

SMART LIVING

a publication of the Public Education Health Trust



MAY / JUNE ISSUE



OPEN ENROLLMENT

Need to make Changes to your Benefits Plan? Open Enrollment is May 1st – June 15th

Your annual opportunity to review your benefits and make changes for the coming plan year (July 1, 2017-June 30, 2018) is almost here!

- ***If you are currently enrolled in the Public Education Health Trust Health Plan and wish to maintain your coverage, there is no action required.***
- ***If you are currently enrolled and wish to waive the coverage; your waiver form must be submitted to the Trust office no later than 5:00 pm on June 15th, 2017.*** Some school districts require proof of other coverage to be eligible to waive from this Plan, while some do not allow the waiver even if you have other coverage. Please contact your human resources department for their criteria.

The Trust recommends that you review your dependents listed to ensure accuracy. The Trust provides coverage for spouses, qualified domestic partners, children up to the age of 26, and dependents for whom you are the guardian up to the age of 18. A complete listing of your dependents can be found on your miBenefits secured portal at www.ebms.com.

There are also some changes you can expect in Plans F and G. Plans F and G define **Primary Care Physician** as general practitioner, family practitioner, general internist, nurse practitioner, physician's assistant, pediatrician, chiropractor, or massage therapist. The copay for Primary Care Physicians remains the same, with the first six visits per calendar year having a copay of \$25 for Plan F and \$30 for Plan G. However, Specialty Provider Office Visits, which include visits to all other physician types, will apply to the deductible and coinsurance, with no copay.

Please keep an eye out for more information from your school district about the open enrollment process. The next health plan year becomes effective July 1, 2017.

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NEW PROVIDERS JOIN PEHT'S NETWORK



Recently, PEHT added several new providers to your direct contracting network!

- Alpine Chiropractic (Dr. Fuller/Dr. Ramirez)
- Back in Action Physical Therapy
- Denali Orthopedic Surgery
- Dr. Thomas Desalvo and Dr. Konstantine Bunde
- Dr. Brendan Kiernan
- Dr. Leslie Morris
- Dr. Weston Hopkins
- Ideal Family Medicine
- Larson Chiropractic
- Lemon Tree Family Medicine
- Logan Larson, LPC
- Pioneer Peak Orthopedics
- Snow Blossom Acupuncture
- Soma Wellness (Dr. Conklin, Dr. Rogers, and Dr. Whip)
- Valley Medical Care
- Wild Iris Integrative Massage
- Willow Medical and Wellness

You can view your health plan's direct contract listings at the following link, which shows providers that have completed an in-network contract negotiation directly with PEHT to benefit you and your family: <http://pehtak.com/direct-contracts>.

WORKPLACE WORKOUT: WALKING



Let's be real. No one really wants to work out at work. It's a sweaty venture, and a workout in the middle of a work day doesn't always seem realistic.

If you're not a fan of a high-intensity workout on your lunch break, or you simply don't want to mess up your professional look, consider walking. As the overlooked workout, walking actually improves circulation, lowers blood pressure, and strengthens the heart. Plus, it's a great way to break up a work day, helping you to refocus and feel energized back at the desk.

So, grab a colleague or go solo. Whether you chat the walk away or take the time to reflect on your own, the walk will be just what you need to rejuvenate.

The Prep: Schedule it. Put a reminder on your calendar. Start with one walk each day, and work your way up to two. Soon, you'll be craving your walk time.

Get comfy. Keep a pair of gym shoes and socks at your desk. If you're walking outside, pack a hat and shades. Consider slathering on some SPF before heading out the door, too. And don't forget your fitness tracker.

The Workout: Find a route or trail close to your work place. It could even be a path throughout your building. Do the same route daily to stay confident in your walk time, or switch it up and push yourself to stay on time. After all, this is just a quick work break.

Once you get comfortable with your walking routine, increase the intensity. Carry light weights to work your arms or attach ankle weights to up the resistance. Try speed walking, or choose a path with more incline.

