



Live Well, Work Well

Employee Health Benefits Bulletin October 2019
Branchburg Township School District

A New Season *for* Better Health

If you are enrolled in our FSA (Flexible Spending Account) plan option, note the current plan year ends **December 31**. Watch for info coming soon about our 2020 FSA Open Enrollment.

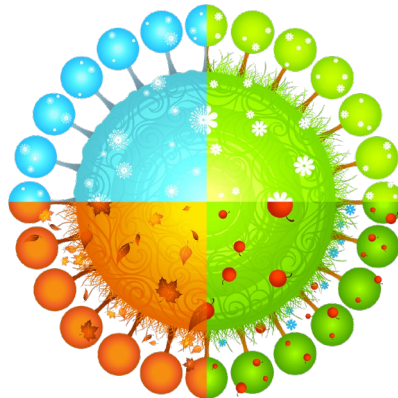
Autumn is here! It's a good time to evaluate your health status: what can you do for better health?

Here's a start:

Beat the Flu Per the Centers for Disease Control and Prevention (CDC), now is the time for those six months of age or older to get a flu vaccine. See your primary doctor or visit horizonblue.com/flu to find a retail pharmacy in New Jersey that is part of the Horizon BCBSNJ vaccine program; these pharmacies may also provide vaccines for pneumococcal, papilloma virus (HPV), shingles, and more.

Go Organic According to the Organic Trade Association (OTA), organic foods are healthier for your body, better for society, and less expensive in the long run. Unlike traditional agricultural foods, organics are grown without pesticides, which potentially contain cancer-causing agents and heavy metals that can cause nerve damage.

Feel the price tag for organic foods is too high? Try a local farmer's market or natural food co-op for better pricing.



Avoid Technology at Bedtime Using your phone or other electronic device before bed can disrupt REM sleep cycles and the production of melatonin, a sleep-

promoting hormone. Check settings for a "nighttime" mode to adjust screen brightness; better yet, avoid devices for an hour prior to bedtime. Set sounds to "silent" so texts or emails won't wake you. Better sleep is possible!

BTEA Plan Reminder

DA10 → DA15

BTEA members enrolled in the Direct Access 10 plan automatically moved to the Direct Access 15 plan effective October 1. Be sure to use the new ID cards that were mailed to your home.

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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. Refer to benefit materials for details on applicable deductibles and coinsurance.



Healthy Recipe Apple Pistachio Crisp

Ingredients

- 3 apples (unpeeled, cored, cut into 1-inch chunks)
- 1/2 c. raisins
- 1/2 juiced lemon
- 1/2 c. old-fashioned oats
- 1/4 c. whole-wheat flour
- 1 tsp. cinnamon
- 3 Tbsp. brown sugar
- 1/4 c. unsalted, chopped pistachios
- 2 Tbsp. melted butter

Directions

1. Heat oven to 350 F.
2. Place sliced apples, raisins, and lemon juice in an 8-by-8-inch pan or baking dish. Toss.
3. In a bowl, mix remaining ingredients except melted butter.
4. Add melted butter and mix until texture is consistent; sprinkle over apple-raisin mixture.
5. Bake uncovered for 45-50 minutes or until apples are tender. Yield: four servings.

National Health Observances

October

National Breast Cancer Awareness Month

American Cancer Society
cancer.org

National Dental Hygiene Week

American Dental Hygienists' Association
adha.org

November

American Diabetes Month

National Diabetes Association
diabetes.org

Great American Smokeout

American Cancer Society
cancer.org

Lung Cancer Awareness Month

American Lung Association
lung.org