



# Midwest Area School Employees Insurance Trust

# 2025 - 2nd Quarter Newsletter

## Center of Excellence - Cardiovascular

#### What is the Ascension St. Vincent cardiovascular care program?

- High-quality specialty care offered through your employer at no cost to you as part of your health benefit plan.
- Comprehensive cardiovascular care, including testing, surgeries and procedures performed at designated locations.
- A program available to active members of participating employer health plans

#### What services are included through the cardiovascular care program?

- · Appointments, testing, surgeries and procedures at approved facilities.
- Advanced cardiac imaging, including computed tomography (CT) and magnetic resonance imaging (MRI).
- State-of-the-art catheterization labs and operating rooms.
- Emergency heart services and complex surgical care.

#### What is not included in the program?

- Testing done at unapproved facilities or offices.
- Services at other Ascension hospitals, such as those in Fishers, Indianapolis, Evansville or other locations.

#### Why should I participate in the cardiovascular care program?

- Experience world-class service and the highest quality cardiovascular care available in Indiana.
- Excellent procedural and surgical outcomes, decreased hospital time and quicker recovery.
- Comprehensive post-surgical care to ensure quality of life is restored.
- Lower costs for you and your family.
- Zero deductible, copay or coinsurance costs.
- Potential for incentive payments from your employer for choosing the Ascension heart care team.

#### Do I have to use this program?

• This is not a mandatory program. You always have the choice to use this program or seek care elsewhere through your primary health benefits.

#### What if I already have a non-Ascension cardiologist?

- Their services are not covered under this program, your regular deductibles and costs will apply for their services.
- Explain our incentive benefits program to your provider.
- Your current cardiologist can collaborate with our team at the Heart Center.
- You can request a referral to the Ascension St. Vincent heart care team.

#### Do I need a referral from my primary care provider?

 No referral is needed, you may directly call the concierge line to schedule an appointment.

#### How much will services in this program cost me?

- Deductible and coinsurance costs are waived for eligible care under this program.
- Incentive payments may be available for participation in the program when utilizing services.

#### What if I am having symptoms of a cardiovascular emergency?

• Go directly to the closest ER or dial 911.

# To access services, follow these steps **Step 1**

Call 855-782-0946 to schedule an appointment. State you are a member of the cardiovascular care (heart care) program. The concierge will connect you to an approved Ascension St. Vincent cardiology office.

#### Step 2

Consult with the Ascension St. Vincent cardiology doctor to plan your care.

#### Step 3

Schedule additional services at approved Ascension Cardiology locations. The cardiology office(s) will provide education and preparation for any testing, procedures and/or surgery.

#### Step 4

If needed, complete recommended tests or imaging at an approved Ascension Cardiology location and schedule procedures and/or surgeries at Ascension St. Vincent Heart Center.



To learn more, scan the code.

Click to learn more





# Feel Better, Faster



Need a prescription in a pinch? Doctors at First Stop Health can write prescriptions\* when appropriate, for things like:

#### Common drugs like



- · Allergy medications (ex. antihistamines)
- · Antibiotics (ex. for strep throat)
- · Antiviral medications (ex. for cold sores)
- · Steroid creams (ex. for rashes)



#### Refills of your regular medication for.

- Hypertension
- Blood pressure
- Asthma
- Thyroid
- Diabetes
- And more



#### Get the app

MASE Insurance Trust provides First Stop Health Virtual Urgent Care to benefit-enrolled employees and immediate family members. A visit costs \$0.00.

First Stop Health services are not intended to constitute a health plan. \*Providers at First Stop Health do no prescribe controlled substances. Costs according to your medical plan may apply for prescriptions. firststophealth.com | mobile app | (888) 691-786

# The Connection Between Diet and Mental Health

Good nutrition is essential not only for physical health but also for mental well-being. The foods you eat profoundly influence your mood, cognitive function and ability to manage stress. A healthy, well-balanced diet can help you think clearly and be more alert. It can also improve concentration and attention span. Just as foods can impact mental health, your mental well-being can affect the kinds of foods you eat.

Embarking on a journey toward a healthy, balanced diet begins with simple yet impactful steps. Here are some ways to empower yourself to make sustainable dietary changes that can benefit your mental health:

- Be thoughtful about your meals. Start by planning your meals ahead of time. Incorporate various foods rich in the vitamins and minerals your mind needs, such as omega-3 fatty acids, antioxidants, folate, vitamin D and magnesium.
- Swap processed foods for whole foods. Aim to include more whole foods, such as fruits, vegetables, whole grains, lean proteins and healthy fats. These foods are often more nutrient-dense compared to processed foods.
- **Stay hydrated.** Drink plenty of water throughout the day. Proper hydration is essential for overall health and can influence mood and cognitive function.
- **Listen to your body.** Pay attention to how different foods make you feel. Keep a food journal to track what you eat and how you feel afterward. This can help you identify foods that boost your mood and energy levels.

The foods you eat can significantly impact your mental health and emotional state. Eating a nutrient-rich diet low in processed sugar and saturated fat can increase your focus, improve your cognitive function and decrease your risk for mental illnesses. For further nutrition guidance or support, contact a registered dietician.





# **Save money**

# with SpecialOffers and discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers, which can help you save money while taking care of your health.



#### Dental, hearing, and vision

#### Denta

#### RefreshaDent

Save on premium dentures sent direct to your home. You can receive a 50% discount on a lifetime warranty. This program includes a lifetime digital record of your dentures for easy replacement.