The Cleanup: With all of this walking, you're bound to get a little sweaty. Keep a towel or wipes handy. Switch out your socks. Store some deodorant in your drawer.

Nothing beats the good feelings and boosted mood when you're back at your desk after a walk. A study from California State University, Long Beach, showed that psychological health improves as steps increase. So, walking isn't only great for your body, but it's also great for your mind. Now that's an excellent workplace workout.



DO WHAT STEVE JOBS WOULD DO. THE APPLE CO-FOUNDER ENJOYED WALKING MEETINGS, AND YOU CAN, TOO. CONSULT WITH YOUR SUPERVISOR TO SEE IF WALKING MEETINGS WOULD WORK FOR YOUR TEAM. MENTION THAT STANFORD UNIVERSITY RESEARCHERS FOUND THAT CREATIVITY INCREASES DURING AND SOON AFTER A WALK.

Sources: <http://www.health.harvard.edu/diet-and-weight-loss/calories-burned-in-30-minutes-of-leisure-and-routine-activities>, <http://www.arthritis.org/living-with-arthritis/exercise/workouts/walking/wow-of-walking.php>, <http://news.stanford.edu/2014/04/24/walking-vs-sitting-042414/>, https://web.csub.edu/misc/inside/archives/vol_58_no_4/1.htm

BRIDGEHEALTH™ BENEFITS

Your health plan offers the BridgeHealth surgical benefit to deliver more value, quality, and cost savings to you. BridgeHealth, a surgery benefit program available through PEHT, offers you tools, services, and dedicated care coordinators to help you when considering a planned surgery. This program may actually lower your out-of-pocket costs, while improving the quality of care and the entire experience. The best part is that BridgeHealth is free... and you don't need to complete extra paperwork to get involved. You're already enrolled!

Gain access to decision support: Contact BridgeHealth if you are considering a surgery.

Get top-quality care: If you decide to have surgery, you want the best care. BridgeHealth's stringent standards in selecting providers, verified by external data, deliver top-tier options.

Save Money: BridgeHealth has pre-negotiated agreements with care providers that lower your plan sponsor's healthcare costs, as well as those of the actual surgery.

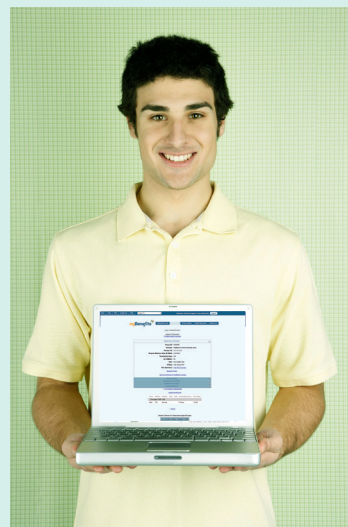
Let the care coordinators help: BridgeHealth provides you with dedicated care coordinators, who will guide you toward your most informed decision.

Refer to your PEHT Plan Benefits Booklet to learn more about your BridgeHealth Surgery Benefit or call the BridgeHealth Staff at 888.387.3909 with any questions you may have!



miBenefits is a state-of-the-art, 24/7 health portal offered to you through your benefit plan. Enrolled plan members can access a variety of healthcare resources and benefit plan information.

