Mayflower Municipal Health Group

Beneficial Wellness Newsletter

ISSUE 20 WINTER 2018

Welcome to the 20th issue of the Mayflower Municipal Health Group's (MMHG) Beneficial Wellness Newsletter. The newsletter is published 4 times a year - usually electronically, then distributed by email, and posted on our website www.mmhg.org. We are pleased to print and send our winter 2018 issue by U.S. Mail to all of our subscribers-including retirees!

Follow MMHG Wellness on <u>Facebook</u>, <u>Twitter</u> & <u>Instagram</u>

Hot Topics:

- ~Financial Wellness
- ~Smoking Cessation
- ~Black Bean & Sweet Potato Tacos!

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MMHG Wellness- 5 Things to Know



MMHG members tour a local farm as part of regional nutrition wellness program highlighting locally grown produce.

MMHG Wellness is on a mission— to improve the health, well being and quality of life for all of our active, retired members and their dependents. Here are 5 things you may not know about the MMHG Wellness program:

- I. MMHG Wellness began in 2012 with a challenge to Walk 25 Miles in 30 Days. Since then our members have logged tens of thousands of miles in MMHG walking challenges and participated in programs like the "Maintain Don't Gain" Challenge.
- 2. The MMHG Wellness Committee (consisting of wellness coordinators from MMHG member units) meet 4 times a year to plan and improve programming, and look for ways to reach more members.
- 3. The MMHG offers wellness grants to all of our member units.

Grants have been used to plant employee gardens, host yoga classes and to provide incentives for exercise challenges and more.

- 4. Since 2012 MMHG Wellness has offered hundreds of regional wellness seminars, exercise classes and biometric screenings to members. Topics include Mindfulness, Heart Health, Stress Management, Gardening, Nutrition, Blood Pressure, Glucose Screening, Yoga & Zumba. MMHG Wellness also offers worksite programs like lunchtime healthy cooking demos.
- 5. It's easy to join the MMHG Wellness Community! We're on Facebook, Twitter & Instagram. Find links to social media, a calendar of events, past newsletter issues and more at www.mmhg.org (click on the wellness tab).

What's New in 2018?

<u>Health Assessment Incentive Program:</u> March 1– May 31 2018

Eligible Blue Cross Blue Shield (BCBS) and Harvard Pilgrim (HP) subscribers enrolled in active non—Medicare plans can earn a gift card for participating in the Health Assessment Incentive Program.

Smart Shopper Rewards Program: Beginning February 1, 2018

Eligible BCBS members enrolled in active non—Medicare plans can earn up to \$250 when they shop for certain health services (like colonoscopy or mammography) in an effort to choose a high quality lower cost provider.

CanaRx Prescription Drug Program: Beginning February 1, 2018

MMHG is now offering to non-Medicare HMO and PPO (BCBS & HP) members a new, cost saving international mail order drug program for brand name prescriptions— with no copays! The program is administered by CanaRx and does not replace your current prescription drug plan. www.MMHGRx.com

For more details about these and other programs visit our website at www.mmhg.org. Use the form at the bottom of this page to sign up to receive MMHG Wellness updates by email. Don't miss out on new programs and incentives!

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Sign up to receive future quarterly issues of the MMHG Beneficial Wellness Newsletter by email!

NAME:______PHONE:_______ADDRESS:_______EMAIL ADDRESS:______

Clip this form and return to: MMHG Wellness PO Box 3390 Plymouth, MA 02361

or send request by email to wellness@mmhg.org

Healthcare IQ Corner: How to be a Savvy Consumer



The Healthcare IQ Corner is a regular feature of the MMHG **Be**neficial **Well**ness **News**letter. With medical costs continuing to rise, consumers are challenged more than ever to make informed decisions about their healthcare.

Looking Ahead- New Programs & More Choices

The MMHG is committed to its mission of offering high quality health insurance at affordable prices to members. With prescription drug and medical costs rising each year, it's a challenge to keep insurance premiums in check. Offering members new programs and choices is one way we are rising to the challenge!

