

Live Well Work Well October 2024



North Brunswick Township School District

What to Know About This Year's Flu Season

In the United States, influenza (flu) season lasts from October through May, with peak flu activity between December and March.

What's more, flu season in the Southern Hemisphere often indicates what's to come in the United States. Data revealed that the 2024 flu season in the Southern Hemisphere was similar to previous flu seasons. With the potential for this year's flu season to be severe in the United States, vaccination remains the most effective way to prevent the flu, especially severe disease and hospitalization.

The U.S. Centers for Disease Control and Prevention (CDC) estimates that the flu caused between **9 million** and **41 million illnesses** annually between 2010 and 2023.



How to Stay Healthy

The flu can cause serious complications for people of any age, but children and older adults are especially vulnerable. To help [keep your household healthy](#) this flu season, consider these tips:

- Get the flu vaccine. Being vaccinated against the flu is your best chance of preventing the illness.

The CDC recommends that anyone aged 6 months and older get a flu shot every year.

- Avoid close contact with people who are sick and stay away from others when you feel unwell. Since flu, cold, and COVID-19 symptoms are similar, doctors suggest testing to know what you have.
- Wash your hands often using soap and warm water to protect against germs. If soap and water are unavailable, use an alcohol-based hand sanitizer.
- Cover your mouth and nose. Cough or sneeze into a tissue or elbow. Dispose of tissues immediately.
- Get seven to nine hours of quality sleep each night.
- Exercise regularly to strengthen your body and build resiliency against infections like the flu.
- Stay hydrated. Eat a nutritious diet rich in whole grains, lean proteins, fruits, vegetables, and fiber.

Experts recommend getting vaccinated by the end of October—find a vaccine provider at [cvs.com](https://www.cvs.com). See the attached flyer for info and visit our *Benefits Online* website at the Staff Portal for more about wellness.

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 attached notice or visit [dol.gov](https://www.dol.gov) for information.

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Employee Benefits Specialists

The Power of Breathwork

Breathwork, an ancient practice now embraced in modern wellness, benefits physical and [mental health](#). By consciously altering your breathing patterns, you can:

- **Reduce stress.** You'll activate the parasympathetic nervous system, promoting relaxation and [reducing chronic stress](#).
- **Enhance focus.** Slow, deep breathing can improve your concentration and emotional resilience.
- **Boost overall health.** Breathwork positively impacts physical health, emotional well-being, and sleep quality.

Taking a few intentional breaths can make a difference, so try the techniques below.

Common Breathing Techniques



Equal breathing

Inhale and exhale for the same amount of time, such as breathing in for four seconds and out for four.



Box breathing

Mirroring the shape of a box, inhale for a count of four, hold for four, exhale for four and hold for four.



Deep breathing

For the 4-7-8 technique, breathe in for a count of four seconds, hold for seven and breathe out for eight.

Start Planning Now for a Stress-free Holiday Season

While the holiday season often brings joy, it can also cause stress for many individuals. Top holiday stressors include budgeting, managing multiple commitments, and finding the perfect gifts. Fortunately, getting organized and planning what you can do ahead of time can help reduce your holiday stress. Consider these tips:

- **Write down any known commitments.** Are you hosting a holiday dinner? Does your child's school have a seasonal concert? Making a list of your commitments will help you plan your time accordingly and avoid double-booking yourself.
- **Create your budget now.** If you're stressed about how your holiday spending will impact you after the season ends, you're not alone. Set and stick to a realistic budget. Remember that a gift's sentiment is more important than the cost.
- **Start shopping early.** Sometimes, you can get great deals on presents before the holiday season hits. Also, you can avoid the scenario (and stress) of not being able to get the gift you want because it's sold out.

Makes: 8 servings

Ingredients

- 2 tsp. olive oil
- 1 small yellow onion (chopped)
- 1 green bell pepper (chopped)
- 2 jalapeño peppers (finely chopped)
- 2 cloves garlic (finely chopped or ½ tsp. garlic powder)
- 1 lb. ground turkey
- 1 can low-sodium diced tomatoes
- 1 can pumpkin puree
- 1 cup water
- 1 tsp. ground cumin
- 1 Tbsp. chili powder
- Salt and black pepper (to taste)
- 1 can low-sodium kidney beans

