

 **opersHealthCare**

Guide to Getting Healthy and Staying Healthy

Tips and tools for making smart choices

2016







2016 Health and Wellness Guide

Introduction

Have you heard the saying, “When you have your health, you have everything?” OPERS knows good health and quality of life in retirement go hand-in-hand, so we are committed to providing you resources to help you achieve your optimal health.

The *2016 Guide to Getting Healthy and Staying Healthy* features general tips and tools for maintaining a healthy lifestyle and details additional resources available through the OPERS health care plan. We invite you to visit www.opers.org to view more information, including educational videos for living a healthier life.

We hope you find this guide useful. Please read through it and incorporate what feels right for you. Nobody knows what the future holds, but perhaps these are just the tools needed to help you enjoy good health and quality of life in retirement.

Sincerely,

Marianne Steger, health care director

Sarah Durfee, clinical programs officer

The information provided in this guide does not intend to replace the advice provided by your physician. Always consult your physician before changing personal health and fitness activities.



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A healthy you: *Fueling the mind and body*

As we age, it is important to keep our mind and body healthy and strong. OPERS encourages retirees to be empowered and in control of their futures through active engagement in a healthy lifestyle. Taking care of our body starts from within — from fueling our minds with knowledge and know-how to fueling our bodies with exercise and nutritious food.

Fueling the mind

Flexing the mind's muscles is just as important as keeping our limbs active and in many cases works the same - we are stretching muscles and reshaping how something works. Not only does constant mind engagement keep the gears churning, but it keeps the brain stimulated.

Mind engagement can be as simple as working a crossword or Sudoku puzzle, playing card games with friends or learning something new. All these activities contribute to increased mental flexibility and knowledge. Did you know that sleep problems can be caused by depression or anxiety, pain and many other conditions?⁺ Studies have shown that keeping the mind active can help ward off depression and decrease insomnia.

Health issues can build upon each other which is why it's important to find the root cause; having an annual physical is one step toward early detection. Annual physicals provide a starting point for discussing growing concerns with your physician.

Knowledge is power

Talking to your physician and keeping the lines of communication open is key to understanding and maintaining your health. Having a strong partnership with your physician not only sets you up for success but can also lead to a healthier, better quality of life in retirement.

OPERS supports this philosophy by promoting Consumer Reports' Choosing Wisely program, available at www.opers.org, which provides tools and resources to help you talk about care options and alternatives with your doctors. Get started by reviewing the following five questions to ask your doctor* before getting any test, treatment or procedure. These are questions to keep handy that can lead to good decision making about your health care options. Other Choosing Wisely resources include videos addressing things like understanding prescription labels, guidelines on the use of antibiotics and when procedures such as CAT scans and MRIs may be appropriate.

Five questions to ask your doctor before you get any test, treatment or procedure

- 1 Do I really need this test or procedure?** Medical tests help you and your doctor or other health care provider decide how to treat a problem. And medical procedures help to actually treat it.
- 2 What are the risks?** Will there be side effects? What are the chances of getting results that aren't accurate? Could that lead to more testing or another procedure?
- 3 Are there simpler, safer options?** Sometimes all you need to do is make lifestyle changes, such as eating healthier foods or exercising more.
- 4 What happens if I don't do anything?** Ask if your condition might get worse — or better — if you don't have the test or procedure right away.
- 5 How much does it cost?** Ask if there are less-expensive tests, treatments or procedures; what your insurance may cover; and about generic drugs instead of brand-name drugs.



A healthy you: *Fueling the mind and body* (continued)

Other resources you may find useful are *Decision Support Tools*. Medical Mutual provides participants access to online tools to support your decision making process when considering an upcoming treatment. Tools include My Care Compare (compares providers based on criteria such as estimated cost, patient satisfaction, location and more), educational videos and common questions to name a few. These resources may help you to better understand tests and procedures as well as provide insight into commonly used medical terms. Decision Support Tools help you stretch your health care dollars and make an informed decision.

As an OPERS retiree, you may have the opportunity to enroll in the *Medication Therapy Management* (MTM) program offered through the OPERS Express Scripts prescription drug plan. MTM provides one-on-one, 30-minute telephone discussions with registered pharmacists or licensed pharmacy interns to discuss possible drug safety issues (such as drug interactions and side effects), cost savings opportunities and risks of not taking medications.

Information learned during these sessions could be powerful conversation starters with your doctor. Participants who are eligible for the MTM program will receive a letter explaining the program. Express Scripts is your resource behind the program and would be happy to answer any of your questions.

According to the Centers for Disease Control and Prevention, the majority of adults in the U.S. are not up-to-date with preventive services.

Program perks

Under the Medical Mutual plan, OPERS offers *preventive tests and services* covered at 100 percent and are not subject to plan deductibles as long as the provider bills these services as preventive or routine. In addition to the routine physical, other preventive services include diabetes screenings, vaccines, mammograms, colonoscopies and bone density tests.

