

Beneficial Wellness Newsletter

Financial Fitness for Well-being: Strengthening Your Wallet and Your Health

Talking about finances in relation to well-being might seem odd. But according to the American Psychological Association, 72% of adults stress about money, with 22% experiencing extreme stress. This not only harms health directly but can also lead to unhealthy coping mechanisms like overeating or excessive screen time.

On the bright side, a strong financial foundation can lead to healthier choices. For example, Gallup surveys have found that 69% of Americans who felt financially secure were healthy eaters, compared to 57% of those who didn't have enough money.

Of course, some of the elements that influence financial well-being – like systemic issues or socioeconomic factors – are not within a person's control. When trying to make improvements, it's important to focus on areas where we do have control.

Here are three simple steps you might focus on this month if you are looking to improve your own financial well-being:

Set a Timer

Spend just 15 minutes on money tasks—pay a bill, review statements, or jot down upcoming financial to-dos. It's surprisingly productive and not overwhelming. Try it weekly to stay on track effortlessly.

Target One Recurring Expense

Evaluate your monthly bills. Can you cut costs or eliminate one altogether? Explore options like canceling a service or switching to a cheaper plan, even temporarily. It's worth checking for better deals elsewhere.

Check Your Credit

By federal law, you're entitled to one free credit report every 12 months. Regular checks help detect fraud, and correcting errors safeguards your credit score, which may be reviewed by potential lenders and employers.

Hot Topics:

Solve the MMHG Wellness Puzzle **Time for a Field Trip!** on page 7 for a chance to win a raffle prize!

IMPROVE YOUR LIFE with

Food! The Savory Living online program will guide you step-by-step to apply the power of evidence-based healthy eating to reduce inflammation and take control of how you feel. You'll discover how to eat right for YOU and turn it into a fun and delicious lifestyle that you love! **BONUS: MMHG members get the program FREE** (limited spaces available). Get started at www.savoryliving.com/mmhg.

Visit our website

www.MMHG.org/Wellness



Follow [mmhgwellness](#) on Instagram

Inside this issue

Healthcare Consumer IQ.....	2
Empowering Fitness.....	3
Healthy Fruit Bites.....	4
Learn to Live Bulletin.....	5-6

Financial Wellness Resources

Webinar Recordings:

[Be Your Own CFO](#)

[Organize your Life](#)



Web Resources:

[MMHG Wellness](#) *Calendar of FREE wellness events*

[MyFinancialLifeMA.org](#) *A free digital learning experience through the MA State Treasurer's Office*

[Money Management Tips for Older Adults](#) *From the National Council on Aging*

[Monitoring your Credit Report](#) *From the office of MA Attorney General*

[Plymouth County Retirement Association](#)

[My Blue](#) *Blue Cross Blue Shield Member Portal*

[Harvard Pilgrim Member Account](#)

Important Information for all MMHG Subscribers

You are required to notify your employer within 30 days of the following life events:

- ~Change of address
- ~Divorce/Remarriage
- ~Medicare eligibility of yourself or of a dependent
- ~Marriage
- ~Birth/adoption/legal guardianship
- ~Dependent loss of status as a dependent (except for turning age 26)

Medicare Plan Subscribers

- ~Medicare primary subscribers and dependents must continue to pay their Part B premium to be eligible for coverage.
- ~Medicare Plan subscribers do not enroll in another Part D plan without checking with your benefit coordinator first. Enrolling in another Part D plan could automatically cancel your coverage in your current MMHG plan!

Wellness Tip:

Fight fatigue with fluids! Skip the sugary drinks and opt for sparkling water—the bubbles provide a refreshing wake-up call while keeping the brain sharp and hydrated.

Find a Farmer's Market near you:

www.massfarmersmarkets.org

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means, contact us at 774-773-9306 or by email wellness@mmhg.org and we will work with you (and if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Healthcare IQ : How to be a Savvy Consumer



The Healthcare IQ Corner is a regular feature of the MMHG Beneficial Wellness Newsletter. With medical costs continuing to rise, consumers are challenged more than ever to make informed decisions about their healthcare.

