



CARE CONNECTION

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Mental Health Awareness

Mental health disorders are common. One in five U.S. adults report experiencing a mental illness yearly; however, only 47.2% of people receive treatment. The main barriers to mental health treatment are stigma, access to treatment, and a lack of understanding about mental health.

What is Mental Health?

Mental health is a term used to describe a person's mind along with their thoughts, feelings, and actions. We all have mental health, and our mental

health needs change just like our physical health needs.

Our mental health and physical health have significant impact on each other. Did you know that prolonged exposure to stress can increase our risk for cardiovascular problems, sleep disturbances, and digestive issues?

Life events such as moving, changing jobs, divorce, death of a loved one, having a baby, retirement, interpersonal stressors, job stressors, financial



stressors, and holidays can all impact our mental health.

Mental health disorders are diagnosable conditions involving changes in thinking, feeling, mood, and/or behavior. Mental health disorders can impact social, occupational, or other important areas of functioning.

Mental Health Stigma

Mental health stigma is when someone views a person in a negative way because that person has a mental health condition. Some people describe stigma as a feeling of shame or judgement from someone else. Stigma can delay seeking care or cause someone to stop treatment. It is important for everyone to understand mental health more and learn how to provide support to help decrease stigma.

Mental health disorders are not a weakness or failure. They are medical problems, just like diabetes and heart disease. Stigma prevents people from sharing with others and seeking treatment

Common Signs and Symptoms of Mental Health Disorders

Each mental health disorder has its own symptoms; however, common signs of mental health disorders in adults can include the following:



- Changes in mood
- Changes in sleeping and/or eating habits
- Difficulty concentrating
- Prolonged or strong feelings of irritability or anger
- Avoiding friends and social activities or difficulty understanding or relating to others
- Changes in physical activity and/or libido
- Overuse of substances like alcohol and/or drugs
- Multiple physical ailments without obvious causes (such as headaches, stomach aches, vague and ongoing “aches and pains”)
- Thinking about suicide
- Inability to carry out daily activities or manage daily problems and stress

Benefits Options

Therapy and medication management are treatment options that are available to help manage symptoms of mental health disorders. Therapy with a licensed trained mental health professional can help someone better understand and cope with thoughts, feelings, and behaviors. You can talk with your healthcare provider to discuss treatment options available within your area.



- You can receive therapy by utilizing your Anthem and/or Talkspace benefits.
- You can receive medication management through Sav-Rx or, in limited situations, through your Anthem benefit.
- Talkspace is available for asynchronous text, audio, picture, and video messaging with a therapist of your choice. Also included are up to four (4) live virtual therapy sessions per month for ages 13 and older.



Please note:

The Talkspace benefit only applies to members who have their medical benefits through one of the FMCP PPO Plans. If you are eligible, you must register through <https://www.talkspace.com/fmcp> to receive this benefit at no cost.



Sources: National Alliance on Mental Illness (NAMI), Substance Abuse and Mental Health Services

Administration (SAMHSA), National Institutes of Health (NIH), Center for Disease Control (CDC)



Wellness Tip!

Below is a list of self-help and coping strategies to incorporate into your routine that could be helpful for your mental health

- Spend time with others
- Limit social media usage
- Set realistic goals for yourself
- Engage in mild physical activity
- Volunteer
- Set aside time for hobbies
- Practice mindfulness and meditation
- Attend support groups



Improving Your Health Literacy

What Is Health Literacy?

According to the U.S. Government's Healthy People 2030 initiative¹, personal health literacy is the degree to which individuals have the ability to find, understand, and use information and services to make health-related decisions and actions for themselves and others.

Healthcare information can often be extremely complex, so it is not surprising that historically, it has been estimated that only ~1 in 10 adults in the U.S. has “proficient” health literacy skills.¹ In today’s technology and social media age, readily available (sometimes conflicting) online information, along with “health influencers” can contribute to poor health literacy by providing guidance that can range from “good” to “good, but doesn’t apply to you” to “maybe bad for you” to “generally bad.” Improving your health literacy can help separate this information into useful vs. not helpful, allowing you to be a well-informed, active participant in your health journey as we strive to control chronic diseases and optimize our overall well-being.

Ways to improve health literacy:

1. Ask questions! It is understandable that patients sometimes don’t fully understand what their doctor is saying, what they’ve read about their condition, and/or what they may be seeing in their medical profile. As mentioned, healthcare information can be very complex! Asking a healthcare professional like a doctor, nurse, and/or pharmacist will help make this information easier to understand and promote conversations to ensure you’re on the right track. Don’t be afraid to ask as many questions as necessary

until you fully understand the information at hand. Mostly all healthcare professionals are devoted to ensuring their patients have a firm grasp of their personal health information.

2. Use reliable sources. When researching a health-related topic, with SO much information at our fingertips, it can be hard to know what information is right or wrong (and to what extent it applies to you!). For reputable health information, you can trust websites like MedlinePlus (medlineplus.gov) from the National Library of Medicine, Centers for Disease Control and Prevention (CDC) (cdc.gov), and the Mayo Clinic (mayoclinic.org), all of which are considered reliable sources for health information due to their affiliation with government agencies and established medical institutions. Be wary of social media “influencers” promoting health information and/or products – especially those that conflict with more well-established resources. This information/product(s) may very well be helpful (for some), but remember these individuals have a financial interest – through additional followers/views and/or product sales – and what they are selling may or may not be appropriate for your complex situation.