Additionally, Medical Mutual offers assistance from *personal lifestyle health coaches*. Personal lifestyle health coaches can help you manage your weight, develop healthy eating habits, control stress or kick a nicotine habit. Sometimes we just need that extra push and encouragement to keep us going to reach our goals.



Additional tips for talking to your doctor can be found at www.opers.org.



My Care Compare provides estimated costs for multiple locations and services, from lab tests to surgeries, quality ratings and more. Log in to your account at medmutual.com to learn more.



A healthy you: *Fueling the mind and body* (continued)



In addition to the variety of wellness resources offered by Medical Mutual, there are community resources available to help you manage and maintain a healthy lifestyle. Below are a few examples.

Area Agency on Aging sponsors *Healthy U*, a free workshop developed by Stanford University that teaches healthy ways to manage a chronic condition and get more pleasure from life. Anyone living with (or taking care of someone with) a chronic health condition such as arthritis, diabetes, asthma, heart disease or depression is welcome to attend. The six-week interactive workshops offer ways to cope and manage symptoms to get the best out of life. Discussion topics range from medication management and working with your health care team to relaxation methods and goal setting. During the sessions, participants are able to learn from others who are experiencing similar challenges managing their health.*

Participate and complete in-person *Healthy U* workshop and receive a \$50 RMA incentive.

The American Diabetes Association offers a Senior Signature Series which targets older adults to increase the level of awareness about the high occurrence of diabetes and pre-diabetes among seniors. Topics include how to reduce the stress of living with diabetes, steps to decrease the risk for diabetes and its complications and more. Contact the American Diabetes Association to find out what programs are offered in your area.

In addition to offering member discounts and educational tools, AARP provides a volunteer match service that links your interests with groups for great ways to give back and meet new faces. There are opportunities right in your own backyard, around the community and at the state level to volunteer. Some examples include tutoring and mentoring, helping others improve driving skills and assisting community members with taxes. The opportunities are endless.

Staying active

Flexing the body's muscles is just as important as the mind. The Office of Disease Prevention and Health Promotion recommends at least two and a half hours of moderate-intensity physical activity a week such as yoga or walking, or an hour and fifteen minutes per week of brisk activity, like jogging or swimming laps. These activities can be done on your own or at a gym. Take advantage of the Superwell® Fitness Discount program offered by Medical Mutual. Learn more at Medmutual.com.



Did you know?

Of the OPERS retirees who participated in MTM, **99%** were satisfied or very satisfied with the service.

(source: SINFONIARx)



A healthy you: *Fueling the mind and body* (continued)

Exercising has its benefits - it can improve balance which can reduce the risk of falling, build endurance (which strengthens the heart and circulatory system) and increase strength and flexibility. Some people think exercise will cause more harm than good. But by partnering with your doctor and determining guidelines you can get the most out of your workouts and enhance your quality of life.

Setting goals to help you track your activity and what you eat can be beneficial. Grab a notebook and pen, or jump online to start a health and wellness journal today!



Get started with these close-to-home activities. Go with a buddy or meet someone new and tap into uncharted territory:

- Get to know your area for local metro parks. Many offer tours.
- Join a neighborhood or business walking group.
- Enroll in a community center that offers group activities such as water aerobics or card games.
- Garden in your backyard or community garden.
- Take a walk to your neighbor's house and visit face-to-face.
- Park a little farther away than normal and add a few extra steps to your day.

To learn more about these programs visit www.aging.ohio.gov, www.diabetes.org, www.AARP.org and www.metroparks.net.



Healthy U participants report improvements in general health, better symptom management and more confidence in managing their health. (Source: Stanford University School of Medicine)



A healthy you: *Fueling the mind and body* (continued)



Eating healthy

What we feed ourselves is fuel for the day – it provides us with valuable nutrition which spurs energy to keep us going 24/7. That’s why it’s important to eat healthy, balanced meals. These days, what does a healthy, balanced meal look like and how much is too much?

According to the Center for Nutrition Policy and Promotion, an organization of the U.S.

Department of Agriculture, a balanced plate that focuses on the five food groups can lead to healthier outcomes. Below is a picture of what a balanced plate should look like. Notice half the plate is filled with fruit and veggies, while the remaining space is filled with grains, lean or low-fat proteins and dairy. Some health conditions, such as diabetes, may require specific dietary needs. Before choosing the right plan for you, talk to your doctor or health care provider.



10 Tips for healthy meals

- 1 Make half of your plate veggies and fruits
- 2 Add lean protein
- 3 Include whole grains
- 4 Don't forget dairy
- 5 Avoid extra fat
- 6 Take your time when eating
- 7 Use a smaller plate
- 8 Take control of your food when eating in or out
- 9 Try new foods
- 10 Satisfy your sweet tooth in a healthy way - with fruit



Visit www.Choosemyplate.gov for more information from the USDA Center for Nutrition Policy and Promotion.