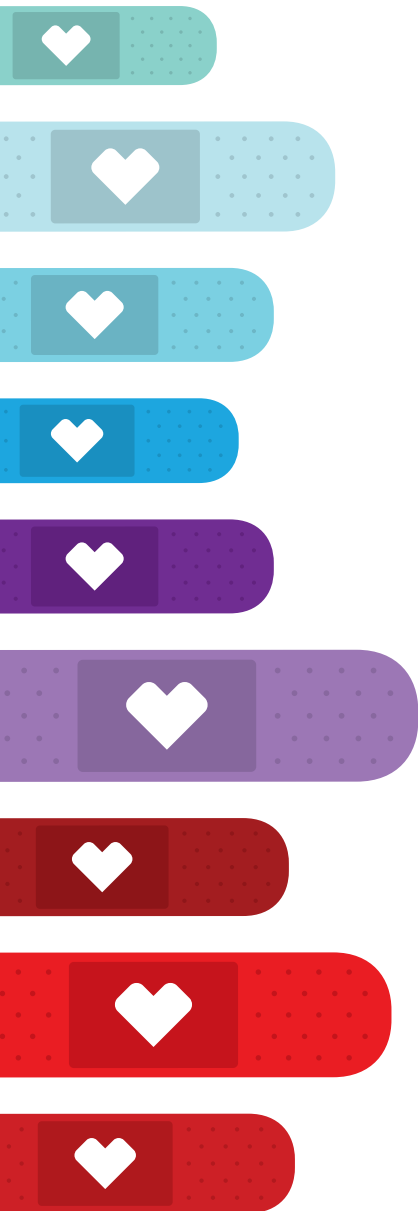
Preparations

1. Heat the oil in a large pot over medium-high heat.
2. Add the onion, bell pepper, jalapenos, and garlic and cook, stirring frequently, until tender.
3. Add the turkey and cook until browned.
4. Add tomatoes, pumpkin, water, chili powder, cumin, salt, and black pepper; bring to a boil.
5. Reduce the heat to medium-low, then add the beans.
6. Cover and simmer for 30 minutes, stirring occasionally.

Nutritional Information (per serving)

Total calories	195
Total fat	9 g
Protein	14 g
Sodium	228 mg
Carbohydrate	18 g
Dietary fiber	6 g
Saturated fat	2 g
Total sugars	5 g

Source: MyPlate



Your flu shot is covered

Your no-cost flu shot helps protect you and those you love.

Getting your flu shot early is one of the best ways to stay healthy. The vaccine is safe and effective, and helps protect you and those around you. Plus, with your benefit plan, you can get non-seasonal vaccines, too. This includes RSV, pneumonia, shingles, measles and Tdap.

Who needs a flu shot?

The CDC recommends everyone six months and older should get a flu shot every season with rare exceptions.*

Getting vaccinated is especially important for high-risk individuals:*

- Pregnant people
- Children under the age of five
- School-aged children
- Anyone over the age of 65
- Health care professionals
- Anyone with a chronic health condition such as asthma, heart disease, diabetes and kidney disease
- Anyone with a weakened immune system



IT'S EASY TO MAKE AN APPOINTMENT

Walk in or schedule your vaccine appointment at a nearby CVS Pharmacy®

[CVS.co/ScheduleVaccine](https://www.cvs.co/ScheduleVaccine)

*FOR FLU SHOT RARE EXCEPTIONS: People At High Risk of Flu Complications. Updated August 25, 2023. Available at: <https://www.cdc.gov/flu/highrisk/index.htm>. Accessed August 5, 2024.

*FOR HIGH-RISK INDIVIDUALS: People At High Risk of Flu Complications. Updated August 25, 2023. Available at: <https://www.cdc.gov/flu/highrisk/index.htm>. Accessed August 5, 2024.

You can get your flu shot and COVID-19 vaccine at the same time.

The CDC recommends a COVID-19 vaccine for everyone ages six months and older.*

When are you up-to-date with your vaccines?

Guidelines for vaccines may vary based on your age and the timing of your last dose.* Be sure to check with your doctor or pharmacist if you are unsure if you are eligible for a COVID-19 vaccine.

One of the best ways to protect against serious illness and symptoms from the flu and other illnesses this year is to receive all vaccines you are eligible for. Use the link below to schedule both vaccines at a CVS Pharmacy® location near you.



Vaccine appointments are available now:

[CVS.co/ScheduleVaccine](https://www.cvs.com/schedule-vaccine)



Aetna®, a CVS Health® company, is committed to working closely with your local pharmacy to help you feel your best. It's easy to get the vaccines you need to stay well — it's another way **healthier happens together®**.

*FOR CDC RECOMMENDATIONS: COVID-19 Vaccination Recommendations Infographic. Updated March 5, 2024. Available at: [cdc.gov/vaccines/covid-19/clinical-considerations/covid-19-vaccines-us.html](https://www.cdc.gov/vaccines/covid-19/clinical-considerations/covid-19-vaccines-us.html). Accessed July 30, 2024.

*FOR VACCINE GUIDELINES: Multiple Vaccinations at Once. August 14, 2020 Available at: <https://www.cdc.gov/vaccinesafety/concerns/multiple-vaccines-immunity.html> Accessed July 30, 2024

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Flu shots and vaccines may not be available in all pharmacies at all times. Call for availability and to make an appointment, if needed. Most vaccines require a prescription (except for the flu shot). The flu shot and many vaccines to treat common illnesses are generally covered under the Affordable Care Act by non-grandfathered group health plans and non-grandfathered individual and group health insurance coverage typically with no cost sharing if provided by an in-network provider, consistent with specified dosage limits and satisfaction of age and other vaccine specific requirements. Other restrictions may apply. Check with your health plan if you have any questions about your benefits.

[Aetna.com](https://www.aetna.com)

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3636102-01-01 (8/24)



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 July 31, 2024. 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.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html Phone: 1-877-357-3268

GEORGIA – Medicaid	INDIANA – Medicaid
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	Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dftr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
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	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid	LOUISIANA – Medicaid
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: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms	Website: www.medicicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
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	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com
MINNESOTA – Medicaid	MISSOURI – Medicaid
Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005

MONTANA – Medicaid	NEBRASKA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPPProgram@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://dhcfp.nv.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 July 31, 2024, 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

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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.

OMB Control Number 1210-0137 (expires 1/31/2026)