



Open Enrollment

Open Enrollment for the 2025 MCHCP plan year is Oct. 1-31! Our plan choices are the same as in 2024.

During Open Enrollment (Oct. 1 – 31), you can choose to make changes to your health plan selections; or if you do not want to make any changes from what you have in 2024, MCHCP will enroll you in the same health plan(s) in 2025.

You will need to complete the Partnership Incentive as well as the Tobacco Incentive (covered spouses will also need to complete the Tobacco Incentive) prior to Nov. 30, 2024, to qualify for the premium reduction(s) starting Jan. 1, 2025. Incentives completed after Nov. 30 will result in a medical premium reduction on the first day of the second month after completion. Log into your myMCHCP account to take any necessary actions.

For more information, or to request a paper copy of the 2025 Open Enrollment materials, members can log in to myMCHCP and use secure messaging to communicate with MCHCP staff. Member Services Representatives are available to answer questions at 800-487-0771, from 8:30 a.m.–12 p.m., and 1–4:30 p.m., weekdays throughout October.

Tobacco-Free Incentive

The Tobacco-Free Incentive of \$40 per month, per person is available to non-Medicare subscribers and their covered non-Medicare spouse enrolled in an MCHCP medical plan, and not have the TRICARE Supplement Plan.

Partnership Incentive

The Partnership Incentive of \$25 per month is available to non-Medicare subscribers who do not have the TRICARE Supplement Plan.

The incentives begin the first day of the second month after the required steps are completed. Members who complete the required steps before November 30, 2024, will begin receiving the incentive on January 1, 2025.



BREAST CANCER AWARENESS

October- Breast Cancer Awareness

Some healthy lifestyle choices are linked to a lower risk of breast cancer.
See for yourself below!



Maintain a healthy weight.

Women who are overweight — especially after menopause — have an increased risk of breast cancer.



Exercise more.

Women who exercise regularly have a lower risk of breast cancer compared to those who are not active.



Limit alcohol intake.

No alcohol is best. If you choose to consume alcohol, limit intake to one drink a day.



Breastfeed if you can.

Breastfeeding decreases the risk of breast cancer, and the longer a woman breastfeeds, the lower the risk may be.

Source: <https://www.cdc.gov/breast-cancer/risk-factors/>



November- Great American Smokeout

It's never too late to quit tobacco. Join the Great American Smokeout on Thursday, Nov. 21, 2024. No matter how long you have used tobacco, the health benefits of quitting begin 20 minutes after your last tobacco use and continue for many years.

20 minutes

Your blood pressure decreases.

8 hours

Your blood oxygen levels return to normal.

3 months

Your lung function improves up to 30%.

1 year

Your risk of heart attack is cut in half.

5 years

Your risk of mouth, throat, esophagus and bladder cancer is cut in half.

10 years

Your risk of dying from lung cancer is about half that of a smoker.

15 years

Your risk of coronary heart disease is that of a non-smoker.

Talk to your primary care provider about your quit tobacco options today. MCHCP plans include 100% coverage for preferred quit tobacco medications and over-the-counter nicotine replacement therapy with a prescription.

<https://www.lung.org/quit-smoking/i-want-to-quit/benefits-of-quitting>

<https://www.cancer.org/cancer/risk-prevention/tobacco/benefits-of-quitting-smoking-over-time.html>



FLU
SEASON
AHEAD



December- Flu Vaccination

Getting vaccinated for the flu can help greatly reduce your risk of getting a serious illness that could lead to hospitalization.

Talk to your primary care provider to see if the flu vaccination is right for you. Vaccinations recommended by the Advisory Committee for Immunization Practices (ACIP) are covered at 100% under MCHCP's preventive services benefit when received through a network provider.

Source: Influenza (Flu) | CDC

Recipe: Baked Pears

Prep Time: 10 minutes

Cook Time: 1 hour

Servings: 4

Ingredients:

4 medium pears

Juice from ½ lemon

¼ cup brown sugar

1/8 teaspoon salt

3 tablespoons unsalted butter, cut into ¼" cubes

½ teaspoon vanilla extract



Instructions:

1. Preheat oven to 400° F. Spray 9"x9" baking dish with nonstick spray.
2. Peel pears if desired. Cut in half and remove the core and stem.
3. Set the pears cut side up in the pan. Drizzle with lemon juice. Sprinkle with brown sugar and salt and place the cubed pieces of butter on top of the pears. Drizzle with vanilla extract.
4. Bake for 30 minutes cut side up. Turn the pears cut side down. Spoon the sauce over the tops and bake for another 30 minutes or until the pears are soft.
5. Serve warm.

Calories: 224, Total Fat: 9g, Carbohydrates: 40g, Fiber: 6g, Protein: 1g, Vitamin A: 20%

Recipe from: <https://letthebakingbegin.com/baked-pears-recipe/>