

# NEWSLETTER



## Your Health

Men and women have a lot of obvious differences, but there are many that are less obvious, including differing health risks. Being aware of those differences can help you make decisions about your healthcare.

### Women's health risks

Changing estrogen levels contribute to several kinds of increased health risks for women. One example is the risk of stroke. Shifting estrogen levels impact the clotting substances in blood. The more the estrogen levels change—such as at menopause—the higher the risk of clotting and the greater the chance of stroke.

Estrogen also helps to protect bone cells. The plunge in estrogen during menopause means women lose much of this protection, which is why almost 50% of women older than 50 will suffer a broken bone due to osteoporosis.

Due to a variety of factors, women also have higher risks of Alzheimer's disease, migraines, multiple sclerosis, and urinary tract problems.

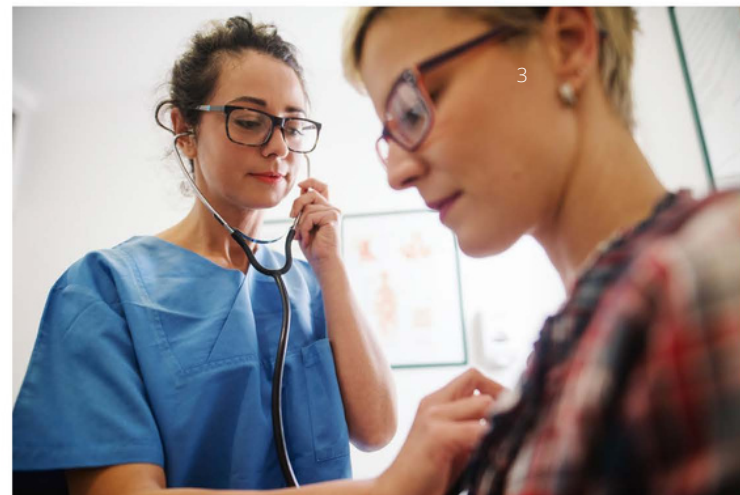
### Men's health risks

Some of men's increased health risks are due to riskier behaviors that result in injuries and disease. Men, for instance, tend to eat more meat and fewer vegetables and fruits than women, but anatomy and hormones also have an impact. Men are significantly more likely to develop heart disease, for example. One reason is men tend to gain weight around their middle, which leads to a higher risk of heart problems. Men also don't have the heart benefits of estrogen, which helps to fend off heart disease.

Fifty percent more men than women develop Parkinson's disease. Studies have suggested links to men's lower estrogen levels, as well as to the male X chromosome. Men also tend to be at higher risk of autism, kidney stones, and pancreatitis.

### Take action to address risks

Being aware of your specific health risks isn't enough. It's important to take action—visiting your primary care physician, annual physicals and other preventive care—to overcome your health risks.



1. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6345642>
2. <https://www.rush.edu/news/how-gender-affects-health>
3. <https://www.statnews.com/2019/07/16/new-clues-women-alzheimers-risk-differs-from-men/>

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# Schedule Your Annual Screenings

One of the best ways to avoid—or at least minimize—many diseases and conditions is to catch warning signs early. That is why annual health screenings are so important.

Screenings can help your physician identify signs of:

- Some cancers
- High cholesterol
- High blood pressure
- Diabetes
- Osteoporosis
- Sexually transmitted diseases
- Anxiety, depression, and other mental health conditions

## Start with an annual physical

An annual physical is a great time to touch base with your physician and update them on any changes in your health and lifestyle. Your physician will likely start by asking you questions about how you feel (both mentally and physically); your eating, drinking, and smoking habits; and other aspects of your health.

Most annual physicals include a head-to-toe physical exam, body mass index (BMI) evaluation, pulse and blood pressure checks, and blood work. The blood work may include a complete blood count, as well as screenings for diabetes, high cholesterol, hepatitis C, and other conditions.

## Other screenings

Your physician may recommend additional screenings, including:

- Eye exam
- Hearing exam
- Osteoporosis test
- Pap smear every three years (for women)
- Mammogram (for women)
- Prostate exam (for men)
- Sexually transmitted disease (STD) tests

## Decide with your physician

Based on your family history, along with your age and current health, your physician will recommend which screenings to get. Together, you can make decisions about how often to get those screenings and any other preventive measures you should take.

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# Be Your Own Healthcare Advocate

Physicians, nurses, and other healthcare providers and staff are busier than ever these days. In this environment, things can sometimes fall through the cracks.

