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**P1 / Contract
Negotiations**

**P2 / Breast
Cancer
Awareness**

P3 / Teladoc™

**P4 / Cartoon &
Seasonal
Recipe**

**P5 / Tobacco
Cessation &
Optum**

smart living
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SEPTEMBER / OCTOBER

EBMS' DIRECT CONTRACT NEGOTIATIONS PROGRAM

On behalf of the PEHT health plan, EBMS negotiates with out-of-network hospitals and other healthcare providers to reduce the cost of medical services. PEHT's vision statement is to maximize member benefits at the least cost and work towards increasing members access to physicians while attempting to mitigate the rising cost of medical care in Alaska is being put into action! Direct contracting with a provider can occur in a few different ways and the need for negotiation can be identified pre-service or post-service. If you know that you are seeing an out of network provider, let your voice be heard! Talk to your plan administrator, provider or let EBMS know! We are all one team and want to help you along your journey!

PEHT has been proactive in letting EBMS know of upcoming procedures or patient concerns for provider access as well. Because of this, EBMS proactively contacts the provider's office or facility and advises on how to become an in network provider, negotiates either a contract on behalf of PEHT or negotiates on a case by case basis for individual plan members to meet ever changing healthcare needs. When EBMS or PEHT identifies a high dollar claim that might financially impact you, EBMS reaches out and negotiates with the provider or facility on your behalf. Either approach allows you to receive care and not receive any unexpected provider bills. Many times you may not even know this has occurred which is how we want it! When you are receiving services or need health care, the last thing PEHT or EBMS wants is for you to have any additional stresses or financial burdens.



ADVANTAGES TO DIRECT CONTRACT NEGOTIATIONS

- PEHT is able to save money by allowing lower costs to the health plan, because of this, premiums can remain lower!
- You are protected from 'balance billing', meaning the provider cannot bill you for the difference between their charges and what the plan paid
- You have access to a provider that you would not have had access to under your PPO network!
- You are able to be an informed consumer of healthcare and let your health plan and EBMS know when you need a helping hand or need to add a provider.
- EBMS has received PEHT member feedback and successfully negotiated contracts with 15 Alaska providers.

"EBMS's mission statement is 'Keeping members financially and physically well on their journey'. Creating contracts to supplement PPO networks increases member access to multiple providers and also helps members receive as many savings as possible while protecting them from any additional 'surprises' that arise in billing. EBMS and PEHT have a huge interest in promoting health and consumer awareness by promoting transparency in the healthcare community. This can only be achieved by reaching not only members and addressing their concerns; but, by building reputable relationships within the provider community to help support this need and make sure everyone is able to work together."

-EBMS

BREAST CANCER AWARENESS

The recognizable pink ribbons emerge, promoted by businesses and sporting events alike, signify the beginning of Breast Cancer Awareness month in October. Most people now easily associate the symbol with breast cancer, but many foundations promoting the cause are shifting away from awareness and pushing the theme of prevention.

BREAST CANCER FACTS

- Breast cancer is a group of diseases that affects breast tissue
- Both men and women can be affected
- Risk factors include:
 - o Physical inactivity
 - o Family history of breast cancer
 - o Age – most breast cancer diagnoses come after age 50
 - o Being overweight or obese after menopause

Visit https://www.cdc.gov/cancer/breast/basic_info/risk_factors.htm for a complete list of risk factors.

REDUCING YOUR RISK FOR BREAST CANCER

Many factors over the course of a lifetime can influence your breast cancer risk. You can't change some factors, such as getting older or your family history, but you can help lower your risk of breast cancer by taking care of your health in the following ways—

- Keep a healthy weight
- Exercise regularly (at least four hours a week).
- Research shows that lack of nighttime sleep can be a risk factor.
- Don't drink alcohol, or limit alcoholic drinks to no more than one per day.
- Avoid exposure to chemicals that can cause cancer (carcinogens) and chemicals that interfere with the normal function of the body.
- Limit exposure to radiation from medical imaging tests like X-rays, CT scans, and PET scans if not medically necessary.
- If you are taking, or have been told to take, hormone replacement therapy or oral contraceptives (birth control pills), ask your doctor about the risks and find out if it is right for you.
- Breastfeed any children you may have, if possible.

If you have a family history of breast cancer or inherited changes in your BRCA1 and BRCA2 genes, you may be at high risk for getting breast cancer. Talk to your doctor about more ways to lower your risk.

Breast Cancer in **Young Women** Can be Hereditary

Breast cancer is less common in younger women than in older women, but young women are more likely to have hereditary breast cancer. Hereditary cancers run in your family and are caused by an inherited change in your genes.



BRCA stands for the **B**Reast **C**Ancer gene. You have two BRCA genes—one from your mother and one from your father—which help the body prevent breast cancer.



www.cdc.gov/BringYourBrave
#BringYourBrave



U.S. Department of
Health and Human Services
Centers for Disease
Control and Prevention

Effective 7/1/2016 members of PEHT's High Deductible Health Plan will have a \$45 consult fee.

