Health Wise

Summer 2026

A Publication of The Health Plan

Health and Wellness or Prevention Information

Summer Health & Safety Checklist

Summer is a time for sunshine, travel, and outdoor fun. It also brings a set of health and safety challenges that can affect you and your family. Heat sickness and sunburn are common in the summer months. Dehydration and getting sick from food also happen more often in the summer. Taking simple precautions can help you enjoy the season safely. Whether you're planning a beach vacation or soaking up the sun at home, being prepared is important. It can help prevent common summer health problems. A little planning goes a long way in keeping you and your loved ones healthy all season long!

- [ ] **Lawn & Yard Safety.**
  Clear yard of any debris and avoid mowing steep banks especially when wet. When doing yard work wear close toed shoes. Store chemicals and pesticides in their original containers. These also need to be out of reach from children.
- [ ] **Water Safety.**
  Always wear approved floatation device when on or near the water. Encourage swimming readiness in children and consider swimming lessons. Know the depth of water before diving into a body of water. Supervise children when swimming and do not go swimming alone. Always be aware of summer storms. Stay away from water for 30 minutes after the last lightning flashes or thunder roars.
- [ ] **Sun Safety.**
  Protect your skin by wearing a hat, sunglasses, and clothing that blocks UV light. Wear sunscreen and reapply often.
- [ ] **Food Safety.**
  Wash your hands before preparing food. Rinse produce before using. When grilling, keep uncooked and cooked meat products separate. When in doubt, always use a clean plate and utensils.
- [ ] **Stay Hydrated.**
  When it is hot and humid, drink plenty of water to stay hydrated.
- [ ] **Vehicle Safety.**
  Always wear a helmet when on wheeled vehicles. Remember to check child's helmet for proper fit. Use seat belts when available and follow age and weight requirements.
- [ ] **Handle Fireworks Safely.**
  Never relight a firework that doesn't go off. Always have a water hose nearby. Use fireworks away from buildings and keep a safe distance. Supervise children closely around fireworks. When in doubt, leave the firework displays to a professional!

Budgeting: Prepare Now for Months to Follow

We have all heard the phrase "Living within our means." But what does it take to do that? Simply put, it takes budgeting. Being aware of how much income you have coming into the household and how much money you spend on regular expenses. The ideal household should be able to cover costs, minimize debt, build savings, and meet surprise expenses without crisis. That all takes attention, patience, and discipline. And it all starts with a plan.

First, calculate your net income each month. Regular money and benefits like SNAP you can count on. This is what you have to work with each month.

Then you need to chart your normal spending habits. Fixed expenses like housing, utilities, car payments, and food. Some of these may vary, but they happen each month. This should all add up to less than your monthly income from all sources. If not, you will need to adjust. You also spend on things that are not required like dining out and entertainment. List everything based on wants vs. needs. It is easier to remove wants.

Next you should determine your goals. Do you want a bigger home? A second car? Do you need to pay off old debt or simply build an emergency fund? You will need to run the calculations to see how much you can save each month for these things.

Once you know your numbers, you are ready to build a budget. A good rule of thumb is to create a 50/30/20 budget:

- Spend 50% on needs.
- Spend 30% on wants.
- Spend 20% on paying down debt then building savings.

If you cannot meet the 50/30/20 rule with your current income and expenses, changes should be made. Increasing income is one way but not always possible. You can also reduce your expenses. Start with your wants first. Eat out less. Buy house brand items instead of name brand. Buy clothes when they are needed, not because they are trendy. Do you need home internet and cable? Or the highest tier cell phone plan? If you are a good customer, carriers may work with you to lower your monthly cost. If those are only wants, consider eliminating them.

Getting your household onto solid financial footing begins with a budget and plan. It's helpful to track our expenses and be flexible with changes. Having a plan can allow us to be able to handle life's surprises while reaching our goals.

Customer Service Reps

When you call The Health Plan, expect to speak with a real, local person. If you have questions or need assistance, call customer service at **1.888.847.7904** now!

