

# Beneficial Wellness Newsletter

## Focus on Financial Health



### Hot Topic:

Solve the MMHG Wellness Puzzle on page 4 for a chance to win a gift card!

### New for FY24:

BCBS active plans—Mind and Body Reimbursement. Click [HERE](#) for more information.

### Health Tip:

Keeping up with finances doesn't have to be overwhelming. Try taking a "daily money minute" to review financial transactions and track what you're spending regularly.

Setting yourself up for financial stability gives you the confidence to know you can pay your bills and handle unexpected expenses. It also gets you on track to reach any goals you have for the future.

#### Learn how you spend money.

Track your finances for 2 months to learn how and where you're spending your money. Try keeping a spending journal, and write down all your expenses. Don't judge. Just track. This information will help you set new goals and make a plan.

#### Learn more about financial planning.

Many communities offer free or low-cost classes. They can help you learn how to create a budget, save for the future, and invest your money. Libraries are also a

good resource for books about financial planning and budgeting.

#### Make a plan you can follow.

Choose a plan that will help you reach your goals. But make sure it's realistic. For example, cutting your spending in half to increase your savings will help you reach a goal faster—but it might become hard to do if you're always low on money. Ask yourself if it's a plan you can follow for the long-term.

#### Automate your savings.

One of the easiest ways to save money is to set up an automatic transfer from your checking account to your savings account. If money is transferred automatically, you won't be tempted to spend it in other ways.

#### Be patient.

It may take years for you to reach your goals, so try not to get discouraged. What's important is to make a plan and stick with it over time. Also try focusing on small milestones, like paying off a bill or saving \$100.

*Content Source: A Healthy Me*

### Get Started!

#### Webinar: Be your Own CFO

8/8/2023 10:15 AM

8/9/2023 12:15 PM

8/10/2023 2:15 PM

This webinar will help you prioritize spending decisions and navigate financial uncertainty, while also introducing a framework to help you make better choices to improve financial well-being.

Register [HERE](#)

#### Challenge: Wealth Challenge

September 5th– October 2nd

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.

Click [HERE](#) for more information.

### Inside this issue:

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### Life's a garden — dig it. ~Gardening Saying

MMHG member units Plymouth County and Wareham Fire District, each received MMHG Wellness Grants this spring to plant work site vegetable gardens.

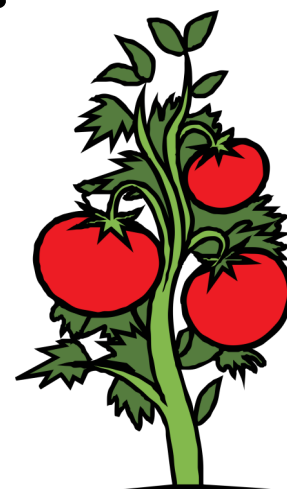
Employees volunteered to till and prepare the soil, plant seedlings, water and weed. Their hard work is paying off— with fresh vegetables already harvested!

Worksite gardens encourage physical activity, healthy eating,

reduce stress, and can improve employee morale. If you're interested in starting an employee garden, contact your wellness coordinator. Not sure who that is? Send an email to [wellness@mmhg.org](mailto:wellness@mmhg.org).

For photos of the gardens at the Plymouth County Registry of Deeds and the Wareham Fire District see page 5.

Find a Farmer's Market [HERE](#)



# Healthcare IQ Corner: 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.*

**Check out these tips that can help you save \$\$\$ when it comes to healthcare costs.**

## 1. Use your preventive care benefits

Prevention and early detection of possible medical issues may not only help you save money — it may even save your life. Try taking small steps sooner — like getting routine vaccinations and health screenings and seeking care when you first see a problem — so you can prevent costly health issues.

> Use this [tool](#) to create personalized recommendations for your family.

## 3 Ways to Save \$\$ on Healthcare

### 2. Choose the right care at the right time

Urgent care, an online doctor visit, or a call to a nurse line could save you a trip to the emergency room. Getting the right kind of care at the right time can save you time and money.

> Click [here](#) for Telehealth Information

> Click [here](#) for information on the 24/7 BCBSMA Nurse Line

### 3. Take care of yourself

Taking steps toward a healthier lifestyle can help you feel better and lower your healthcare costs. Here are some ways to take charge of your health:

#### [Eat a healthy diet](#)

Get enough sleep

#### [Increase activity and move more](#)

[Quit using tobacco](#) and avoid secondhand smoke

Keep your weight under control

> Visit [www.mmhg.org/wellness](http://www.mmhg.org/wellness) for a wide variety of free programs that can support you on your health and wellness journey!

