



Live Well, Work Well

Employee Health Benefits Bulletin

February 2022

Bridgewater-Raritan Regional Schools

Stay on Track This Year

Timely Tip:
Before you hit the road this winter, be prepared: stash an emergency kit in your car in case of a breakdown. Place warm blankets and extra outerwear in your trunk as well...*just in case!*

Each new year brings a chance for renewed focus...be positive, stay informed, and make good health your priority.

Plan Updates

At the start of each new year, you can access certain in-network preventive care services (e.g., lab work, routine physicals, and screenings) at no charge to you. Take time to verify you are current with annual check-ups; schedule an appointment if needed. Note: any deductibles that apply to your plan renewed on January 1, 2022.

Effective February 3, 2022, the cost-share waiver for telemedicine visits *unrelated to COVID-19 testing* will end. If using *Horizon CareOnline* or other telemed service for care other than to determine the need for a COVID-19 test, any plan copay, coinsurance, and/or deductible will apply.

Mental Health Check

Mental wellness is just as important as physical wellness in building a healthy lifestyle. Although the pandemic has been challenging, the burden has enabled more transparency and empathy around mental health. If you are struggling with your

mental health, you are not alone. Fight back this year: find the positive, create healthy routines, and connect with others. If concerned about your mental health, contact a professional. Learn more at horizonblue.com.

Being Organized Benefits Your Health

Many choose the beginning of the year to declutter and organize their homes. An organized environment can do more for your health than you may realize:

- **Boosts your energy and productivity.** A messy area may make you feel confused or scattered; a clear space supports focus on meaningful tasks.
- **Reduces anxiety and stress.** Feel in control and able to handle challenges.



- **Better sleep.** Rest easier knowing everything is clean and in its place.
- **Healthier eating.** Food organization reduces clutter but also helps you grab healthy options and control portions.

Learn more on organizing at webmd.com.

Health Insurance Terms Refresher

Get the most from your health benefits by knowing common insurance terms:

Coinsurance: The amount an individual is required to pay for services after the deductible is met; often a specified percentage of charges. For instance, the member pays 20% while the plan pays 80% of the allowed amount.



Copayment: An arrangement where an individual pays a specified amount for health care services and the plan pays the remainder. Copayments are usually a set amount (like \$20 per office visit).

Deductible: A set dollar amount that a person must pay before insurance coverage for expenses begins. These are usually charged on an annual basis.

Out-of-pocket (OOP) Maximum: The amount the member pays each plan year for deductible, coinsurance, copayments, and other expenses (charges greater than the allowed amount do not count toward the OOP maximum). Once reaching the OOP maximum, the plan pays 100% of allowable charges for covered services for the remainder of that plan year.



Healthy Recipe

Slow Cooker Lentil Soup

Ingredients

- 6 cups water
- 1/4 cup fresh parsley (chopped, or 2 Tbsp. dried parsley)
- 2 tsp. beef bouillon
- 1-1/2 cups dry lentils
- 2 medium sliced carrots
- 1 medium chopped onion
- 2 sliced celery stalks

Preparation

1. Mix all ingredients in slow cooker.
2. Cook on the low setting for 8-10 hours or on high for 4-5 hours.
3. Serve hot with a side salad.

Yield: six servings. Per serving:

Calories: 175

Total fat: 1g

Cholesterol: 1 mg

Sodium: 179 mg

Carbohydrate: 31 g

Dietary fiber: 12 g

Protein: 13 g

National Health Observances

February

American Heart Month

American Heart Association
heart.org

International Prenatal Infection Prevention Month

Group P Strep International
groupbstrepinternational.org

March

National Kidney Month

National Kidney Foundation
kidney.org

National Nutrition Month

Academy of Nutrition and Dietetics
eatright.org