



# health happenings

## Open Enrollment and COVID-19 Resources

Dear MMIA Employee Benefits Plan Participants,

We know this time may be stressful for many of you. This newsletter brings you information and resources to help you manage your stress and understand your benefits when it comes to the current COVID-19 pandemic. For the most up-to-date information, visit [www.mmiaEB.net/covid-19](http://www.mmiaEB.net/covid-19).

Be aware, Open Enrollment, which is the time of year when you can make changes to your benefits such as adding participants or changing plans, will happen as it does every year. Keep an eye on your mail for important Open Enrollment details. Your city/town will provide you 2020/21 rate information. Let your city/town clerk or benefit representative know if you want to make any changes between May 15 and June 15, or an earlier date if set by your city or town.

In the meantime, we are here to help. If you have questions, please reach out to our vendors or call us at **800-635-3089** option 4 or email [ebgroup@mmia.net](mailto:ebgroup@mmia.net).

Be well,

The MMIA Employee Benefits Team

### Spring 2020

#### In this issue...

- 1 Open Enrollment and COVID-19 Resources
- 2 COVID-19 Benefit Information
- 3 Strive for Five: Refocus to build healthy habits
- 4 Mental Health Resources

# COVID-19 Benefit Information

**TESTING** – If you are tested for COVID-19, your participating provider visit and labs will be paid at 100% with no cost-sharing for all MMIA Employee Benefits Plan participants, including those on the high deductible plan. Regular benefits will apply for treatments.

## Medical Benefits

Telemedicine benefits are being expanded based on recommendations from public health agencies. In accordance with this guidance, Allegiance is programming their system to pay telemedicine benefits as follows:



- Coverage for screening of COVID-19 through telemedicine at 100% with no member responsibility or copay.
- Coverage for all other telemedicine services, including behavioral health, at existing office visit benefit.



**TELADOC** – All MMIA Employee Benefit participants have no-cost access to Teladoc 24/7 telehealth. [800-835-2362](tel:800-835-2362) | [www.Teladoc.com](http://www.Teladoc.com).

**PRESCRIPTIONS** – To minimize disruption for participants with complex or chronic conditions, ProAct will temporarily allow early refills of prescription maintenance medications.

Please be aware, medication shortages and delays could occur and are a concern during COVID-19.

Contact ProAct for more information [877-635-9545](tel:877-635-9545).

**MAIL ORDER** – Mail Order prescriptions may be available to you, depending on your medication, especially if you are not able to get your prescription at your usual pharmacy. Plus there is the added convenience and safety of getting your medication without having to leave your house. You can use ProAct, Ridgeway or MMIA Scripts.



[www.ProActPharmacyServices.com](http://www.ProActPharmacyServices.com) or call [866-287-9885](tel:866-287-9885)

[www.RidgewayRx.com](http://www.RidgewayRx.com) or call [800-630-3214](tel:800-630-3214)

[www.MMIAScripts.com](http://www.MMIAScripts.com) or call [866-488-7874](tel:866-488-7874)

## MONTANA HEALTH CENTERS

operated by CareHere – Per CDC recommendations, CareHere



has activated TeleVisits for patients with coronavirus symptoms. Patients with symptoms of fever, shortness of breath, and/or cough, should not enter the health center. These patients should schedule a TeleVisit. This CDC directive protects you, other patients, and healthcare professionals. These CDC guidelines prevent contamination and potential closure of the health center.

Schedule a “Medical” appointment at [www.CareHere.com](http://www.CareHere.com).

Enter “TeleVisit” and a contact number in the “Reason for Visit” section. (Be sure not to ignore the unknown number when CareHere calls you.) Patients can also schedule a TeleVisit by calling [877-423-1330](tel:877-423-1330), but could be subject to longer than normal wait times due to the volume created by the coronavirus.

The need for testing and in-person clinical care will be determined during your TeleVisit. If a CareHere provider recommends testing, they will direct you to where you can get that done.

Visit [www.mmiaEB.net/covid-19](http://www.mmiaEB.net/covid-19) to see up-to-date and detailed information about all your benefits.

# Strive for Five: Refocus to build healthy habits

By: Laura Del Guerra, RD, CDE – Take Control



As I reflect back on the roller-coaster that has been the past three weeks, I have been reminded of just how much I rely on my daily habits. Unfortunately, some have fallen by the wayside with the disruption of my usual routine. Taking time to adapt or build a new routine helps refocus on basic health habits.

Strive for five is a way to refocus on core habits to improve your health, energy, and focus. The five daily habits include: drinking more water; moving more; adding a healthy food; developing a healthy sleep habit; and practicing stress reduction.

**DRINK MORE WATER** Many of us do not drink the amount of water needed to stay hydrated. Water carries nutrients to cells, flushes out toxins, and helps regulate body temperature. Easy ways to add more fluid daily include adding mint, cucumbers, or fruit to water. Consider setting a reminder on your phone or Outlook calendar to refill your glass, try different temperatures of water and choose a water bottle you enjoy drinking from.

**MOVE MORE HABIT** Take a look at what physical activity you are getting now and how you can add more movement daily. If you sit all day, challenge yourself to get up and move five times daily. Consider using a fitness tracker. If you'd rather not invest in one, most smart phones have built in trackers.

**HEALTHY FOOD HABIT** Think about what food group is missing or underrepresented in your daily diet. Then think of a food group that shows

up too often. Once you know these things, you can begin to build your healthy food habit by creating “swappportunities.” For example, if one of your “go-to” snacks is cheese and crackers because you like the crunch of crackers, swap them out for an apple, carrots, or celery.



**HEALTHY SLEEP HABIT** Many of us don't get the amount of sleep we need. In order to create a better sleep, take a look at your current sleep habit and set the stage for improvement. If you tend to stay up late watching Netflix or reading on your Kindle, decide when “lights out” will be. Then 30 minutes prior, start your bedtime routine. Keep your room comfortably cool (60-65 degrees), avoid stimulants before bed, and when morning comes don't press the snooze button — get up and start your day!

**STRESS REDUCTION HABIT** Stress levels for many are at an all-time high. When the body is under stress the inflammatory process is triggered, which can make us susceptible to illness, increase blood pressure and heart rate, and worsen chronic conditions. There are many ways to reduce stress — each as individualized as you are. Yoga, journaling, taking a bath, and doing a hobby are just a few ideas.

Before you start, remember to begin where you are today. Personalize the habits, look at the road blocks that may keep you from success, and finally make a plan — put it into your day and track your progress!



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## Mental Health Resources

**MENTAL HEALTH** – It is important to manage your stress and take care of your mental health in stressful times. Visit [www.mmiaEB.net/mental-health](http://www.mmiaEB.net/mental-health) for full details on your mental health resources.

**IBH** (formerly RBH) – During this time of uncertainty with COVID-19, our Employee Assistance Program provider, IBH, remains focused on your well-being and health. Visit [www.ibhsolutions.com/resources](http://www.ibhsolutions.com/resources) for resources to help you manage your emotional well-being in this uncertain time, and overviews that cover top of mind of topics such as managing stress, self-care, resilience and coping with anxiety.

For more Employee Assistance Program Resources:

1. Visit [www.ibhsolutions.com/members](http://www.ibhsolutions.com/members)
2. Click RBH
3. Use Access code MMIA

Or call **866-750-1327**.

**OTHER MENTAL HEALTH BENEFITS** – Mental health is covered by your medical benefits the same as any medical service. Telehealth for mental health services are also covered by your medical benefits.