### Make the Most of your MMHG Benefits with these Links

*Save Time and Money!*

Fitness Benefit: [BCBS HP](#)

Weight Loss Benefit: [BCBS HP](#)

Mind & Body Benefit: [BCBS](#)

Smart Shopper: [BCBS](#)

[MMHG Smart Consumer Programs Flyer](#)

[Cana RX Prescription Drug Program](#)

[Learn to Live](#)

[On Demand Fitness](#)

[Savory Living](#)

[EX- Program](#)

[MMHG Wellness Calendar](#)

[MMHG Wellness Webinar Recordings](#)

[BCBS My Blue Member Account](#)

[HP Member Account](#)

[BCBS A Healthy Me](#)

[HP Living Well Every Day](#)

## Information for MMHG Subscribers

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

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

### Important tips for everyone:

- Take time to read carefully all correspondence from your benefits coordinator. If a response or action is required take note of deadlines.
- Learn about your health plan. Ask your benefit coordinator or visit [www.mmhg.org/benefits](http://www.mmhg.org/benefits) for plan information.
- Download the [Blue Cross Blue Shield member app](#) or the [Harvard Pilgrim member app](#).
- Visit [www.mmhg.org](http://www.mmhg.org) for a calendar of wellness events and more.

### Important tips if you're enrolled in Medex/Blue Medicare RX or Freedom plans.

- Medicare subscribers/dependents must continue to pay their Part B premium to be eligible for coverage.
- **DO NOT** voluntarily enroll in another Medicare Part D plan because it will cancel your enrollment in your current MMHG Medex 2/ Blue Medicare RX PDP or Freedom plan.



# LEARN TO LIVE BULLETIN

*Your guide in wellness & mental health*

## The Importance of Social Connections



Social wellness is an important part of overall well-being. It means having positive and healthy connections with the people around you like your family, friends, co-workers, and others in your community. Building positive social connections can help you live a happier and healthier life.

Here are a few tips to embrace Social Wellness:

- » **Spend time with people:** Make plans to be with your family, friends, and people in your community. The time spent together fosters a connection with those individuals, while contributing to your own sense of belonging – which is important for your well-being.
- » **Be a good listener:** When you talk to someone, really pay attention to what they are saying. Try to understand their point of view without judging them. This will help you communicate better and make your relationships stronger.
- » **Volunteer your time:** Help others by volunteering during your free time. This is a great way to meet people who have the same interests as you do and feel good while helping.
- » **Take care of yourself:** Do things that make you feel happy and relaxed. This will help you have better relationships with others and make you feel better overall.

By following these tips, you can have a better life with good friends and family around you.

### We can help.

If you feel lonely or anxious being around new people, try Learn to Live's Social Anxiety program. It can help! This program helps us identify and reduce the barriers that keep us from living the life we want to live. This program is available to you and your family members (13 and older) free of charge, all year long.

### Get started today.

Go to [learntolive.com/partners](https://learntolive.com/partners) and enter access code **MMHG** to begin. If you're already a member, simply sign in with your username and password. Learn to Live is available to you and your family members, ages 13 and older, all at no cost.

**CONFIDENTIAL: MMHG and your employer do NOT receive any Learn to Live member data.**



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



## Win a \$25 Gift Card!

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 four- \$25 Gift Card Vouchers!**

**Complete the bonus below for a chance to win a \$50 gift card voucher!**

Return your completed puzzle by:

**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(ed) for.

**Winners will be notified by email on September 16th.**



## SOLVE THE MMHG WELLNESS PUZZLE

### Focus on Financial Literacy

Financial wellness is a term used to describe your ability to manage your current and future financial needs. Financial literacy is having the knowledge to make that happen— wherever you are in your life journey!

Solve the *Focus on Financial Literacy* puzzle for a few key terms you should know when it comes to your finances (click [HERE](#) for definitions)— *and you'll get 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.



BUDGET

CREDIT SCORE

DEBT

GOALS

INTEREST RATE

LOAN

MEDICARE

MONEY

PENSION

RISK

SAVINGS

TAXES

### **\*\*BONUS\*\* Poll**

#### **What's your current financial wellness goal?**

- ☐ Create a budget (and stick to it)
- ☐ Start planning for retirement
- ☐ Create a savings account for emergencies
- ☐ Other: \_\_\_\_\_

Select one or write in your favorite (other) for a chance to win a \$50 gift card voucher. We'll share poll results in the next newsletter!





## MMHG Wellness— Current & Upcoming Programs

Here's a list 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](http://www.MMHG.org/wellness) for description/registration details and be sure to check back often as new programs are added all the time.

