



SPRING/SUMMER 2021

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Welcome

In the middle of enrollment season, we are excited for a wonderful 2021 with our current and new members. We at MUST truly appreciate and value your business. We are so grateful for the trust you've placed in us and look forward to a wonderful year ahead.

Our dedicated customer service team is always eager to assist you.

 800-845-7283

 contact@ms-sf.org

 mustbenefits.org

 725 N. Montana Ave
Helena, MT 59604

SETTING US APART

LOCAL MONTANA SERVICE, SUPERIOR BENEFITS & EXCEPTIONAL VALUE-ADDS

- **PREMISE HEALTH CENTERS ACCESS**
- **VIRTUAL VISITS**
Healthcare access alternatives with MD Live & 24/7 Nurseline
- **NO COST MENTAL HEALTH VISITS**
under LTD Benefit; additional medical plan visits available*
- **FREE VISION EXAM ANNUALLY**
and retinal imaging (every 2 years up to \$40) with medical plan
- **\$10,000 LIFE/AD&D BENEFIT**
with accelerated death benefit
- **LONG TERM DISABILITY BENEFIT**
mustbenefits.org/explore-plans
- **RETAIL & MAIL PHARMACY PROGRAM**
90 day supply=2 x 30 day copay with traditional plans; HDHP Expanded Preventive Drug List. See mustbenefits.org/exploreplans/pharmacy.
- **WELLNESS PROGRAM & DIGITAL HEALTH TOOLS**
learn more about Total Health Management, Teladoc/Livongo, Omada, and Wondr Health
- **SUPPORTIVE MEMBER HEALTH MANAGEMENT PROGRAMS**
care, disease, lifestyle and maternity programs
- **ONLINE/APP MEMBER PLAN ACCESS**
robust website; access to online tools and benefits at mustbenefits.org

*Depend on member's plan selection. View Benefit Summary for details at mustbenefits.org/explore-plans/benefit-summaries/

The MUST team consistently goes above and beyond to make sure we have all the health services we need. They go out of their way to help us at the drop of a hat, and are 100% professional in everything they do.

—Jolene



HEALTHY BBQ IDEAS

WARMER WEATHER MEANS IT IS TIME TO BREAK OUT THE GRILL!

There's nothing quite like the smell, taste, and flavors that come with a BBQ feast. Try these 4 tips to keep your BBQ plate full of flavor and nutrients.



STICK WITH LEAN PROTEINS

Sirloin steak, skinless chicken breast, pork tenderloin, seafood or tofu are great choices.



AVOID SIDE DISHES THAT ARE FRIED

Instead, load up on sides like collard greens, beans, salad, and succotash which are full of fiber and will keep you full longer.



GO LIGHTER ON THE BBQ SAUCE

It's usually sweetened with sugar, molasses or both.



SWAP THE LEMONADE FOR AN UNSWEETENED ICED TEA

Lemonade may be a staple at BBQs but it's not the only summertime drink! Try keeping the sugar for dessert only.

MONTANA
HEALTH CENTERS

Operated by
Premise Health.

PREMISE HEALTH CENTERS

FORMERLY CAREHERE HEALTH CLINICS

CareHere Health Clinics will be changing to Premise Health this spring. Even though the name is changing, the value and care will stay the same. *Available to ALL MUST members, helping reduce out-of-pocket costs.*

Premise Health provides same day appointments, online scheduling, \$0 cost (\$55 copay for HDHP plans), as well as certain labs and diagnostic testing, including x-rays.

To schedule your appointment:

- ▶ Call 855.200.6822
- ▶ Visit [MyPremiseHealth.com](https://www.mypremisehealth.com)
- ▶ Download the My Premise Health app

ANACONDA

610 E. Park Plaza, Suite 602*

BILLINGS

1501 14th Street W. #230

BUTTE

3703 Harrison Ave, Suite B

HELENA

405 Saddle Drive

MISSOULA

1211 Reserve, Suite 202

**NEW LOCATION IN ANACONDA!*

The Anaconda clinic will be opening its new location (610 E. Park Plaza, Suite 602) on July 6, 2021. It will be dedicated solely to Montana Health Center services and Premise providers. The newly remodeled building will offer increased member service options.

