MCHCP
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WELLNESS QUARTERLY
NEWSLETTER
MISSOURI CONSOLIDATED HEALTH CARE PLAN

Understanding the Cost of Health Care

Understanding the cost of health care starts with a few key basics that can help you plan and manage your expenses. Knowing common terms allows you to estimate costs before receiving care:

Common terms to know

- Your **deductible** is what you pay before your plan begins to share costs.
- **Coinsurance** is your percentage paid after meeting your deductible.
- **Copayments** are fixed fees for certain services or prescriptions.
- Your **out-of-pocket maximum** is the most you'll pay in a year for covered care.

Strategies for choosing care

Where and how you receive care also impacts costs. Using network providers rather than non-network providers and choosing urgent care instead of the emergency room when appropriate, can significantly reduce expenses. Checking your plan's formulary (a list of approved drugs and supplies covered by insurance) and whether prior approval is required can also help avoid unexpected charges and higher prescription costs.

What to watch for after receiving care

After care, review your Explanation of Benefits (EOB). It outlines what was billed, what your plan paid and what you owe — helping you stay informed, plan ahead and catch potential errors.

All of these strategies can assist you in monitoring and understanding the overall cost of your health care.

Anthem Total Health Connections

Get personalized support with a dedicated Family Advocate who works to simplify care, anticipates your needs and gets you the right care at the right place and time. They can help you:

- Find network providers, specialists and care facilities, and help schedule appointments.
- Stay on top of preventive care and manage chronic conditions.
- Understand your health plan and available benefits
- Assist with preapprovals for urgent medical needs.

Connect through the Sydney® Health app (select Action Items or Care), chat live or call 844-516-0248, Monday through Friday, 8 a.m. to 8 p.m. CT.

Virtual Care Through Sydney Health App

Anthem's Sydney Health app makes it easy to access care and manage your benefits anytime, anywhere. You can:

- Find providers for primary care or urgent care
- Access ID cards
- Compare treatment options and costs
- Take advantage of virtual visits for medical and behavioral health needs
- Track claims and find information about benefits and resources

Preparing for Retirement

If you're nearing retirement, you may be eligible to continue MCHCP coverage if you receive a monthly benefit through MOSERS or another qualifying system. Visit mchcp.org and review Ready to Retire for details and next steps.

Upcoming Dates

2026 Virtual 5K is Coming

Get moving and celebrate wellness your way! Join the annual MCHCP Virtual 5K—walk or run at your own pace, anytime, anywhere during September.

Race Details:

- Registration: July 13- Aug 14
- Cost: $25 (includes official race T-shirt)

Stay tuned for registration details!

Open Enrollment: October 1-31, 2026

Open enrollment for the 2027 MCHCP plan year is your opportunity to review and update your coverage.

- Log in to your myMCHCP account to complete your enrollment.
- Review all available options to choose the best coverage for your needs.
- If you're happy with your current coverage and don't want to make changes, your plan will automatically carry over for 2026.
- **Save on monthly medical premiums.** Complete MCHCP's Partnership and Tobacco-Free Incentives by **Nov. 30, 2026**, to start premium reduction(s) Jan. 1, 2027. (Covered spouses will also need to complete the Tobacco Incentive). Incentives completed after Nov. 30, will result in a medical premium reduction on the first day of the second month after completion.

For more information or to request a paper copy of the 2026 Open Enrollment materials, visit mchcp.org. If you need assistance, contact Member Services at 800-487-0771, from 8:30 a.m.-12 p.m. & 1-4:30 p.m., weekdays throughout October. MCHCP Member Services are closed on state holidays

July: Be SunAWARE All Year Long

Time outside is a great way to be active and spend time with family and friends. As we move into the summer months, we start thinking about the importance of sun safety while we enjoy the warm weather activities that come this time of year. But did you know, sun safety is important all year long? UV rays can be harmful even on cool, cloudy days. Protect your skin by being SunAWARE.

- **A** — **Avoid** unprotected sun exposure between the hours of 10 a.m. and 4 p.m.
- **W** — **Wear** sun protective clothing – long-sleeved shirt, pants, wide-brimmed hat and sunglasses.
- **A** — **Apply** broad-spectrum sunscreen with at least SPF 15 or higher and reapply every 90 minutes and after swimming or sweating.
- **R** — **Routinely** do self-examinations for changes in your skin and see your health care provider if you notice changes.
- **E** — **Educate** yourself and your family about the importance of sun safety.