Plans A-G have access to Teladoc free of charge.

24/7/365 medical coverage for you and your dependents



You and your eligible dependents can talk to a U.S. board-certified doctor anytime, anywhere, by phone or video. Teladoc® doctors can treat many of your medical conditions. **Give your family access to Teladoc.**

1 Set up your account (PRIMARY MEMBER)

Visit the website and click "Set up account". Follow the online instructions to provide the necessary information and to complete your medical history.

2 Set up minor dependents (17 OR YOUNGER)

Log into your account and click "My Family" from the top menu. Eligible dependents will already be listed under the "My Dependents" section. Click the dependent's name and complete their medical history.

3 Set up adult dependents (18 OR OLDER)

Adult dependents set up their own account by visiting the website and clicking "Set up account". They should follow the online instructions to provide the necessary information and to complete their medical history.

4 Request a consult

Once your account is set up, request a consult anytime and anywhere you need care. With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.

Do I have a username?

When setting up your account online, you will be asked for a username. Your username can be found on your Teladoc membership card. If you do not have a membership card or you do not know your username, simply select "No" and complete the information requested.



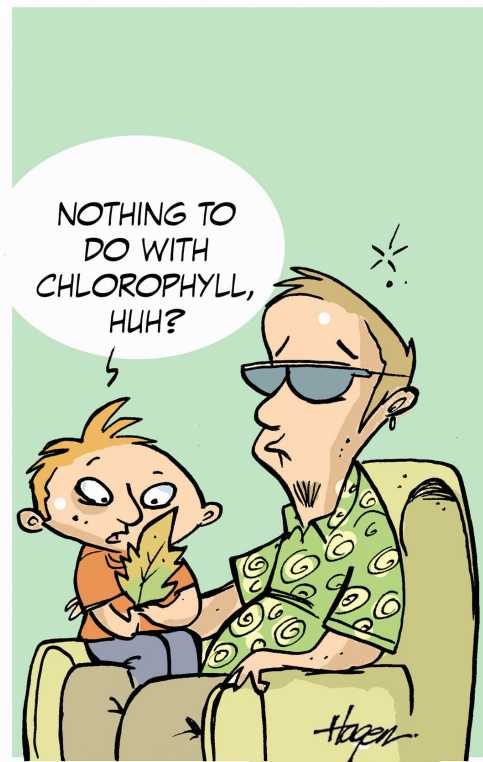
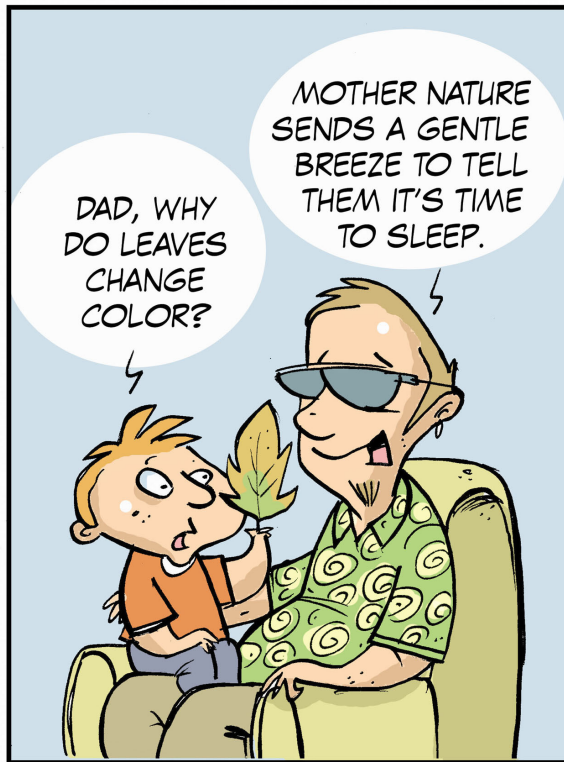
He may not understand
the importance of 24/7
medical coverage, but
you do.

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HEALTHY RECIPE *Oven-Fried Fish & Chips*

Fish and chips are traditionally sold wrapped in paper to soak up all the grease—not a good sign. To cut the calories in half and reduce the fat, this recipe coats the delicate fish in a crispy cornflake crust and then bake it along with sliced potatoes.

Makes: 4 Servings Active Time: 25 minutes Total Time: 45 minutes

INGREDIENTS

- Canola or olive oil cooking spray
- 1 and 1/2 pounds russet potatoes, scrubbed and cut into 1/4-inch-thick wedges
- 4 teaspoons canola oil
- 1 1/2 teaspoons Cajun or Creole seasoning, divided
- 2 cups cornflakes
- 1/4 cup all-purpose flour
- 1/4 teaspoon salt
- 2 large egg whites, beaten
- 1 pound cod, (see Note) or haddock, cut into 4 portions

