



Live Well, Work Well

Employee Health Benefits Bulletin: April / May 2018
Bridgewater-Raritan Regional Schools

Spring Into Good Health

Welcome Spring!
Timely tip: if you didn't check your smoke and carbon monoxide detectors when you set your clocks ahead last month, do so now! Make it a yearly habit.

May is National Allergy and Asthma Awareness Month Springtime allergies are an annual nuisance for many people.

Mold growth increases due to rain and many plants begin releasing pollen. Likewise, spring-cleaning activities can stir up dust mites. To reduce your allergies, take the following steps:



- Wash your bedding weekly in hot water to keep pollen under control.
- Wash your hair before bedtime since pollen can accumulate in your hair.
- Wear an inexpensive painter's mask and gloves when cleaning, painting, or vacuuming to limit dust and chemical inhalation or skin exposure.
- Vacuum twice a week.
- Limit the number of throw rugs in your home to reduce dust and mold.
- Make sure your rugs are washable.
- Change filters before running the air conditioning system.

Your Horizon BCBSNJ plan offers helpful education on allergies and asthma.

Check out horizonblue.com or log into [Member Online Services](#) to take a WebMD allergy assessment and more.

Medical Plan Reminders
When you [sign up](#) for the **Horizon CareOnline** telemedicine benefit, you can visit with a doctor *online* – no appointment necessary. A copay

typically applies. See the attached flyer or visit www.horizonblue.com for info.

Did you know Horizon BCBSNJ offers *free* identity protection services? As a Horizon BCBSNJ member, you have automatic, free help from **AllClearID** should you suspect your data has been stolen. Additionally, you can choose to enroll for an extra layer of services that includes credit monitoring, a \$1 million identity theft insurance policy, and more. See attached flyer or contact **AllClear ID** at horizonblue.allclearid.com or (855) 904-5725 to learn more.

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National Health Observances

April

Donate Life Month
U.S. Dept. of Health & Human Services
organdonor.gov

Oral Cancer Awareness Month
Oral Cancer Foundation
oralcancerfoundation.org

May
Allergy and Asthma Awareness Month
Asthma and Allergy Foundation of America
aafa.org

Mental Health Month
Mental Health America
mentalhealthamerica.net

International Mediterranean Diet Month
Old Ways
oldwayspt.org

Omega-3 & Fish Oils

Believe it or not, there is one type of fat experts say we need more of in our diets. This special fat, omega-3, isn't produced by the body and must be consumed through the food we eat. Fish is nature's most abundant source of the essential fat omega-3. Fish collect this special fat when they eat algae and other marine life. Most Americans, however, are omega-3-deficient due to refined and over-processed foods in our diets and failure to eat fish regularly.

Health Benefits Most noted for its ability to reduce the risk of cardiovascular disease, omega-3 has also been shown to reduce blood pressure and inflammation, inhibit cancer growth, and help alleviate depression. Compelling evidence also suggests that omega-3 fats are beneficial to those with diabetes.

Recommended Servings Most experts agree that everyone should consume two or more servings each week of fatty fish such as salmon, herring, whitefish, tuna, rainbow trout, or sardines. If you don't like fish or you have a higher need for omega-3 fats, ask your doctor about adding daily supplements.

Overall, remember that good fats compete with bad fats. Limit your consumption of trans fat, saturated fat, and cholesterol, and increase intake of good fats, like omega-3 and other fatty acids to help repair some of the damage that bad fats cause.



Healthy Recipe

Baked Cod with Spinach

Ingredients

- 1 Tbsp. vegetable oil
- 1 pound skinless cod fillets
- 1 yellow onion (chopped)
- 2 cloves garlic (minced)
- 2 cups canned low-salt diced tomatoes
- 1/2 cup water
- 2 cups frozen spinach (thawed, chopped)
- 1/4 cup Kalamata olives (pitted, chopped)

Instructions

1. Preheat skillet over high heat. When hot, add 1-1/2 tsp. oil.
2. Add fish. Cook about five minutes on each side, until deeply browned; remove fish to a plate and cover.
3. Reheat the skillet to medium heat. Add the remaining oil, onion, and garlic; cook about seven minutes.
4. Add tomatoes and water; cook about 10 minutes, until mixture thickens and turns to orange color.
5. Return fish to skillet with the tomato mixture. Cover with spinach and sprinkle with olives.
6. Cover skillet. Cook two minutes on low or until spinach is steamed; serve hot.

Horizon CareOnlineSM

Convenient medical care – online, anytime.



Horizon Blue Cross Blue Shield of New Jersey makes it easier for you to stay in control of your health. You can use **Horizon CareOnline** to talk with a licensed, U.S. board-certified doctor via video, chat or phone 24 hours a day, seven days a week – no appointment is needed.