How to Get Language Assistance

If you don't speak English, language assistance services are available to you, free of charge.

Commercial members please call **1.888.847.7902** (TDD/TTY: 711)

Did You Know You May Fill a 90-Day Supply of Your Daily Medication?

Travelling to the pharmacy every month can be time consuming. The Health Plan offers the choice of 90-day refills for your daily medications. Talk to your provider about the benefits of switching to 90-day refills. You can get 90-day refills through your local pharmacy. You can also use our home delivery service partner, Express Scripts. Getting a 90-day supply can help you stay healthy. It can also save time and money!

Visit our website at healthplan.org to learn more about 90-day refills. You can also learn about our home delivery service though Express Scripts.

Community Events

Mobile Pantries

Mobile Pantries provide food where accessibility is limited. Fresh, healthy foods are available including fruits, vegetables, dairy products, and baked goods.

Check out the link below to learn more and see when the next Mobile Pantry will be in your WV county!

mountaineerfoodbank.org/mobile-pantry

or

facinghunger.org/events/category/mobile-pantry/

Word to Know: Coinsurance

Your coinsurance is the percentage of covered health care services you pay after meeting your deductible. Your insurance pays the remainder. If you have 20% coinsurance, once you reach your deductible you will pay 20% of the bill and your insurance company pays 80%.

Example:

You have a medical bill of $1,000. You have already reached your deductible, but you have 20% coinsurance. You will owe $200 and your health insurance company will owe $800.

Talk to a Nurse:

The nurse information line provides members with access to a THP nurse 24 hours a day, 7 days a week. The nurse information line is available to help support access to urgent and emergent care after hours.

Contact the nurse information line by calling **1.866.NURSEHP** (**1.866.687.7347**). Or fill out the online form **healthplan.org/for-you-and-family/get-care/talk-nurse**. Please note it may be up to 24 hours before you receive a response.

Take charge: Get Your Diabetes Tests This Year

Diabetes is a condition that affects how the body uses sugar for energy. When someone has diabetes, their blood sugar levels can get too high. This can make it harder for the body to work the way it should. Some people are born with diabetes (Type 1), while others develop it over time due to lifestyle and family history (Type 2).

Managing diabetes includes eating healthy foods, staying active, and following medical advice. Checking blood sugar levels and taking medications, if needed, can prevent serious problems. With the right care and support, people with diabetes can live full, active lives.

People with diabetes should have a few key tests done at least yearly, or more often as advised by your provider. Blood sugar tests show how well diabetes is being controlled over time. Eye exams help protect vision by finding changes before they cause trouble. Kidney tests check how well the kidneys are working and look for early signs of damage. Blood pressure checks help protect the heart and blood vessels. These tests are simple and painless, but very important.

You can play an active role in your care by asking your provider if these tests are up to date. Bring questions to your appointments and talk about your results. Staying informed and involved can help prevent serious problems. It will also support a healthier future.

Health Area	Test Type and Name	Typical Goal	Why This Test Is Important
Blood Sugar (Blood Glucose)	Blood Test – Hemoglobin A1c or A1c	Less than 8 for many adults (your provider may set a different goal)	Shows your average blood sugar over the last 2-3 months and helps lower the risk of eye, kidney, nerve, and heart problems
Eye Health	Retinal Eye Exam - this can be completed during a yearly dilated eye exam or by retinal photography/photo (photo of the back the eye) or as recommended by your eye doctor	No signs of diabetic retinopathy (no damaged blood vessels)	Finds eye damage early, often before vision changes happen, helping protect eyesight and prevent vision loss.
Kidney Health	Blood Test • eGFR (estimated glomerular filtration rate) Urine Test • uACR (urine albumin-to-creatinine ratio)	Little to no protein in urine and normal kidney function	Checks how well the kidneys are working and finds early signs of kidney disease, when treatment works best
Blood Pressure	Blood Pressure Reading (arm cuff at visits or at home)	Below 140/90 for most adults	Helps protect the heart, brain, kidneys, and eyes and lowers the risk of heart attack and stroke

Questions to Ask Your Doctor:

- Am I up to date on my diabetes blood sugar tests?
- What is my blood pressure, and is it in a healthy range for me?
- When was my last eye exam, and do I need to schedule one?
- Have my kidneys been checked recently?
- What can I do to improve or maintain my results?

