

# Benefit Brief: Optimizing Your Employee Benefits

## TOP OF MIND:

### Are Your Beneficiaries Up-to-Date?

Life is full of changes—whether it's a new addition to your family, a marriage, or other significant life events. It's important to remember that **your life insurance beneficiaries can be updated at any time** to reflect these changes.

As part of your compensation package, benefits-eligible employees are given a basic life insurance policy paid for by the district. Regularly reviewing and updating your beneficiary information ensures that your life insurance benefits are distributed according to your wishes. This simple step can provide peace of mind for you and your loved ones.

To review and update your beneficiaries, log into Benefitsolver or contact your district benefits team for guidance. Don't wait—take a moment to review your beneficiary designations today!



## HELPFUL INFORMATION:

### Specialty Drugs and 30-day Refills

All NIHIP medical plans use Accredo specialty pharmacy to fill specialty medications. **All prescriptions filled through Accredo are limited to 30-day supply refills.**

This policy is designed to ensure better management of expensive specialty medications, improve adherence to treatment plans, and provide enhanced support for patients requiring these rare specialized medications.

If you have any questions about your prescriptions, pharmacy coverage, or refills, please call the prescription customer service phone number on the back of your medical ID card. Prime Therapeutics can answer many questions, or connect you directly with Accredo, if necessary.

## QUICK TIPS:

### BCBS Mental Health Hub for PPO and HDHP Members

One resource available for mental health support is the BCBS Mental Health Hub. Available at **[bcbsil.crediblemind.com/mentalhealthhub](https://bcbsil.crediblemind.com/mentalhealthhub)**, through Blue Access for Members, or by following the QR code.

Access mental health providers, videos, podcasts, articles, wellbeing assessments, and more for anyone covered on your medical plan (even dependent children) through the Mental Health Hub at no additional cost. There are also **specialized programs for individuals struggling with specific behavioral health issues**, including eating disorders, pediatric mental illness, obsessive compulsive disorders, and substance use disorders.



## PARTNER PROGRAM SPOTLIGHT:

# MD Live for PPO and HDHP Members

BlueCross BlueShield offers a telehealth solution to PPO and HDHP members through its MD Live program. Designed to provide members with convenient access to quality healthcare services, MD Live is a virtual care platform that connects patients with board-certified doctors, therapists, and other healthcare professionals via **video or phone consultations**, ensuring that care is accessible anytime, anywhere.

MD Live allows members to consult with healthcare providers around the clock, making it ideal for non-emergency medical issues that arise outside of regular office hours. The platform covers various medical and behavioral health needs, including treatment for common illnesses like colds, flu, allergies, and skin conditions, as well as therapy and counseling for mental health concerns.

Members can schedule appointments at your convenience, eliminating the need for travel or long waiting times at clinics. Virtual visits through MD Live are often more affordable than in-person consultations, helping members save on healthcare costs. **For PPO members, each visit copay is \$10 for either a primary care doctor or specialist. For HDHP members, the average per-appointment cost is \$44.**

MD Live sign-up information is accessible via the BCBSIL mobile app, website, or Customer Service phone number, ensuring ease of use for all members.

## PRIORITIZE YOUR WELLBEING:

# Tips to Lower Stress

Lowering stress is essential for maintaining both mental and physical well-being. Here are some practical tips to help reduce stress effectively.

### 1. Practice Mindfulness and Relaxation Techniques

- **Deep Breathing:** Practice slow, deep breaths to calm your nervous system.
- **Meditation:** Spend 5–10 minutes daily focusing on your breath or using guided meditation apps.
- **Progressive Muscle Relaxation:** Tense and relax each muscle group in your body to release physical tension.

### 2. Stay Physically Active

- **Exercise Regularly:** Engage in activities like walking, jogging, yoga, or swimming to release endorphins natural stress relievers.
- **Stretching:** Incorporate stretching exercises to relieve muscle tension caused by stress.

### 3. Prioritize Sleep

- **Establish a Routine:** Go to bed and wake up at the same time every day.
- **Create a Relaxing Environment:** Keep your bedroom dark, quiet, and cool.
- **Limit Screen Time:** Avoid screens at least an hour before bedtime to improve sleep quality.

### 4. Connect with Others

- **Talk to Someone:** Share your feelings with a trusted friend, family member, or counselor.
- **Socialize:** Spend time with people who make you feel supported and uplifted.
- **Join Groups:** Participate in community or hobby groups to build a sense of belonging.

### 5. Practice Self-Care

- **Take Breaks:** Step away from work or stressful situations to recharge.
- **Engage in Hobbies:** Spend time doing activities you enjoy, such as reading, painting, or gardening.
- **Pamper Yourself:** Treat yourself to a relaxing bath, massage, or spa day.

### 6. Limit Stress Triggers

- **Identify Stressors:** Recognize what causes your stress and find ways to minimize or avoid them.
- **Set Boundaries:** Protect your time and energy by setting limits with others.
- **Unplug:** Take breaks from social media and news if they contribute to stress.

You can access more information about mental health care and stress management through the BCBSIL Well OnTarget program's helpful videos and links. Members can access Well OnTarget by creating a Blue Access for Members account at [www.bcbsil.com](http://www.bcbsil.com).