



Live Well, Work Well

Employee Health Benefits Bulletin October 2019
Northern Burlington County Regional Schools

A New Season *for* Better Health

Reminder: Get better access to your health benefits information at **Benefits Online**, our new health benefits website. It's easy to find: go to the *Staff Portal* and use your personal log-in to enter; click on the *Benefits Online* link...you're in!

Autumn is here! It's a good time to evaluate your health status: what can you do for better health? Here's a start:

Beat the Flu Now is the time to get vaccinated against this season's flu. The Centers for Disease Control and Prevention (CDC) suggests those six months of age or older should get the vaccine each year. Vaccines will not make you sick, but you may have minor side effects that mirror flu for a day or two.

Visit your primary doctor or a contracted retail pharmacy/provider for your flu shot; show your **medical** ID card so your visit is treated as a **medical** claim. See the attachments on the following pages for more info.

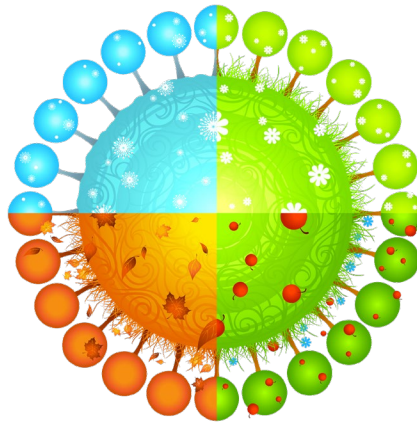
Go Organic According to the Organic Trade Association (OTA), organic foods are healthier for your body, better for society, and less expensive in the long

run. Unlike traditional agricultural foods, organics are grown without pesticides, which potentially contain cancer-causing agents and heavy metals that can cause nerve damage.

Feel the price tag for organic foods is too high? Try a local farmer's market or natural food

co-op for better pricing.

Avoid Technology at Bedtime Trouble sleeping? Using your phone or other electronic devices before bed can disrupt REM sleep cycles and the production of melatonin, a sleep-promoting hormone. Check your device setting for a "nighttime" mode to adjust screening brightness; better yet, refrain from using devices for at least an hour prior to bedtime. Be sure to set sounds to "silent" so texts or email won't wake you. Better sleep is possible!



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1998 Women's Health and Cancer Rights Notice

The federal government mandates certain health coverage for breast reconstructive surgery in any health insurance plan that provides medical and surgical benefits for mastectomies. If your plan provides medical and surgical benefits for mastectomies, and you are receiving benefits in connection with a mastectomy and elect to have breast reconstruction along with that mastectomy, your plan must provide, in a manner determined in consultation between you and the attending doctor, coverage for the following:

- All stages of reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Treatment of physical complications of the mastectomy, including lymphedemas.
- Breast prostheses, which is an artificial form of a breast to help reconstruct its original form.

These benefits are provided to the same extent as any other illness under your coverage, subject to deductible and coinsurance. All other features and benefits of your health insurance plan remain the same and are not impacted by this notification. Refer to benefit materials for details on applicable deductibles and coinsurance.



Healthy Recipe Apple Pistachio Crisp

Ingredients

- 3 apples (unpeeled, cored, cut into 1-inch chunks)
- 1/2 c. raisins
- 1/2 juiced lemon
- 1/2 c. old-fashioned oats
- 1/4 c. whole-wheat flour
- 1 tsp. cinnamon
- 3 Tbsp. brown sugar
- 1/4 c. unsalted, chopped pistachios
- 2 Tbsp. melted butter

Directions

1. Heat oven to 350 F.
2. Place sliced apples, raisins, and lemon juice in an 8-by-8-inch pan or baking dish. Toss.
3. In a bowl, mix remaining ingredients except melted butter.
4. Add melted butter and mix until texture is consistent; sprinkle over apple-raisin mixture.
5. Bake uncovered for 45-50 minutes or until apples are tender. Yield: four servings.

National Health Observances

October

National Breast Cancer Awareness Month

American Cancer Society
cancer.org

National Dental Hygiene Week

American Dental Hygienists' Association
adha.org

November

American Diabetes Month

National Diabetes Association
diabetes.org

Great American Smokeout

American Cancer Society
cancer.org

Lung Cancer Awareness Month

American Lung Association
lung.org



Take a shot

Gear up for flu season

It always starts the same. You're going about your day, and all of sudden you start to feel achy and sick. If you've ever had the flu, you know how bad it can be. The good news is that a simple flu shot can protect you and your loved ones from getting the seasonal flu.

Who needs the flu shot?

