



APRIL 2021  
SPRING INTO HEALTH

## CARE CONNECTION

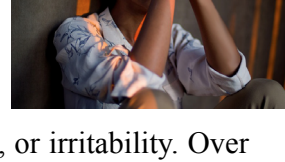
### MANAGING STRESS

We're no strangers to stress, especially this past year. But while stress is incredibly common, it can also have serious impacts on your overall health.

Chronic or long-term stress is especially an issue. According to the National Institute of Mental Health, chronic stress can disturb the immune, digestive, cardiovascular, sleep, and reproductive systems. Some people may experience mainly digestive symptoms, while others may have headaches, sleeplessness, sadness, anger, or irritability. Over time, continued strain on your body from stress may contribute to serious health problems, such as heart disease, high blood pressure, diabetes, and other illnesses, including mental disorders such as depression or anxiety.

That's why it's so important to try to manage your stress to reduce the risk of negative health effects. The National Institute of Mental Health recommends the following tips to help you cope with stress:

- **KNOW YOUR SIGNS.** Learn to recognize your body's signs of stress, like low energy, difficulty sleeping, digestive upset, etc. Try to intervene before your stress gets too overwhelming.
- **EXERCISE REGULARLY.** It's been proven that even just 30 minutes of walking per day can help improve your health, and that includes your mood. Getting enough physical activity helps to decrease stress.
- **ENGAGE IN RELAXING ACTIVITY.** Try your hand at some calming activities, like meditation, breathing exercises, or yoga — or do something that you enjoy to help distract from your stress, like knitting, watching a funny movie, or journaling.
- **TALK IT OUT.** A good support system goes a long way. Stay connected to people who can provide emotional support and help to you when you need it. Maintain positive relationships with friends, family, and your community. Meeting regularly with a therapist could also help you better cope with your chronic stressors. The FMCP now offers Talkspace online therapy services to eligible members and their dependents ages 13 and older. Learn more about Talkspace below!
- **SEEK HELP IF YOU NEED IT.** If your stress becomes overwhelming or if you are unable to cope, seek help as soon as possible.



Source: [National Institute of Mental Health](#)

### Online Therapy with Talkspace

We know it can be hard to seek help for your mental health, but the FMCP wants to help make it easier. That's why the FMCP Board of Trustees have chosen to make Talkspace available for free to our members!

Talkspace is an online therapy service that makes it easy and convenient to connect with a licensed behavioral therapist — from anywhere, at any time! Talkspace makes therapy easy and accessible with no stigma and no appointment necessary.

With Talkspace, you can send messages (text, audio, picture, and video) to a therapist in a private, text-based chat room where you can engage with your therapist at your own pace, on a flexible schedule. You'll have access to free, unlimited messaging therapy and one 30-minute video session with your therapist each month, so you can communicate in the way you're most comfortable. Talkspace is completely confidential, and it's free to use for you and your covered dependents ages 13 and older.

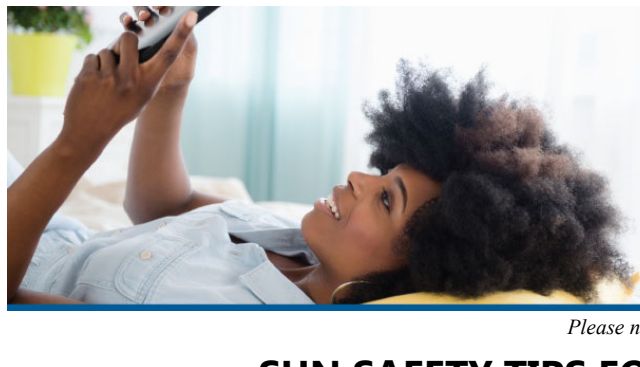
**Getting started with Talkspace is easy!**



1. Log on to [www.talkspace.com/fmcp](#) and click 'Get Started', then fill in your information to begin registration.
2. Select your primary reason for seeking therapy and support from a list of common concerns and conditions.
3. Answer a few questions so that Talkspace's QuickMatch can identify the three best licensed therapists to fit your needs and preferences.
4. View therapist profiles and intro videos, then select the best match for you!
5. Schedule a complimentary ten minute introductory video session to establish a relationship with your new therapist.
6. Once you've been matched with a therapist, you'll be prompted to create an account.
7. Log in to your account online or in the Talkspace app to view your private Talkspace room, a safe and confidential space where you can engage and interact with your therapist. You can post and reply to messages in your room 24/7 without needing to wait for a weekly appointment! Your therapist will respond within one working day. Your room also shows your overall mental health journey and serves as your personal record of your conversations and progress with Talkspace.

