

## Smart Care, Smarter Savings

Managing healthcare needs and costs can be challenging. That's why we're dedicated to providing you with insights and tools to navigate your benefits efficiently. From understanding your health plan's features to exploring cost-effective treatment options, we're here to guide you every step of the way. We aim to ensure you and your family receive the best care without breaking the bank.

## March Is Sleep Awareness Month

March is the perfect time to embrace the tranquility of the night and the rejuvenation it brings. Quality sleep has a significant impact on your overall health and well-being.



### Mental Health Connection

Sleep is closely connected to mental health and this month serves as an opportunity to discuss how improving sleep can positively influence mood, stress levels, and overall mental well-being. Make a proactive decision to utilize your **Employee Assistance Program (EAP)** benefits to support your mental well-being.



### Catch More ZZZs

The **BCBS My Health Novel** program offers mindfulness and cognitive behavioral therapy to help you sleep better, increase happiness, and decrease the need for clinical care.



### Let's Get Physical

Your quality of sleep can be greatly influenced by your musculoskeletal health. Proper posture, regular exercise, stretching, flexibility, pain management methods, improved mobility, and other practices can improve musculoskeletal health and enhance sleep. Participate in the **BCBS My Health Novel Musculoskeletal Health Program** to improve your overall health.

## Rest Easy: Smart Tips to Maximize Your Rx Benefit

Unlock the full potential of your prescription benefits and keep your wallet happy! Here are some strategies to help you save big and be a savvy consumer when it comes to your medications:

- 1. 100% covered preventive medications:** Take advantage of the wide variety of drugs and services covered as preventive care under the BCBS HDHP medical plan. Explore the full list in the benefits microsite under **Health & Wellness > Medical & Prescription**.
- 2. Convenience at your doorstep:** Enjoy the ease of 90-day mail order prescriptions delivered directly to your home. Say goodbye to frequent pharmacy trips and hello to time and money savings! Simply call the home delivery pharmacy at **855-811-2218** to get started.
- 3. Know before you go:** Estimate out-of-pocket costs for specific medications using the Drug Price Estimating Tool. You'll also discover lower cost options if available, allowing you to make informed decisions about your prescriptions. To view pharmacy estimators and more details, login to [myhealthtoolkitfl.com](https://myhealthtoolkitfl.com) and go to **My Plan & Benefits > Pharmacy > Pharmacy Benefits**.
- 4. Same benefits, lower price:** Make the switch to generic medications whenever possible. They contain the same active ingredients as brand-name drugs but are significantly cheaper. Your wallet will thank you.



# Get More Bang for Your Buck with My Health Toolkit

The **BCBS My Health Toolkit** ([myhealthtoolkitfl.com](http://myhealthtoolkitfl.com)) is your one-stop shop for managing your healthcare needs and has been refreshed with new, easier to navigate menus. Whether you're covered by the BCBS HDHP or PPO plan, this powerful online tool will link you to all the helpful resources included with your health plan, such as:

## Cost-Saving Tools

The **BCBS My Health Toolkit** provides you with a range of tools to help you make informed decisions and save money.

- **Access Shopping for Care** to budget effectively by estimating out-of-pocket costs for various treatments before receiving care. Once you're logged in, navigate to **Providers and Services > Find Care**. As you explore you'll see a Cost Estimates tab with price information.
- Review the **OptumRx Drug List** and drug cost estimators to ensure you're getting the best value for your prescriptions. After login, go to **My Plan & Benefits > Pharmacy > Pharmacy Benefits**.
- **Telemedicine** is available at a low cost, through Teladoc. It provides quick treatment for common, general, non-emergency medical conditions, dermatology treatment plans within 2 days, or making a future appointment to talk to a therapist or psychiatrist. Login and go to **Providers & Services > Telehealth**.
- **Manage your claims**, track the status of pending claims, and review your Explanation of Benefits (EOB) to understand your coverage and costs. Get instant access to your claims information from anywhere, at any time.

## In-Network Providers

Locate in-network providers quickly and easily. Simply log in to [myhealthtoolkitfl.com](http://myhealthtoolkitfl.com) and click on "Find Care" or call **855-212-4674**. Remember, using in-network providers significantly reduces your healthcare costs. Filter your search by location, specialty, and other preferences to find the perfect provider for your needs.

