MSSF UPDATE:

Andy Holmlund took over as CEO of Montana School Services Foundation (MSSF) on August 1, 2016. Prior to joining MSSF, Andy has been a part of Montana’s public schools for the past 25 years serving as a teacher, principal, coach, and superintendent. He also has served on other insurance-related boards including the Montana School Group Insurance Authority for 10 years and the Montana Health Cooperative Board.

Jeaneen Campbell also joined MSSF on August 1, 2016 as the Vice President of Operations. She will support and oversee MSSF finance, marketing and other operations. Jeaneen has more than 18 years of experience in operations and the healthcare industry including working for the Montana Health Cooperative and a subsidiary of Blue Cross Blue Shield of Montana.

DO YOU WANT $100!

You and your covered spouse will receive a $100 gift card by completing the Healthy Futures Wellness Program. At no additional cost, members now have a simple way to track their overall health. Visit with your provider and get to know your health numbers.

Complete just one simple step!

Download a Blue Cross Blue Shield of Montana (BCBSMT) Total Health Management (THM) Assessment Form at www.mustbenefits.org/forms.

- Take the THM form with you to your primary care physician.
- Have your provider complete the THM form and make sure both you and your provider sign the form. It will be considered incomplete if not signed by both parties.
- Fax or mail the completed form to BCBSMT for processing. You will be notified when your THM form is received at BCBSMT if you provided a legible e-mail address.
- The THM form must be completed and submitted no later than June 30, 2017.
- Employees and covered spouses are eligible for this program.
- Please allow 90 days for processing your THM form and incentive.

Medicare-eligible and dependent children are not eligible for this incentive.

DON’T FORGET

Flu Season is only a few months away. Don’t forget to get your flu shot! The CDC recommends that people get their flu vaccine by the end of October. For members with access to CareHere clinics, this service may be free of charge.

It is also a good time to check children’s vaccination records. Vaccinations are also available from CareHere. To see a full list of required vaccinations, please visit www.dphhs.mt.gov.
As the long Montana days begin to shorten, and students and teachers return to normal school hours, remember to get enough rest when schedules change. Sleep is an important piece to living a healthy life. Not getting enough rest can effect attention, concentration, memory, mood, performance, and also health conditions like diabetes and high blood pressure. Lack of sleep could also lead to anxiety and depression, as well as obesity. The National Sleep Foundation, together with experts, developed the following sleep recommendations based on age:

**NEWBORNS:** 14-17 hours  
**INFANTS:** 12-15 hours  
**TODDLERS:** 11-14 hours  
**PRESCHOOLERS:** 10-13 hours  
**SCHOOL-AGE CHILDREN:** 9-11 hours  
**TEENAGERS:** 8-10 hours  
**ADULTS:** 7-9 hours

With school usually starting at 8:30 am or earlier, make sure bedtimes allow for the recommended hours of sleep. Some tips to get better rest are to make sleep a priority, keep your room cool and comfortable, avoid caffeine in the late afternoon, stick to an established sleep schedule and routine, and try not to do homework or work, including computer or smartphone screen time right before bed.

---

**UNDERSTANDING COVERAGE FOR AIR AMBULANCE SERVICE**

It’s important to know that MUST, through Blue Cross Blue Shield of Montana (BCBSMT), currently has six in-network air ambulance providers. MUST members are encouraged to reach out to providers and hospitals in their area to discuss in-network providers. We recommend that MUST members communicate this issue with any designated emergency contacts as well. Air ambulance is subject to your MUST plan’s deductibles and co-insurance like your other coverages. However, BCBSMT in-network air ambulance providers accept the insurance payment amount as payment in full. **You are responsible for that balance bill amount out of your own pocket charged by out-of-network providers.** For more information on air ambulance and in-network providers, visit [www.mustbenefits.org/qa](http://www.mustbenefits.org/qa).
RECIPE FOR A STRONG MIND

Everyone knows that you need the right foods to build a strong body. But food doesn’t just feed the body, it also feeds the mind. Poor eating habits can lead to mental health problems and even changes in how your brain works. What you eat can have an impact on your daily life, mood and how much energy you have.

By taking simple actions, you can reap the paybacks of healthy eating. These rewards include:

- **Boosting your energy**
- **Giving fuel for your mind**
- **Positively influencing mood-related body chemicals**
- **Acting against the impact of stress on your body**
- **Lowering your chances of getting certain diseases**

Even though no one knows exactly which foods help your mental health the most, you can come out a winner and boost your energy, mood and overall wellness by sticking to a healthy diet.

Mental health tidbits to chew on:

- **Don’t skip meals.** Eating meals at set times helps give your brain and body a steady fuel source.

- **Eat healthy snacks.** Those unplanned snacks can add empty calories.

- **Balance is good for your body and your brain.** Your mind works best when it’s fed with all kinds of food.

Your brain needs carbohydrates, fats and proteins to properly regulate your mood and thinking.

- **Eat for fitness.** Starving yourself isn’t healthy eating. Eat to be healthy not to fit into a certain outfit.

- **Cut back on caffeine.** Since it’s a stimulant, caffeine can make you nervous and restless. Even when used hours before bedtime, caffeine can wreck your sleep. Caffeine can also make depression worse.

- **Control your portions.** Oversized portions add unneeded calories, fat, and sodium.

A healthy diet and habits such as working out, taking care of your teeth and paying attention to your moods and feelings all can help to keep your body and mind in good shape. If you eat right, take care of your body and still have feelings or emotions that you think are a problem or that impact your daily life, seek help from your doctor or behavioral health professional.

Sources: National Alliance on Mental Illness; Mental Health America.

---

MUST F.Y.I.

MUST’s third party administrator, BCBSMT, has partnered with Equian (formerly Trover Solutions) to review medical claims to determine if another person or insurance company should be responsible for the claim. Equian investigates claims to verify if treatment received was the result of an injury experienced at work or from an auto accident. The process helps get back money that should be paid by someone else, like another insurance carrier, and is an effort to help control rising costs of health care.
Our September 2016 MUST READ Challenge Winner is...

BREEZY COSTON

Congratulations on winning a $50 Gift Card from MUST. Thank you to all who participated in our May 2016 MUST READ Scavenger Hunt. Keep an eye out for our next MUST READ Challenge! ♦

IN THIS ISSUE
WELCOME BACK TO SCHOOL

ARE YOU GETTING ENOUGH SLEEP?
The National Sleep Foundation Recommended Sleep Standards

RECIPE FOR A STRONG MIND
Food not only feeds the body, it also feeds the mind.