

SMART LIVING

A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST



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REVIEW INSURANCE OPTIONS FOR YOUR ADULT DEPENDENTS

With the passing of the Affordable Care Act, children are eligible to remain on their parents' insurance plans until age 26, but that may not be the best option for you or your child.

If your adult dependent has coverage available through your employer, you will want to be sure all options are weighed to ensure the best option is chosen for your child and for you. When weighing these options, you will want to take the following items into consideration:

How close to 26 is your child and what upcoming medical services do they have?

If they are going to reach the age of 26 in this year and be dropped from coverage and have upcoming medical bills, they may want to select another coverage option now so they only have one deductible to meet this year.

What is your dependent's income level and are they living with you or on their own?

Young adults have a number of options available to them through the exchange, depending on their income level and total household income they may have subsidies available also that would make their coverage less expensive.

Is your child married or considering children of their own?

Though your young adult remains on the plan through age 26, only they are eligible for coverage.

Spouses or children of your dependent are not eligible for coverage, so they will want to ensure options are available that provide them coverage, too.

What coverage is available to your dependent through their employer?

Depending on the coverage available to your child, their employee-only coverage may be less expensive than the cost of having them on your plan. In addition, they will want to see if there are additional perks offered through their employer that are only available in conjunction with that health plan. Some employers may offer wellness incentives to employees on their health plan that would make a switch valuable to your young adult.

How does the decision to leave your child on the Public Education Health Trust plan impact your future premiums?

The Public Education Health Trust determines rates based on family size. By leaving your children on the plan when they have options for their own coverage, you may be paying more – not only now but in the future because family size is considered when future rates are set.



GO AHEAD! GET TO BRONZE!

Let Go365 help you get started toward a healthier you this spring! Take the first steps and get to Bronze status! There are three ways to kick-start your journey and get to Bronze status in the Go365 program.

GET STARTED BY TRACKING FITNESS IN GO365

There are a multitude of fitness options that you can take advantage of with Go365, and many will earn you easy points, fast. To take advantage of these point opportunities, you will need to connect some sort of fitness device or app.

To learn how to connect a fitness device or app:

- Log into www.go365.com with your username and password
- Click on "Quick Links" in the upper right hand corner
- Click on "Connect and Manage Devices"
- Scroll down to the bottom and click on "Ways to Earn" to see a PDF handout of all connectable fitness devices and apps

If you've never connected a device before, you'll get 500 points for the first lifetime verified workout logged. You'll also earn 750 points for logging a verified workout in Go365 for the first time in a program year. That can start you off with 1,250 points!

Now that your device is linked with Go365, you can complete verified workouts to earn points. Depending on what your device or app tracks, you can receive 1 point for every 1,000 steps that you take, 5 points for every 15 minutes above 60 percent of your maximum heart rate, or 5 points per 100 calories you burn, if the burn rate exceeds 200 calories per hour (Go365 will automatically determine the highest value – that's what it will record in your points value).*



BONUS:

If you exceed 50 workout points in a week, Go365 will give you an additional 50 points that week. Or if you exceed 100 weekly workout points, you'll receive an additional 100 points!

If you have a gym membership, you can also check to see if you can earn points by connecting with that gym. Once you log in to your Go365 account, click "Quick Links" at the top of the screen and then "Participating fitness facilities." From there, you can search for participating gyms in your area, and learn how they can help track and send points straight to Go365. You will earn 10 points for each daily visit once you are connected.*

OTHER WAYS TO KICK-START YOUR PROGRAM AND GET TO BRONZE:

- **Complete the Go365 Health Assessment** on the dashboard page of the Go365 website (www.go365.com) or the Go365 mobile app**
- **Complete a biometric screening with your primary care physician.** To find more information on completing this, log into your Go365 website page and click on 'Activities' -> 'Prevention' -> 'Biometric Screening'.

Don't miss out on your opportunities to engage in your well-being through the Go365 program!

*You will be awarded for one workout across workout types per day. Whichever workout you do in a day that will award you the most points.
 **Adult children are not eligible to earn points or bonus points for Health Assessment completion.



"Is it just me or is it a bad idea to eat at a place that prints CPR instructions on their placemats?"

AVAILABLE APRIL 1ST!