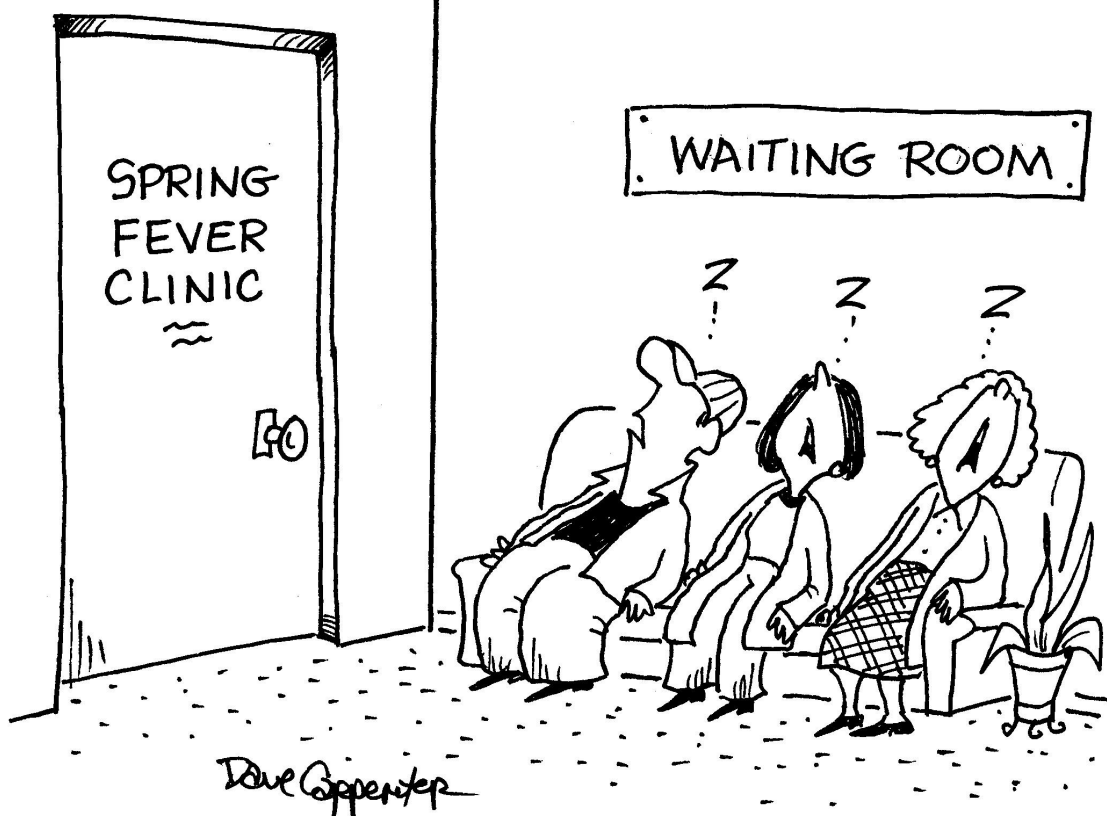
- View recent claims.
- View your benefit summary.
- View your account details.
- View the status of medical and flexible spending accounts.
- Request an ID card or a certificate of coverage.
- Update your account.
- Retrieve forms.
- Chat online with EBMS' Client Services Representatives during normal hours of operation.



Find all of this and more by logging into your miBenefits account at www.ebms.com.

Do you need to register for miBenefits? It's as easy as 1, 2, 3!

1. Visit www.ebms.com and click "Log In" on the top left-hand side of the screen. Then select the "Not a Registered User" option.
2. Use your insurance card to complete our simple registration form.
3. EBMS will validate your eligibility status, giving you full access to the site!



HEALTHY RECIPE CITRUS TUNA MELT

Makes: 6 servings

This warm toasted sandwich is easy to make. Our recipe uses one slice of bread per serving. An open-faced sandwich has less sodium and fewer calories.



INGREDIENTS

- 1 can (about 12 ounces) tuna, drained
- 2 tablespoons lime (or lemon) juice
- ½ cup onion, diced
- ¼ cup tomatoes, diced (or 2 tablespoons, about 2 ounces, low-sodium diced tomatoes, drained)
- ½ cup apple, diced
- ¼ cup celery, diced
- ¼ teaspoon black pepper
- 6 slices whole grain bread (or homemade bread)
- ¼ cup fresh parsley or cilantro, chopped (if you have it)
- 1 tablespoon cayenne or jalapeño chilies, diced (if you have it)
- 3 slices pasteurized process American cheese, cut into halves
- 6 slices tomatoes
- 6 leaves lettuce

