FOCUS ON YOU

A health guide for members of our Northern Light Employee Health Plan Spring 2020

I absolutely love being on the ice and appreciate that my health plan supports me finding balance to enjoy life."



We've got a benefit to support your next steps

Embracing a new life with a new path forward requires a bit of courage, a willingness to change, and someone to support you. In February 2019, Deborah DeGraw took the leap of faith and accepted a position as a recruiter for Northern Light Health. "Moving to Maine from Florida rejuvenated my life. My husband and I are more active in colder and less humid weather," shares Deborah.

Deborah found a passion for ice skating and lighthouse adventuring. She and her husband even bought an old farmhouse (another lifelong dream) to fix up and grow old in together. What made the transition even easier was the Northern Light Employee Health Plan Wellness Programs.

"At my previous job, we had to pay out of pocket for wellness coaching. I was blown away! It's free on our health plan and so easy to use!"

Deborah started working with Kristine Taylor, Beacon Health Wellness Coordinator, in southern Maine. "She helped me build a strategy for living with stress and overcoming grief. I now understand caring for myself doesn't mean depriving myself of the foods I enjoy, and I stop beating myself up on the occasions when I overindulge healthy doesn't mean all or nothing. Wellness coaching is about all aspects of your life, including emotional and spiritual wellness, that are needed to be successful with weight loss and achieving a healthy lifestyle."

Having monthly in-person touchpoints that fit Deborah's schedule and location helps keep her accountable and motivated. She's addressing her stress eating and making sure to take time for herself and exploring her passions.

Some of Deborah's changes include cutting out late-night eating, monitoring her caffeine intake, and cutting down on screens in the bedroom. So far, she has lost 23 pounds and is down two sizes! She's truly appreciative of the supportive and encouraging culture of Northern Light Health.

What are you waiting for? Start your new tomorrow today at beaconhealth.me. Click on the "Wellness Services" tab.



Employee Health Plan



Colorectal cancer screenings Prevention: We've got you covered

The following tests will be covered for colorectal cancer screening, ages 45 to 85 (or at any age if certain risk factors are present):

- Fecal occult blood test (FOBT-) or fecal immunochemical test (FIT) annually.
- Flexible sigmoidoscopy every five years.
- Colonoscopy every ten years. If you have a colonoscopy with a preferred or innetwork provider, there is no co-pay or co-insurance. If you have it with an out-of-network provider, it is covered at a lower coinsurance rate and subject to the plan deductible.

A colonoscopy isn't the only screening test for colon cancer. There are alternative tests, but if one of these comes back positive you'll need to follow it up with a colonoscopy:

- CT colonography (virtual colonoscopy).
- Stool-DNA test.
- Fecal (stool) immunochemical test (FIT).
- Flexible sigmoidoscopy.
- Guaiac-based fecal occult blood test (gFOBT).

Source: American Cancer Society



Be on the lookout for prediabetes

Prediabetes is a condition so **common** that one in three adults in the US has it. But don't let the "pre-" fool you—it's serious.

Prediabetes means blood sugar is higher than normal, but not yet high enough to be diagnosed as type 2 diabetes. The condition raises your risk of developing type 2 diabetes, as well as heart disease and stroke.

The good news: Prediabetes is reversible with certain lifestyle changes. Unfortunately, most people don't know they've developed it since it often has no clear symptoms. So talk with your provider about getting your blood sugar tested if you have prediabetes risk factors such as these:

- You're overweight.
- You're 45 or older.
- You're physically active less than three times a week.
- You have a parent, brother or sister with type 2 diabetes.
- You've had diabetes during pregnancy (gestational diabetes),

or you gave birth to a baby that weighed more than nine pounds.

Your chance for better health

If you do have prediabetes, research shows you can prevent or delay a diagnosis of type 2 diabetes with these three steps:

- **1** Drop a few pounds. Lose a modest amount of your weight—just 7% if you're overweight. For example, that's only 14 pounds if you weigh 200 pounds.
- **2** Exercise moderately. What's moderate? A brisk 30-minute walk five days a week.
- 3 Eat smart. Build your diet around vegetables, fruits, whole grains, lean proteins such as fish or chicken, and low-fat dairy products. Go easy on processed, fried or sugary foods, and watch portion sizes.

Sources: American Academy of Family Physicians; American Diabetes Association; Centers for Disease Control and Prevention

Want someone in your corner? Our wellness coordinators are here to help you with healthy food choices and meal planning. Email us at beaconwellness@northernlight.org to learn more.

Focus on You is designed to help the Northern Light Employee Health Plan work for you, our plan members. The information in this newsletter comes from a wide range of medical experts. If you have questions about specific content that may affect your health, please contact your healthcare provider directly. If you have questions about our health plan, call our Northern Light Service Center at 207-973-4000 or Customer Service at 855-429-1023. Models may be used in photos and illustrations.

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Mental health: Don't buy into these myths

Nearly one in five adults in the

US will experience a diagnosable mental health illness during their lifetime. These illnesses are widely misunderstood, which can prevent people from getting the help they need.