THE NEW AND IMPROVED MIBENEFITS PORTAL PUTS ACCESS TO YOUR BENEFITS AT YOUR FINGERTIPS!

Like a digital helping hand, this dynamic portal makes your life easier. Now you can manage your benefits online from your browser or mobile device.

The new miBenefits portal and mobile app makes it simple for you to keep track of expenses and plan for medical bills. Please set up a new account right away as your old miBenefits login will no longer work. In a few easy steps, you'll be on your way!



Create your account at miBenefits.ebms.com

WITH ONE LOGIN, YOU GET ALL THIS, AND MUCH MORE!

- ✓ Access your medical, dental, vision, and prescription information
- ✓ Simplified navigation – get 80% of what you need right from the home page
- ✓ Quick-links to find a physician, order an ID card, and perform other common tasks



For more information, call 866-462-9054 or visit communications.ebms.com/mibenefits-members

THE MIBENEFITS MOBILE APP IS COMING SOON!

Now you can manage your benefits anywhere, anytime! The miBenefits mobile app was designed for instant, complete, and secure access.

BENEFITS ON THE GO!

- Access digital ID cards for medical, dental or vision
- Receive real-time updates with push notifications
- Stay updated on claims, deductibles, out-of-pocket maximums, and more!
- Find a provider or pharmacy and search for benefit details

AVAILABLE APRIL 1ST!

FOR APPLE AND ANDROID



DIRECT PROVIDER NETWORK EXPANDS



ALASKA SURGERY CENTER
AN AFFILIATE OF SCA

PEHT is excited to announce the newest additions to the direct provider network, Rhyneer Caylor Clinic and the Alaska Surgery Center. This network expansion allows you access to great orthopedic care under a direct contract agreement that will ensure there is no balance billing!

For the most up-to-date list of direct contract providers and to obtain contact information for Rhyneer Caylor Clinic or the Alaska Surgery Center, check out <http://pehtak.com/direct-contracts>.

INTRODUCING ANIMO!

Animo is an exciting digital behavioral health product now offered with your SupportLinc Member Assistance Program (MAP).

Animo, which is based on the underlying principles of cognitive behavioral therapy, delivers a variety of personalized web and mobile tools that improve your emotional fitness and enhance your overall well-being — all in a safe and secure manner.

The platform provides you with evidence-based content, practical resources and daily inspiration to address concerns such as stress, depression and anxiety. It also helps you develop and refine skills on subjects such as mindfulness, anger management and sleep hygiene.

DISCOVER YOUR INNER STRENGTH TODAY

- **Three ways to access Animo:**
 - Visit the Animo platform at www.goanimo.com
 - Download the Animo mobile app at iTunes or Google Play
 - Log in to the SupportLinc web portal with username: peht and click on the Animo tab at the top of the homepage
- **Create a profile and username on your first visit.** The first time you use Animo, you will be prompted to enter a company code. **Your company code is: peht.**
- **Complete a short emotional fitness survey.** Based on the results of the survey, Animo will recommend a few modules that may be a fit for you. Each digital module has five sessions that each take 10-15 minutes to complete.
- **After you complete the survey** and choose a module, you can begin immediately.



THE ANIMO LIBRARY HAS MODULES AND SESSIONS ON TOPICS SUCH AS:

- Coping with panic
- Diaphragmatic breathing
- Mindfulness
- Problem solving
- Stress management
- Visualization
- Worry control

STAY CONNECTED TO ANIMO

Animo's social media calendar includes regular motivational quotes, platform feature highlights, anti-stigma messaging, national mental health observances, app download reminders and links to Wellbeing Place, our health and productivity blog. We invite you to follow Animo on Twitter and Instagram now!

FOR MORE INFORMATION ABOUT ANIMO, CONTACT THE SUPPORTLINC PROGRAM AT 1-888-881-LINC (5462).





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Health Trust**

Follow us on Twitter and
like us on Facebook to take
a short quiz about this
edition of SMART LIVING
for your chance to be
entered into a drawing for
a \$50 Visa Gift Card!

HOW MUCH DO YOU KNOW?

COMPLETE THE QUIZ
AND WIN \$50!

JANUARY/FEBRUARY
QUIZ WINNER:

GARY POWELL