## Wellness & Care Management

Access a number of wellness features in the site under the Wellness & Care Management tab for **little to no cost to you!**

- **My Health Novel** offers weight management, musculoskeletal health, and behavioral health programs at **\$0 cost to you!**
- **My Health Planner** is a free app that provides comprehensive self-guided programs on a variety of topics, including health reminders and access to a care manager health professional for questions.
- **Personal health assessment** helps identify your personal health risks and find tools to help you reach your health goals.
- **Mental health and substance abuse benefit** support by Companion Benefit Alternatives (CBA) can help you navigate the behavioral health care system.
- **Care Management** can help with a wide variety of scenarios from kicking a bad habit, exercise and diet, chronic condition, help getting medical supplies, etc. Via a convenient member portal, you can set an appointment with your care manager, access health content, and more!
- **Additional features** include BCBS member discounts, preventive care covered at 100%, and a maternity care program that offers support and no-cost breast pumps.



## Never Forget Your ID Card

Access your digital member ID card directly through My Health Toolkit.



## Get the App

Scan the QR code to download the My Health Toolkit® app.





# What to Know Before Your Next Dentist Appointment

Dental procedures can be nerve-wracking, but the cost shouldn't be. Before you head to the dentist, use Delta Dental's free pre-treatment estimation tool to predict your out-of-pocket costs. This handy tool helps you:

- **Understand what your plan covers:** Get a clear overview of which services are covered by your dental plan.
- **Get a cost estimate:** Delta Dental offers an exclusive Cost Estimator to help you budget for any future dental care costs. Login to [deltadentalins.com](https://deltadentalins.com) and select "Plan ahead for a visit" to give it a try.

Knowledge is power! With this information in hand, you can make informed decisions about your dental care and avoid any financial surprises.

## Dental Health Tip

Be good to your mouth to be good to your heart. Gum disease can lead to inflammation and tissue damage. Patients who treat their gum disease and get regular dental exams have fewer overall health issues than those who don't. Regular check-ups and diligent oral hygiene don't just protect your teeth; they act as a shield against a range of health issues, such as heart disease and premature births. Visit [deltadentalins.com/wellness](https://deltadentalins.com/wellness) to find articles, recipes, and videos that address preventive care and routine procedures.



## Delta Dental

Call: **800-521-2651**

Visit [deltadentalins.com](https://deltadentalins.com) to:

- Find an in-network dentist
- View benefit details and discounts
- Learn about **Delta Dental PPO** benefits
- Access your ID card



## VSP

Call: **800-877-7195**

Visit [vsp.com](https://vsp.com) to:

- Find a vision provider in the Signature network
- View benefit details and discounts
- Access your ID card

## Upgrade Your Vision with VSP Premier Edge

VSP members, you have an edge! Your VSP coverage offers many benefits and discounts, but it also offers VSP Premier Edge that gives you access to exclusive benefits that elevate your vision experience at **no additional cost**:

- **See the future with advanced technology:** Benefit from cutting-edge exam technology, like digital retinal imaging, for a comprehensive and personalized vision assessment.
- **Save big on contacts:** Get up to a \$310 rebate on contact lenses, making your vision correction more affordable.
- **Express your style:** Choose from a wide selection of trendy and stylish frame brands to find the perfect pair that reflects your personality.
- **Convenience at your fingertips:** Enjoy flexible appointment hours to fit your busy schedule.

Ready to view VSP Premier Edge benefits and more? Find participating providers, including VSP premier Edge providers, near you by logging into your account at [vsp.com](https://vsp.com) and click on "Find a Doctor".

# Unlock Your Retirement Savings Potential

Your 401(k) is a gateway to a secure and comfortable retirement. But just like any savings strategy, it requires regular check-ins and adjustments to ensure you're on the right track.

Here's how to take control of your 401(k) and maximize its full potential:

## Your 401(k)

Call: **800-523-1188**

Visit:

[vanguard.com/retirementplans](https://vanguard.com/retirementplans)

Watch this short overview video regarding your 401(k) Retirement Plan:

**401(k)**

## Get Personalized Support

- Call Vanguard to speak to a representative for assistance or guidance.
- Watch informative videos and access self-guided lessons on a variety of retirement planning topics.
- Explore retirement income projections, analyze loan options, plan for college savings, and much more.



## Stay Up to Date

- Make sure your designated beneficiaries reflect your current wishes.
- Regularly review your asset allocation and adjust it, as needed, to align with your risk tolerance and retirement goals.
- Ensure contact information and contribution preferences are accurate.



## Leverage Your Account Online

- Choose between traditional and Roth contributions, adjust your deferral rate, ensure you're not missing out on any company match, and even set up automatic increases.
- Learn about plan features, benefits, and access the summary plan description.
- View current investments, research new options, and adjust your portfolio according to your goals.
- Choose how you want to receive important updates and information.
- Find instructions to transfer funds from previous employers' plans or IRAs.
- Ensure your desired beneficiaries are clearly defined.
- Take a financial wellness assessment and view helpful videos, webinars, and resources.

