

The Heartbeat



A publication of the Heartland Health and Wellness Fund

March 2024

Biometric Screening

All participants currently enrolled in medical benefits of the Heartland Fund are eligible to complete a yearly biometric screening. Biometric screening forms are currently being mailed to anyone who is eligible to complete a yearly screening.

Completing a yearly biometric screening not only gives you valuable information about your overall health, but it could also save you money! Please review your screening packet that was mailed to you to see what incentives you may be eligible for. Your screening packet also outlines important deadlines.

How to complete your biometric screening

1. Make an appointment for a biometric screening by your required deadline at one of the following:
 - a. With an in-network primary care physician; OR
 - b. Kroger Pharmacy (bit.ly/KrogerScreenings2024); OR
 - c. Kroger Little Clinic; OR
 - d. CVS Minute Clinic
2. Bring your biometric screening form with you. Complete the form with your provider.
3. Submit your biometric screening form. It is **YOUR** responsibility to mail, email or fax your completed form to the Health Fund to receive your incentive.
 - a. Email: wellness@ufcwbenefitplan.com
 - b. Mail: Heartland Health & Wellness Fund
7250 Poe Ave., Ste. 300
Dayton, OH 45414
 - c. Fax: 937-910-0600

2024 HEALTH SCREENING FORM
for Heartland Health & Wellness Fund participants

I am (select one): a member the spouse of a member Questions? Call Heartland at 937.665.1900.

BIOMETRIC SCREENING **FORM DUE BY: SEPTEMBER 15, 2024**

First Name _____
Last Name _____
Medical ID# _____
Last 4 digits of SS# _____
Email _____
Telephone _____
Street Address _____
City _____ State _____ Zip _____

I understand this form must be fully completed and legible to be processed. Results must be from a 2024 biometric screening to be eligible. **Please remember to fast 12 hours in advance.** By signing this form, I agree with the health screening results provided. I hereby authorize the medical health care provider and/or medical facility to release the health data to the Fund's wellness and claims analysis providers and the Heartland Health & Wellness Fund.

SCREENING TEST	RESULTS	SCREENING TEST	RESULTS	SCREENING TEST	RESULTS
BMI		Blood Pressure ¹		Total Cholesterol	
HDL Cholesterol		LDL Cholesterol		Triglycerides	
Blood Glucose		Notes:			

(Signature of person screened) _____ Date of Screening _____
(Print name of in-network provider) _____ (Signature of in-network provider) _____

DENTAL EXAM **NEW FOR 2024: COMPLETE ONE!** **VISION EXAM**

Date of Dental Exam: _____ Date of Vision Exam: _____
(Participant name) _____ (Participant name) _____
(Print name of Delta Dental provider) _____ (Print name of VSP provider) _____
(Signature of Delta Dental provider) _____ (Signature of VSP provider) _____

You are responsible for returning this completed and signed form to the Fund office.

EMAIL	MAIL	FAX
wellness@ufcwbenefitplan.com	Attn: The Wellness Department Heartland Health & Wellness Fund 7250 Poe Avenue, Suite 300 Dayton, OH 45414	937.910.0600

876 Independent

Incentives available to participants for participating in Heartland Health & Wellness Fund wellness program are also available to participate with disabilities who are unable to participate in the screening. Contact Heartland at 937-665-1900 to learn more about your incentive or to determine eligibility to participate in an alternative wellness program with the same incentives.

Did You Know?

Health Literacy

Here at the Health Fund, we are committed to helping you navigate your health insurance. Part of that is providing you with an understanding of health insurance terms so you will be able to understand what you're responsible for versus what the plan covers.

Before you know it, you will be on your way to becoming a health insurance guru!

Co-insurance: the percentage of the costs of a covered service you are responsible for paying. For example, if you've met your deductible, you may pay 30% of the cost for a service, while the insurance pays the other 70%.

Co-payment: a fixed amount (such as \$20) you owe for a covered service. Payment is usually made when you receive the services, such as when you are visiting an office or clinic.

Deductible: the amount of money you pay for services before your plan begins to pay.

Excluded Services: health care services that are not covered by your health insurance plan.

Network: the facilities and providers your health insurer or plan contracts with to provide health care services. Your insurance pays a higher percentage of the cost when you use in-network providers.

Out-of-Pocket Maximum: the most you pay during a fixed portion before your insurance covers 100% of the costs. This does not include your premium, excluded services, etc.