To protect your health and your peace of mind, you need to advocate for yourself. These best practices will help.

- **Share your family's medical history.** This information is extremely helpful to physicians as they evaluate symptoms and recommend tests or treatments.
- **Write down concerns in advance.** It can be easy to forget when you're chatting with your provider, so put any must-address issues on a list.
- **Be honest.** Hiding details that you feel are embarrassing won't help your health—and could end up affecting your care.
- **Ask questions.** If you don't understand something, ask your provider to explain it again (and again and again, if needed, until you feel confident you understand).
- **Follow up.** If you haven't received the results from a test, for instance, within the time frame you were given, call to ask about them.
- **Get second opinions.** Getting another physician's opinion before starting a treatment or undergoing a procedure can be very helpful as you make decisions about your care. (Your current provider will understand.)

- **Stay on top of your insurance.** Double-check to make sure your providers are in your network. Know when (and how) to get procedures and other care pre-approved. Look at explanations of benefits (EOBs), and call the insurance company if you think something isn't right.

## You're in charge

Ultimately, you're responsible for your own health. While it's important to be respectful and kind, it's also important to speak up for yourself and make sure your healthcare needs are met.



1. <https://health.gov/myhealthfinder/doctor-visits/screening-tests/get-screened#take-action-tab>  
2. <https://www.webmd.com/healthy-aging/aging-health-advocate>

# Recipe

## OVEN-ROASTED SALMON WITH CHARRED LEMON VINAIGRETTE

Prep Time	Cook Time	Servings
15 minutes	20 minutes	4

### Ingredients

- 1 lemon
- 2 bulbs fennel, thinly sliced
- 2 small red onions, thinly sliced
- 2 1/2 tablespoons olive oil, divided
- Kosher salt and pepper
- 1 1/4 pounds skin-on salmon fillet
- 1 teaspoon stone-ground mustard
- 3 cups baby arugula

### Instructions

1. Heat broiler. Cut pointed ends off lemon, halve crosswise, and place on a rimmed baking sheet, center cut sides up. Broil on top rack until charred, 5 minutes; transfer to a plate and set aside.
2. Reduce oven temperature to 400°F. On rimmed baking sheet, toss fennel and onions with 1 1/2 tablespoons oil and 1/4 teaspoon each salt and pepper; arrange around edges of sheet. Place salmon in center of sheet and season with 1/4 teaspoon each salt and pepper. Roast until vegetables are tender and salmon is opaque throughout, 17 to 20 minutes.
3. Juice charred lemon halves into a small bowl and whisk in mustard and remaining tablespoons oil. Remove baking sheet from oven and fold arugula into vegetables. Drizzle charred lemon vinaigrette over fish and vegetables and gently toss vegetables.



### Nutrition Facts

Calories	305
Total Fat	14g
Sodium	400mg
Carbohydrate	14g
Dietary Fiber	5g
Protein	31g



# Mentor Public Schools



Bringing evidence-based theories and concepts to our employee population, the Mentor Schools Health Coach will support you in building the habits needed for improved behavior change in all areas of wellbeing.

This dedicated coach will use psychological practices proven to align wellbeing to the things that matter most to you, supporting your individual goals.

With a holistic and broad understanding of healthy living, the health coach will partner with employees who are seeking self-directed, lasting changes aligned with their values, which promote health and wellness and, thereby,

enhance wellbeing.

## Introducing Bridget Eastep

### Senior Health Coach/ Wellness IQ

Bridget is an experienced facilitator and human performance & life coach with a demonstrated history of designing and delivering highly engaging employee training programs driven towards changing behavior. Bridget brings over 12 years of training experience to WellnessIQ.

She began her career at a Cleveland based software company that was among the Fortune 100 Best Places to Work list for six of the ten years she worked there. Within the L&OD and Internal Training teams, Bridget designed, implemented and facilitated an onboarding program that successfully welcomed 1,300+ technology professionals around the world.

Bridget is proud to have facilitated over 4,500+ hours of content for participants both in-person, virtual, recorded and live. As a certified Life Coach through the Academy of Modern Applied Psychology, and Human Performance Coaching through Theory of Me, the more recent years of her career have given her the opportunity to create life-changing coaching programs and instill sustainable behavior change in thousands of individuals. Bridget's passion for learning what drives and inspires her participants leads to a highly engaging experience.

Bridget's strengths are creating and maintaining meaningful connections rooted in empathy, adapting to situations while accepting them in a positive way with a commitment to make the best of them, and never leaving a good dose of humor out of things.