A healthy you: *Fueling the mind and body*

Putting it into action

Talking about healthy eating can be easy, but let's put it to practice. When purchasing groceries or eating out, it is best to be informed of nutritious options. For example, a retiree with a heart condition may look for labels with a heart healthy description. Likewise, a retiree looking for low-sugar options may want to avoid sweets, foods high in carbohydrates or artificial sweeteners. Below are six tips and tricks to use when filling your grocery cart or dining out:

- 1 Write it out and never shop on empty. Write your grocery list ahead of time and stick to the plan. Also, never go to the store hungry; it's a recipe for disaster!
- 2 If fresh isn't an option, choose frozen or canned items that are packed in water not extra sugar or high in sodium.
- 3 Walk the perimeter. Most grocery store layouts feature fresh produce, meats and cheeses along the walls of the store.

- 4 Monitor your intake. Order an appetizer-sized portion or `a la carte side items, ask for dressing on the side and avoid ordering sweet drinks. You're in control.
- 5 Lean and meaty. Order lean meats that are grilled, sautéed or broiled – avoid fried. If lean is not an option on the menu, just ask.
- 6 Read carefully. Look for indicators on products and menus that symbolize heart healthy options such as low-sodium and gluten-free.

For more information on healthy eating habits, visit www.choosemyplate.gov.





Health and Wellness for Non-Medicare participants

In addition to the health and wellness perks previously mentioned, your coverage includes features that can help you manage your health and get the most out of your health care dollars, providing you with the opportunity to invest in other healthy hobbies along your individual wellness path:

- *Partner with a Medical Home to be sure you get the care you need.* A Medical Home is not a physical destination; rather it is a team of health care professionals led by a primary care physician (PCP) who work together to give you comprehensive and coordinated care. Office copays are from \$25 to \$15 for care received from any network provider who is part of a Medical Home. Talk to your doctor or access the online provider search tool on Medical Mutual's website to find out if your current PCP is a part of a Medical Home.
- *Take advantage of \$0 copays for generic medications.* These medications treat chronic conditions including congestive heart failure (CHF), heart disease, high blood pressure, high cholesterol, chronic pulmonary disease, diabetes, depression and asthma.
- *Save time and money by using an Urgent Care Center when appropriate.* If your primary care doctor is not available, in-network Urgent Care Centers have a copay of \$45 when you need treatment. This is a minimum \$105 cost savings when compared to an emergency room copay.

Retiree Medical Account

Retirees enrolled in the OPERS Medical Mutual health plan have access to a Retiree Medical Account (RMA). An RMA is a savings account where funds are accumulated exclusively to pay for medical expenses not covered by your Medical Mutual plan. These expenses can include medical, pharmacy, dental and vision costs.

Once you or your covered spouse complete a qualifying wellness activity through Medical Mutual, OPERS establishes an RMA for you through Aetna. It's that simple. A deposit is then made on your or your spouse's behalf into your RMA. Deposits (up to \$100 over a 12-month period) can only be earned by completing a qualifying wellness activity.

To jump-start your reward, follow the three "Rs": **Rejuvenate. Reward. Redeem.**

- 1 **Rejuvenate** the body by completing a qualifying health and wellness program.
- 2 **Reward** yourself and earn a \$50 incentive per qualifying event (up to \$100 over a 12-month period).
- 3 **Redeem** money in your RMA.



Health and Wellness for Non-Medicare participants *(continued)*

1 Rejuvenate

Through the OPERS Retiree Health Plan administered by Medical Mutual, eligible participants are able to earn monetary incentives by completing a qualifying wellness program. Qualifying activities include completing an online health assessment, lifestyle program or Healthy U program.

Health Assessment

Completing an online health assessment at www.medmutual.com allows you to see what you are doing well with diet and exercise and provides recommendations for where you may need to make adjustments; this can be a good source of information prior to your next doctor's visit. Based on the results of your health assessment, it may be recommended that you participate in a wellness program that also earns money into your RMA.

Lifestyle Programs

- Lifestyle Coaching: six, monthly phone sessions with a health coach that address lifestyle risks such as nutrition, weight management, physical activity, tobacco cessation and stress management.
- Weight Watchers: a 10, 12 or 17-week long in-person program focusing on weight loss.
- QuitLine: a 5-month, phone-based tobacco cessation program.

For details about the RMA program, visit www.opers.org.



Healthy U Workshop

New for 2016, earn a **\$50 wellness incentive** with these six-week, interactive workshops sponsored by the Area Agency on Aging that offer ways to cope and manage chronic condition symptoms associated with arthritis, diabetes, asthma, heart disease or depression. Learn from your peers and get inspired about medication management, relaxation techniques, goal setting and more.



