



(406) 444-7462; (800) 287-8266
TTY (406) 444-1421
FAX: (406) 444-0080
www.benefits.mt.gov



December 2011 Newsletter

100 N PARK AVE SUITE 320
PO BOX 200130
HELENA, MONTANA 59620-0130

John Celar (Admin) won the grand prize donated by The Standard Insurance Co for attending an Annual Change presentation!

We've talked in previous newsletters about how the cost of health care is rising. Here is an example of costs **AND** some **steps you can take** to keep costs down for you and the plan (*reminder—the plan is our money—yours and mine—pooled together*). It's flu season, so let's look at the cost of flu shots:

Blue Choice/New West Where you get your flu shot	Final cost to you		Cost to the Plan
It Starts With Me Flu Shot (you pay \$25 then submit your receipt to plan)	\$10		\$15
Pharmacy flu shot submitted to health plan (you pay then submit the receipt to plan)	\$10		\$15—We pay the difference between the charge at the pharmacy and your copay of \$10**
Pharmacy flu shot using URx	\$15		\$10
Physicians office—including office visit	\$15*		\$132

Traditional Plan Where you get your flu shot	Final cost to you		Cost to the Plan
Pharmacy flu shot, submitted to health plan (you pay then submit your receipt to plan)	\$6.25 **(you pay 25% of cost)		\$18.75 **(we pick up 75%)
It Starts With Me Flu Shot (you pay \$25 then submit your receipt to plan)	\$6.25		\$18.75
Pharmacy flu Shot using URx	\$15		\$10
Physicians office—including office visit	\$37*		\$110

*costs to the plan vary by code billed and physician type; costs are approximate only
**cost of shots varies by pharmacy—this example uses \$25 as the cost

The difference in out-of-pocket cost and the cost the plan pays can vary *greatly* depending on **where you get your flu shot**. This is one small example of how being an educated patient, shopping around, and asking questions can save you some money **AND** save the plan some as well (remember, we're self-funded, so **the plan money is our money**).



benefitsquestions@mt.gov

Everyone who finds the THREE *Jack Handey* quotes will be entered into a drawing for one of six FABULOUS though surprisingly inexpensive prizes—the drawing will be on 12/23/11 to give everyone a chance to win.

Don't Sweat the Small Stuff (It's All Small Stuff...)

HEALTHY STRESS

Stress will always be a part of our lives. But you can lessen its impact and deal with stress in a healthy way. Some ways to decrease the stress response:

- **Physical Activity is a Must!** Choose what you like, and build from there. Track your efforts through health screenings (see below).
- **Eat as Healthy As Possible.** Focus on nutrient-rich foods. Don't skip meals. Are you diabetic or pre-diabetic? Even more key for you. See below.
- **Quit Tobacco!** You know it's bad for you – is now your time to embrace the quit? See below for details.
- **Focus on the Positive.** In any situation, focus on the positive – what is good – to have the energy to fix what's wrong. If you catch yourself thinking negative thoughts, STOP, think the same thoughts in a more positive light.
- **Practice Conscious Relaxation.** Build a minute into each day to stop, belly breathe, & relax your muscles. When you are under stress and feel that adrenaline response, even 30 seconds can derail the stress hormone cascade.
- **Limit Caffeine.** Caffeine revs up the stress response.



Annual Change Book Corrections

page 10—

Hospice
25% (20%-35% if hospital based)

Skilled Nursing
25% (20%-35% if hospital based)

page 11—

Maternity Services
Hospital Charges
20%-35%

The Annual Change books listed these benefits as 25% - 35% in error.

Health Screenings = Lower Costs

Get your State of Montana health screening to decrease your stress from financial and health worries. Employees, spouses, retirees, and eligible dependents age 18 or over may attend one health screening per year with no out-of-pocket cost. To register, visit www.benefits.mt.gov/wellness.mcp.x.

Why Get a State of Montana Health Screening?

First, you get a **\$5 discount** off your monthly 2013 contributions for attending a screening during 2012. See FAQs at <http://benefits.mt.gov/wellness.mcp.x>.

Second, services at health screenings are less than the cost of the same services at your doctor's office for both you *and* the plan (aka our pooled money).

Finally, health screenings are a way for you to manage your health by giving you and your health care provider a baseline and by showing trends in your health.

