

# Putnam County Schools Health Plan



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### Benefit Information at your fingertips

Putnam County Schools Insurance offers an excellent benefit package which enables plan members to choose where to seek care. To ensure the ongoing success of the health plan, this educational resource email will provide valuable information to help you decide which health care providers and tools are appropriate for your needs.

Welcome: Huntington is here to HELP!

Issues w/ Claims, Providers, Carriers

Contact Our Claims Team:

[EBClientServiceTeam](#)

844-847-4757



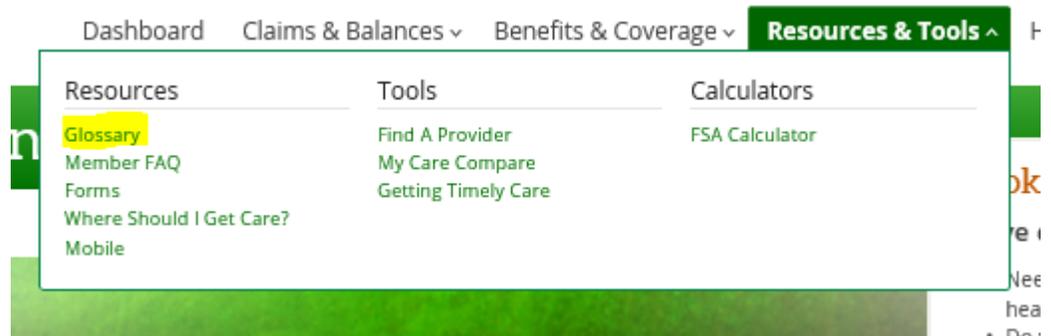
### How Well Do You Understand Health Insurance?

Health Insurance information can be puzzling, particularly if you aren't familiar with the lingo.

If you find yourself thinking that insurance communication pieces look more like a string of jumbled-up letters, you aren't alone.

With many health insurance plans approaching their open enrollment periods, it seems like a great time to familiarize yourself with some more common words and phrases, so you're better able to make informed decisions regarding your health plan.

Below and on the following pages, we've included some helpful resources to help you make sense of your health insurance.



Medical Mutual of Ohio offers a Glossary, which can be accessed via [My Health Plan](#) under the **Resources and Tools** tab. Log in and click around a bit. How many of these terms are you familiar with? Did you learn something new?

# OPEN ENROLLMENT 2021

## Coronavirus

Updates – Click Below

[CDC](#)

[COVID-19](#)

[Ohio.gov](#)

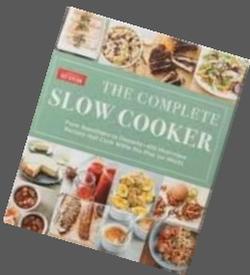
[Cleveland Clinic  
Online Doctor](#)

Click Below to Connect



[Slow Cooker  
Recipes](#)

Click Below –



**STAY SAFE!**



Despite your best efforts to live a healthy lifestyle, illnesses and injuries occur. But with a health benefits plan, you and your family will always be covered! Don't miss our upcoming open enrollment period, so you can take advantage of the great benefits we have to offer.

## Some things to think about...

- Do you need to make any enrollment changes to your benefits?
  - Are all family members on the Plan that need to be?
  - Adjustments to any pre-tax deduction contributions to your H.S.A.? **Please note in 2021 the IRS has increased the contribution limit to \$3,600 individuals and \$7,200 for families! Remember you also have the \$1,000 catch up, in addition to the max limits, if you are age 55 and up.**
- Any voluntary benefits to consider and take advantage of for 2021?
- Do you have a beneficiary assigned to benefits such as life insurance, Health Savings Account, any applicable voluntary benefits, retirement benefits? Is your beneficiary information updated??
- Are you aware of all the resources available to you through our carrier partners, such as MMO? Log into [www.MedMutual.com/Member](http://www.MedMutual.com/Member) to find out more on MyCare Compare, telemedicine, preventive care, and much more!
- Are you saving enough to be comfortable during retirement? If not, change your retirement plan withholdings.

**The best rule of thumb is to make a list of your benefit priorities to determine which benefits will serve you best. Then, let the selection process begin. Be aware of upcoming Open Enrollment announces, emails, info. from your District about the 2021 BENEFITS!**





Influenza, which is commonly known as the flu, is a contagious respiratory illness caused by flu viruses. Flu season typically begins in October, peaks between December and February, and can last through May.

The flu is different than a cold, as it usually comes on suddenly. It's also important to note that COVID-19 and the flu may present similar symptoms. As such, testing may be needed to help confirm a diagnosis.

### **What are the symptoms of the flu?**

The flu can cause mild to severe illness. People who contract the flu may feel some or all of these symptoms:

- Cough
- Sore throat
- Runny or stuffy nose
- Muscle or body aches
- Headaches
- Fatigue

In some cases, particularly in children, vomiting and diarrhea can also be a symptom of the flu.

### **Prevalence of the Flu**

The flu is so common that the number of people infected each season can only be estimated. However, it is more prevalent in certain age groups. One Clinical Infectious Diseases study broke down the infection rate across age groups as follows:

- Children ages 0 to 17 years - 9.3%
- Adults ages 18 to 64 years - 8.8%
- Adults ages 65 and older - 3.9%

### **How can the flu be treated?**

Antiviral drugs can lessen symptoms and shorten the time you are sick, as well as prevent serious flu complications like pneumonia. The CDC recommends prompt treatment for people who have or are suspected to have the flu. This is especially important for those who have a high risk of serious flu complications, including:

- Young children
- Adults of 65 years or older
- Pregnant women
- People with certain medical conditions such as asthma, diabetes and heart disease

### **How can the flu be prevented?**

The best way to prevent the flu is to get vaccinated every year. This year, due to COVID-19, it's more important than ever. The CDC recommends that everyone over the age of 6 months receive their annual flu vaccine.

To keep yourself safe, you should also:

Avoid close contact with people who are sick.

Cover your mouth and nose with a tissue when coughing or sneezing.

Wash your hands with soap and warm water often or use an alcohol-based sanitizer when soap and water aren't available.

For more information about the flu, contact your doctor today.

**The high national demand of the flu shot has caused shipping delays for the vaccine this year in some areas.** If you and your family members are covered under the **Putnam County MMO Plan** you are able to go to local pharmacies for the flu shot at no cost, covered 100% under the insurance Plan. To find a pharmacy in your area please login into My Health Plan ([www.MedMutual.com/Member](http://www.MedMutual.com/Member) or go to [www.express-scripts.com](http://www.express-scripts.com) . Please note – the flu shot for children under the age of 7 cannot be administered at the pharmacy, this vaccine can be done with your child's pediatrician or primary care doctor. There are other immunizations, vaccines and preventive care tests (all ages) to consider, attached are MMO's preventive care guidelines. MMO also encourages you to visit the CDC website to learn more about vaccines and attached is more info. for young children, kids age 7-18, and adults.  
<https://www.cdc.gov/vaccines/acip>