All adults and every child six months of age and older need a flu shot every year. Why? The flu virus is always changing. If you got a flu shot last year, it won't protect you this year.

When is flu season?

Flu season occurs in the fall and winter. It usually peaks in January or February, but it can occur as early as October and as late as May.

Brush up on your flu facts

It's important to know that:

- You can't get the flu from the flu shot
- The flu virus spreads from people with the flu to the nose or throat of nearby people
- You can get the flu shot at the same time you get other vaccines
- You can protect yourself and others with a flu shot each year

Take action against the flu

The single best way to prevent the flu is to get a flu shot. Simply make an appointment with your network doctor. Or you can visit one of our network flu shot providers.

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Flu: Finding a vaccination provider and seeking care

Aetna Whole HealthSM members – You should get flu shots from your primary care physician (PCP). If you can't get them from your PCP, you can go to an in-network walk-in clinic. Please check to see if the provider is in our network before getting your flu shots. The retail locations listed below are not in the network for your plan.

Flu shots and other vaccine services are available at many locations in communities. To help you protect yourself against the flu and other conditions, Aetna has contracted with the following providers of vaccine services. Please use the links provided to find a location near you. Remember to confirm with the provider that they accept your medical plan prior to receiving services. And we also cover the shingles (zoster and Shingrix) vaccine for members age 50 and older. CVS and other pharmacies or retail clinics may require a prescription for the vaccine for members who are 50-59.

For specific locations where you can receive **immunizations**, please visit any of the websites below. You may also be able to get your seasonal flu vaccination from your doctor or at public health clinics. Senior citizen centers also often offer vaccinations

You should not go to an emergency room for vaccinations, since it is not an emergency service.

Retail locations for flu shots

These locations are not in network for Aetna Whole Health members.

Provider	Find a location
Albertsons Pharmacies (Includes Albertsons, Acme, New Albertsons, Jewel Osco, Shaws Osco, Albertson's Osco, Albertsons Savon)	<p>Albertsons – CO, LA, TX http://www.albertsons.com/pharmacy</p> <p>Acme Savon - PA, NJ, DE, MD http://www.acmesavonpharmacies.com/landing/LandingAction.action</p> <p>Jewel Osco - IL, IN, IA http://www.jeweloscopharmacies.com/landing/LandingAction.action</p> <p>Shaws Osco - MA, NH, ME, RI, VT http://www.shawsoscopharmacies.com/landing/LandingAction.action</p> <p>Albertsons Osco - AZ, MT, WY http://www.albertsonssoscopharmacies.com/landing/LandingAction.action</p> <p>Albertsons Savon - CA, NV, TX, NM, FL, LA, WA, OR, ID, UT, CO, AR http://www.albertsonssavonpharmacies.com/landing/LandingAction.action</p>
Carilion Clinic Pharmacies (VA only)	https://www.carilionclinic.org/locations/search?f[0]=im_field_location_type%3A2719
Carvajal Pharmacy (TX only)	http://carvajalpharmacy.com/
Genoa	http://www.genoa-qol.com/locations/
CVS	http://www.cvs.com/immunizations/flu
Giant Eagle	http://www.gianteagle.com/

Inc.	
Hannaford Supermarket & Pharmacy (includes Delhaize Pharmacies)	www.hannaford.com
Harvey's Supermarkets	www.harveys-supermarkets.com/healthwellness/flushot
Harris Teeter	http://www.harristeeter.com/other/store_locator/store_locator.aspx
HEB Grocery	http://www.heb.com/find-a-store/find-a-store.jsp
Kmart Pharmacies	https://pharmacy.kmart.com/shc/PharmacyFinder.do
Kroger	https://www.kroger.com/storeLocator
Marc's Pharmacies (OH and CT only) (effective 10/15/11)	www.marcs.com/Pharmacy.aspx
Meijer Pharmacies	http://www.meijer.com/pharmacy
QuickChek Pharmacies (only in NJ)	http://quick-chek.com/PharmacyLocations
Publix Supermarkets	http://store.publix.com/publix/
Rite Aid Pharmacies	www.riteaid.com
Safeway (Carrs (AK), Vons (Southern CA), Pavilions (Southern CA), Randalls (TX), Tom Thumb (TX), Dominick's (Chicago)	www.safeway.com/flu
ShopRite/	www.shoprite.com