It's Time to Take Control

Take Control is a 12-month diabetes support program offered at no additional cost for members with diabetes or pre-diabetes. The program helps members take control of their diabetes according to their own goals, lifestyle, and readiness to change.

The program benefits include:

- Individual consultations with:
 - Certified Diabetes Educator
 - Registered Dietitian
 - Exercise Physiologist
- Co-pay waivers on lancets and glucose monitor test strips.

For more information, contact the Take Control Program at (800) 746-2970 or takecontrolmt@gmail.com.

See our success story on page three.

Is This Your Time to Quit Tobacco?

This benefit decreases the costs of tobacco cessation-related health care and medications.

Once the requirements are met, the benefit waives the co-payments and/or co-insurance for approved in-network tobacco cessation services and/or meds.

It is a once-in-a-lifetime, one-year benefit. *Be sure you are ready to quit.*

To participate visit www.benefits.mt.gov/wellness.mcp.x; call (800) 287-8266, TTY (406) 444-1421; or email QuitNow@mt.gov.

When you go for a job interview, I think a good question to ask is if they ever press charges.

Ask Health Care and Benefits!

Question: I am retired and turning 65 this year. How do I make sure my rates go down to the Medicare primary rates?

Answer: Send a copy of your Medicare card to our office as soon as you get it. This provides proof that you are taking Medicare Part A and B and will guarantee your rates drop as soon as Medicare becomes your primary coverage (as early as the 1st day of your birthday month—send in your card ASAP!)

Do you have a question for HCB? Send yours by e-mailing benefitsquestions@mt.gov or calling (406) 444-7462; (800) 287-8266; TTY (406) 444-1421.

We want to hear from you!



To me, boxing is like a ballet, except there's no music, no choreography, and the dancers hit each other.

Take Control: Success Story

*Name changed for this story

*Kate C. is a true success story—the participant who has taken the basic concepts and succeeded. Read in her own words about her journey of the last year or so.

Why did you join Take Control?

At first I thought that it sounded like something I *should* do. I inquired and then did what I could to ignore you. You called me and asked directly if I was interested in the program. I couldn't quite say no, so I reluctantly joined.

Prior to Take Control, what were your daily monitoring habits?

I had not tested my blood for months. Only when I thought that I was feeling wrong would I test and find out I was in the 400's or the 40's. I never knew where I was. My normal was lost.

Prior to Take Control, what were your daily eating habits – as far as fresh foods vs. fast foods?

Fast foods = convenience. Especially to an overweight person who had bad feet and did not like to cook! I would stop and grab something just because it sounded good (even when not hungry).

Prior to Take Control, how did you dose your insulin?

I would take insulin but had never really learned how to take insulin. I would take an amount based on the food that I was maybe counting wrong.

Those first few months were hard—what kept you persevering through?

Laura. Laura. Laura. She would call and ask me how I was doing. Nobody ever asked me that – and actually wanted to hear. She listened.

She was interested in me. I have been alone for 20+ years and parented my two children – alone. Alone. Alone. She would call. She would listen. She cared. It mattered to her what I was doing to myself. She helped me find myself – the me that was tucked way down deep inside of 20+ years of hurt & loneliness.

And there was accountability. That lady was going to be calling me back and was going to ask how I had been and what I had been doing. I couldn't let her down. She cared about me.

Did you ever want to quit?

Quit? Yes – I wanted to quit, but I was accountable, so it was not an option.

When did you see a marked difference in how you felt?

After 6 months of counseling with my new best telephone friend and getting my A1C down from a 13 to a 7, I felt like I was coming out of a cloud. My emotions were balancing, my depression was lifting, I was moving – I was grocery shopping!! Small tasks but large feats!

How has using just the basic tools changed how you do things?

My life is centered around my blood sugars. I have learned to think about food as nutrients, what I need, and how I am going to respond to food. I have educated myself about nutrition and the dreaded word... exercise. These basic tools have set me free.

Would you recommend Take Control to a friend?

I would recommend Take Control to anyone who is a diabetic because the information gave me my world back.

What advice would you give to other participants who had such a high A1C and don't think they can ever make it under 7%?

