

Berkshire Health Group

Wellness Connection



WELLNESS BENEFITS GUIDE

**Berkshire
Health Group
Wellness Connection**

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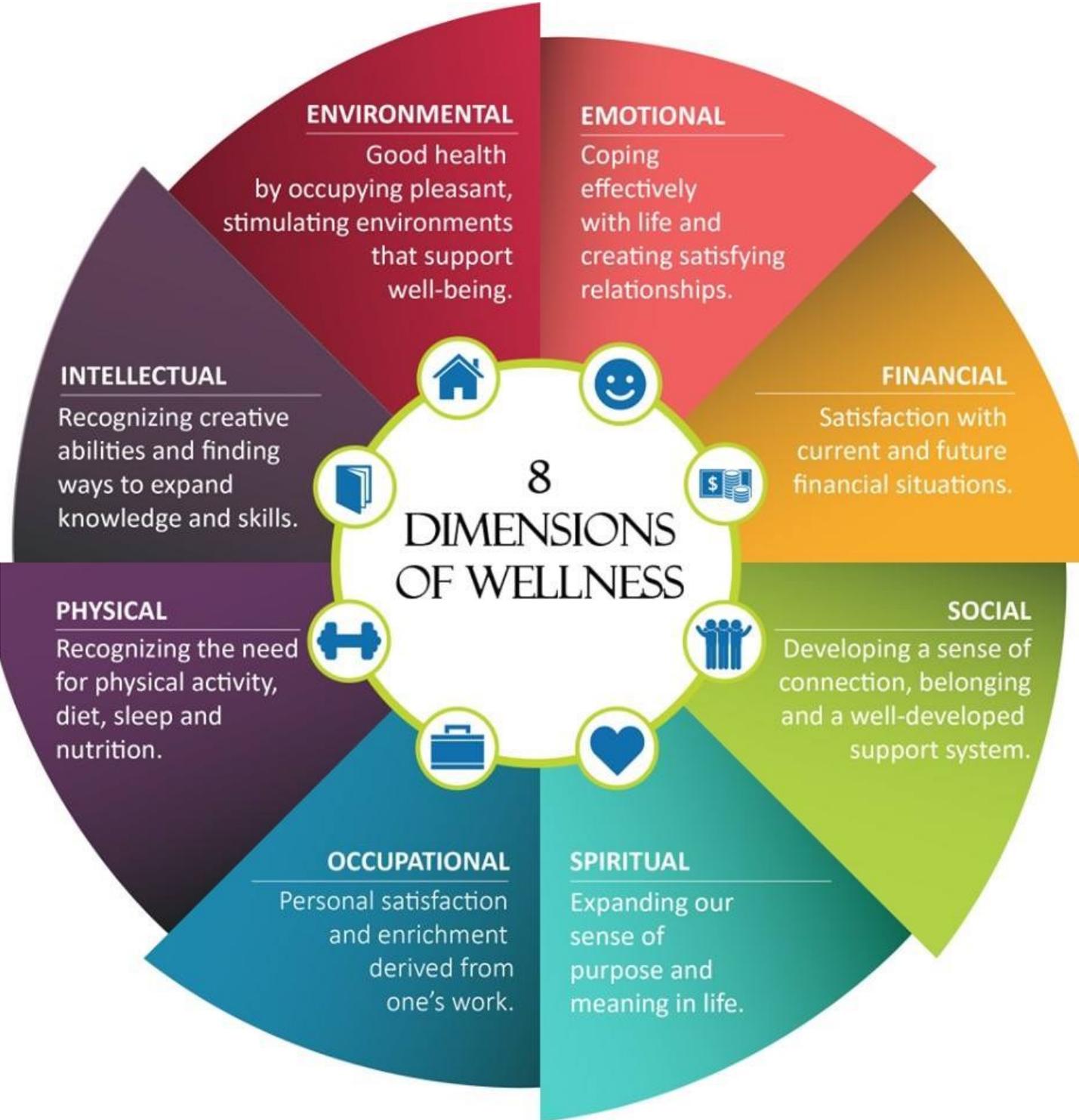
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Wellness



Berkshire Health Group

Berkshire Health Group wellness programs provide tools and resources to help you be your best at work and in your personal life. We encourage you and your family to achieve balanced and healthy lives by offering programs and resources that we believe will improve the quality of your life. Whether your wellness goal is to lose weight, reduce stress, manage a chronic condition, or maintain your health, Berkshire Health Group offers a way for you to achieve that goal.



Health Coaching

Sometimes a lack of time, resources, or support can make it hard to live your healthiest. Wellness coaching by phone can help you eliminate those barriers, allowing you to make positive changes. Partner with a coach today to:

- **Focus on healthy habits**—Make healthy behavior changes to help you manage your weight, quit tobacco, reduce stress, get more active, or make healthier food choices.
- **Create a customized plan**—Work with your coach to outline manageable steps you can take to reach your goals. Little changes over time can help you achieve long-term success.
- **Schedule convenient telephone sessions**—Coaching takes place over the phone, so you can set up calls at times that work for you.

Getting Started

Biometric Screening: Participants will have to complete a biometric screening with Wellness at Work Staff from Berkshire Health Systems. The Biometric results will be used to determine the risk categories for the following:

- BMI
- Waist Circumference
- Blood Pressure
- Tobacco Use
- Cholesterol
- Blood Sugar

Participants that fall into any moderate or high risk category will be offered 3 months of wellness coaching.

Incentive: \$200 worth of Visa gift cards for participants who complete the program and meet all the requirements.

*An additional \$50 is given to participants who schedule a post biometric screening within 3 months of completing the program.

To learn more about this program or to get signed up, visit www.berkshirehg.com or call BHG Wellness Coordinator, Beth Piantoni @ 413-445-9327



Diabetes Care Program

Berkshire Health Group Wellness Program's Diabetes Care program is designed to reward you for managing your diabetes. If you are Diabetic, Pre-Diabetic or concerned about your blood sugar or increased A-1c levels, you are invited to participate in the program and below are the reasons why:

- Managing your diabetes helps to improve your health
- Managing your diabetes helps to reduce your risk for heart disease and stroke
- Completing the program steps allows you to receive a gift card for \$180 (every 6 months) to help off-set the cost for your prescription co-pays. That's \$360 each year for taking good care of you. The program runs yearly, and you can join at any time.
- By purchasing your diabetes medications and supplies through Express Scripts mail order program through BCBS you will be eligible for a 3 month prescription at 1-month co-payment per script.

