

SMART LIVING



A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST

VIRTUAL PHYSICAL THERAPY

HOW COULD 15 MINUTES A DAY CHANGE YOUR LIFE?

Virtual Physical Therapy is a new way to reduce your pain, increase your mobility and stay active doing the things you love. Get treatment for everything from minor aches and pains to chronic conditions and post-surgery recovery.

Alternatively, with Virtual Physical Therapy, you can regain the strength and mobility you need to avoid surgery down the road. With your Virtual Physical Therapy experience, you'll be paired with a licensed physical therapist who will design a program that's tailored to your needs. You can access your customized program on a tablet that's shipped directly to you along with body sensors that help track your progress.

GET HELP WITH YOUR

- Back
- Shoulders
- Hips
- Neck
- Knees
- Elbows
- Ankles
- Wrists

HOW IT WORKS

1. **Tell us your care needs.** You'll meet your physical therapist via video call. They'll design a custom program for you.
2. **Get your kit.** We'll mail your kit with everything you need to get started.
3. **Get better.** Complete your custom exercises from the comfort of your home, all while staying connected to your physical therapist as your needs change.



transcarent



Get started with Virtual Physical Therapy at experience.transcarent.com/peht/vpt or call (855) 265-2874 with any questions.



NEW YEAR NEW YOU!

2023 will be the year to get healthier! Let the Go365 wellness program help you stay on track with your wellness goals throughout the year!

STEP INTO THE NEW YEAR BY TRACKING PHYSICAL ACTIVITY IN GO365

Whether you visit a gym or prefer to do your workouts at home, Go365 awards for that!

Gym goers: Check to see if yours is part of the Go365 participating fitness facility network so you don't miss out on some easy Points. Verify participating locations and steps to earn Points by doing the following:

1. Sign into [Go365.com](https://go365.com) > Click "Quick Links" button
2. Click "Participating fitness facilities" button > search by ZIP code
3. Click "Earn Points at this facility" for instructions

Don't see your gym on the list or exercising at home? Submit a photo of your home or gym workout (for non-participating fitness facilities), such as a selfie during your workout or a screenshot of your workout video or app, and earn up to 10 Points.

Earn 10 Points for working out at a participating fitness facility and if you use a Go365-compatible device at the same time, you have the potential to earn even more.

MAKE A DIFFERENCE — DONATE BLOOD AND GET REWARDED!

Did you know that every two seconds, someone in the U.S. needs blood? These individuals can range from a child battling cancer, an accident or burn victim being raced to the emergency room, a heart surgery or organ transplant patient, or a soon-to-be mother dealing with a complicated childbirth.

To save a life, all it takes is a pint of your blood and not much more than an hour of your time. For more information about blood donation — for first-timers or experienced donors — and to find a site near you, go to redcrossblood.org/donate-blood/how-to-donate/common-concerns/first-time-donors.html.

In addition to the health benefits, Go365 offers Points for donating blood to thank you for saving lives. You can earn up to 50 Points each time you donate. Set a reminder on your calendar to find a donation site and register to donate again.

On the Go365 App, find the "Donate blood" entry under Activities. Then submit proof of donation, which can be a photo of your donation card, a signed document from the blood donation agency or a signed work release. Once you click "submit," your App will add in Points for donating blood once the submission is approved.

Get out there and donate blood today!

DO YOU PRACTICE MINDFULNESS?

Mindfulness has become more popular over recent years and there's a reason for it. Mindfulness has been proven to reduce stress, increase productivity and help you gain a better awareness of the world around you.

Your SupportLinc Member Assistance Program (MAP) offers the Mindfulness Toolkit to help you learn mindfulness techniques. Learn how to observe your thoughts, become more aware and live in the moment.

The benefits of mindfulness include:

- Reduction in stress
- Decreased worry
- Improved concentration, mental clarity and memory
- Decreased emotional reactivity
- Enhanced sense of self

The toolkit also features Mindfulness audio lessons, tip sheets, helpful apps and more. Check out the Mindfulness Toolkit at www.mindfulness.tools today!

