

Your Health & Wellness Newsletter

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

Taking Care of Your Health is the Best Plan

People typically think of a health plan as a way to pay medical bills. The true goal of good health care is to reduce the risk of sickness or injury in the first place. To borrow a cliché: *Prevention is the best medicine.*

The State of Maine's Point of Service (POS) Health Insurance Plan provides employees and retirees with affordable access to high quality medical care. However, the Plan's main priority is to encourage all members to stay healthy and proactively manage their health.

Aside from promoting a longer and happier life, staying healthy is good for your financial wellbeing. Serious health conditions are expensive. Even though you have a great health plan, the costs of getting sick add up with copays, coinsurance, and deductibles.

For example, if you develop type 2 diabetes (joining the 20 million Americans already diagnosed with it), your medical bills can easily approach your out-of-pocket maximum of \$2,000 (individual coverage) to treat the condition, even if it doesn't lead to common outcomes such as heart disease or a stroke.

Keeping yourself healthy is good for your quality of life, and good for your bank account.

Know Your Numbers and What They Mean

Anyone can be on the path to poor health without ever realizing it. By the time the warning signs show up, it's often too late. However, there is a way to see into the future and address health issues early, giving you the chance to take care of them before they become a problem.

It's all in the numbers.

We encourage you to take the tests that unveil any conditions you may have.



- Your **blood pressure** shows if you're at risk of stroke or other heart disease.
- Your **cholesterol** numbers gauge the levels of good and bad cholesterol. Too much bad cholesterol means you may be headed for heart disease.
- Your **Body Mass Index (BMI)** is a ratio of your weight to your squared height. A BMI greater than 22 for men and 30 for women can be a sign that trouble lies ahead.

To make it convenient to get tested, The State of Maine is offering on-site health screenings at no cost to primary subscribers of the POS Health Insurance Plan. Visit www.maine.gov/deh for more information and to schedule your screening appointment.

Set a Plan

Once you know your goal, you can design a plan to get there.

An effective plan focuses on three priorities: Increased exercise, healthier food choices and less stress.

It's very difficult to get kick-started on your own and just as difficult to stay on a program. That's why the key to success is getting a helping hand.

Your family doctor is a valuable resource. Your doctor can recommend a healthy meal plan and an exercise regimen to get you started. He or she will also help you find ways to reduce your stress levels. Of course, if your health numbers are already at a dangerous point and need to

be improved immediately, your physician can prescribe medication. Maintenance prescriptions for most conditions are relatively inexpensive (especially if you choose generic options).

WellStarME makes it easy for you to identify your health and wellness goals and to monitor your progress. WellStarME will assist you in setting up and maintaining an action plan, offering helpful advice and motivation.

The Bottom Line

Taking proactive steps now to prevent serious illness reduces your exposure to physical and financial pain down the road, ultimately leading to the best possible quality of life.

Body Mass Index (BMI)

BMI stands for Body Mass Index. It provides a quick and easy gauge of your overall body fat based on your weight in relationship to your height. Your BMI is simply your weight in kilograms divided by your squared height in centimeters. If you want to stick to pounds and inches, the formula is: **Weight in Pounds * 703/Height in Inches squared**. And you really don't need to worry about doing math, as BMI calculators are readily available on the Internet.

BMI	Status
Below 18.5	Underweight
18.5 — 24.9	Normal
25.0 — 29.9	Overweight
30.0 and Above	Obese

If you work out regularly, your BMI status may be more favorable than the number calculated because the formula doesn't account for extra muscle mass.

HELPING YOU ON THE PATH TO BETTER HEALTH

When it comes to taking care of your health, getting on the right track requires some help. Getting motivated to start and then staying on track are all very common challenges.

State of Maine employees, retirees, and their spouses/domestic partners covered by the POS Health Plan now have a place to turn to for convenient assistance: WellStarME.

WellStarME is a new wellness program launched in August by the State of Maine's Division of Health and Benefits. It is designed to help POS Health Plan members understand their current level of health and make improvements by adopting a plan that includes healthier food choices, exercise and preventive measures.