Program Components

Diabetes Care: Complete and have your doctor sign off on the following screenings: Annual foot exam, eye exam, fasting blood lipids and urine/ protein levels and 6-month Hemoglobin A1C levels.

Personal Health and Wellness Coaching: You will get your very own coach to speak with twice per year over the phone or in person! Together you will review your diabetes care plan and set personal health wellness goals.

Incentive: \$360 worth of Visa gift cards will be mailed to you each year to reimburse you for the cost of your diabetes medications and supplies.

To learn more about this program or to get signed up, visit www.berkshirehg.com or call BHG Wellness Coordinator, Beth Piantoni @ 413-445-9327

Diabetes Education





MASSACHUSETTS

Diabetes Care Value Program

Your convenient and rewarding approach to better diabetes management.



30 million adults in the U.S. are currently managing either type 1 or 2 diabetes.¹



33% of adults with diabetes don't regularly take their medications.²



Not taking prescribed diabetes medication adds \$210 million in annual health care costs.³

1. Centers for Disease Control and Prevention. (2017). National Diabetes Statistics Report.
2. Express Scripts. (2016). Drug Report.
3. Express Scripts. (2017). Diabetes Dilemma: U.S. Trends in Diabetes Medication Use.

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association.

Powered by:



What Is Diabetes Care Value?

Diabetes Care Value is a program that gives you convenient tools, innovative support, and rewards for healthy habits. It's designed to help you take greater control of your health, and have a little fun along the way.

Adults living with diabetes who don't take their medication as prescribed experience:

1.5X
higher ER visit costs⁴

1.6X
higher hospital costs⁵

4,5. Express Scripts. (2017). Report: Adherence to Diabetes Rx.

How It Works

Remote Diabetes Monitoring from Express Scripts (ESI)



Know Your Numbers with the OneTouch Verio® Flex

Use your Verio Flex Glucometer, synced with the OneTouch Reveal® app, to regularly record your blood sugar levels.

Features:

- Provided to you at no added cost
- Syncs automatically with your smartphone and the OneTouch Reveal app
- Logs test results and stores them within app for easy reference

If you're eligible, you'll receive information from ESI in the mail with instructions for opting into this program.

Manage Your Condition and Prescriptions with the OneTouch Reveal App

As you track your blood sugar levels, the Reveal app sends your data to ESI's Diabetes Support Team—a group of specialized clinicians and pharmacists. They'll be ready to offer support when you need it.

Features:

- Syncs seamlessly with the OneTouch Verio Flex Glucometer
- Shares test results with your diabetes support team, which includes a pharmacist
- Easily print test results to share them with your doctor

Download the OneTouch Reveal App

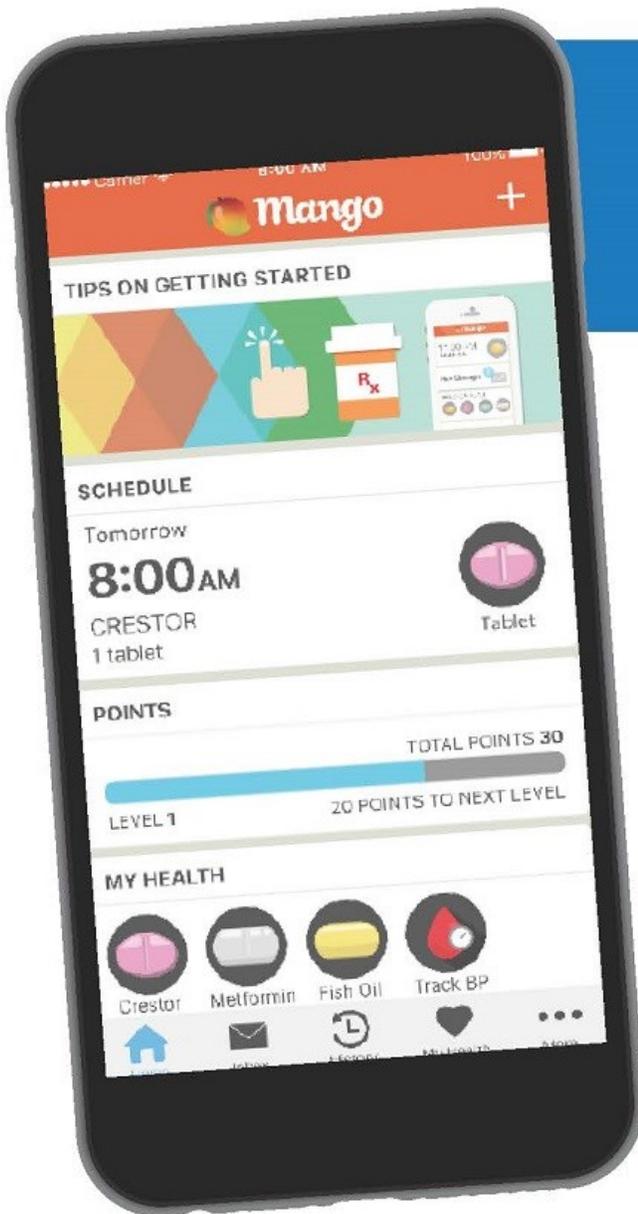


Get Additional Support with the Diabetes Therapeutic Resource Center

ESI's Diabetes Support Team receives your test data and tracks blood sugar levels, analyzes trends, and performs interventions. With this team, you'll have access to personalized care from a pharmacist who specializes in diabetes.

Meet Mango Health

To help you take greater control of your health, enjoy enhanced convenience, and have some fun along the way, our DCV program features:



Mango Health App: Health Management Made Fun

Make Your Daily Health Habits More Rewarding

We've partnered with Mango Health, an independent health management company, to give you access to a new app that turns your medication schedule into a fun, social game. On Mango Health, you get rewarded for tracking your healthy habits, which means the more you stick to your medication schedule, the more rewards you'll receive!

