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**smart living**  
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*Public Education*  
HEALTH TRUST 

**JANUARY / FEBRUARY**

## CHECKLIST FOR A CHECKUP

### ***Strategies to Help Control Your Healthcare Costs Become Informed and Involved***

Participants who are informed and involved in their individual healthcare decisions will be rewarded by improved overall health status and more money in their pocketbook! Here are a few strategies to become an educated and empowered healthcare consumer.

#### **SHOP AROUND FOR A PROVIDER.**

Finding the right healthcare provider for you is a big part of your medical care. Don't wait until you get sick to find one. When you look for or change providers, follow these tips:

- Look for one who is part of the PEHT provider network, Aetna Signature Administrators (ASA).
- The DocFind Online directory is available at: [www.aetna.com/asa](http://www.aetna.com/asa).
- Shop around. Not all providers charge the same fees. Also, if the provider is not part of the ASA network, learn whether their office will balance bill.
- Look for a provider who utilizes a hospital or other healthcare facility for procedures that is part of the ASA network.
- Make sure the provider will utilize Qwest Diagnostics for any lab tests.

#### **SEEK ALTERNATIVE TREATMENTS.**

It is important you always get the medical care you need, but sometimes, the first treatment suggestion is not the best. When seeking alternative treatments, follow these tips:

- Ask your provider about alternative treatments.
- Some illnesses/diseases can be treated by lifestyle changes and other non-medical means.

#### **WORK IN PARTNERSHIP WITH YOUR PROVIDER.**

- Take good care of yourself
- At first sign of a health problem, observe and record your symptoms
- Practice medical self-care at home
- Research your medical condition and seek alternative treatments
- Prepare for office visits \*
- Play an active role in the medical visit \*

\* Refer to the Ask-the-Provider Checklist below.



#### **RESEARCH YOUR MEDICAL CONDITION.**

Decisions you make about your health can affect the length and quality of your life. Researching treatments for your medical condition can also help to ensure you aren't going to pay for procedures you do not need. Choose wisely. To do this, you need to gather facts. The following is a listing of just some of the resources available:

- Ask your provider for any written information he/she might have to lend you.
- The internet is an endless resource. Look for credible sites, such as [www.medlineplus.gov](http://www.medlineplus.gov), [www.healthfinder.gov](http://www.healthfinder.gov) and other web sites which end in .gov. Additional credible sites are ones from hospitals, medical centers and medical associations. Most often, these sites end in .edu and .org.
- Not-for-profit groups. These include the American Cancer Society, the American Heart Association, and the American Diabetes Association.

#### **VERIFY BILLING CHARGES ASSOCIATED WITH THE TREATMENT OR SERVICES YOU RECEIVED.**

Unfortunately, there are times when errors are made in billing, or fraud and abuse are used in billing processes. Only properly coded and accurately billed services will be reimbursed. When you get your bill, check it, and ask about charges you don't understand.

# CHECKLIST FOR A CHECKUP *continued...*

## Ask-the-Provider Checklist

### Before the visit:

- Verify your provider is in the AETNA network.
- Ask for the pricing for the services you are requesting
- Make a note of your family health history.
- Take a list of any medications you are currently taking.
- If you have seen a doctor before for a similar problem, take the record from the visit with you.

### During the visit:

- State your main problem first.
- Describe your symptoms.
- Describe past experiences with the same problem.

### At the end of the visit, ask:

- Do I need to return for another visit?
- Can I phone in for test results?
- What danger signs should I look for?
- When do I need to report back about my condition?
- What else do I need to know?

