



Maine Municipal Employees Health Trust

Wellness Works

WINTER 2022

Succeed with Your New Year's Resolutions Once and For All!

Every year people around the world make New Year's resolutions with the intention to better their lives and improve their health. By the time this newsletter makes it into your home, 64% of those who set resolutions will have veered off course. If you're one of those, don't quit! Quickly re-evaluate your goal and get back on track using SMART goal setting for long-term success.

SMART goals are:

Specific: Exercising more sounds like a good idea. But what does that really mean? Aim for a specific goal like walking three days a week.

Measurable: Make your goal one that you can measure. If your goal is to give up drinking soda, make a chart and for every day you are successful check off the box.

Attainable: Many of us make the mistake of being overly ambitious and aiming too high. Making the goal too challenging sets us up for failure. On the flip-side, others make the goal too easy, leading to boredom. Find a goal that is challenging enough so you feel good when you succeed but not so much that you are overwhelmed and can't manage it.

Realistic: If your goal is to lose weight, you may say you want to lose 10 pounds in a week. That sounds great. But – this is an impossible goal (or if you succeed probably not the healthiest!) and will likely leave you feeling discouraged and more likely to give up. Choose realistic goals (like



maybe losing one pound a week) that you can meet, and that will keep you motivated and moving forward.

Trackable: Be sure to track your progress over time. Write your goals down and what steps you are taking to achieve them. If you don't meet your goal, you can look back and see how far you have come, and this will motivate you to keep going!

It's important when setting goals to believe in yourself, and to stay patient and focused. If you "mess up," look at it as a learning opportunity, make some adjustments, and get back on track as quickly as possible!

Wellness on the Web

Healthline

With so many health and wellness websites out there, it can be hard to find trustworthy ones. For accurate and evidence-based information, check out www.healthline.com. Healthline is for assisting with simple, expert-based information regarding mental and physical health. The website will keep you well informed and able to make appropriate wellness decisions. Resources on this site also include an app and a podcast, with plenty of first-person experiences included.

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Important information about your medical ID card.

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How to spot the difference between Covid-19, the flu and the common cold.

P7

Learn how to keep your skin protected from the harsh winter air.



Rep Raps

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

Common Questions about Medical ID Cards

- At the beginning of the year many people are asked by their physician's office or pharmacy whether or not they should have a new ID card. For 2022, you will not be receiving a new ID card, unless you have made recent changes to your medical elections, such as switching your plan or changing your primary care physician.
- If you make changes and receive a new ID card, you may notice it will look slightly different. Due to new federal requirements, ID cards will include additional information about your health plan. However, your ID number will not change.
- If you have elected a Health Trust PPO plan, your new ID card will no longer show your Primary Care Physician's name. This information is not required for referrals or processing claims for the PPO plans.
- To ensure that you have the most recent version of your ID card, there is an issue date on the back of the card, in the bottom left-hand corner. ID numbers changed at the end of 2020, so if you are using an ID card with an issue date prior to the summer of 2020, you most likely are not using the most current card.
- You can also view the most recent version of your ID card on Anthem.com or via Anthem's Sydney app. Download the free Sydney mobile app and select Register. You will need to confirm your identity and create a username and password. You will then be prompted to set your email preferences and complete your registration. If you need help signing up for the Anthem.com website or mobile app, you may call Anthem Website Technical Support at 1-866-755-2680.



Health Trust Management Changes

The Maine Municipal Association is pleased to announce that **Lisa Rigoulot** has been promoted to the position of Assistant Director of Health Trust Services. Lisa most recently served as Member Services Manager in the Health Trust.

Lisa has been with the Maine Municipal Association since June 1995. She started in Underwriting in Risk Management Services, and then moved to the Health Trust in September 1997. Lisa served as a Member Services Representative and Senior Member Services Representative before being promoted to the Member Services Manager in May 2010.

Lisa manages the Health Trust Services operations managers and the Field Service Representatives. She works closely with **Kristy Gould**, Director of Health Trust Services and the MMEHT Board of Trustees.

MMA is also pleased to announce that **Jen Lachance** has been promoted to the position of Member Services Manager, Health Trust Services. Jen most recently served as a Senior Member Service Representative in the Health Trust.

