



WHOLE you



2021 Summer Bulletin

Upcoming Events:

Follow us on Facebook and Twitter to stay up-to-date on all upcoming events.

Welcome + Preview of *Whole You*.

Hello! This is the new issue of *Whole You* from MHS.

Make sure you check out our last issue for tips on how to stop smoking, the right kind of sleep for better health, DIY decor ideas and more.

In this issue of *Whole You*, you'll find pieces on foods that fight stress, how to protect your skin and better-for-you BBQ habits. You'll also find daily hacks to make your life easier, a crossword puzzle, financial health tips and useful info on the food benefits you have through your health plan.

Enjoy. We hope this helps you take even better care of the *whole you*!

Stay Connected and More!

Your online member account is a great way to stay up-to-date with important plan information and manage your insurance.

Look at everything you can do:

- Get news about your coverage and benefits
- Manage your My Health Pays® rewards
- Find or change your doctor
- View claims status and more!

Visit MHSindiana.com to sign up today!

Fight Stress With These Superfoods

Many of us carry the impact of stress in our bodies. But did you know certain foods may help put you more at ease? Here are five ways you can use food to beat stress and reduce some of the tension you feel.

1 Add avocado. Adding B-rich avocados to your diet can improve your mood. Avocados also contain monounsaturated fat and potassium — nutrients that can help lower blood pressure. This creamy, delicious fruit also has been shown to ward off hunger. This means you are less likely to grab an unhealthy treat when you start feeling the pressure. Try a tasty turkey sandwich or salad for lunch and top it off with some avocado slices!

2 Bring blueberries. These tiny berries pack a powerful punch. They contain high levels of phytonutrients and an antioxidant called anthocyanin that has been linked to improved thinking. They're also rich in vitamin C — another natural stress buster. Toss a few in your morning yogurt or pack in your lunch for dessert!

3 Nosh on nuts. Many nuts like almonds, walnuts and pistachios may boost your immune system. They are rich in vitamin E and zinc. Nuts

also contain B-vitamins that help your body combat stress. Spread some almond butter on a piece of whole wheat toast for a morning treat!

4 Feed on fatty fish. Are you tense or anxious? A diet rich in omega-3 fatty acids helps keep your cortisol and adrenaline levels from rising when you feel this way. Eat fish like salmon, herring and albacore tuna to keep stress at bay. Pair a grilled or baked fillet with your favorite green veggie for a simple, stress-fighting meal.

5 Fill up on oatmeal. This complex carbohydrate helps your brain produce serotonin. Serotonin is the feel-good chemical that can help you overcome stress. Go with thick-cut instead of instant oatmeal to enjoy more beta-glucan, a soluble fiber that keeps you more full. When you feel full, you are less likely to crave a sugary treat that could spike your blood sugar. Make a big batch on the weekends, then heat it up during the week for a quick and easy meal or snack.





Get the Most From Your Coverage: Access the Food You Need

Many people are worried that they won't be able to get the food they need to be healthy. This issue can especially affect those who have chronic health conditions. Through MHS, you have access to a number of benefits that can help with food concerns you may be facing. Be sure to know what these benefits are so that you can get all the nutrients you need.



Personalized Support

Personalized Support. MemberConnections® Community Health Services program connects you to local support. Find social service programs in your community to help find food you need. Call MHS Member Services at 1-877-647-4848.



Care Coordination

Care Coordination. You will be paired with a Care Coordinator who can help you with access to healthy food and access to transportation to the grocery store. Call MHS Member Services at 1-877-647-4848.



My Health Pays® Rewards Program

My Healthy Pays® Rewards Program. Earn rewards when you complete healthy activities like a yearly wellness exam, annual screenings, tests and other ways to protect your health. You can use these rewards to shop for food at Walmart. Log in to your member account to access My Health Pays.®



Transportation Services

Transportation Services. Schedule a round-trip ride to the grocery store through MHS. Make up to three free round-trips this month. To schedule a ride, call 1-877-647-4848.



Community Connect

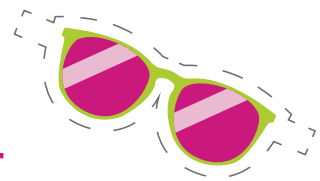
Community Connect. Find assistance close to you. Search for programs to help with food, education, housing, jobs, family and more. Access Community Connect at mhsindiana.com.