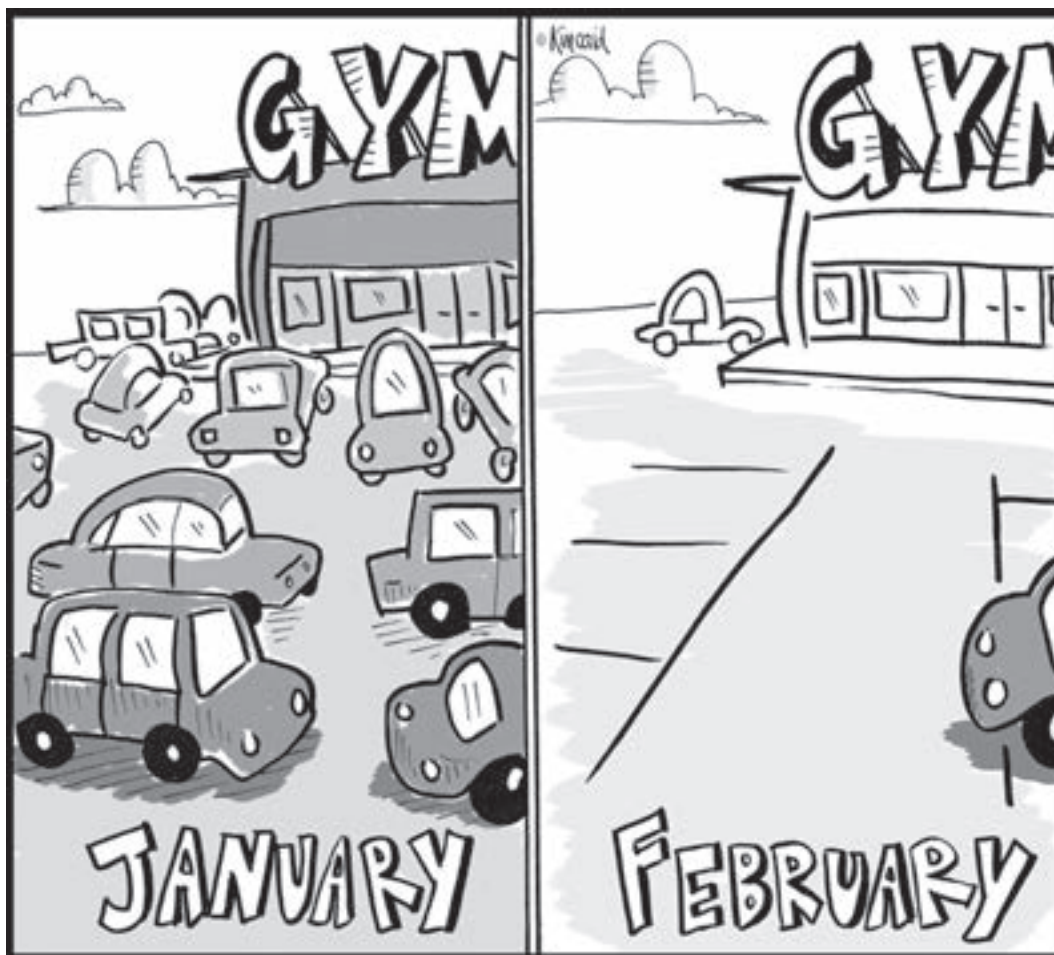
### After the visit, write down:

- What's wrong.
- What might happen next.
- What you can do at home.

### For medications, tests & treatments you may want to ask:

- What's the name of the medication (or test, or procedure)?
- Why do I need it?
- What are the risks?
- Are there alternatives?
- What happens if I do nothing?
- (For medications) How do I take this?
- (For tests) How do I prepare?

For other health tips and information, visit [www.ebms.com](http://www.ebms.com) and register for your own account on miBenefits. You'll have direct access to miHealth Manager and other benefits information to help you intelligently navigate the healthcare system.



## Understanding Your Benefit “Plan of Care” Requirements

Your PEHT Health Plan requires a documented Plan of Care for massage therapy, occupational therapy, and physical therapy services in excess of 20 visits per episode of care. It is recommended the Plan Participant provide pre-notification to EBMS for any therapy in excess of 20 visits. The pre-notification request to EBMS must include the Covered Person's Plan of Care.

### WHAT IS PLAN OF CARE (POC)?

A Plan of Care is a written plan that describes the services being provided and any applicable short term and long term goals, specific treatment techniques, anticipated frequency and duration of treatment, and/or treatment protocol for the Covered Person's specific condition. The Plan of Care must be written or approved by a Physician and updated as the Covered Person's condition changes.

### WHAT IS EPISODE OF CARE (EOC)?

An Episode of Care consists of all clinically related services for one Covered Person for an individually separate and distinct diagnostic condition starting from the onset of symptoms until treatment is complete. Once the Episode of Care maximum has been met or the Covered Person has reached any additional approved visit maximum established, therapy benefits will not be provided for that condition.

For more information call EBMS at 1-866-247-1443.

## HEALTHY WINTER RECIPE

### Grilled Chicken Tenders with Cilantro Pesto

Cook chicken tenders quickly on the grill and top with pesto made with cilantro and sesame seeds for a zesty, speedy dinner. Serve with: Quinoa and grilled asparagus.

