

# HEALTHY U

MONTHLY NEWSLETTER

## YOUR HEALTHPLAN DEWS

**ISSUE ONE | JANUARY 2023** 

- Welcome to the Blue
  Shield National Network
- 2 Blue Shield National Network Resources & FAQs
- CMO Message & 2023 HealthChats
- Healthy Eating Tips & Resources
- Diabetes Management & January Rx Formulary
- Get Proactive Wellness
  Campaign & Health News
- Member Resources & Q1 2023 OPS Forum

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## Welcome to the Blue Shield National Network



UnitedAg Trust members can now access the Blue Shield of California and National Coverage Network, also known as the BlueCard® Program.

The BlueCard® Program provides you and your family access to 85% of providers in the United States that belong to BlueCard's national network. To find an in network provider in California go to <u>blueshieldca.com/networkppo</u>, outside of California <u>provider.bcbs.com</u> or contact our UnitedAg member services department at 800.223.4590.

See page 2 for important Blue Shield National Network resources and FAQs.



## Blue Shield National Network & Blue Card Program FAQs

## Q: What is the BlueCard® Program through Blue Shield of California and the National Coverage Network?

A: The BlueCard® Program links participating healthcare providers and the independent Blue Cross and Blue Shield Plans across the country with a single electronic network for claims processing and reimbursement.

## Q: How can my provider identify that my health plan is part of the BlueCard® program?

A: UnitedAg Trust members are easily identified by their identification cards. Please show your ID card at each visit and share this information with the medical billing staff. Your provider should also review your ID card and contact our Members Services team for eligibility or benefits-related questions at 800.223.4590

## Q: If my provider is located outside of California how can they verify my eligibility and benefits coverage?

A: Your provider will be able to identify your benefits coverage by the **three-character prefix** on your **member ID card** which is the key element used to identify that you are part of the BlueCard® program also known as the Blue Shield National Network that grants you coverage through Blue Shield of CA and Blue Cross when outside of California. Lastly, the suitcase logo displays the PPO suitcase which indicates that you are enrolled in the Preferred Provider Organization (PPO) products.

## Q: Where would my provider submit my claim if they are located outside of California?

A: Your provider can find out where to submit your claim by entering the first three alpha characters displayed on your member ID card in the claims provider routing tool.

#### unitedag.org/providerclaimstool

### New Year, New ID Card!

All UnitedAg Trust members received a new health ID card with a new ID number for 2023. Please dispose of your old ID card (2022) and present your new ID card (2023) to all of your health providers including your pharmacy to avoid any disruption in your health benefits.





## Find a Provider Outside of California

Visit <u>provider.bcbs.com</u>. (Note: In the "Find your plan by prefix" window, enter UBT)

#### Find a Provider California

Visit <u>blueshieldca.com/networkppo</u>



## **CMO Message**

When I asked ChatGPT about how to set ourselves up for success in the New Year, this was what I got back: "Setting ourselves up for success in 2023 isn't just about setting goals and making a plan – it's also about thinking deeply about our values, motivations, and long-term vision for ourselves."

I was shocked by how well the humanistic artificial intelligence responded. In fact, I was thinking along the same track of values, motivations, and vision. However, even when we do our best to reflect on our values and what we want long-term, it's so easy to get derailed. It is ingrained in our culture to set New Year's resolutions, only to break them within a few weeks. It could be a coworker's birthday cupcake in February that causes you to give up on controlling your blood glucose for the rest of the year. Saint Patrick's Day pulls you back into your old drinking habits even though you said this year you'd be cutting back. Missing one week of journaling leads you to not write for a whole month despite your intention to focus on self-reflection. Your long-term vision hasn't changed and the common reflex is to blame yourself for not having enough motivation.

Perhaps the problem is not motivation but rather the time horizon. New Year's resolutions are, more often than not, going to be broken at some point. No one likes to fail over and over again. If you've failed once on your resolution, why bother trying again if you're likely to fail a second time? Once you are off the bandwagon, you might as well stay off.

