

# SMART LIVING



A PUBLICATION OF THE PUBLIC EDUCATION HEALTH TRUST



## YOU'RE INVITED TO JOIN THE SUMMERTIME TEAMS STEP CHALLENGE!

This is your chance to engage in a little healthy competition with your colleagues!

Don't wait — registration for this challenge opens **May 1** and ends **May 30**. The challenge will run from **June 1** to **July 31**. Employee and spouses will have the ability to join or create a team of up to five members and compete for team highest average daily steps.

Visit the **Challenges** tab on the Power of Vitality website or click on **Challenges** on your Power of Vitality mobile app dashboard.

There you can learn more about the challenge and join it.

Please ensure you are refreshing your Power of Vitality mobile app and third-party platforms at least once a week so data is being updated.

### INCENTIVE DETAILS

The top three teams with the highest average daily steps will earn \$25 Amazon gift cards per team member!  
**Winners will be announced in early August!**

### HAVEN'T REGISTERED FOR VITALITY YET? IT'S SIMPLE!

Register today by visiting Power of Vitality by visiting **powerofvitality.com** or by downloading the app from the Apple Store or Google Play.

### GET CONNECTED

Login to **powerofvitality.com** or the Power of Vitality mobile app > Click on Profile icon > Select Apps and Devices > Select your preferred partnered app or device > follow the steps needed to connect your accounts.

*Please ensure you are refreshing your Power of Vitality mobile app and third-party platforms at least once a week so data is being updated.*





"Does this mean the school's going out of business?"

## RECOGNIZING HEART ATTACKS

Teladoc  
HEALTH

It happens every minute of every day, all year long. Every heart attack behaves differently, but the result is ultimately the same. The blood flow that brings oxygen to the heart muscle is severely reduced or cut off completely.<sup>2</sup>

For the person experiencing the heart attack, symptoms can vary. Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes. It can come on suddenly and intensely or start off mild, and it may go away and come back.

Heart attacks are the #1 killer of women, perhaps because the symptoms are not initially recognized as a heart attack. The symptoms listed below are most common. Women may dismiss them, thinking that they are signs of less severe conditions like acid reflux, the flu or just normal aging.<sup>2</sup>

### DID YOU KNOW?

About every **40 seconds**, someone in the United States has a heart attack or stroke<sup>1</sup>

### Heart attack symptoms include:

- Uncomfortable pressure, squeezing, fullness or pain in the chest or torso
- Pain or discomfort in one or both arms, the back, neck, jaw or stomach
- Shortness of breath with or without chest discomfort
- Breaking out in a cold sweat
- Nausea with or without vomiting
- Lightheadedness
- Indigestion
- Heartburn

## RECOGNIZING STROKE SYMPTOMS

Strokes are one of the leading causes of death and disability in the United States.<sup>3</sup> Strokes also involve the arteries, but those leading to the brain. Arteries carry oxygenated blood.

The majority of strokes occur when an artery to the brain is blocked by a clot. Another type of stroke, although less common, occurs when an artery in the brain ruptures. When either type of stroke happens, part of the brain cannot get the blood and oxygen it needs, so brain cells die.

As soon as a stroke occurs and the blood flow to the brain is disrupted, the region of the body controlled by the affected part of the brain stops working as it should. It's this change in activity that causes the specific symptoms we can often spot.

## HERE'S HOW TO IDENTIFY A STROKE F.A.S.T.<sup>2</sup>

### Face drooping

Does one side of the face droop, or is it numb? Ask the person to smile. Are both sides able to move?

### Arm weakness

Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?

### Speech difficulty

Is speech slurred, are they unable to speak or are they hard to understand? Ask the person to repeat a simple sentence, like "The sky is blue." Is the sentence repeated correctly?

### Time to call 911

If the person shows any of these symptoms, even if the symptoms go away, call 911 and get them to the hospital immediately.

The hope is you never have to recognize any of the symptoms of either a heart attack or a stroke. Minutes matter. By being aware of and educated about these signs, you could save the life of a loved one or even yourself.

Teladoc Health virtual visits are offered to you and your covered dependents through your plan benefits.

To sign up or learn more, go to [Teladoc.com](https://www.teladoc.com).