And please remember, for "in-the-moment" support and guidance to help manage work and home, you can reach SupportLinc at (888) 881-LINC (5462) or visit supportlinc.com. Log in with username: peht.



UNDERSTANDING YOUR EXPLANATION OF BENEFITS

When you receive services from a provider, you or your provider must submit a claim for those services in order to receive reimbursement. EBMS handles the processing of those claims on behalf of your benefit plan. To make sure that the claim is paid correctly, EBMS uses numerous resources, including your plan document, billing practice resources and claim payment practice guidelines. You and your provider will receive an Explanation of Benefits (EOB) notification of the outcome for the processing of the claim.

Below is an example of the front page of a standard EBMS Explanation of Benefits. The standard EOB includes additional information regarding your rights to appeal any final decision on the submitted claim.

Always make sure to review your EOB for potential errors. Key items to review are the date of service, type of service, provider and the deductible and copay/coinsurance sections.

Page 1 of 2

Public Education Health Trust
As Administered by EBMS
PO Box 21367
Billings MT 59104-1367

Forwarding Service Requested

*****ALL FOR AADC 995
PB-DSM-28-ENV 1786
MARY SAMPLE
1234 MAIN STREET
ANCHORAGE AK 99504

Explanation of Benefits
RETAIN FOR TAX PURPOSES
THIS IS NOT A BILL

Customer Service
If you have any questions, please call **866-247-1443**
or visit **mibenefits.ebms.com**

miBenefits

Date: 11/1/2022
Employee: SAMPLE
Division: SAMPLE

Additional information may appear on the back of the document.
For information on understanding this form visit www.mibenefits.ebms.com

Claim #: 222-00000000-00
Patient: Junior Sample

Provider: Dr. Smith
Patient #: ABCD1234
ID #: *****123

Date(s) of Service	Nature of Service	Billed Amount	Discount / Adjustment	Ineligible Amount	Reason Code	Eligible Amount	Deductible Amount	Co-pay Amount	Paid At	Total Payable By Plan
10/22-10/22/2022	Flu Shot	\$64.00	\$24.00	\$0.00	850	\$40.00	\$0.00	\$0.00	100%	\$40.00
10/22-10/22/2022	Flu Shot	\$25.00	\$3.50	\$0.00	850	\$21.50	\$0.00	\$0.00	100%	\$21.50
Column Totals		\$89.00	\$27.50	\$0.00		\$61.50	\$0.00	\$0.00		\$61.50
You May Owe:		\$0.00						Other Carrier Payment		\$0.00
								Total Net Payment		\$61.50

Reason Code Description

Code	Description
850	Aetna PPO savings not payable by patient or plan.

Payment Details

Paid To	Amount
Dr. Smith	\$61.50

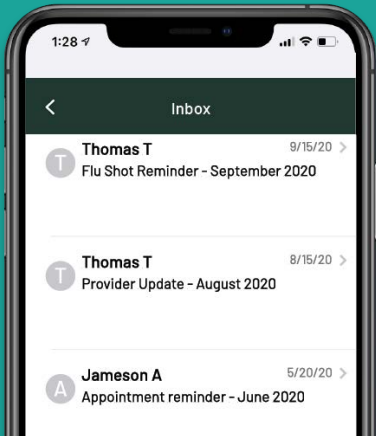
Accumulators

Patient Deductible Met to Date	\$500.00
Patient Coinsurance Maximum Met to Date	\$404.98
Family Deductible Met to Date	\$1,500.00
Family Coinsurance Maximum Met to Date Fam	\$2,520.12

*** Reflects accumulators as of this claim.
Please visit www.ebms.com or call for the most current accumulator total.

- 1 EBMS phone number
- 2 24/7 access to all current and historical claims information through miBenefits
- 3 Important information for members to have when calling EBMS
- 4 Amount you may be billed by your provider
- 5 Reason code information
- 6 Deductibles, out of pocket maximums and other accumulators
- 7 Deductible information
- 8 This is the payment amount the plan will make to you or your provider
- 9 If there is no check, please refer here to determine if the payment was sent directly to the provider

PROTECT YOURSELF AND YOUR LOVED ONES



With the cold, flu and other illnesses circulating in our communities, it's more important than ever to stay healthy. The flu shot is your best defense against getting sick from the flu and reducing the spread of illness to family, friends and students.