Are You Moving or Have You Recently Moved?

Please make sure to update your address with The Health Plan. Simply call **1.800.624.6961** and ask to speak with one of the Customer Service Representatives for your individual plan. We will make the change right away and you won't miss out on any important information about your health insurance.

Did You Know

The Health Plan partners with Retina Labs to do in-home screenings for people with diabetes? Commercial, Medicaid, and Medicare members that have a diagnosis of diabetes and are due for screening can call Retina Labs to schedule an appointment. Retina Labs phone number is **1.866.344.2692**. If you have any more questions, call the customer service number on the back of your insurance card.

The Bladder Brief: Small Steps Can Help

Strong muscles matter.

The muscles that support your bladder can get stronger. Simple exercises, like Kegels, can help over time. A few minutes a day can make a difference. For more information on Kegel exercises visit *cigna.com/knowledge-center/hw/kegel-exercises-hw219322spec*.

Notice what you drink.

Some drinks, like coffee or soda, may make leaks worse. Try keeping track for a few days to see what affects you.

Keep moving.

Light exercise, like walking, supports your whole body – including your bladder. Every little bit counts.

At your next visit, ask your PCP about bladder health.

Notice of Privacy Practices

The privacy and security of your health information is very important to The Health Plan. The Health Plan's Notice of Privacy Practices explains how we use and disclose your protected health information and your rights under the Health Insurance Portability and Accountability Act (HIPAA). The notice is available on our website. You may also contact us at **1.800.624.6961** if you wish to obtain a written copy.

Member Advisory Meeting

Your opinions about how THP offers benefits and services to you matter to us. Join Other Members from The Health Plan on a Commercial Member Advisory Committee. Meetings are Held Quarterly and All You Need is a Phone to Participate

Together you can help us help you by:

- Identifying opportunities for improvement
- Understanding members barriers to care
- Increasing your health literacy
- Opportunity to interact with other THP members
- And much more!:

Let us know today if you are interested or call **1.888.847.7902** (TTY:711) for more information.

Member Rights & Responsibilities

To view your member rights and responsibilities, please visit our website at ***healthplan.org/legal/member-rights-and-responsibilities***. For a printed copy, please call **1.888.847.7902**.

How to Report Fraud, Waste & Abuse

Contact us if you suspect fraud, waste, or abuse has occurred. Our FWA/Compliance Hotline is **1.877.296.7283**.

Member Surveys

Each year, The Health Plan (THP) sends surveys to learn how you feel about your providers and your health plan.

We work with a trusted company called Press Ganey. They keep your answers private.

If you get a survey in the mail or by email, we would love for you to fill it out. Answering any of the surveys will not change your benefits. Your answers help us learn how to make your experience better with us and with your healthcare provider.

Why Oral Health Matters

Taking care of your mouth is an important part of staying healthy. Brushing your teeth twice a day and flossing once a day helps remove food and germs that cause cavities and gum disease. Healthy teeth and gums make it easier to eat, speak, and smile with confidence. Regular dental checkups can also help catch small problems before they become painful or costly.

Oral health is connected to the rest of your body. Infections in the mouth can sometimes lead to problems like heart disease or make other health issues worse. Drinking water instead of sugar drinks and limiting sweets can help keep your teeth strong. Good oral care is a simple habit that can protect your health at any age. We have included a short checklist of things you can do to improve your oral health.