Success isn't built one year at a time, it's built one decision at a time. Improving your sleep begins with getting one good night's rest. Losing weight begins with choosing one healthy meal. Growing a company begins with making one customer happy. All these micro decisions add up. Instead of focusing on the whole year, what is one thing you can do today, no matter how small, that gets you closer to your goal? From this perspective, it doesn't matter what happened with the cupcake, Saint Patrick's Day, or missed journal entry. All that matters is what you are going to do now.

From all of us at UnitedAg, we wish you a very Happy New Year full of joy, abundance, and good health!

## HealthChats for 2023

Led by our Chief Medical Officer Dr. Rosemary Ku, **HealthChats** is a bi-monthly webinar series designed to help you live your healthiest life.

Join us each month for a 30-minute conversation about the health issues affecting our community, and get tips on how to manage and prevent them.

Healthy Eating April 20 at 10 am

Mental Health May 18 at 10 am

Immunizations August 17 at 10 am

Diabetes Awareness
December 14 at 10 am

To register, visit our website <u>unitedag.org/events</u>



Rosemary is a practicing physician with dual-board certification in Internal Medicine and Preventive Medicine. She majored in Molecular Biology with a Certificate in Neuroscience at Princeton University and went on to obtain her MD/MBA from Columbia University and Masters in Public Health in Health Policy and Management from UC Berkeley.

Rosemary joined the UnitedAg team as Chief Medical Officer in 2019.

Contact Dr. Ku | Email dr.rosemary.ku@unitedag.org



## **Healthy Eating Tips**

There is no shortage of healthy eating tips out there - control your portion sizes, load up on veggies, stay hydrated, limit alcohol, don't let yourself get too hungry, etc. While following these tips can be helpful for maintaining your weight and blood glucose levels, it can be daunting to remember all these different strategies. Healthy eating boils down to the simple principle of mindfulness.

Being mindful of how hungry or full you are can inform you of when you need a snack or when you should put your fork down. Having awareness of why you are eating, whether it's true hunger, boredom, or social pressure, can help you make better choices. Knowing when you are actually dehydrated so you can grab water instead of another cookie can prevent a spike in blood glucose.

In addition, if you have specific nutritional needs due to health conditions such as a diet that's gluten-free, low sugar, or low sodium; avoid using the holidays as an excuse to indulge in foods you know you can't have. These dietary indiscretions aren't just a few extra calories. They can lead to inflammation, gut dysfunction, or a medical emergency if your vital signs reach dangerous levels. Even too much alcohol can lead to an abnormal heart rhythm that might require hospitalization.

Food can serve as medicine but it can also be a poison if your body doesn't react well to certain ingredients. Take this time to explore self-care rituals, experiences that spark creativity, and foods that truly nourish you and make you feel your BEST.

### This is Ag! Podcast Featuring Dr. Rosemary Ku

In a conversation with our CEO, Kirti Mutatkar, Dr. Ku reminds us that the story of human connectedness is not just a one-to-one relationship with a member but a relationship with the entire community. She also discusses the impact of long-term thinking on the overall healthcare cost, and much more.

<u>Click here to listen to this podcast</u> <u>episode</u>

### Healthy Resources

<u>Lifestyle Management with</u> <u>UnitedAg Health & Wellness Clinics</u>

Nutritional Coaching with Teladoc Health

Watch HealthChats: How to Improve Your Eating Habits

\*Teladoc Nutritional Coaching is not available for HSA plan participants. Wellness Clinic Lifestyle management is available for HSA plan participants for a \$55 fee per consult.



### New Year New You with Diabetes Management by Teladoc Health!

#### Diabetes made easier at no cost to you.

Get unlimited strips, a smart meter, personalized tips and expert coaching—all paid for by your health plan UABT. Sign up\* and receive blood glucose meter, strips and lancets, 24 hour support and personalized health coaching. To learn more, visit our <u>FAQs</u> page or <u>livongo.com/diabetes</u>.