A black and white photograph of a smiling woman at a grocery store checkout counter, holding a card to a payment terminal. The text 'my health pays' is overlaid in a stylized font on the right side of the image.

my health pays®



Protect Yourself: Prevent Skin Cancer



Nice, sunny days are meant to be enjoyed. Don't let your fun in the sun be spoiled by harmful ultraviolet (UV) rays and skin damage. When you protect yourself from UV rays, you lower the risk of skin cancer. You also slow early aging!

Practicing smart sun protection in warmer months is a good way to get into habits that you should have all the time. The danger of UV rays is year-round, even on cloudy or cold days — and even when you're inside but near windows! UV rays can also reflect off snow, water and concrete. Put simply, if your skin is exposed and you aren't in a windowless space, you can get exposure to UV rays.

Here are ways you can protect your skin:

Choose sunscreen with a sun protection factor (SPF) of 15 or higher. Apply it at least 15 minutes before sun exposure. Use it on all exposed skin. Reapply it every two hours if you are sweating or swimming.

Wear long sleeves, long pants and longer skirts. Some materials are better than others at protecting you from the sun. An easy way to gauge how well it can protect you is to hold up the material to the sun. The more light that you can see through it, the less it will protect you from harmful UV rays. Also, dark and bright colors will protect you more than lighter colors like whites and pastels.

Put on a hat with a full brim when you spend time outdoors. This will help protect your face, ears and neck. Keep in mind that a hat with a partial brim, like a baseball cap, can shield only part of you. And straw hats aren't as effective for blocking out UV rays.

Sport shades. Sunglasses help guard your eyes from UV rays. They also protect the skin around your eyes from sun exposure. Buy a pair you like and wear them whenever you're outside.

Avoid being outside during the hottest times of the day. Always look for shade during peak daytime hours (10 a.m. to 4 p.m.). Find a tree or an outdoor umbrella to shield yourself.

If you work outside, play sports or simply like to spend time outdoors, be extra aware of any changes in your skin. A new growth or an uneven patch of skin can be an early sign of an issue. Set up a visit with your primary care provider (PCP) if you see any changes in your skin or have questions about your risks.





Up the Flavor (and Your Health!) at Your Next BBQ

Summer is here, and so is BBQ season. With a few smart changes, you can have a feast that's as healthy as it is tasty. Here is a list of dishes that are light, refreshing and good for you.

1 Skewer smartly. Replace meats that are high in saturated fat and cholesterol with your favorite veggies. Get creative and color your skewer with different nutrient-rich options like red and green tomatoes, yellow and orange peppers, and red onions. Craving protein? Choose leaner cuts of meat like skinless chicken breast or pork tenderloin. Marinate overnight in a store-bought or homemade marinade. It'll make everything more tender and flavorful!

2 Dress to impress. Coleslaw is a staple at any cookout. But it is often not the healthiest dish of the day. Take a lighter approach and leave the mayo out. Instead, use olive oil, apple cider vinegar and lemon juice. Combine the shredded red and white cabbage, carrots and onions, and top with your new sauce!

3 Go green. Serve baked kale chips. They're a low-calorie and nutritious snack. Prep is simple. Buy a bag of kale and pull apart the leaves to form smaller chip-size portions. Next, drizzle with olive oil, sprinkle with your favorite seasoning and pop in the oven for 10-15 minutes at 350 degrees or until the edges are brown but not burnt.



4 Savor the Sweet. If you're looking for a dessert that won't add inches to your waistline, gather your favorite fruits and let the grill do the work. Toss pieces of peaches, bananas, pineapples or watermelon on the open flame and watch their natural sugars caramelize into a tasty treat that everybody will love. Want to make it richer without breaking the calorie bank? Top the fruit with a half-cup scoop of frozen yogurt.

5 Have H2O. We all know that we need to drink more water. But it can seem boring. Mix things up and infuse your water with fruits and herbs for a nice flavor. Plus, you may get health boosts! A strawberry and sage combo may boost memory properties and lower blood pressure. Mixing lime and mint may help maintain bone and teeth strength. And watermelon and basil can offer antioxidants that may reduce the risk of cancer. How's that for a tall drink of water?



5 Hacks for Easier Living

Sometimes we can make our daily lives simpler — we're just not seeing how! Next time you're looking to solve an issue around your home or make one of your habits more useful, figure out whether you can do it using items that are right in front of you or by making a simple change. Here are a handful of neat life hacks that you can try out.



Organize your pantry with old soda boxes.