Every flu season is a little different and the illness can affect people differently. Getting your flu shot can prevent severe complications and reduce the spread of illness. Find a convenient location near you to get your flu shot at a Providence ExpressCare or Urgent Care clinic, or your primary care doctor's office. Download the providence.org/services/providence-app or visit providence.org/lp/flu-shots to find walk-in locations or set an appointment for your flu shot.

Looking for more information about the flu? Visit cdc.gov/flu for tips, including symptom management and treatment.

MAKE YOUR HEALTH A PRIORITY

Get your flu shot and other routine vaccines

FLU SHOTS

Every year millions of people get the flu. Most people who get the flu have a mild illness. But for some, it can lead to serious health problems. The flu is caused by influenza viruses that affect the lungs, throat and nose. It can be contagious. According to the Centers for Disease Control and Prevention (CDC), getting the yearly flu vaccine is the best way to protect yourself from the flu.¹ The CDC recommends a yearly flu vaccine for everyone six months of age and older.

ROUTINE VACCINES

Vaccines help protect you from serious infectious diseases throughout your life — from infancy to early adulthood and into old age. The list of routine vaccines at right are recommended by the Advisory Committee on Immunization Practices (ACIP). This is a federal committee comprised of immunization experts that is convened by the CDC. Routine vaccines are covered on most plans and can help you and your family stay healthy.

RETAIL PHARMACIES

You can schedule a flu shot or a routine vaccine at a network pharmacy. This list shows the larger retail chain pharmacies in our network, but is not the full list. For a more complete list, you can log in to [OptumRx.com](https://www.optumrx.com) or call the number on your health plan or prescription ID card. Pharmacists give the vaccines at these locations.

- Carrs
- CVS Pharmacy
- The Kroger Co. *Fred Meyer*
- Rite Aid
- Walgreens Pharmacy
- Walmart

WHAT VACCINES DO YOU NEED?

Talk to your doctor about the specific needs of you and your family. To the right is a list of flu shots and CDC- recommended routine vaccines. Age restrictions or limitations may apply. Check with your network pharmacy for requirements.

FLU SHOTS

FLU (INFLUENZA)²

Afluria Quad	Flublok Quad	FluMist Quad
Fluad Quad	Flucelvax Quad	Fluzone High-Dose Quad
Fluarix Quad	Flulaval Quad	Fluzone Quad

OTHER VACCINES²

COVID-19 — Age edits per ACIP recommendations apply.

Hepatitis A	Havrix, Vaqta
Hepatitis B	Engerix-B, Heplisav-B, PreHevbrio, Recombivax HB
Human Papilloma Virus (HPV) — Vaccine prevents HPV-related cancers (ages 9-26 years)	Gardasil 9
Measles, Mumps, Rubella	M-M-R II
Meningococcal — Vaccine prevents meningitis Groups A, C, Y and W-135	Menactra, Menquadfi, Menveo
Meningococcal — Vaccine prevents meningitis Group B	Bexsero, Trumenba
Pneumococcal — Vaccine prevents pneumonia	Prevnar13, Pneumovax23, Vaxneuvance, Prevnar20
Tdap — Vaccine prevents tetanus, diphtheria, pertussis	Adacel, Boostrix
Td — Vaccine prevents tetanus and diphtheria	TDVax, Tenivac
Varicella — Vaccine prevents chickenpox	Varivax
Zoster — Vaccine prevents shingles	Shingrix

Please note this list is subject to change. Ask your employer or check your plan documents for your plan's specific details.

