

Putnam County Schools Health Plan

MONTHLY EDUCATIONAL RESOURCE NEWSLETTER

NOVEMBER 2023
EDITION

Benefit Information at your fingertips

Putnam County Schools Insurance offers an excellent benefit package which enables plan members to choose where to seek care. To ensure the ongoing success of the health plan, this educational resource email will provide valuable information to help you decide which health care providers and tools are appropriate for your needs.

Welcome: Huntington is here to HELP!

Issues w/ Claims,
Providers, Carriers

Contact Our Claims
Team:

[EBClientServiceTeam](#)

844-847-4757



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Live Well, Work Well: COPD: Chronic Obstructive Pulmonary Disease

Currently the third-leading cause of death worldwide, Chronic Obstructive Pulmonary Disease (COPD) has no cure and the damage it causes is irreversible. Fortunately, a majority of COPD cases can be avoided through simple lifestyle changes.

The Basics

COPD is a lung disease in which the airways are partially obstructed, making it difficult to get air in and out. Over time it will make breathing increasingly difficult. COPD develops slowly, and it may take many years before symptoms are noticed. It is usually diagnosed in those middle-aged or older. COPD is not contagious; however, there are several risk factors that greatly increase your chance of developing it.

Risk Factors

- Smoking—Former or current smokers are at the greatest risk and account for 90 percent of those suffering from COPD.
- Pollution—Intense or prolonged exposure to air pollution can cause irreversible lung damage.
- Genetics—Studies have shown that some people may have a genetic predisposition to the development of respiratory conditions, including COPD.
- History—People who have a history of frequent or severe lung infections, especially during childhood, may be at an increased risk.

Symptoms

Common symptoms associated with COPD include a phlegm-producing cough that won't go away, shortness of breath, wheezing, chest tightness and frequent throat clearing.

Prevention

Not smoking is the most effective way to prevent the development of COPD, and the best way to slow or stop its progression. It is also important to stay away from secondhand smoke. Reduce your exposures to other lung irritants such as pollution, dust, and certain cooking or heating fumes. Try to stay inside when the outside air quality is poor.

Treatment

COPD's effect on your lungs cannot be reversed, but there are things you can do to feel better and slow future damage. Medicine and pulmonary rehabilitation are often used to help relieve symptoms, allowing patients to breathe easier and stay active. Certain health factors, such as artery and vein health, are critical to brain health and function. By going to regular check-ups, you're able to get your blood pressure, blood sugar and cholesterol checked. Your doctor can tell you if your these and other numbers are in a healthy range. If not, they can provide care to help you get your numbers in a healthy range.

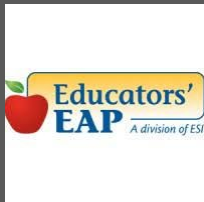
American Diabetes Month

Coronavirus Updates:

[Click Here](#)

Educators' EAP

Click EAP to Connect or watch the video below for more information.



[Watch the Video](#)

Cleveland Clinic Online Doctor

Click Below to Connect



Your Wellness Matters

Diabetes

According to the Centers for Disease Control and Prevention (CDC), more than **34 million people** in the United States have diabetes.



There are two main types of diabetes:

- Type 2 diabetes (90%-95%)
- Type 1 diabetes (5%-10%)



The most common signs of diabetes include:



Thirst



Frequent urination



Extreme hunger



Unexplained weight loss



The presence of ketones in urine



Fatigue



Slow-healing sores



Frequent infections

Fast Facts About Diabetes

About 187,000 children and adolescents have Type 1 diabetes.

Approximately 88 million U.S. adults have prediabetes.

In the last 20 years, the number of adults diagnosed with diabetes has more than doubled.

Medical costs, and lost work and wages for people with diagnosed diabetes total \$327 billion yearly.

Diabetes is the seventh-leading cause of death in the United States.

What can help manage diabetes?



Monitor your blood sugar.



Undergo insulin therapy.



Eat fruits, vegetables, lean proteins and whole grains.



Monitor your weight and body mass index (BMI).



Do 30 minutes of aerobic exercise a day.

Source: Centers for Disease Control and Prevention, American Diabetic Association
This infographic is intended for informational use only. Please consult a medical professional for medical advice.
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CHECKLIST | Open Enrollment for Employees

Presented by Putnam County Schools Insurance Group

Open enrollment is the time to consider your medical needs and prepare for the upcoming year. There's a lot to think about when selecting health care benefits. While it may seem daunting, spending time reviewing your options can ensure you choose the best options for you and your family. Proper planning not only allows you to be prepared but also can give you peace of mind. Don't finalize your benefit elections until you have considered the items in this checklist.

Preparing for Open Enrollment	Completed
Familiarize yourself with the prior year's health plan, summaries of benefits and coverage (SBCs), and summary plan descriptions (SPDs).	<input type="checkbox"/>
Review your current benefits plan and elections.	<input type="checkbox"/>
Consult with your spouse or partner about your current health benefits plan and elections, all known medical needs, and any potential changes or requirements when selecting a new plan.	<input type="checkbox"/>
Determine whether you or a family member is covered by Medicare.	<input type="checkbox"/>
Confirm your beneficiaries are current and accurate.	<input type="checkbox"/>
Make a list of your primary care physicians, specialists, mental health professionals and current prescriptions.	<input type="checkbox"/>
Calculate your total medical costs from the prior year, including copays, coinsurance, deductibles and premiums.	<input type="checkbox"/>
Create a list of all major life changes since last year's open enrollment, such as major life events (e.g., marriage, birth of a child, death, divorce), health changes (e.g., a new diagnosis or health condition, new prescriptions), address changes and income changes.	<input type="checkbox"/>
List all known medical needs for the upcoming year, including elective surgeries, childbirths, blood work and routine preventive care visits.	<input type="checkbox"/>
Review all benefit plan and election options and materials provided by your employer, including SBCs, SPDs, enrollment guides, videos and brochures.	<input type="checkbox"/>
Determine whether your health care providers are in network under the new benefit plan options.	<input type="checkbox"/>
Confirm that your prescriptions are covered under the new benefit plan options.	<input type="checkbox"/>

This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, state or local standards. Consult your licensed representative at Huntington Insurance, Inc. or legal counsel to address possible compliance requirements. © 2022 Zywave, Inc. All rights reserved.

CHECKLIST | OPEN ENROLLMENT FOR EMPLOYEES

Make a list of any questions you may have regarding benefit plans and options.	<input type="checkbox"/>
Ask any questions you may have regarding your employer's benefit plans and options, including whether there are any voluntary benefits, such as dental or vision coverage, financial counseling, disability protection and pet insurance.	<input type="checkbox"/>
Calculate how much each benefit plan option will cost you per paycheck.	<input type="checkbox"/>
Evaluate how each benefit plan option covers your medical costs, including copays, coinsurance, deductibles, premiums and prescriptions.	<input type="checkbox"/>
Review options such as flexible spending and health savings accounts.	<input type="checkbox"/>

Open enrollment is just around the corner. Taking the time now to prepare can help you select the right health plan for you and your family.

For more information about employee benefits, contact your treasurer's office today.