Jen has been with the Maine Municipal Association since 2005. She started as a Health Trust Assistant and quickly moved to the Member Services Representative position and then Senior Member Services Representative.

Jen manages the Member Services team of four Member Services Representatives and the Member Services Administrative Assistant.

Health Trust staff members may be reached at 1-207-621-2645.

Mental Health Services via Telehealth

During the early stages of the pandemic, there was a dramatic shift to utilization of telehealth for services that would traditionally have been office visits. Use of technology, including by smart phone, tablet, computer or telephone-only, was strongly encouraged to increase health system capacity and to limit office visits which could increase the spread of Covid-19.

To incentivize use of telehealth, the Trust waived cost shares for these visits. While visits to primary care physicians have been returning to more normal utilization patterns in the office, utilization of telehealth for mental health and substance abuse services continues to increase. It is well documented that the impacts of the pandemic have created an increased need for mental health care.

In order to facilitate continued utilization of these services, the Board of Trustees has extended the cost share (copay) waiver through the end of 2022 for members who receive mental health or substance abuse services via telehealth. The cost share waiver for other telehealth services, including for Primary Care and Specialty Care visits, expired December 31, 2021.

What's the Difference Between a Cold, the Flu and Covid-19?

As we move into winter, preventing viral illnesses becomes a top priority. With Covid-19 still spreading, many are wondering if that tickle in our throat or that fever is a sign of Covid-19, a cold or the flu. It's natural to wonder what you're experiencing. The good news? The treatment of each of these viruses is largely the same: rest, avoid others, get plenty of fluids and treat symptoms such as fever and body aches with over-the-counter medicine.

Flu

While Covid-19 continues to make headlines, influenza (flu) is also a serious disease that can lead to illness or death. The flu spreads primarily through respiratory droplets that travel through the air when we talk, cough or sneeze. It is also possible for someone to get infected with the flu by touching the same surface as someone who is infected, or by shaking hands or sharing cups and glasses.

Most people who get the flu develop symptoms within four days of infection, and those symptoms usually resolve within two weeks. The flu vaccine is the best way to protect yourself, and to wash/sanitize your hands frequently.

Covid-19

Coronavirus is an entire family of viruses, which like the flu, mainly spreads through respiratory droplets. Covid-19 and the flu have many common symptoms including:

- Fever
- Muscle pains and body aches
- Sore throat
- Fatigue
- Headache
- Vomiting and diarrhea

Covid-19 may also include a range of other symptoms which are not common to the flu, including loss or change in taste and smell, skin reactions and difficulty breathing. Symptoms may appear anywhere from two to fourteen days after infection. The fallout from Covid-19 can last from days to months.

Common Cold

A common cold can make you feel miserable, but is typically less serious compared to Covid-19 and the flu. The symptoms are usually mild and may include:

- Runny or stuffy nose
- Sneezing
- Cough
- Fatigue
- Sore throat
- Headache

Symptoms of the cold generally last from seven to ten days.

If you feel sick, be it with the flu, Covid-19 or the common cold, it is important to pay attention to worsening symptoms, particularly if you fall into a high-risk group. High risk groups include older adults, people with underlying medical conditions (such as diabetes, heart disease or asthma) and pregnant women.

If you are experiencing symptoms, it is still best to quarantine and get a Covid-19 test. You'll be better equipped to sidestep all viruses if you follow basic safety precautions such as wearing a mask, practicing good hand hygiene, and maintaining a safe distance between yourself and other individuals.

SYMPTOMS	COLD	FLU	COVID-19** (can range from mild To serious)
Fever	Rare	High —can last 3-4 days	Can be present
Headache	Rare	Intense	Can be present
General Aches, Pains	Slight	Usual, often severe	Can be present
Fatigue, Weakness	Mild	Intense, can last up to 2-3 weeks	Can be present
Extreme Exhaustion	Never	Usual (starts early)	Can be present
Stuffy/Runny Nose	Common	Sometimes	Has been reported
Sneezing	Usual	Sometimes	Has been reported
Sore throat	Common	Common	Has been reported
Cough	Mild to moderate	Common, can become severe	Common
Shortness of Breath	Rare	Rare	In more serious infections

Source: Centers for Disease Control and World Health Organization

**Information is still evolving

Body Image

Your body image is defined as what you think and feel when you look in the mirror or when you picture yourself in your mind. This includes how you feel about your appearance; what you think about your body itself, such as your height and weight; and how you feel within your own skin. Body image also includes how you behave as a result of your thoughts and feelings. Body image is usually classified as positive or negative and can (and does) change throughout your lifetime.

