. Download this free app to answer all of your food safety questions. This app features:

- **Is it done yet?** Check the safe internal cooking temperatures for meats and more.
- **Time to toss?** Learn essential information on how long you can keep those leftovers.
- **Quiz:** *Is my kitchen safe?* Test your knowledge of kitchen safety and see what grade your kitchen receives.
- **Ask an Expert.** Find out more about food safety from registered dietitians – the food and nutrition experts.

WHAT'S INSIDE

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Learn more about the 2020 health plan changes.

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Learn strategies to take care of yourself while you care for others.

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Read up on the foods that help make a healthy gut.

Rep Raps

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

New Year = Benefits “Reset”

The new year is a good time to revisit your benefits plan details and take note of your deductible and other cost shares, including in-network and out-of-network benefits. Knowing these amounts will help you to plan for out-of-pocket expenses you may incur in 2020.

If your plan has a deductible, it is per calendar year and resets each January 1. That means that you will need to meet your deductible prior to the plan paying for certain services you or your dependents receive in 2020. Your coinsurance out-of-pocket maximum also resets at the beginning of each year.

We strongly encourage you to read and save the Explanation of Benefits (EOB) forms you receive from Anthem. These will tell you what portion of your deductible or out-of-pocket maximum you have met for the current calendar year.

If you have a Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA) through your employer, the beginning of a new year also means that your 2020 FSA or HRA account funds are available for paying eligible out-of-pocket medical expenses. Many employers allow some of the 2019 FSA funds to be “rolled over” or applied to 2020. If you have out-of-pocket medical expenses remaining from 2019, you may still be able to submit the claims to your FSA or HRA.

The Health Trust does not administer FSA or HRA programs. Please ask your employer about submitting claims or with other questions about these funds.

If you have questions about your benefits through the Health Trust, the Member Services Representatives are available to assist 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.



The Health Trust Board of Trustees approved the following changes to the Health Trust health plans, which became effective January 1, 2020.

Urgent Care Services. The Health Trust *reduced* the copay for services received at an urgent care facility to match the copay for services received at a walk-in center. Instead of a \$150 or \$200 Emergency Room copay, members who receive care at an in-network walk-in *or* urgent care center will pay a specialist copay - between \$20 and \$40 per visit, depending on your medical plan.

The Health Trust encourages its members to seek care with a provider that delivers the most appropriate, quality care for the best value. However, we recognize that it can be confusing to determine which facilities are walk-in centers and which are urgent care facilities. Many of the facilities on Anthem’s approved walk-in center list have the words “urgent care” in their name, or featured on their signs. This change is being made to encourage utilization of the most appropriate sites of care and to decrease that confusion.

New walk-in and urgent care facilities have recently opened in many areas of the state or have increased the services they offer on-site. They also often operate at convenient hours. This can make walk-in centers or urgent care facilities a wise option if you need non-emergency care, versus a much more expensive emergency room visit.

For your reference, an updated list of approved walk-in and urgent care centers may be found on the home page of the Health Trust’s website at www.mmeht.org.

Hearing Aids. In accordance with new Maine state mandates, the Health Trust has expanded coverage for hearing aids to include coverage for adults age 19 and older, effective January 1, 2020. Hearing aids will be covered when medically necessary, limited to one hearing aid per hearing impaired ear, every 36 months.

Hearing aids for members through age 18 will be covered without being subject to a dollar limit; hearing aids for members age 19 and over will be subject to a maximum of \$3,000 per covered hearing aid, and subject to plan provisions such as deductible and coinsurance.

Copay Maximums. The in-network copay maximum for all of the active medical plans *increased* effective January 1, 2020. It is important to note that this change will *not* affect your deductible or coinsurance amounts, nor will it change the copay that you pay for individual services or prescription drugs (with the exception of the copay for urgent care services, which will decrease, as described above). It simply allows

cont’d on page 3

Winter Organization Ideas

Spring might be the season for deep cleaning, but the cold weather means it's time to get started on your winter organization projects. Since winter follows the holidays, you may be more motivated to declutter, as you have purchased or received more stuff. Try some decluttering projects before spring even arrives.

Start by decluttering holiday décor.

Before boxing up your holiday paraphernalia and storing it out of sight until next year, sort through it first. Lights, ornaments, decor, gift wrap, and holiday-themed dishes and knickknacks accumulate quickly. While you may value some of these items for practical or sentimental reasons, you might have outgrown others. Go through your collection piece by piece, and eliminate anything you don't love or haven't used in the last couple seasons.

Organize your pantry.

