

BENEFIT CHANGES

*Changes Effective
January 1st, 2016*



Since its inception in 1996, the vision of the Public Education Health Trust has been to maximize members' benefits in the most cost efficient manner possible. To date, the Trust has been able to successfully maintain comprehensive health benefits while effectively managing annual premium increases for its membership. However, as healthcare costs escalate at a record pace, it is imperative that our benefit design ensures members are accessing the right care, from the right provider at the right time. In doing so, we will more effectively mitigate our annual healthcare expense and ensure the continuance of a quality benefit offering for our members.

In this effort, Effective **January 1, 2016**, there will be benefit modifications to your health insurance coverage. Please read the following carefully and reach out to the Trust office with any questions:

EMERGENCY ROOM SERVICE DEDUCTIBLE CHANGE:

As the cost for services provided in the ER continue to rise, the ER deductible will increase. Members seeking non-emergent care through an Emergency Room will be required to pay a \$500 deductible. All healthcare services are coded by the treating physician on the bill which is submitted for payment. If the billing code indicates the service(s) performed was non-emergent in nature, you will be responsible for the \$500 deductible.

IMPROVED ACCESS TO CARE:

Many members do not have access to a primary care physician locally, or after normal hours. The Trust is pleased to offer Teladoc, a new benefit for PEHT members that delivers 24/7 access. Teladoc will offer 24 hour access to a physician who can treat many medical conditions including: Cold/Flu Symptoms, Allergies, Bronchitis, Urinary tract infections, Respiratory infections and provide prescriptions for anti-biotics when appropriate. This service is provided by your health plan at no cost. Members will receive a personal enrollment packet from Teladoc. *Please complete the enrollment package immediately to take advantage of this new offering.*

ANNUAL DEDUCTIBLE CARRY-OVER:

Deductibles met during October/November/December will no longer carry-over to the following calendar year.

MEMBER RESPONSIBILITY FOR USING OUT-OF-NETWORK PROVIDERS/FACILITIES:

The use of in-network facilities and providers are critical. Use of non-network providers as well as facilities (including labs and x-rays) will be reimbursed at 125% of Medicare or reference based pricing. Encourage your provider to join the network or search for an in-network provider at aetna.com/asa

continued on next page...

BENEFIT CHANGES continued...

PRESCRIPTION BENEFITS: CO-PAY & FORMULARY CHANGES & SPECIALTY DRUGS:

Optum recently acquired Catamaran/Briova. With the acquisition, prescription plans are changing. Prescription co-pays are increasing January 1, 2016. RX co-pays have not increased in 18 years.

If your current plan provided a three tier of \$10/\$20/\$30, the new three tier will be \$12/\$25/\$50 for a thirty day supply, ninety day supply is x2, through mail order. If your plan design had a co-pay tier of \$15/\$25/\$40 the new three tier will be \$17/\$30/\$60, ninety day supply is x2 through mail order.

Optum is providing a new formulary effective January 1, 2016. Certain brand-name drugs that offer no clear clinical advantage will be excluded, Optum will provide a direct mailing to individuals who will be affected by the new formulary, Your provider can appeal the brand-name drug coverage to determine if it is deemed medically necessary. It is important that you review the information provided by

Optum to identify if it will affect your family.

Optum Specialty Drugs are converting to a tier. Members with specialty prescriptions will experience a 50% of the drug cost co-pay capped at a per fill dollar amount. The caps are per fill and are \$100, \$400 or \$600 based upon the tier. Please look for more information from Optum in November regarding your medications.

Our Commitment:

The Public Education Health Trust takes cost issues and the health of the members very seriously, especially when considering benefit plan designs and premium costs. We have developed the bi-monthly newsletter, website, and other communication channels to keep our members informed of PEHT's valuable benefit programs. These communications also provide tips and resources to help you save money and improve your overall health. We encourage you to access these publications or contact the Trust office to learn more about these benefit plan changes.

AETNA DENTAL® ADMINISTRATORS

A new national dental network for PEHT health plan members
www.aetna.com

The Public Education Health Trust is pleased to announce a new dental network available for our health plan members. Effective November 1, 2015, PEHT will have access to the Aetna Dental® Administrators network.