- ⇒ MMHG Wellness is expanding its wellness community with new programs. Healthier members mean lower premiums!
- ⇒ The MMHG is rewarding members for being informed healthcare consumers with 2 new programs— CanaRX for all members enrolled in active plans and the SmartShopper Rewards Program for active BCBS members. These programs help put money back in our members' pockets.

Important: Reminder for MMHG Members:

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

- Divorce/Remarriage
- Medicare Eligibility of yourself or any member on your plan
- Marriage
- Birth of a child
- Adoption
- Legal guardianship
- Dependent loss of status as a dependent (except for turning age 26)
- Change of Address

Blue Cross Members-Meet the <u>MYBLUE</u> <u>Member App</u>

Check out this easy-to-use **newly updated** tool that gives **BCBSMA** members a convenient, secure way to manage their health care. With a couple of clicks, members can:

- Get access to an interactive ID card, and email a copy of it to their doctor
- Direct dial important phone numbers, like Member Service
- Review recent claims, doctor visits, and prescriptions
- Find nearby doctors, dentists, and hospitals
- View information for dependents under 18 and more



Download the app at no cost from the App Store or Google Play.

MOM

BCBS Free Identity Protection!

Blue Cross Blue Shield of MA now offers FREE identity protection services to members through Experian. For more information visit BCBS Member Central or call Member Services at 800-782-3675.

High Tech Imaging Savings for MMHG Members!

The MMHG and Shields Health Care Group are collaborating to help educate members on the cost savings of using a non hospital based provider for high tech imaging.

Did you know that MRIs can be an expensive outpatient procedure with high-priced providers costing as much as \$3,000? Non hospital based facilities such as Shields provide the most advanced MRI machines, including open-bore, and cost much less.

Rate Saver and Benchmark plan subscribers enjoy waived copayments for high tech imaging when they use a non hospital based facility like Shields. (check plan for details).

Find a Shields location near you: www.shields.com 1-800-258-4674

Harvard Pilgrim Members-Get *HPHConnect-*ed

By downloading the free HPHConnect app you'll have direct access to your personal account login screen. You'll be just a few clicks away from the following features:

Provider search

See a list of your providers or search for a provider by current location or zip code

Benefits and eligibility

View your member information, including member ID # and PCP, as well as real-time deductible and out-of-pocket limit amounts used

Personal health record

See information on visits, procedures, immunizations, illnesses and conditions, medication profile, allergies and health tracker



Download the app at no cost from the App Store or Google Play.



Harvard Pilgrim offers <u>Telemedicine</u> as a standard benefit for all HMO plan members

Telemedicine is commonly referred to as a virtual visit or a video visit. Members see a doctor through real-time, Skype-like technology—using a smart phone, tablet or computer. This allows them the option to get care without needing to travel to a provider's office or urgent care center.

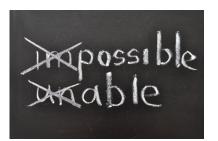
Here's a link for more information: https://www.doctorondemand.com/ benefits/harvard-pilgrim/

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/or your family.

Thinking About Quitting Smoking? You Can Do It!





Quitting is hard, but—You Can **Quit.** Many people try several times before they guit for good. But they do succeed.

- Remind yourself of the rewards of quitting to get serious & make a plan.
- 2. Set a quit date,
- Talk to your doctor for options, Your health plan may cover nicotine replacement therapy. Call the member services telephone number on the back of your insurance card for more information.
- 4. Go to www.smokefree.gov for resources and support.

FREE WEBINAR! **Introduction to Quitting Smoking**

April 12, 2018 7:00-8:00 P.M.

Develop a quit plan **Identify your triggers** **Develop coping strategies**

Prepare for relapse **Celebrate milestones & steps for your continued success**

Participate in this webinar from your home computer or smart phone. Go to www.mmhg.org or call 774-773-9306 for more information.

If you quit smoking right now...

- Within 20 minutes: Your heart rate and blood pressure drop.
- Within 12 hours: The carbon monoxide level in your blood drops to normal.
- Within 3 months: Your circulation and lung function improves.
- Within 9 months: You will cough less and breathe easier.
- After I year: Your risk of coronary heart disease is cut in half.
- After 5 years: Your risk of cancer of the mouth, throat, esophagus, and bladder are cut in half. Your risk of cervical cancer and stroke return to normal after 5 years.
- After 10 years: You are half as likely to die from lung cancer. Your risk of larynx or pancreatic cancer decreases.
- After 15 years: Your risk of coronary heart disease is the same as a nonsmokers.

