



Live Well, Work Well

Employee Health Benefits Bulletin October 2021
Shamong Township Schools

Timely Tip: A new [report](#) from the CDC revealed that life expectancy in the United States dropped from 78.8 to 77.3 years between 2019 and 2020. Deaths from COVID-19 and drug overdoses fueled the decline.

Now is the time to take control of your health and well-being—get started with [this video](#) on current topics covered in this bulletin.

Brought to you by
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Your Health News Update

There are many components that contribute to your good health. Check out the latest news here and at our [Benefits Online website \(Staff Resources / Benefits / Employee Benefits Online\)](#).

Vaccine Protections

Flu season is here so get your [flu vaccine](#) asap. Log onto your [Aetna / Horizon OMNIA](#) online account to find a participating provider or select location so your vaccine is covered.

Studies show that COVID-19 vaccines are very effective at keeping you from contracting the virus but also avoiding serious illness if you do. Not vaccinated yet? [Visit a provider](#) now. Learn more online at [aetna.com / horizonblue.com](#).

Have You Tried Aetna Teladoc?

Telemedicine has emerged from the pandemic as a viable solution to lessen the burden on health care facilities and staff while providing you with the care you need. In most cases, telemedicine can put you in contact with a doctor more

quickly than a visit to your primary provider or local hospital. Plus, now both Aetna and Horizon OMNIA telemedicine services include mental or behavioral online health care. If you haven't connected with telemedicine yet, visit [teladoc.com](#) or [horizoncareonline.com](#) to get started.

Coping with Pandemic Financial Stress

Many households were stressed about finances before the pandemic, but the past year has added new challenges. Overall, 60% of American adults feel anxious when thinking about finances. Try these coping tips from the U.S. Department of Labor:

- Increase your [financial literacy](#); get comfortable with decoding your financial information.
- Create a budget and stick to it. You may feel more in control, thus mitigating your stress and anxiety.
- Switch from credit to cash. Remove credit cards from your wallet.
- Address it head on. Fight the urge to ignore your financial stress.



Women's Health and Cancer Rights Notice

The federal government mandates certain health coverage for breast reconstructive surgery in any health insurance plan that provides medical and surgical benefits for mastectomies. If your plan provides medical and surgical benefits for mastectomies, and you are receiving benefits in connection with a mastectomy and elect to have breast reconstruction along with that mastectomy, your plan must provide, in a manner determined in consultation between you and the attending doctor, coverage for the following:

- All stages of reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Treatment of physical complications of the mastectomy, including lymphedemas.
- Breast prostheses, which is an artificial form of a breast to help reconstruct its original form.

These benefits are provided to the same extent as any other illness under your coverage, subject to deductible and coinsurance. All other features and benefits of your health insurance plan remain the same and are not impacted by this notification. Refer to benefit materials for details on applicable deductibles and coinsurance.



Healthy Recipe

Sweet Potato & Apple Bake

Ingredients

- 2 15-ounce cans sweet potatoes (drained, reserve 2 Tbsp. liquid)
- 2 cups apples (peeled, cored, and cut into bite-sized pieces)
- 2 Tbsp. packed brown sugar
- 1/3 cup chopped pecans
- 2 Tbsp. flour
- 2 Tbsp. butter (melted)

Preparation

1. Heat oven to 350 F.
2. Put sweet potatoes in baking dish.
3. Add apples.
4. Pour 2 Tbsp. of the sweet potato liquid over the mixture.
5. Mix brown sugar, pecans, flour, and melted butter together in a small bowl.
6. Sprinkle over the top of the sweet potato and apple mix.
7. Bake for 20-30 minutes, until the top is golden brown and bubbly.

Per 3/4 cup serving: 231 calories; 9 g total fat; 3 g saturated fat; 10 mg cholesterol; 15 g total sugars

National Health Observances

October

National Breast Cancer Awareness Month

breastcancer.org
breastcancer.org

National Bullying Prevention Month

Pacer Center
pacer.org

Health Literacy Month *Institute for Healthcare Advancement* healthliteracy.org

November

American Diabetes Month

American Diabetes Association
diabetes.org

Lung Cancer Awareness Month

American Lung Association
lung.org

SAVE TIME AND MONEY!

Avoid long waits at the Emergency Room and reduce your out-of-pocket costs by utilizing Telemedicine and Urgent Care Centers for ailments that are not life-threatening. Both of these options provide fast, effective care—when you need care fast.

KNOW WHERE TO GET CARE

Visits to the ER can be very costly, so before you go to the ER, consider whether your condition is truly an emergency or if you can receive care from Telemedicine or at an Urgent Care Center instead.

Telemedicine	Urgent Care Center	Emergency Room
<ul style="list-style-type: none">• Cold/Flu• Allergies• Animal/insect bite• Bronchitis• Skin problems• Respiratory infection• Sinus problems• Strep throat• Pink eye/ Eye irritation• Urinary issues	<ul style="list-style-type: none">• Allergic reactions• Bone x-rays, sprains or strains• Nausea, vomiting, diarrhea• Fractures• Whiplash• Sports injuries• Cuts and minor lacerations• Infections• Tetanus vaccinations• Minor burns and rashes	<ul style="list-style-type: none">• Heart attack• Stroke symptoms• Chest pain, numbness in limbs or face, difficulty speaking, shortness of breath• Coughing up blood• High fever with stiff neck, confusion or difficulty breathing• Sudden loss of consciousness• Excessive blood loss