Pre-authorization: sometimes called a prior authorization or precertification, some services or treatment plans require your health insurer or plan to declare it as medically necessary before you receive them.

Premium: this is the amount of money paid for your health insurance. If you have a co-premium, this is your portion to pay for your health insurance. This amount is deducted from your paycheck.



Prevention

Good Health Starts with Preventive Care

Article by Anthem

Having a primary care doctor can make all the difference, and it's one of the most important things you can do for your health. A primary care physician (PCP), also known as your family doctor, recommends and provides preventive care and screenings. They also help with general and routine care for chronic or long-term conditions, like high blood pressure, high cholesterol, and diabetes.

Preventive care can help you be your healthiest and catch issues earlier, when they're easier to treat.

PCP: Did you know?

Did you know your plan fully covers preventive care at no additional cost to you? Call an Anthem Health Guide at **833-862-0748** for assistance with scheduling an appointment.

Whether you want to find a local doctor in your plan's network or check to see what preventive care is covered, Anthem Health Guides can help. They are there to support you and your family at no extra cost. They can help you understand your benefits and schedule an appointment for care.

Do you know the difference between Preventive Care and Diagnostic Care?

Certain tests can help you stay healthy, catch issues early on, and even save your life. This is called preventive care because it can help prevent certain health issues. It's different from diagnostic tests, which help diagnose a health issue when a doctor wants to find out what's causing your symptoms.

It's important to know the difference, as a preventive visit is covered at no extra cost, while a diagnostic test may have copay, deductibles, and coinsurance, which is your percentage of the costs.

- **Preventive care can help protect you from becoming sick.** Example: a person with no history of high blood pressure receives a routine check to screen for high blood pressure.
- **Diagnostic care helps find the cause of a health issue.** Example: a person with risk factors for high blood pressure, such as being overweight and smoking, visits the doctor because they have early-morning headaches.



Anthem

The Sydney Health mobile app makes healthcare easier

Access personalized health and wellness information wherever you are

Use SydneySM Health to keep track of your health and benefits — all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

Chat

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

Community Resources

This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.



Download the Sydney Health app today

Use the app anytime to:

- Find care and compare costs.
- See what's covered and check claims.
- View and use digital ID cards.
- Check your plan progress.



Scan the QR code to download the Sydney Health app.

You can also set up an account at [anthem.com/register](https://www.anthem.com/register) to access most of the same features from your computer.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare professional in your plan's network. If you receive care from a doctor or healthcare professional not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Cerebon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2020-2022 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](https://www.anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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Oral Health Bite

Article by Delta Dental

Your dentist is a disease detective. Did you know that your mouth holds clues to what's going on with your overall health?

During a routine checkup, your dentist can search for clues that may point to other serious health issues. Dentists can detect more than 120 signs and symptoms of nondental diseases by examining your mouth, head and neck. Plus, more than 90 percent of systemic diseases have oral manifestations. This means that if something is wrong in your mouth, then something could be wrong in another part of your body.

Dentists can also perform thorough oral cancer exams, including inspection of the oral cavity and neck. Since cancers of the mouth, tongue and jaw are usually first discovered during dental exams, dentists are at the forefront for saving lives.



Oral clues that may indicate a serious problem:

- **Anemia:** Burning, fiery red tongue, inflammation of the corners of the mouth or pale gum tissues.
- **Diabetes:** Dry mouth, distinctive breath odor, burning tongue, high rate of tooth decay, inflammation and infections in the mouth.
- **Anorexia nervosa and bulimia:** Chemical erosion of tooth enamel, fillings that appear to be raised above the eroded tooth surfaces, sensitive teeth, enlargement of the parotid glands making the face look full and round, and sweet breath aroma.
- **Kidney failure:** Delayed tooth development in children, dry mouth, odor, metallic taste and ulcers on the tongue and gums.
- **Deficient immune system (HIV positive):** Unexplained sore(s), red mouth due to opportunistic yeast infections (thrush mouth) and nonremovable white areas on the side of the tongue.
- **Heart disease:** Pain radiating to the jaw caused by insufficient oxygen to the heart muscle.

Your dental benefits are provided by Delta Dental of Ohio. Delta will not send you an ID card, but you can access your benefits ID and network information through their web porta at deltadentaloh.com. For more information or assistance, contact them at **800-524-0149**.

Coordinator Corner



Charles & Jeff, Store #867



Korey, Store #785



Angela, Store #758

Each day, Heartland's Wellness Coordinators visit Kroger locations in their areas to answer questions, share healthy tips and get to know our hardworking participants.

