

WHOLE you

2020 Winter Bulletin

Welcome + Preview

Welcome to *Whole You*, a quarterly bulletin

from SilverSummit HealthPlan. I'm Eric Schmacker, President and CEO of SilverSummit Healthplan. I hope you'll use this as a way to stay updated on local events and your health plan benefits, and improve your well-being.

In this issue, learn how to **beat allergies and manage asthma**. Read tips for **eating on a budget** and **getting the most value from your health plan**. Land **free tax help** long before April. Then, enjoy a relaxing activity with some **coloring sheets**. Finally, **kick back during spring break**—and feel great.

Check out our community events and learn how you can get involved. We look forward to seeing you!

In our next issue, expect more content for the whole you.

Note: You'll find links to additional sources of information about many of our articles in the online version of this newsletter.

January is National Birth Defects Prevention Month

Did you know that of the nearly 4 million women who give birth each year, the CDC estimates that more than 50,000 will face complications?

It's a troubling statistic, and one that underscores the importance of National Birth Defects Prevention Month in January, a nationwide effort to raise awareness about birth defects, their causes, and prevention resources. In observance of this month, SilverSummit Healthplan wants to share information about the Start Smart for Your Baby[®] program to help families take advantage of these resources.



SilverSummit Healthplan is committed to supporting members who are pregnant and helping newborns start off strong. Not all birth defects can be prevented, but since the launch of SilverSummit Healthplan's Start Smart for Your Baby[®] program, it has supported more than 400 newborn deliveries each year. For more information, members can find the Start Smart for Your Baby[®] program offerings and enrollment details at SilverSummitHealthplan.com.

Get the Most from Your Coverage:

Earn and Use Rewards with *my*healthpays[®]

Your health insurance gives you important benefits. But did you know you can also earn rewards?

With the My Health Pays[®] rewards program, earning rewards is easy. You just complete healthy activities such as your yearly wellness exam, getting a flu shot or other annual screenings to protect your health.

When you complete a healthy activity, you'll earn dollar rewards. You can use them on things like:

- Everyday items at Walmart[®]
- Utilities
- Transportation
- Childcare
- Education
- Rent

Here are ways to earn My Health Pays[®] rewards:

- Earn \$20 by getting your flu shot
- Earn \$30 by getting a wellness exam (within 90 days of becoming a member)
- Earn \$20 by getting an infant well visit without scheduled vaccines
- Earn \$15 by getting a breast cancer screening
- Earn \$50 Annual comprehensive diabetes care—you must complete all of the following once in the calendar year (age 18-75): HbA1c test; retinopathy screening (dilated eye exam); and kidney screening

*For a complete list and details of rewards, please visit, visit SilverSummitHealthplan.com or call Member Services at 1-844-366-2880.



Asthma Awareness

Breathe Easy: Five Tips to Help Control Your Asthma

Experience a breath of relief. Manage your asthma with these five steps.

- 1 Create an Action Plan.** Be prepared if your asthma gets worse. Make a plan with your Primary Care Provider (PCP). Learn the best way to take your medicine, how to avoid triggers and when to get help. If you have an attack, look back at your plan to understand what made your symptoms worse.
- 2 Tame Your Triggers.** These are different for everyone. They include mold, pet dander and household cleaners. Write down how shifts in weather affect you. This will help you remember which seasons irritate your asthma the most. You can then limit outdoor activities during these seasons in the future.
- 3 Keep Moving.** Physical activity can make lungs stronger and lower the risk of an attack. It can also make your quality of life better. Do warm-up exercises before going harder. If it's cold, wear a face mask to warm the air you breathe in. In extreme temperatures, choose an indoor activity instead. As with any exercise program, check with your PCP before starting.
- 4 Manage Medications.** People react to medications differently. You may need to try a few types to find what works best for your asthma. The sooner you treat symptoms, the less severe they will be and the less medication you'll need.
- 5 Breathe Better.** Watch for signs like wheezing or shortness of breath. These could mean you are about to have an attack. If you experience symptoms, breathing exercises can help you remain calm and in control. Talk with your PCP or look into our Asthma Care Management program to learn more.



4 Tips for Beating Seasonal Allergies

Allergies Are Nothing to Sneeze At

Watery, itchy eyes. Sneezing fits. If you have allergies, you know how miserable this time of year can be. There are things you can do that can make you feel better this allergy season.

Allergy testing lets your doctor know what you're allergic to. That way a plan can be made to help you deal with allergies. Getting tested is a good first step to finding relief.

Additionally, what time you are outside and the weather can have a big effect on your allergies.

Pollen levels are higher in the morning. So plan to be outdoors later in the day if possible. And if it's dry and windy, it is better to limit the amount of time you spend outside.

You can also learn about the amount of pollen in your area. Watch the local TV news during the weather report. Visit weather websites. There are also emails and other ways to check pollen near you.

Open windows expose you to pollen and other allergens. Use your air conditioner when at home or riding in a car. Check and change your air filters to improve air quality. And keep your carpets and floors clean and dust-free.

Lastly, watch what you eat. Foods like sugar, wheat and dairy can make allergies worse. If you get symptoms like nausea, headache, dizziness, an itchy throat or wheezing, take note and avoid that food in the future. Don't forget to drink plenty of water to flush and hydrate your system.



5 Healthy Spring Break Tips Spring Break, Healthy Break?

Spring break is a good time to relax. With these five tips, make your spring break a healthy break—and feel great.



Enjoy activity. You don't need a gym. Take a hike, go sightseeing on a bicycle or enjoy a swim. Prefer games? Grab a Frisbee, start a game of disc golf or try your hand at another type of play. There are many fun activities that can keep you moving.