<sup>1</sup> [www.cdc.gov/stroke/facts.htm](https://www.cdc.gov/stroke/facts.htm)

<sup>2</sup> [www.heart.org/en/health-topics/heart-attack/about-heart-attacks](https://www.heart.org/en/health-topics/heart-attack/about-heart-attacks)

<sup>3</sup> [www.heart.org/en/about-us/heart-attack-and-stroke-symptoms](https://www.heart.org/en/about-us/heart-attack-and-stroke-symptoms)



# IT'S OPEN ENROLLMENT TIME AGAIN!

Open enrollment runs from May 6 through May 31, 2024.

If you are enrolled and want to change the plan selection offered by your Association/Employer, you should receive an invitation for open enrollment in early May. You will need to complete the online enrollment (or a paper enrollment form) and submit it **no later than May 31, 2024**.

In completing your enrollment, list the dependents for whom you wish to provide coverage. If they are enrolled, you do not have to provide additional documentation; however, you will need to place their names on the enrollment form, which confirms that you want to continue providing them coverage.

If you are adding dependents who are not currently enrolled, you must include verification that they are an eligible dependent (e.g., marriage or birth certificate, etc.). Please contact either the Trust or your Human Resources Department to learn your options.

If you are currently waived and want to enroll, you must submit your enrollment along with required documents to the Trust **no later than May 31, 2024**.

If you are currently enrolled and want to waive coverage, you must submit your waiver through the online portal, or submit a paper form to the Trust office, **no later than May 31, 2024**. Please note: some school districts require proof of other coverage to be eligible to waive coverage from this plan. Please contact your Human Resources Department for their criteria.

## CHANGES EFFECTIVE JULY 1

**1. Increased co-pays:** Increasing co-payments on preferred and non-preferred tiers while maintaining the structure for generic medications is a strategic move to encourage the utilization of more cost-effective generic drugs. With

prescription drug costs continuously rising, promoting the use of generics can help manage expenses for both the beneficiaries and the benefit provider. This adjustment, effective July 1, 2024, aligns with efforts to balance cost containment with ensuring access to necessary medications for members.

**2. GLP-1s:** The Board of Trustees, after careful consideration, has decided to discontinue coverage of GLP-1's used for weight loss effective July 1, 2024. This includes Wegovy, Saxenda and Zepbound. There has been a meteoric rise in the number of utilizers and associated costs with the coverage of these medications. It is estimated, based on current eligible members utilization and costs, that all PEHT members and or districts would experience a significant increase in their health insurance premiums, with anticipated spending of nearly \$3 million for these medications in the next 12 months.

As more manufacturers come onto the market and more medications are developed, it is hopeful that the costs will decrease. The Trustees will continue to monitor this drug class for future consideration.

**3. Frame allowance:** Frames will be paid in full up to \$225 every calendar year after copay under the VSP benefit.

The Trust recommends that you review the list of your dependents to ensure accuracy. With appropriate documentation the Trust will provide coverage for spouses, qualified domestic partners, children up to the age of 26 and individuals for whom you are the legal guardian up to the age of 18. A complete listing of your dependents can be found on your miBenefits secured portal at [miBenefits.ebms.com](https://miBenefits.ebms.com).

With Optum® Home Delivery, you can get a three-month supply of your long-term medications. Plus, we mail them to you with free standard shipping.

## WANT MORE REASONS?

### SKIP THE TRIPS

We deliver your medication to your door. You don't even have to leave home or wait in the pharmacy line.

### SAVE MONEY

You may pay less than what you do at in-store pharmacies. And, standard shipping is free.

### STAY ON TRACK

With a 3-month supply, you may be less likely to miss a dose. You can even sign up for automatic refills.

## EASY PAYMENT

Make one payment upfront. Or split it up into three equal monthly payments.

## WE'RE HERE WHEN YOU NEED US

Use the website and app any time to track orders, request refills, price medications and more. Pharmacists and customer support team are available 24/7.

## READY FOR HOME DELIVERY?

Here are the ways to sign up.

- [optumrx.com](https://optumrx.com) or with the Optum Rx app.
- Or ask your doctor to send an electronic prescription to Optum Rx.
- Or call the number on your member ID card.