Your Fitness Benefit– New Enhancements!

Did you know you can get rewarded for your healthy habits? MMHG members have more options when it comes to their fitness reimbursement with Blue Cross Blue Shield and Harvard Pilgrim in 2024.

Blue Cross Blue Shield Members: Beginning 7/1/2024 your fitness reimbursement benefit has been expanded to include reimbursement up to \$300/ calendar year for athletic shoes, bicycles/ bicycle helmets, and sports activity fees (including town sports, tennis, etc.) and race participation fees (5K, marathons, etc.). Click [HERE](#) for details or contact BCBS member services at 1-800-782-3675.

Harvard Pilgrim Members: Your *fitness benefit* is now called your *wellness reimbursement*—with more options to get reimbursed for wellness activities. In addition to gym membership fees, you can get reimbursed up to \$300/ calendar year on for select mindfulness programs, nutrition programs and seasonal town, club or school sport fees. Click [HERE](#) for details or contact HP member services at (888) 333-4742.

MMHG Wellness– Current & Upcoming Programs

Here's a sample of some of the virtual MMHG Wellness programs that can be easily accessed using your computer, tablet, or smart phone. MMHG Wellness programs are FREE and open to employees, retirees & dependents of MMHG member units. Visit www.MMHG.org/Wellness for a complete schedule of events and description with registration details.

Ongoing:

On Demand Fitness: FREE 24/7 access to professionally filmed fitness classes

Learn to Live: Free & confidential online mental health program

Savory Living: 12 session online, evidence-based, healthy eating food as medicine program. FREE spots available.

EX Program: FREE online smoking cessation program

Virtual Mindfulness Sessions: Tuesdays, Wednesdays & Thursdays, 8:30– 9:00 a.m.

Virtual Strength Training: Tuesdays & Thursdays, 7:30–8:00 a.m.

Virtual Yoga: Mondays & Wednesdays, 5:15- 6:15 p.m.

Virtual Zumba: Tuesdays and Thursdays, 5:15- 6:15 p.m.

Webinars:

Raising Future Ready Kids– Anxiety & Depression: 8/13, 12-12:30 p.m.

Raising Future Ready Kids– Resilience & Grit: 8/21, 10:30-11:00 a.m.

Finding Flow: 8/13, 10:15– 11 a.m., 8/14, 12:15– 1 pm, 8/15, 2:15-3 p.m.

Making Time for You: 8/14, 1-1:30 p.m.

Decreasing Tech to Increase Health: 8/21, 1– 1:30 p.m.

Smart Snacking: 8/28, 1– 1:30 p.m.

Find webinar recordings at www.mmhg.org/wellness

Empowering Fitness by Celebrating Every Body

Everyone deserves the benefits of fitness, regardless of their background, size, shape, ability, or fitness level. Embracing body positivity in fitness can transform your relationship with exercise and foster a healthier community, too. Here are some ways you can promote body positivity.



In Your Own Fitness Journey:

- **Celebrate What Your Body Can Do.** Can you run a mile, lift weights, or hold a yoga pose? These achievements are powerful reminders of your body's strength and resilience. Keeping a fitness journal to track these milestones can help you stay motivated and appreciate your progress.
- **Surround Yourself with Support.** Join fitness classes, online communities, or social media groups that promote body positivity and inclusivity. Being part of a supportive community where everyone respects and encourages each other can make a huge difference.
- **Choose Enjoyable Activities.** Whether it's dancing, hiking, swimming, or playing a sport, finding joy in movement makes it easier to maintain a positive mindset. Remember, fitness can be fun!
- **Set Realistic and Personal Goals.** Set fitness goals that are achievable and meaningful to you, rather than conforming to societal standards. Whether it's improving your flexibility, building strength, or enhancing endurance, focus on personal growth and well-being.

In Your Community:

- **Lead by Example.** Demonstrate body positivity through your actions and words. Speak kindly about your own body and others'. Show that fitness is about feeling good and being healthy, not about fitting a certain mold.
- **Educate and Advocate.** Share information about the benefits of body positivity in fitness. Use your voice to advocate for inclusive practices at your gym or fitness center. Encourage and support the implementation of classes and programs that cater to all abilities and body types.
- **Share Stories and Successes.** Personal testimonials can inspire others and show that a positive approach to fitness is both achievable and rewarding.