Brush your teeth at least twice a day.
Use fluoride toothpaste and a soft-bristled toothbrush. Brushing your teeth sweeps away plaque and bacteria at the gum line. Be sure to brush all teeth surfaces, including the backs and sides.

Brush your tongue.
Your tongue holds bacteria like a sponge. You can use your toothbrush for this, or you can use a tongue scraper.

Floss once a day.
You can't reach the spaces between your teeth by brushing alone. Try flossing when you sit down to watch your evening tv show, or after you brush your teeth before bed.

Use an antibacterial mouthwash every day.
Antibacterial mouthwash helps keep harmful oral bacteria away. It helps wash food away and reduces plaque buildup.

Visit your dentist regularly.
Routine dental exams and cleanings are essential for good oral health. Many people do well with six-month visits.

Avoid smoking and other tobacco products.
Smoking is a leading cause of gum disease and oral cancer. It's best to avoid these products. If you currently smoke and would like to quit, The Health Plan can help. If you need help with quitting, contact the THP Tobacco Cessation Coaches at **1.888.450.6023**.

Pardon Our Progress

The Health Plan is upgrading our systems to better serve you. During this process, you may notice your coverage shows as terminated. If you believe you are still active, please contact The Health Plan at **1.888.847.7902**. We appreciate your patience and understanding as we work to improve your experience.

Strawberry Chicken Salad

Nutrition: Servings: 4. Calories: 291. Protein: 16g. Carbs: 19g. Fat: 18g.

Strawberry Chicken Salad Ingredients:

- 6 cups spinach or field greens
- 1 cup sliced strawberries
- 3/4 cup blueberries
- 3/4 cup mandarin orange slices
- 1/2 ripe avocado, chopped
- 1/4 cup sliced almonds
- 8 ounces cooked chicken, chopped or shredded

Homemade Poppy Seed Dressing:

- 1/3 cup Greek yogurt
- 2 tbsp apple cider vinegar
- 2 tbsp extra virgin olive oil
- 2 tbsp honey
- 1/4 teaspoon salt
- 1/4 teaspoon ground dry mustard (or 1 teaspoon Dijon mustard)
- 1 1/2 teaspoons poppy seeds

Directions:

1. Toss everything together in a large bowl, except for the dressing, until combined.
2. Whisk all of the poppy seed dressing ingredients together. Pour desired amount of dressing on top, toss to coat, and serve immediately.

Source: ***sallysbakingaddiction.com/summer-dinner-recipe-ideas/#tasty-recipes-119737***

TheHealthPlan
1110 Main Street
Wheeling, WV 26003-2704
1.800.624.6961 | healthplan.org

Activating Multi-Factor Authentication (MFA)

Are you on MyPlan?

Setting up multi-factor authentication, also called MFA, will make it harder for someone else to gain access to your account without your permission.

What is MFA?

MFA is a login process that requires users to verify their identity through a second step, such as by entering a code that is sent to their email. MFA is sometimes called two-factor authentication.

Why should I sign up for MFA?