In our culture, women and girls tend to struggle with their body image more than men and boys. This is largely due to the messages women hear and see about how they look throughout their lives. Young girls and teens are more likely to be praised for how they look than for their thoughts or actions. The media often showcases women who are thin, attractive, and young - even though most of these images are photoshopped and unrealistic! All these factors can lead to girls and women trying to reach beauty and body ideals that do not exist in the real world, thus leading to problems with their own body image.

Individuals with a positive body image are more likely to have good physical and mental health. Conversely, those with negative thoughts and feelings about their bodies are more likely to develop certain mental health conditions, such as eating disorders and depression. In fact, researchers think that dissatisfaction with their bodies may be part of the reason more women than men have depression. A negative body image may also lead to low self-esteem, which can affect many areas of your life. You may not want to be around other people or may obsess constantly about what you eat or how much you exercise. But you can take steps to develop a healthier body image.

Turning negative body thoughts into positive body image doesn't happen overnight, but the more you practice new thought patterns and behaviors, the better you will feel about who you are and the body you are in. These 10 tips from the National Eating Disorders Association can help get you started in the right direction.

1. **Appreciate all that your body can do.** Every day your body carries you closer to your dreams. Celebrate all of the amazing things your body does for you - running, dancing, breathing, laughing, dreaming, etc.
2. **Keep a top ten list of things you like about yourself.** List things that aren't related to how much you weigh or what you look like. Read your list often. Add to it as you become aware of more things to like about yourself.



3. **Remind yourself that “true beauty” is not simply skin-deep.** When you feel good about yourself and who you are, you carry yourself with a sense of confidence, self-acceptance, and openness that makes you beautiful. Beauty is a state of mind, not a state of your body.
4. **Look at yourself as a whole person.** When you see yourself in a mirror or in your mind, choose not to focus on specific body parts. See yourself as you want others to see you - as a whole person.
5. **Surround yourself with positive people.** It is easier to feel good about yourself and your body when you are around others who are supportive and who recognize the importance of liking yourself just as you naturally are.
6. **Shut down those voices in your head that tell you your body is not “right” or that you are a “bad” person.** You can overpower those negative thoughts with positive ones. The next time you start to tear yourself down, build yourself back up with a few quick affirmations that work for you.
7. **Wear clothes that are comfortable and that make you feel good about your body.** Work with your body, not against it.
8. **Become a critical viewer of social and media messages.** Pay attention to images, slogans, or attitudes that make you feel bad about yourself or your body. Protest these messages: write a letter to the advertiser or talk back to the image or message.
9. **Do something nice for yourself.** Choose something that lets your body know you appreciate it. Take a bubble bath, make time for a nap, or find a peaceful place outside to relax.
10. **Use the time and energy that you might have spent worrying about food, calories, and your weight to do something to help others.** Sometimes reaching out to other people can help you feel better about yourself and can make a positive change in our world.

Source: Office on Women's Health and National Eating Disorders Association

Anthem Employee Assistance Program

Help when you need it.

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, and it also offers many great resources to deal with everyday problems and questions.

Anthem EAP offers:

- **One-on-one counseling by phone, in-person and online.** 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, or via technology, you can call to get a referral for three in-person visits at no cost to you.
- **Web-based tools and resources:**
 - Articles, checklists, quizzes and other educational materials
 - Webinars, podcasts and eLearning modules about everything from parenting and identity theft to disaster preparedness
 - Legal forms, including wills, living trusts and rental agreements
- **Legal Services:** Anthem EAP can help you understand and work through legal issues, including small claims court, divorce and custody issues and criminal matters.
- **Financial Consultations:** if you have questions about your finances you can talk with a financial professional on topics such as getting out of debt, retirement, free identity theft monitoring and more!