Let's commit to celebrating our bodies for their incredible capabilities and encouraging others to do the same. Together, we can make fitness a positive and empowering experience for all.

Wellable On-Demand Fitness

MMHG members get **FREE** and unlimited access (through laptop, smartphone, PC etc.) to 100+ professionally filmed exercise classes with top fitness trainers from across the globe. Select from workouts to fit your schedule, personal preferences, and fitness goals — available anytime, anywhere!

On-Demand Content Includes: 4321, Barre, Boxing & Kickboxing, Cardio, Core, Desk Exercises, Fitness Fundamentals, HIIT, Low Impact, Mash-up, Mindfulness & Meditation, Pilates, Pre Natal & Post Natal, Self-Massage, Sleep Stories, Strength, Tabata, Warm-up, Cool-Down & Mobility and Yoga

Details [**HERE**](#)

Eating Healthy During Summer's Whirlwind

Every season brings its own unique healthy eating challenges, and summer is no exception. While fresh healthy food is widely available and less expensive during the summer, meal prep time is often at a premium. How can we maintain healthy eating when the days are already filled with activities and work and summer camp rotations and ball games and cook-outs and vacations, and..."

Keep in mind that it's OK to buy some things ready-made if it saves you time. Allow yourself that break. Making your own hummus is a worthy activity, but are you really going to do it every time you want a snack? Buy a healthy pre-made version that uses minimal ingredients and call it a day. A rotisserie chicken can go a long way toward adding bits of healthy protein into meals and snacks, and it doesn't require you to fire up the oven. You get the picture.

Got a crazy week ahead? Prepare a batch of whole/fresh meal components at the beginning of the week: think 1 starch, 2 proteins, 3 veggies. Mix and match for quick, healthy meals.

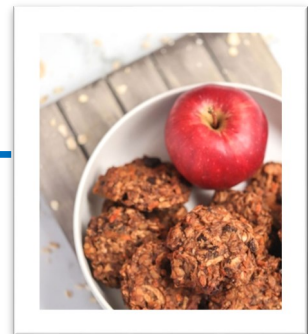
Heading out for a day at the beach, lake, or park? Pack a cooler with bottled water, low-calorie drinks, sandwiches on whole grain bread, hummus with veggies or pita chips, ham & cheese wrapped around a pickle, fruit cut into bite sized pieces.

Road tripping? Pack travel-friendly foods like sandwiches, applesauce, whole grain crackers, nuts, cheese sticks, easy-to-eat veggies, and fruit. Bringing your own supply allows you to eat healthy and save time & money by not having to make pit stops for snacks. Bonus – if you end up landing at a restaurant with limited healthy options, you can round out the meal with healthier items from your cooler.

Use these strategies to help fuel those summertime adventures. It's time to get out and go!



"Pack travel-friendly foods like sandwiches, applesauce, whole grain crackers, nuts, cheese sticks, easy-to-eat veggies, and fruit."



Healthy Fruit Bites

Serves 12

Prep Time 40 minutes

Cook Time 40 minutes

Ingredients:

- 1 ripe banana
- 1 apple, coarsely grated
- 1 carrot, peeled & coarsely grated
- 3.5 oz (100 g) rolled oats
- 1.8 oz (50 g) raisins
- 1 tbsp peanut butter
- 1 tbsp chia seeds
- 1 tbsp coconut oil, melted
- 1 tsp ground cinnamon
- 1 tsp ground ginger
- ½ tsp ground nutmeg

Instructions:

- ~Preheat the oven to 350°F. Line a baking sheet with baking paper.
- ~Mash the banana in a mixing bowl until smooth. Add the remaining ingredients and mix until well combined. Allow the chia seeds to absorb and thicken the mixture (rest for 30 minutes in refrigerator). Once thickened, scoop out portions of the mixture, roughly 2 tablespoons per bite, and shape them into round, flattened bites.
- ~Place the bites onto the prepared baking sheet. The bites do not spread much during baking so all 12 will fit on one baking sheet.
- ~Bake for 20 minutes. Cool bites on a wire rack before serving.

