

## 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](mailto:EBClientServiceTeam)

844-847-4757



## This Issue

Medical Terminology P. 1

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## Medical Plan Terminology

### deductible

The amount you **could** owe during a coverage period (usually one year) for health care services your plan covers before your health insurance or plan begins to pay

For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

### coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service.

You generally pay coinsurance **plus** any deductibles you owe. For example, if the plans allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

### copayment

**Also known as:** copay

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service

### annual out-of-pocket maximum

The most money you have to pay for covered expenses in a plan year.

### Plan Year vs. Calendar Year

**January 1 – Plan Renews    January 1 – Out of Pocket Resets**

## Coronavirus

Updates – Click Below

[CDC](#)

[COVID-19](#)

[Ohio.gov](#)

Cleveland Clinic  
Online Doctor

Click Below to Connect



Summer Salads  
Click Below –



**STAY SAFE!**

## What's Growing?

This month, consider buying fruits and veggies that are in season.



Apples



Pears



Winter  
squash



Cranberries



Pumpkins



Brussels  
sprouts

### Combating Pandemic Fatigue

If you feel like you're battling pandemic fatigue and losing self-discipline, stay the course with these coping tips:

- **Try a new exercise.** If you've been finding it harder to stay active, experiment with something new like walking, yoga or cycling.
- **Try meditation.** Mindful activities can help lower your stress levels and improve your mood.
- **Try saying it out loud.** Sometimes you just need to talk to someone about how you're feeling, especially if you're stressed, frustrated or anxious. Ignoring those strong feelings won't make them go away.
- **Try new recipes.** You've likely already mastered the pandemic sourdough or banana bread, so roll up your sleeves and whip up something else. This is a good time to prepare healthier meals and use that time as a fun daily activity for you and your family.

Consider how you relaxed pre-pandemic and try to get back to that lifestyle. If you find cooking, reading or listening to music relaxing, make time to keep that a part of your routine.

### Cranberry Pumpkin Muffins

Makes 12 Servings

- 2 cups flour
- $\frac{3}{4}$  cups sugar
- 3 tsp. baking powder
- $\frac{1}{2}$  tsp. salt
- $\frac{1}{2}$  tsp. cinnamon
- $\frac{3}{4}$  tsp. allspice
- $\frac{1}{3}$  cup vegetable oil
- 2 eggs
- $\frac{3}{4}$  cup pumpkin puree
- 2 cups cranberries (chopped)

#### Preparations

Preheat oven to 400 F. Sift dry ingredients together. In a separate bowl, beat oil, eggs and pumpkin together until well blended. Add the wet ingredients to the dry ingredients and stir until moistened. Fold in chopped cranberries. Spoon into paper-lined muffin cups. Bake for 15 to 30 minutes.

Makes: 12 servings. Each serving provides 204 calories, 7 g of fat, 1 g of saturated fat, 3 g of protein, 255 mg of sodium, 32 g of carbohydrates, 14 g of total sugars and 2 g of fiber.

### Healthy Apps



# Contact tracing call?

## 5 things to know

A contact tracer from your state health department might call if you've been exposed to COVID-19. But scammers are pretending to be contact tracers, too. Here's how you can spot the scam.



### Real contact tracers won't ask you for money.

Only scammers insist on payment by gift card, money transfer, or cryptocurrency.



### Contact tracing doesn't require your bank account or credit card number.

Never share account information with anybody who contacts you asking for it.



### Legitimate contact tracers will never ask for your Social Security number.

Never give any part of your Social Security number to anyone who contacts you.



### Your immigration status doesn't matter for contact tracing, so real tracers won't ask.

If they do, you can bet it's a scam.



### Do not click on a link in a text or email.

Doing so can download malware onto your device.

Talking to a real contact tracer helps stop the spread of COVID-19. Reporting scammers helps stop them, too. Report fake contact tracers to your state and at [ftc.gov/complaint](https://www.ftc.gov/complaint).



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COMMISSION

For more information about contact tracing visit your state health department's website and

[ftc.gov/coronavirus/scams](https://www.ftc.gov/coronavirus/scams)