It's possible! Want to feel better? Decide that you matter! Decide that there are a few things in this world that belong here. Fast food – doesn't belong here. White processed starches.... don't naturally occur on this planet. If you want to be here – eat



things that belong here. Fruits, vegetables, whole grains – real foods for real health. I am typically the largest woman you have seen. People make comments

where ever I go – especially the sweet ever so honest young children. I go to the gym now. Being judged has gotten easier because I feel so much better about who I am. As I lose weight (60+ pounds) it may not be noticeable to the world, but I do and my body knows it!

**Take
CONTROL**
Eat Well. Stay Active. Reduce Your Risks.™



“You cannot solve a problem with the same mind that created it.” —Albert Einstein

The above quote by Albert Einstein is a powerful one. Often stress can lead to a chain reaction of thoughts that starts with a small problem and leads to full-blown anxiety and panic over unrealistic fears. Irrational thoughts can cause stress to escalate. Studies on stress have shown that **95%** of all illnesses are **caused or worsened** by stress. Our minds have a powerful influence over our bodies. Much of the stress we face can be eliminated by changing our thoughts, changing what we say. Learning to stop negative thinking and speaking, refocusing on realistic, positive thoughts & words, letting your thoughts become your words and your words become your actions (as Gandhi says) can transform your outlook on life—and relieve a good deal of the stress that life can bring. **What you think, becomes what you believe, becomes who you are.** Take a leap of faith. Speak and think positively.

Counseling Services

Simple, Easy, Confidential — Members of the health plan get up to four counseling visits at a participating or in-network provider at **NO COST**. Regular benefits will apply after four visits. Check with your plan administrator (**BCBS**, New West) to see who is a participating/in-network provider, and then make an appointment. No need to fill out any forms or even call us. The provider will submit their claims as they always do and the first four visits are at no cost to you!

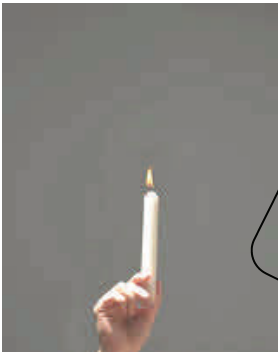
To find participating providers contact your plan administrator at:

Blue Cross and Blue Shield of MT: www.bcbsmt.com; (800)-423-0805 or (406) 444-8315

New West Health Plan: www.newwesthealth.com; (800) 290-3657 or (406) 457-2200



Agency Safety and Return to Work Spotlight:



This little light of mine, we're going to let it shine, let it shine and let it shine!

This month the Department of Environmental Quality lets that light shine as they creatively implement safety.

Recent highlights include:

Being recognized by the Risk Management and Tort Defense Division's Triple Double program.

Basketball's "Triple Double" is when a player has achieved double digits (i.e. more than 10) in three different categories (points, assists, and steals). The Risk Management & Tort Defense Division's version of the "Triple Double" is an agency with three years of reduction in both the frequency (#) and severity (\$) of claims. DEQ did this the last three years in a row!

Providing approximately 2,000 hours of Safety Training for DEQ Employees. FY 2011 training included:

- New employee orientations and ergonomic assessments
- Hazardous Materials Training
- Driver Training
- CPR/AED and/or First Aid Training
- Taking a proactive approach addressing Slips, Trips and Falls

Aggressively addressing slips, trips, and falls.

The floors of the Metcalf Building are very slippery when wet, so the department put towel dispensers near the building's exits. See http://www.rubbermaidforless.com/rubbermaid-4253-overthespill-station-pads-medium-refill-pads-4251-contains-pads-product_info-137.html. DEQ also provides safety bottles to employees for the icy sidewalks and parking lot. DEQ will provide these to new employees at New Employee Orientation.

Establishing a department wide Safety Clean-Up Day

Each spring all DEQ employees get one day to clean desks, offices, storage, electronic files, etc. The directive to do this comes from the Director and management staff.

Communicating Safety and Return to Work through the Intranet and E-Newsletter

The department's safety page on their intranet contains links for emergency procedures, safety committee information, Building Emergency Action Team (BEAT) information, automatic external defibrillator team information, incident reporting procedures, and training. The monthly newsletter gives upcoming training, announcements, and links to bizarre stories like "[Trucker blows up like a balloon.](#)"