# Why Would I Visit the Health Coach?

## Topics of support:

- Goal setting- Sustaining improved behavior change, Finding purpose in health and wellness
- Physical Health - Movement, Nutrition, Sleep & Recovery
- Emotional Health - Stress management, Resiliency, Recognizing toxicity in your life, Emotional Health State & Action Plan
- Family Health & Wellness support & planning

Below are a few examples of why you might visit the health coach. However, anything related to improved behavior change around physical and emotional health is a worthy reason to make an appointment!

- To meet a specific wellness goal, such as run a marathon
- To develop my “why” behind improved behavior change
- To learn what healthy behaviors can improve my biometric screening numbers
- To learn how to implement a healthier diet
- To learn new cooking techniques for healthier meals
- To focus on time management for supporting my health and wellbeing
- To learn the benefits of a wellbeing activity such as meditation
- For support and accountability in my wellbeing journey
- To identify wellbeing challenges in and blind spots in my life
- To implement healthy sleep and regular recovery patterns
- To build a foundation for improved health and wellbeing for myself and/or my family
- To implement a healthy exercise routine

Contact Bridget at [beastep@wellnessiq.net](mailto:beastep@wellnessiq.net)





# HEALTH COACH REMINDERS

## March 2023

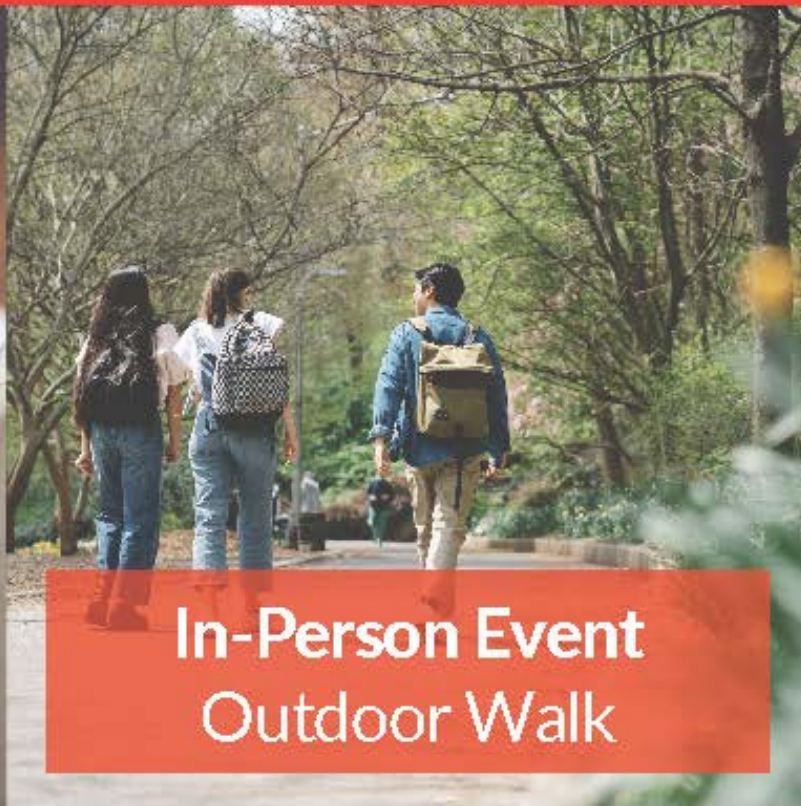


**Webinar**  
**Preventative Care**

Become a good consumer of your health plan. Learn the skills needed to make preventive care a priority and create a plan for maintaining the best foundation for your health.

**3/15 @ 3:00pm**

**[CLICK HERE TO REGISTER](#)**



**In-Person Event**  
**Outdoor Walk**

Let's get some wintertime movement! Join us at Veteran's Memorial Park for a 1.5 mile walk around Cardinal & Swamp Forest Loop.

**3/29 @ 3:00pm**

**[CLICK HERE TO REGISTER](#)**



# Preventive Care Services

The screenings and immunizations listed in this summary include services required by the Affordable Care Act (ACA).

Non-grandfathered health plans<sup>1</sup> must cover these routine immunizations and other services recommended by the United States Preventive Services Task Force A or B, and by other organizations such as Bright Futures, endorsed by the American Academy of Pediatrics.

If these services are performed by a network provider, you cannot be charged a copay, coinsurance or deductible. Out-of-network charges may apply if the services are performed by a non-network provider.

