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BENEFIT PLAN UPGRADES FOR 2024/2025

You may have heard some rumors circulating and it's true: Travis Kelce and Taylor Swift are involved in a courtship. You heard it here first. Also, the MMIA Board of Directors approved moderate benefit plan changes heading into the program year beginning July 1, 2024. Here are the details:

What changed and what hasn't?

- No changes have been made to the benefits for services currently offered. The same robust coverage and no-cost preventive services all remain the same as they have been for years.
- Bridger, Madison and High Deductible Health Plan (HDHP) include modified deductible and/or out-of-pocket maximum (OOPMax) levels to create more significant choice between the offerings (see chart on page 2).
- Mission plan has been removed, bringing total menu of options down to three distinct choices.



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BENEFIT PLAN UPGRADES FOR 2024/2025, cont'd.

Why?

- **Competitive Offerings.** The deductible and OOPMax levels had not changed in 20 years, though the cost of medical services and all other goods have gone up considerably in that same time.
 - This change will ensure our premium rates are competitive with other local and national plan options.
- **Meaningful Choices.** Over time, some of the plans became too similar and the options were extremely comparable without distinct choice between them.
- **Compliance.** The IRS mandated increases to HDHP levels based on the federal cost index for 2024, to stay qualified for Health Savings Accounts.

What do I need to do?

- Participants are able to make plan changes during the Open Enrollment period each year from May 15 to June 15. Any of the actions below would need to be completed during that time.
- If you are currently on the Bridger, Madison, or HDHP plan and are not adding or removing any dependents, you do not need to do anything!
- If you're looking to add/remove dependents, dental or vision options etc. you will need to fill out the online Open Enrollment form even if you're keeping the same medical plan option.
 - If you are currently on the Mission Plan and are happy with the comparable, modified Madison offering, you will automatically be moved to Madison for 24/25. No action is needed.
- If you are on Mission and would prefer changing to Bridger or HDHP, you will need to complete the Open Enrollment form at mmiaeb.net by June 15 or sooner if deemed necessary by your city or town.



Overall, these changes positively impact monthly premiums to mitigate the annual rate change and align with what is being seen in the rest of the market.

Please contact the MMIA Employee Benefits team with any questions as you navigate these changes and get set for the new plan year.

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NEW JULY 1, 2024	BRIDGER	MADISON	MISSION	HIGH DEDUCTIBLE (HSA QUALIFIED)
Deductible (Individual/Family)	\$500/\$1,000	\$1,000/\$2,000	N/A	\$3,200/\$6,400
Benefit Percentage	80%	70%	N/A	80%
Annual Out-of-Pocket Maximum (Individual/Family)	\$2,000/\$4,000	\$4,000/\$8,000	N/A	\$6,400/\$12,800

BATTLE ELEVATED BLOOD PRESSURE

The Silent Symptom Ninja

So. Maybe you are vomiting repeatedly or perhaps you have a headache and your forehead is burning up with a fever. There is no doubt your body is fighting an illness, and you are not well. You have got some obvious cues that are hard to ignore.

It is harder to recognize and combat an enemy, of sorts, that lurks in the shadows with subtle symptoms that develop over a long period of time.

High blood pressure (hypertension) is a symptom ninja, often going unnoticed as it brings along a suitcase full of devastating long-term health effects as its free carry on. Health Screening results from the 23/24 Wellness Program revealed that **only 1 in 3 participants** screened had normal blood pressure levels.

According to the Mayo Clinic, elevated blood pressure can, over time, lead to disability, heart attack or stroke among other things.

Would you guess this article will provide lifestyle tips to reduce blood pressure and lessen the risk of these serious consequences? Reader, you're on top of your game. You saw it coming a mile away. Well done!

Our friends at Take Control (the wonderful folks who handle all Health Screening Review calls for our Wellness and Risk Reduction programs) have some actionable advice to reduce blood pressure.



Make sure to monitor your blood pressure levels when you can. Home blood pressure monitors and cuffs are relatively inexpensive (\$40-ish bucks), and there are also stations at many grocery and drug stores. Get your Health Screening each year, at minimum, and discuss results with your Take Control health coach in the review call. Annual well visits with your primary care doc are also advised to discuss blood pressure and any other health concerns. And honestly, the tips above are good for ALL of us even if we don't have high blood pressure. Brainstorm where you can improve and act today.

In addition to working with your primary care provider, if you are interested in more assistance managing your blood pressure, you can reach out to Take Control to take advantage of their coaching resources to help control and lower your blood pressure at **800-746-2970**.



Move and groove – Get slightly winded and sweat a little, if possible. Sprinkle in some strength training. Don't let *perfect* be the enemy of *good*! Something is always better than nothing. Only have five minutes for a walk? Do it! Waiting for something to heat up in the microwave – get in some jumping jacks or walk in place. Find creative ways to infuse mini exercise breaks into your day, every day.



Feast on fulfilling, fresh foods – Focus on whole grains, fruits, veggies, and low-fat dairy. Potassium, in particular, has been shown to lower blood pressure. Avocado, sweet potato, spinach, watermelon, beans and bananas all pack a powerful potassium punch.



Seek and subtract the sneaky salt assault – Too much sodium has shown to have adverse effects on those individuals with high blood pressure, but the biggest culprit isn't necessarily your saltshaker. Processed foods often add sodium for taste, so make sure anything you purchase contains no more than 140mg sodium/serving when you peruse the nutrition facts. If you are craving a salty snack, drink water first and wait 20 minutes – you're often simply thirsty. Those pesky salt cravings can be thirst, in disguise!



Stress less – Try to reduce commitments, and instead add relaxing activities like reading, music, walking outdoors, spend time with friends, practice meditation, yoga, deep breathing and so forth.



Increase H2O, decrease alcohol and caffeine – Alcohol and caffeine have both been shown to increase blood pressure, especially in high quantities. Try to swap more herbal tea and decaf coffee into your day. Also, aim to drink half your body weight in ounces of water daily. Example, if you're 150lbs, take down 75 ounces of water each day.



Get that quality sleep – Create and stick to a healthy bedtime environment and routine. Adequate and quality sleep can have profoundly positive impacts on your overall health.



Intervene on nicotine – Stop use of any and all nicotine containing products. We know this can be difficult, but nicotine significantly raises blood pressure in addition to many other negative side effects.



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Mutual *of* Omaha[®]

WELCOME TO YOUR NEW LIFE!

COVERAGE PROVIDER

MMIA is pleased to introduce Mutual of Omaha as our new life benefit coverage provider starting July 1, 2024.

Questions? Please reach out to the MMIA team.

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