



health happenings

Wellness Season is Wrapping Up

Wellness season is wrapping up, but if you got a health screening, there is still time to earn another \$50 by doing a Health Screening Review call with a Take Control Health Coach. Scheduling your call is as easy as 1, 2, 3!

1. Once you get your health screening results, go to www.mmiaeb.net/wellness.
2. Click on "Schedule Call" in the Health Screening Review box.
3. Pick a time and day that works for you and answer the phone when your coach calls!

A few things to know about the Health Screening Review call:

- Calls must be completed by November 8. Time slots are subject to availability.
- Only a call with a Take Control Health Coach scheduled through www.mmiaeb.net/wellness will count for this incentive.
- Calls take about 15 minutes.
- If you have more in-depth questions, your coach will connect you with a physician's assistant.
- If you miss your scheduled call, you will only have one chance to reschedule it, but slots are subject to availability.

Getting your incentive money this year:

Remember, we're going back to VISA gift cards this year and will be sent to your city or town office. Watch for a notice from your clerk or HR representative letting you know your gift card is in. Don't forget to register your card right away. That's the only way to recover it if it is lost or stolen.

Fall 2019

In this issue...

- 1 Wellness Season is Wrapping Up
- 2 Heart Disease: Lower Your Risk
- 3 Medicare Advantage Plan
- 3 Medicare Part D Notice
- 4 Flu Shots

Heart Disease: Lower Your Risk



Confronted with an abundance of confusing and sometimes contradictory information regarding heart disease, it can be difficult for people to figure out what factors and behaviors truly lower their risk. Making the right choices can seem like a struggle. So where do you start?

KNOW YOUR FAMILY HISTORY

It is critically important to be aware of your family risk and history of heart disease — especially early heart disease. While heart disease is so common that it strikes every family, cases of heart disease that arise at an early age—before 50 for men, or before 60 for women—may be indicative of an underlying genetic predisposition to heart trouble. If you know your parents, grandparents or close relatives suffered from heart disease at young ages, your doctor needs to know. They can order specific gene or blood tests that may reveal you have a high risk for heart trouble.

EXERCISE AT LEAST ONCE A WEEK

More exercise is better. But even a once-weekly bout of physical activity can drop your risk of heart disease. Raising your heart rate with regular exercise is one of the best ways to ensure it stays strong. Whether you enjoy running, cycling, swimming, or fast-paced vinyasa yoga, try to exercise at a moderate to vigorous pace—something that gets your heart rate elevated—at least once a week.

TAKE AT LEAST 5,000 STEPS A DAY

If walking is your preferred mode of exercise, a single weekly bout isn't enough to safeguard your heart. Aim for at least 5,000 steps a day.

EAT A VARIETY OF FRUITS and VEGGIES

Decades of research show eating a variety of whole fruits and vegetables is the foundation of a heart-healthy diet. Choose a range of colors—a fruit or vegetable's color is determined by its nutrient components. So by eating plenty of reds, yellows, oranges, and purples with your leafy greens, you'll ensure your body and heart are getting what they need.

NO SMOKING

Smoking is the number one cause of heart disease. Quitting smoking is easily the best thing you can do for your heart.

AVOID ADDED SUGAR

The American Heart Association recommends that men limit their added sugar intake to 36 grams a day—which is roughly the amount in one 12-ounce can of soda. For women, that daily limit is 25 grams, or the amount in a 7.5-ounce can of Coca Cola.

14 Ways to Get 10,000 Steps A Day Without Exercising More

1. PARK FARTHER AWAY — Park your car in the farthest corner. Every extra minute of walking you do from your car to the building is worth 84 steps.

2. TAKE THE STAIRS — Each flight of stairs you add to your day is roughly the equivalent of taking 38 steps on flat ground.

3. WALK THE DOG — Allow your dog to sniff around a few distractions, and before you know it, you'll have taken nearly 1,000 steps in 15 minutes.

4. DANCE PARTY! — Put on your favorite song and boogie around the living room.

5. MOW OR RAKE THE LAWN — Outdoor chores can help you rack up steps.

6. TAKE AN EXTRA LAP — Before you hit the check-out line at the grocery store, walk through the aisles one more time.

7. GET OFF AT THE WRONG STOP — If you take public transit to work, hop off your bus or train one stop early.

8. USE THE OTHER BATHROOM — At the office, travel to another floor instead of the one right around the corner.

9. WINDOW SHOP ON YOUR LUNCH BREAK — A slow stroll will earn you 61 steps per minute. You can easily nab 1,200 in a quick jaunt.

10. DON'T HIT SEND — Before you fire off that e-mail to your coworker who sits down the hall, walk over to talk instead.

11. VACUUM — At 94 steps per minute, this lousy chore could get you close to your goal.

12. MINI GOLF — All that walking from hole to hole adds up.

13. WASH THE CAR — Skip the drive-thru and do it yourself.

14. GO HANDS-FREE — Pop in an earbud and take that conference call on the go.

Article provided by:



Medicare Advantage Plan

Healthcare in retirement can be expensive. The MMIA plan you had as an active employee may not be your best option in retirement. MMIA plans are not designed to coordinate with Medicare. That's why the MMIA offers Medicare retirees three sponsored or Blue Cross BlueShield Group Medicare Advantage Plans to choose from. Highlights of these plans include:

- Low monthly premiums
- Low out-of-pocket costs
 - » No deductible
 - » Low copays for doctor office visits, urgent care, emergency room care, and more
 - » Prescription drug coverage that fills in the Medicare "donut hole"
- Dental, vision, and hearing aid coverage options
- Wellness program with gym reimbursements and health screenings
- 24/7 Nurse line



Learn more about the MMIA-sponsored Group Medicare Advantage Plan through Blue Cross Blue Shield. Call Wendy Schermerhorn at 406-969-3000 or email her at askwendy101@gmail.com, or visit www.mmiaEB.net/retirees.

Medicare Part D Notice

As your medical plan administrator, we are required to notify participants of the Medicare Creditable Coverage Disclosure. This notice informs you that the MMIA drug coverage plans we currently offer are creditable. This means that the MMIA prescription drug coverage is, on average expected to pay out as much as standard Medicare prescription drug coverage pays. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining a Medicare drug plan, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area.

Please visit the Employee Benefits section of our website at www.mmiaEB.net/forms/notices to access this notice or call us at 1-800-635-3089 to request a copy by mail.



Access to a
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anytime day or **night**

 **TELADOC**

Teladoc.com
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1-800-Teladoc (835-2362)



PO Box 6669
Helena, MT 59604-6669
800.635.3089
www.mmiaEB.net

Flu Shots

It's that time of year! All the pharmacies have signs out saying "Free Flu Shots!"

While the flu shot is covered at 100% by all MMIA Plans, we all know nothing is free in health care. Where you get your shot can make a big difference to your self-funded health coverage. The funds that pay for flu shots come from your premiums and city and town contributions! Making wise choices about where to get your flu shot saves the Plan money, which helps keep your monthly rates under control.



	Flu Shot Provider	Average Cost to the Plan
\$	County Health Department (You may need to manually submit this claim to Allegiance for reimbursement)	\$5-\$15
\$\$	Montana Health Center	\$12
\$\$\$	Local pharmacy	\$20-\$35
\$\$\$\$	Doctor's office	\$150+ with office visit

Visit www.mmiaEB.net/wellness today for wellness program details.