The EAP is *free* and confidential. The Health Trust, in conjunction with Anthem, provides the EAP to all employers that participate in the Health Trust health plan. The Anthem EAP covers all employees, even those who are not enrolled in the health plan, and members of their household. Unfortunately, retirees are not eligible to use this service.

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

Strategies to Avoid Depression During the Winter Months

Many people start feeling seasonal depression as the days get shorter and the weather gets colder. If you struggle with gloomy feelings during the winter, it is good to know that there are some things you can do that might help ease this feeling. If low feelings do not subside after a couple of weeks you will want to check with your physician to see what else you can do.

Consider these tips to help ease the feelings of depression this winter:

Get outside! When the sun does come out, even if it is otherwise cold, take advantage of it. When your body is deprived of sunlight, it has a harder time making vitamin D, so find ways to get outside when you can. Research shows that anyone north of Boston is usually vitamin D deficient; talk with your doctor to see if you should take a vitamin D supplement.

If you can get some sun, you will feel better, and you will be better able to make it through until spring arrives with its longer, sunnier days. Get out for a winter walk, or pull out a camp chair and read a book in your driveway or out in your snow-covered yard wrapped in a blanket.

Invest in a sun lamp. When you can't get outside, a sun lamp gives you the light you need even when it is gloomy outside. This special lamp mimics natural outdoor light and works much better to help your mood than just turning on normal lights in your house.

Find activities that bring you joy. Read that book you have always wanted to read or engross yourself in a new TV sitcom that comes on in winter. Find inside activities to keep you busy like scrapbooking, painting, woodworking or fun family projects or games. Perhaps learning to ski, snowboard or snowshoe can bring you the mental and physical benefits of exercising, while also providing you with a way to enjoy the winter weather.

Depression is treatable, and it is important to treat, even if it is occasional. If your feelings of depression persist or run deep, you may want to talk to your doctor about your symptoms and the kind of treatment options that could be best for you.



The Dangers of Carbon Monoxide

Often called “the invisible killer,” carbon monoxide (CO) is a colorless, odorless, tasteless gas that can be fatal when inhaled. Smoke from fires, backdrafts from blocked chimney flues, grills that use charcoal or chemical fuels, emissions from faulty gas heaters, and the exhaust of motor vehicles, boats, emergency generators and appliances are all common sources of CO.

More than 400 people die each year in the U.S. from CO poisoning. Many of these accidental deaths occur in the home during the winter, usually at night while people are sleeping and unaware of the danger. Take a minute to read through these potential symptoms of CO poisoning and tips to prevent it from occurring in your home:

Symptoms of carbon monoxide poisoning include:

- Headache
- Dizziness
- Nausea
- A flushed, blotchy, red face
- Weakness and light-headedness
- Confusion
- Inability to move or concentrate
- Chest pain
- Rapid, distressed breathing
- Unconsciousness
- Coma
- Vomiting
- Sleepiness
- Seizures
- Fatigue
- High levels of carbon monoxide can cause also cause the skin to turn gray-blue with a faint red tinge.

What to do

If you suspect someone is suffering carbon monoxide poisoning:

- Call 911 immediately.
- Before entering a room that you suspect may contain carbon monoxide, open all doors and windows wide to let the gas escape.
- Get the victim into fresh air immediately. If the victim is unconscious, open the airway. Check breathing and pulse. Perform CPR if necessary.
- Loosen tight clothing around the victim’s neck and waist.
- Seek medical attention even if the victim seems to recover.

How to prevent carbon monoxide poisoning

- The Consumer Product Safety Commission recommends installing a CO detector in the hallway near every separate sleeping area of the home. Depending on the size of your house or apartment, one monitor may not be enough.
- Schedule annual inspections of all furnaces and gas appliances.
- Make sure the flue is open before starting a fire in the fireplace.
- Have your chimney or flue inspected and cleaned once a year.
- Never burn charcoal inside a vehicle, tent, or inside your house or garage.
- Make sure CO detectors aren’t covered up by furniture or curtains.
- Don’t go to sleep with a gas-burning heater on.
- Never leave a car running in an attached garage, even with the garage door open. This has been the source of many fatal CO poisonings.
- Don’t use gas-powered tools and engines indoors.
- Don’t use fuel-burning heaters or lanterns in a camper, tent, or other enclosure.
- Never operate unvented fuel-burning appliances in any room with closed doors or windows.
- Never operate a portable generator in your home or garage. For safety, they should be maintained at least 20 feet away from your home.