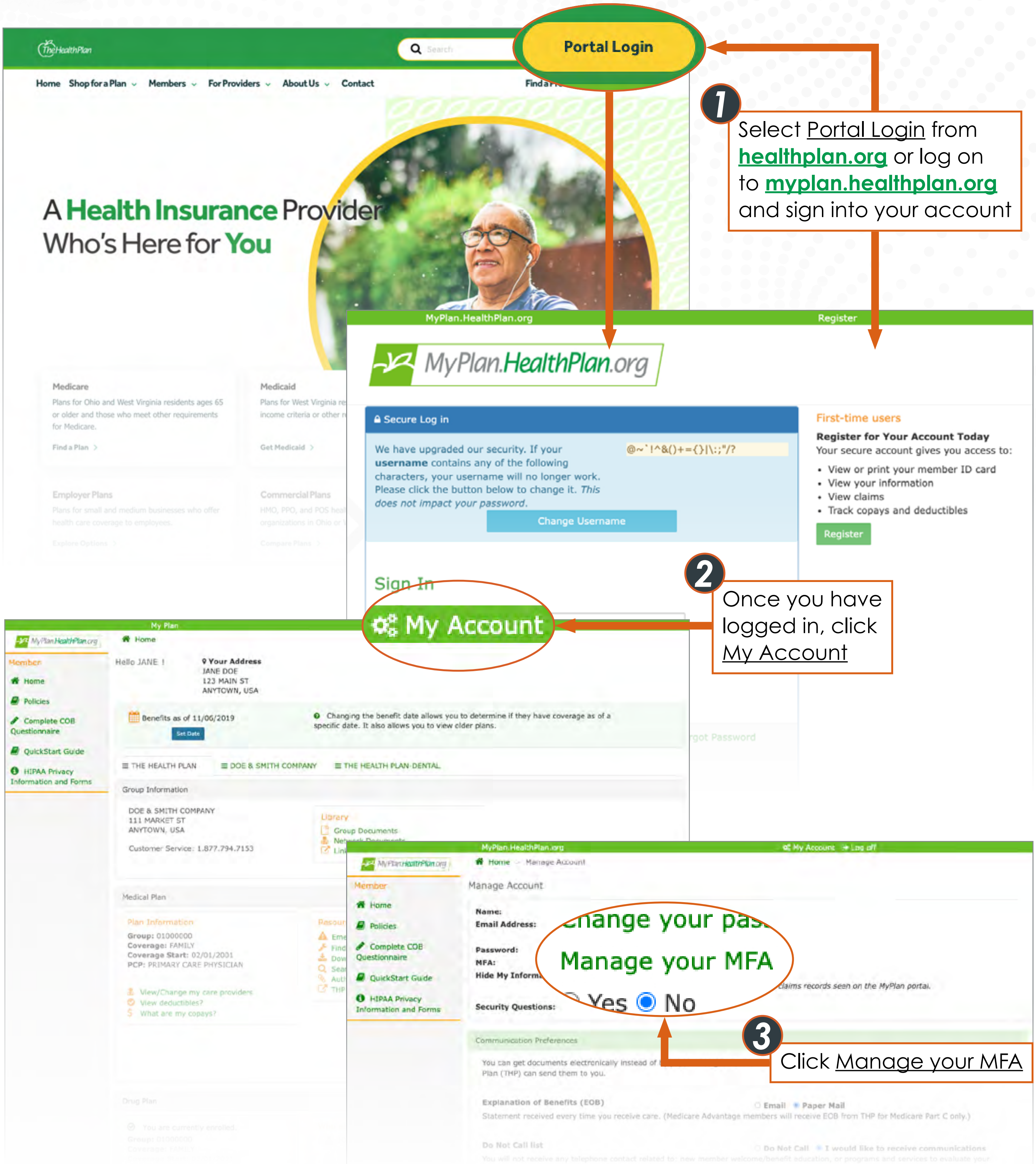
MFA helps protect your personal information from would-be hackers.

MFA is a strong security measure that can prevent your account from being hacked or compromised because it adds an extra layer of security. You should use MFA on all accounts that contain private or sensitive information.

How do I sign up for MFA?

It's easy! Just login to your MyPlan account and follow the steps below. A few minutes setting up MFA now may help to protect you from identity theft.