Health and Wellness with Medical Mutual for Non-Medicare participants *(continued)*

2 Reward yourself

How it works:

1. Once you, your covered spouse, or covered eligible dependent 18 years old or older complete a qualifying wellness event through Medical Mutual, OPERS establishes an RMA for you through Aetna. No further action is needed from you.
2. Next, a deposit is made into your RMA.
3. Lastly, eight-to-10 weeks after completing your initial qualifying wellness event, you will receive a welcome packet from OPERS and Aetna which includes a medical expense reimbursement claim form. Keep this form handy and follow the instructions for submitting. This will lead to a quick and easy reimbursement through an automated electronic funds transfer.

3 Redeem money

Once Aetna receives your claim form and confirms there is enough money in your RMA to receive reimbursement, you will receive your reimbursement through an automated electronic funds transfer (EFT). Extra forms can be downloaded at www.opers.org.





Frequently Asked Questions



Below are a few commonly asked questions about how an RMA account works. If your question is not listed, visit www.opers.org/healthcare to learn more.

What are the eligibility requirements to participate in health management programs to earn money in my RMA?

In general, all participants over the age of 18 are eligible to complete an online Health Assessment; Non-Medicare participants between the ages of 18 and 65 are eligible to participate in Wellness programs provided they enroll in the program prior to turning 64 and a half. For more specific eligibility requirements, please call Medical Mutual. Programs must be completed to earn money in your RMA.

How will I keep track of my account?

Your account will be tracked for deposits and reimbursements and reported to you periodically. Simple claim forms will need to be completed for reimbursement to be issued. Aetna has partnered with OPERS to track all RMA transactions. Aetna will keep a record of the balance in your RMA and how much you have used and they will send a report periodically. Once deposits have been made into your RMA, you will receive a quarterly account summary statement from Aetna. You will also receive an Explanation of Payment each time you receive reimbursement from your RMA. Additionally, account balances can be viewed online at www.aetn navigator.com.

How do I file a claim?

Claims can be submitted for qualified medical expenses for which you have received an itemized bill. Aetna provides claim forms or you can download the form at www.opers.org. Complete the claim form and attach an itemized bill that includes a description of the services received and an Explanation of Benefits statement from your insurer and send to the Aetna address listed on the claim form. If approved, Aetna will reimburse you from your RMA through an Electronic Funds Transfer (EFT).

Can I cover my dependents' health care expenses with my RMA funds?

Yes. As long as your dependent qualifies for coverage under the OPERS health care plan, claims accrued by your dependent can be reimbursed from your RMA. Please note they do not have to be covered under your OPERS health plan, they need only be eligible for coverage.

Will my dependents have access to my RMA funds?

If there are funds in your RMA at the time of your death, your dependents may use that amount to pay for qualified health care expenses. To do that, your dependents (spouse, children) must have been eligible for coverage under the OPERS health care plan (dependents are not required to be covered by the OPERS plan). They only need to have been eligible to have access to the remaining funds in your RMA at the time of your death and make a claim within one year of your death.

Will I lose funds in my RMA if I don't use them by the end of the year?

The funds in your RMA will roll over each year.



Resources and Tools

AARP

www.aarp.org

American Diabetes Association

www.diabetes.org

American Heart Association

www.heart.org

Columbus Metro Parks

www.metroparks.net

Consumer Health Choices/Choosing Wisely*

<http://Consumerhealthchoices.org/campaigns/choosing-wisely/>

Luminosity+

www.Luminosity.com

Medical Mutual

www.MedMutual.com

Office of Disease Prevention and Health Promotion

www.health.gov

Ohio Association of Area Agencies of Aging*

www.ohioaging.org

USDA Center for Nutrition Policy and Promotion

www.choosemyplate.gov

Centers for Disease Control and Prevention

www.cdc.gov





It is your responsibility to be certain that OPERS has your current address on file. If OPERS is not made aware of contact information changes, we cannot guarantee that you will receive important information pertaining to your OPERS account.

This publication is written in plain language to describe health care coverage under the Ohio Public Employees Retirement System. It is not intended as a substitute for the federal or state law, namely the Ohio Revised Code, the Ohio Administrative Code, or the Internal Revenue Code, nor will its interpretation prevail should a conflict arise between it and the Ohio Revised Code, Ohio Administrative Code, or Internal Revenue Code. Rules governing the retirement system are subject to change periodically either by statute of the Ohio General Assembly, regulation of the Ohio Public Employees Retirement Board, or regulation of the Internal Revenue Code. If you have questions about this material, please contact our office or seek legal advice from your attorney. OPERS is not required to provide health care coverage to retirees or their dependents and will only do so at the discretion of the Board of Trustees.

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