

HEALTHY U

MONTHLY NEWSLETTER

YOUR HEALTHPLAN DEWS

ISSUE TEN | OCTOBER 2025

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 Awareness
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Dental Health Awareness



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Dental health is important but often overlooked. According to the CDC, nearly all adults aged 20 and older, especially as age increases have experienced tooth decay.

Each year, millions of work and school hours are lost due to unplanned dental visits. That's why this month, we're highlighting the importance of oral health and how simple daily habits can lead to a healthier smile. We'll explore why dental hygiene matters, share easy tips for maintaining good oral care, and show how UnitedAg supports your dental wellness.

LEARN MORE



DENTAL HEALTH AWARENESS



DENTAL HYGIENE MATTERS MORE THAN YOU THINK

- 92 million work hours are lost yearly due to unplanned, and 34 million school hours are lost each year due to emergency dental care.
- \$45 billion in productivity is lost annually in the U.S. due to untreated dental disease.
- Over 2 million emergency room visits each year are related to dental issues.
- 1 in 5 adults (aged 20–64) has at least one untreated cavity.
- Oral diseases can cause pain and infections, making it harder to eat, speak, and learn potentially, impacting social life, school performance, and career potential.

CDC SOURCE

TIPS FOR A HEALTHY SMILE

WHAT CAN YOU DO

- Skip Tobacco: Smoking or using tobacco greatly raises your risk of oral diseases.
- Manage diabetes: Good blood sugar control can reduce the risk of gum disease. You may also need more frequent dental cleanings.
- Watch for symptoms: Report sudden changes in taste or smell to your doctor or dentist.

DAILY CARE

- Brush Twice Daily: Use fluoride toothpaste to keep your teeth strong and clean.
- Floss Daily: Remove plaque and food stuck between your teeth for better oral health.
- Limit Sugar: Foods and drinks high in added sugar can lead to tooth decay.

YEARLY CARE

 Visit Your Dentist Yearly: Regular visits catch oral cancer, gum problems, and other issues early.

MORE TIPS

HOW DOES UNITEDAG SUPPORT DENTAL HEALTH

First Dental Health Network

First Dental Health is a network of participating dentists that UnitedAg has partnered with for our members dental benefits. Their phone number is on your medical ID card, so patients can contact us to find a participating dentist or confirm if their current dentist is contracted.

FIND A PROVIDER

SAIN Dental Network

UnitedAg members can expand their dental care options through our Mexico panel network, gaining access to a wider range of providers across the border and benefiting from exclusive discounted rates through our partnership.

FIND A PROVIDER





REMINDER: KNOW THE SIGNS OF BREAST CANCER



As October is nationally recognized as Breast Cancer Awareness Month, we want to take this opportunity to remind you of the importance of staying informed, recognizing the signs and symptoms, and taking proactive steps toward prevention.

Breast cancer is one of the most common cancers and affects both women and men. According to the National Breast Cancer Foundation, 1 in 8 women will develop breast cancer in their lifetime. Early detection and awareness of the signs are crucial to receiving timely and effective treatment.



WHAT IS BREAST CANCER?

According to the American Cancer Society, breast cancer begins when cells in the breast grow abnormally and out of control.

MOST COMMON TYPES OF BREAST CANCER

- Invasive ductal carcinoma: This type starts in the milk ducts, can spread to other parts of the breast and lymph nodes, and accounts for 70-80% of breast cancer cases.
- Invasive lobular carcinoma (ILC): The second most common type of breast cancer, making up 10-15% of cases. It starts in the milk-producing lobules and can spread to nearby breast tissue.

LEARN MORE

LOWER YOUR RISK, BOOST YOUR HEALTH

- Conduct monthly breast self-exams. Alongside regular screenings, this practice aids in early detection of any unusual changes.
- Quit smoking. Smoking is a significant risk factor for breast cancer and many other types of cancer.
- Stay active and eat healthy to support overall wellness and reduce risk.



<u>FIND A</u> PROVIDER



SCHEDULE AN APPOINTMENT

MOST COMMON SYMPTOMS

- A lump in the breast or underarm area, with or without pain.
- Change in the shape or size of the breast.
- Dimpling or puckering of the breast skin.
- A nipple that turns inward.
- Nipple discharge that isn't breast milk, especially if bloody.
- Scaly, red, darkened, or swollen skin on the breast.
- Itchy, scaly sore or rash on the nipple.
- Skin with a dimpled or pitted texture (like an orange peel).
- Swollen or enlarged lymph nodes near the breast, collarbone, or underarm.



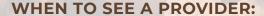


AUTUMN ALLERGIES

As the seasons change and autumn is in full swing many people begin to experience sneezing, congestion and itchy eyes. Autumn allergies often flare up due to ragweed pollen, mold in damp leaves, and increased time indoors, where dust and pet dander can trigger symptoms.

WHY FALL ALLERGIES FLARE UP:

- Ragweed pollen peaks from late August to early November.
- Mold spores thrive in fallen leaves and soil.
- Indoor allergens like dust mites and pet dander increase as we spend more time inside.



If over-the-counter meds aren't helping, or symptoms seem worse than usual, it's time to check in with your healthcare provider. A provider can:

- Pinpoint your triggers.
- Adjust or prescribe effective treatments.
- Share tips to reduce allergen exposure.
- Rule out other issues like asthma or sinus infections.

FIND A PROVIDER

VISIT A UNITEDAG CLINIC



WHAT IS RAGWEED POLLEN?

It's tiny, airborne particles that can cause symptoms like coughing, a runny nose, and an itchy throat in those who are sensitive to it.



HAVE A HEALTHY HALLOWEEN

Whether you celebrate Halloween or not, the season of indulging in sugary foods is upon us. This year, let's be proactive and aim for a healthier season.