SCAN CODE.  
LOG IN. SIGN UP.

## FREQUENTLY ASKED QUESTIONS

### IS THE OPTUM HOME DELIVERY PHARMACY IN MY PLAN'S NETWORK?

Yes, it's part of your plan's pharmacy network.

### ONCE I'VE ENROLLED IN HOME DELIVERY, HOW LONG WILL IT TAKE TO GET MY MEDICATION(S)?

Medications should arrive within five business days after we receive the complete order.

### DO I NEED TO SET UP A HOME DELIVERY ACCOUNT?

Yes. Before we can ship your first order, you need to set up your account and provide your payment method (credit card, debit card or bank account). Using your account, you can go online or use the app any time to place and track orders, check prices, and more.

### WHAT IS A LONG-TERM MEDICATION?

Long-term medications are those you take on a regular basis. These may be taken for high blood pressure, cholesterol, and depression, just to name a few.

### CAN I USE HOME DELIVERY FOR ANY MEDICATION?

Use home delivery for long-term medications. See which of your prescriptions can be filled through home delivery by going online or using the app.

### CAN I SET UP MEDICATION REMINDERS?

Yes. Go online or use the app to check your profile and turn on email and phone notifications and reminders.

### HOW DOES THE AUTOMATIC REFILL PROGRAM WORK?

Go online or use the app to see and enroll all eligible medications. Then, we'll send your refills when it's time. We notify you before we ship and we'll use your approved payment method on file. It's that easy.

Confused about health care terms? Visit [justplainclear.com](https://justplainclear.com).

## \$0 COST PREVENTIVE MEDICATIONS

Under the health reform law (Affordable Care Act), benefit plans must cover certain preventive care medications at 100% — without charging a copay, coinsurance or deductible. In support of this law, Optum Rx offers a number of no-cost preventive care medications.

### They must be:

- Prescribed by a health care professional
- Age- and condition-appropriate
- Filled at a network pharmacy

### These are categories of preventive medications recognized by the law:

- Aspirin
- Bowel preparation
- Breast cancer prevention
- Contraceptives
- Fluoride
- Flu shot and other vaccines
- Folic acid supplements
- HIV prevention
- Iron supplements
- Single agent statins
- Tobacco cessation

To find the most updated coverage for your plan, log in to [optumrx.com](https://optumrx.com). There you will be able view your benefits and claims, use the drug pricing tool, locate a network pharmacy and more.

## UNDERSTANDING YOUR FORMULARY

A formulary is a list of commonly prescribed medications or other pharmacy care products, services or supplies. They are chosen for their safety, cost and effectiveness and approved for use by your plan. You and your doctor can use the formulary to help you choose the most cost-effective prescription medication for your situation.

Medications are listed by categories or classes and placed into cost levels known as tiers. Tiers are the different cost levels you pay for a medication. The formulary also tells you if a medication is generic or brand, and if special rules apply.

## WHEN DOES THE FORMULARY CHANGE?

Formulary changes often happen twice a year, on January 1 and July 1. If there is a change that will negatively impact a medication you are taking, you will be notified by mail before the change. A negative change could mean a medication is moving to a tier where it will cost more. Or it could mean that a medication won't be covered any longer or that there are steps to take before it can be covered. Some positive changes, such as the addition of a lower cost generic drug, can happen at any time.

## MANAGE YOUR MEDICATION ONLINE

Before you fill your next prescription, sign in to [optumrx.com](https://optumrx.com) or the mobile app. Once logged in, you can check your medication coverage and for search lower-cost options with the drug pricing tool.

Finding a doctor or other health care professional is an important part of staying healthy. Our online directory helps make it simpler. It offers you up-to-date information about providers — and it's available online, anytime.

## PROVIDER DETAILS

To visit our online directory, simply go to [aetna.com/asa](https://aetna.com/asa). Begin searching for a doctor using your location — ZIP, city, county or state. You can use either the general or category search to see provider details that typically include:

- Board certification
- Hospital affiliation
- Medical school/year of graduation
- Gender
- Website address (if available)
- Specialties
- Languages spoken

You can also see additional provider information that can include participation information\*, other office locations, whether they're accepting new patients, maps, driving directions and more.

