Pompton Lakes School District

October 2026



Live Well, Work Well

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. The 2026 season was notably milder than 2025's record-breaking outbreak, with case counts about half as high. However, experts caution that a mild start doesn't guarantee a mild finish, so vaccination remains the best way to prevent flu, especially severe disease and hospitalization.

The U.S. Centers for Disease Control and Prevention (CDC) estimates that the flu caused between 9.4 million and 51 million illnesses annually between 2010 and 2025.

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 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. Because flu, cold, and COVID-19 symptoms are similar, doctors say it's best to get tested 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 your elbow, and dispose of tissues.
- Get seven to nine hours of quality sleep each night to boost your immune system.
- Exercise regularly to strengthen your body and make it more resilient against infections, including the flu.
- Stay hydrated and eat a nutritious diet rich in whole grains, lean proteins, fruits, vegetables, and fiber.

Experts recommend getting your flu vaccine by the end of October, so don't delay. Contact your doctor to learn more about vaccines.

Brought to you by **Integrity Consulting Group**
104 Interchange Plaza, Suite 202, Monroe Township, NJ 08831
(888) 737-4313 customerservice@integritycg.com

INTEGRITY CONSULTING GROUP
Employee Benefits Specialists

This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice.

How Your Body Reacts to Daylight Saving Time

Most of the United States shifts between standard and daylight saving time (DST) each year in an effort to "save" natural light. Clocks will be set back one hour on Sunday, November 1, when the DST period ends. Although you may like gaining another hour in your day, even a one-hour shift can throw off the body's internal timing system for days or longer.

Your circadian rhythm, the body's 24-hour internal clock, coordinates more than sleep. It times the release of melatonin and cortisol, hormones that govern when you feel sleepy and when you feel alert, and it also influences digestion, body temperature, and immune function. When clocks shift, that internal cycle briefly falls out of sync with the external light-dark cycle it relies on to reset itself. The result can include daytime fatigue, slower reaction time, and impaired focus and judgment. The earlier onset of evening darkness that comes with the time change can also affect mood, as reduced light exposure can lower serotonin activity.

If your area follows DST, consider these tips to help adjust to the time change:

- Exercise in the morning to increase your wakefulness and reset your internal clock.
- Prioritize daylight exposure, particularly in the morning, to help realign your circadian rhythm with the new schedule.
- Keep a regular sleep routine and aim for seven to nine hours of sleep each night. Try to avoid the temptation to oversleep, as it can also disrupt your circadian rhythm.
- Remove sleep disturbances (e.g., alcohol, caffeine, and blue light exposure) a couple of hours before bedtime.

Health experts recommend using the bonus hour for sleep. To make the DST transition easier, try going to bed 15 to 20 minutes earlier in the days leading up to it to help your body adjust. If you have any concerns, talk to a health care professional.

Does Sweating Burn Calories?

Sweat is a cooling mechanism, not a calorie-burning one. When physical activity raises core temperature, sweat glands respond by releasing fluid that evaporates and pulls heat away from the body. That process itself uses very little energy. The calories burned during a workout come from muscle activity, so a wet shirt is not a sign of a strong session.

How much a person sweats depends on factors unrelated to effort, including genetics, body size, hormones, hydration, fitness level, and the surrounding temperature and humidity.

Because of this, a well-conditioned exerciser may sweat heavily during a moderate session while someone less fit sweats very little during a harder one, even though calorie burn does not track the same way. This also explains why sauna sessions, hot yoga, and other heated activities don't necessarily translate into greater fat loss. Any quick drop on the scale afterward is almost always water weight, which returns once fluids are replaced.

Rather than tracking sweat, better signals of real progress include steady changes in strength, endurance, and body composition over time, along with healthy habits like regular movement, adequate sleep, and consistent nutrition. Talk to a health care professional for additional guidance.

Recipe of the Month

Need info about your health plans?
Visit our *Benefits Online* website!
Just click on the distributed
Shared Link!

