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STATE of MAINE

SOURCE

for EMPLOYEE BENEFITS & WELLNESS

Your Health & Wellness Newsletter

Brought to you by the State of Maine's Division of Employee Health & Benefits

It's the Perfect Time of Year to Get Moving!

Are you getting enough exercise? Regular exercise doesn't just improve your physical health. It also improves your mental health and enhances your overall well-being. The American Heart Association recommends 30 minutes of moderate exercise at least 5 days a week.

With the winter months behind us, we can look forward to the warmer weather and sunshine of spring and summer. What better opportunity to get outside and start moving? Nicer weather opens up even more exercise opportunities – indoors and outside.

While schedules can get hectic with work, school, kids' activities and planning vacations – it's still important to make time for physical activity. You don't have to fit in 30 minutes at one time. Break it up into 10 or 15 minute activities two or three times a day.

Here are some important benefits of regular exercise:

- **Helps you maintain a healthy weight.** When you exert yourself, you burn calories. Simply taking the stairs instead of the elevator or parking farther away can easily burn off a few extra calories.
- **Allows you to get a better night's sleep.** Regular physical activity during the day can help you fall asleep faster and can help you sleep better throughout the night.
- **Improves your immune system.** Physical activity can help you fight illnesses and decreases your risk for chronic conditions.
- **Increases your overall energy level.** Exercise improves your strength and endurance and helps your heart and lungs work more efficiently.
- **Makes you feel better about yourself.** Physical activity stimulates the brain and can make you feel more relaxed. You will also feel better about your appearance which could improve your confidence.

The benefits of fitting regular exercise into your daily routine are endless. Start making healthy improvements to live better every day. Get moving today!

Get Your Fitness on Track. Workout with a Friend.

Exercise is essential to good health. That's no secret. While you may realize that you need to exercise more, getting motivated and staying motivated is often difficult. This is where the old adage, "strength in numbers," can help.

Finding a workout partner (or partners) is the key to success if you're having difficulty maintaining an exercise schedule. Exercise partners provide a powerful combination of support, accountability and motivation.

A two-year study conducted at the University of Pennsylvania School of Medicine proved that exercising with a partner improves weight-loss results.

An Indiana University surveyed married couples who joined health clubs together and found that couples who worked out separately had a 43 percent dropout rate over the course of a year. Those who went to the gym together, regardless of whether they focused on the same type of exercise, had only a 6.3 percent dropout rate.

Whether running, hiking, biking or any other exercise, it's good to workout with a friend.

10 Spring Activities that Burn Calories FAST

- **119** — **Gardening:** 119 calories per 30 minutes
- **232** — **Hiking:** 232 calories per 30 minutes
- **308** — **Kayaking/ Canoeing:** 308 calories per 30 minutes
- **195** — **Biking:** 195 calories per 30 minutes
- **153** — **Spring Cleaning:** 153 calories per 30 minutes
- **108** — **Golfing:** 108 calories per 30 minutes
- **122** — **Fishing:** 122 calories per 30 minutes
- **250** — **Rock Wall Climbing:** 250 calories per 30 minutes
- **165** — **River Rafting:** 165 calories per 30 minutes
- **235** — **Horseback Riding:** 235 calories per 30 minutes

Control What Goes into Your Body to Get the Best Out of It

Know the Difference Between Good Fat and Bad Fat

Reducing the amount of fat we eat is an essential part of being healthy. An abundance of dietary fat has been associated with obesity and high cholesterol, ultimately leading to heart disease, stroke and other serious health conditions.

But, not all fats are created equal. There are good fats and bad fats, and it's important to know the difference.

People often assume all dietary fat is unhealthy. The truth is, some fats are very healthy for you and an essential part of a good diet, providing the building blocks for muscle growth and facilitating the proper function of vital organs. These "good" fats are called unsaturated fats, and include monounsaturated fats, polyunsaturated fats and omega 3 fatty acids.

The fats that you want to stay away from are called saturated fats and trans-fats.

A good example of healthy fats come from fish like salmon and herring, which are excellent sources of omega-3 fatty acids. The American Heart Association recommends two servings of fatty fish each week because of their benefits to the heart.

Nuts, such as almonds, walnuts and peanuts, are also a good source of healthy fat.

Processed meat (think things like salami, hot dogs and bacon) and dairy are prime sources of saturated fats.

Trans-fats are a little more difficult, because they're normally an ingredient in prepared baked goods, like commercial cupcakes. Check food labels for trans-fats or any kind of "partially hydrogenated" oil.

Reduce or eliminate fried food. While there's a movement to ban trans-fat in the U.S., that won't necessarily make your French fries any healthier, especially if the food industry decides to cook them in vegetable oils that oxidize when heated. The safer option is to cut down on fried foods altogether.

Staying away from fast food is an easy way to cut out some of the bad fat from your diet.

Eat These...

GOOD FATS

Monounsaturated: Avocados, Olive Oil, Nuts (Almonds, Peanuts)

Polyunsaturated: Soybean Oil, Corn Oil, Sunflower Oil

Omega-3 Fatty Acids: Salmon

Not These...

BAD FATS

Saturated: Red Meat, Cheese, Butter, Ice Cream, Coconut, Processed Meats (Sausage, Bacon, Deli Meats)

Trans Fats: Look for partially hydrogenated oil on the label. Many commercially baked goods use this as an ingredient.

Sugar is a Major Obstacle to Good Health

Growing up, our parents told us too much sugar was bad for our teeth. We're discovering that it's bad for the rest of your body, as well.

In research, study after study, the correlation has been clear – increased sugar intake leads to weight gain, while reducing sugar intake leads to weight loss.

Sugar facilitates increased body fat, which leads to a host of medical issues, including heart disease and diabetes.