A great way to keep canned goods visible and in one place is to recycle fridge packs of soda. Use scissors to make the opening big enough for a typical can.

With craft glue and scrapbook or wrapping paper, you can give your boxes a more uniform look. Keep cans of the same food in one box for easy access.



Use a candle or a bar of soap to fix sticking wooden drawers.

If you're having trouble with sticky wooden drawers, there's a fast solve. Remove the sticking drawers and rub a candle or a bar of soap along the tracks and where the drawers touch the dresser.

That's it! Now it should be smooth sliding.



Freeze bacon strips this way.

Bacon is a great way to add flavor to dishes, but it only keeps in the fridge for about a week. Since you may only want to use one or two pieces at a time, a great way to cut down on

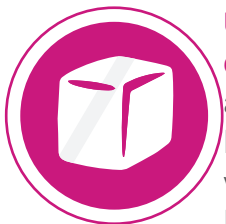
waste is to freeze it in single slices. Coil your bacon slices up like Fruit by the Foot, then freeze them on a baking sheet until solid, about 30 minutes. Store coils in zip-top plastic bags. Slices can be thawed, microwaved or minced while still frozen.



Hide the paint smell with vanilla extract.

Giving your walls a fresh coat? Great! That strong paint smell can be a real downer, though. Mask the odor by adding one tablespoon of vanilla extract per

gallon of paint. This will keep your home smelling nice without changing the color of your walls.



Use ice cubes to remove carpet dents left by furniture.

Moving around the items in your place can be a simple way to create a new vibe without going all out. When you have carpet or rugs, you'll want to

find a way to remove those deep dents left behind by heavier objects. To do this, just place ice cubes along the length of the dent. Let the ice cubes melt overnight. In the morning, the carpet fibers should be back to normal. If they still need a little extra care, fluff the fibers with a fork or credit card.



Try This Brain Teaser

Doing a word search puzzle is a fun way to spend some time. Plus, it keeps your mind active, so that means it's good for your brain health, too! Try this one and give your brain a little workout today!

W P F S F O E Q X Z W C Y Y P
 A E I E B B O W G A E D R I S
 T P P I D J G I L G F R N S D
 E P Q R Y E R N A O E E V U N
 R E I R E Q U B T B A K N E O
 M R R E M T B D W P Y T N P M
 E S I B S A N A P K I A X C L
 L X L E C J R L Y E K R U T A
 O S I U R T E S E O T A M O T
 N A N L S V E G E T A B L E S
 Z R T B M V Z A R T B P R U C
 E E I M G W O Z V W V W Q D Z
 Q L Q N E W D Z E J Q U D O Z
 G L A T H A C A R R O T S W F
 X T X K C H L Q H C I T K J T