Give back. Look for ways to support your community by volunteering. Many nonprofit organizations need assistance. Helping others relieves stress. A win-win!



Practice moderation. For some, having a drink or two is part of unwinding. But alcohol

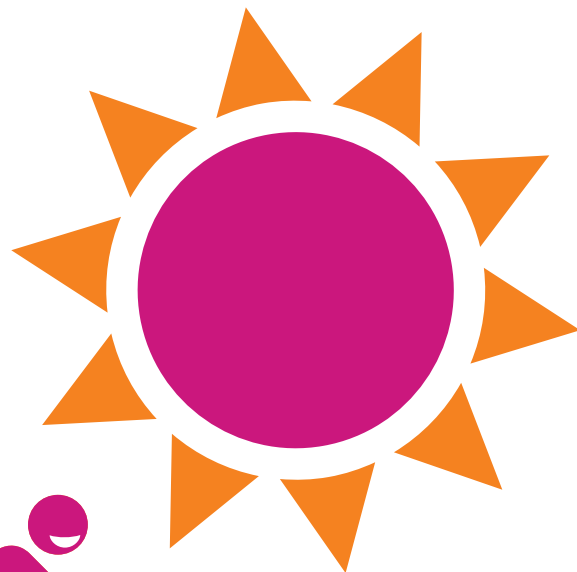
can negatively impact even occasional drinkers because it elevates blood sugar levels. It can also lead to unhealthy snacking. Make sure to drink water and limit your intake.



Eat smart. Just because you're on vacation doesn't mean calories and nutritional value don't count. Your body still needs vitamin-rich fuel. If you indulge at one meal, don't let it derail your week. Eat veggies, fruits and lean proteins throughout the day to feel your best.



Catch some shut-eye. Try to keep your sleep routine within an hour or so of normal. By sticking to a consistent sleep schedule, you will feel more rested and have the energy to make your spring break the best one ever.



6 Ways to Eat & Shop on a Budget

How to Eat Healthy and Shop Smart on a Budget



Healthy eating doesn't have to come with a high price tag. Check out these ideas for nutritious budget meals.

Choose wisely by selecting in-season and frozen fruits and vegetables. Check for price-per-pound deals on meat; consider buying larger portions and freezing what you don't use. Ask the butcher for lean and inexpensive cuts. Beans are also an easy and affordable source of protein.

Discount grocers and farmers' markets offer healthy options at lower costs than other stores. Many of the same products are carried in sister stores with different brand names.

Make a shopping list to cut down on impulse buys. Check the weekly advertisements of the grocers in your area to find the best deals on healthy options. Cut out or print coupons. Many grocers now have their own apps that let you make a shopping list. Then you can "clip" electronic coupons and view their advertised sales.

Cook once, eat twice. For example, whole chickens are usually a cheaper protein source that can extend into multiple meals.

Going in with a friend or family member to purchase bulk items helps keep your spending and food waste down. Freeze individual packs of food in freezer-safe storage bags for fast and easy food prep later.

Take a Coloring Break

Color Your Way to Relaxation

You don't have to be a kid to enjoy the benefits of coloring. Recent studies have found that adults can use coloring to help with stress. It's like meditating. You switch your thoughts to coloring instead of worrying. Take a few minutes and relax with this coloring page. There is even another one for you to share with your child or a friend.



Free Tax Assistance

Get Free Help This Tax Season



Tax time can be confusing. You have many options for help with filling out your tax return and getting filed on time. Best of all, these options are free to use.

Volunteer Income Tax Assistance (VITA)

The Internal Revenue Service (IRS) offers a free program for people who need help filling out their tax documents. Volunteers are trained and ready to work with you throughout the tax season.

Tax Counseling for the Elderly (TCE)

If you are 60 years and older, the IRS provides free assistance with its TCE program. IRS-certified volunteers can help with tax questions about pensions and retirement.

VITA and TCE sites are close to where you live. You can find them nationwide at places like community centers, libraries and schools.

Visit <https://irs.treasury.gov/freetaxprep/> to find a VITA or TCE site. Or, call 1-800-906-9887. Before you

go, make sure you have the paperwork you'll need.

Find the full list of what to bring at

<https://www.irs.gov/individuals/checklist-for-free-tax-return-preparation>.

IRS Phone Assistance

If you have questions about filling out your return, call the IRS at 1-800-829-1040, TTY/TDD 1-800-829-4059. Representatives are available to help from 7 a.m. to 7 p.m. Your wait time can vary. The IRS estimates it at about 15 minutes.

MyFreeTaxes

The United Way and H&R Block have teamed up to create MyFreeTaxes. It's a website with 24/7 access to H&R Block expert software. Plus, you can use this free service to electronically file your state and federal taxes. The software can even check for any tax credits you may have missed. And that is important in helping you get your maximum refund. Visit myfreetaxes.com for more information.

SilverSummit Healthplan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. SilverSummit Healthplan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

SilverSummit Healthplan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. SilverSummit Healthplan no excluye a las personas ni las trata de manera diferente debido a su raza, color, nacionalidad, edad, discapacidad o sexo.

If you, or someone you're helping, has questions about SilverSummit Healthplan, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-844-366-2880, (TTY/TDD: 1-844-804-6086).

Si usted, o alguien a quien está ayudando, tiene preguntas sobre SilverSummit Healthplan, tiene derecho a recibir ayuda e información en su idioma sin costo. Para hablar con un intérprete, llame al 1-844-366-2880, (TTY/TDD: 1-844-804-6086).

©2020 SilverSummit Healthplan. All rights reserved.