A neat, organized pantry is especially helpful during the winter months when you may be preparing more meals at home or trying to eat healthier. The first step is to get rid of junk food. You should also toss anything expired and set aside non-perishable items you know you won't eat for donation. Group your remaining food into categories that make sense to you. Organize things by meals or ingredient type. Whichever method you choose, use bins and labels for easy access and visibility. Try not to fill every inch of your shelves, either. If you can't see what's in the back of a cabinet, you will not use it up and that can result in a lot of wasted, expired food. To help prevent food waste and make dinner decisions easier, designate an area of your

Changes for 2020 cont'd from page 2

for a greater overall maximum out-of-pocket amount for in-network copays.

This change is consistent with the principles adopted by the Board in 2017, of making plan design changes which impact average participants to a minor degree and heavier users to a more moderate degree, as one way to help keep overall costs down. The copay maximum will still be lower than is permitted under the Affordable Care Act. Please refer to the Health Trust website for details specific to your medical plan.

Call Us. If you have questions about these changes or your benefits, please contact Health Trust Member Services at 1-800-852-8300. The Member Services Representatives are available to take your calls Monday through Friday, from 8:00 a.m. – 4:30 p.m.

Save money and time by utilizing a Walk-in Clinic for non-emergency situations. An updated brochure with Walk-In and Urgent Care facilities is available on the Home page of the Health Trust website www.mmeht.org.



pantry for ingredients you want to use up first, whether it's a jar of marinara sauce or can of soup.

Pare down your winter clothing collection.

To get started, separate everything into categories. Think: gloves, hats, coats, jackets, and scarves. Take note of which items you wear consistently and which ones you leave in the back of your closet. Save space for special-use items, like ski pants, and get rid of anything that's not part of your regular winter rotation.

Organize your storage closet or junk drawers.

Whether it's a closet or just a cabinet, every home has a storage zone dedicated for cleaning materials and random household supplies, like extra batteries or light bulbs. Decluttering and organizing this area can help you take better care of your home during the winter months and avoid overbuying things. Use as much vertical space as possible. Hang brooms, mops, and step ladders from sturdy wall hooks. If there are smaller things in the storage closet (like cleaning supplies or tools), get them up onto a shelving unit or hang them on hooks. Store anything that's not hanging in bins. Clear containers work best so you can see what's inside.

De-clutter the medicine cabinet.

When colds and stomach bugs are inevitable, it's an excellent time to organize your medicine supply. Check the expiration dates of your medicine and dispose of anything unused or past its prime. Organize your daily medications using pill cases labeled either by AM and PM or day of the week. Store medicine you don't take daily, like pain relief pills or nasal spray, in a central cabinet or drawer. Using labeled containers, organize your stuff into categories based on symptoms. That way, you don't need to dig through a pile of bottles every time you get a runny nose or fever.

Source: www.houselogic.com

Fitting in Fitness in 2020

Physical activity can reduce your risk of chronic disease, improve your balance and coordination, help you lose weight — and even improve your sleep habits and self-esteem. While starting a fitness program may be one of the best things you can do for your health, for many of us the thought of getting started is daunting. Luckily, the Mayo Clinic has broken it down to just five easy steps to get you moving in 2020.

1. Assess your fitness level

You probably have some idea of how fit you are. But assessing and recording starting fitness scores can give you benchmarks against which to measure your progress. To get a full body baseline, consider recording:

- Your pulse rate before and immediately after walking 1 mile.
- How long it takes to walk 1 mile, or how long it takes to run 1.5 miles.
- How many standard or modified pushups you can do at a time.
- How far you can reach forward while seated on the floor with your legs in front of you.
- Your waist circumference, just above your hipbones.
- Your body mass index. There are many on-line versions available- find one by typing “BMI calculator” into any search engine.

2. Design your fitness program

It's easy to say that you'll exercise every day. But you'll need a realistic plan, so keep these points in mind:

- Consider your fitness goals. Are you starting a fitness program to lose weight? Or do you have another motivation, such as preparing to run your first 5k? Having clear goals can help you gauge your progress and stay motivated.
- Create a balanced routine. For most healthy adults, the recommendation is to get at least 150 minutes of moderate aerobic activity or 75 minutes of vigorous aerobic activity spread throughout the week.
- Do strength training exercises for all major muscle groups at least two times a week. Aim to do a single set of each exercise, using a weight or resistance level heavy enough to tire your muscles after about 12 to 15 repetitions.
- Allow time for recovery. Many people start exercising with frenzied zeal — working out too long or too intensely — and give up when their muscles and joints become sore or injured. Plan time between sessions for your body to rest and recover.
- Put it on paper. A written plan may encourage you to stay on track.