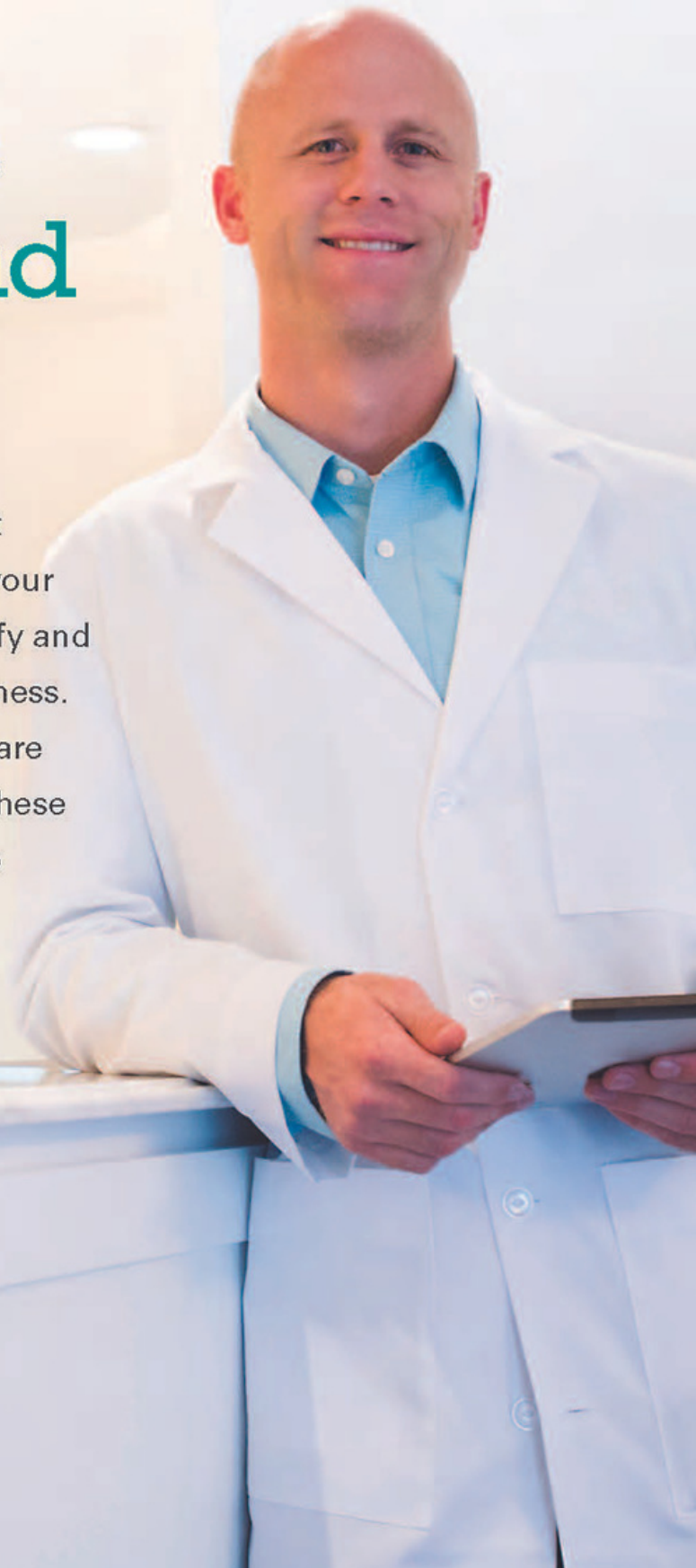
Please be aware that some services may be subject to age, gender or other restrictions. In addition, some prescription drugs or services may be subject to medical management techniques, such as prior authorization, quantity limits, etc. We encourage you to refer to [USPreventiveServicesTaskForce.org](https://www.uspreventiveservices.org) or [Healthcare.gov](https://www.healthcare.gov) for more detailed information.

If you have questions about these recommended screenings and immunizations or need help finding a PCP in your network, please call Customer Care at the number on your ID card.



# An ounce of prevention is worth a pound of cure.

Getting preventive care is one of the most important steps you can take to manage your health. Routine preventive care can identify and address risk factors before they lead to illness. It's important to work with your primary care provider (PCP), who can help you follow these guidelines and coordinate plans of care to manage your health.