LEARN TO LIVE BULLETIN

Your guide in wellness & mental health

CBT Strategies for a Calmer Campaign Season

As Election Day draws near, there is a good chance your anxiety levels are increasing, right along with the political ads and disastrous predictions about the future of our nation. You're not alone - research shows elections significantly raise stress and anxiety for a majority of American adults.

One 2020 study found 68% of U.S. adults said the presidential election was a major source of stress in their lives. A startling 77% cited the future of the nation itself as a top stressor, and 65% reported feeling very stressed about issues relating to the election.



What is behind these heightened emotions? Often the messages we see during the election season provoke irrational thinking and thereby fuel the flames of our emotional fires. These are the sorts of thoughts that Cognitive Behavioral Therapy (CBT) identifies as problematic and unhelpful. The role of the political campaign advertisers is to highlight voter fears and persuade them that disastrous consequences will occur if the "wrong" candidate is elected. This messaging not only heightens feelings of stress, anxiety, and panic, but deepens the divide leading to an us vs. them mentality that has loneliness at all-time highs.

Now the good news is that we can learn strategies to adjust our troubled thoughts and reduce those heightened emotions. CBT has been proven to be an incredibly impactful solution to dampening the flames of our emotional fire. Using CBT strategies, millions have gotten past stress, anxiety, depression, worry, etc. and been able to navigate life's challenges.

Although CBT is not a magic solution for healing national divides, it provides tools to avoid getting swept up in unproductive thoughts as Election Day nears. Part of CBT's power comes from holding objectivity as we carefully examine our thoughts and relying on facts over catastrophic predictions. It facilitates trying to understand others' perspectives and choosing actions that don't tend to deepen divides.

Using Learn to Live for CBT Skills

It's understandable, even important that people care deeply about elections and the thorny issues they represent. When we learn CBT skills and put them into practice, we can build a resilient mindset that empowers us to navigate times of uncertainty. So, as you are in the midst of this election season, keep these CBT concepts in mind:

- **ANTs: Automatic Negative Thinking Traps (ANTs)** are mental short cuts or assumptions that can trip us up and cause us to ignore important information or make snap judgments. When we become aware of our ANT's and begin counting them, our thoughts can become more reasonable. These are some important ANT's to keep an eye out for during election season:

Disaster-making: this is when I decide that something will be not just bad, but so bad that I COULD NOT HANDLE IT! I picture myself entirely overwhelmed by the terrible outcome.

Fortune-telling: this is when I decide that something is going to happen, even if I really don't know for sure that it will.

Feeling Makes Fact: this is when I am saying this thought is true because I feel it so strongly.

Labeling: this is when I hand out broad, negative labels to myself or others. When one negative detail is true, I apply a broad label.

Mind-reading: this is when I assume that I know what people are thinking or why they acted in a particular way. I may picture them judging me or my efforts, not caring about me. I think I know why they did what they did.

(Continued on page 6)

LEARN TO LIVE BULLETIN

Your guide in wellness & mental health

(Continued from page 5)

- **Thought Inspection:** Thought Inspection allows us to look, in-depth, at whether our thought is rational or not. This strategy walks you through the factual evidence supporting your disastrous predictions (often there is none) and helps you to come up with a more realistic way of thinking about the situation. You might have an initial thought along the lines of: "If the other side wins, they're going to strip away all my rights because they're corrupt/evil". And Thought Inspection would help you to look at the facts and change that thought to something more like: "While we have some conflicts in core values and priorities, most people on both sides are well-intentioned and want what's best, we just disagree on the approaches. Writing off half the country as evil is unproductive."
- **Worry Time:** Worry Time is a strategy where we schedule a reoccurring worrying time, about 15-30 minutes or so where you can spend that time focusing on your worries while choosing to set them aside at all other times of the day. Worried thoughts about the election can start to dominate our day. If you see that happening, try to limit worried thoughts by containing them to a specific time period, like 6:30-6:45pm.
- **Assertiveness & Boundaries:** Just because your friend or uncle wants to discuss all the potential consequences of the upcoming election, doesn't mean you have to engage. It's okay to set boundaries about what political topics you'll discuss. Maybe memorize a clever phrase to change the subject when you dislike where the conversation is going, like "Hey, I'd like to hear how your family is doing."
- **Emotional Flooding:** Be aware of the potential for emotional flooding in conversations. Debates with friends and family can quickly intensify emotions, at which point logic goes out the window. Simple practices like deep breathing, getting some exercise, and getting good rest can help you calm your emotions before these types of conversations. You can use that simple phrase to change the subject before debates become unproductive, or even walk away for 15 minutes if either of you are too flooded.