Features:

- Available at no added cost
- One-click prescription drug refills
- Daily reminders for healthy habits
- IOS and Android compatibility
- Self-reporting, with photos

Download the Mango Health App



Learn more: mangohealth.com

Get Started with Mango Health

Download the Mango Health app and receive a \$15 Amazon gift card.



Get Started and Get Rewarded

If you're eligible, you'll receive a postcard from Mango Health with instructions and a personalized activation code. Download the Mango Health app on your smartphone or favorite device and use your activation code to sign up and automatically earn a **\$15 Amazon gift card**.

Create Your Routine

Customize your own routine of healthy habits.

Stay on Track

Get automatic reminders that help you stick to your personal goals.

Earn Rewards

Each time you take your medication on time, and stick to other healthy habits, you earn points that can be cashed in for exciting rewards.

Questions?

Contact Member Service using the number on your Blue Cross Blue Shield Member ID Card

Colonoscopy Program

Receive a \$50 Gift Card!!

Colorectal cancer affects men and women of all racial and ethnic groups and is most often found in people age 50 years or older. Colorectal cancer screening can find precancerous polyps – abnormal growths in the colon or rectum – so that they can be removed before turning into cancer. If you are aged 50 or older and haven't been screened, talk with your doctor about a screening. If you think you may be at higher than average risk for colorectal cancer, speak with your doctor about getting screened early.

Prevention and early detection saves lives. Schedule your colonoscopy today!

Berkshire Health Group members age 50 and over (or recommended by a physician) who have a colonoscopy in 2019 will receive a \$50 gift card! Your participation in the incentive program is completely confidential. Your employer will not be notified if you do or do not participate.

Getting Started

1. Complete your colonoscopy screening between October 1, 2018 and September 30, 2019
2. Have your healthcare provider sign and date the certification form.
3. Once signed, fold over the postcard, seal with tape, apply postage and return to the Berkshire Health Group Wellness Processing Center
4. Once received and processed, a voucher to redeem your \$50 gift card will be mailed to you.



To download the form, please go to

<http://berkshirehg.com/wellness/bhg-colonoscopy-incentive-program/>

February 2019

Urgent Care in the Berkshires

Need care when your primary provider isn't available? You have options.

There may be times when you need care right away, but you don't think you need to go to the emergency room. Visit an Urgent Care facility. Acute illnesses or injuries that might require attention but aren't life threatening can be treated at an Urgent Care facility near you. Staffed with doctors and nurses Urgent Care provides care for:

- Pediatric illness
- Bronchitis, flu symptoms, mild asthma
- Eye complaints (including conjunctivitis, pink eye, etc.)
- Ear, nose and throat complaints (such as earache, congestion, sore throat, etc.)
- Urinary tract infection (UTI)
- Rashes, bites and stings
- Simple fractures, sprains and strains
- Back sprains
- Cuts, bruises and wounds
- Minor burns

MedExpress Urgent Care

999 Dalton Avenue, Pittsfield

413-448-6231

Berkshire Health Urgent Care

505 East Street, Pittsfield

413-997-0930

SVMC Urgent Care

140 Hospital Ave, Suite #111

Bennington, VT

802-440-4077

Urgent Care clinics are usually overlooked, yet they are extremely advantageous in terms of effectiveness, efficiency and affordability. As such, it is wise to be aware of a clinic near where you reside as well as the clinics in regions you may intend to visit. There's no doubt urgent care is an excellent resource for anyone looking for quick medical service.

Also see pages 16 & 17 for TeleHealth options.

Urgent care is NOT appropriate for life-threatening conditions. If you experience life-threatening emergencies, call 911 or go to the emergency room.

BCBS Resources



ahealthymeSM

Everything to live a healthier life

Take a personalized health assessment. Discover interactive tools.
Find information tailored to your needs. It really is all about you.

Go now!



ahealthymeSM



Everything to live
a healthier life.

Members Sign In:

Username

Password

Login

[forgot username?](#)

[forgot password?](#)

Sign Up Now!

The information you provide on this site will be kept in accordance with the Blue Cross Blue Shield of Massachusetts [Commitment to Confidentiality](#) statement.

[Click here to sign up >>](#)

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MASSACHUSETTS

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Create an Account

1. Go to: www.ahealthyme.com/login
2. Click on **Click here to sign up**.
3. You will need your BCBSMA member card to complete the registration process.
4. You will be asked to enter your 9-digit member number (do not enter the letters preceding the number) AND your 2-digit suffix, for a total of 11 digits.
5. Read and agree to the Terms of Use and Privacy Policy and hit the **Submit** button.
6. Once you hit submit you'll be taken to the **ahealthyme** homepage.



ahealthymeSM

Everything to live a healthier life

Take a personalized health assessment. Discover interactive tools.
Find information tailored to your needs. It really is all about you.

Go now!



Personal Health Assessment

Do you want to get in better shape, stop smoking, or simply improve your overall health and wellbeing? Whatever your individual health goals are, **ahealthyme** can help you reach them by providing you with personal wellness plans and valuable tools designed to address your specific health needs.

Getting started is easy.

The first step is to complete the Personal Health Assessment. Your Health Assessment results provide you with an easy-to-understand explanation of your health status and any health risk factors you may have, and it also helps ahealthyme create personal wellness plans just for you.

Our self-paced wellness workshops are a fun way to gain insight on health topics that relate to you and get you closer to your wellness goal. Learn about:



- Stress Management
- Healthy Eating
- Quitting Smoking
- Physical Fitness

Login to www.ahealthyme.com/login to complete your PHA now

BCBS Resources

Tobacco Cessation

If you're ready to quit smoking (or ready to get ready), Living Healthy[®] Smoke-free—our smoking cessation program—can help.

Helpline

The Massachusetts Smokers' Helpline is a free and confidential service for Massachusetts residents who want help to end their tobacco use. If you are looking to quit tobacco, you can now get help from a quit coach over the phone; or use online tools and resources; or a combination of these online features and telephone coaching.