Activating Multi-Factor Authentication (MFA) on ***MyPlan.HealthPlan.org***

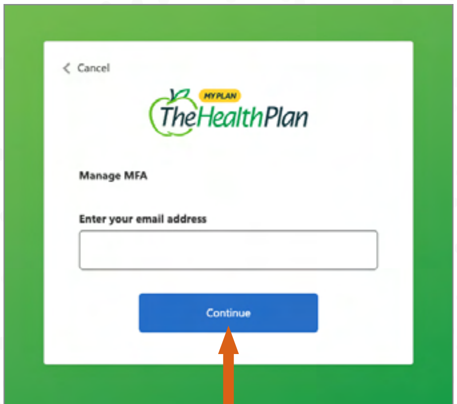


1. Select Portal Login from **healthplan.org** or log on to **myplan.healthplan.org** and sign into your account

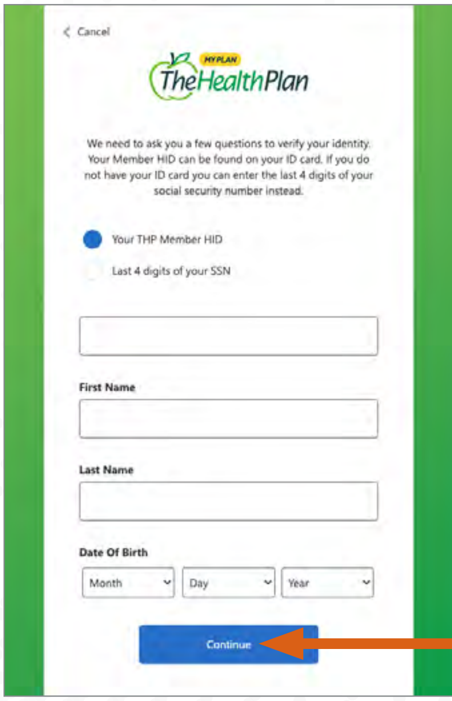
2. Once you have logged in, click My Account

3. Click Manage your MFA

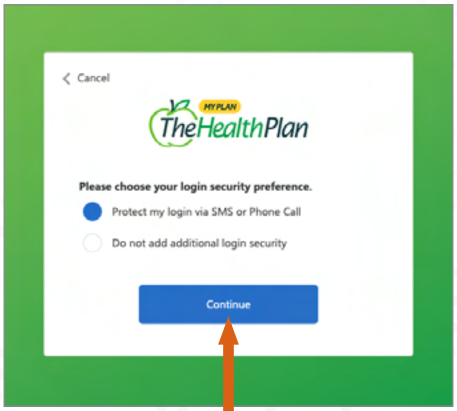
Activating Multi-Factor Authentication (MFA) on ***MyPlan.HealthPlan.org***



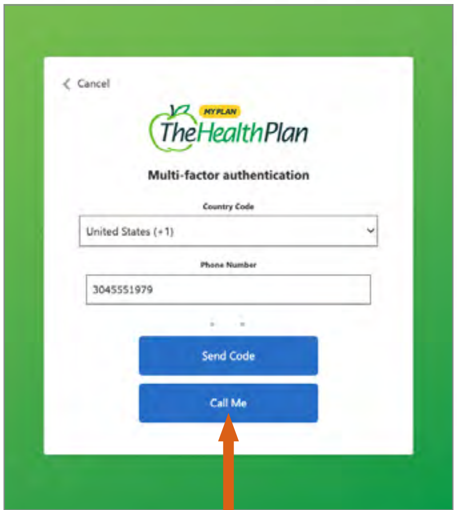
4 Enter your Email Address and click Continue



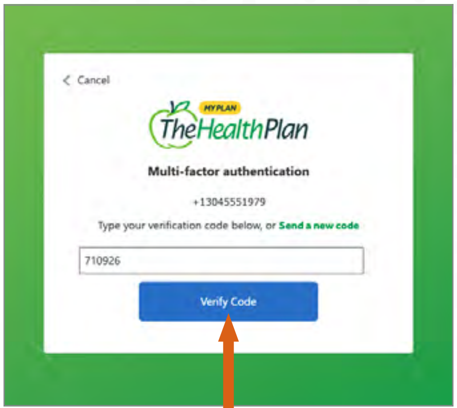
5 You will be prompted for additional information Complete the questions and click Continue



