



Live Well, Work Well

Nip Seasonal Allergies In the Bud

Springtime allergies are an annual nuisance for many people. As plants begin to bloom and people start to cut their grass more frequently, allergy sufferers nationwide start sniffing and sneezing. If this sounds familiar, you may have seasonal allergies, which are symptoms that occur at specific times of the year, typically when allergens are released into the air. The most common spring allergy trigger is tree pollen, which peaks from March to May. What's more, mold growth blooms both indoors and outdoors, making it almost impossible to escape allergy triggers.

According to the Asthma and Allergy Foundation of America, 1 in 4 adults experience seasonal allergies from pollen from trees, grass, and weeds.

Similar to other types of allergies, seasonal allergies develop when your body's immune system detects and then overreacts to a foreign substance it thinks is harmful. For some, allergy symptoms may consist of sneezing a couple of times a year. But for others, seasonal allergies can cause congestion, a runny, itchy or stuffy nose, watery eyes, headaches, and

more for weeks or months at a time. To reduce your allergies, consider the following strategies:

- Wash your bedding every week in hot water to help keep pollen under control.
- Take a shower after spending time outdoors, as pollen can stick to your hair, skin, and clothing.
- Limit the number of throw rugs to reduce dust and mold. Also, opt for washable rugs.
- Clean your floors often with a HEPA filter vacuum.

Treatment for most allergies is available both over the counter and by prescription. If your allergy symptoms are severe or chronic, you may need a series of allergy shots. Contact your doctor or ask for a referral to an allergist to determine which seasonal allergy treatment option is best for you.

Annual Open Enrollment Coming Soon

Watch for info about our upcoming Annual Open Enrollment. You will have the option to switch benefit plans as eligible, remove/add eligible dependents, and more. **Go to our *Benefits Online* website at Human Resources/Health Benefits to review your plan options.**

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INTEGRITY CONSULTING GROUP
Employee Benefits Specialists

The Impact of Chronic Stress

Stress is defined as a “state of worry or mental tension” often brought on by a difficult situation. It’s a natural reaction to perceived threats. Stress can be a good thing in small doses; it’s the body’s way of handling sudden demands and challenges.

Stress responses can enhance your focus, increase energy, and promote quick responses. However, frequent and long-term chronic stress can negatively impact your health.

Stress triggers are deeply personal, and each person experiences this feeling differently. While stress is a normal part of life that comes and goes as you

Cutting Down on Added Sugars

Sugar is woven into the modern diet—often in ways that aren’t obvious. While naturally occurring sugars can be part of a balanced eating pattern, added sugars are a different story. The [2025–2030 Dietary Guidelines for Americans](#) (DGA) reflects mounting research that reducing added sugars can improve metabolic health and lower long-term disease risk.

The DGA recommends limiting added sugars as much as possible and advises that a single meal contain no more than 10 grams of added sugar.

Cutting back doesn’t have to happen overnight. Small, consistent changes can make a meaningful difference, so start with these strategies:

- **Rethink your beverages** by swapping sugar-sweetened drinks for water, sparkling water, unsweetened tea, and coffee served black or with minimal sweetener.

navigate various life circumstances (e.g., getting a new job or presenting a project), chronic stress is different. It’s characterized by prolonged and constant feelings of pressure and anxiety. Chronic stress can contribute to feelings of [anxiety](#) and [depression](#), issues with high blood pressure, a weakened immune system, sleep disturbances, and digestive issues. If left unchecked, it can have a long-lasting impact on your physical and mental well-being.

If you’re experiencing symptoms of chronic stress, reach out to your health care or [mental health](#) provider for guidance and support.

- **Choose whole, fresh fruit** over fruit juice.
- **Build meals around whole foods**, including vegetables, whole grains, lean proteins, healthy fats, and whole fruits.
- **Reduce sweetness gradually** to make it easier to adapt without feeling deprived.
- **Read nutrition labels carefully**, checking both total sugars and added sugars.

Reducing added sugar is not about eliminating all sweet foods or striving for perfection, but about awareness and balance. Occasional treats can fit into a healthy eating pattern, but daily habits matter most. Meal planning, mindful grocery shopping, and paying attention to labels can help you stay within recommended limits. Over time, cutting back on added sugars may improve energy levels, weight management, and [overall health](#).

