PROTECT YOUR SKIN FROM THE SUMMER SUN

If you are packing up the car for a weekend fishing trip at the lake or heading out to enjoy one of Montana’s many trail systems, don’t forget to pack the sunscreen. According to the Montana Department of Public Health and Human Services Montana Central Tumor Registry, skin cancer is the most common form of cancer in the United States, with melanoma being the most deadly type. Approximately 240 Montanans are diagnosed with skin cancer each year. Most melanoma diagnoses are caused by ultraviolet (UV) light. If you must be in the sun, wearing sunscreen can reduce your chance of getting skin cancer.

Remember these tips to stay protected while enjoying the Montana sunshine.

1. Wear sunscreen with a higher SPF rating that is considered broad spectrum, meaning it will protect against UVA and UVB rays.
2. Apply sunscreen at least 15 minutes before exposure.
3. Reapply sunscreen frequently.
4. Wear sunscreen even when it is cloudy.
5. Wear a hat that shades the face, neck, ears, and eyes.
6. Stay under shade during peak sunshine hours of 10 a.m. and 4 p.m.

MEMBER Q & A

Is there a deadline for the Healthy Futures Wellness Program?

This year, there is no deadline, however; you must do your online Health Assessment (HSA) within 90 days of submitting your Total Health Management (THM) form. See the back page of this MUST Read for more information.

Why is my password from last year not working in Bswift?

All member’s MUST Online Market passwords were reset to their date of birth effective April 1, 2016. mmddyyy

No dashes or slashes (- or /)

What is the difference between MUST and MSSF?

MUST: Montana Unified School Trust is a multi-employer, self-funded, non-federal government plan, federally regulated by the Public Health Service Act that provides Montana Public Schools with health benefits plans and services.

MSSF: Montana School Services Foundation is a non-profit foundation providing contracted administrative services for the management of the Montana Unified School Trust.

MAIL ORDER PHARMACIES

You may now obtain up to a 90-day supply of covered prescriptions from Ridgeway or Costco.

Ridgeway: 1-800-630-3214
Costco: 1-800-607-6861

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**ZIKA**

**Virus Prevention Tips for Travelers**

Everyone is busy with spring yard work, sports, or just enjoying Montana’s great outdoors. Don’t forget to take a moment to do a safety sweep of your electronic world.

**Password Strength.** You are only as safe as your log-in information will let you be! Don’t use the same password for everything, this could create a possible leak in security. Also, change passwords often and don’t use a single password for different accounts. If the password gets compromised, the damage could spread quickly.

**Privacy Settings.** Check the privacy settings on social media accounts regularly as the privacy policies and default settings can change, particularly on Facebook. Become familiar with the privacy settings available on the social network platforms. It’s always good to walk through the settings with children, if they have accounts, to ensure the privacy settings are at the desired level. Need help locating the settings?


Lastly, consider “purging” friend lists on a regular basis. It is easy to forget who you have friended over time, and therefore who you are sharing information with. If you have vacation plans this summer, remember it is best not to publicize your vacation plans, especially the dates you’ll be traveling.

This information can be used by some to target your house while you are out town. Have a great spring!

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**THE RISK?** The risk of Zika infection is that it is transmitted primarily by mosquitoes and sometimes through sexual contact. It can be minimized by following a few simple precautions when traveling to any of those affected areas.

**PRECAUTIONS:** On trips to Zika affected areas, plan to bring mosquito repellent, dress to prevent mosquito bites, and take other necessary precautions.

Most people who get the Zika virus will not experience sickness; but one in five people infected will develop **symptoms like a rash, fever, headache, or red eyes.** “If you have these symptoms during or after your spring break trip, see your healthcare provider, and they may test you for Zika,” said Department of Public Health and Human Services (DPHHS) epidemiologist, Christine Mulgrew.

**COMPLICATIONS:** Although rare, severe complications have been linked to Zika virus infection. The primary concern is **microcephaly, which is a condition of under-developed brains in infants.** This condition has been linked to mothers with a history of Zika infection during pregnancy. **Due to this risk, pregnant women and women wanting to become pregnant are urged to postpone travel to Zika affected regions.**

Recent evidence also showed that men ill with Zika infection may be able to transmit the virus to their sexual partners. For more information on the Zika virus and how to protect yourself, visit the DPHHS Zika website at www.dphhs.mt.gov.

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**Summer is a time for college kids and families to vacation in and out of the state or country. Many Montana families may be planning trips to Mexico, Central or South America, or the Caribbean. State and local public health officials are reminding travelers going to these areas to protect themselves from the Zika virus.**
**DID YOU KNOW?**

www.mustbenefits.org is your online resource for anything related to MUST.

At www.mustbenefits.org you will find:

- Important updates regarding MUST and MSSF
- Easy access to current and past Benefit Summaries, MUST Read Newsletters, and many other publications
- Information on The Pharmacy and Wellness Programs
- Read about MUST and get to know the MUST and MSSF staff and board members
- Other helpful information

What are you waiting for? Take a look around!

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**SUMMER ALLERGY SEASON**

Summer is returning to Montana, and for some, this means prepping for summer allergies. June and July are the peak months for grass pollen counts. People who suffer from allergies to pollen can show symptoms such as sneezing, watery or itchy eyes, clear runny nose, sinus problems, or worsened asthma.

When pollen counts are high, it is recommended to limit outside exposure and try to stay inside using air conditioning to keep cool. To help with sinus problems or a runny nose, allergy sufferers can try using a humidifier or over-the-counter decongestants. When exposed to an allergen, the body produces histamines. Over-the-counter antihistamines can help with watery eyes or sneezing by preventing the body’s histamines from attaching to the cells. Don’t give medications to children without first consulting with a doctor.

You can still enjoy the Montana summer weather and long days by managing your allergies. If symptoms continue, speak with a doctor on other treatment options. ✪

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**Enter to Win!**

A $50 GIFT CARD!!

It’s a Scavenger Hunt!

Go to www.mustbenefits.org to find the answers to the following three questions.

1. Who is MUST’s Privacy Official?
   *Hint: Her official title is the Administrative Officer.*

2. Name 3 of MUST’s core values.

3. What year was MUST started?

Email your name and your three correct answers to jmcmillen@ms-sf.org and you will be entered to win. Enter as many times as you want. The winning enrolled MUST member will be announced in the next MUST Read! ✪
Don’t Forget About Your $100 GIFT CARD!

The MUST 2 Step Healthy Futures Wellness Program is in full swing! First, complete your (1) Total Health Management (THM) Assessment Form. Then within 90 days of submitting your THM form, complete your (2) online Health Risk Assessment (HRA) at www.wellontarget.com. Visit www.mustbenefits.org/wellness/about-wellness for more information.

Receive a $100 gift card for completing the Healthy Futures Wellness Program!

If you have any topics you would like to read about in the MUST READ or have any questions, please contact us at jmcmillen@ms-sf.org. Your input is appreciated!

MISSION: To serve the public education community of Montana by providing high-quality, cost-effective health benefit plans and services through the Montana Unified School Trust.

VALUES: As a team, we are committed to the following values:

- **Exceptional Service.** Serving members every day, not just the day they enroll.
- **Integrity.** Being honest in all that we do.
- **Innovation.** Using technology and creativity to deliver solutions.
- **Continuous Improvement.** Always getting better at what we do.
- **Wellness.** Improving the health and well-being of our members and employees.

VISION: To be the most trusted benefits provider in Montana.