Online Wellness Resources for BCBS & HP Members

Blue Cross Blue Shield Members:

www.bluecrossma.com/ahealthyme

The ahealthyme website is your own personal wellness planner and resource for health information.

Create your own action plan:

- A health assessment that gives you a personal wellness score
- Self-paced workshops on topics like healthy eating and quitting smoking
- Nutrition and exercise trackers to keep you motivat-
- Fitness Benefit info-get up to \$300 to join a gym!

Learn about health your way:

- Read articles, tips and the Healthy Times newsletter
- Watch videos, listen to podcasts
- Take guizzes, risk assessments and more!

Whatever your health goals are- from losing weight to managing stress- ahealthyme can help get you there.

Harvard Pilgrim Members:

www.harvardpilgrim.org/wellnessaccount

Harvard Pilgrim's online wellness program offers you access to health resources, wellness workshops, tracking tools and more!

- Learn about important topics affecting your health
- Access preventative care guidelines
- See educational resources on condition and disease management including cholesterol, blood pressure, asthma, ADHD, depression, diabetes, cancer and heart health.
- Take a health quiz
- Look up health topics A-Z
- Check out health and wellness publications
- Search online resources via a web library
- Take a health questionnaire and learn your score
- Fitness Benefit info- get up to \$300 to join a gym!

Visit www.harvardpilgrim.org/wellness for well being support based on where you are in life.



3 FREE MMHG Financial Wellness Seminars

1) March 22nd 5:00 P.M.
Plymouth County
Commissioners Office
"Municipal Retirement— Everything You Wanted To Know
But Didn't Know Who To
Ask" ~ With David Sullivan,
Executive Director of the
Plymouth County Retirement
Association

2) March 29th 5:00 P.M. West Bridgewater Town Hall "Money 101"

Debt Management Strategies, Household Budgeting &How to Achieve "Retirement Readiness" ~With Frank Leonard, Financial Advisor

3) April 5th 4:00 P.M. Bridgewater Town Hall <u>Productivity Boosters &</u> <u>Busters Seminar</u>

Identify the factors that impede productivity and uncover the root causes of procrastination. Take home valuable time management & goal setting skills. Learn the art and science behind habit-forming. This seminar promises to help you focus, follow-through, and achieve—important skills when it comes to managing your money!

Craving a Blueberry Muffin? Muffin recipes are usually high in calories, sugar, and saturated fat—why not make a batch of these delicious and healthier-for-you muffins instead?



Financial Wellness

Do financial worries keep you awake at night? If so, you're not alone.

Money Stress in America

Money and work consistently top the list of stressors in the "Stress in America" survey conducted annually by the American Psychological Association. In 2017, 62% of Americans reported experiencing stress over money.

Chronic Stress & Health

It's a big deal. Chronic stress (like the kind that comes from worrying over time about money) can negatively affect physical and emotional health. Financial problems can cause damage to relationships and the stress can make us less productive at work. No wonder financial wellness has become the newest buzzword in health and wellness!

Take Charge of your Money/ Manage Stress

Losing weight or starting a new exercise program requires knowledge, continued commitment and resolve. It's the same when it comes to establishing good financial habits. Whatever your personal situation, taking control of your money, managing debt and planning for the

future are all skills that you can learn and improve upon.

A good place to start is to take a financial literacy/money management class. There are lots of options online and in the community. Check with your Employee Assistance Program (EAP) for resources. A financial advisor can also help you get on track and plan for retirement.

Great Resource:

Check out the website

MyFinancialLifeMA.org for
a free digital learning experience through the MA State

Treasurer's Office.

Let's Get Cooking!

Looking to improve or reboot your kitchen skills? The MMHG is offering a series of regional cooking demonstrations to prove that healthy home cooking is easier than you think!