Source: HealthDay News and Consumer Product Safety Commission



Baked Oatmeal with Blueberries and Bananas



Nutrition Information: (8 servings)

Nutrition Facts: Calories: 211, Carbohydrates: 28 g, Protein: 5.5 g, Fat: 5.5 g, Saturated Fat: 0.5 g, Cholesterol: 32.5 mg, Sodium: 77 mg, Fiber: 4 g, Sugar: 23 g

Source: www.skinnytaste.com

Ingredients:

- 2 medium ripe bananas (the riper the better) sliced into ½" pieces
- 1 ½ cup blueberries
- ¼ cup honey (or maple syrup)
- 1 cup uncooked quick or old-fashioned oats
- ¼ cup chopped walnuts or pecans
- ½ tsp baking powder
- ¾ tsp cinnamon
- pinch of salt
- 1 cup fat free milk (or any milk you desire)
- 1 large egg
- 1 tsp vanilla extract

Instructions:

1. Preheat the oven to 375F. Lightly spray an 8x8 ceramic baking dish with cooking spray; set aside.
2. Arrange the banana slices in a single layer on the bottom of the ceramic dish. Sprinkle half of the blueberries over the bananas, ¼ tsp of the cinnamon, 1 tbsp of the honey and cover with foil.
3. Bake 15 minutes, until the bananas get soft.
4. Meanwhile, in a medium bowl, combine the oats, half of the nuts, baking powder, remaining cinnamon and salt; stir together.
5. In a separate bowl, whisk together the remaining honey, milk, egg and vanilla extract.
6. Remove the bananas from the oven, then pour the oat mixture over the bananas and blueberries.
7. Pour the milk mixture over the oats, making sure to distribute the mixture as evenly as possible over the oats. Sprinkle the remaining blueberries and walnuts over the top.
8. Bake the oatmeal for about 30 minutes, or until the top is golden brown and the oatmeal has set. Serve warm from the oven. Cut into 6 pieces.

Your Winter Weather Skin Survival Guide

Cold air outside, hot air inside, and dry air everywhere can disrupt the skin's barrier in the winter. That can mean dry, itchy skin for everyone, but especially for those who deal with conditions like eczema and psoriasis. The American Academy of Dermatology has these tips and recommendations to help your skin look and feel its best throughout the colder months:

Facial cleanser. Look for products that specifically say "gentle" and "moisturizing" on the label. Avoid products that contain alcohol, as these can dry your skin.

Body cleanser. For cleansers, reach for liquid, gel, or mousse - the creamier the better. Also look for products labeled 'fragrance-free.' If you have eczema, products that contain petrolatum, shea butter, and silicones are good choices.

Facial moisturizer. Creams, oils, or balms that contain hyaluronic acid and jojoba oil are moisturizing rather than exfoliating.

Body moisturizer. Moisturizing your body while your skin is still

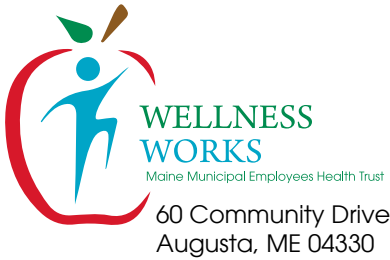


damp after a shower or bath is an effective way to keep skin hydrated. Choose ointments and creams that you squeeze from a tube or scoop from a tub, as opposed to ones you pump from a bottle, as thicker formulations typically pack more moisture. Hyaluronic acid is recommended, because it works as well for the body as it does for the face. Other ingredients that work well for dry skin are glycerin, lanolin, mineral oil, petrolatum, and shea butter.

Rejuvenating products. Many dermatologists recommend minimizing the use of products containing anti-aging ingredients such as glycolic acid, salicylic acid, or retinol in winter, as these may increase skin dryness.

Sunscreen. Yes, you should be wearing sunscreen year-round on areas not covered by clothing, like the face, neck, ears, and hands. Your sunscreen should offer broad-spectrum protection, water resistance, and have an SPF of at least 30.

Source: *American Academy of Dermatology*



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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