

Beneficial Wellness Newsletter

Financial Awareness

No matter your financial situation, becoming more aware of spending habits builds stability and prepares you for the future. For at least one month, use a notebook, digital diary, or budgeting app to jot down purchases and payments. Reflect on the entries and consider adjusting saving or spending habits to best align with your current situation, goals, and values.

Hot Topics:

Welcome new MMHG members from the **Town of Scituate and Upper Cape Technical High School**. *We are happy to have you on board!*

This is the 50th edition of the MMHG Beneficial Wellness Newsletter! Visit our website MMHG.org/Wellness and check out [newsletters](#) all the way back to 2013...

Solve the MMHG Wellness Puzzle **Let's go to the Farmers Market!** on page 7 for a chance to win a raffle prize!



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NOTE



- Medical Bills/Co-Pays
- Food Expenses
- Transportation Costs
- Leisure Activity Spending
- Monthly Subscription Fees

ORGANIZE



- Bills
- Receipts
- Subscriptions
- Account Credentials/Passwords
- Policy Information

CATEGORIZE



- Consider needs, wants, and savings/debt repayment
- Group fixed and variable expenses
- Identify areas for improvement
- Prioritize expenses and goals
- Re-evaluate spending monthly

MMHG Wellness

September 2nd– 29th Win Raffle Prizes!



Through educational videos and encouragement of practical exercises, this challenge helps participants learn how to sharpen their skills for managing finances to reduce related stressors and achieve a positive state of financial well-being.

More information [HERE](#)

Healthcare IQ : How to be a Savvy Consumer

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:

Be objective instead of regretful. Shift your perspective around money, focusing on productive next steps instead of regretting past decisions.

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.



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.

The ABC's of Health Insurance

Health insurance is complicated and the ability to understand it's terminology is key to making good decisions about your health plan and medical care. Here are a few definitions of common terms. Find additional definitions of health insurance terms in future newsletters and at

<https://www.bluecrossma.org/myblue/glossary-of-terms>

Consolidated Omnibus Budget Reconciliation Act (COBRA):

A federal statute that requires most employers to offer to covered employees and covered dependents who would otherwise lose health coverage for reasons specified in the statute, the opportunity to purchase the same health benefits coverage that the employer provides to its remaining employees. This continuation of coverage can only last for a maximum specified period of time (usually 18 months for employees and dependents who would otherwise lose coverage due to loss of employment or work hour reduction, or 36 months for dependents who would lose coverage for certain reasons other than employment loss by the employee).

Health Insurance Portability and Accountability Act of 1996 (HIPAA):

The law has several parts:

- The first part addresses health insurance portability and is designed to protect health insurance coverage for workers and their families when they change or lose their jobs.
- Another part of the law is designed to reduce the administrative costs of providing and paying for health care through standardization.
- The law also includes requirements to protect the privacy of individuals protected health information. Health plans, providers, and other organizations with access to protected health information are covered by the requirements of HIPAA.



https://www.mmhg.org/sites/g/files/vyhlif1086/f/uploads/wellable_on_demand_fitness_3-19-2024.pdf

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, Yoga, music library, meal planning, recipes *and more!*

Stepping Through Summer: No Goals, Just Go

Remember the kind of summer movement that wasn't about counting steps or checking activities off a list?

Running through the sprinkler. Riding bikes with no destination. Walking around barefoot and sun dazed. Movement wasn't a chore back then—it was how we played, explored, and felt free.

Somewhere along the line, movement got a little...structured. We track it, time it, and try to optimize it. But summer invites a different kind of motion; the kind that feels more like play. The kind that's more about feeling good than hitting a number.

When was the last time you just rambled around outside with no goal, no destination?

There's something about that kind of movement that brings people back to themselves. Wandering a trail, a neighborhood, or an old street can stir up sights and sounds that unlock who we used to be – and remind us of who we still are.

Even taking a slow stroll around the block can feel like an act of restoration. No devices. No multitasking. Just moving quietly watching the light shift and letting the day wind down.

This summer, let your body remember how fun it can be to move without pressure. Ride a bike just for the breeze. Kick off your shoes and toss a frisbee, even if you're terrible at it. Chase down an ice cream truck. Shoot hoops until the streetlights come on.

Move like it's summer—and see how good it feels to let go of the rules.



Nourishing Roots: Celebrating Your Family's Food Traditions

Our family recipes are more than just meals; they are stories and memories passed down through generations, rich with culture and love.