Home cooking is THE best way to make great food choices for you and your family. When you prepare meals at home, you're in control — you choose ingredients and portion size, and decide how your food is cooked. Added bonus?

Cooking at home can also save you money!

Check out page 5 of this newsletter for a schedule of FREE regional healthy cooking and other wellness events. Sign up today and get cooking!



Join the MMHG 21 Day Fruits & Vegetables Challenge May 1st- May 21st

It's as easy as 1, 2, 3!

- 1. Sign up by sending us an email at wellness@mmhg.org or call 774-773-9306. We'll send you program information and a log sheet.
- 2. Beginning May 1st, eat at least 5 servings of fruits and vegetables a day for 21 days. We'll send you daily emails to motivate and inspire you. Track your progress on the log sheet.
- 3. Return your log sheet by May 24th for a chance to win one of twelve- \$20 Gift cards!

Recipe Re-Do!— Blueberry Banana Muffins

Step I: Preheat oven to 350 Degrees.

Step 2: In a bowl mix the following ingredients:

- I ripe banana mashed
- l egg
- I tsp. of nutmeg
- I tsp. cinnamon
- I tsp. vanilla extract
- I tsp. baking powder
- 2 TBSP honey

I cup of vanilla Greek yogurt

I cup of almond milk I.5 cup of oats

Step 3: Evenly distribute the batter in 12 lined muffin tins. Sprinkle blueberries (or other toppings like strawberries, chopped apples, almonds, raspberries, blackberries) on top of your muffins.

Step 4: Bake 25-30 minutes. Cool, enjoy & share with your friends!





MMHG Wellness Upcoming Events

Whether you want to stress less over your finances, learn to cook healthy dishes for your family, start a vegetable garden, eat more plants, stretch to destress, or join our New Wellness Book club—there's more reason than ever to join the MMHG Wellness community and attend one our regional events.

Here's a listing of scheduled events beginning in March. MMHG regional programs are FREE and open to all employees, retirees & dependents of MMHG member units. For more details, including program descriptions, go to www.mmhg.org and click on the Wellness tab. Register at wellness@mmhg.org or call 774-773-9306. You can also make a copy of this page, put a check mark next to the events you'd like to attend (include name(s) email address, and telephone number) and return to MMHG PO Box 3390 Plymouth, MA 02361 or by email at wellness@mmhg.org. See you there!

ПМI, 99 5.00 6.00 D M	□ A					
☐ March 22 5:00 – 6:00 P.M.	☐ April 10 5:00– 6:30 PM					
Financial Wellness Seminar- "Everything you Always	Workshop—"Let's Get Growing! Gardening 101"					
Wanted to Know about Municipal Retirement but Didn't	Plymouth County Offices, 44 Obery St. Plymouth					
Know Who to Ask"						
Plymouth County Offices, 44 Obery St. Plymouth	☐ April 12 7:00-8:00 PM					
- M 1 20 7 20 (00 D M	Webinar—"Introduction to Quitting Smoking"					
☐ March 29 5:00– 6:00 P.M.						
Financial Wellness Seminar "Money 101"	☐ April 12 5:00-6:00 PM					
West Bridgewater Town Hall	•					
	Seminar—"Plant Based Eating Made Easy"					
☐ March 8,15,22,29 April 12, 26 4:30 – 5:30 P.M.	Pembroke Public Library					
**Yoga	D A 1196 F 00 6 00 DM					
Bridgewater Town Hall	☐ April 26 5:00— 6:00 PM					
	Parents & Children Event—"Family Gardening 101"					
☐ March 14 12:30– 1:30 P.M.	Hanover Town Hall					
**Cooking Demo—"Shop Smart, Eat Healthy & Get						
Creative in the Kitchen"	☐ May 1 5:00-6:00 PM					
Wareham Town Hall	21 Day Fruit & Veggie Challenge Kick Off					
	Parents & Children Event—"Healthy Cooking Workshop					
☐ March 28 3:30–4:30 P.M.	for Families"					
Cooking Demo—"Farm to Table/ Seasonal Cooking"	Pembroke Public Library					
Wareham Town hall						
	☐ May 10 4:30-5:30 PM					
☐ April 3 4:00- 5:00 PM	**Cooking Demo—"Shop Smart, Eat Healthy & Get Crea-					
Seminar—"How to Eat Organic & Keep a Green Home	tive in the Kitchen"					
on a Budget"	West Bridgewater Town Hall					
Hanover High School						
	☐ May 14 5:00-6:00 PM					
☐ April 4, 11, 18, 25 5:00 P.M.	Cooking Demo—"Intuitive Cooking & Designing Nutrition-					
**4 Part Series—"Stretch to Destress"	ally Dense Meals"					
Halifax Town Hall	Whitman Hanson High School					
☐ April 5 4:00 PM	☐ May 17 5:00-6:00 PM					
Financial Wellness Seminar—	Cooking Demo—"The Mediterranean Diet"					
"Productivity Boosters & Busters"	Silver Lake High School					
Bridgewater Town Hall	8					
711-1-1-1-1	☐ May 23 5:00-6:00 PM					
☐ April 9, 23 May 3, 24 5:00 PM	Workshop & Cooking Demo—"Healthy Cooking Gadgets "					
MMHG Wellness Book Club Meeting	Hanson Town Hall					
Plymouth County Retirement Association						