TRICK-OR-TREATER TIPS

- Fill Up First: Make sure kids eat a healthy meal before heading out. A full belly means less temptation to snack along the way.
- Get Moving: Turn trick-ortreating into a fun fitness activity! Walk the neighborhood, set a goal, and make it a friendly family challenge.
- Look Before You Eat: Always inspect candy before letting kids dig in. Check for expiration dates and unknown ingredients.

TIPS FOR THE PARTY HOST

- Spooky Snacks: Try banana ghosts, apple monster mouths, or carrot witch fingers.
- Food Fun: Decorate oranges like jack-o'-lanterns or bob for apples.
- Stay Active: Dance like zombies, race like monsters, or toss pumpkins.
- Better Drinks: Skip soda.
 Serve water, juice, or
 Halloween punch with
 fruit.

HEALTHIER TREATS

- Clementines or oranges decorated like jack-o'-lanterns (use nontoxic ink).
- 100% juice boxes or pouches.
- Snack-size pretzels, popcorn, graham crackers, dried fruit, trail mix, or veggie chips.
- Real fruit strips, ropes, or leathers (100% fruit).
- Yogurt tubes or pouches.
- 🔗 Sugar-free gum.







October Pharmacy

INSPIRE

10th Annual Health Benefits Forum October 29th | 11 AM - 2 PM | Tulare, CA October 30th | 11 AM - 2 PM | Monterey, CA

The Annual Health Benefits Forum delivers key updates on health benefits, practical resources, and valuable networking opportunities, all designed to support and connect our member community. This year, hear from 11 expert speakers in the health industry. Don't miss out - reserve your seat today!



Kirti Mutatkar President & CEO UnitedAg



Channy Lee Director, Group Administration **UnitedAg**



Donna Bares Vice President of **Client Services UnitedAg**



Christina Morley Strategic Client Service Manager **UnitedAg**



Sonia Roldan Director of Member Services **UnitedAg**



Bridget Sanchez Chief of Staff UnitedAg



Oscar Garcia Owner & Executive Director **SAIN Medical**



Gabriela Garcia Integrated Marketing Manager **SAIN Medical**

Download the latest formularies below. They updated are monthly. coverage The associated with each drug is

Prescription Formularies

noted on the formulary. Also included is information regarding which drug products subject to authorization and quantity limits. The formulary documents do not list every covered medication.

- Complete Formulary
- Specialty
- Prior Authorizations
- Quantity Limits
- Step Therapy
- Generic vs Brand Names

To download these formularies and access additional pharmacy resources, visit our FAQ page at unitedag.org/chs.



Nick Gambini President & CEO **Elite Corporate Medical Services Inc.**



Tanya Llanes Sr. Account Manager **SmithRx**



Lisa Hyde Client Trainer. **Customer Success SmithRx**

JOIN US FOR THE 2025 **HEALTH BENEFITS FORUM**

We're hosting two in-person events:

- October 29th | Tulare, CA
 October 30th | Monterey, CA

REGISTER



SHINING A LIGHT ON **SEASONAL AFFECTIVE DISORDER**

Spring Health 🗲

As the seasons begin to change and the sun sets earlier, it's important to extend grace to those around us. This time of year can be challenging for many, millions of Americans experience a shift in mood and energy levels. Staying informed can help us better support employees' well-being and foster a positive, productive workplace culture.

WHAT IS SAD?

Seasonal Affective Disorder (SAD) goes beyond the typical "winter blues." It is a form of recurring seasonal depression marked by symptoms such as oversleeping, weight gain, low energy, and a loss of interest in daily activities.

THE IMPACT OF SAD ON EMPLOYEES

It may reduce focus, hinder social interactions, and lead to lower productivity. Employees with SAD are up to four times more likely to experience absenteeism and performance issues. As a recurring condition lasting 4-5 months, it should be taken seriously.

WAYS SAD CAN PRESENT ITSELF

- Changes in appetite.
- Fatigue.
- Difficulty concentrating.
- Irritability.
- Persistent low mood.
- Increased desire to sleep.
- Loss of interest in activities and/or avoidance of social situations.



6 STRATEGIES TO MANAGE SAD

According to Spring Health, the following strategies can help employees holistically manage Seasonal Affective Disorder (SAD):

- 1. Get natural sunlight whenever possible.
- 2. Exercise regularly. Physical activity can boost both mental and physical health and may be as effective as medication for some individuals.
- 3. Stay connected with family and friends.
- 4. Eat a balanced diet rich in nutrients to help stabilize energy levels and mood.
- 5. Practice stress management techniques.
- 6. Set clear work-life boundaries.

SOURCE

MANAGERS.

Register for Spring Health and explore the Workplace resources-designed to help managers lead with confidence.

REGISTER FOR SPRING HEALTH



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 (Outside CA)	800.541.6652
SAIN (Outside U.S.)	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
Spring Health (Mental Health Care)	855.629.0554
First Dental Health (Dental)	800.334.7244
VSP (Vision)	800.877.7195

HELPFUL LINKS

HealthChats

unitedag.org/healthchats

Member Health Portal unitedag.org/healthportal

Health & Wellness Clinics

<u>ua.clinic</u>

Network Partner Directories

unitedag.org/networks

Member Guide

unitedag.org/memberguide

Quick Guide

unitedag.org/quickguide

Summary Plan Description (SPD)

English | Spanish

UPCOMING EVENTS

10th Annual Health Benefits Forum October 29 & October 30, 2025 11:00 am

Salinas Clinic & Membership Office Ribbon Cutting Event October 30, 2025 5:00 pm

Member OPS Forum: Introduction to SmithRx

November 20, 2025 11:00 am

WATCH ON DEMAND

<u>Healthchats: Aging And Brain</u> <u>Health</u>