The biggest problem with sugar is that it has little nutritional value. You may have heard the term "empty calories." This means you are getting no useful nutrients, and you will be hungry again almost immediately, causing you to accumulate additional caloric intake. Those excess calories soon turn to fat.

Aside from causing us to eat excess calories, sugar also raises insulin levels in the blood, which selectively deposits energy from foods into fat cells.

Removing sugar from your diet is difficult because sugar is in so many of the common foods we have become used to eating. Most people know that a candy bar or bowl of ice cream is laden with unhealthy amounts of sugar. But, other products like breakfast cereal and orange juice contain high levels of sugar, too.

Ironically, many low fat foods replace the fat with sugar in order to enhance the taste, trading one unhealthy nutrient for another proven just as bad, if not worse.

Here are a few ways to reduce sugar intake:

- Read labels and look for ingredients like high fructose corn syrup, cane syrup, molasses and brown rice syrup. These are all forms of sugar.
- Look for products labeled with "no added sugar" or "unsweetened."
- Eat whole fruits instead of drinking fruit juices.
- Unhealthy carbs loaded with sugar can cause blood sugar to rise rapidly (and dive just as quickly, leaving you hungry again). To minimize this rapid rise and fall, pair protein, healthy fats, and fiber with your meal, all of which can slow down the release of blood sugar in your body and keep you full for longer.

Be a Good Healthcare Consumer. Know Your TOTAL COST of Healthcare.

Your Total Cost of Healthcare is your biweekly contribution to your medical insurance premium plus your out-of-pocket costs. You have near complete control over half of this equation.

While you can't negotiate your own premium (that's done by the Division of Employee Health and Benefits), you do directly influence how much you spend out-of-pocket, which has the biggest impact on your total cost of care.

With deductible and coinsurance, the money you spend can reach $4,000 each year if you're covering a family ($2,000 if you have individual coverage) using in-network providers.

The way to control your medical costs is to be a good healthcare consumer. Just as you compare the cost and quality for other products and services you buy, doing the same for healthcare can help you save money. In the past, shopping for the best price was difficult because most medical services don't come with a price tag attached to them. Now there are tools that can help you.

A great new consumer tool is **CompareMaine**, which makes it very easy to compare costs and quality.

Simply go to **www.comparemaine.org** to get started. The site is easy to use, providing the average cost of common healthcare procedures at different facilities all across the State. **CompareMaine** also gives you user experience and patient safety ratings.

It really helps when you see what comparable facilities charge for certain services. For instance, the differences in price for a specific treatment between comparatively rated facilities can be drastic. The cost of a physical therapy session can double from one provider to another in the same city.

Using **CompareMaine** will make you a better healthcare consumer. Other ways to be a smarter healthcare consumer are:

- Using generic prescriptions rather than brand. This can save you as much as $35 per prescription for a 30-day supply.
- Staying in good health through wise food choices and exercise is the most effective way to stay healthy and avoid extra healthcare costs. WellStarME.org is a new tool that can help you on the path to healthiness.
- Asking questions. Don't be afraid to ask your doctor if a certain test or procedure is necessary. Together, you and your doctor may determine if the condition can be resolved through less expensive means.

DID YOU KNOW?

There is nearly a $3,000 difference in cost for carpal tunnel release surgery at two equally rated hospitals within a 20 minute drive from one another.

YOUR SHARE OF THE PREMIUM + **YOUR OUT-OF-POCKET COSTS** = **YOUR TOTAL COST OF HEALTHCARE**

the money deducted from your paycheck — *coinsurance, deductibles, etc.*

Preventive Care Pays Off

Have you had your 2016 check-up? Regular check-ups and preventive screenings can help identify any current or potential health problems before you develop a serious illness or condition. Plus, early diagnosis and treatment can save you lots of money down the road. Get a physical each year as well as preventive screenings appropriate for your age and gender.

The State of Maine's Point of Service (POS) Health Insurance Plan covers 100% of the cost for preventive services when you use in-network providers. These services* include:

- Physical exam
- Eye exam
- OB/GYN exam
- Immunizations
- Colorectal cancer screening
- Mammogram

*See plan coverage information for frequency limits at www.AetnaStateofMaine.com or 1-855-850-0039.

Getting your regular check-ups and other preventive screenings is such an important step to making your health a priority. Be sure to take advantage of this free benefit!

Don't Let Your Money Go Up in Smoke

If you use tobacco, try giving it up for good!

As a member of the State of Maine Point of Service Health Insurance Plan, you are eligible for the following tobacco cessation resources at **no cost to you**:

- Two 90-day supplies of certain over-the-counter nicotine replacement therapies and prescribed medications to help you quit
- Up to eight counseling visits per 12 months
- One lung cancer screening per 12 months*

*Certain criteria must be met. Talk with your healthcare provider to learn more.

The average price for a pack of cigarettes in the U.S.

What you could save in a year by quitting one pack a day.

American Cancer Society, Tobacco: *The True Cost of Smoking, 2015*

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REDUCE YOUR RISK FOR DIABETES

The National Diabetes Prevention Program (NDPP) can help you prevent the start of type 2 diabetes. If you are enrolled in the Point of Service Health Insurance Plan, the Plan covers the full cost to participate. To see your pre-diabetes score, just log on to your WellStarME account at **www.WellStarME.org**, and click on the Pre-Diabetes section.

In this issue:

- **It's the Perfect Time of Year to Get Moving!**
- **Control What Goes into Your Body to Get the Best Out of It**
  - ***Know the Difference Between Good Fat and Bad Fat***
  - ***Sugar is a Major Obstacle to Good Health***
- **Your Total Cost of Healthcare**
- **Preventive Care Pays Off**
- **Tobacco Cessation**