Wakefern	
SUPERVALU (includes Osco, Sav- on, CUB, Shop'n Save, Farm Fresh and Shoppers)	https://www.supervalupharmacies.com/company/locations.asp
Walgreens Pharmacies	http://www.walgreens.com/storelocator/find.jsp
Walmart	www.walmart.com
Fruth Pharmacy	http://www.fruthpharmacy.com/pharmacy/locations/
Fred's Stores of Tennessee	https://www.fredsinc.com/locate/
Weis Markets	http://weismarkets.mywebgrocer.com/StoreLocator.aspx
Ritzman Pharmacy	https://www.ritzmanrx.com/find-a-location
Price Chopper	http://www.pricechopper.com/stores
Discount Drug Mart	https://discount-drugmart.com/our-store/store-locator/
Brookshire Brothers	https://www.brookshirebrothers.com/store-locator
Four B Corp	http://www.ballsfoods.com/locations/

Walk-in clinics

Aetna Whole Health members – please check to see if the provider is in your Aetna Whole Health network before getting your flu shots.

Provider	Find a location
The Little Clinic, LLC	www.thelittleclinic.com
MinuteClinic, Inc.	www.MinuteClinic.com
RediClinic	www.rediclinic.com
Healthcare Clinic	https://www.walgreens.com/pharmacy/healthcare-clinic/locations.jsp

Walmart Care Clinics	https://www.walmart.com/cp/Care-Clinics/1224932

Note: These providers are currently contracted to provide the flu vaccine for the 2017/2018 flu season. As is always the case with the seasonal flu vaccine, children younger than 9 years who have never had the seasonal flu vaccine will still need two doses.

Corporate flu clinics

Aetna also contracts with companies that provide flu vaccines at worksites. Check with your employer to see if any clinics are planned where you work.

Locations for other vaccine services

Please check individual stores for vaccine availability.

Expanded vaccine network:

<u>Provider</u>		<u>Flu Quadrivalent</u>	<u>Pneumococcal</u>	<u>²Zoster</u>	<u>²Shingrix</u>	<u>Prevnar</u>
Albertsons		Yes	Yes	Yes	Yes Effective 7/15/18	Yes
CVS Pharmacies		Yes	Yes	Yes	Yes	Yes
Giant Eagle		Yes	Yes	Yes	Yes	Yes
Food Lion		Yes	Yes	Yes	Yes	Yes
HEB Grocery		Yes	Yes		Yes	Yes
Harris Teeter		Yes	Yes	Yes	Yes	Yes
Kmart Pharm		Yes	Yes	Yes	Yes	Yes
Kroger		Yes	Yes	Yes	Yes	Yes
Meijer Pharmacies		Yes	Yes	Yes	Yes	Yes
Quickchek		Yes	Yes	Yes	Yes	Yes
Publix		Yes			Yes	Yes
RiteAid		Yes	Yes	Yes	Yes	Yes
Safeway		Yes	Yes	Yes	Yes Effective 7/15/18	Yes
Walgreens		Yes	Yes	Yes		Yes
Walmart		Yes	Yes	Yes	Yes Effective 8/1/18	Yes
Minute Clinic		Yes	Yes		Yes	
RediClinics		Yes	Yes	Yes	Yes Effective 7/15/18	Yes
The Little Clinic		Yes	Yes	Yes		Yes
Health Care Clinic		Yes	Yes	Yes		Yes
Walmart Care Clinics		Yes	Yes	Yes		Yes

Provider	HPV	DTAP	TDAP	Polio	Adult hepatitis	Meningococcal
Albertsons	Yes		Yes			
CVS Pharmacies	Yes		Yes	Yes	Yes	Yes
Food Lion	Yes		Yes			Yes
Harris Teeter	Yes		Yes	Yes		Yes
Kmart	Yes					
Kroger	Yes		Yes	Yes		Yes
Meijer Pharmacies	Yes					
Minute Clinic		Yes	Yes	Yes	Yes	Yes
Quickchek	Yes		Yes			Yes
Publix	Yes		Yes			
RiteAid	Yes		Yes		Yes	Yes
Safeway	Yes		Yes			
Walgreens	Yes		Yes		Yes	Yes
Walmart	Yes					
The Little Clinic	Yes	Yes	Yes	Yes	Yes	Yes
Health Care Clinic	Yes		Yes		Yes	Yes
RediClinics	Yes	Yes	Yes	Yes	Yes	Yes
Walmart Care Clinics		Yes	Yes			

¹Fluzone High-Dose is approved for use in people 65 years of age and older. As with all flu vaccines, Fluzone High-Dose is **not** recommended for people who have had a severe reaction to the flu vaccine in the past.

²Aetna covers the shingles (zoster and Shingrix) vaccines for members age 50 and older. CVS and other pharmacies or retail clinic providers may require a prescription for the vaccine for members who are ages 50-59.