PREPARATION

1. Position racks in upper and lower third of oven; preheat to 425°F. Coat a large baking sheet with cooking spray. Set a wire rack on another large baking sheet; coat with cooking spray.
2. Place potatoes in a colander. Thoroughly rinse with cold water, then pat dry completely with paper towels. Toss the potatoes, oil and 3/4 teaspoon Cajun (or Creole) seasoning in a large bowl. Spread on the baking sheet without the rack. Bake on the lower oven rack, turning every 10 minutes, until tender and golden, 30 to 35 minutes.
3. Meanwhile, coarsely grind cornflakes in a food processor or blender or crush in a sealable plastic bag. Transfer to a shallow dish. Place flour, the remaining 3/4 teaspoon Cajun (or Creole) seasoning and salt in another shallow dish and egg whites in a third shallow dish. Dredge fish in the flour mixture, dip it in egg white and then coat all sides with the ground cornflakes. Place on the prepared wire rack. Coat both sides of the breaded fish with cooking spray.
4. Bake the fish on the upper oven rack until opaque in the center and the breading is golden brown and crisp, about 20 minutes.



Nutrition Facts

Servings Per Recipe 4

Amount Per serving

Calories 322

% Daily values *

Total Fat 5g	8%
Saturated Fat 0g	0%
Trans Fat 0g	
Monounsaturated Fat 3g	
Cholesterol 53mg	18%
Potassium 1031mg	0%
Sodium 351mg	15%
Total Carbohydrate 45g	15%
Dietary Fiber 3g	12%
Sugars 2g	
Protein 24g	48%

* Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs.

Nutrients	Calories	2,000	2,500
Total Fat	Less than	65g	80g
Sat Fat	Less than	20g	25g
Cholesterol	Less than	300mg	300mg
Sodium	Less than	2400mg	2400mg
Total Carbohydrate	Equals	300g	375g
Dietary Fiber	Equals	25g	30g

TOBACCO CESSATION

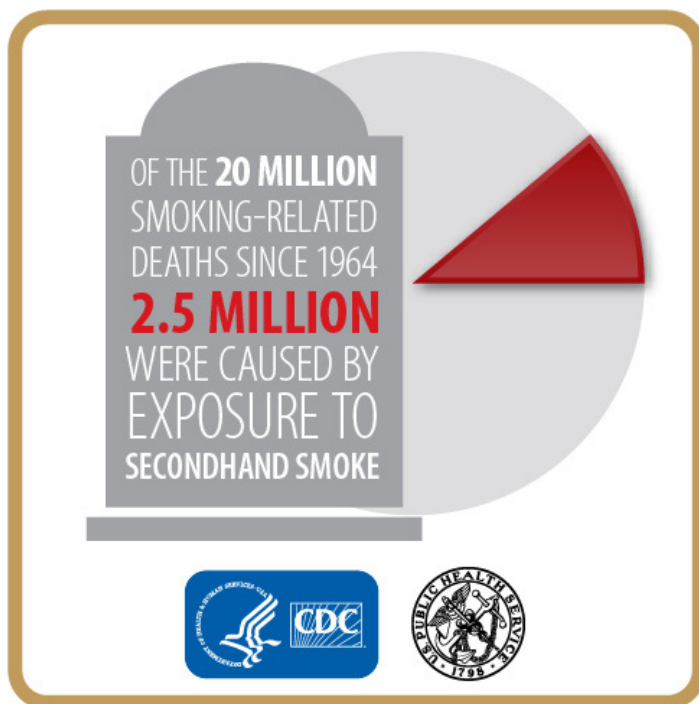
Each year, 480,000 Americans die from tobacco related illnesses and over 16 million people in the US suffer from disease caused by tobacco products. The harmful effects of tobacco products aren't limited to the user though; since 1964, 2.5 million people have died from diseases caused by second-hand smoke exposure. Tobacco use affects almost every system in your body and causes cancer, heart disease, stroke, lung disease and can cause birth defects, type II diabetes, and blindness, among many other diseases.

Tobacco use is the largest preventable cause of death and disease in the United States. If you are looking to take the first steps towards a tobacco free lifestyle, your PEHT health plan provides support through the EBMS Tobacco Cessation Program.

To enroll in the Program, call an EBMS Health Coach at
1.866.839.9468

****This program is available for both smoking and smokeless tobacco product users. ****

Source: <https://www.healthypeople.gov/2020/topics-objectives/topic/tobacco-use>



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- Stay on top of medication refills. See when refills are due, get refill reminders and quickly contact your pharmacy.
- Show your doctor exactly what medications you are taking.
- Pull up your medication history anytime.
- Learn about medication side effects and interactions.
- Find network pharmacies by Zip code or location, then check and compare current prescription prices.
- Have one-touch access to your electronic pharmacy ID card.
- Order refills from home delivery.

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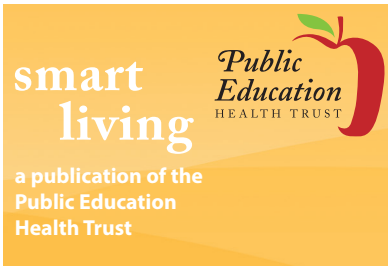
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JULY/AUGUST WINNER: KEITH BENNETT



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