# Preventive Care Benefits

## Prescription Drugs

**The use of prescribed medications, both prescription and over-the-counter, can be a useful way for members to maintain good health. As part of healthcare reform, the U.S. government identified the following types of medications as important for preventing future illness.**

To receive 100 percent coverage (i.e., no out-of-pocket cost) for these medications, members must get a prescription from their healthcare provider and present it at the pharmacy, even if the medication is available over the counter without a prescription. If a member uses a non-network retail pharmacy to fill a prescription for one of these medications, he or she may have to pay more.

Health insurance carriers (or health plans) are required by the Patient Protection and Affordable Care Act to fully cover the following preventive care medications:

Drug Type	Medication Examples	Coverage Rules <sup>1</sup>
Aspirin	aspirin, Bayer, children's aspirin	Applies to members up to 60 (must meet certain criteria according to the U.S. Preventive Services Task Force, such as increased risk of cardiovascular disease, or be pregnant and at high risk for preeclampsia)
Colonoscopy preparations	bisacodyl, PEG/electrolytes solution	Applies to members up to ages 40 to 75 who are scheduled to receive a colonoscopy
Contraceptives <sup>2</sup>	hormonal contraceptives, diaphragms, other	Applies to members capable of pregnancy
Fluoride	Epiflur, ReNaf, sodium fluoride	Applies to members ages 6 months to 16 years
Folic acid	folic acid (0.4mg – 0.8mg)	Applies to members planning or capable of pregnancy
Medications to prevent cardiovascular disease	low- to moderate-dose statins (e.g., atorvastatin, rosuvastatin, simvastatin)	Applies to members ages 40 to 75 at high risk for cardiovascular disease; ask your prescriber to contact Express Scripts at 1-800-417-1961 for a cost-share/copay waiver if you believe you qualify
Medication to reduce the risk of primary breast cancer in women	tamoxifen, raloxifene, exemestane, anastrozole	Applies to female members at high risk for developing primary breast cancer (i.e., members have not previously been diagnosed); ask your prescriber to contact Express Scripts at 1-800-417-1961 for a cost-share/copay waiver if you believe you qualify
Smoking cessation aids	Nicotine patch, Nicotine gum, Bupropion SR (generic Zyban)	180-day supply per rolling 365-day period
Preexposure Prophylaxis (PrEP) for HIV Infection	Emtricitabine-tenofovir disoproxil fumarate	Applies to members at high risk of HIV infection; ask your prescriber to contact Express Scripts at 1-800-417-1961 for a cost share/copay waiver if you believe you qualify.



## Contraceptive Coverage

For our standard plan offerings with prescription drug benefits,<sup>3</sup> Medical Mutual will cover the following contraceptive drug types at no cost to members:

- Generic drugs
- Brand products that do not have a generic equivalent. (You may be required to try a generic product before a brand product is covered at no cost. Brand products that have a generic equivalent may be covered if your doctor or health provider completes a coverage review indicating the brand product is medically necessary. Quantity limits may also apply. For more information, please call Customer Care at 1-877-480-3110.)
- Certain over-the-counter contraceptive products if the member has a valid prescription<sup>4,5</sup>
- Plans using a closed formulary only cover certain generic and brand contraceptives. Please consult your formulary materials for coverage details. If your provider feels only a non-formulary contraceptive is required, he or she must submit a formulary exception request.

The range of prescription contraceptives includes intrauterine devices (IUDs, either copper or with progestin), injections, oral birth control pills (including estrogen and progestin combinations, progestin only and extended/continuous use), birth control patches, vaginal rings, diaphragms, sponges, cervical caps, female condoms, spermicide and emergency contraception (Plan B, Plan B One Step, Next Choice, Ella). Please note: Not all of these prescription contraceptives are available at a retail network pharmacy or mail-order pharmacy, and must be obtained through a provider. Other prescription drug benefit rules may still apply.

## Grandfathered Plans

Grandfathered plans may be exempt from the coverage rules detailed on this flier. Please check your certificate or benefit book for more information.

**If you have questions about these recommendations, contact your Medical Mutual representative or broker.**

### Footnotes

1. Prescription benefit plan coverages and exclusions may apply outside of the coverage rules described.
2. Applies to non-grandfathered plans only, beginning with plan years on or after August 1, 2012. Please see additional information above.
3. If a group offers prescription drug benefits through a pharmacy benefit manager other than our relationship with Express Scripts, that pharmacy benefit manager may adopt different guidelines.
4. Over-the-counter contraceptives include female condoms (not male condoms), sponges, spermicides and the Plan B ("morning after") pill. A member must get a prescription for these over-the-counter contraceptives to receive 100 percent coverage.
5. Due to continuous drug changes in quantity, strength and coding, a specific list of covered drugs is not available. For questions about a specific drug or product, please call Customer Care or Rx Member Services at the numbers on your Medical Mutual ID card.