Another relatively simple, yet effective approach is being aware of our media intake during this season - consider limiting it to an hour or less each day. Being mindful not to over-consume negative political coverage as well as making efforts to understand different media sources can help limit the us vs them mentality as well as broaden your perspectives.

No matter how high the stakes may feel in this election, remember - we are resilient. We don't have to agree on every issue, but we can model being passionate about our beliefs without pushing away those who think differently. CBT equips us to avoid getting swept up in our worried thoughts and gives us tools to handle this election season.

Getting Started

Election season is often accompanied by heightened stress and anxiety and if you find yourself struggling in those heightened states, consider starting a Learn to Live program. Many of the tools mentioned above can be found and elaborated on in either our Stress, Anxiety, & Worry or Resilience programs. Or consider taking a quick mental health assessment by scanning or visiting learntolive.com/partners and enter access code **MMHG**. It is available to you and your family members, ages 13 and older at no cost.



STRESS, ANXIETY & WORRY | SOCIAL ANXIETY
| DEPRESSION | INSOMNIA | SUBSTANCE USE



WIN A PICKLE BALL TO-GO KIT !

Print, solve and return the completed puzzle to MMHG no later than **September 30th** and you'll be entered in a random drawing to win **one of four– Pickleball to-go Kits**. This pickleball set includes 2 paddles and 1 ball, packed in a bag with draw-string closure. The paddles have a grip around the handle for comfort. Kit also includes a "benefits of pickleball" tip card.

BONUS: Complete the poll below for a chance to win a \$50 Amazon gift card!

Return your completed puzzle via:

Email-
wellness@mmhg.org
or FAX-
774-773-9403
or Mail-
MMHG
PO Box 6008
North Plymouth, MA 02362

If you would like a printed copy of the puzzle mailed to you call 774-773-9306 or request by email at wellness@mmhg.org.

Your Name: _____

Email Address: _____

*Member Unit: _____

Mailing Address **(to send prize if you're a winner)**

Eligibility: Raffle is open to all employees, retirees, dependents 18+ of MMHG member units. *Your member unit is the municipal entity (town, district etc.) you work at or retired from.

Winners will be notified by email October 1st

See page 8 for a list of Spring Newsletter Puzzle Raffle Winners. Summer winners will be published in the Fall Newsletter.

SOLVE THE MMHG WELLNESS PUZZLE

Time for a Field Trip!

What makes field trips so great? Well, they're all about breaking free from the daily grind. Literally taking a detour from the same-old-same-old, to explore something new and different. A change of scenery. A change of pace. It's invigorating, and it helps us return to our routines with fresh eyes and renewed energy. Solve the puzzle for some field trip inspiration and a chance to win a raffle prize!

Puzzle Directions: Circle or highlight the in the word search puzzle below. Words appear straight across, backwards, straight across, up and down, down and up, and diagonally.



- | | | | |
|----------------|---------------|------------|---------|
| AQUARIUM | FREEDOM TRAIL | LIBRARY | SUNSET |
| BALLGAME | GOLFING | MOUNTAINS | TENNIS |
| BEACH | HAMMOCK | MUSEUM | THEATER |
| FARMERS MARKET | HIKING | PICKLEBALL | |
| FISHING | HISTORIC TOUR | SUNRISE | |



****BONUS** Poll**

What's your idea of the perfect "field trip"?