We work with American Well, a leader in telemedicine, to bring you care that is:

- **Dependable.** 24/7/365 access.
- **Convenient.** No appointment is needed and ePrescriptions can be provided if you need one.¹
- **Confidential.** Private and secure; compliant with the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

With Horizon CareOnline, you can be treated for symptoms and conditions such as a cold, flu, fever or rash, abdominal pain, sinusitis, an ear infection and much more.

There are three ways to enroll and use Horizon CareOnline:

- Visit **HorizonCareOnline.com**.
- Call **1-877-716-5657**.
- Scan the QR code at the right to get the Horizon CareOnline app from the App StoreSM or Google PlayTM.



When you first enroll, enter **Horizon Blue Cross Blue Shield of New Jersey** as your health plan.

Horizon Blue Cross Blue Shield of New Jersey complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Spanish (Español): Para ayuda en español, llame al **1-855-477-AZUL (2985)**.

Chinese (中文): 如需中文協助, 請致電 **1-800-355-BLUE (2583)**。

¹ Telemedicine is available in all states except Arkansas and Texas, where video consultations are not permitted under the law.

For more information, visit info.americanwell.com/where-can-i-see-a-doctor-online.

For technical assistance, please email HorizonCareOnline@AmericanWell.com.

Once you are enrolled, you can visit with a doctor on Horizon CareOnline when:

- Your doctor's office is closed.
- You feel too sick to drive.
- You are traveling and need medical care.

This valuable service is offered as a convenience and does not replace your relationship with your Primary Care Physician (PCP) or personal doctor.

How Much Does a Visit Cost?

The amount you pay depends on your plan's telemedicine benefit. Check with your group's benefits administrator or call Horizon BCBSNJ Member Services at the number on the back of your member ID card for details.

It's free to sign-up – enroll today.

The App StoreSM is an online store and is a service mark of Apple, Inc. Google PlayTM is a trademark of Google, Inc. QR Code is a registered trademark of Denso Wave, Inc.

American Well is an independent company that supports Horizon Blue Cross Blue Shield of New Jersey in the administration of telemedicine services.

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Horizon



Horizon Blue Cross Blue Shield of New Jersey

HorizonCareOnline.com

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Identity Protection Services



We believe your personal information should stay that way — personal.

That's why we're taking industry-leading steps to help you keep your information safe. Beginning **April 1, 2016**, eligible¹ Horizon Blue Cross Blue Shield of New Jersey members have identity protection services from AllClear ID as an added feature of their health plan.

Free, automatic coverage

AllClear Identity Repair is the most important and comprehensive identity protection service available to you through Horizon BCBSNJ. With AllClear Identity Repair, no matter where or how identity theft occurs, you are covered. If you become a victim of identity theft, a dedicated investigator from AllClear ID will act as your guide and advocate from start to finish by initiating the dispute process, and ensuring that your identity returns to its pre-fraud state.

This service is available to you automatically and at no cost as an eligible Horizon BCBSNJ member. You will continue to have automatic access to AllClear Identity Repair as long as you maintain eligible coverage with Horizon BCBSNJ.

How to access AllClear Identity Repair

If you have questions about protecting your identity, or if you suspect that your identity has been stolen:

1. Call the AllClear ID customer support team at **1-855-904-5725**.
2. Verify your eligibility.
3. Let AllClear ID help recover your losses and restore your credit.

Want more protection?

AllClear Credit Monitoring offers an extra level of protection that specifically monitors new credit accounts opened in your name. When this happens, AllClear ID alerts you so you can take action. This service is helpful if you think your Social Security Number is either at risk or has been compromised. It offers additional layers of protection, including credit monitoring, a \$1M identity theft insurance policy, and child identity protection for eligible members under 18 years old.

This service is available at no cost to you as an eligible Horizon BCBSNJ member. However, you must enroll in this service directly with AllClear ID.

How to enroll in AllClear Credit Monitoring

To enroll online, visit **HorizonBlue.AllClearID.com**.

To enroll over the phone, call **1-855-904-5725**.

After enrollment is complete, additional steps are required to activate your phone alerts.

Learn more about identity theft protection

To learn more, visit **allclearid.com/blog**, **identitytheft.gov** and **privacyrights.org**.

¹ Horizon BCBSNJ members enrolled in fully insured and self-insured group health plans, including the State Health Benefits Program (SHBP) and the School Employees' Health Benefits Program (SEHBP), and consumers enrolled in individual health plans both on and off the Health Insurance Marketplace are eligible for identity protection coverage.

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