# Resource Advisor is here with help for life's issues

## Receive personalized counseling, financial, and legal help

Resource Advisor is a member assistance program that's included with your life and/or disability benefit. It provides resources and services to support you and your household family members when you may need it.

### Counseling by phone, face-to-face, or LiveHealth Online video chat

If you're feeling stressed, worried, or going through a tough time, you may want someone to talk to. You and your household family members can call Resource Advisor anytime, 24/7, and talk with a licensed counselor:

- **By phone:** Call **1-888-209-7840**.
- **In-person:** You can call to set up face-to-face sessions and then schedule appointments directly with your counselor.
- **Video visit:** You can talk with a counselor from the convenience of your home or wherever you have internet access and privacy using LiveHealth Online. To set up a LiveHealth Online visit, call Resource Advisor. You will receive details about how to schedule a visit, along with a coupon code that gives you LiveHealth Online visits at no extra cost to you.

You can review a therapist's background and qualifications to help choose one who is available and right for you.

You and your family members are eligible for up to three counselor visits for each issue or concern, at no extra cost.

Counselors can help with:

- Stress
- Parenting
- Anxiety
- Depression
- Issues that affect your well-being
- Dealing with illness
- Relationship or family issues
- Help finding child care
- Elder care issues and resources

## Support when you need it

Contact Resource Advisor:

- **Phone:** **1-888-209-7840**
- **Online:** **[www.ResourceAdvisor.Anthem.com](http://www.ResourceAdvisor.Anthem.com)**  
(Log in with program name AnthemResourceAdvisor.)



## Helpful resources you can count on

### Financial planning

Call Resource Advisor to set up one-on-one financial counseling with a certified professional financial planner. They can help with issues like retirement planning and saving for a child's education.

### Legal services

With a call to Resource Advisor, you can schedule a consultation with an attorney over the phone at no charge. If you want to meet with an attorney in person, the legal consultant can set up an appointment at a discounted fee.

### Identity theft recovery and monitoring

Resource Advisor has fraud resolution specialists who can help if your identity is stolen. They can work with creditors, collection agencies, law firms, and credit reporting agencies for you for up to one year. You can sign up for ID monitoring, receive credit report reviews, and place fraud alerts on credit reports no matter how many times your identity is compromised.

Call 1-888-209-7840 for financial, legal, and identity theft recovery and monitoring services.

### Online tools to help with life's issues

The Resource Advisor website has tools to help with life's challenges, such as:

- Creating a will
- Parenting
- Aging
- Healthy living
- Household support
- Referrals
- Funeral planning

To access resources, visit [www.ResourceAdvisor.Anthem.com](http://www.ResourceAdvisor.Anthem.com) and use the program name "AnthemResourceAdvisor."

**We're here to help with concerns  
— no matter how big or small**

**Call 1-888-209-7840 or visit  
[www.ResourceAdvisor.Anthem.com](http://www.ResourceAdvisor.Anthem.com) to receive  
support and guidance, whenever you may need it.**

1. The range of preventive care services covered at no cost share when provided by plan doctors is designed to meet state and federal requirements. The Department of Health and Human Services decided which services to include for full coverage based on U.S. Preventive Services Task Force A and B recommendations, the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), and certain guidelines for infants, children, adolescents, and women supported by Health Resources and Services Administration (HRSA) Guidelines. You may have additional coverage under your insurance policy. To learn more about what your plan covers, see your Certificate of Coverage or call the Member Services number on your ID card.

2. Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed using LiveHealth Online. Psychiatrists on LiveHealth Online will not offer counseling or talk therapy.

3. LiveHealth Online appointments are subject to availability. Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please call 800-273-8255 (National Suicide Prevention Lifeline) or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Note about eligibility: This program is for active employees and their household family members. All benefits end at retirement.

Resource Advisor services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. Resource Advisor additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

Life and Disability products are underwritten by Anthem Life Insurance Company. In Georgia, Life and Disability products are underwritten by Greater Georgia Life Insurance Company using the trade name Anthem Life. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

✂ Cut out this wallet card and keep it with you when you travel.

**AnthemLife** 

## Resource Advisor

Receive support, advice and resources, 24/7

1-888-209-7840

[www.ResourceAdvisor.Anthem.com](http://www.ResourceAdvisor.Anthem.com)

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