3. Assemble your equipment

- You'll probably start with athletic shoes. Be sure to pick shoes designed for the activity you have in mind. For example, running shoes are lighter in weight than cross-training shoes, which are more supportive.
- Try it before you buy it. Many people jump right into buying expensive equipment they don't end up using. Start with low-cost or no-cost options of exercise before you indulge in big purchases.
- Fitness apps for your smart devices can help you track your distance, track calories burned or monitor your heart rate. See which ones work for you!

4. Get started

Now you're ready for action. As you begin your fitness program, keep these tips in mind:

- Start slow and progress slowly. If you're just beginning to exercise, start cautiously and progress slowly. **Always consult your doctor before starting an exercise program.** Give yourself plenty of time to warm up and cool down with easy walking or gentle stretching.
- Finding time to exercise can be a challenge, but you don't have to do all your exercise at one time. Instead, weave in activity throughout your day. Shorter but more-frequent sessions have aerobic benefits, too. Exercising in short sessions a few times a day may fit into your schedule better than a single 30-minute session. Any amount of activity is better than none at all.
- Listen to your body. If you feel pain, shortness of breath, dizziness or nausea, take a break. You may be pushing yourself too hard.
- Be flexible. If you're not feeling good, give yourself permission to take a day or two off.

5. Monitor your progress

- Redo your baseline measurements six weeks after you start your program and then again every few months. As your fitness level improves, you may find that you need to increase the amount of time or intensity of your exercises in order to continue improving.
- If you lose motivation, set new goals or try a new activity. Exercising with a friend or taking a class at a fitness center may help, too.

Starting an exercise program is an important decision. But it doesn't have to be an overwhelming one. By planning carefully and pacing yourself, you can establish a healthy habit that lasts a lifetime.

Source: Mayo Clinic

Take Care of Yourself While Caring for Others

Many people will end up becoming a caregiver at some point in their lives. The stress and strain of caregiving can take a toll on your health. It's important to find ways to care for your health while caring for others. One of the best things you can do to take care of yourself is to maintain positive social habits, which can help you stay healthier mentally and physically. Fortunately, there are many ways to connect with others. Unfortunately, depending on your circumstances, some of these options may be more difficult to carry out than others. Choose ones that work for you.



Tips to Take Care of Yourself While Caring for Others

- Make a list of ways others can help and if someone asks if they can help, say “YES” and then let them know what you need. It is always a good idea to ask for help!
- Get organized. Make to-do lists, and set a daily routine.
- Try to take breaks each day. Finding respite care can help you create time for yourself or to spend with friends. Check with local social service providers or your loved one's doctor for respite resources.
- Keep up with your hobbies and interests when you can. You still matter. Make time to remember who you are and what you enjoy doing.
- Join a caregiver's support group. Meeting other caregivers may give you a chance to exchange stories and ideas.
- Eat healthy foods, and exercise as often as you can. Taking care of yourself is important if you are taking care of others.
- See your doctor regularly. Be sure to tell your health care provider that you're a caregiver, and mention if you have symptoms of depression or sickness.
- Build your skills. Some hospitals or community groups offer classes on how to care for someone with an injury or illness.
- Reach out. If you feel like you need help, ask for it - don't wait until you are at your wits end.

Source: Anthem EAP

Chapped Lip Rescue



Maine winters bring lots of great things, but they also bring the misery of chapped lips. While it may seem that dry, cracked lips are something you must live with until spring comes, the American Academy of Dermatology actually has some ways to find relief.

First and foremost, use non-irritating lip balm, lipstick, and other products that you apply to your lips. Many people mistake discomfort, such as burning, stinging, or tingling, as a sign that the active ingredients in a product are working. That's not what's happening. You're actually irritating your lips, so you want to stop using any product that irritates your lips.

There are some ingredients to avoid while your lips are chapped. To help chapped lips heal, stop applying lip products that contain any of the following:

- Camphor
- Eucalyptus
- Flavoring: Cinnamon, citrus, mint, and peppermint flavors can be especially irritating to dry, chapped lips
- Fragrance
- Lanolin
- Menthol
- Octinoxate or oxybenzone
- Phenol (or phenyl)
- Propyl gallate
- Salicylic acid

Instead, look for these ingredients that can help heal chapped lips:

- Castor seed oil
- Ceramides
- Dimethicone
- Hemp seed oil
- Mineral oil
- Petrolatum
- Shea butter
- Sun-protective ingredients, such as titanium oxide or zinc oxide
- White petroleum jelly

It may also help to use products that are fragrance free and hypoallergenic. For more winter skin tips, visit the American Academy of Dermatology at www.aad.org

Resolve Confusion About Food Product Dates

Food packaging contains a wealth of information to help you decide which foods to choose to maintain a healthy lifestyle. While we often focus on nutrition facts and ingredients, there's another piece of information that helps us decide on which foods we choose: product dates. Here is a break-down of how food is given product dates and why:

Use-By: This label is aimed at consumers as a directive of the date by which the product should be eaten; mostly because of quality, not because the item will necessarily make you sick if eaten after the use-by date. However after the use-by date, product quality is likely to go down much faster and safety could be lessened.