**Some programs have limited enrollment. Registrations will be taken in the order they are received.

<u>Don't Delay! Register Today!</u>



Solve and return the completed puzzle to us no later than April 15th (be sure to include your name and email address) and you'll be entered in a random drawing to win a Wellness Goody Bag!! Email—wellness@mmhg.org Mail—MMHG
PO Box 3390
Plymouth, MA 02361

Congratulations to
Nadine Ware from
West Bridgewater.
Nadine won a wellness
goody bag for solving
the "Stress Less for
Wellness" word
scramble puzzle in the
fall newsletter!

FAX-774-773-9403

Healthy Tip:

Adding more fiber too quickly to your diet can promote intestinal gas, abdominal bloating and cramping. Increase fiber in your diet gradually over a period of a few weeks. This allows the natural bacteria in your digestive system to adjust to the change.

Solve the MMHG Puzzle: Focus on Fiber

Dietary fiber is an important part of a healthy diet and most Americans don't get enough. The average adult only eats 15 grams of fiber per day and according to the Institute of Medicine, women need at least 25 grams of fiber per day, and men need at least 38 grams per day. Eating more plant foods –vegetables, beans, fruits, whole grains, nuts & seeds -- is the best way to increase your fiber intake. The MMHG puzzle highlights foods that have at least 4 grams of dietary fiber per serving— be sure to add them to your shopping list!

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ALMONDS AVOCADO BARLEY BLACK BEANS EDAMAME LENTILS PEAR
PEAS
QUINOA
RASPBERRIES
SPINACH
SWEET POTATO

According to the Academy of Nutrition and Dietetics a diet rich in fiber can help prevent or control:

- Heart disease: Fiber may aid in the prevention of heart disease by helping lower your cholesterol.
- ◆ Diabetes: Fiber helps control blood sugar levels for people with diabetes.
- ◆ Digestive Problems: Adequate amounts of fiber from foods can help prevent constipation and hemorrhoids.
- Weight Gain: A high -fiber eating plan is lower in calories and tends to make you feel full faster.



Easy Black Bean & Sweet Potato Tacos

- ~2 cans refried black beans, heated
- ${\sim}2$ lbs. sweet potatoes, cut into 1 inch chunks and roasted $30{-}\,40$ minutes in a 400° oven on a cookie sheet lined with parchment paper
- ~Toppings: favorite salsa, chopped spinach, cabbage, cilantro, onion, avocado slices, toasted pumpkin seeds, jalapeños
- \sim 12 corn tortillas warmed on skillet
- ~Fresh lime juice

Spread beans on warm tortilla, top with roasted sweet potatoes and the toppings of your choice. Sprinkle with lime juice. Serves 4



MMHG Wellness Committee Member Spotlight

By MMHG Wellness Committee Member Holly Ditchfield from South Shore Vocational Technical H.S.



Indoor Rowing Changed My Life!