Callers to the Helpline receive specialized coaching over the phone to help them quit smoking or using other tobacco products. Callers can also receive advice on medications, in-person coaching, and how to find out if their insurance covers quit smoking services.

How to Enroll

The Massachusetts Smokers' Helpline at 1-800-QUIT-NOW (1-800-784-8669) is here for you, to support you in making a plan to quit. In-person support groups and one-on-one coaching can double your chances of quitting for good. Call your local doctor's office or health clinic and ask about support in your area. You can view a statewide list here or call 1-800-QUIT-NOW and ask about in-person counseling.

Help For The Body

Most Blue Cross of Massachusetts pharmacy plans cover nicotine replacement products (like the patch and gum) and Zyban[®]. To use your pharmacy benefit for smoking cessation products (including over-the-counter aids), call your doctor for a prescription.

Help Online

- Please visit: <http://makesmokinghistory.org/quit-now/what-is-the-helpline/>
- For more helpful resources, visit the **Smoking Cessation Section** under **Lifestyle Tips** at **AHealthyMe.com**.



Questions? Please visit <http://makesmokinghistory.org/>

Telehealth Medicine



Getting Sick Isn't Convenient. Well Connection Is.

You can see licensed doctors and providers for minor medical and behavioral health care using live video visits on your favorite device.



Real Doctors. Real Doctor Visits.

Licensed doctors and providers in the Well Connection network have an average of 15 years of experience. They can look up your medical history, diagnose and treat your symptoms, and prescribe medication,* if necessary.



4.8 out of 5
Doctor and provider
rating from our members¹

How It Works

1. Download the Well Connection app, or visit wellconnection.com
2. Create an account and log in
3. Choose the type of service: medical or behavioral
4. Pick an available provider

Benefits of Well Connection



Medical
24/7



Behavioral Health
by Appointment



Secure
and Confidential



Low Cost

Download the app or visit wellconnection.com.



*Some medications, such as controlled substances, cannot be prescribed online.

1. Source: American Well. AmWell TeleHealth Report, February 2018. Patient Satisfaction Survey Data, compiled December 2017-February 2018.

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association.

Telehealth Medicine

Health Care for the Digital Age

You and your family members can visit doctors and providers anytime, anywhere in the United States, at home, work, or on vacation, weekends and holidays included. All you need is an internet connection and a smartphone, tablet, or computer with a webcam.

Types of Covered Services

Urgent Care

- | | | |
|--|---|--|
| <ul style="list-style-type: none">• Cold & flu• Bronchitis• Sinus & respiratory infections• Sore throat | <ul style="list-style-type: none">• Diarrhea• Gout• Strep throat• Urinary tract infections | <ul style="list-style-type: none">• Pinkeye• Hypertension• Migraines• Pneumonia |
|--|---|--|

Behavioral Health

- | | | |
|---|---|--|
| <ul style="list-style-type: none">• Depression & anxiety• Sleep disorders• Substance use disorder | <ul style="list-style-type: none">• Trauma• Child behavior• Bereavement | <ul style="list-style-type: none">• Couples therapy• Stress• Divorce |
|---|---|--|

Can I Have Live Video Visits with My Doctor?

If your local doctor is in the Blue Cross Blue Shield of Massachusetts network and offers covered services using live video visits through another service other than Well Connection, you'll still be covered by your plan.* To find a local doctor who offers live video visits, go to Find a Doctor & Estimate Costs at bluecrossma.com/findadoctor and select Tech Savvy Office under Refine Your Results.

What it Costs.

We are now offering \$0 copay for all Berkshire Health Group Members.

Begins 07/01/2019

To find out more, call Member Service at the number on your ID card for more information

Wellness Reimbursement Programs

Weight Loss Benefit

BCBS will reimburse you for the time spent improving your health. Your Weight Loss Benefit can save you or your family up to \$150 per calendar year (amount per family) in qualified weight loss program fees. And you can claim your Weight Loss Benefit once you've paid for your program, and your employer has added this benefit to your plan.

What kinds of programs qualify?

- Traditional Weight Watchers meetings
- Weight Watchers At Work program
- Hospital-based weight loss programs qualify for the Weight Loss Benefit
- Non-hospital-based weight loss program that focuses on weight loss by modifying eating and physical activity habits and that requires participation in behavioral/lifestyle counseling with nutritionists, registered dietitians, exercise physiologists, or other certified health professionals in multiple sessions throughout enrollment in the program. Program delivery and counseling may be in-person, over the phone, or *online*.) Examples of programs that meet this definition are: Weight Watchers Meetings Online *Plus*, iDiet, Engage, and Jenny Craig).



Fitness Benefit

This reimbursement program is designed to make it easier for you to keep fit at health clubs, take fitness classes, and stay active. As a Blue Cross Blue Shield of Massachusetts subscriber, your Fitness Benefit can save you or your family up to \$300 per calendar year (amount per family) in qualified health club membership fees. You can claim your Fitness Benefit after you've belonged to your health club and been a Blue Cross Blue Shield of Massachusetts member for a full four months (in a calendar year).



What types of health clubs qualify?

When selecting a health club, you'll need to pick a full-service club with a variety of cardiovascular (i.e. treadmills, bikes, elliptical machines, etc.) and strength-training (i.e. free weights, weight machines, etc.) exercise equipment, or, a fitness studio where you take instructor-led group classes for cardiovascular and strength-training such as yoga, Pilates, Zumba, kickboxing, and indoor cycling/spinning. To receive the Fitness Benefit for a qualified health club that doesn't require monthly or annual fees for aerobic or fitness activities, just

To learn more, visit <http://berkshirehq.com/wellness/>
or
call BHG Wellness Coordinator, Beth Piantoni @ 413-445-9327

BHGCanaRx

Berkshire Health Group is partnering with CanaRX for an additional mail order prescription option. You may be able to get your **brand name** medications with **no** co-pay through CanaRx. Founded by doctors and pharmacists CanaRx is committed to providing safe, affordable brand name maintenance medications at a reduced cost to American residents.