Sell-By: This label is aimed at retailers, and it informs them the date by which the product should be sold or removed from shelf. This does not mean that the product is unsafe to consume after the date. Typically one-third of a product's shelf-life remains after the sell-by date for the consumer to use at home.

Best-By: This is a suggestion to the consumer on which date the product should be consumed to assure for ideal quality.

The million dollar question - Are foods safe to eat after the date passes?

Some foods may be safe to consume past their product date, while others may go bad before they've reached it. This is because food-borne pathogens can contaminate foods that aren't properly stored and handled.

Bacteria may leave noticeable signs of food spoilage such as mold or unusual tastes and odors. These foods should not be eaten. Other types of bacteria don't always leave clear signs, which makes food safety important in reducing your risk of getting sick.

To properly store and handle foods, always wash your hands, separate raw meat and poultry from ready-to-eat items, cook food to proper temperatures and refrigerate edible items properly. Check the shelf life of foods with the app, *Is My Food Safe?* (featured on page 1 of this newsletter), to help track the items in your kitchen and reduce your risk of food poisoning.

And remember, if you aren't sure how old something is or if it is safe to eat: **When in doubt, throw it out!**

For more information on food dates, please reference www.usda.gov



Having a Healthy GUT

Do you ever feel bloated, tired, or like you have brain fog? What we eat on a regular basis can really affect our energy levels and how we feel overall, including how often we get sick. Our 'GUT' is the largest immune organ in the body and researchers have established that having a healthy gut can reduce gastrointestinal or GI distress, as well as decrease our susceptibility to certain illnesses.

To establish a healthy gut, or intestinal microbiota, there are some simple steps that can be taken. One is to consume foods with high levels of probiotics. Foods high in probiotics are usually fermented and because of this are rich in healthy bacteria. They include dairy products like yogurt and kefir, as well as sauerkraut, buttermilk, pickled vegetables, etc. Some people have even begun to make their own fermented foods and drinks such as kombucha, a beverage made of tea with a culture of yeast and bacteria.

The levels of existent bacteria in the gut must also be maintained at a certain level in order to function properly. Along with probiotics, prebiotics are necessary for gut health by providing energy and nutrition for proper bacteria growth. For a food to be considered a prebiotic it must contain fiber resistant to absorption, be fermentable, and provide nourishment to the bacteria itself. Thus, unprocessed and high fiber foods such as oats, barley, beans, nuts, and apples, are considered prebiotics. These foods can provide indigestible carbohydrates to help maintain the bacteria in the gut and produce byproducts that help keep the body healthy.

Today, studies have shown that American adults only consume about half of the recommended daily allowance of fiber. (Men 38g/day and Women 25g/day). Eating the wrong foods can cause poor gut health leaving us feeling lousy, but can also lead to illnesses such as cancer and/or worsen conditions like celiac disease, gastroesophageal reflux disease (GERD), lactose intolerance, and irritable bowel syndrome (IBS).

To assist in the management of these conditions and reduce susceptibility to disease, there are many dietary and lifestyle changes that can be made. If you feel that you may benefit from a diet high in probiotics and prebiotics please speak with your primary care provider, or a registered dietician, about strategies to achieve better gut health.

Source: *Health and Fitness Journal*. www.acsm.org





Spaghetti Squash Lasagna

Ingredients:

- 1 small spaghetti squash (approx. 3½ to 4 lbs.)
- Nonstick cooking spray
- 4 cups all-natural marinara sauce
- 3 cups part-skim ricotta cheese
- 1 cup grated Parmesan cheese
- ¼ cup finely chopped fresh basil (optional)

Instructions:

1. Preheat oven to 375° F.
2. Line large baking sheet with parchment paper. Set aside.
3. Cut spaghetti squash in half lengthwise. Remove seeds and membrane.