Not all vaccines on this list are available at all network pharmacies. Contact your local network pharmacy to confirm which vaccines they offer.

¹Centers for Disease Control and Prevention. [Influenza.cdc.gov/flu](https://www.cdc.gov/flu). Last reviewed November 18, 2021. Accessed July 29, 2022.

²2021 Recommended vaccinations for children and adults. [cdc.gov/vaccines](https://www.cdc.gov/vaccines). Accessed July 29, 2022.

GENERIC MEDICATIONS

Pay for the medication, not the name

Generic drugs are safe and effective, plus they cost less than their brand-name counterparts. When you need a prescription, ask your doctor or pharmacist if a generic is available for you.

SEVEN THINGS TO KNOW

1. What is a generic medication?

A generic medication contains the same active ingredient(s) as a brand-name medication. An active ingredient is what makes the medication work. For example, Lipitor® and its generic both contain atorvastatin, which reduces the amount of bad cholesterol in the blood. Brand-name medications are often protected by a patent. When the patent ends, drug companies can apply to the U.S. Food and Drug Administration (FDA) to begin making generic versions of the medication.

2. Will a generic medication work the same as the brand?

Yes. Generics are copies of brand-name medications that have been tested and approved by the FDA. Drug manufacturers must prove their generic medications are the same as the brand-name medication, including:

- What it treats
- The way it is taken
- How well it works

3. Are generic medications safe?

Yes. The FDA has strict guidelines around generics. They must be the same chemically and have the same medical effect. The FDA periodically inspects manufacturing plants and monitors drug quality, even after generics have been approved.

4. Could a generic medication look different than the brand?

Yes. Generic medications may have a different shape or color than the brand. They may contain other ingredients, such as dyes and fillers, which give a medication its color and size. The shape or color does not affect how the medication works.

5. Can I save money by using a generic?

Most of the time, a generic medication costs less than the brand because makers of generic drugs don't have the high up-front costs of new drug development. You may also save through a lower copay. However, there may be times when the cost for a generic is higher than the brand name. The easiest way to compare brand and generic medication prices is to use the [Drug pricing tool](https://www.optumrx.com) at [optumrx.com](https://www.optumrx.com).

6. Does every brand-name drug have a generic counterpart?

No. Only about half of the brand-name medications on the market have a generic alternative. Some drugs are protected by patents and are supplied by a single company.

7. How much can you and your plan save?

The savings based on the cost of the drug can be substantial. Your out-of-pocket cost will generally be less when you choose a generic medication. Consult your plan for copay details.

Talk with your doctor, pharmacist or other health care provider to learn more about generics.

Brand



Brand Lipitor

Active ingredient: atorvastatin

=

Generic



Generic Lipitor

Active ingredient: atorvastatin

THE FDA ALSO INCLUDES HELPFUL INFORMATION AT



FDA.gov



(888) 463-6332



druginfo@fda.hhs.gov

PRACTICING SELF-CARE FOR MENTAL HEALTH IN 2023

As simple as it sounds, many of us pay little attention to self-care but we should (!) as it can support mental health and help us find internal and external life balance. This is especially important for those who work in fields that often require a heavy emotional investment, like educators!

SO WHAT IS SELF-CARE?

This can look different from person to person, but on a fundamental level, practicing self-care means taking care of yourself physically, mentally and emotionally. And when it comes to your mental health, self-care can help you manage stress, lower your risk of illness and increase your energy. Even small acts of self-care in your daily life can have a big impact.

HERE ARE SOME TIPS TO HELP YOU GET STARTED!