<i>BHGCanaRx</i>		Vs.		Current Purchase Plan			
Annual Cost <i>No Copays!</i>			Current Mail Order Copays		Refills		Annual Savings
\$0		Vs.	\$50	x	4	=	\$200 / Script
		Vs.	\$110	x	4	=	\$440 / Script

Ordering Instructions:

To place your first order please submit: a completed enrollment form, a new prescription for each medication, and a copy of your photo identification.

Ask your doctor for a prescription for a **3 month supply** with **3 refills**. We will call you prior to each renewal to ensure that you have a continuous supply. Please allow 4 weeks for delivery.

Medications must be tried for 30 days before ordering through **BHGCanaRx**. This is to ensure you have not experienced any complications.

Canada, the United Kingdom and Australia have already realized the benefit of participation in this program, which supplies brand name medications, packaged and sealed by the original manufacturer, for direct delivery to all participants.

To download the enrollments forms and find out more, visit

www.BHGCanaRx.com

Financial Wellness



Greylock Federal Credit Union

Member Educational Series offers financial literacy education to adults and students. Classes are presented by experienced Credit Union professionals and are free of charge to Berkshire Health Group Members.

Education Series

Build a Basic Budget

The Five Step Spending Plan

Credibility

Build a Strong Credit History

Power Over Debt:

Break the Debt Cycle

ID Theft

Who's Got Your Number?

Value of a Dollar

Teaching Your K-8 Child About Money

Investing 101

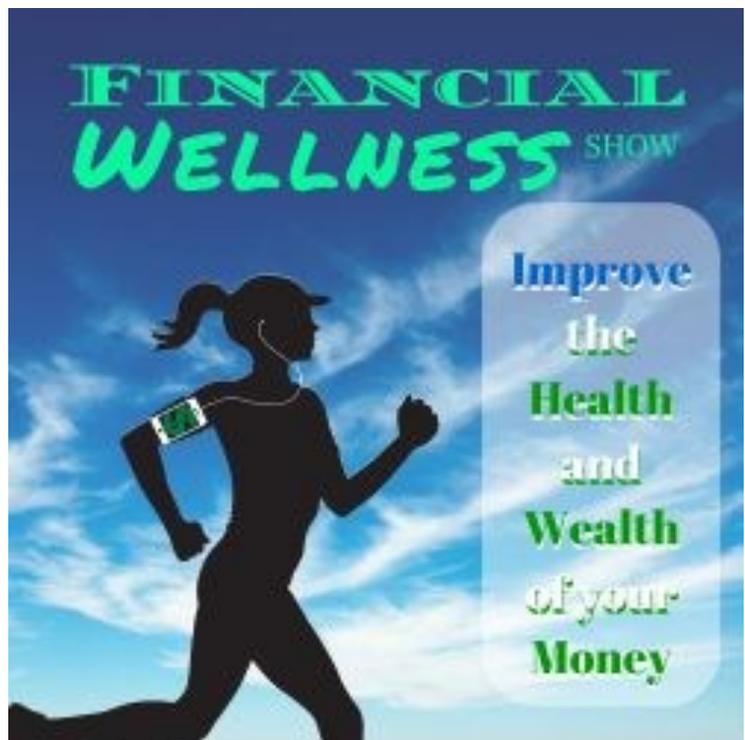
Investing for Retirement

Contact

Cindy Shogry-Raimer

Community Development Director

cshogry@greylock.org



Annual Events

Flu Clinics

Influenza, most commonly known as “the flu,” is a contagious respiratory illness caused by influenza viruses. It can cause mild to severe illness, and at times can even lead to death. Because germs are easily spread in the workplace, the flu can have a significant impact on a company’s workforce – high absenteeism as well as low overall productivity. The best way to prevent the flu is by getting a flu vaccination each year. To help fight the flu and avoid its consequences, Berkshire Health Group offers onsite flu clinic program with services delivered by BCBS Maxim Health Systems. Licensed professionals will come to the worksite and administer flu shots at your convenience.

What are the advantages?

Berkshire Health Groups goal is to provide employers and their employees with an easily accessible and convenient way to:

- Learn about flu
- Understand the risks of flu
- Take action to stay healthy by getting the flu vaccination
- Quick, easy, affordable and convenient way to obtain annual flu vaccination
- Help avoid lost wages and lost vacation or personal time



To learn more, visit <http://berkshirehg.com/wellness/> or
call BHG Wellness Coordinator, Beth Piantoni @ 413-445-9327

Annual Events

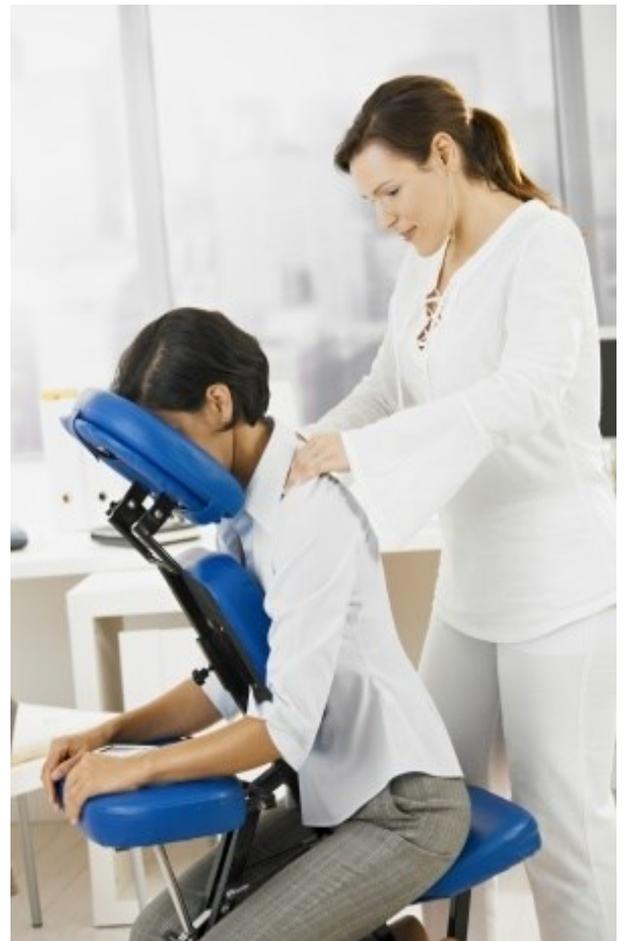
Health and Wellness Fair

Join us for our annual Health and Wellness Fair held each year. This event is free and open to all employees and their spouses. Get your health questions answered by professionals! This is a great opportunity to gather valuable information from vendors and community resources that will benefit all employees and your spouses.



