As we all navigate the novel coronavirus pandemic together, one thing is certain — your total wellbeing is critical.

Your total wellbeing doesn’t just start and end with physical health. When we talk about total wellbeing at UofL, we mean your wellbeing in these four areas:

**Physical**
Managing your health, taking preventive measures and managing chronic conditions

**Emotional**
Maintaining good mental health, managing stress, dealing with life crises and maintaining stability through illness

**Financial**
Having the financial ability to manage commitments, meet financial goals, saving for emergencies or future needs

**Social**
Being connected to your family, friends, workplace and community by being inclusive and knowing how to stay in touch and support others

Each of the four areas of wellbeing are interconnected. For example, if you have an emotional issue, this could impact your physical health. High health care costs could lead to financial problems which could create higher levels of stress and impact how you interact socially with others.

Consider how you can maintain and improve all aspects of your total wellbeing. At UofL, we have resources to help.

This issue of Explore shares more information about your benefits, and the programs and resources available to support the physical and emotional wellbeing of both you and your family. Financial and social wellbeing will be covered in a future issue.
Your physical wellbeing

To thrive physically means understanding and managing your health. It includes taking appropriate preventive measures, improving your overall health status, managing chronic conditions and recovering from illness and unexpected injury.

Keep active
Spring is in the air, giving us more opportunity to head outside! It also means some of your favorite fruits and veggies are starting to sprout. Start this season out right with new activities and healthy habits.

Get support for your chronic condition
Chronic conditions like asthma, COPD, hypertension (blood pressure), hyperlipidemia (cholesterol) and diabetes can be difficult to manage. For these conditions, you can take advantage of UofL’s disease management program which can help you navigate and save considerably on your health care costs. Simply go to www.uoflphysicians.com. On the homepage, enter “health management services” in the search bar, and then click on the first link. Or, call 502-588-0770.

Receive preventive care
Preventive care helps you and your doctor track biometric trends over time and detect issues before they become more serious.

Here are some preventive care tips:

- **Receive 100% covered annual physicals and other age-appropriate health screenings** like PAP screenings and prostate exams each year. Go to www.anthem.com/preventive-care for more information.

- **Get updates on any needed vaccinations**, such as seasonal flu, Tdap (to prevent against whooping cough) and/or Td (tetanus).

- **Be sure your doctor’s office codes your preventive care visit appropriately.** If the doctor begins to diagnose a specific condition during your appointment, you could be charged for it. Discuss any diagnosis or treatments with your doctor so you understand how you will be billed.

For example, a preventive care colonoscopy is covered at 100%, with no deductible. If, during the procedure, a polyp needs to be removed, the visit will be considered diagnostic. It will then be subject to deductible and coinsurance.

Did you know?
- UofL has 1,500 employees taking hypertension medication, but fewer than 2% are enrolled in our disease management program.
- UofL covers preventive care screenings at 100% for all employees and dependents covered by our medical plans, but only 50% of our eligible population takes advantage of them.
Start a micro habit

Creating new habits can be overwhelming. But you can take small steps (also known as micro habits), that don’t require a learning curve or an unreasonable amount of change all at once. They can then lead to more consistent habits over time. Check out these micro habits to help you stay active and eat right — especially during this time where your routine has likely shifted greatly.

Stay active

• **Take a walk or run around your neighborhood** while listening to your favorite music or podcast.

• **Connect to a device** that tracks your steps (such as MyFitnessPal or GoogleFit) so you can set goals for movement each day. Consider inviting friends and family to a virtual activity challenge to stay connected.

• **Build movement into your time at the house.** During phone calls, consider walking around the house instead of sitting in a chair.

Eat right

• **Snack healthy.** During times of high stress, you may find yourself wanting to eat. Make a plan during the day of what healthy snacks (like mixed nuts and fruits/veggies) you will eat when the craving hits.

• **Slow down.** The pace at which you eat influences how much you eat. According to the American Dietetic Society, fast eaters are up to 115% more likely to be obese than slow eaters.

• **Eat the rainbow.** As you plan your meals, include a variety of fruits and veggies so you benefit from a balance of vitamins, fibers and proteins.

How your physical and emotional wellbeing connect

A true connection between physical and emotional wellbeing exists. According to studies conducted by Mayo Clinic and Harvard Health:

• **Regular exercise has been proven to reduce stress and boost self-esteem.** After you exercise, your body releases chemicals called endorphins that reduce your perception of pain and provide a positive euphoric feeling.

• **Eating right is linked to positive moods.** Eating a healthy, balanced diet may protect you against mild depression. Don’t totally deny yourself foods that bring you joy, but rather, eat them in moderation. Try to avoid inflammation-producing foods (such as soda, fried foods and processed meats) and consider eating more foods from the Mediterranean diet (whole grains, nuts, vegetables, fruits, and fish).

