



**EMPLOYEE
BENEFITS**

health happenings

Photo courtesy Travel Montana

COVID-19 Benefit Updates

As the pandemic continues to evolve, the Employee Benefits team is working to make sure you're aware of benefits available to you.

COVID-19 Vaccine – At this time, regulators have approved two COVID-19 vaccines. Both require two doses given a few weeks apart. There are still many unknowns about when the shots will be available to those interested in getting them.

As mandated by federal law, getting a COVID-19 vaccine will be paid for at 100% by your benefits while the country is still in a Public Health Emergency. You may receive a vaccine through any provider authorized to administer it. This may include your medical provider's office or a pharmacy.

COVID-19 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 have been 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.

WINTER 2021

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Unintended Consequences of the Pandemic

Laura Del Guerra, RD, CDE, Take Control Health Coach

During Health Screening Review calls the past three months, Take Control coaches talked to almost 1,800 MMIA Employee Benefits (EB) plan participants about their results. A trend began to emerge. Many had gained weight, total and LDL (bad) cholesterol had increased from 2019, and blood pressure was often higher in those who had gained weight. Triglycerides, the most common type of fat in the body, rose for many as well. Our conversations revealed these increases are largely tied to lifestyle reactions to the pandemic.



Staying home has triggered nesting instincts. We've become a nation of at-home chefs making sauces with butter; roasts with mashed potatoes and gravy; and bakers perfecting our skills with bread, cookies, and other treats. As restaurants struggle to survive, ordering take-out suddenly feels like a civic duty. People are also experiencing anxiety and mental health symptoms more than ever.

What we hoped would be short-term choices have resulted in negative long-term lifestyle changes.

Now is the perfect time to make some adjustments to come out of the pandemic with healthier bodies and minds. Here are some simple tips to get started:

- **Think balance.** Meals should include a mix of fruits and vegetables, whole grains, and protein. Choosing just three of these food groups every time you eat will instantly improve your diet.
- **Watch intake of saturated fat.** This includes red meat; cheese and other dairy products made from whole or 2% milk; poultry with skin; and butter, ghee, and tropical oils like coconut and palm oil.
- **Share your homemade baked goods.** Share or donate bread, baked goods, and other high-calorie treats.
- **Increase omega-3 fatty acids.** Replace some of the saturated fat in your diet with foods rich in omega-3 fatty acids. Examples include tuna, salmon, trout, walnuts, and flaxseed.
- **Increase soluble fiber.** Soluble fiber can reduce the absorption of cholesterol into the bloodstream. You can find soluble fiber in oatmeal, kidney beans, brussels sprouts, apples, and pears.
- **Seek help for anxiety.** Your benefits include no-cost mental health and life-balance services to all participants and anyone living in their household. You can receive up to six counseling sessions per issue per year. Other services include financial, mediation, and more. Access your benefits at www.mmiaeb.net/mental-health.
- **Monitor portions.** Large plates = large portions. Switch to a smaller plate, fill your plate with vegetables first, and use your hand as a tool to estimate portion sizes (see below).

PROTEIN

Size of the Palm



PERCENT OF PLATE



FRUITS & VEG

Size of Fist x 2



PERCENT OF PLATE



GRAINS

Modest Handful



PERCENT OF PLATE



OIL

Size of Fingertip



PERCENT OF PLATE



While an end to the pandemic may be coming, it could still be months before things return to something like normal. While we do need sources of stress relief and comfort during these challenging times, we need to remember to look for it in places other than food. Taking care of ourselves and choosing healthy options now will bring us through the pandemic energized and ready to hit the ground running! ■

2020 Wellness Program Review

Well(ness) folks, that's a wrap! Despite the uncertainty of 2020, the MMIA EB Wellness Program had a great turnout this year!

2020 Wellness Stats

- 61% total participation (about the same as 2019)
- 66% employee participation
- 6% increase in the attendance of spouses at the Health Screening

Why Wellness?

The Wellness Program helps catch significant underlying health conditions participants may not know they have. By identifying health issues early, participants can work with our disease management team at Take Control and their primary care provider to create lasting healthy habits and learn how to manage their health in the most effective way. This not only keeps participants healthy, it saves you and your self-funded health benefits big money in the long run.

True Stories!

Take it from this Wellness Program participant:

“Take Control literally helped me take control of my health. My health coach supplied as much information as I could take. We discussed nutrition, exercise, and the role of stress on my personal health. Although I have had much of this information before, my health coach presented it to me in terms and in a tone that was not condescending or punitive. She always encouraged me and helped me set short-term

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Teladoc – All MMIA Employee Benefit participants have no-cost access to Teladoc 24/7 telehealth. 1-800-835-2362 | www.Teladoc.com.

Mental Health

With the added stress caused by the pandemic, taking care of your mental health is critical now more than ever.

Employee Assistance Program – Online, telephonic, and in-person counseling at NO-COST



goals each month that were attainable. My A1C, cholesterol, and triglycerides all improved while I was on the program. The fact that it was a year-long program helped me get into a routine and to form habits that I am still following even after finishing. I highly recommend this program to anyone. It is the best program offered through a health plan and it is free. It has changed my life and has made me excited about good health again!” – Great Falls participant

Through the It Starts With Me Screening, another MMIA EB Wellness Program participant was able to identify an extremely alarming white blood cell count. An ISWM representative contacted the participant to alert them of how serious the issue was. Because of this, the participant went to their primary care provider and was diagnosed with Chronic Lymphocytic Leukemia. Fortunately, although they are symptom-free, they are now doing periodic check-ins with their oncologist and are aware of the issue should they need treatment in the future.

Stories like these are why MMIA EB offers a Wellness Program and partners with companies like It Starts With Me, Care Here, and Take Control. ■

to you and anyone in your household, whether they are on an MMIA medical plan or not!

Reliant Behavioral Health – now an IBH company www.MyRBH.com (Access Code: MMIA) | 1-866-750-1327

If you don't go through IBH, normal appointments with a mental health care provider are covered the same way a medical appointment is. ■



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

Important Information Regarding Wellness Gift Cards

Thank you for participating in the MMIA Wellness Program and taking steps to improve your health. Please do the following to ensure you get the most out of your gift card.

You must activate your card by calling 1-833-882-0224

(24 hours a day 7 days a week) prior to use. MMIA does not track gift card numbers and cannot replace your lost or stolen card, so make sure to keep track of the 16-digit card number in case you need to request a replacement from the issuer.

Please visit www.mmiaeb.net/wellness for the full cardholder agreement, including Gift Card FAQs for specifics on using your gift card at various vendors (i.e. gas stations, restaurants, etc.).

Check with your tax advisor on properly reporting these incentives as possible taxable income. ■



Prioritize Your Mental Health!

Get up to six counseling sessions per issue per year, at no cost. Also get financial, mediation, and identity theft services and standard legal forms such as wills or powers of attorney.

www.MyRBH.com (Access Code: MMIA)
 - or - 1-866-750-1327



now an



company.



Photo courtesy Travel Montana