Finding a dentist near you is easy. Use ASA's online directory:

www.aetna.com/docfind/custom/aetnadentalaccess or call EBMS' friendly customer service team at: **1.866.247.1443**.

Remember, your PEHT Health Plan ID card is your direct link to healthcare. Please carry this ID card and show it to your providers, including all dentists, physicians and pharmacists whenever you need care or prescriptions.



TELEDOC™ -Talk to a doctor anytime, anywhere

**Your Teladoc® membership begins January 1, 2016.
Consultation is Free! No co-pay, No coinsurance!**

Public Education Health Trust is providing you and your eligible dependents with 24/7/365 access to U.S. board-certified doctors and pediatricians by phone or online video.



ANYTIME, ANYWHERE

Teladoc does not replace your primary care physician. It is a convenient and affordable option that allows you to talk to a doctor who can diagnose, recommend treatment and prescribe medication, when appropriate, for many of your medical issues.

EXPERIENCE YOU CAN TRUST

Teladoc doctors are U.S. board-certified, licensed in your state and average 15 years of practice experience. With your consent, Teladoc will provide information about your consult to your primary care physician.

TREAT MANY CONDITIONS

- Sinus problems
- Bronchitis
- Allergies
- Cold and flu symptoms
- Respiratory infection
- Ear infection
- And more!

Take a doctor with you

Set up an account
Visit the Teladoc website and click "Set up account".

Provide medical history

Log in and complete the "My Medical History" tab.

Request a consult

A Teladoc doctor is always just a call or click away.

TALK TO A DOCTOR

- Teladoc.com
- 1-800-Teladoc

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HEALTHY FALL RECIPE

Roasted Vegetable Antipasto

A zesty vinaigrette makes these roasted Brussels sprouts, fennel, carrots and beets pop. If you can't find small carrots, halve larger ones crosswise then quarter lengthwise. Serve this vegetable antipasto as a side dish or appetizer.

Makes: 6 Servings Active Time: 45 minutes Total Time: 1 hour

INGREDIENTS

- 12 medium Brussels sprouts
- 4 teaspoons extra-virgin olive oil, plus 2 tablespoons, divided
- 1 large fennel bulb, halved, cored and cut into 1/4-inch wedges
- 12 very small, thin carrots, (8 ounces)
- 1 large beet, preferably golden, sliced into 1/4-inch rounds
- 1 teaspoon kosher salt, divided
- 1 large clove garlic, minced
- 2 tablespoons lemon juice
- 1 teaspoon capers, chopped
- 1 anchovy fillet, minced (optional)

PREPARATION

1. Position racks in upper and lower thirds of oven; preheat to 425°F.
2. Trim and halve Brussels sprouts; toss with 1 teaspoon oil in a medium bowl. Spread in a single layer on half of a large baking sheet. Toss fennel in the bowl with another 1 teaspoon oil; spread on the other half of the pan. Toss carrots in the bowl with another 1 teaspoon oil and spread on half of a second baking sheet. Toss beet slices with another 1 teaspoon oil; spread on the other half of the pan. Sprinkle the vegetables with 1/2 teaspoon salt.
3. Roast the vegetables, stirring once halfway through and rotating the baking sheets top to bottom and front to back, until soft and beginning to caramelize, 25 to 30 minutes. Arrange on a serving platter.
4. Meanwhile, mash garlic and the remaining 1/2 teaspoon salt in a small bowl with the back of a spoon until a paste forms. Add lemon juice, capers and anchovy (if using). Whisk in the remaining 2 tablespoons oil; drizzle over the vegetables.