It's a great resource for anyone who wants to enhance their health and quality of life. Since WellStarME launched this past summer, over 6,500 POS Health Plan members have set up an account and started using it.

WellStarME begins by setting a baseline with your health numbers and then helps you establish personal goals to improve them.

For example, high cholesterol is a common precursor to heart disease. If your cholesterol scores indicate you are at risk, WellStarME can set you on a path to controlling the condition and preventing the future consequences.

The program leverages the experience of MCD Public Health, an Augusta-based non-profit organization that has been promoting better health in Maine for nearly 50 years. MCD Public Health's knowledge of the region's health profile enabled it to design a program that fits the specific lifestyles of Maine families.

The program doesn't commit you to strict food choices or an exercise regimen. There are no penalties if you don't follow the guidance or meet any of the challenges. WellStarME helps you understand your current health status, establish goals and then stay on the right track to a healthier lifestyle.

How to Use WellStarME

Getting started with WellStarME is easy. Simply go to www.WellStarME.org. Once you register and activate your WellStarME account, you will answer a few simple questions. Based on your answers, WellStarME creates a profile for you.

WellStarME begins by assessing your health numbers – blood pressure, cholesterol levels and body mass index (BMI) – and eating habits to evaluate your overall health. This assessment allows WellStarME to better understand your current health level and identify certain risks.

Your baseline numbers are square one on your path to better health. Once you have that starting point, WellStarME helps you establish personalized goals.

You can track your exercise. It also offers strategies for preventing diabetes and ending tobacco use.

Your scorecard is a snapshot of your overall health, showing you how well you're progressing on the factors that make an impact. The WellStarME star system makes it easy to monitor your progress. Achieve all gold stars and you'll know you're on the right track.

Cholesterol: the Good and the Bad

Measuring your cholesterol isn't as simple as one overall score. There is good cholesterol and bad cholesterol. And, there are also triglycerides to think about. Here's a quick breakdown of how to figure out the right cholesterol levels.

40
mg/dl

HDL (good) cholesterol

With HDL cholesterol, higher levels are better. Low HDL cholesterol puts you at higher risk for heart disease. Ideal HDL levels should be higher than 40.

100
mg/dl

LDL (bad) cholesterol

A low LDL cholesterol level is considered good for your heart health. A diet high in saturated and trans fats raises LDL cholesterol. Your LDL score should be lower than 100.

150
mg/dl

Triglycerides

Triglyceride is the most common type of fat in the body. A high triglyceride level combined with low HDL cholesterol or high LDL cholesterol is associated with atherosclerosis, the buildup of fatty deposits in artery walls that increases the risk for heart attack and stroke. Your score should be lower than 150.

86
MILLION

Be on the Lookout for Prediabetes

If you're diagnosed with prediabetes, you can look at it as both bad news and good news.

The bad news is that your blood sugar level is higher than it should be and that you have to take corrective action before it becomes full diabetes.

The good news is that it's not too late to take steps to reduce your blood sugar levels to more acceptable levels and stop, or delay, developing diabetes.

Prediabetes means that your body is having difficulty producing enough insulin after you eat or that your body simply isn't responding to insulin efficiently. Insulin helps to control the amount of blood sugar within your body, and without enough insulin your blood sugar can rise to harmful levels. If you have this condition, you don't need to take insulin. You simply need to control your weight through diet and exercise, and regularly monitor your blood sugar levels.

You may get hungrier and thirstier than usual, lose weight despite eating more, go to the bathroom more frequently or feel abnormally tired. However, the only sure way of diagnosing the condition is through a blood test. There are a few different tests, with the two most common being a fasting blood sugar test and a hemoglobin A1c test.

If you have prediabetes, work with your doctor to develop a plan to lower your blood sugar, as you are in danger of developing type 2 diabetes and the serious health risks (heart disease and stroke) that come with it.