- **Exercise.**
Just 30 minutes of walking every day can help boost your mood... even small amounts of exercise add up, so don't be discouraged if you can't do 30 minutes at one time!
- **Focus on nutrition.**
Eating regular healthy meals and getting plenty of water can improve your energy and focus throughout the day.
- **Remember that relaxing IS a valuable activity.**
Explore relaxation or wellness programs or apps, which may incorporate meditation, muscle relaxation, or breathing exercises. Also, try to remember that it's not healthy to consistently function at a fast pace all day; everyone needs periodic breaks to unwind and rest. Take the time to pause when necessary. Taking a break from social media can also help by reducing distractions and allowing you to focus on other things that require attention.
- **Set goals, prioritize and stick to your plan.**
Decide what must get done now and what can wait. Learn to say "no" to new tasks if you start to feel like you're taking on too much.
- **Stay connected in 2023!**
Reach out to your friends or family members who can provide emotional support and practical help.

Other suggestions include setting aside time to read, reflect, journal or otherwise engage with your thoughts. Even playing with a pet can be very beneficial for your mental well-being.

WHEN TO SEEK PROFESSIONAL HELP

Seek professional help if you are experiencing severe or distressing symptoms that have lasted two weeks or more, such as:

- Difficulty sleeping
- Appetite changes that result in unwanted weight changes
- Struggling to get out of bed in the morning because of mood
- Difficulty concentrating
- Loss of interest in things you usually find enjoyable
- Inability to perform usual daily functions and responsibilities

Don't wait until your symptoms are overwhelming. Talk about your concerns with your primary care provider, who can refer you to a mental health specialist if needed.

THIS IS YOUR YEAR!

In 2023, make sure self-care moves up your on your list of priorities — you'll feel better about yourself and be more confident when handling life's inevitable challenges. And remember, you should never feel guilty for taking care of yourself. You deserve it!

REMINDER!



All deductible and out-of-pocket accumulators reset on January 1. This means the amount you contributed toward your health care in the previous year returns to \$0.





P.O. Box 21367 • Billings, MT 59104-1367

This publication was created and sent to you
by EBMS on behalf of the
Public Education Health Trust.

SMART LIVING

A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST



WANT TO WIN \$50?

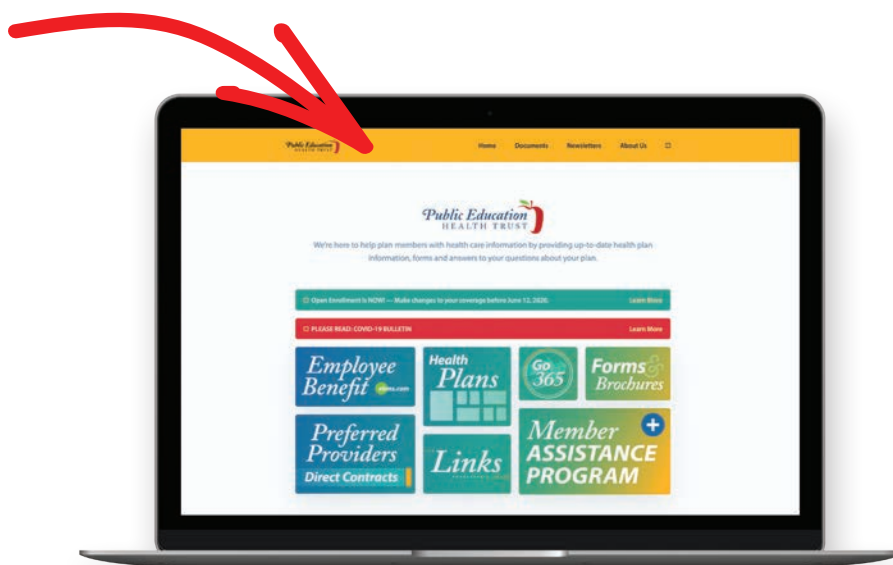
Visit pehtak.com to access important documents, links and more. While you're there, be on the hunt for the link to be entered to WIN \$50! (Where's that link? Here's a hint: don't miss the important "notices" at pehtak.com.)



Like us on Facebook
Public Education Health Trust



Follow us on Twitter
@PEHTAK



NOVEMBER/DECEMBER WINNER:
**BRIAN
LYKE**