While food traditions often center around comfort and celebration, many traditional recipes from around the world are also inherently healthy, emphasizing fresh, wholesome ingredients and balanced nutrition. From the Mediterranean diet's emphasis on olive oil, fresh vegetables, and lean proteins to the Japanese diet rich in fish, rice, and fermented foods, every culture offers a treasure trove of healthy eating practices. Here are some ways to discover and celebrate these nutritious traditions:

Explore Cultural Cuisines: Take the time to learn about the culinary traditions of different cultures. This can be as simple as trying a new recipe or visiting a local ethnic restaurant. Each cuisine has unique methods and ingredients that contribute to a healthy diet. For instance, Middle Eastern cuisine often features dishes like hummus and tabbouleh, which are rich in fiber and nutrients.

Cook Together: Engage with family members to cook traditional dishes together. This not only preserves the recipes but also educates everyone about the health benefits of each ingredient. Cooking together can be a fun and educational way to pass down healthy eating habits.

Celebrate Seasonal Produce: Many traditional diets are based on seasonal and local produce, which is both nutritious and environmentally friendly. Draw inspiration from various cultural recipes that highlight seasonal fruits and vegetables.

Share Stories: Food is a powerful connector. Sharing the stories behind your family's recipes can deepen your appreciation for the dishes and the cultural heritage they represent. It also provides an opportunity to learn about and celebrate the healthy aspects of these traditions.

Attend Cultural Festivals: Participate in local cultural festivals and food fairs. These events are a fantastic way to experience diverse culinary traditions firsthand and discover new, healthy recipes to incorporate into your own cooking.

By celebrating the healthy aspects of diverse culinary traditions, we can honor our heritage while promoting a healthy lifestyle. Let this June be a time to celebrate diversity and create new, health-conscious memories around the dinner table. Happy eating!



Take a Learn to Live *Quick Break* to Improve your Mental Health

Do you feel that familiar pressure? The one that whispers, "summer is here and you need to make the most of it". What should be a season of relaxation could become another source of stress as we pressure ourselves to have the "perfect staycation." Instead, we end up more stressed than before.

This summer we encourage you to take short mental health breaks throughout your workday with **Quick Breaks**. These include clinically proven techniques to help reduce stress, boost productivity, and improve your wellbeing through short videos, prompts and audio clips.

To get started, follow these steps:

1. Log into your [Learn to Live account](#) or create one [HERE](#) using access code: **MMHG**
1. Navigate to Resources on your dashboard where you'll find the Quick Breaks library

MMHG is committed to removing the barriers that prevent people from accessing quality resources for mental health and wellbeing. **Learn to Live's 24/7 online programs and coaching are confidential and available at no cost for everyone in your organization, including all employees and family members.**

Click [HERE](#) for more information



Frozen Yogurt Bark

Serves 16, Nutrition (Per Serving): Calories 87, Fats 3 g, Protein 5 g, Carbs 10 g

Ingredients

- 1.6 lbs (720 g) full-fat Greek yogurt
- 2.7 oz (80 ml) honey
- 1 tsp vanilla extract
- 4 strawberries, thinly sliced
- 3.2 oz (90 g) granola
- 2 tbsp pistachios, crushed

Instructions

1. Line a 10 x 15 in (25 x 38 cm) sheet pan with baking paper or aluminum foil.
2. In a medium bowl, stir together the yogurt, honey, and vanilla extract. Pour the mixture onto the sheet and spread into an even layer.
3. Sprinkle the top with the thinly sliced strawberries, granola, and crushed pistachios (or the toppings of your choice).
4. Freeze for 3 hours, then break or cut into pieces and serve.



Catch A Falling Star

If you've ever sat around a campfire under a dark sky, slept under twinkling stars, or stared into the universe just contemplating life, you probably remember one thing most: that feeling of absolute awe.

The night sky reminds us that we are part of something bigger. For thousands of years, people have looked to the stars to find their way, spin stories, grow food, and fuel dreams. Stargazing makes us feel like we can touch the ancient past and the distant future at the same time. It has a way of putting things in perspective.

Our modern world, with all its artificial light, disrupts our natural connection to the nighttime. Spending time under a dark sky can help us feel calmer, more connected, and more in tune with nature. Looking up at the stars helps put daily stress in perspective, which can ease anxiety and boost mood. Plus, getting outside at night (away from screens!) can help reset our circadian rhythms by exposing us to natural darkness. Which is important, because circadian rhythms not only affect our sleep cycles, but can influence hunger, body temperature, even the risk for health conditions like diabetes.