#### Hearing

#### NationsHearing®

Receive hearing screenings and in-home service at no additional cost. You can also receive hearing aids at a discounted rate.

#### **Hearing Care Solutions**

Receive no-cost hearing exams and discounts on hearing aids. Hearing Care Solutions has 3,100 locations and eight manufacturers, and offers a three-year warranty, batteries for two years, and unlimited visits for one year.

#### Amplifon

Save on top-quality care and ongoing service and support for your hearing aids.

#### Evewed

#### Glasses.com® and 1-800 CONTACTS®

Shop for the latest brand-name frames at a fraction of the cost for similar frames from other retailers. You can also receive additional savings on orders of \$100 or more, plus no-cost shipping and returns.

#### EyeMed

Take advantage of discounts on new glasses, nonprescription sunglasses, and eyewear accessories.

#### LACIN

#### Premier LASIK Network

Save on LASIK when you choose any featured Premier LASIK Network provider.

#### TruVision

Save on LASIK eye surgery at over 1,000 locations.



#### Health and fitness

#### Health

#### BREVENA

Enjoy a discount on BREVENA skin care creams and balms for smooth, rejuvenated skin from head to toe.

#### ChooseHealthy®

Discounts are available on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. You also have discounts on fitness equipment, wearable health trackers, and health products such as vitamins and nutrition bars.

#### LifeMart<sup>®</sup>

Receive deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

#### Fitness

#### Active&Fit Direct™

Choose from more than 11,900 participating fitness centers nationwide at a discounted rate. This program is offered through American Specialty Health Fitness, Inc.

#### Fitbit

Work toward your fitness goals with Fitbit trackers and smartwatches that fit your lifestyle and budget.

#### Garmin

Discounts are available on select Garmin wellness devices.

#### Husk Wellness

Discounts are available for gym memberships, fitness equipment and technology, and fitness and nutrition coaching.

#### Family and home

#### Family

#### 23andMe<sup>1</sup>

Save on health and ancestry kits to learn about your wellness, ancestry, and more.

### WINFertility®

Save up to 40% on infertility treatment. WINFertility helps make quality treatment more affordable.

#### Home

#### Nationwide® pet insurance

Receive discounts when you enroll through your company or organization. Additional savings are available when you enroll multiple pets.

#### ASPCA® Pet Health Insurance

Find reduced rates on pet insurance and choose from three levels of care, including flexible deductibles and custom reimbursements.

#### Medicine and treatment

#### Medicine

#### Puritan's Pride®

Choose from a large selection of discounted vitamins, minerals, and supplements.

#### Allergy Control Products and National Allergy Supply™

Save on select doctor-recommended products such as allergy-friendly bedding, air purifiers and filters, and asthma products. Some orders qualify for no-cost ground shipping within the contiguous U.S.

#### Treatment

#### The Living Well Course Series

Choose one of the online wellness programs and save on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or address alcohol or substance dependence.

## Learn more about SpecialOffers

Log in to  $\underline{\text{anthem.com}}, \text{choose Care}, \text{and select Discounts.}$ 

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## **Beware of Ticks**

Spending time outdoors is a wonderful way to bond with family and friends, and enjoy nature. But before you head out into the great outdoors, you need to be aware of a danger lurking in the woods—Lyme disease. This bacterial infection is contracted after coming in contact with a deer tick that has feasted off another infected animal. Keep reading to learn more about Lyme disease and how to protect yourself from deer ticks while spending time outdoors.

#### Lyme Disease

There are three main stages of Lyme disease:

- Early localized Lyme disease—In this stage, a rash develops on the skin at the site
  of the bite within 30 days. It resembles a bull's-eye and slowly expands, followed by
  flu-like symptoms.
- 2. Early disseminated Lyme disease—During this stage, moderate skin, joint, nervous system and heart complications can occur.
- 3. Late persistent Lyme disease—In this third and final stage, the infected person can develop severe joint pain, and nervous system and heart complications.

With these stages in mind, it's clear that avid tick prevention and early recognition of Lyme disease is critical for your well-being.

#### **Preventing Tickborne Disease**

Use these tips to avoid coming in contact with a deer tick while outside:

- Wear light-colored clothing to make identifying ticks easier.
- Spray yourself with insect repellent.
- Wear a long-sleeved shirt and pants when in wooded areas.
- Walk in the center of trails to avoid overhanging trees or bushes.
- Keep long hair tied back so that ticks cannot climb up your hair and get attached to your scalp.
- Wash your body and clothing and inspect your body for ticks afterward. Inspect your dog's hair too if they have been playing in wooded areas.

#### Removing a Tick

Bacteria from a tick bite do not transmit into your bloodstream for 36 to 48 hours, which lessens your chance of contracting the disease if you find ticks and remove them immediately.

If you find a tick on your body, use tweezers to grab the tick firmly where it has entered the skin. Slowly, yet firmly, pull the tick directly outward. Once the tick is removed, clean the bite thoroughly with a disinfectant and watch the area for any symptoms.

## **Center of Excellence - Orthopedic**







## **Contacts**

ANTHEM Customer Service (833) 639-1637 Pharmacy / CVS Caremark (800) 334-8134 CVS Specialty Pharmacy (800) 237-2767

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#### **MASE Financial**

YTD Financials Report - As of March 2025
YTD Revenues \$10,680,922.66
YTD Expenditures \$10,900,787.48
Total Assets \$12,671,342.45

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