PREPARATION

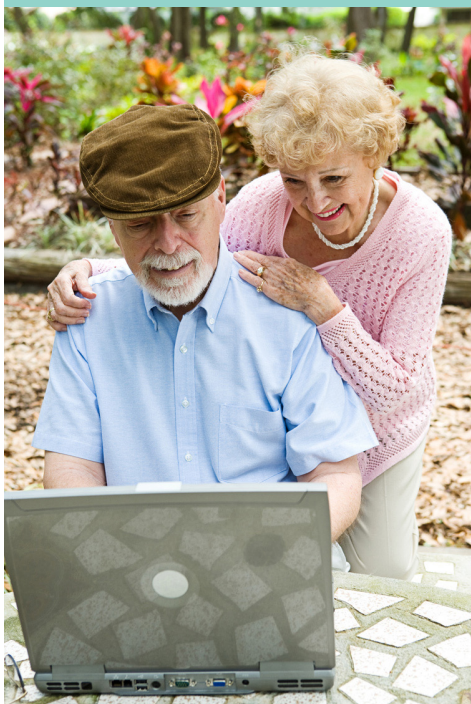
1. Preheat oven to 350 degrees F.
2. In a medium-size bowl, combine tuna, lime juice, onion, tomatoes, apple, celery, and pepper. Mix well.
3. Toast the bread.
4. Place 6 slices of toasted bread on a cookie sheet. Put an even amount of tuna mixture on top of each slice. If using parsley and chilies, add these too.
5. Put ½ slice cheese on top of the tuna and bake for about 3 minutes.
6. Add an extra slice of tomato and lettuce on top if you like.
7. Serve hot.

Source: <https://whatscooking.fns.usda.gov/sites/default/files/featuredlinks/HarvestofRecipes.pdf>

Nutrition Facts

1 servings per container	
Serving size	1 (126g)
Amount Per Serving	
Calories	190
% Daily Value*	
Total Fat 4g	5%
Saturated Fat 1.5g	8%
Trans Fat 0g	
Cholesterol 25mg	8%
Sodium 410mg	18%
Total Carbohydrate 17g	6%
Dietary Fiber 4g	14%
Total Sugars 2g	
Includes 0g Added Sugars	0%
Protein 21g	42%
Vitamin D 0mcg	0%
Calcium 91mg	8%
Iron 1.98mg	10%
Potassium 0mg	0%
Vitamin A	4%
Vitamin C	6%

*The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.



SUPPORTLINC: YOUR MEMBER ASSISTANCE PROGRAM

Challenges in life can appear in many different forms. Perhaps you are going through a breakup or a divorce with a partner. Or maybe you're trying to manage the stress of caring for your children and your aging parents simultaneously. It could be that a legal or financial situation is making you feel out of control.

No matter the cause of your life challenge, PEHT supports you. That's why we've partnered with the member assistance program called SupportLinc. You can call SupportLinc at any time of the day on any day of the year, and a caring team member will be there to assist you. SupportLinc provides professional referrals and face-to-face counseling for personal and work-related concerns, such as any of the following:

- Stress and anxiety
- Depression
- Grief and loss
- Marriage and relationships
- Substance abuse
- Legal services
- Anger management

Call SupportLinc at **1-888-881-LINC (5462)**. Or, visit **www.supportlincmap.com** to learn more about your options with SupportLinc. Use the following login credentials:

Username: peht

Password: member

Take advantage of the opportunity to care for your mental and emotional wellbeing. Let SupportLinc's team guide you through your challenges. You can live your life the way you want it to be lived, and SupportLinc can help you get there.

AMERICA, THE HEALTHCARE NEWS-MAKER



Americans are news-makers. Mississippi-born Elvis Presley made waves worldwide with his cutting-edge music. Ohio-native Neil Armstrong became the first human to walk on the moon. The U.S. government developed the concept of the Internet, and the American manufacturer, Motorola, introduced the first cell phone.