Go to [www.talkspace.com/fmcp](#) to register. **Members must register at [www.talkspace.com/fmcp](#) to receive this benefit at no cost through the FMCP.**

*Please note: This benefit only applies to members who have their medical benefits through one of the FMCP PPO Plans.*



Get your diagnosis double-checked by an expert

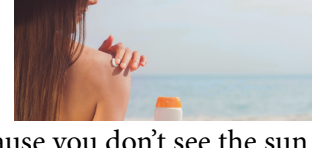
**You have Best Doctors**, which provides access to medical experts who can give you answers and peace of mind when you're unsure about a diagnosis, treatment, or surgery.

[members.bestdoctors.com](#) 1-800-497-1634

*Please note: If your medical coverage is through Kaiser, this benefit is not applicable.*

### SUN SAFETY TIPS FOR SPRING & SUMMER

Now that winter's over, you can look forward to more sun in spring and summer — but that also means that you need to be aware of how to best protect your skin from the sun's harmful rays while you do!



#### 1. Avoid the sun during peak hours.

Peak hours are when the sun is at its strongest, generally between 10am and 4pm. It might be tempting to soak up the sun during these bright afternoons, but you need to make sure you're otherwise protected if you do. And just because you don't see the sun doesn't mean you're automatically safe. Keep in mind that the sun's UV rays penetrate cloud coverage, and water, snow, sand, concrete, and other surfaces reflect light and increase your sunburn risk.

#### 2. Wear sun protective clothing.

It might feel counterintuitive to wear pants and long sleeves on sunny days, but covering your skin with sun protective clothing is the most effective form of sun protection, according to the Skin Cancer Foundation. When choosing sun protective clothing, you want a looser fit, darker or brighter colors, and denser fabrics (nothing mesh or sheer). Some clothing also has a UPF label, which indicates how much that item can shield the sun's rays. And don't forget your sunglasses to protect your eyes!

#### 3. Use the right sunscreen

If you're choosing sunscreen, you want water-resistant, broad-spectrum (which protects you from UV-A and UV-B rays), with a minimum of 30 SPF. Apply generously and frequently — especially if you're swimming or otherwise particularly active — and make sure you cover all exposed skin surfaces, including your feet, ears, and the top of your head. Also consider a zinc-oxide-based sunscreen or one with natural ingredients! There are natural alternatives that do not contain potentially harmful chemicals.

#### Sunscreen: What You Should Know

The FDA last year published research in the Journal of the American Medical Association about the absorption of the active ingredients in sunscreen into the body's bloodstream following skin application. In this study, the FDA found that all six active ingredients were absorbed into the bloodstream and that once absorbed, these active ingredients can remain in the body for extended periods of time. The FDA is seeking more information on this issue to determine what levels of absorption can be considered safe and so far has not concluded the safety of the ingredients tested for use in sunscreens.

Overall, given the recognized public health benefits of sunscreen use and the risk of skin cancer from sun exposure, the FDA recommends that all Americans to continue to use sunscreens in conjunction with other sun protective measures (such as protective clothing) as the FDA continues their research and ongoing work to update the regulatory framework for sunscreens. As always, you're encouraged to do your own research and look into all safe alternatives in order to make the right decisions for you.

Source: [MayoClinic](#), [FDA](#)

### WELLNESS TIP!

#### Experiment with more plant-based meals!

Expand the variety in your menus with budget-friendly meatless meals. Many recipes that use meat and poultry can be made without. Eating a variety of plant foods can help. Vegetables, beans, and lentils are all great substitutes. Try including one meatless meal per week to start out.



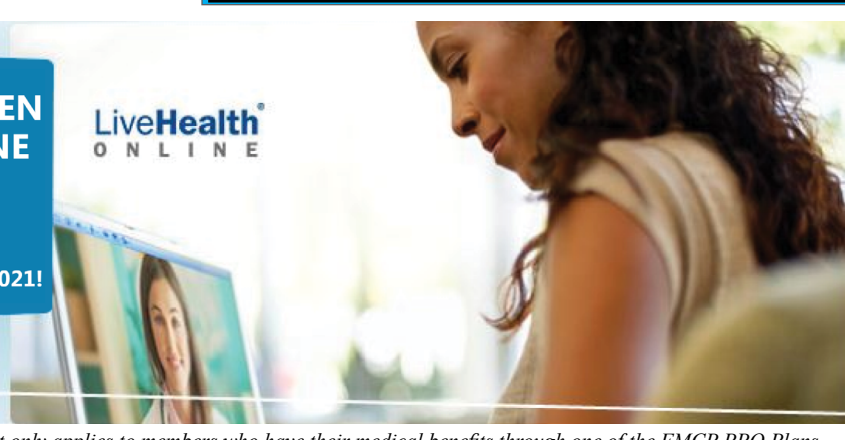
Sources: [Academy of Nutrition and Dietetics](#) at [EatRight.org](#)