Pumpkin Pancakes

Makes: 8 servings

Ingredients

- 1 cup flour
- 1 cup whole-wheat flour
- 2 tsp. baking powder
- ½ tsp. salt
- 2 Tbsp. brown sugar
- 1 tsp. pumpkin pie spice
- ¾ cup pumpkin puree (canned)
- 1 ¾ cups milk (nonfat)
- 3 Tbsp. vegetable oil
- 3 eggs (lightly beaten)

Nutritional Information

(per serving)

Total calories	220
Total fat	8 g
Protein	8 g
Sodium	320 mg
Carbohydrate	31 g
Dietary fiber	3 g

Source: USDA

Preparations

1. In a large bowl, combine the flours, baking powder, salt, brown sugar, and pumpkin pie spice using a wire whisk.
2. In another bowl, combine the pumpkin, milk, oil, and eggs. Mix until smooth.
3. Stir the pumpkin mixture into the dry ingredients, mixing until moistened.
4. Spoon the batter onto a slightly greased, preheated skillet.
5. Cook slowly until bubbles appear on top and the bottom becomes golden brown.
6. Turn the pancakes and cook until the other side is golden brown.
7. Serve warm. Top with powdered sugar or pancake syrup.

Annual Notice

Women's Health and Cancer Rights Act of 1998

Did you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema?

Call your benefits administrator or speak with your doctor for information.

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, 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: https://www.dhcs.ca.gov/services/health-insurance-premium-payment-program-cost-avoidance/ 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	**ILLINOIS - 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	Illinois Medicaid Premium Assistance Information Medicaid application website: https://abe.illinois.gov HIPP Hotline Number: 217-524-8268 HIPP Email: mhfs.boc.hipp@illinois.gov
INDIANA – Medicaid	**IOWA – Medicaid and CHIP (Hawki)**
Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dfr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584	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
KANSAS – Medicaid	**KENTUCKY – Medicaid**
Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660	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

LOUISIANA – Medicaid	MAINE – Medicaid
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	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
MASSACHUSETTS – Medicaid and CHIP	**MINNESOTA – Medicaid**
Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com	Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672
MISSOURI – Medicaid	**MONTANA – Medicaid**
Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005	Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov
NEBRASKA – Medicaid	**NEVADA – Medicaid**
Website: http://accessnebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178	Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900
NEW HAMPSHIRE – Medicaid	**NEW JERSEY – Medicaid and CHIP**
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	Medicaid Website: https://www.nj.gov/humanservices/dmahs/individuals-families/familycare/ 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)
NEW YORK – Medicaid	**NORTH CAROLINA – Medicaid**
Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831	Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100

NORTH DAKOTA – Medicaid	OKLAHOMA – Medicaid and CHIP
Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825	Website: http://www.insureoklahoma.org Phone: 1-888-365-3742
OREGON – Medicaid	**PENNSYLVANIA – Medicaid and CHIP**
Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075	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)
RHODE ISLAND – Medicaid and CHIP	**SOUTH CAROLINA – Medicaid**
Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)	Website: https://www.scdhhs.gov Phone: 1-888-549-0820
SOUTH DAKOTA - Medicaid	**TEXAS – Medicaid**
Website: http://dss.sd.gov Phone: 1-888-828-0059	Website: Health Insurance Premium Payment (HIPP) Program | Texas Health and Human Services Phone: 1-800-440-0493
UTAH – Medicaid and CHIP	**VERMONT– Medicaid**
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/	Website: Health Insurance Premium Payment (HIPP) Program | Department of Vermont Health Access Phone: 1-800-250-8427
VIRGINIA – Medicaid and CHIP	**WASHINGTON – Medicaid**
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	Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022

WEST VIRGINIA – Medicaid and CHIP	WISCONSIN – Medicaid and CHIP
Website: https://bms.wv.gov/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)	Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002
WYOMING – Medicaid	
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, 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.

OMB Control Number 1210-0137 (expires 5/31/2029)