86 million people –
more than 1 out of 3 adults –
have prediabetes

<http://www.cdc.gov/features/diabetesfactsheet/>

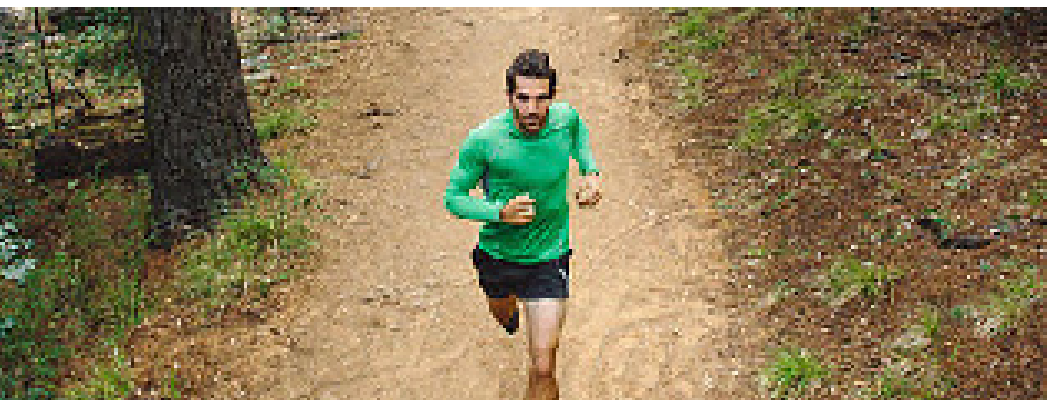
The National Diabetes Prevention Program Can Reduce Your Diabetes Risk

If you're at risk of developing type 2 diabetes, you can get proven help to prevent the start of the disease by participating in the National Diabetes Prevention Program (NDPP). Better yet, the program cost is covered in full by the Point of Service Health Insurance Plan.

The NDPP, established by the Centers for Disease Control and Prevention, is a year-long program that helps participants make real lifestyle changes such as eating healthier, increasing their physical activity and reducing stress.

Groups meet with a trained lifestyle coach for 16 weekly sessions and then 6 monthly sessions. The program has produced true results, with nationwide participants cutting their chances of developing diabetes in half.

For more information just log on to your WellStarME account at www.WellStarME.org and click on the Pre-Diabetes section.



What Does Your Blood Pressure Reading Mean?

Everyone is familiar with getting their blood pressure taken. A doctor or nurse pumps air into a wide band that squeezes your upper arm and then reads a gauge as the band deflates. They then write down what looks like a fraction.

But, what do the numbers mean?

Your blood pressure provides an indication of how efficiently your cardiovascular system is working. Your heart pumps blood around your body to give it the energy and oxygen it needs. As the blood moves, it pushes against the sides of the blood vessels, like water against the sides of a pipe. The strength of this pushing is your blood pressure.

If your blood pressure is too high, it puts extra strain on your arteries (and your heart) and this can lead to heart attacks and strokes.

While blood pressure can change from minute to minute with changes in posture, exercise, stress or sleep, it should normally be less than 120/80 mm Hg (less than 120 systolic AND less than 80 diastolic) for an adult age 20 or over.

About one in three U.S. adults has high blood pressure.

120
80

Systolic Pressure
Measures the pressure in the arteries when the heart beats

Diastolic Pressure
Measures the pressure in the arteries when the heart is at rest between beats

Your doctor should evaluate unusually low blood pressure readings.

Blood Pressure Category	Systolic mm Hg (upper #)		Diastolic mm Hg (lower #)
Normal	less than 120	and	less than 80
Prehypertension	120 - 139	or	80 - 89
High Blood Pressure (Hypertension) Stage 1	140 - 159	or	90 - 99
High Blood Pressure (Hypertension) Stage 2	160 or higher	or	100 or higher
Hypertensive Crisis (Emergency Care Needed)	higher than 180	or	higher than 110



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Your Health & Wellness
 Newsletter

**Welcome to the first edition of Your Health and
 Wellness Newsletter brought to you by the State of
 Maine's Division of Employee Health & Benefits.**

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