Nutrition Facts

Amount Per Serving		% Daily values *	
Servings Per Recipe 6			
Calories 117			
Total Fat 8g			12%
Saturated Fat 1g			5%
Trans Fat 0g			
Monounsaturated Fat 6g			
Cholesterol 0mg			0%
Potassium 426mg			12%
Sodium 252mg			11%
Total Carbohydrate 10g			3%
Dietary Fiber 4g			16%
Sugars 3g			
Protein 2g			4%
* Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs.			
Total Fat	Calories	2,000	2,500
Sat Fat	Less than	65g	80g
Cholesterol	Less than	20g	25g
Sodium	Less than	300mg	300mg
Total Carbohydrate	Equals	2400mg	2400mg
Dietary Fiber	Equals	300g	375g
		25g	30g

BEAT THE WINTER BLUES

Shedding Light on Seasonal Sadness



Seasonal affective disorder (SAD) is a form of seasonal depression triggered by the change in seasons, primarily winter. More than half a million Americans experience a winter depression but are better come summer.

You may start to notice that some friends, loved ones or even yourself, seem to have a hard time during the winter months. When suffering from SAD, individuals may seem moody, depressed or anxious. They have no energy, withdraw from social activities they usually enjoy and have difficulty concentrating and processing information. They just seem to want to sleep and eat.

Treatment for seasonal affective disorder includes medications, light therapy, using a special lamp to mimic light from the sun or other treatments. The Mayo Clinic recommends some simple measures that may help, such as:

MAKE THE ENVIRONMENT SUNNIER AND BRIGHTER.

Open blinds, add skylights and trim tree branches that block sunlight. Sit closer to bright windows while at home or in the office. Light therapy boxes give off light that mimics sunshine and can help recovery from seasonal affective disorder. The light from the therapy boxes is significantly brighter than regular light bulbs and provides light in different wavelengths. Typically, if you have SAD, you sit in front of a light box for about 30 minutes a day. This will stimulate your body's circadian rhythms and suppress its natural release of melatonin. Light therapy is most effective in the morning, research shows.

GET OUTSIDE.

Take a long walk, eat lunch at a nearby park, or simply sit on a bench and soak up the sun. Even on cold or cloudy days, outdoor light can help - especially if you spend some time outside within two hours of getting up in the morning.

EXERCISE REGULARLY.

Physical exercise helps relieve stress and anxiety, both of which can increase seasonal affective disorder symptoms. Being more fit can make you feel better about yourself, too, which can lift your mood.

To manage seasonal affective disorder, the Mayo Clinic also recommends:

STICK TO YOUR TREATMENT PLAN.

Take medications as directed and attend therapy appointments as scheduled.

TAKE CARE OF YOURSELF.

Get enough rest. Eat regular, healthy meals. Take time to relax. Do not turn to alcohol or un-prescribed drugs for relief.

PRACTICE STRESS MANAGEMENT.

Learn how to manage your stress better. Unmanaged stress can lead to depression, overeating or other unhealthy thoughts and behaviors.

SOCIALIZE.

When you are depressed, it can be hard to be social. Make an effort to connect with people you enjoy being around. They can offer support, a shoulder to cry on or a joke to give you a little boost.

TAKE A TRIP.

If possible, take winter vacations in sunny, warm locations.

Several herbal remedies, supplements and mind-body techniques are commonly used to relieve depression symptoms. It's not clear how effective these treatments are for seasonal affective disorder, and some alternative treatments may not be safe if you have other health conditions or take certain medications. For example, SAMe and St. John's Wort can interact with medications for other conditions, especially antidepressants. Talk to your doctor before trying either of these remedies to make sure they are safe for you. Mind-body therapies that may help relieve depression symptoms include acupuncture, yoga, meditation, guided imagery and massage therapy.

Take signs and symptoms of seasonal affective disorder seriously. As with other types of depression, seasonal affective disorder can worsen and lead to problems, including suicidal thoughts or behavior, social withdrawal, school or work problems or substance abuse.

There's no known way to prevent the development of seasonal affective disorder. However, if you take steps early on to manage symptoms, you may be able to prevent them from getting worse over time. Some people find it helpful to begin treatment before symptoms would normally start in the fall or winter, and then continue treatment past the time symptoms would normally go away. If you can get control of your symptoms before they get worse, you may be able to head off serious changes in mood, appetite and energy levels.