Ready to slow down and look up? You're in luck, because the Perseids meteor shower is about to put on its annual summer show, lighting up the night sky with dozens of shooting stars every hour. It's the perfect opportunity to get reacquainted with the night sky.

Here's a simple plan to make the most of this magical summer moment:

1. Mark Your Calendar. The **Perseids peak in mid-August every year**. In 2025, the peak is expected around August 11–13, but you can catch meteors in the weeks before or after that too.
2. Pick a Dark Spot. City lights make it harder to see shooting stars. If you can, head to a park, field, or backyard away from streetlights.
3. Check the Weather. Clear skies are key. Cloudy night? Try another night within the peak window.
4. Bring Supplies. Bring a blanket or reclining chair so you can lie back comfortably. Bug spray, snacks, and a hoodie or blanket can help you stay comfy and cozy.
5. Ditch the Screens. Give your eyes time to adjust. It can take 15–30 minutes for your eyes to get used to the dark, so try to keep your phone (and any other screens) tucked away.
6. Look Up and Relax. Face northeast and look about halfway up the sky. No need for fancy gear — just be patient and enjoy the show. You could see up to 50–100 meteors an hour on a good night!

So, find a quiet spot, gather a friend if you like, and get ready to be amazed! Call it your August wellness assignment, and enjoy the show.

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

Webinars:

Eat with the Seasons: 8/6, 1:00– 1:30 p.m.

C'mon Get Happy: 8/12, 1:15-11:00 a.m.

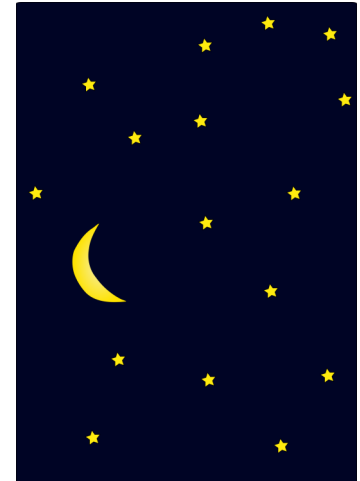
Atomic Habits: Dopamine Boosters: 8/13, 1:00– 1:30 p.m.

Bringing Asian Flavors to your Table: 8/20, 1:00– 1:30 p.m.

Art & Science of Awareness: 8/27, 1:00– 1:30 p.m.

Harvard Pilgrim Free Virtual fitness Classes & Webinars:

<https://point32health.org/livingwell>



“Looking up at the stars helps put daily stress in perspective, which can ease anxiety and boost mood.”

LEARN TO LIVE BULLETIN

Your guide in wellness & mental health

Managing Social Anxiety During Summer's Social Calendar

The notification from the group chat showed up on Renee's phone: an invitation to a weekend on the lake with college friends she hasn't seen in years. Renee immediately felt her anxiety spike as she started thinking about all the ways the weekend could go terribly wrong.

Does this reaction sound familiar? If so, you likely know that the summer season's focus on gatherings like barbecues, pool parties, outdoor concerts, and weekend getaways can intensify social anxiety. And sometimes the disconnect between others' excitement and our own feelings of dread can leave us feeling isolated and ashamed.

Fortunately, there are practical tools, grounded in Cognitive Behavioral Therapy (CBT), that can help you overcome your social anxiety and feel capable of fully engaging in your social calendar this summer.

Step 1: Identify specific situations. If you notice yourself dreading your entire "social calendar", try breaking it down to identify specific concerns. Is it the idea of wearing summer clothing that fills you with dread? Is it making small talk at your kid's birthday party? Or maybe you're nervous about events where you'll be around a lot of new people. Whatever it is – getting specific can help you take the next steps of addressing social anxiety.

Step 2: Explore your anxious thoughts. Try to identify any thoughts you have in relation to the specific situation you identified. This might be, "They will think I'm boring." or "I might stumble on my words and sound stupid." Many people are surprised that it is our thoughts about situations, not the situations themselves, that create our anxiety. We can explore this by asking a few questions about our thoughts:

- Do I know for sure that this thought is true?
- If my thought isn't true, this could turn out okay or even well. What would that look like?
- Even if my thought is true, will this moment feel like a big deal in 5 years?

Step 3: Practice Fear-facing. With social anxiety, sometimes we remain fearful of situations even after identifying problems with our thoughts. This is where Fear-facing comes in. Fear-facing means purposely putting ourselves in the situations we fear so that we learn at a deeper level that we don't have to be afraid. For example, if you want to be more comfortable with the summer social calendar, you could start by making a friendly comment to a stranger at a park. Then over time, you can work up to more challenging situations, like sparking conversations at a small gathering or attending your annual neighborhood barbecue.