Some of the services and information available include:

- Biometric Screenings
- Health and wellness activities
- Blood pressure checks
- Benefits Information
- Nutrition
- Health and wellness presentations
- Chair massage
- Freebies and prizes



Attend your annual Health and Wellness Fair to learn more about programs and resources that can help improve your health and quality of life!

Check with your Wellness Champion for details

Onsite Wellness

Wellness Challenges

Berkshire Health Group offers wellness challenges throughout the year to encourage healthy living, comradery and friendly competition. Each challenge focuses on a different element of wellness, including fitness, healthy eating, stress management, etc. Challenges can be individual and/or team based. Here are some of our most popular wellness challenges:

- Hydration Challenge
- Maintain Don't Gain Challenge
- Train for a 5k Challenge
- Gratitude Challenge
- Half Plate Challenge
- Walk with Me in the Berkshires
- New Year, New You Challenge



Berkshire Health Group is committed to helping you achieve your best health. Incentives for participating in a wellness program are available to all eligible employees.

Onsite Fitness Classes

Group fitness classes are offered onsite by trained instructors who tailor the workouts to meet varying interests and fitness levels. Modifications are demonstrated so that coordination and experience are not necessary. We hope to make the physical activity enjoyable and accessible to as many employees and spouses as possible. Wondering why you should join a group fitness class? Here are a few good reasons:

- Social interaction and accountability
- Convenient location
- Stress Relief
- Join the fun and let the exercise relieve your stress



Check with your Wellness Champion for details on wellness challenges and fitness classes

WELLNESS NEWSLETTER



September -October 2018

Berkshire Health Group

Wellness Connection

How to Avoid Cold and Flu Germs

1. Check your Calendar

You're most likely to come down with a cold or flu-like symptoms between September and May. The "flu" can be any number of viral illnesses caused by a variety of sources, however, you should time your influenza vaccination to make it more effective. It will take two weeks for the protection to start. To schedule your flu shot, check with your Wellness Champion at your location. This is a convenient opportunity to receive your vaccine.

2. Have a Sneezy Pal?

Keep Your Distance. Cold and flu germs pass through the air from



person to person. When a sick person coughs, sneezes, or talks, tiny drops of mucus hit the air. Those droplets can spread out to about 6 feet.

3. Keep Towels Separate

You wouldn't share a tissue with someone, but most of us forget that bathroom towels harbor germs too.

4. Moisturize the Air

If the air in your home or

workplace is very dry, germs will stick around longer. Run a humidifier to make it harder for illness to spread.

5. Sanitize Surfaces

Germs can live on hard surfaces like doorknobs and keyboards for up to 8 hours.

6. Lather Up

Wash those bugs right off of your hands. Use warm water and soap, and scrub your hands for at least 20 seconds.

7. Take Care of Yourself

To help your body fight off cold and flu germs, you'll want to get enough rest, exercise, consume a well-balanced diet, and drink plenty of water. Additionally, make it a priority to handle stress in a healthy way.

INSIDE...

2. Fitness: Yoga as an Exercise Practice

3. BHG Success Story, HERO Coaching, and Top Fall Superfoods

4. Wellness Benefits, Recipes, and More!

Berkshire Health Group Wellness Connection is an informative, fun, and engaging Wellness Newsletter. The articles are designed to tie in with national health observances. This Wellness Newsletter is written to inspire, motivate, and produce behavior change for Berkshire Health Members.

The Wellness Newsletter has many special features, including:

- *BHG wellness benefits*
- *BHG current wellness events and challenges*
- *Exercise and fitness articles*
 - *Healthy Recipes*
 - *Self-care articles*
 - *Expert content*
 - *AND MORE*

Direct mailing to employee/member homes is available.

Visit www.berkshirehg.com or call BHG Wellness Coordinator, Beth Piantoni

@ 413-445-9327

GOAL PLANNER

MY GOALS

START DATE

DUE DATE

COMPLETED ON

--	--	--

ACTION PLAN

CHECK LIST

-
-
-
-
-
-
-
-
-
-

NOTES

Frequently Asked Questions (FAQs)

1. When can I change my insurance?

- a. Once a year during Open Enrollment. You can change your insurance during open enrollment, which is in the spring of each year, to start July 1st. Ask your employer about the open enrollment period.
- b. With a “qualifying event”.
 - i. If you get married during the year you can change from a single plan to a family plan by presenting your marriage certificate to your employer and completing an enrollment form, within sixty (60) days of your marriage. If you request the change after the sixty days you will need to wait until the next open enrollment.
 - ii. If you have a baby you can add the child at the time of birth. Your employer will also need a copy of your child’s birth certificate, once you receive it.
 - iii. Other events such as losing coverage under a spouse’s health plan, death, divorce, or certain other life changes may also qualify. Check with your employer to see if you qualify for a change outside of the open enrollment period. Your employer may also require documentation to support the change.

2. How long can my children stay on my health and dental plan?

- a. Under the Affordable Care Act, dependent children can remain on your health and dental plan until their 26th birthday.

3. What if I want to cancel my insurance during the year?

- a. You may decide to enroll in an insurance plan other than the one offered by your employer during a year in which you are enrolled in your employer’s plan. You can do so with a letter from the new insurance provider stating that you will be covered as of a specific date.

4. What is the “plan year”?

- a. All insurance plans through the Berkshire Health Group (BHG) start on July 1st and end the following June 30th.
- b. “Coverage” for plan maximums, etc. for dental insurance follows the calendar year, January 1st to December 31st.
- c. “Coverage” for plan maximums, etc. for health insurance follows the fiscal and plan year of July 1st to June 30th.
- d. “Coverage” for MEDEX plans follows the calendar year, January 1 to December 31st.

