



Live Well, Work Well

Employee Health Benefits Bulletin

October 2021

Bridgewater-Raritan Regional Schools

Timely Tip: A new [report](#) from the CDC revealed that life expectancy in the United States dropped from 78.8 to 77.3 years between 2019 and 2020. Deaths from COVID-19 and drug overdoses fueled the decline.

Now is the time to take control of your health and well-being—get started with [this video](#) on current topics covered in this bulletin.

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Your Health News Update

There are many components that contribute to your good health every day. Check out the following news roundup and take action!

Vaccine Protections

Flu season is here so get your [flu vaccine](#) asap. Be sure to visit a participating Horizon BCBSNJ provider or [select pharmacy](#) so your vaccine is covered—show your Horizon BCBSNJ ID card. Note that COVID-19 and the flu may present similar symptoms; testing may be needed to confirm a diagnosis.

Studies show that COVID-19 vaccines are very effective at keeping you from contracting the virus but also avoiding serious illness if you do. Not vaccinated yet? [Visit a provider](#) now. Learn more at horizonblue.com.

Have You Tried Horizon CareOnline?

Telemedicine has emerged from the pandemic as a viable solution to lessen the burden on health care facilities and staff while providing you with the care

you need. In most cases, telemedicine can put you in contact with a doctor more quickly than a visit to your primary provider or local hospital. Plus, patients at the highest risk of developing severe illness as a result of COVID-19 can receive care from the safety of their own home. If you haven't connected with *Horizon CareOnline* yet, visit horizonblue.com to get started.

Coping with Pandemic Financial Stress

Many households were stressed about finances before the pandemic, but the past year has added new challenges. Overall, 60% of American adults feel anxious when thinking about finances. Try these coping tips from the U.S. Department of Labor:

- Increase your [financial literacy](#); get comfortable with decoding your financial information.
- Create a budget and stick to it. You may feel more in control, thus mitigating your stress and anxiety.
- Switch from credit to cash. Remove credit cards from your wallet.
- Address it head on. Fight the urge to ignore your financial stress.



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

Sweet Potato & Apple Bake

Ingredients

- 2 15-ounce cans sweet potatoes (drained, reserve 2 Tbsp. liquid)
- 2 cups apples (peeled, cored, and cut into bite-sized pieces)
- 2 Tbsp. packed brown sugar
- 1/3 cup chopped pecans
- 2 Tbsp. flour
- 2 Tbsp. butter (melted)

Preparation

1. Heat oven to 350 F.
2. Put sweet potatoes in baking dish.
3. Add apples.
4. Pour 2 Tbsp. of the sweet potato liquid over the mixture.
5. Mix brown sugar, pecans, flour, and melted butter together in a small bowl.
6. Sprinkle over the top of the sweet potato and apple mix.
7. Bake for 20-30 minutes, until the top is golden brown and bubbly.

Per 3/4 cup serving: 231 calories; 9 g total fat; 3 g saturated fat; 10 mg cholesterol; 15 g total sugars

National Health Observances

October

National Breast Cancer Awareness Month

breastcancer.org
breastcancer.org

National Bullying Prevention Month

Pacer Center
pacer.org

Health Literacy Month

Institute for Healthcare Advancement
healthliteracy.org

November

American Diabetes Month

American Diabetes Association
diabetes.org

Lung Cancer Awareness Month

American Lung Association
lung.org