If you are required to pay out of pocket for the flu shot or another vaccination at one of the participating providers above, please send a copy of your paid receipt to the mailing address on the back of your Aetna **medical** ID card for member reimbursement. Please include the following information:

- Patient's full name (first and last)
- Member ID number (located on the front of the Aetna medical ID card)

Please note: California (CA) HMO members are covered under their PCP capitation for the seasonal flu vaccine. No exceptions will be made for the 2017-18 flu shot season if the member chooses to get a flu shot at a corporate/workplace clinic or anywhere outside of PCP capitation. Claims for flu shots for these members outside of PCP capitation will be denied. California Aetna [Medicare Advantage members](#) and California PPO members can receive their flu shot from any Aetna participating provider contracted for these services, including the providers listed above.

More information

Get more information about the flu vaccine and other vaccines from the Centers for Disease Control and Prevention (CDC): <http://www.cdc.gov/flu/index.htm>

Preventive services are a covered benefit under most Aetna plans. Check your plan documents or call the Members Services number on your Aetna ID card to verify your coverage. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date, however, is subject to change. For more information about Aetna plans, refer to www.aetna.com.



SEASONAL FLU

At AmeriHealth Administrators, we want to help you keep your family healthy.

What is the flu?

Influenza (also known as the flu) is a contagious respiratory illness caused by flu viruses. It can cause mild to severe illness, but can lead to death. Flu season in the U.S. runs from December through March, peaking in February.¹

People with the flu may feel some or all of these symptoms:

- fever or feeling feverish/chills
- cough
- sore throat
- runny or stuffy nose
- muscle or body aches
- headaches
- fatigue (tiredness)

Recommendations from the Centers for Disease Control and Prevention (CDC) to help prevent the spread of germs:

- Get vaccinated. The flu vaccine has been shown to reduce flu-related hospitalizations by 71 percent among all adults and 77 percent among adults age 50 and older.²
- Avoid touching your eyes, nose, and mouth.
- Frequently wash your hands with soap and water for at least 20 seconds, or use an antiseptic alcohol-based hand sanitizer.
- Cover coughs and sneezes with tissues. Cough or sneeze into your upper sleeve if you don't have a tissue.
- Throw used tissues in a waste basket immediately.
- Avoid sick people.
- Stay home from work and school if you are sick. The CDC recommends that you stay home for at least 24 hours after the fever is gone.
- Clean and disinfect surfaces and objects that may be contaminated with flu germs.

Stay Informed!

For more information visit cdc.gov, flu.gov, or contact your local public health department.

Use network providers for your flu shot

Staying in network just makes sense. You can save money, and enjoy a more convenient experience. Visit our Provider Finder on ahatpa.com to identify network doctors, hospitals, and other medical facilities to schedule your flu shot.

Treatment options

Antiviral drugs can lessen symptoms and shorten the time you are sick by a day or two. They can also prevent serious flu complications, like pneumonia. For people with a high risk medical condition, treatment with an antiviral drug can mean the difference between having a mild illness instead of a very serious illness that could result in a hospital stay.

The CDC says that people who are at higher risk for complications because of age or illness should talk to their physician about antiviral drugs, but otherwise healthy people do not need treatment with these medications.³

We're here to help you

AmeriHealth Administrators is here to help you make good decisions when it comes to your health. Our people, tools, and educational resources can support you in making informed decisions.

Receive a reimbursement if you pay out-of-pocket

Plan members who receive a flu shot vaccination in a setting other than a participating physician's office, hospital, or retail health center are eligible for a reimbursement of up to \$25 for the out-of-pocket expense.⁴ Simply log-in to myahabenefits.com, visit the Resource Center, download the Flu Shot Reimbursement Form, and submit with a paid receipt.

¹ The Flu Season; The Centers for Disease Control and Prevention. Available at www.cdc.gov/flu/about/season/flu-season.htm

² Vaccine Effectiveness; The Centers for Disease Control and Prevention. Available at www.cdc.gov/flu/about/qa/vaccineeffect.htm

³ What you should know about flu antiviral drugs; The Centers for Disease Control and Prevention. Available at www.cdc.gov/flu/antivirals/whatyoushould.htm

⁴ If your benefit plan does not allow for preventive benefits out-of-network, you may not be eligible to receive this reimbursement. For questions concerning your health benefits, please refer to the customer service telephone number on the back of your AmeriHealth Administrators ID card.

Please refer to your health benefits booklet for a description of terms and conditions of your health benefits plan.

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Flu Prevention 2018-10