Now, America is once again making the news, but this time, for its muddy, excruciatingly high-cost healthcare marketplace. For instance, the average premium in America has increased by 69 percent in the last 10 years, and experts project healthcare costs will surge by more than 85 percent throughout the next two decades. Yet, this costly healthcare isn't yielding longer lives. A 2011 report found the U.S. life expectancy at birth is 79 years, compared to an average of 82 years in other wealthy countries.

America's healthcare expenditures as a percentage of our gross domestic product continue to out-pace other countries. More than 17 percent of the U.S. GDP was spent on healthcare in 2013. This was a far lead on France, which came in second with more than 11 percent. Still, America's higher healthcare spending is partially a result of higher healthcare prices, not more frequent trips to the doctor.

Although it's not clear as to why healthcare prices continue to increase at such exponential rates, Americans are striving to become frugal with healthcare spending. However, their efforts are impeded when accurate price information isn't readily available. Some citizens delay care due to price variance, which can result when pricing is based on the provider's location, the patient's ability to pay, the patient's insurance, and other factors. Providers are notorious for limiting the sharing of price information. However, even if doctors do divulge, prices are not formed through a standard market method. The government, insurers, and providers determine the prices.

The bottom line: Americans spend more on healthcare than our international neighbors, but they are still dying earlier. And, they don't have a clear way of determining how much they'll spend on healthcare.

America has made quite the name for itself through many achievements and newsworthy events. However, its struggle with providing affordable, high-quality healthcare is not a topic for which its citizens would like to be in the news. Yet, maybe it's good that this reality continues to make the headlines. After all, informed and educated citizens are the only hope for creating a positive change with which providers, insurers, the government, and patients can live.

Sources: <http://www.forbes.com/sites/theapothecary/2016/12/01/surprise-medical-bills-a-growing-problem-requiring-price-transparency/#410a44f57384>, <http://www.commonwealthfund.org/publications/newsletters/quality-matters/2012/april-may/in-focus>, <http://www.commonwealthfund.org/publications/issue-briefs/2015/oct/us-health-care-from-a-global-perspective>, <http://www.historyandheadlines.com/10-great-american-achievements/>, <http://bruegel.org/2016/01/innovation-and-sustainability-of-european-healthcare-systems/>, <https://www.theguardian.com/healthcare-network/2011/may/11/european-healthcare-services-belgium-france-germany-sweden>, <http://kff.org/slideshow/life-expectancy-in-the-u-s-and-how-it-compares-to-other-countries-slideshow/>, <http://www.rwjf.org/en/library/research/2016/03/how-price-transparency-controls-health-care-cost.html>

STAYING IN-NETWORK WHILE ON-THE-GO

Summer break is approaching! You may be booking tickets, buying gas cards, and dusting off your hiking shoes. But there's one more item you should add to your summer vacation prep list:

Find your in-network provider options when you're out of your home area.

You don't want to rack up medical bills when you're soaking up your vacation time. Be sure to look ahead to see what's available on the stops throughout your itinerary. Aetna is a national network, and you can easily find in-network options by visiting their website. Just go to www.aetna.com/asa, search for the provider type, condition, or procedure, and then select the zip code! It's as simple as that!

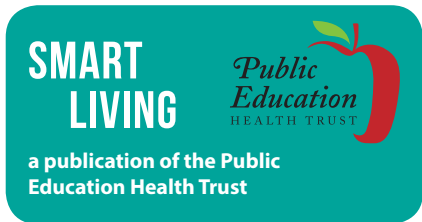


Now get out there and start your summer! You have options at your fingertips, so plan ahead and enjoy!



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**MARCH / APRIL QUIZ WINNER:
CATHY MOORMAN**

HOW MUCH DO YOU KNOW?
COMPLETE THE QUIZ AND WIN A \$50 GIFT CARD!



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