5. When do my deductibles start for my dental plan?

- a. You pay for expenses that qualify for the deductible on a dental plan as of January 1. The deductible on the plan is for expenses from January 1 to December 31 every year.

6. When do my deductibles start for my health plan?

- a. You start paying on expenses that qualify for the deductible on a health plan as of July 1st. The deductible on the plan is for expenses from July 1 to June 30 every year.

Frequently Asked Questions (FAQs)

7. I carry our insurance and my spouse is turning 65. Does s/he have to go on Medicare and MEDEX?

- a. If you are still working and your spouse is on your family insurance plan, s/he will remain on your family plan until you retire. At that time, he/she would be enrolled in the MEDEX supplemental plan and, if you are not yet 65, you would be enrolled on an individual health plan.

8. What happens when I retire?

- a. Check with your employer to see if they offer retiree health insurance.

9. What if I move when I retire?

- a. The availability of insurance will depend on the health insurance plan in which you are enrolled. The HMO plan covers all New England states and if you remain within one of these states you are fully covered. If you move out of New England you will be covered for emergency services only.
- a. If you are on Medicare, with the MEDEX supplemental insurance through your former employer, the insurance is portable and will cover you anywhere in the United States.

10. What happens if I die? Will my spouse be able to continue his/her insurance through my employer?

- a. Many districts offer insurance to the surviving spouse. Check with your employer to see if they do.

11. Does my insurance cover me when I travel?

- a. All plans carried by the Berkshire Health Group cover you when you are away from home with some important exceptions. The PPO and POS plans cover you in the United States with out-of-network co-pays applying when you are traveling out of network (see plan guides for full details). The HMO plans cover only emergency medical treatment when you travel out of network. This would cover both a Hospital Emergency Room and Urgent Care Centers. When traveling out of the United States it is important to call BCBS Member services prior to your departure to ask about how services may be covered in your planned destination.

12. I want to defer my retirement benefits. Will the District or Town still pay their premium portion?

- a. In many cases yes. You should contact the Human Resource Officer of the District or Town you will be retiring from at least three months prior to your planned last day of work or as early as possible. The human Resource Officer will explain the benefits available to deferred retirees for your District or Town.

Frequently Asked Questions (FAQs) Cont'd

13. I have a child going to college; does my health plan cover them at school?

- a. The answer depends on the insurance plan you have and where your child attends school.
- b. The HMO plan covers all six New England states (MA, CT, VT, NH, RI, and ME). Your child is able to see any in-network provider under this plan.
- c. If you have the HMO plan and your child attends a school outside of New England your insurance will cover emergency needs, but regular medical needs would have to be covered within New England BCBS HMO network of providers.
- a. Many employees with the HMO plan who have a child that attends school outside New England have found that maintaining this health insurance plan and purchasing the school's offered plan provides the necessary coverage while their child is at school, at a lower cost than they would pay by switching to the POS or PPO plan.
- b. If you are enrolled in the POS or PPO health insurance plan your child will be covered in the same way they are when they are at home. No additional insurance is necessary.
- c. Check with your employer and the school to determine your child's coverage needs.

14. Do we have a "member plus one" insurance plan, so I don't have to pay for a full family plan?

- a. The Berkshire Health Group, and your employer, do not offer a "plus one" plan. The health group has researched this option and unfortunately, because of the way health insurance premiums are set, it would cost more for all insurance to offer a plan like this.

15. Why does our health insurance cost so much?

- a. Premium costs for health insurance are driven by the cost of medical care and prescription benefits.

IMPORTANT INFORMATION & NOTICES

HIPAA Notification of Privacy Practices

HIPAA includes provisions that protect the privacy of health plan participants. These provisions, which went into effect in 2003, govern how covered entities such as health insurance companies and the plan sponsor must handle protected health information.

Protections from Disclosure of Medical Information

The Berkshire Health Group (BHG), and individual units and board members, along with our insurance provider, Blue Cross Blue Shield of Massachusetts (BCBSMA), are required by law to maintain the privacy and security of your personally identifiable health information. At no time is individual, personally identifiable information shared with board members, unit personnel, or other individuals not involved in your health care. Based on a health screening or identification based on a high risk category for which we offer a wellness program your name as an individual may be shared with our Wellness staff at Berkshire Health Systems, in order to support your involvement in our Wellness programs. All other health information will be kept confidential by BCBSMA. Medical information that identifies you for the above specific purposes will not be provided to your employer, or your employer's staff, and will never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to provide you with medical and prescription services. You will not be asked or required to waive the confidentiality of your health information as a condition or participating in a wellness program or receiving an incentive. Anyone who receives your information for the purposes of providing you services will abide by the same confidentiality requirements. The only individuals who may receive your personally identifiable health information are companies engaged by BHG for purposes of administering a program and/or providing you with follow-up coaching, counseling or related services under the wellness programs (including nurses, health coaches, health advisors, disease management providers, prescription providers). No medical information from any of these Wellness programs will be provided to your employer.

You may not be discriminated against in employment because of your participation in the Wellness programs nor retaliated against if you choose not to participate.

If you have questions or concerns about this notice, or protections against discrimination or retaliations, please contact your employer's human resources/personnel office.