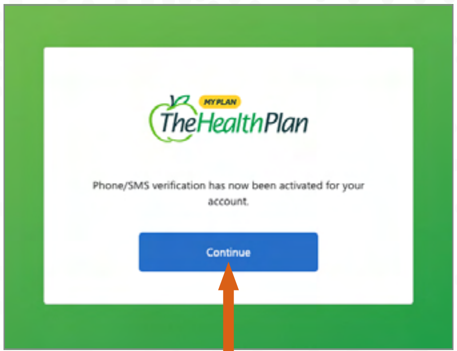
6 Choose Protect my login via SMS or Phone Call and click Continue



7 Enter your phone number and choose Send Code or Call Me



8 Enter the code sent to your phone and click Verify Code



9 MFA is now activated

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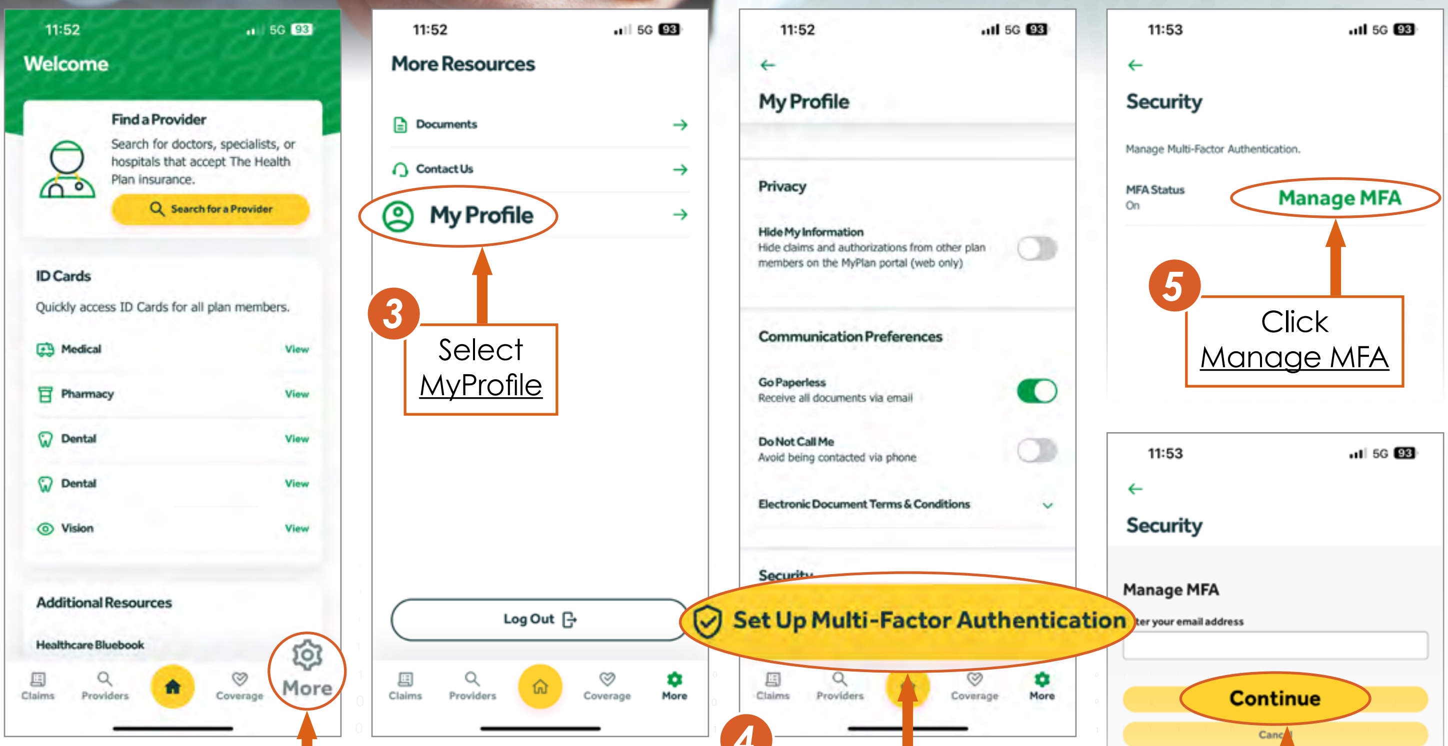
Activating Multi-Factor Authentication (MFA) Using the ***MyPlan App***