Makes: 4 Servings Active Time: 35 minutes Total Time: 35 minutes

#### INGREDIENTS

- 1/4 cup lime juice
- 1/4 cup reduced-sodium soy sauce
- 1 tablespoon canola oil
- 1 teaspoon chili powder
- 1 pound chicken tenders
- 2 cups loosely packed fresh cilantro leaves, (1-2 bunches)
- 2 scallions, sliced
- 2 tablespoons toasted sesame seeds, (see Ingredient Note)

#### PREPARATION

1. Whisk lime juice, soy sauce, oil and chili powder in a large bowl. Reserve 2 tablespoons of the marinade in a small bowl. Add chicken to the remaining marinade; toss to coat. Marinate in the refrigerator for 20 minutes or up to 1 hour.
2. Preheat grill to medium-high.
3. Meanwhile, place cilantro, scallions, sesame seeds and the reserved marinade in a food processor and process until fairly smooth.
4. Oil the grill rack (see Tip). Remove the chicken from the marinade (discard marinade) and grill until cooked through and no longer pink in the middle, about 2 minutes per side. Serve the chicken with the cilantro-sesame pesto.

#### TIPS & NOTES

- **Ingredient Note:** Sesame seeds can be purchased already toasted. Look for them near other Asian ingredients. Or toast your own in a small dry skillet over low heat, stirring constantly, until golden and fragrant, about 2 minutes.
- **Tip:** To oil the grill rack, oil a folded paper towel, hold it with tongs and rub it over the rack. (Do not use cooking spray on a hot grill.) When grilling delicate foods like tofu and fish, it is helpful to spray the food with cooking spray.



Nutrition Facts			
Servings Per Recipe: 4			
Amount Per Serving			
Calories 100			
			% Daily values*
Total Fat 6g			9%
Saturated Fat 1g			5%
Trans Fat 0g			
Monounsaturated Fat 5g			
Cholesterol 60mg			21%
Potassium 294mg			8%
Sodium 290mg			12%
Total Carbohydrate 3g			1%
Dietary Fiber 1g			4%
Sugars 0g			
Protein 24g			48%
Percent Daily values are based on a diet of 2,000 calories per day. Your daily values may be higher or lower depending on your calorie needs.			
Total Fat:	Calories	2,000	2,000
Sat Fat:	Less than	65g	65g
Cholesterol:	Less than	300mg	300mg
Sodium:	Less than	2,400mg	2,400mg
Total:	Equals	300g	375g
Dietary Fiber:	Equals	25g	30g

# LEARN TO MANAGE STRESS

*We all feel stress at one time or another. It's a normal and healthy reaction to change or a challenge. But stress that goes on for more than a few weeks can affect your health. Keep stress from making you sick by learning healthy ways to manage it.*

## LEARN TO RECOGNIZE STRESS

The first step in managing stress is recognizing it in your life. Everyone feels stress in a different way. You may get angry or irritable, lose sleep, or have headaches or stomach upset. What are your signs of stress? Once you know what signals to look for, you can start to manage it.

Also identify the situations that cause you stress. These are called stressors. Your stressors could be family, work, relationships, money, or health problems. Once you understand where your stress is coming from, you can come up with ways to deal with your stressors.



## AVOID UNHEALTHY STRESS RELIEF

When you feel stressed, you may fall back on unhealthy behaviors to help you relax. These may include:

- Eating too much
- Smoking cigarettes
- Drinking alcohol or using drugs
- Sleeping too much or not sleeping enough

These behaviors may help you feel better at first, but they may hurt you more than they help. Instead, use the tips below to find healthy ways to reduce your stress.

## FIND HEALTHY STRESS BUSTERS

There are many healthy ways to manage stress. Try a few and see which ones work best for you.

- **RECOGNIZE THE THINGS YOU CAN'T CHANGE.** Accepting that you can't change certain things allows you to let go and not get upset. For instance, you can't change the fact that you have to drive during rush hour. But you can look for ways to relax during your commute, such as listening to a podcast or book.
- **AVOID STRESSFUL SITUATIONS.** When you can, remove yourself from the source of stress. For example, if your family squabbles during the holidays, give yourself a breather and go out for a walk or drive.
- **GET EXERCISE.** Getting physical activity every day is one of the easiest -- and best -- ways to cope with stress. When you exercise, your brain releases chemicals that make you feel good. It can also help you release built-up energy or frustration. Find something you enjoy -- whether it's walking, cycling, softball, swimming, or dancing -- and do it for at least 30 minutes on most days.
- **CHANGE YOUR OUTLOOK.** Try to develop a more positive attitude toward challenges. You can do this by replacing negative thoughts with more positive ones. For example, rather than thinking, "Why does everything always go wrong?" change this thought to, "I can find a way to get through this." It may seem hard or silly at first, but with practice you may find it helps turn your outlook around.
- **DO SOMETHING YOU ENJOY.** When stress has you down, do something you enjoy to help pick you up. It could be as simple as reading a good book, listening to music, watching a favorite movie, or having dinner with a friend. Or, take up a new hobby or class. Whatever you choose, try to do at least one thing a day that's just for you.
- **LEARN NEW WAYS TO RELAX.** Practicing relaxation techniques is a great way to handle daily stress. Relaxation techniques help slow your heart rate and lower your blood pressure. There are many types, from deep breathing and meditation to yoga and tai chi. Take a class, or try learning from books, videos, or online sources.
- **CONNECT WITH LOVED ONES.** Don't let stress get in the way of being social. Spending time with family and friends can help you feel better and forget about your stress. Confiding in a friend may also help you work out your problems.
- **GET ENOUGH SLEEP.** Getting a good night's sleep can help you think more clearly and have more energy. This will make it easier to handle any problems that crop up. Aim for about 7 to 9 hours each night.
- **Eat a healthy diet.** Eating healthy foods helps fuel your body and mind. Skip the high-sugar snack foods and load up on vegetables, fruits, whole grains, low-fat or nonfat dairy, and lean proteins.
- **LEARN TO SAY NO.** If your stress comes from taking on too much at home or work, learn to set limits. Ask others for help when you need it.