### Ongoing

**On Demand Fitness:** FREE 24/7 access to professionally filmed fitness classes with top fitness trainers

**Learn to Live:** Free & confidential online mental health program

**Savory Living:** 12 session online, evidence-based, healthy eating food as medicine program. Limited FREE spaces for MMHG members

**EX Program:** FREE online smoking cessation program

**Virtual Mindfulness Sessions:** Tuesdays, Wednesdays & Thursdays, 8:30– 9:00 A.M.

**Virtual Yoga:** Mondays & Wednesdays, 5:15– 6:15 P.M.

**Virtual Zumba:** Tuesdays & Thursdays, 5:15– 6:15 P.M.

**NEW! Virtual Strength Training:** Tuesdays & Thursdays 7:30—8 A.M.

### Upcoming Programing Highlights

**MMHG Wellness Wealth Challenge:** Improve your Financial Literacy and track you activity! September 5th– October 2nd

**Virtual Intro to Tai Chi:** Thursdays in August, 1:00– 1:30 P.M.

#### Webinars:

**Financial Wellness– Be Your Own CFO:** August 8th, 10:15– 11:00 A.M., August 9th, 12:15– 1:00 P.M., August 10th, 2:15– 3:00 P.M.

**Healing Benefits of Mother Nature:** August 9th, 1:00– 1:30 P.M.

**Reconnecting with Your Passion & Purpose:** August 16th, 1:00– 1:30 P.M.

**Time Management:** August 17th, 1:00– 1:30 P.M.

**Habits:** August 22nd, 3:00– 3:30 P.M.

**Self– Compassion:** August 23rd, 1:00– 1:30 P.M.

**Health & Happiness:** August 30th, 1:00– 1:30 P.M.

## Protect your Eyes from Sun Damage

Content Source:

[NIH News in Health](#)

Most of us know that too much sun can cause sunburn and skin damage. But did you know that the sun's ultraviolet (UV) rays can also harm your eyes? UV light is invisible. It can't be seen by the human eye. But it can still damage your vision.

Sunlight has a mixture of both visible and invisible rays, or waves. The long waves, like radio waves, are harmless to people. But shorter waves like UV light can cause problems. There are two types of UV rays. UVA can cause wrinkles and aging of the skin. UVB is responsible for sunburns and most UV-related cancers.

Several eye problems have been linked to UV light as well. These include cataracts, which are cloudy areas in the eye's lens. Cataracts can make vision blurry, hazy, or less colorful. Excess UV light has also been linked to cancers of the eyelid.

Wearing sunglasses and a wide-brimmed hat is a safe and easy way to protect your eyes from UV light. To protect your eyes from sun damage, choose sunglasses that block at least 99% of both UVA and UVB rays. These might also be marked with a UV400 rating.

Check your local weather forecast for the UV index, which shows the intensity of UV rays. Even on cloudy days, the UV index can be high and potentially harmful to eyes.

Learn more about [protecting your eyes from the sunlight](#).



### More Vision Resources:

[Cloudy Vision? It Could Be Cataracts](#)

[Beat the Heat: Staying Safe in the Summertime](#)

[Keep an Eye on Your Eyes: Technologies For Protecting Vision](#)

[Keep Your Vision Healthy: Learn About Comprehensive Dilated Eye Exams](#)

[Eye Health Information](#)

## MAYFLOWER MUNICIPAL HEALTH GROUP



PO Box 6008  
North Plymouth, MA. 02362

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.

### Employee Garden

Plymouth County Registry of Deeds.



### Employee Garden

Wareham Fire District



### Summer Recipe: Cowboy Caviar

#### Ingredients

2 cans (15 ounces each) black beans, drained and rinsed  
1 ½ cups fresh corn (removed from cob)  
1 small bunch cilantro, chopped  
1 bunch green onions (about 5 green onions), chopped  
3 medium tomatoes, diced  
1 jalapeno pepper, chopped (or to taste)  
1 avocado, chopped (optional)  
1 clove garlic, minced  
1 Tablespoon olive oil  
4 Tablespoons lime juice  
½ teaspoon each salt and pepper

#### Directions

- In a large bowl, combine all the veggies.
- In a small bowl, mix together olive oil, garlic, lime juice, salt and pepper.
- Pour oil mixture over veggies and toss lightly.

*Serves 6-8*

Use as a filling for tacos, burritos or wraps, on a burger, over a baked potato, or as a snack with tortilla chips.



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Contact us at [wellnessmmhg.org](http://wellnessmmhg.org)



Follow us on Instagram

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 ~