\*To qualify for this program, you must be diagnosed as diabetic or prediabetic by a licensed health provider in the past 12-months. This program is <u>not available</u> for HSA plan members. For more information contact the Member Services department at 800.225.4590.

## January Rx Formulary

Download the latest formularies below. They are updated on a monthly basis. The coverage associated with each drug is noted on the formulary. Also included is information regarding which drug products are subject to prior authorization and/or quantity limits. The formulary document does not list every covered medication.

- Complete Formulary
- Quick Reference
- Specialty
- Prior Authorizations
- Quantity Limits
- <u>Step Therapy</u>



#### YADIRA HERNANDEZ

**Member Services Team Lead** 

Yadira joined the UnitedAg team in 2016. Her extensive knowledge and expertise make her the ideal team member to work alongside members who need help navigating the complex world of health benefits.

Contact Yadira by email at memberservices@unitedag.org



### **GET Proactive Wellness Campaign**

#### 90-day health challenge | January - March

Start 2023 right by getting your Annual Physical/Sports Checkup and GET REWARDED with UnitedAg swag! Your Annual Checkup provides an important baseline measurement for your health and helps you understand the risk of developing chronic conditions before symptoms are present, so you can be PROACTIVE and TAKE ACTION.

## 5 Benefits of Getting an Annual Checkup

- · Establish a personal health baseline
- · Learn about chronic disease risk and prevention
- · Update your vaccinations and manage your medications
- · Get tools to improve your health
- · Become the best U!



#### **Healthcare News**

#### IRS Finalizes Change to Family Coverage Affordability Rules

The IRS finalized the rule change in October 2022, a few weeks before the start of the open enrollment period for 2023 individual/family health coverage.

The rule change is fairly simple and straightforward: Instead of basing the affordability determination for a family's employer-sponsored health insurance on just the cost to cover the employee, the determination will now be made based on the cost to cover the employee plus family members, if applicable.

Click here to read the update

## Become the Best U by Getting Your Annual Checkup



Schedule your annual physical checkup anytime between January and March to help ensure a healthier whole self. Call today, use the QR code or go online to schedule your appointment.

Book online at <u>ua.clinic</u>
Call 877.877.7981

## Member Resources

Below are important links and information to help you understand and access your health benefits.

#### **CONTACT INFORMATION**

#### **UnitedAg Member Services**

Member Services 800.223.4590

memberservices@unitedag.org

Member Advocate Service 800.223.4590

memberadvocate@unitedag.org

SMS/Text Messaging Service English: 949.594.0788

Spanish: 949.524.4877

#### **UnitedAg Hours of Service**

Monday - Friday 6:30 am - 5:30 pm Saturday 7:00 am - 3:30 pm

#### **Network Partners**

UnitedAg Health & Wellness Clinics	877.877.7981
Blue Shield of California (Pre-Authorization)	800.541.6652
Blue Shield National Coverage Network (Out-of-State)	800.810.2583
SAIN (Mexico Network)	653.536.7800
Costco Health Solutions (Pharmacy)	877.908.6024
Costco Specialty Service (Specialty Pharmacy)	866.443.0060
Teladoc (Telemedicine)	800.835.2362
myStrength (Mental Health Care)	800.945.4355
First Dental Health (Dental)	800.334.7244
VSP (Vision)	800.877.7195

#### Q1 2023 OPS Forum Webinars

This monthly webinar provides an opportunity for members to access real-time information regarding new benefits and services and to dialogue with our leadership team.

SPD Changes for 2023 February 1 at 10 AM

**Teladoc Health** February 16 at 10 AM

To register, visit our website unitedag.org/events

#### **HELPFUL LINKS**

Member Guide unitedag.org/memberguide

Member Health Portal unitedag.org/healthportal

Health & Wellness Clinics ua.clinic

Network Partner Directories <u>unitedag.org/networks</u>

<sup>\*</sup>Service Hours may vary during observed holidays.



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