WAYS TO INCORPORATE EXERCISE INTO YOUR DAILY ROUTINE

"I don't have time." "It isn't fun." "I can't afford a gym membership." "It's too hot (or cold)." We've all heard them and we all have them — excuses for skipping exercise. **What's yours?** Fitting exercise into an already packed schedule can seem like a real challenge, but think about this: A 30-minute workout is only 2% of your day.

Here are some tips to help you get started and stick with it.

1. **BREAK IT DOWN.** Can't block off 30 minutes in your day for exercise? Break it down into three 10-minute sessions or try a 10- and 20-minute session. Whatever works for you — just make sure you're getting active for at least 10 minutes at a time. Need ideas? Get up a little earlier than usual and squeeze in a 10-minute walk around your neighborhood. Take a brisk walk during your lunch break. Turn on some music and dance while you're making dinner. Jog in place or do some push-ups and crunches while you're watching TV.
2. **ADD EXERCISE TO YOUR COMMUTE.** Many people choose to walk or bike to work. That is not an option for everyone, but it's a great way to start and end the day. If you take public transportation, consider getting off the bus or train a few stops earlier to add some extra steps.
3. **GRAB A PARTNER.** Getting motivated to exercise can be easier (and more fun) if you do it with someone else. Catch up with a friend for a walk, jog, or a workout class. Ask your partner to join you in getting more physical activity. If you have kids, get moving together or join in on their activities. Suggest a walk after dinner. Go for a bike ride in your neighborhood. Start a pick-up game of basketball or embrace the games of your childhood like hopscotch and jump rope.
4. **PRIORITIZE AND PLAN AHEAD.** There are never enough hours in the day to accomplish everything you need to do, but it's up to you to make time for exercise. Block off time on your calendar for exercise just like you do for a meeting or to have lunch with a friend. You can also look at your to-do list and decide what can wait until tomorrow.
5. **START A CHALLENGE.** Invite friends, coworkers, or family members to join you in a friendly competition. Log your minutes, steps, or miles every day. Seeing how much your competitors are working out can be a great motivator.
6. **WORKOUT AT WORK.** Do you take breaks at work? Instead of hitting the break room, hit the pavement. Use your break time to go for a brisk walk. Do you have access to a gym at work? Whether it means going in early, using it during lunch, or staying late — use it! If the idea of running on the treadmill for half an hour sounds daunting, walk quickly at an incline. It's a great, low-impact workout.
7. **DON'T UNDERESTIMATE THE POWER OF VIDEOS.** Need something you can do at home any time of day? Get a workout DVD. There are so many different kind of workouts available — everything from dance to yoga to kickboxing. You can even collect a bunch of different types of workout DVDs to keep things interesting. The best part is a lot of these workouts combine cardio and strengthening exercises. You will also find a lot of great, free workout videos on YouTube.

It might take you some time to figure out what works for you, but don't get discouraged. It takes time to make something a habit, so start small and stick to it, just get movin'!

Source: <http://www.womenshealth.gov/blog/7-tips-more-exercise.html>



WHAT IS MIHEALTH MANAGER?

miHealth Manager is here! miHealth Manager, an online personal health record designed to give you complete 24/7 access to your personal healthcare information from multiple sources, is now part of your online benefit experience through EBMS!

Why should I access miHealth Manager?

miHealth Manager is a way for you to keep track of your health. Take the Health Risk Assessment questionnaire to find out your risk for chronic disease; keep a personal health record to track medications, immunizations, office visits and test results. This information can be printed off and taken with you to doctor visits.

How do I access miHealth Manager?

1. Visit www.ebms.com and click "Log In" on the top left-hand side of the screen.
2. For registered users, enter your username and password.
3. For new users, select the "New User" option within the login page, use your insurance card to complete our simple registration form. EBMS will validate your eligibility status, giving you full access to miBenefits and miHealth Manager.
4. Proceed to the miBenefits landing page and click on the miHealth Manager icon. This will open up a new page which will be the miHealth Manager dashboard
5. From here you will have access to healthy recipes, meal plans, health-related challenges, and more!



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