If you need an appointment before July 6th, you can schedule at the Butte clinic or a TeleVisit with any Montana Health Center providers.



A NEW WAY TO GET HEALTHY

Whether you want to lose weight, eat better, move more, or have more energy, Omada®'s science-based approach helps you shift your mindset and change your health.

You'll get a plan built around you, and the support of a dedicated health coach, weekly lessons, and a wireless smart scale—all at no cost to you.

Omada includes:

- An interactive program to guide your journey
- A wireless smart scale to monitor your progress
- Weekly online lessons
- A professional Omada health coach to keep you on track
- Small online group of participants to keep you engaged

More great news: If you or your adult family members are enrolled in your MUST health plan and are at risk for type 2 Diabetes or heart disease, the Omada program is included in your benefits.

Take Omada's 1-minute health screener to see if you're eligible at omadahealth.com/must

SEASONAL ALLERGIES:

SYMPTOMS, CAUSES AND TREATMENT

Allergies happens when your immune system identifies an airborne substance that is usually harmless or dangerous. It responds to that substance, or allergen, by releasing histamines and other chemicals into your bloodstream. Those chemicals produce the symptoms of an allergic reaction.

Common triggers of allergies vary from one season to another.

SPRING

Trees are responsible for most springtime seasonal allergies. Birch is one of the most common offenders in northern latitudes, where many people with hay fever react to its pollen. Other allergenic trees in North America include cedar, alder, horse chestnut, willow, and poplar.

SUMMER

Hay fever gets its name from hay-cutting season, which is traditionally in the summer months. But the real culprits of summertime seasonal allergies are grasses, such as ryegrass and timothy grass, as well as certain weeds.

FALL

Autumn is ragweed season. The genus name for ragweed is Ambrosia, and it includes more than 40 species worldwide. They're invasive plants that are difficult to control. Their pollen is a very common allergen, and the symptoms of ragweed allergy can be especially severe.

Other plants that drop their pollen in the fall include nettles, mugworts, sorrels, fat hens, and plantains.

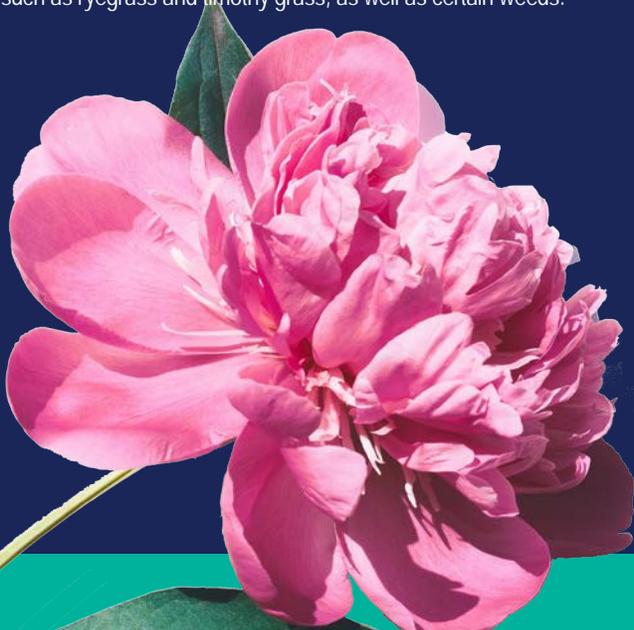
WINTER

By winter, most outdoor allergens lie dormant. As a result, cold weather brings relief to many people with hay fever. But it also means that more folks are spending time indoors. If you're prone to seasonal allergies, you may also react to indoor allergens, such as mold, pet dander, dust mites, or cockroaches.

Indoor allergens are often easier to remove from your environment than outdoor pollens. Here are a few tips for ridding your home of common allergens:

- Wash your bedding in very hot water at least once a week.
- Cover your bedding and pillows with allergen-proof covers.
- Get rid of carpets and upholstered furniture.
- Remove stuffed toys from your children's bedrooms.
- Fix water leaks and clean up water damage that can help mold and pests flourish.
- Clean moldy surfaces and any places that mold may form, including humidifiers, swamp coolers, air conditioners, and refrigerators.
- Use a dehumidifier to reduce excess moisture.

