As we wrap up the 2018-2019 enrollment period, MUST is excited to welcome all of our members. We look forward to providing excellent customer service to our clients, and being your trusted benefits provider.

**CHANGES FOR 2018**

**PHARMACY BENEFIT**
Effective on your health plan's renewal date, MUST members with a 90-day supply prescription the copayment will be two (2) times the 30-day supply copayment (versus three (3) times the 30-day supply copayment).

**LIFESTYLE MANAGEMENT PROGRAM**
Effective as of July 1, 2018, MUST members now have the option to participate in the Lifestyle Management Program for weight management, smoking cessation and metabolic syndrome, which includes education, customized member support, and resources.

**STAND-ALONE VISION BENEFIT**
For individuals not enrolled in a MUST medical plan and who have selected coverage under the standalone vision benefit, the benefit effective upon your health plan’s renewal date will now include one (1) vision exam per benefit period (up to $150 maximum).

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**TELL TICKS & OTHER PESTS TO BUG OFF THIS SUMMER**

Here are a few tips to protect yourself and your children from bug bites during the summer months:

- Do not use scented soaps, perfumes or hair spray.
- Avoid areas where insects nest or congregate, such as stagnant pools of water, uncovered foods and gardens where flowers are in bloom.
- Avoid dressing in clothing with bright colors or flowery prints.
- To remove a visible stinger from skin, gently back it out by scraping it with a credit card or your fingernail.
- Combination sunscreen/insect repellent products should be avoided because sunscreen needs to be reapplied every two hours but the insect repellent should not be reapplied.
- Use insect repellents containing DEET when needed to prevent insect-related diseases. Ticks can transmit Lyme Disease and mosquitoes can transmit West Nile Virus and other viruses.
- The current Center for Disease Control recommendation for children older than 2 months of age is to use 10% to 30% DEET. DEET should not be used on children younger than 2 months of age.
- The effectiveness is similar for 10% to 30% DEET but the duration of effect varies.

Ticks are non-insect arthropod arachnids closely related to spiders, ticks, scorpions, and mites. Because they feed on animals, can pass diseases to people, pets, wildlife, and livestock. In Montana, ticks are capable of transmitting several tick-borne illnesses to people:

- Rocky Mountain Spotted Fever (RMSF)
- Colorado Tick Fever
- Tularemia (commonly known as “rabbit fever”)
- Tick-borne relapsing fever

For more information on ticks and diseases they can spread visit, [www.cdc.gov](http://www.cdc.gov).
LIFE IS A BEAUTIFUL RIDE
SHARE THE ROAD

BIKE SAFETY

Bicycling is one of the best ways to stay in shape, see the sights, save money on gas and reduce pollution. This summer remember to stay safe and follow these safety tips to have a fun, healthy summer outdoors.

Use Your Head, Protect Your Noggin

Cyclists who wear a helmet reduce their risk of head injury by an estimated 60% and brain injury by 58%.

Helmets must meet federal safety standards and should fit securely. Visit the National Highway Traffic Safety Administration for instructions on how to properly fit a helmet:


Follow These Rules to Keep Safe

- Get acquainted with traffic laws; cyclists must follow the same rules as motorists
- Ride single-file in the direction of traffic, and watch for opening car doors and other hazards
- Use hand signals when turning and use extra care at intersections
- Never hitch onto cars
- Before entering traffic, stop and look left, right, left again and over your shoulder
- Wear bright clothing and ride during the day
- Wear reflective clothing at night
- Make sure the bike is equipped with reflectors on the rear, front, pedals and spokes
- A horn or bell and a rear-view mirror, as well as a bright headlight, also is recommended

Visit nscc.org/home-safety/tools-resources/seasonal-safety/summer/bicycles for more resources on bike safety.

WALKING SAFETY

Walking is a healthy activity, but you need to know the rules of thumb of pedestrian safety to enjoy safer walking and avoid accident or injury.

Walk Facing Traffic When Walking on the Side of the Road—If there is no sidewalk and you must walk on the side of the road, choose the side where you are facing oncoming traffic. This gives you the best chance to see traffic approaching closest to you and take evasive action when needed.

Cross Safely—Look both ways before crossing any street. At controlled intersections, cross only when you have the pedestrian crossing light.

Walk Single File When Not Separated from the Road—Unless you are on a sidewalk separated from the road or you are in a wide bike/pedestrian lane, you should walk in single file.

Stay Aware of Bikes and Runners—Share the road and path with bikes and runners. Bike riders and runners should alert you when approaching from behind. Listen for them, and allow them to pass safely.

Be Visible—Wear bright colors when walking in daytime. When walking at night, wear light-colored clothing and reflective clothing or a reflective vest to be visible. Be cautious at dawn or twilight, as drivers still have limited visibility or may even have the setting or rising sun directly in their eyes.

Be Predictable—Make a practice of staying on one side of the path. Watch your arm motions, or you may end up giving a black eye to a passing walker, runner, or biker.

Keep the Volume Down—Don’t drown out your environment when listening to music with your earbuds or headphones. Keep the volume at a level where you can still be aware of your surroundings.

Hang Up and Eyes Up—Distracted walking due to a mobile device while you walk is as dangerous as doing those things while driving. You are less likely to recognize danger or hazards.

Walk Dogs on Short Leashes—With a long leash, there is also a danger of tripping other walkers or bikers.