Recipe of the Month

Avocado Black Bean Taquitos

Makes: 5 servings

Ingredients

- 1 ripe, fresh avocado (halved, pitted, peeled, and mashed)
- ½ cup low-sodium canned black beans (rinsed)
- ½ Tbsp. cumin
- 1 tsp. garlic powder
- ½ tsp. salt
- 10 (6-inch) corn tortillas
- 1 cup rainbow cherry tomatoes (chopped)
- ½ cup red or yellow bell peppers (seeded and diced)
- 1 Tbsp. fresh jalapeno (seeded and minced)
- 1 Tbsp. onion (minced)
- 1 Tbsp. fresh lime juice
- 2 Tbsp. fresh cilantro leaves (chopped)
- ½ cup plain nonfat Greek yogurt

Preparations

1. Using a fork, mash the avocado and black beans together in a bowl. Stir in the cumin, garlic powder, and salt.
2. Spread approximately 2 Tbsp. of the mixture onto a corn tortilla, dividing equally between 10 tortillas. Roll tightly to form 10 taquitos.
3. Place taquitos into the air fryer at 400 F for 5 minutes. When the timer goes off, flip and put back into the air fryer for 5 more minutes. Depending on the air fryer, you may need to decrease the time to 3 to 4 minutes per side.
4. While the taquitos are cooking, combine the cherry tomatoes, bell peppers, jalapeno, onion, cilantro, and lime juice in a small bowl to make fresh pico de gallo.
5. Once the taquitos are golden brown and crispy, remove from the air fryer and top with fresh pico de gallo and Greek yogurt.

Nutritional Information

(per serving)

Total calories	181
Total fat	6 g
Protein	7 g
Sodium	300 mg
Carbohydrate	27 g
Dietary fiber	7 g
Saturated fat	1 g
Total sugars	13 g

Source: MyPlate

Medicaid & CHIP Annual Notice

If you live in New Jersey, you/your dependents may be eligible for health coverage assistance from Medicaid or CHIP. See the attached notice or visit [nj.gov](https://www.nj.gov) for details.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2026. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268

GEORGIA – Medicaid	INDIANA – Medicaid
<p>GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2</p>	<p>Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dfir/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584</p>
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
<p>Medicaid Website: Iowa Medicaid Health & Human Services Medicaid Phone: 1-800-338-8366 Hawki Website: Hawki - Healthy and Well Kids in Iowa Health & Human Services Hawki Phone: 1-800-257-8563 HIPP Website: Health Insurance Premium Payment (HIPP) Health & Human Services (iowa.gov) HIPP Phone: 1-888-346-9562</p>	<p>Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660</p>
KENTUCKY – Medicaid	LOUISIANA – Medicaid
<p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPPPROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms</p>	<p>Louisiana Medicaid Website: https://www.ldh.la.gov/healthy-louisiana Medicaid Customer Service Line: 1-888-342-6207 Louisiana Medicaid email: healthy@la.gov Louisiana Health Insurance Premium Program (LaHIPP) Website: https://www.ldh.la.gov/lahipp LaHIPP phone: 1-877-697-6703 LaHIPP email: La.HIPP@la.gov LaHIPP fax: 1-888-716-9787 LaHIPP mailing address: 100 Crescent Centre Parkway, Suite 1000 Tucker, GA 30084</p>
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
<p>Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711</p>	<p>Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com</p>
MINNESOTA – Medicaid	MISSOURI – Medicaid
<p>Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672</p>	<p>Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005</p>

MONTANA – Medicaid	NEBRASKA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPProgram@mt.gov	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA – Medicaid	NEW HAMPSHIRE – Medicaid
Medicaid Website: http://dhcfnv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov
NEW JERSEY – Medicaid and CHIP	NEW YORK – Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
NORTH CAROLINA – Medicaid	NORTH DAKOTA – Medicaid
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP	OREGON – Medicaid and CHIP
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – Medicaid and CHIP
Website: https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059

TEXAS – Medicaid	UTAH – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493	Utah’s Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov Phone: 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/
VERMONT– Medicaid	VIRGINIA – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2026, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
 Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
 Centers for Medicare & Medicaid Services
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.