Source: www.healthline.com



ALLERGY TREATMENTS

The best medicine for hay fever and year-round allergic rhinitis is avoidance of allergens that trigger symptoms for you. Medications are also available to treat symptoms of hay fever. Some people also try alternative treatments.

■ AVOIDANCE

- ▶ Keep your windows shut
- ▶ Limit your time outdoors
- ▶ Consider wearing a mask when you're outside

■ MEDICATION

When you can't avoid your allergens, other treatments are available, including—over-the-counter decongestants and antihistamines, such as cetirizine (Zyrtec) and combination medications containing acetaminophen, diphenhydramine, phenylephrine, and prescription medications, such as steroid nasal sprays.

In severe cases, your doctor may recommend allergy shots. They're a type of immunotherapy that can help desensitize your immune system to allergens.

■ ALTERNATIVES

Few studies have been done on alternative treatments for hay fever. Some people believe the following alternative treatments may provide relief:

- ▶ Quercetin, a flavonoid that gives fruits and vegetables color
- ▶ Lactobacillus acidophilus, the "friendly" bacteria found in yogurt
- ▶ Spirulina, a type of blue-green algae
- ▶ Vitamin C, which has some antihistamine properties

■ THE TAKEAWAY

The symptoms of seasonal allergies can be uncomfortable. If you suspect you have seasonal allergies, talk to your doctor. They can help diagnose the cause of your symptoms and prescribe a treatment plan. They will likely encourage you to take steps to avoid your allergy triggers. They may also recommend over-the-counter or prescription medications.

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HEALTHY SNACKS

Although there are a ton of store-bought healthy snacks out there, nothing beats a quick and fresh DIY snack from your own kitchen. Since most of us don't have time to stress over what's healthy and what we can get our hands on as quickly as possible, having a handful of go-to snacks can be life-changing.

AVACODO CRACKER Layer a multigrain cracker with an avocado. Option: add 1/4-inch thick slice of plum or romano tomato. Sprinkle with salt and pepper.

HUMMUS & VEGGIES Any variety of your favorite veggies with a small portion of hummus for dipping.

DIY TRAILMIX Make your own souped-up trail mix: Combine 1 cup almonds, walnuts, or cashew (or a mix of all three) with 1/2 cup sunflower seeds and 1 1/2 cups dried fruit: raisins, apricots, apples, prunes, and/or banana chips.

HARD BOILED EGG PROTEIN BOX Make yourself a little protein bento box. Choose from eggs, nuts, fruit, cottage cheese and cucumber—mix and match, or have them all together!

GREEK CUCUMBER SALAD Chop up some cucumbers, tomatoes, black olives, onion, and feta. Sprinkle some olive oil and lemon juice to lightly coat the veggies. Add salt and pepper to taste for a quick and healthy snack.

SESAME-SEASONED EDAMAME Boil a few cups of frozen edamame until tender. Drain and toss with a light coating of sesame oil, red pepper flakes, and kosher salt.

KALE CHIPS Remove stems and ribs from fresh, clean kale and then tear into large, chip-sized pieces. Toss on a baking sheet with olive oil, salt, and pepper. Bake for 5 minutes at 375° F.

DIY BISTRO BOX Toasted whole grain English muffin, cheese's of your choice (sharp cheddar, Babybel wedge, gorgonzola), 1 Tbsp nut butter (pb2 if you're really trying!), apple slices, carrot slices, 1 hard boiled egg.

Source: eatthis.com/healthy-snack-ideas

CONTEST TIME
SEND YOUR FAVORITE HEALTHY RECIPE TO
ishiiiiiff@ms-st.org FOR A CHANCE TO BE
FEATURED IN OUR NEXT NEWSLETTER

We would love to hear how we are doing and what we can do to better serve you! Please visit musbeneffits.org/feedback, so we can work toward continuous improvement.



<PARTICIPANT NAME>
<STREET ADDRESS>
<CITY, ST, ZIP CODE>

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