MYTH: Mental health problems are a sign of weakness.

REALITY: Mental health problems are a treatable medical disorder, not a character flaw. Many factors play a role in how and why someone develops a mental health illness, including brain chemistry, genes that may run in families, and stressful or traumatic events.

MYTH: Children never experience a mental health problem.

REALITY: In half of people with a mental health illness, the first warning signs appear before age 14. And even very young children can show signs of mental distress.

MYTH: Therapy is a waste of time. **REALITY:** Research shows that therapy is very effective at helping people recover from a mental illness. But it works best when combined with medicine.

2020 new plan features

What you should know

Stay on top of your health with our preventive health coverage. View a complete list of updates at



What is preventive health?

Preventive health includes:

- Wellness exams
- Immunizations
- Screenings

MYTH: There's not much you can do for people with mental health problems.

REALITY: You can make a big difference in someone's life. Only 44% of adults and less than 20% of children with mental health problems get necessary treatment. If someone you know is struggling mentally, reach out. Let them know you're available to listen and support them and to help them find the mental health services they need.

Sources: American Academy of Family Physicians; MentalHealth.gov; National Alliance on Mental Illness

You don't have to live with depression or anxiety

- option.

Prior authorization

- Emergency services do **not** require prior authorization.
- An updated list of services requiring prior authorization can be found at employeehealthplan .northernlighthealth.org.

Hearing aids for children

This year, we are also pleased to offer hearing aids for children up to age 18 to enhance their developmental needs. Please note:

- Coverage is dependent upon prior authorization for medical necessity.
- Children up to 18 years of age are covered for hearing aids. One hearing aid is covered per ear every three years up to \$3,000. Deductible will apply.



If you have a Northern Light primary, internal medicine, or pediatric provider, you can talk to them about how you're feeling and any concerns you may have. We have mental and behavioral health specialists available to support you either in person in your practice or through a telehealth

For more ways to find behavioral healthcare resources, contact Northern Light Acadia Hospital's Behavioral Health Resource Center at **207-973-6048**. You can receive counseling virtually from your home or office using a phone or a laptop. (There is no age limit.)

Weight-loss (bariatric) surgery

- Weight-loss surgery is only covered at Northern Light Eastern Maine Medical Center. All other requests for bariatric surgery will not be covered.
- The elements of their surgical weight loss program reach far beyond the operating room.
- This program relies on a comprehensive, multidisciplinary approach. It incorporates nutritional, physical therapy, professional counseling, and peer support.

In this issue

New plan features

Find the latest updates to your health plan. See page 3.

Mental health myths Separate facts from fiction. See page 3.

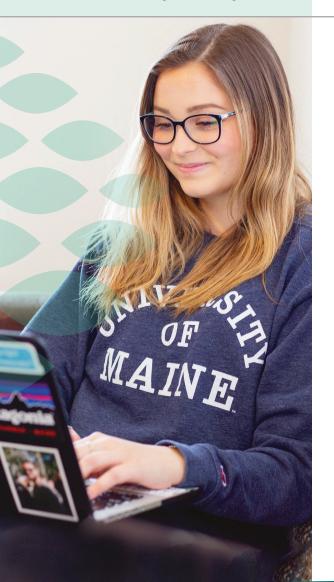
We're available

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Contact Customer Service at **855-429-1023**.

www

Or visit us online at employeehealthplan .northernlighthealth.org.





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Online care got me to my final exam!

Our health plan working for YOU

"Thanks to our Northern Light Online Care option, I made it to my chemistry final and got a B!" Second-year nursing student at the University of Maine in Orono Emilee Arsenault woke up days before her final with what she knew was pink eye. With no time to spare, she accessed our online care option. Within an hour, she was seen, diagnosed, and had a prescription waiting at a Northern Light Pharmacy. "It was so easy, I logged in, answered some questions. Waited my turn—kept studying on my couch. Talked with the provider, who asked me to shine a light in my eye, and was diagnosed."

What symptoms will be treated via online care?

You can have an online care visit for the conditions listed below. Please understand that the provider will ask you various questions that may require you to end your online care visit, and they may recommend you go to your primary care provider, Urgent Care, or ED.

- Is online care an option for you? If you are age 16 or older, physically in Maine, and enrolled in our Northern Light Employee Health Plan, you can set up an appointment at onlinecare.northernlighthealth.org from 8 am to 8 pm.
- During our pilot phase, there is no charge for this service. However, after your visit, you'll be sent a survey. We encourage you to fill it out and let us know what we did well and what we could do better!

What symptoms will be treated via online care?

- Bronchitis.
- Cold or upper respiratory infection.
- Conjunctivitis (pink eye).
- Gastrointestinal virus (stomach flu).
- Influenza (aka "flu").
- Minor ear irritations.
- Rash or skin infection.
- Sinusitis.
- Sore throat.
 - Urinary tract infection (UTI).