## ADDITIONAL FEATURES

You'll be able to find specialty care, too. Like a list of transplant facilities or pediatric congenital heart surgery facilities that are part of our Institutes of Excellence™ network.

## NARROWING YOUR SEARCH

Want to refine your search even further? Multiple options are available. You can easily:

- Filter by provider characteristics — such as:
  - Specialty
  - Languages spoken
  - Gender
  - Board certification
  - Hospital affiliation
  - Accepting new patients
  - Performance — such as Aexcel\*\* providers or Institutes of Excellence and Institutes of Quality® facilities
- Expand or reduce the geographic radius of your results
- Sort by best matched or distance
- View a map to see the locations of results and get driving directions
- Print results

**If you wish to view additional information about providers, detail pages are available (on selected providers).**

*\*The Plan does not consider the Alaska Native Medical Center or its providers, Alaska Regional Hospital or its providers or the Sutter Health Network facilities and providers a Preferred Provider. Be sure to check with your human resources representative or call the number on the back of your ID card before making an appointment or being treated.*

*\*\*Aetna's Aexcel program-designated high-performance specialists in 12 specialties: cardiology, cardiothoracic surgery, gastroenterology, general surgery, neurology, neurosurgery, obstetrics and gynecology, orthopedics, otolaryngology, plastic surgery, urology and vascular surgery.*

*Aetna Signature Administrators is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna). Information is believed to be accurate as of the production date; however, it is subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.*

## WHERE TO GO WHEN YOU NEED CARE

Get the right care at the right time and right place.

### PRIMARY CARE SUPPORT

Call your primary care provider when you are experiencing any health concerns. A virtual visit might be possible. Primary care is cost-effective care for acute/chronic conditions and preventive care, and same day appointments are often available.

### URGENT CARE / EXPRESSCARE

Urgent and ExpressCare can see you when you can't get into your primary care provider. Reserve your spot online to avoid a wait at Urgent/Express Care: [providence.org/our-services/urgent-care](https://providence.org/our-services/urgent-care). Same day appointments often available at ExpressCare with transparent pricing and extended hours seven



days/week. Urgent Care is a cost-effective alternative to the Emergency Department for illness or injuries that aren't life threatening with no appointment needed.

### EMERGENCY DEPARTMENT

If you are experiencing a medical emergency or a life threatening condition with severe symptoms, call 911! When not an emergency, review your options above. The Emergency Department is the best place to go if there is risk of self-harm or harm to others, for life-threatening conditions, or for severe symptoms that occur suddenly and unexpectedly. The Emergency Department is the highest-cost option for care.



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

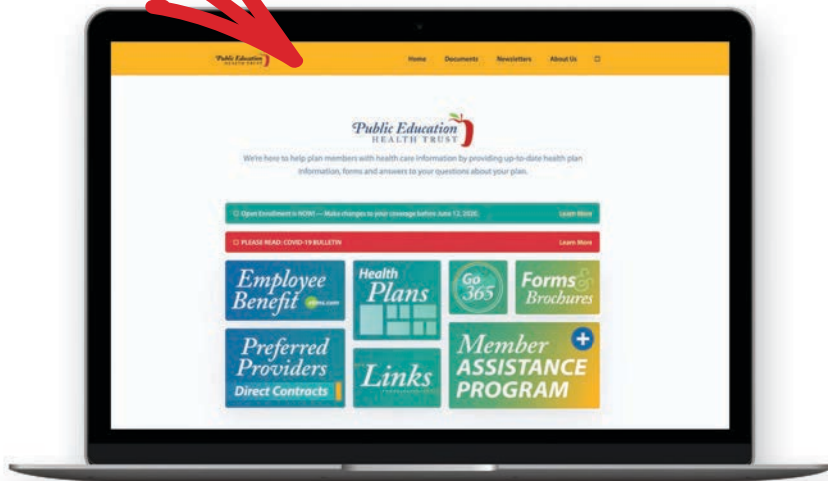
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Visit [pehtak.com](http://pehtak.com) to access important documents, links and more. While you're there, be on the hunt for the link to be entered to WIN \$50! (Where's that link? Here's a hint: don't miss the important "notices" at [pehtak.com](http://pehtak.com).)



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