Know When to Stop Walking—Learn the symptoms of medical emergencies and carry a cell phone to dial 911. Even if you are a seasoned and well-trained walker, you may experience a health problems and need to cut your walk short.

Be Aware of Stranger Danger—Street safety is a concern for walkers. Choose your walking route for paths frequented by other walkers, joggers, and bikers. If you see someone suspicious, be prepared to alter your course or go into a store or public building to avoid them.
DON'T FORGET TO GET YOUR VISION EXAM

All MUST medical plans include a preventive annual eye exam covered at 100% when you present your MUST medical ID card. For members with the additional vision benefit, coverage is for hardware and lenses. For more information about your vision benefit, visit mustbenefits.org/explore-plans/dental-vision/

Eye exams are performed by licensed eye doctors (an optometrist or ophthalmologist) and evaluate not only your visual acuity, but also the complete health of your eyes, from front to back—including checking for early signs of serious eye problems such as glaucoma, cataracts, macular degeneration and detached retina.

PEANUT PAD THAI RECIPE TO PREVENT CATARACTS

Enjoy some homemade Peanut Pad Thai and get some of the nutrients that help prevent vision problems such as cataracts and age-related macular degeneration. Peanuts, although usually found in the nut aisle, are actually a type of legume (like beans). They are full of vitamin E and zinc. Just ¼ cup of peanuts provides about 10-20% of the daily recommendations for each of these nutrients.

INGREDIENTS (serves 2)

THAI PEANUT SAUCE (¾ cup)
½ cup chicken broth
3 tablespoons soy sauce
¼ cup creamy peanut butter
1 teaspoon sriracha sauce
1 tablespoon brown sugar

PAD THAI
4 cups chicken broth
4 ounces flat brown rice noodles
1 tablespoon grapeseed oil
1 egg
2 large garlic cloves, minced
1 chicken breast (0.5 ounce), cut into small pieces
¼ cup red pepper, diced
2 cup mung bean sprouts
2 tablespoons green onion, chopped
2 tablespoons crushed peanuts
½ lime, cut into wedges

Combine sauce ingredients in a small pan. Cook over medium-low heat, stirring occasionally. Once peanut butter is melted and mixed in, turn heat to low and continue to cook, stirring occasionally, for 10 minutes or until thai peanut sauce thickens.

Boil chicken broth in a large saucepan. Remove from burner, add noodles and soak in the hot broth for 8-10 minutes. Transfer noodles to a strainer and run lukewarm water over them to cool. Set aside.

Add small amount of oil to a large pan (preferably a wok) on medium-low heat and scramble the egg. Transfer egg to a small bowl and set aside.

Add a bit more oil to the same pan and sauté minced garlic for a minute or two. Add chicken and cook until no longer pink inside.

Add peppers and mung bean sprouts. Once those soften a bit, mix in eggs, noodles and thai peanut sauce. Divide between two plates or bowls and sprinkle with green onions and crushed peanuts. Serve with a wedge of lime.

Source: yoursightmatters.com/7-health-problems-eye-exams-can-detect/

7 HEALTH PROBLEMS EYE EXAMS CAN DETECT

Here are just a few health issues that may be discovered during an eye exam:

DIABETES—Diabetes affects the small capillaries in the retina of the eyes. These blood vessels may leak blood or a yellowish fluid, and this may be discovered in an eye exam. If your eye doctor notices this condition, you may have a condition called diabetic retinopathy.

HYPERTENSION—Blood vessels in the eye may exhibit bends, kinks or tears, and this may be an indication of high blood pressure.

AUTOIMMUNE DISORDERS—If the eye is inflamed, this may be a sign of Lupus or another autoimmune disorder.

HIGH CHOLESTEROL—The cornea may have a yellowish appearance or a yellow ring around it which can be a sign of high cholesterol. There also may be plaques in the blood vessels of the retina which could indicate elevated cholesterol.

THYROID DISEASE—One of the telltale signs of thyroid disease are bulging eyes or protruding eyeballs. This condition is also known as Graves Disease.

CANCER—If your eye doctor notices that the structure of your eye is unusual, you may be referred to a specialist. Ocular melanoma can develop in the cells that make pigmentation in the eye. Your eye exam can also help detect skin cancer. Basal cell carcinomas can appear on the eyelid and could even spread to the brain through the eye.

TUMORS—Droopy eyelid or irregularly shaped pupils could possibly indicate a neck tumor or an aneurism.

Source: yoursightmatters.com/7-health-problems-eye-exams-can-detect/
CAN I HAVE MEDICARE AND RETIREE COVERAGE?

YES! When you become Medicare eligible, you'll probably need to enroll in both Part A and Part B to access full benefits. Your retiree plan usually offers benefits to fill in Medicare's gaps in coverage and can include extra benefits, like prescription drugs. Remember, retiree coverage isn't a Medicare Supplement Insurance (Medigap) policy. Since retiree coverage isn't based on current employment, if you delay enrolling in Part B when you're first eligible, you won't be eligible for a Special Enrollment Period to enroll in Part B later. If you aren't sure how your plan works with Medicare, get a copy of your plan's benefits booklet. For more information about how your retiree coverage works, call your benefits administrator.

If you have questions about Medicare, visit Medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

IN THIS ISSUE

- WELCOME 2018-2019 MEMBERS
- INSECT AND TICK HINTS
- FREE YEARLY EYE EXAM
- PAD THAI RECIPE TO HELP VISION
- MEDICARE AND RETIREE COVERAGE

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>street address>
>participant name>