3. Educate yourself. Being familiar and learning medical terms applicable to your condition or overall



health goal is critical to being an active participant in your healthcare. For example, if you are a diabetic, you should be familiar with A1C, fasting glucose levels, etc. If you have high cholesterol, understanding of what LDL and HDL are will help you better understand how and why your treatment plan is being executed the way it is. Of course, leveraging #1 and #2 above will ensure you are getting the proper “education!”

4. Understand risks vs. benefits. There is rarely only one single way to address a health issue. The overwhelming majority of healthcare decisions and/or treatments will have risks and benefits. Your healthcare provider has assuredly weighed these risks vs. benefits and determined the particular course of action maximizes these benefits and/or minimizes risks. Part of being an active participant in your healthcare is to realize this phenomenon and – leveraging some of the tips above – work toward better understanding how various risks and benefits have been evaluated as part of your care.

5. Seek community. Optimizing our healthcare is a journey – one that, at times, can be exceedingly confusing and overwhelming to both our physical and mental well-being. Being in community – especially with those going through similar circumstances, and/or dealing with the same chronic disease – can have

an extremely positive impact. By providing emotional support and maybe even sharing ideas and facts (utilizing the above tips) may ease the burden of loneliness that many of us feel along our healthcare journey. Your doctor, community center, and even online (check sources!) are good resources to learn about groups that may share similar situations and be able to provide additional support.

1. Kutner, M. Greenberg, E. Jin, Y. & Paulsen, C. (2006). The health literacy of America's adults: Results from the 2003 national assessment of adult literacy. National Center for Education Statistics. U.S. Department of Education. <https://nces.ed.gov/pubs2006/2006483.pdf>



Wellness Tip!

Prevent Muscle Strain with Daily Stretching

Warming up isn't just for athletes—it can help prevent injury before any kind of physical activity.

Starting your day with just 5-10 minutes of stretching can reduce the risk of muscle strain and injury. Focus on key areas like your shoulders, lower back, hips, and hamstrings.

Simple moves like shoulder rolls, standing toe touches, and arm circles help loosen tight muscles and improve flexibility.

Introducing the New & Improved FMCP Website

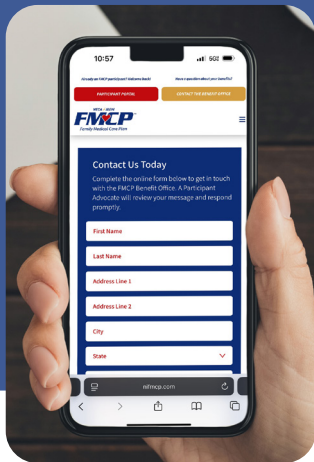


Visit us at: www.nifmcp.com

The new website was designed with mobile use in mind. We put all of your Plan information in the palm of your hand!

The FMCP website has an exciting new look!

Enjoy easy and convenient access to the resources you need, including forms and documents, FAQs, and our Participant Portal.



Reminder!

Have you recently moved or changed your phone number? Please inform us as soon as possible! Keeping your contact details up-to-date ensures that you receive important updates about your medical plan.

You can verify your current contact information by logging into your **Participant Portal** account. You can also call the Benefit Office at **(877) 937-9602** to make any updates.

What the Benefit Office Does for You

Your FMCP Benefit Office is the main hub for all things FMCP! Your dedicated benefit service team is available to assist with your benefit questions and concerns and to provide the premier participant experience. The FMCP Benefit Office is staffed by Participant Advocates from 8am-7pm Eastern time Monday through Friday. Our team of experts is available to assist our participants with:

- Medical claims questions and necessary research
- Eligibility verification, questions, and concerns
- Precertification denials
- Appeals
- Connecting with our vendors on your behalf and troubleshooting any issues that may arise
- Updating participant and/or dependent contact information, including address, phone number, email address, and communication preferences
- Replacing a medical/Rx ID card
- Processing COBRA and self-payments
- Processing life insurance and short-term disability
- Processing Qualified Medical Child Support Orders (QMCSOs)
- Administering Special Fund Account (SFA) and Wex Healthcard (Benny Card)
- Sending Form 1095(B) or Summary of Benefits and Coverage, upon request

**Have questions?
Contact us on our new website!**



You can visit the FMCP Participant Portal at any time to access important plan documents and benefit information. To ask questions, or request assistance, you can get in touch with to the Benefit Office during our normal business hours. Our Participant Advocates are here to help and ensure that all participants receive the best care and coverage possible. We strive to resolve any and all issues in the same day, and all calls are fully HIPAA compliant.

You can contact the Benefit Office by phone at **877-937-9602** or by email at **FMCP_Customer_Service@nifmcp.com**. You can also handle many items independently via the Participant Portal! The portal allows you to make payments, view your benefits, or message a Participant Advocate. You can also request new medical/Rx cards or sign up for electronic notifications and to receive our digital quarterly member newsletter. You can access the Participant Portal by clicking on the big red button at the top of our webpage. If you have not already, you will need to register using your medical/Rx ID or your Social Security number.

POWERING HEALTHCARE FOR ALL OF US



NECA/IBEW Family Medical Care Plan
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www.nifmcp.com