CONTACT INFORMATION

BHG Board Representative	Phone	Email
Mary Beverly, Board Chair Town Accountant Adams, Town of	P: (413) 743-8310, ext. 121 F: (413) 743-8316	mbeverly@town.adams.ma.us
Sharon Harrison, Board Vice-Chair Business Administrator Berkshire Hills RSD	P: (413) 298-4017 Ext. 716 F: (413) 298-4642	sharon.Harrison@bhrsd.org
Erika Snyder Business Administrator Adams Cheshire RSD	P: (413) 743-8401 Ext. 1103 F: (413) 743-4135	snydere@acrsd.net
Melissa Falkowski Assistant Superintendent Central Berkshire RSD	P: (413) 684-0320 x1002 F: (413) 684-4088	mfalkowski@cbrsd.org
Brenda Rondeau Financial Assistant Mt. Greylock RSD	P: (413) 458-9582 x4002 F: (413) 458-9581	brondeau@mgrhs.org
Lyndsay Broom Lenox, Town of	P: (413) 243-5500 F: (413) 637-5518	lbroom@townoflenox.com
Karen Fink Treasurer/Collector Great Barrington, Town of	P: (413)-528-1025 x117 F: (413)-528-1026	kfink@townofgb.org
Nancy Giardina Treasurer, Asst. Tax Collector Lanesborough, Town of	P: (413)-442-1167 X23	town.treasurer@lanesborough-ma.gov
Janet Saddler Treasurer/Collector Williamstown, Town of	P: (413) 458-9342 F: (413) 458-0065	jsaddler@williamstownma.gov
Maureen Senecal District Treasurer Northern Berkshire Voc.	P: (413) 663-5383 F: (413) 664-9424	msenecal@mccanntech.org
Christine P. Regan Business Administrator Southern Berkshire RSD	P: (413) 229-8878 X 303	cregan@sbrsd.org
Other Contacts	Phone	Email
Elizabeth Piantoni BHG Wellness Program Coordinator Berkshire Health Systems	P: (413) 445-9327	epiantoni@bhs1.org
Blue Cross Blue Shield Member Services	P: 1-800-782-3675	

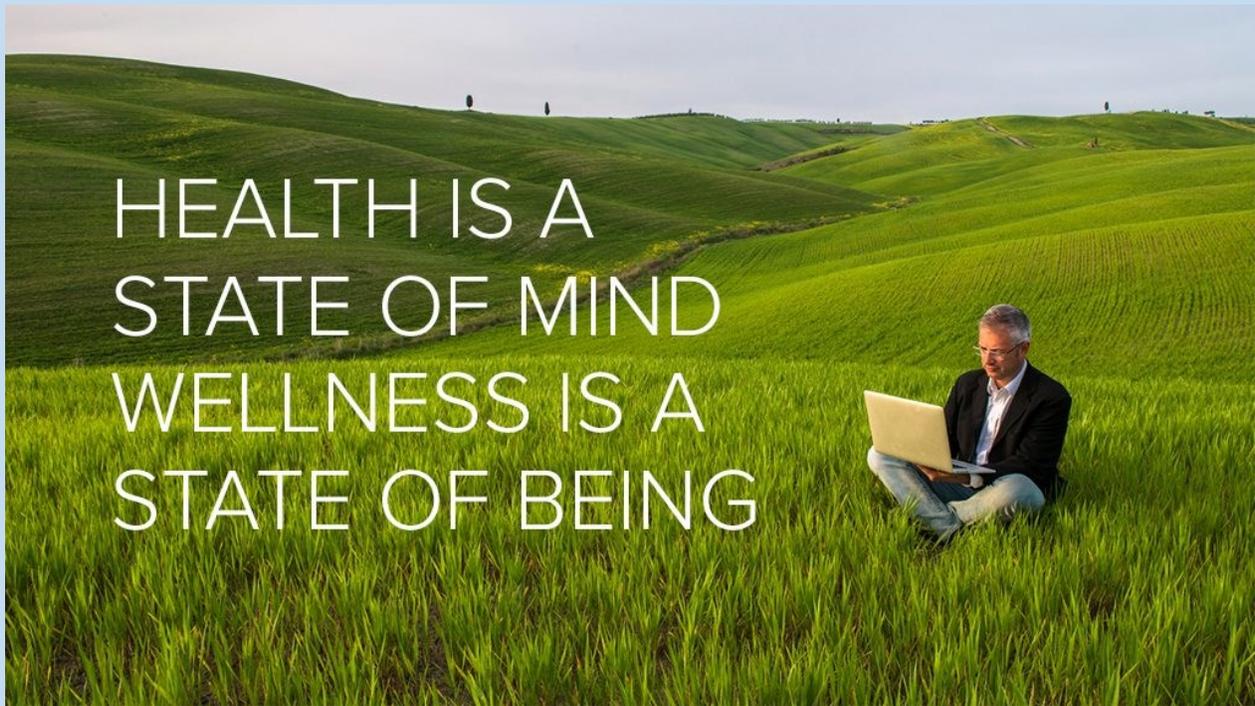
WELLNESS CHAMPIONS



Our Berkshire Health Group Wellness Champions serve as the go-to site contact for BHG members to answer questions, provide information and promote our wellness programs

Please see below to find your local Wellness Champion

Deb Dunlap Adams, Town of	P: (413) 743-8300	ddunlap@town.adams.ma.us
Christine Kelly Berkshire Hills RSD	P: (413) 644-2350	christine.Kelly@bhrs.org
Christine Martin Southern Berkshire RSD	P: (413) 229-8754 x331	cmartin@sbrsd.org
Sharon Alibozek Adams Cheshire RSD	P: (413) 743-8401	alibozeks@acrsd.net
Kerry Mason Central Berkshire RSD	P: (413) 684-1330	kmason@cbrsd.org
Rachel Slocik Mt. Greylock RSD	P: (413) 458-9582	RSlocik@mgrhs.org
Mary Ellen Deming Lenox, Town of	P: (413) 637-5500 ext. 7	selectmen@townoflenox.com
Kathy Larson Lanesborough Elementary	P: (413) 443-0027	klarsonrn@hotmail.com
Helen Kuziemko Great Barrington, Town of	P: (413) 528-1619	hkuziemko@Townofgb.org
Diane Stevens Lanesborough, Town of	P: (413)-442-1351	town.secretary@lanesborough-ma.gov
Mary Kennedy Williamstown, Town Of	P:(413) 458-9341	mkennedy@williamstownma.gov
Megan Kaiser Northern Berkshire Voc.	P:(413) 663-5383	mkaiser@mccanntech.org
Carol Stein-Payne Williamstown Elementary	P: (413) 458-5707	cstein-payne@williamstownelementary.org



HEALTH IS A
STATE OF MIND
WELLNESS IS A
STATE OF BEING