



Live Well, Work Well

Employee Health Benefits Bulletin June 2018

Bridgewater-Raritan Regional Schools

Jump into Summer!

Timely tip: winter and flu season are a distant memory, but continuing good hygiene this summer, especially when traveling, is important: wash hands properly, carry a small hand sanitizer and, if flying, wipe your plane seat and tray with disinfectant wipes. Never share towels, glasses, or drinks. Plan ahead for an illness-free trip!

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Summer can bring vacations, beach fun, and extra time with family...but it's also a great time to catch up on the latest news about your Horizon BCBSNJ plans and your good health.

Identity Protection Services Benefit

As a Horizon BCBSNJ member, you have automatic access to free identity repair protection services through *AllClear ID*. If you suspect your identity has been stolen, *AllClear ID* can guide you through the dispute process, help recover any losses, and restore your credit. Or enroll for extra protection with *AllClear Credit Monitoring*. See the attached flyer for info or call (855) 904-5725 to get started.

Oral Contraceptives Copay Update

Effective June 15, 2018, Horizon BCBSNJ will no longer cover brand-name oral-combined contraceptive pills with a \$0 copay. They will continue to be covered under your pharmacy benefit with the

copay / coinsurance amount you pay for other brand-name drugs. Keep in mind there is a wide selection of generic oral contraceptive alternatives that are covered with \$0 copay. Talk with your doctor about your options. Note, if your doctor believes a no-cost brand-name contraceptive is medically necessary, he/she can submit a *Copay Waiver* form to Horizon BCBSNJ for review. Learn

more about generic drugs at horizonblue.com.

Summer Break Reminder! If you have a baby, get married, or experience a similar life event over the summer, be sure to notify the District benefits office within 31 days of the event to update your health plan and enroll a new dependent. **Don't wait until September to make a change!**

If you miss the 31-day window, you may need to wait until Open Enrollment to update your plans. The benefits office is open over the summer—so don't wait!



Good Health on a Budget

Maintaining a healthy lifestyle does not always mean tightening your budget. Here are some ways to get and stay healthy without breaking the bank:

- Purchase fresh fruits and vegetables that are currently in season for the best tasting food and widest selection for your money. Opt for products that are the most bountiful at your local farmer's market or grocery store. Also, find in-season fruits and veggies on sale and incorporate into your weekly meal plans.
- Exercise with a friend instead of joining a fitness club. You will be accountable for working out and can cheer one another on to reach your fitness goals. Or walk or run with your dog on a regular basis.
- Look for healthy bargains at the grocery store. Choose oatmeal instead of sugary, expensive cereals for breakfast; buy beans or portabella mushrooms instead of red meat; drink juice instead of soda.
- Do not smoke; cigarettes are expensive. If you quit, you will save the cost of cigarettes and medical bills since you will be healthier without this habit.
- Plan your meals before you shop. Knowing what meals you will prepare for the week will prevent you from buying unnecessary food items.
- Spring for a pedometer. Walking a specific number of steps per day can help motivate you to reach your fitness goals. Though you will need to invest in the pedometer, your health will improve and your health costs will decrease overall.



Healthy Recipe

Fresh-made Cereal

Ingredients

- 3/4 cup wheat and barley nugget cereal
- 1/4 cup bran cereal
- 2 tsp. sunflower seeds (toasted)
- 2 tsp. almonds (sliced, toasted)
- 1 Tbsp. raisins
- 1/2 cup banana (sliced)
- 1 cup blueberries / sliced strawberries
- 1 cup low-fat yogurt (raspberry or strawberry)

Instructions

1. Mix the cereals, sunflower seeds, and almonds in a medium-sized bowl.
2. Add the raisins, bananas, and half of the strawberries.
3. Gently stir in the yogurt and divide the mixture between two bowls.
4. Scatter the remaining strawberries over the top. Serve immediately.

Nutritional Information Per Serving

Calories: 460	Cholesterol: 5 mg
Total fat: 6 g	Sodium: 297 mg
Saturated fat: 1 g	Dietary fiber: 10 g

National Health Observances

June

Cataract Awareness Month

Prevent Blindness
preventblindness.org

National Safety Month

National Safety Council nsc.org

July

Juvenile Arthritis Awareness Month

Arthritis Foundation
arthritis.org

August

National Breast-feeding Month

United States Breastfeeding Committee
usbreastfeeding.org

Psoriasis Awareness Month

National Psoriasis Foundation
psoriasis.org

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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