Source: Sources: Sun Safety Facts & SUNAWARE

August: National Immunization Awareness Month

ADULTS NEED VACCINATIONS, TOO!

Vaccines are an important part of keeping children safe from many illnesses, but adults benefit from them as well. Read on to find out why it is important for adults to stay up to date on recommended vaccinations.

Decreasing Immunity

Over time, protection from some vaccines can decrease, and additional doses may be needed to maintain their effectiveness. These additional doses are often called boosters.

Protect Yourself and Others

Staying up to date on vaccinations not only protects you but also helps protect those around you who may be more vulnerable, including infants, older adults and high-risk individuals.

Updated Vaccine Recommendations

As research continues to evolve, vaccine recommendations may change and new vaccines may become available.

Changing Health Risks

As we age, our risk for certain diseases or conditions increases. Illnesses such as shingles and pneumonia are more common and can be more severe in older adults, which is why certain vaccines are recommended specifically for adults.

Talk to your primary care provider to make sure you and your family are up to date on recommended vaccinations.

MCHCP covers preventive vaccinations at 100% as recommended by the Advisory Committee for Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC).

To learn more, visit *www.mchcp.org*.

Source: Vaccine Information for Adults

September: National Fruits & Veggies Month

Fruits and vegetables are an important part of a balanced diet. They are rich in vitamins and minerals that support overall health and may help reduce the risk of chronic conditions such as type 2 diabetes, heart disease and some cancers. This September, celebrate National Fruits & Veggies Month by using these tips to add more fruits and vegetables into your day.

Include fruits and vegetables at each meal – Add a banana to your morning cereal, enjoy an apple and cucumbers with hummus at lunch and include roasted vegetables with dinner.

Include fruits and vegetables with snacks – Try low-fat yogurt with berries or broccoli and carrots with a low-fat ranch dip.

Choose fresh, frozen or canned options –Fresh produce is delicious, but canned, frozen or even dried fruits and vegetables are also great sources of vitamins and minerals. Frozen fruit works well in smoothies, and canned or frozen vegetables are convenient additions to meals.

Mix up your fruits and vegetables – While bananas and carrots are familiar favorites, trying different fruits and vegetables can help add variety to your diet. You may discover new favorites!

Make it fun – Explore a local farmer's market, plant a garden or try new recipes with family and friends to make adding fruits and vegetables a more enjoyable experience.

Source: Fruits and Veggies

Recipe: Stuffed Shells

Prep Time: 30 minutes
Cook Time: 30 minutes
Servings: 4

Ingredients:
16 jumbo pasta shells
1 tablespoon olive oil
2 cups fresh spinach
2 minced garlic cloves
1 (24-ounce) jar marinara sauce
1 (15-ounce) container ricotta cheese
1 egg
¼ cup grated Parmesan cheese
1 teaspoon dried oregano
¼ teaspoon red pepper flakes
¾ teaspoon salt
¼ teaspoon black pepper
Optional: dried parsley and additional Parmesan for topping

Instructions:

1. Preheat the oven to 425 degrees F.
2. In a large pot, bring water to a boil and cook the pasta shells according to the package directions. Drain and set noodles aside.
3. Add olive oil to the pot over medium heat, and add spinach and garlic. Cook until spinach is wilted. Add marinara, mix to combine and remove pot from heat.
4. In a medium bowl, combine the ricotta, egg, Parmesan, oregano, red pepper flakes, salt and pepper.
5. Spread the marinara mix in the bottom of a 9x13 baking dish. Stuff each shell with the ricotta mixture and place in the dish. Cover with foil and bake for 30 minutes. Top with dried parsley and more Parmesan before serving.

Calories: 523, Total Fat: 22g, Carbohydrates: 54g, Fiber: 6g, Protein: 30g,
Vitamin A: 137%, Vitamin C: 39%, Calcium: 46%, Iron 23%

Recipe adapted from: *https://www.loveandlemons.com/stuffed-shells-recipe/*