



Live Well, Work Well

Employee Health Benefits Bulletin February 2020
Branchburg Township School District

Be Preventive & Cut Costs

Timely Tip: During winter, keep the drapes or shades on your south-facing windows open during the day to allow the sunlight to enter. Shut them at night to reduce the chill from cold windows.

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Did you know better health through prevention can translate into lower health care costs?

If you're skipping your annual health checkup or physical, you may be missing out on health care cost savings. A yearly checkup could potentially reduce your overall costs by keeping your health on the right track.

Your Annual Benefits Your Horizon BCBSNJ plan provides benefits for specified covered services related to Preventive Care, such as lab work, screenings, and routine physicals—many are covered annually. With the start of each new year, remember you can access these services in-network at no charge. *Reminder: any deductibles that apply to your plans renewed on January 1; see plan overviews for details.*

What Is Preventive Care? Preventive care differs from regular medical care because it usually doesn't involve

illness. Instead, it focuses on keeping you healthy to avoid illness; for example, your doctor may suggest increased exercise and dietary changes to



lower your risk for costly conditions like heart disease or Type 2 diabetes.

Examples of preventive care include:

- Physical examinations
- Standard immunizations
- Blood pressure, diabetes, and cholesterol tests
- Cancer screenings

Don't Wait If you don't have a primary care physician you see on a regular basis, it's easier than you might think to find one. Visit horizonblue.com to search the online directory. Schedule your annual checkup soon—it's never too late to focus on your care.

Make the Switch

If you want to save money on your prescription costs in the coming year, making the switch to generic medications can be an effective and simple way to do so.

What are generic medications? Generic medications have the same active ingredients and chemical purity as the brand-name drugs they imitate and are identical in dosage, form, safety, strength, and intended use. Some ingredients, such as tablet fillers, binders, coatings, or flavors, may differ. Because their development costs are less, generic drugs are often priced substantially lower, sometimes up to 80 percent lower than the equivalent brand-name drug.

Are they safe? It's a common misconception that generic medications are inferior to brand-name versions. The truth is that the [Food and Drug Administration](#) (FDA) requires that all prescription medications meet the same standards.

What can I do to save?

- If your prescription is a name-brand medication, ask your doctor to recommend a generic alternative.
- Some drugstores offer a generic prescription program that can help you save; check with your local pharmacy for copay alternatives.
- Don't forget about mail-order pharmacy; you could save even more when ordering generic drugs by mail. Check your plan benefits for details.



Healthy Recipe

Tomato & White Bean Penne
A budget-friendly, healthier entree

Ingredients

- 8 oz. uncooked penne pasta
- 2 Tbsp. olive oil
- 1 garlic clove, minced
- 2 cans (14-1/2 oz. each) Italian diced tomatoes, undrained
- 1 can (15 oz.) cannellini beans, rinsed and drained
- 1 package (10 oz.) fresh spinach
- ¼ cup sliced ripe olives
- ½ tsp. salt
- ¼ tsp. pepper
- ½ cup grated Parmesan cheese

Directions

1. Cook pasta according to directions.
2. In large skillet, heat oil over medium-high heat.
3. Add garlic; cook and stir 1 minute.
4. Add tomatoes and beans; bring to boil.
5. Reduce heat; simmer, uncovered, 5-7 minutes.
6. Add spinach, olives, salt and pepper; cook and stir over medium heat until spinach is wilted.
7. Spoon over drained pasta; add cheese.

Makes: 4 servings

National Health Observances

February

American Heart Month

American Heart Association

heart.org

Low Vision Awareness Month

National Eye Institute

nei.nih.gov

March

National Nutrition Month

Academy of Nutrition and Dietetics

eatright.org

National Colorectal Cancer Awareness Month

Prevent Cancer Foundation

preventcancer.org

National Kidney Month

National Kidney Foundation

kidney.org