# 5 HEALTHY-EATING RESOLUTIONS YOU CAN ACTUALLY STICK TO

*Try these healthy eating resolutions for a healthier you in the new year.*

Why not attack the age-old “lose weight” and “eat healthier” resolutions from a different perspective and cut them into more manageable pieces? It could actually work! Here are 5 do-able New Year’s resolutions for a healthier you this year.

## **Resolution 1. Eat More Omega-3s**

**Solution: Seek out seafood.**

Getting more foods rich in omega-3 fatty acids might just help you keep your blood pressure down. In the multinational INTERMAP study, researchers found that among 4,680 healthy adults, those who consumed the highest amounts of omega-3 fatty acids in their diets had the lowest rates of hypertension. Research also suggests that omega-3s can help improve your mood, which we all need a little help with in the short, dark days of winter. Aim to get two servings of fish a week, particularly fatty fish, such as salmon, sardines and some types of tuna, which are rich in omega-3s. Not a fish lover? Opt for walnuts and flax, which are good nonfish sources of omega-3s.

## **Resolution 2. Pile On The Veggies**

**Solution: Get out the roasting pan.**

The majority of Americans don’t eat the daily recommended 3 or more servings of vegetables, according to a recent report from the Centers for Disease Control and Prevention. If you’re of the mindset that “vegetables don’t taste good,” but know you should eat more of them since they’re teeming with healthy nutrients and fiber (more about fiber below), get out your roasting pan. Roasting vegetable caramelizes their natural sugars so they taste fantastic. It’s an easy way to cook veggies for dinner—pop a pan of them in the oven and make the rest of dinner while they roast.

## **Resolution 3. Up Your Fiber Intake**

**Solution: Experiment with whole grains.**

Getting enough fiber may help prevent cardiovascular disease, type 2 diabetes and a number of cancers. And eating more fiber may help you slim down. But the average American eats about 14 grams of day—the recommended daily intake is 21 to 38 grams. One of the easiest ways to up your fiber intake is to eat more whole grains. Quinoa, whole-wheat couscous, bulgur and polenta are all quick-cooking options to add to your weeknight repertoire.

## **Resolution 4. Eat Less Meat**

**Solution: Learn to like tofu more.**

A popular reason to cut back on meat is for environmental reasons, but you’ll be helping your heart too. When you replace meat with soy, you’ll naturally eat less saturated fat—and research shows that saturated fat increases LDL. While tofu might not have a real “flavor,” that’s what makes it so versatile—it soaks up the flavors of a stir-fry sauce or marinade like a sponge, making it taste terrific!

## **Resolution 5. Rein in Your Sugar Addiction**

**Solution: Make low-sugar treats to satisfy your sweet tooth.**

Americans eat too much sugar. We consume 355 calories—or 22 teaspoons—of added sugars a day. The American Heart Association advises that we eat much, much less than that. Luckily, you can still make treats that satisfy your sweet tooth and cut back on your sugar intake at the same time. Cook veggies for dinner—pop a pan of them in the oven and make the rest of dinner while they roast.

Source: <http://recipes.millionhearts.hhs.gov/articles/5-healthy-eating-resolutions-you-can-actually-stick>

## 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](http://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!

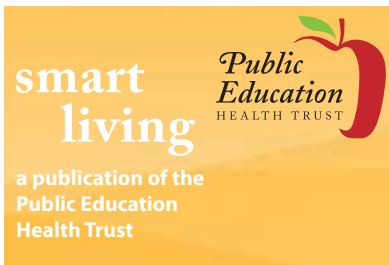


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***Congratulations to Annie Smith!***

The winner of the November/December PEHT Newsletter Quiz!



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