Erin Gebhardt, Wellness Coordinator for Kroger Columbus Local 1059, met Charles and Jeff at Kroger store #867 in the Meat Department. Charles and Jeff know the importance of good customer service and a personal touch and the value of their benefits package. Charles has 13 years of service and says that he is so thankful for the great health insurance because of the value it brings to his family.

Misty Kessler, Wellness Coordinator for Kroger Louisville Local 227, had the pleasure of meeting Korey, an E-Commerce Lead at store #785 in Louisville, KY. Misty was able to help Korey with his Open Enrollment and was able to remind other co-workers. He was pleased with his enrollment experience and wanted to share the positivity with others. Thank you, Korey, for sharing your positive experience in this year's Open Enrollment process.

Sean Chapmen, Wellness Coordinator for Kroger SW Ohio Local 75, had the pleasure of speaking with Angela at Kroger store #758. Angela was very excited to hear about the Sydney app through Anthem because she is excited to improve your health by finding a primary care provider. Great job on taking the first steps to improving your health Angela!

Spotlight

A Legendary Participant

The Heartland Health & Wellness Fund would like to recognize Ron Hagan, Lead at Wine and Spirits Store #387 in Louisville. Ron is the longest-tenured Kroger employee in all of Kentucky! His service started in 1971, and he has worked in between 10 and 15 stores during his time! **WOW!**

Ron is a familiar face, and we love sharing his story about his history with Kroger. Recently, he lost 32 lbs. by simply watching his diet and cutting down on sugar. His overall goal is just to be healthy and share his story.

We congratulate Ron on his years of service and fantastic, healthy lifestyle. Congratulations, Ron, on your accomplishments!



Healthy Recipe

Healthified Broccoli Cheddar Soup

Ingredients

- 1 bunch broccoli
- 1 small onion, finely chopped
- 1 medium red-skinned potato, diced
- 1/4 cup all-purpose flour
- 3 cups low-sodium chicken or vegetable broth
- Kosher salt and freshly ground black pepper
- 1/4 teaspoon freshly grated nutmeg
- 1 cup grated extra-sharp Cheddar
- 1 teaspoon Worcestershire sauce
- One 12-ounce can fat-free evaporated milk
- 2 scallions, thinly sliced

1. Separate the stems and the florets from the broccoli. Trim and discard the bottom of the broccoli stems and peel the tough outer layers. Finely chop the stems and coarsely chop the florets and set aside separately.
2. Mist a large pot with nonstick cooking spray and heat over medium heat. Add the broccoli stems, onions and potatoes and cook, stirring, until softened, 7 to 10 minutes. Add the flour and cook, stirring, until lightly toasted, about 2 minutes. Stir in the broth and bring to a boil. Reduce the heat to maintain a simmer and continue to cook, stirring occasionally, until thickened and the vegetables are tender, 12 to 15 minutes.
3. Meanwhile, combine the reserved florets and 1/2 cup water in a small saucepan. Bring to a boil, cover and continue to steam until the florets are bright green and crisp-tender, about 5 minutes. Add the entire contents of the pot with the florets to the soup along with the nutmeg. Stir to combine and remove from the heat. Stir in the Cheddar, Worcestershire and milk. Season with salt and pepper. Garnish with the scallions.



Nutritional Analysis	Per Serving
Calories	230 calories
Total Fat	8 grams
Saturated Fat	4.5 grams
Cholesterol.....	20 milligrams
Sodium.....	360 milligrams
Carbohydrates	26 grams
Dietary Fiber	4 grams
Protein	16 grams
Sugar	10 grams



Cook's Note

Leftover soup should be reheated in the microwave rather than the stovetop, where the cheese will “break” or separate from the broth. Whisk together 1 cup fat-free or low-fat milk with 1 tablespoon lemon juice or white vinegar. Let stand for 5 minutes.



Heartland

HEALTH & WELLNESS FUND

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Welcome to the new look and feel of the Heartbeat Newsletter!

The Heartbeat Newsletter is all about YOU, the participants of the Heartland Health & Wellness Fund.

Communication is key at the Heartland Fund. We want to help you understand your benefits and what resources are available to you. We hope that you enjoy this issue of the Heartbeat and if you have any questions, please contact the Fund Office at **937-665-1900**, Monday – Friday, 8:00 a.m. to 5:00 p.m.