1 Sign Into the app on your Smart Device

Download on the App Store

GET IT ON Google Play



2 From the Home page, click More

3 Select MyProfile

4 Scroll to the bottom of My Profile and select Set Up Multi-Factor Authentication

5 Click Manage MFA

6 Enter the email you used to set up to register the account and click Continue

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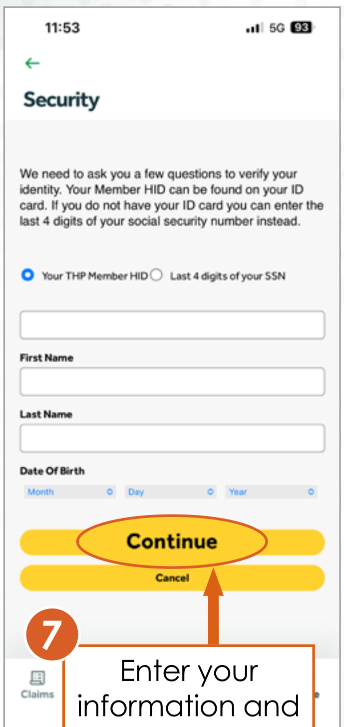
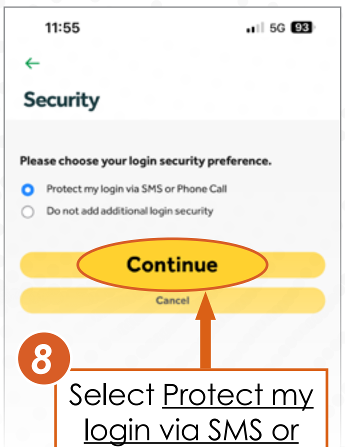
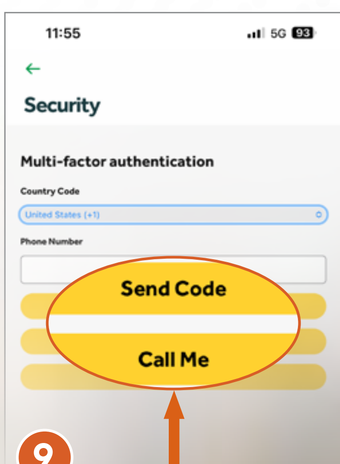
Activating Multi-Factor Authentication (MFA) Using the ***MyPlan App***



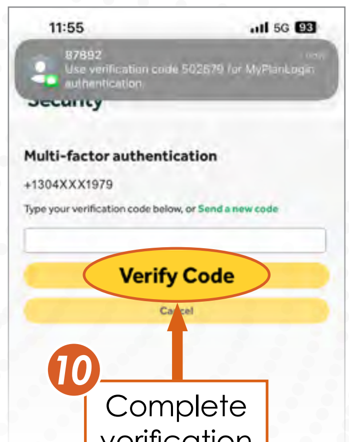
7 Enter your information and click <u>Continue</u>



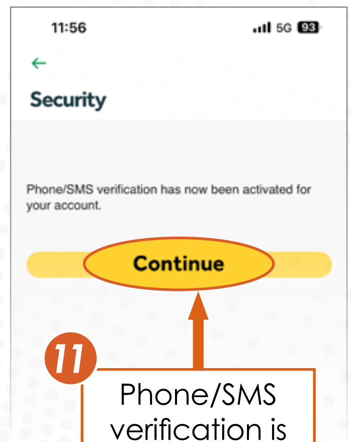
8 Select <u>Protect my login via SMS or Phone Call</u> and click <u>Continue</u>



9 Enter your phone number and choose verification method



10 Complete verification



11 Phone/SMS verification is now activated