



Live Well, Work Well

Bridgewater-Raritan Regional Schools

Employee Health Benefits Bulletin

October 2018

Be Prepared to Stay Healthy

Timely tip:

Seasonal affective disorder, or SAD, is a recurring depression that affects some as days grow shorter. If you begin to experience, for instance, difficulty concentrating, low energy or fatigue, moodiness, irritability, or cravings for carbohydrates as there is less daylight, you may suffer from SAD. Learn more at nimh.nih.gov.

Brought to you by
INTEGRITY CONSULTING
GROUP
104 Interchange Plaza
Suite 202
Monroe Township
New Jersey 08831
(888) 737-4313

With autumn here and winter around the corner, now is the time to assess your health status and prepare for the yearly onslaught of germs and illness. Try these practical tips:

Try fresh fruits and vegetables currently in season. You will

get the best-tasting food for your money and the widest selection; add seasonal produce into your weekly meal plan.

Maintain your warm weather exercise routine. It can be easy to slack off on regular exercise as the weather turns colder. Stay motivated by exercising outside throughout the season; work out earlier in the day to battle change-of-season doldrums.

Don't smoke! If you do, plan to participate in the [Great American Smokeout](#) on November 16. Just

one day without cigarettes is an important step—and it's never too late to quit.



Add immunity boosters to your diet now. We all know vitamin C helps fight off infections, but don't wait until you're sick to eat, for instance, citrus fruits, red bell peppers, broccoli, or spinach. All are packed with vitamin C

and work to build up immunity by increasing white blood cells, key to fighting off infections.

Finally, get your flu vaccine. See your primary doctor or visit a retail pharmacy in New Jersey that participates in the Horizon BCBSNJ vaccine program. These pharmacies may also be equipped to dispense vaccines for pneumococcal, papilloma virus (HPV), Hepatitis A and B, shingles, and more. See the attached flyer from Horizon BCBSNJ for details.

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.

Please refer to your plan benefit materials for more details on applicable deductibles and coinsurance.



Healthy Recipe

Fiesta Hummus

Ingredients

- 1 can garbanzo beans (drained)
- ½ tsp. cumin
- ¼ tsp. salt
- ⅓ tsp. cayenne pepper
- 2 cloves garlic (minced)
- ½ cup plain nonfat yogurt
- 1 Tbsp. lime juice
- 1 Tbsp. sesame oil
- 1 jalapeno pepper (finely chopped)
- 2 Tbsp. cilantro (chopped)

Instructions

1. Mash beans in blender.
2. Add remaining ingredients; blend until smooth.
3. Chill at least one hour or overnight.
4. Serve with veggies or chips.

Nutritional Information Per Serving

Calories: 122	Cholesterol: 0 mg
Total fat: 4 g	Sodium: 231 mg
Saturated fat: 0 g	Dietary fiber: 4 g

National Health Observances

October

National Breast Cancer Awareness Month

American Cancer Society
cancer.org

Health Literacy Month

Institute for Healthcare Advancement
healthliteracymonth.org

November

Great American Smokeout

American Cancer Society
cancer.org

COPD Awareness Month

American Lung Association
lung.org

Flu season is a sneeze away.



Protect yourself: Get the flu vaccination today.

Your Horizon Blue Cross Blue Shield of New Jersey coverage makes it easy and cost-effective for you and your family to get flu vaccinations. When you go to a participating pharmacy, the pharmacy takes care of submitting your claim. The following New Jersey pharmacies can administer no-cost flu shots and other vaccines all year round, including shingles, hepatitis A and B, pneumococcal, human papillomavirus (HPV), tetanus and MMR.

Pharmacy	Location ¹
ACME	Locate ACME Savon Pharmacies at acmemarkets.com
CVS	Locate CVS pharmacies at cvs.com
Kmart	Locate Kmart pharmacies at kmart.com
Park Plaza Pharmacy	343 State Route 34, Matawan, NJ 07747; 1-732-290-9111
QuickChek	Locate QuickChek pharmacies at qchek.com
Rite Aid	Locate Rite Aid pharmacies at riteaid.com
ShopRite	Locate ShopRite pharmacies at shoprite.com
Walgreens	Locate Walgreens pharmacies at walgreens.com
Wickapecko Pharmacy	1409 Wickapecko Drive, Asbury Park, NJ 07712; 1-732-776-6070

Need another option?

Many doctors also offer immunizations. And, for most health plans, immunizations are covered at no cost. However, if the doctor provides services in addition to the immunization, you may have to pay a copayment for the visit/other services. MinuteClinic®, located inside of select CVS locations, and Healthcare Clinic, located inside of select Walgreens locations, also offer this service.

Visit HorizonBlue.com/flu for more information.

¹ Must be a pharmacy in New Jersey.

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, gender, national origin, age, disability, pregnancy, gender identity, sex, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

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)**。

Remember: The flu can affect everyone.

Influenza (flu) is a contagious disease that affects the lungs and can lead to serious illness, including pneumonia. Even healthy people can get sick enough to miss work or school and even be hospitalized.

Everyone six months of age and older should get the flu vaccine. Pregnant women, young children, older people and people who have certain chronic medical conditions like asthma, diabetes and heart disease, are at increased risk of serious flu-related complications, so getting a yearly flu vaccine is especially important for them.

Horizon Blue Cross Blue Shield of New Jersey is an independent licensee of the Blue Cross and Blue Shield Association. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey. MinuteClinic® is a registered mark of CVS Caremark Corporation.

©2018 Horizon Blue Cross Blue Shield of New Jersey. Three Penn Plaza East, Newark, New Jersey 07105.

EC01303D (0818)



HorizonBlue.com