ALMONDS

PINEAPPLE

BLUEBERRIES

STRAWBERRY

CABBAGE

TOMATOES

CARROTS

TURKEY

KALE

VEGETABLES

OATMEAL

WALNUTS

PEPPERS

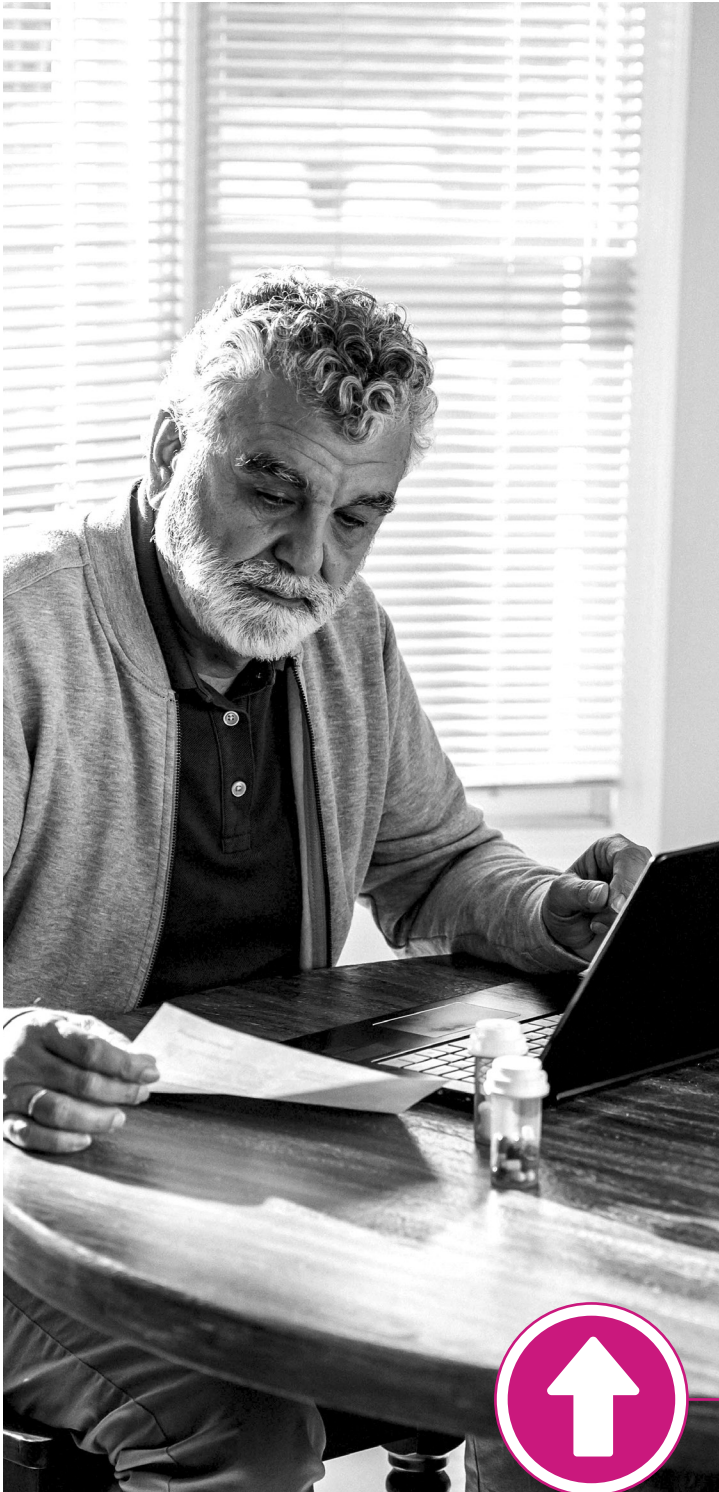
WATERMELON





Tried-and-True Financial Health Tips

Money makes the world go round, so we can't stop thinking about it. This can pile on our stress in daily life. Some people respond to this kind of stress by blocking out the details that might help them get to a better place. When thinking about financial health, there are a few basics to keep in mind.



Know your net worth. A good starting point with money matters is to know what you're working with. This includes your net worth — the difference between what you own and what you owe. To figure this out, you can make a list of your assets (what you own) and your liabilities (what you owe). Your net worth figure will be your assets minus your liabilities. Your net worth will change over time. Recalculate it at least once every year.

Plan, plan, plan. It can be hard to stick to a budget, but planning is worth it. When you create a spending plan, you are taking an honest look at what you can afford to buy. Be clear with yourself on needs versus wants, and create your budget with this in mind. There are many good apps that can assist you. By being aware, you become more able to make small changes that help you meet your goals.

Save for later. The sooner you can start saving money, the better. Only you can decide what is right for you and your budget, but having a savings cushion is a good way to get through sudden life changes. A common piece of expert advice is to devote at least 20 percent of your after-tax income to paying off debts and putting money into an emergency fund and retirement accounts.

There's a lot of money advice out there. The right advice for you depends on your income, your goals and the kinds of changes you can commit to daily.





SNAP: Supplemental Nutrition Assistance Program

If you are struggling to feed yourself or your family, you are not alone.

MHS wants you to know that there are options available to you. When we talk about your health, we truly mean the *whole you*. That means nourishing your body with healthy foods as much as possible.

The Supplemental Nutrition Assistance Program (SNAP) might be an option for you.

What is SNAP?

SNAP stands for the Supplemental Nutrition Assistance Program. SNAP is a benefit that helps individuals and families buy the food they need to stay healthy. You apply for SNAP benefits by completing a state application form through the Indiana Family & Social Services Administration (FSSA).

SNAP benefits are not intended to cover all of your grocery needs, but can help to fill in the gaps!

How do I know if I am eligible for SNAP?

To qualify for SNAP, you must meet certain financial and non-financial requirements.

Financial Eligibility requirements include:

- Household size
- Income
- Other resources

Non-Financial eligibility requirements include:

- Indiana residency
- Citizenship
- College student status
- Drug felonies

How can I apply for SNAP?

Applicants should apply online through the FSSA Online Web Portal found at fssabenefits.in.gov.

To learn more about SNAP, visit in.gov/fssa/dfr/snap-food-assistance.