4. Place spaghetti squash, cut side down, on baking sheet. Bake for 40 to 45 minutes, or until tender.
5. Reduce oven temperature to 350° F.
6. Scrape spaghetti squash flesh into stringy noodles.
7. Lightly coat 4-quart baking dish with spray.
8. Evenly layer half spaghetti squash, half marinara sauce, and half ricotta cheese in baking dish. Repeat with second layer.
9. Evenly top with Parmesan cheese.
10. Bake for 30 to 32 minutes, or until golden brown and bubbly.
11. Garnish with basil (if desired).

Nutrition Facts:

Serves 6

Calories 316; Total Fat 15 g; Saturated Fat 8.6g; Cholesterol 50mg; Sodium 818mg;

Total Carbohydrates 23g; Dietary Fiber 3g; Protein 22g

Source: www.delish.com

Can 10 Minutes Really Make a Difference in My A1C?

Individuals who struggle with a chronic condition such as Diabetes have the same daily responsibilities as those who do not. These include commute time, work, managing a home, caring for loved ones, and more. All of these variables can be overwhelming when trying to focus on the management of our health conditions. We all know there is no ‘magic bullet’ to get us quickly to our own ideal state of health, but could there be something that could help us to better manage it without increasing our need for more medications and health care provider visits?

Physical activity, or exercise, is an important component to any treatment plan in the management of Diabetes, but due to time constraints, it can be the most difficult to incorporate into our daily routine. However, studies dating back to 2016 have shown that walking for ten minutes after each of our daily main meals may help to reduce A1C levels and the need for higher insulin doses for those with Diabetes. Researchers also believe that a short stroll after every meal could reduce the need for insulin injections which can help people to better manage their weight.

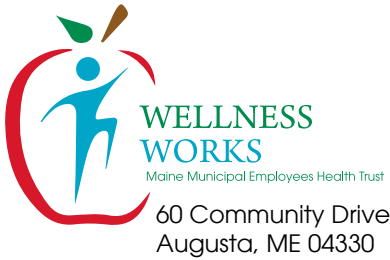
In order to improve and maintain our health, the American College of Sports Medicine recommends 150 minutes or 30 minutes of moderate physical activity on most days of the week. 150 minutes can be easily divided into 30 minute bouts of exercise, but breaking it down into three 10-minute walks may prove to be even more realistic and beneficial for some. Taking shorter, more frequent walks immediately after meals reduced blood glucose by around 12% compared with a single 30-minute walk. The greatest benefit was seen after the evening meal when carbohydrate consumption was high and participants tended to be less active.

If you have been struggling with trying to incorporate more activity into your daily routine, walking for 10 minutes after each meal may work well for you. If you cannot do three 10-minute walks, walking for 15 minutes after your two larger meals of the day might work for you instead. Speak with your primary care physician or a Certified Diabetes Educator to find what regimen will work for you in improving your Diabetes and overall health status.

Source: www.NHS.uk



What Maine Town or City? (See page 8)
A: Pittsfield



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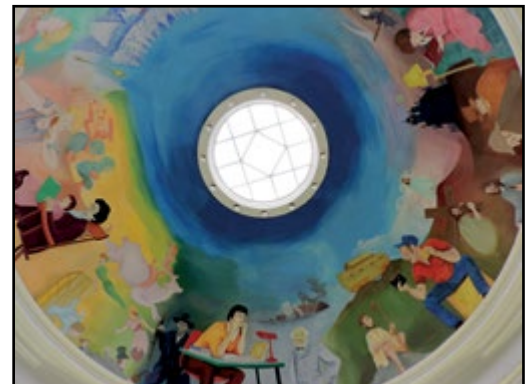
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Website: www.mmeht.org

What Maine Town or City?

- Maine Central Institute was founded in 1866 as a preparatory school for Bates College. It currently serves local students from SAD #53 as well as a number of international students and is home to Bossov Ballet, a pre-professional ballet school.
- Maine humorist Tim Sample painted an impressive mural on the dome of the town's public library. This mural features townspeople reading various works of literature with the theme Reading - Gateway to Imagination.
- The recently restored train station - the only station on an active train line - is home to the town's historic society.
- The UU Meeting House has sixteen murals by Harry H. Cochrane on its domed ceiling. Cochrane is known as the architect of the Monmouth Theater and muralist for Lewiston's Kora Temple.



*Photo credit: Holly Williams, Library Director
Pittsfield Public Library*

Would you like a chance to have a photograph of your town/city featured in this newsletter? Please email your photos to wellness@memun.org. Be sure to include some fun facts about your town that we can share too!

Answer to the location of this photo can be found on the bottom of page 7 of this newsletter.