HOW TO ACCESS TELEMEDICINE 24/7

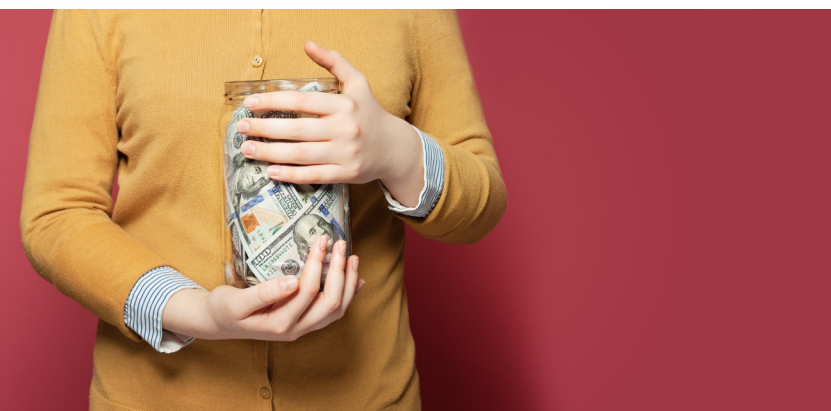
\$0 COST TELEMEDICINE VS. VIRTUAL OFFICE VISITS

Please note that Telemedicine services are different from virtual/telephonic office visits with your participating provider. Most SHIF Health Plans have a **\$0 copay for the Telemedicine services** (Teladoc) listed below.

Virtual/Telephonic Office Visits with your participating provider may require a copay or coinsurance in accordance with your specific health plan. For more information on your cost-share for virtual office visits, please consult your insurance carrier at the customer service number on the back of your ID card.

TELADOC (Aetna members)

- Call **1.855.Teladoc (835.2362)**
- Visit **www.Teladoc.com/Aetna**
- Go to **Teladoc.com/Mobile** to learn more or download the mobile app from the App Store or Google Play



Good News!

Starting September 1st,
Teladoc through Aetna now
includes mental health care.

With **Teladoc's mental health care**, you can speak with board-certified psychiatrists or licensed psychologists/therapists for a wide range of issues, such as anxiety, depression, stress, and more.

You can schedule a video visit with a Teladoc therapist of your choosing seven days a week, from the comfort of your own home. Build your relationship with that same mental health professional by requesting follow-up appointments through the secure online message center.

HOW MENTAL HEALTH CARE WORKS

1. Choose a provider

You choose a care provider by reviewing provider profiles. You may use the same provider through the course of care.

2. Select date & time

You select a date and time of visit from 7 am to 9 pm, 7 days a week.

3. Meet with provider (video only)

The care provider meets with you by video and provides treatment and goal-setting.

4. Schedule ongoing treatment as needed

You can schedule future visits with the same provider on the secure online message center.

What you get with
\$0 copay*

MENTAL HEALTH CARE

Secure, discreet, and confidential ongoing support for mental or behavioral health issues.

Common conditions treated:

- Anxiety/stress
- Depression
- Grief
- Eating disorders
- Trauma resolution
- PTSD
- Work pressures
- Panic disorders
- ADHD

GENERAL MEDICAL CARE

As a reminder, you still have access to 24/7 virtual care through Teladoc.

* If you are currently participating in a High Deductible Health Plan (HDHP), your copay may be more if you have not satisfied your in-network deductible. Please remember that Teladoc visits are different than your regular health care virtual visits.

HOW TO CONTACT TELADOC

- Call: **1.855.TELADOC (835.2362)**
- Visit: **www.teladoc.com/aetna**
- Go to **www.teladoc.com/mobile** to learn more or download the mobile app from the App Store or Google Play



SCHOOLS
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Horizon CareOnlineSM

Convenient medical care – online, anytime.



Horizon Blue Cross Blue Shield of New Jersey makes it easier for you to stay in control of your health. You can use **Horizon CareOnline** to talk with a licensed, U.S. board-certified doctor via video, chat or phone 24 hours a day, seven days a week – no appointment is needed.

We work with American Well, a leader in telemedicine, to bring you care that is:

- **Dependable.** 24/7/365 access.
- **Convenient.** No appointment is needed and ePrescriptions can be provided if you need one.¹
- **Confidential.** Private and secure; compliant with the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

With Horizon CareOnline, you can be treated for symptoms and conditions such as a cold, flu, fever or rash, abdominal pain, sinusitis, an ear infection and much more.

There are three ways to enroll and use Horizon CareOnline:

- Visit **HorizonCareOnline.com**.
- Call **1-877-716-5657**.
- Scan the QR code at the right to get the Horizon CareOnline app from the App StoreSM or Google PlayTM.



When you first enroll, enter **Horizon Blue Cross Blue Shield of New Jersey** as your health plan.

Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Spanish (Español): Para ayuda en español, llame al **1-855-477-AZUL (2985)**.

Chinese (中文): 如需中文協助, 請致電 **1-800-355-BLUE (2583)**。

¹ Telemedicine is available in all states except Arkansas and Texas, where video consultations are not permitted under the law.

For more information, visit info.americanwell.com/where-can-i-see-a-doctor-online.

For technical assistance, please email HorizonCareOnline@AmericanWell.com.

Once you are enrolled, you can visit with a doctor on Horizon CareOnline when:

- Your doctor's office is closed.
- You feel too sick to drive.
- You are traveling and need medical care.

This valuable service is offered as a convenience and does not replace your relationship with your Primary Care Physician (PCP) or personal doctor.

How Much Does a Visit Cost?

The amount you pay depends on your plan's telemedicine benefit. Check with your group's benefits administrator or call Horizon BCBSNJ Member Services at the number on the back of your member ID card for details.

It's free to sign-up – enroll today.

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Horizon



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