Get Started Today

There are resources to help you reduce anxiety and build confidence so that enjoying your summer schedule feels more manageable. And you may even start to look forward to those invitations to connect with others! If you want to learn more about the tools introduced here, the Learn to Live Social Anxiety program can help. Or consider learning more about your overall mental health and wellbeing needs by taking a quick mental health assessment. Do this by scanning or visiting learntolive.com/partners and enter access code **MMHG**. Learn to Live is available to you and your family members, ages 13 and older at no cost.



WIN A SUNSHINE PROTECTION TO-GO KIT !

Print, solve and return the completed puzzle to MMHG no later than **September 15th** and you'll be entered in a random drawing to win **one of six– Sunshine Protection Kits**. Regular use of sun protection like sunscreen can help prevent skin cancer and protect your skin from premature aging. Enjoy the sunshine worry-free with this kit. Kit includes a travel size Sun Bum® Original SPF30 Sunscreen Lotion (3oz), a Sunscreen Lip Balm, a Cool Down Aloe Lotion (3oz), and a tip card in a "Good Vibes Only" zippered pouch.

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

September 16th.

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

Let's Go to the Farmers Market!

A great way to eat healthy is to put a spectrum of colorful fruits and vegetables on your plate and farmers markets have the freshest and best tasting options. Shopping at farmers markets supports local farmers and keeps the money you spend on food closer to your neighborhood.

Visit <https://www.mass.gov/info-details/farmers-markets> to find a farmers market near you!

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.



- | | | | |
|--------------|-------------|-------------|-------------|
| ARUGULA | BLUEBERRIES | GARLIC | PEACHES |
| BASIL | CORN | GREEN BEANS | RASPBERRIES |
| BEETS | CUCUMBERS | MELONS | SQUASH |
| BLACKBERRIES | EGGPLANT | PEPPERS | TOMATOES |

BONUS Poll

Farmers Markets sell more than produce.

What's your favorite market find?

- Freshly baked bread and pastries
- Local honey and maple syrup
- Artisan made crafts
- Locally raised eggs, poultry, meat
- Fresh Seafood
- 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.



EAT TO REDUCE INFLAMMATION

and love Every Bite!

FREE Lifestyle Program - Make Healthy Eating Easy, Fun & Delicious!

Solve what you care about - discover how to eat right for you!
energy, sleep, moods, digestive issues, headaches, joint pain, cholesterol, blood pressure, triglycerides, Diabetes, heart disease, auto-immune, food sensitivities

Crush your weight goals - without dieting!

Learn time-saving cooking & flavoring skills to love the food you eat!

Get support from your coach and create a lifestyle that sticks!

No COST - MMHG Members
Sign Up: www.savoryliving.com/mmhg



Susan T.

92%
HEALTH IMPROVEMENTS
Reductions in A1C, blood pressure, cholesterol, triglycerides, digestive issues, headaches, joint pain

95%
LOVE HOW THEY EAT AND FEEL

"This program is amazing! Everything I cooked tasted absolutely delicious I feel so much better. I have more energy, my A1C and cholesterol levels have dropped, and the pain in my knees has eased so much that I can move around easily again! The knowledge you gain is incredible! It gives you the tools you need to help your body function the way it's supposed to. This is the lowest weight I've been in a long time, but it's about so much more than the number - it's about truly feeling good again."

Thank you to everyone who solved and returned the Spring Newsletter Puzzle "Celebrate MMHG Wellness".

Congratulation to the following raffle winners:

7 Winners- BBQ Basics to-go Kit

Lisa Mazgelis (Halifax), Denis Cahill (West Bridgewater), Claire Langlois (Marshfield), Pamela Carlin (Marshfield), Hilary Springer (GATRA), Michael Sullivan (So Shore Reg), Miriam Clifton (Norfolk County)

1 "Bonus Poll" Winner- \$50 Amazon Gift Card

Will Hunter (Wareham)

Bonus Poll Results:

What is your favorite MMHG Wellness Program?

The winner of the poll is a tie with newsletter puzzle and BCBS and HP fitness reimbursements coming out on top! In 2nd place fall and spring walking challenges, in 3rd place Savory Living, in 4th place seminars & webinars, and in 5th place Learn to Live. Poll respondents also wrote in: Zumba, collaborating with MMHG staff and coworkers on healthy initiatives!

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 ~ Scituate ~ 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 ~ Upper cape Technical High School ~ Wareham ~