- The beach or a whale watching tour
- A "sporty" day playing tennis, golfing, pickleball etc.
- Visiting a museum, aquarium, library etc.
- Hiking in the mountains
- The farmers market followed by a nap in a hammock
- Other: _____

Select all that apply and/or write in (other) for a chance to win a \$50 Amazon gift card. We'll share poll results in the Fall newsletter!



Mayflower Municipal Health Group

P.O. Box 6008
N. Plymouth, MA. 02362

www.MMHG.org
Contact us at
wellness@mmhg.org

The information contained in this newsletter can be used to increase your personal awareness of health and wellness. Always contact your health care provider before beginning a new exercise or nutrition program, and when you have questions and concerns about medical issues impacting you and your family.

MMHG Wellness Spring Walking Challenge Final Statistics & Raffle Winners

377 participants from 24 MMHG member units travelled 60,822 miles in the 6 week challenge!

Team Winner: Team members from Wareham Fire District logged the most activity and won wellbeing journals. Team members from So Shore Educational Collaborative won journals too in a random drawing.

Weekly Raffle winners (\$25 gift card voucher): Melaine Nehms (WHRSD) Jeff Stanford (SSEC), LM McDowell (Hanson), Michael Lambert (BAT), Holly King (Wareham), Tiana Mather (SSEC)

Final Raffle Winners (\$50 Amazon gift card): Amanda Kaskiewicz (WHRSD), Kerri Blanton (GATRA), Jennylyn Lapin (SLRSD), Dawn DeMaggio (Rochester), Nicole Fitzbibbon (WFD), Michelle Chaffee (SLRSD)

MMHG Spring Newsletter Puzzle Raffle Winners & Poll Results

4 Winners- Sustainability To-GO Kit:

Vanessa Eastwood (Bridgewater), Madeline Chick (Whitman Hanson), Ryan Currier (Pembroke), Kerry Slowe (Silver Lake)

1 "Bonus Poll" Winner- \$50 Gift Card Voucher:

Catherine Giannelli (Wareham)

Bonus Poll Results:

How are you limiting your use of single-use plastics?

The winner of the poll was "Bring Reusable Bags for Shopping", followed by "Carry a Reusable Water Bottle", followed by "I Avoid Plastic Plates, Cups, Straws Bags etc." Most respondents did all three!

Thinking About Quitting?

The **EX Program** Helps Smokers, E-Cigarette Users, and Smokeless Tobacco Users Quit!

The **EX Program** is a **FREE**, confidential, digital tobacco cessation program that personalizes the quitting journey for each participant. The interactive, self-paced, guided quit plan provides the specialized support tobacco users need for the behavioral, social, and physical aspects of tobacco addiction.

The **Ex Program** includes a personalized quit plan, live chat coaching, an active online community, text messages, and nicotine patches, gum, or lozenges (delivered to your home).

Find out more **HERE** or at
www.mmhg.org/wellness

MAYFLOWER MUNICIPAL HEALTH GROUP CONSISTS OF THE FOLLOWING TOWN/GOVERNMENTAL UNITS:

Bridgewater ~ Brockton Area Transit Authority ~ Carver-Marion-Wareham Regional Refuse Disposal District ~ Dartmouth Fire District No. 3 ~ Greater Attleboro Taunton Regional Transit Authority ~ Greater New Bedford Regional Refuse Management District ~ Halifax ~ Hanover ~ Hanson ~ Hull ~ Kingston ~ Marshfield ~ Norfolk County ~ North River Collaborative ~ Onset Fire District ~ Pembroke ~ Plympton ~ Plymouth County ~ Plymouth County Retirement Association ~ Rochester ~ Silver Lake Regional School District ~ Southeastern Regional Transit Authority ~ South Shore Educational Collaborative ~ South Shore Regional Emergency Communication Center ~ South Shore Regional School District ~ Southfield Redevelopment Authority ~ Wareham ~ Wareham Fire District ~ West Bridgewater ~ Whitman ~ Whitman-Hanson Regional School District ~