### REMINDER!

#### CHECK OUT ANTHEM'S PROVIDER LOCATOR

Let Anthem's Provider Locator service make it easy to find the best in-network provider for you. Visit **Anthem's Find a Doctor tool**, linked on [www.nifmcp.com](#). Scroll down to **Search as a Guest** and click 'Search by Selecting a Plan or Network'. Select the type of care and enter your state, then select your plan/network; under **Medical (Employer-Sponsored)**, select **National PPO (BlueCard PPO)**. Then continue to your search results to find the right in-network provider for you. Anthem's Provider Locator is also available by phone at 1-800-810-BLUE(2583).

**ACCESS TO A DOCTOR WHEN AND WHERE YOU NEED ONE**  
via [livehealthonline.com](#) or the LiveHealth Online mobile app  
**Free for FMCP members for calendar year 2021!**



*Please note: This benefit only applies to members who have their medical benefits through one of the FMCP PPO Plans.*

### "IN-NETWORK" VISION AND DENTAL PROVIDERS

*Please note: You will only be entitled to the Vision and/or Dental Benefits if these are included in your employer's contract with the Plan.*

It's time for your eye exam or one of your two annual dental cleanings. You need to find a new provider in your area, so you do a quick Google search for nearby eye doctors and dentists. Before you make your appointment, the provider's office confirms that they "take your insurance."

After your appointment, you receive your Explanation of Benefits (EOB) to find that your provider was billed as "out-of-network", and you're on the hook for a larger cost than you expected. What happened?

Unfortunately, a provider "taking your insurance" does not mean that they are "in-network". Whether a provider is "in-network" or "out-of-network" will impact how the Plan covers your care and what percentages of the cost you are responsible for paying. The best way to ensure that a provider is in-network is to search for a provider through your insurance's website (i.e. using VSP's In-Network Doctor finder, MetLife's Find a Dentist search, or Anthem's Provider Locator) or by calling your provider's office to confirm that they are in-network with your insurance.

Here are some guides to help you find an in-network provider for vision or dental care:

#### HOW TO FIND AN IN-NETWORK PROVIDER WITH VSP

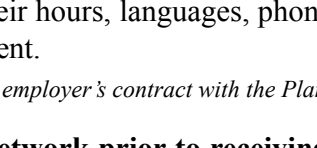
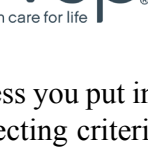
1. Log on to [www.vsp.com](#) and click the "In-Network Doctors" button under the "Find an In-Network Doctor" section.
2. You can search by Location (Zip Code or Street Address) to find an office or doctor near you, or you can search by office or doctor to see if your current eye doctor is in-network.
3. Search results are automatically sorted by distance from the Zip Code or Street Address you put in. You can also filter your search by clicking View Filters on the right hand side and selecting criteria such as Hours & Scheduling, Products or Services offered, Languages, etc. Hit Apply Filters, and your search will give you updated results according to the criteria you've selected.
4. Clicking on an office will show you information about their hours, languages, phone number/website, and the doctors at that location so that you can learn more or schedule an appointment. You can also search for an eye doctor on the VSP Vision Care app.

*Please note: You will only be entitled to the Vision Benefit if it is included in your employer's contract with the Plan.*

#### HOW TO FIND AN IN-NETWORK PROVIDER WITH MetLife

1. Log in to your account on [www.metlife.com/mybenefits](#) and scroll down to the 'Find a Dentist' section on the My Account homepage.
2. Enter your zip code in the search bar and click 'Find'.
3. Filter results by language, specialty, distance, etc. until you find a provider that fits your needs.
4. Clicking on an office will show you information, if available, about their hours, languages, phone number/website, etc. so that you can learn more or schedule an appointment.

*Please note: You will only be entitled to the Dental Benefit if it is included in your employer's contract with the Plan.*



### IMPORTANT CONTACT INFORMATION

PPO - Anthem 1-800-810-BLUE (Provider locator services) <a href="#">www.anthem.com</a>	Rx Drugs - SavRx 1-866-233-4239 <a href="#">www.savrx.com</a>	Best Doctors 1-800-497-1634 <a href="#">https://bestdoctors.com/</a>	Dental - MetLife 1-800-942-0854 <a href="#">www.metlife.com/mybenefits</a> (if applicable)	Vision - VSP 1-800-877-7195 <a href="#">www.vsp.com</a> (if applicable)	NECA/IBEW Family Medical Care Plan 410 Chickamauga Avenue, Suite 301 Rossville, GA 30741 1-877-937-9602 <a href="#">www.nifmcp.com</a>
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