I know what you're thinking and no, I'm not making it up. I had been a runner in the past but when I reached my late 40's, I'd slowed down to power walking. I loved walking on Duxbury Beach until the day my knee suddenly decided that I was all done with that.

During post-surgery physical therapy, it became clear that my beach walking days were over. With a busy full time work and family schedule, I became sedentary. Even worse, I did not adjust my eating habits accordingly, and quickly gained 35 pounds. My knees responded in kind and I felt much older than I was. Something had to change.

In 2015 I signed up for a free "learn to row & ride" class for MMHG members at the indoor rowing and spin studio "Row & Ride" in Hanover. The day of the class I nervously walked in, not knowing what to expect.

If you're not familiar with indoor rowing, it's the inside version of boat races you see at the Head of The Charles in Boston every October. Instead of a boat, indoor rowing is done on an ergometer, or erg. Now I know like many people, myself included, you're thinking that rowing is not for you because you don't have super-strong arms. I was surprised to find out that rowing is all about your legs; and while you do use your core, shoulders and arms, your legs do almost all of the work. As I'm often reminded, rowing is a pushing motion and not a pulling motion!

In just a few classes, I learned how to move correctly through the rowing stroke and discovered a no-impact, full body workout that is both fun – rowing in a group with awesome music playing – and as demanding as I want to make it. If you're feeling energized, you can compete with yourself and try to improve the scores that are on a monitor screen attached to your erg to track your time, watts of energy exerted and of course,

Attention MMHG Members:

You are invited to a FREE beginner's "Learn to Row & Ride" Class!

Thursday, March 8th 5:30 P.M.

Row & Ride Indoor Rowing & Cycling Studios 200 Webster Street, Hanover

Register by email at: wellness@mmhg.org or call 774-773-9306

calories burned. If you're feeling more mellow, you can slow it down and just enjoy gliding back on forth on the slide to the music.

Since I began rowing on an erg, I lost those 35 pounds plus 10 more and dramatically changed the way I feel (and look)! I've seen people with disabilities row on ergs adapted for them. I've seen people in their 60's, 70's, 80's, and yes, even one lady in her 90's rowing a 2000 meter challenge. So if you're looking for a no-impact workout that you can do for the rest of your life, try indoor rowing.

Why Gardening is Good for Children



"Why try to explain miracles to your kids when you can just have them plant a garden?" -Robert Brault

It's time to start planning for spring and summer gardens! Gardening with your kids can be as simple as a few pots on the porch, herbs in a sunny window or a raised bed in the back yard.

Gardening teaches children the wonders of nature, how natural systems work and where their food comes from. It also teaches them the joys of healthy eating— what is more delicious, nutritious and awe inspiring than a ripe strawberry picked from the vine?

FREE Workshop
Family Gardening 101



April 26th 5:00 PM Hanover Town Hall

MMHG parents & kids are invited to this workshop to plant and play with soil, coco peat, pea shoots, worms and more! Go to www.mmhg.org for more information.

Check out back page exclusive offers for MMHG members and YMCA coupons on our website www.mmhg.org



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

Bridgewater ~ Bristol County ~ Brockton Area Transit Authority ~ Carver-Marion-Wareham Regional Refuse Disposal District ~ ~Dartmouth Fire District No. 3 ~ Greater New Bedford Regional Refuse Management District ~ Halifax ~ Hanover ~ Hanson ~ Hull ~ ~Kingston ~ Marshfield ~ Norfolk County ~ North River Collaborative ~ Norwell ~ 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 ~



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When you bring this coupon to your local club.



Free 14-Day Family Trial Membership Mayflower Municipal Health Group

Includes two adults and their children under age 22. First time members/guests only. Valid photo id required. 16 Aldrin Rd. Plymouth, MA www.plymouthfitness.com 508-746-7448



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CO ED FITNESS 24 HR. ACCESS 7 DAYS 365 DAYS FOR YOUR CONVENIENCE **NOW OFFERING CLASSES!**

7 Day Free Trial Membership with this Coupon For Mayflower Municipal Health Group Members

J ENROLLMENT

Free Personal Trainer Consultation with **New Membership**

187 Summer Street (RK Crossing Plaza) Kingston

www.anytimefitness.com (781) 585-0444