

Benefits Bulletin

Pain Awareness Month

September is Pain Awareness Month. While everyone has experienced physical pain at some point, some people suffer from chronic pain and other pain conditions that impact many aspects of their life, health, and mental wellbeing. Chronic pain can be caused by disease, injury, or other conditions. Unfortunately, some who experience chronic pain become addicted to opioids or other substances. Ongoing pain science research aims to find safer and more effective treatments for those suffering from pain conditions.

If you are experiencing pain, consult with your healthcare provider. The <u>Choosing the Right Care</u> page of SBO's website contains information about quality, safety, and patient engagement to help you make the most out of your visit. The <u>Musculoskeletal Pain Resources</u> page contains strategies that may help you manage your pain, including physical therapy and chiropractic care. If you or someone you know struggles with opioid addiction, resources are available on the <u>Behavioral Health/Emotional Wellbeing</u> page.



Flu and COVID-19 Vaccines

Getting flu and COVID-19 vaccinations this fall is important to help protect yourself, your loved ones, and your community against illness, hospitalization, and death. When large numbers of the population get flu and COVID-19 vaccinations, they help lessen the burden on our healthcare system. Local pharmacies can administer the flu and the COVID-19 vaccine during the same visit. State of Delaware Group Health Insurance Plan members can obtain flu shots and COVID-19 shots at no cost when using either their Highmark Delaware or Aetna health plan or their CVS Caremark prescription plan at local participating network pharmacies, including Walgreens, Rite Aid, and CVS Pharmacy. Contact your pharmacy before going, as an appointment may be recommended or required.

September 4, 2024

Accident & Critical Illness Insurance

With the school year upon us, life is about to get a whole lot more chaotic. Between school sports, extra curriculars, and outings with friends and family, things get busy fast. Take a minute to get organized before it all starts, and you'll keep everything running smoothly. Here are some tips for State employees from Securian Financial:

- Update your emergency contacts and important phone numbers, including for Securian Financial. Receive a payout for <u>covered expenses</u> to help keep up with what your health insurance does not cover.
- Add a recurring calendar reminder to schedule your family's annual appointments. You, your spouse, and one child are eligible for a \$50 <u>health and wellness</u> payment each plan year if enrolled in Accident or Critical Illness Insurance from Securian Financial!
- Employees enrolled in Accident or Critical Illness can keep claim filing easy. Call 1-800-328-9442 to speak with the Securian Financial claims department.

Cholesterol Education Month

September is National Cholesterol Education Month. Cholesterol is a fat-like substance found in your body and some foods. Having too little HDL (good) or too much LDL (bad) cholesterol can lead to heart disease or stroke.

Heart disease is one of the leading causes of death in the United States. Many other factors contribute to heart disease, such as smoking, lack of physical activity, obesity, and a poor diet.

Here are three things you can do to manage your health: check your numbers, make healthy lifestyle choices, such as making healthier food choices and exercising, and control your cholesterol levels, which may include working with your Primary Care Provider (PCP).

You can find resources to help you prevent or manage heart disease and keep you healthy on the <u>Heart Health Resources</u> page.

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Member Testimonial: Hinge Health

"I am so thankful for the opportunity the State of Delaware provides with Hinge Health. Being able to access this program at no additional cost as a State of Delaware non-Medicare health plan member has truly changed my life and helped me to be a better teacher.

I am an athlete who grew up playing multiple sports, and the gym has been my happy place as an adult. The past few years have been very difficult, because I was unaware of my Degenerative Disc Disease. I was diagnosed last year and had surgery in December. I have used Hinge Health since my surgery."

Read the entire testimonial.

~ Katherine S., Milford School District

Upcoming Webinars

<u>Aetna</u> offers monthly <u>webinars</u> that employees, pensioners, and their family members can attend, regardless of enrollment in a State health plan. There is no need to register; simply click the links below to attend.

- A New Look at Well-Being <u>9/10 @ 5pm</u>
- Exercise as You Age 9/24 @ 12pm

<u>ComPsych® GuidanceResources</u>[®] offers <u>webinars</u> that employees, pensioners, and their family members can attend, regardless of enrollment in a State health plan. Click on the links below to register:

- Program Orientation for Supervisors 9/18 @ 10am
- Program Orientation for Employees 9/19 @ 10am
- Staying Positive While Performing Difficult Client Service Work – <u>10/8 @ 1pm</u>

Delta Dental offers <u>webinars</u> addressing good oral health that employees, pensioners, and their family members can attend, regardless of enrollment in a Delta Dental plan. Click on the links below to register:

- Oral Health and Wellness <u>9/12 @ 12pm</u>
- Oral Health and Aging 10/8 @ 1pm

The webinars above will be recorded and posted to the website if you are unable to attend.

State Employee Benefits Committee (SEBC) Corner

At the August meetings, the SEBC and SEBC Subcommittees continued discussions on the Group Health Insurance Plan (GHIP) Fiscal Year (FY) 2025 trend assumptions, projections, and budget. The SEBC voted to approve the FY2025 trend assumptions as recommended by the Subcommittees, which will be used to determine the FY2025 budget.

The SEBC and SEBC Subcommittees continued discussions on the upcoming Request for Proposals (RFPs) for the Audit and Life Insurance Benefit contracts. The SEBC will vote on the Scope of Work for both RFPs at the September 23, 2024 meeting.

To get the facts on what's being discussed related to the GHIP and actions taken by the SEBC, view SBO's <u>Get the</u> <u>Facts on What's Happening</u> document of frequently asked questions. SEBC and Subcommittee meetings are open to the public and provide an opportunity for public comment. Visit the <u>SEBC page</u> for meeting information and more.

Pizzadilla



Ingredients:

- 1 tbsp canola oil
- 4 8-inch whole-wheat tortillas
- 1 ½ cups shredded, part-skim mozzarella cheese
- 1 oz turkey pepperoni, sliced
- 1 cup marinara sauce

Directions:

- 1. Preheat the oven to 400°F.
- 2. Brush the surface of a baking pan with canola oil and place the tortillas on top.
- 3. Sprinkle each tortilla with 3 tablespoons of cheese and an equal amount of pepperoni.
- 4. Cover the pepperoni with the remaining cheese.
- 5. Bake for 10 minutes or until cheese is melted.
- 6. Serve with marinara sauce for dipping.

Recipe from Delta Dental

Hidden Treasures: Locate the Employee Spotlight page of the SBO website. Read an employee testimonial for a benefit you're enrolled in and find a fact or tip you didn't know about that benefit. Send your answer to <u>sbo.communications@delaware.gov</u> (Subject: Hidden Treasures). A random drawing from all correct responses received by the end of the month will be conducted for a prize. Congratulations to last month's winner, Deanna M. from the Department of Natural Resources!

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