**Important:** Food and exercise will not impact serious forms of depression or suicidal thoughts. Seek treatment if you are experiencing thoughts about harming yourself or others.
Anxiety is more common than you think.

The most common mental health disorder in the United States is anxiety. It impacts 18.1% of our adult population each year and 25% of children between ages 13 and 18, and that number continues to rise. Often those experiencing anxiety are also dealing with depression.

If you, a family member, friend or coworker is experiencing higher than normal levels of stress or anxiety, or if you have concerns about feelings of depression, know that you are not alone and there are people and resources available to you. For confidential conversations and support, contact the EAP and/or Anthem’s MyStrength.

Source: Anxiety and Depression Association of America

Your emotional wellbeing

Being emotionally balanced means maintaining good mental health, managing stress, dealing with life crises and maintaining stability through illness.

UofL provides access to several different wellbeing resources for you and your family; some at no cost to you. And, some of these resources, like the Employee Assistance Program (EAP) through Human Development Company, are available to all employees and family members even if you aren’t enrolled in a UofL medical plan. Through the EAP you can:

• **Meet with an EAP counselor at no charge.** You can get up to eight free confidential sessions with an outside counselor per year, per topic. Get help with emotional/behavioral, family and marital, alcohol and/or drug, financial, legal and other personal problems.

  Call 502-589-HELP (4357) or 800-877-8332 or go to www.humandev.com.

• **Get a referral for your day to day concerns.** The EAP program also provides referrals for things like day care, elder care and financial concerns.

  Call 502-589-HELP (4357) or 800-877-8332 or go to www.humandev.com.

• **For Anthem members, engage with Anthem’s myStrength:** This online resource helps you “learn to reduce stress and feel happier” with an array of tools. For example, you can monitor your mood with mood trackers, connect with a community of users, and get articles that offer tips on relationships and health topics.

  Log on to www.anthem.com. Go to My Health Dashboard/Programs and see information on MyStrength.
The coronavirus (COVID-19) has caught the world by storm.

UofL takes the health and safety of our faculty, staff and students very seriously. That’s why we are:

• Covering Anthem’s LiveHealth Online telemedicine at 100% through June 14, 2020. This will be covered whether it is related to COVID-19 or not. Simply call 844-784-8409.

• Covering testing of COVID-19 at 100% (copays related to testing done at office visits or urgent care will be waived). We encourage you to use LiveHealth Online before going to an urgent care or ER for your safety and the safety of others. In a true emergency, always go to the ER.

Go to louisville.edu for the latest University COVID-19 updates accessible from the home page. There you can find the latest:

• Updates from the President — Access specifics about closings around campus.

• Virus statistics — Current information from the Centers for Disease Control and Prevention (CDC), University of Louisville and the Kentucky Department of Public Health.

• Travel guidelines — Information on University-sponsored travel, reporting returning travel and CDC travel health notices and more.

• Tips to stay healthy — Includes information about coping with uncertainty, tips about disinfecting your home, specifics about proper hand washing and more.

Use LiveHealth Online First

If you become ill and have concerns that it’s coronavirus, utilize LiveHealth Online. A physician will be able to help diagnose you or discuss next steps, while keeping you out of the emergency room and away from others.

LiveHealth Online is available year-round. The in-network doctor can help with your concerns and treat you virtually — even prescribing certain medicine. Register at www.livehealthonline.com to be ready to use this service when needed. Or, call 844-784-8409.
Prescription drugs and wellbeing

For those who need prescription drugs, taking them as prescribed, at the right time and at the right frequency, is essential to your wellbeing. This includes taking your prescription drugs to completion — not just when you begin to feel better.

**Ways to keep your costs down**

Here are a few steps you can take to lower your prescription drug costs:

1. **Talk to your doctor or pharmacist about less expensive alternatives like:**
   a. **Generics:** They are made with the same active ingredients as their brand-name counterparts but cost less. Remember that if you purchase a brand-name when a generic is available, the Plan will pay the cost of the generic. You pay the remainder (with no maximum).
   b. **Brand-name drugs on formulary:** If no generic is available, try to choose a brand-name drug on the formulary to keep costs down.
   c. **Over-the-counter options:** For example, an over-the-counter allergy medicine may cost less than a prescribed drug.
   d. **Home delivery:** Enjoy the convenience of a 90-day supply of your long-term maintenance drugs delivered right to your door.

2. **Price your drugs through Express Scripts.** While UofL pays the majority of your prescription drug cost, you pay the remainder through deductibles, copayments and/or coinsurance.

   Using the *Price a Medication* tool, you can price what you would pay and see the cost of comparable prescription drugs too. After logging in, go to “Prescriptions” and “Price a Medication.” Enter your name, preferred pharmacy and drug name. Once the prices are shown, you can “view formulary alternatives” to see if there is a less expensive option.

**Questions to ask your pharmacist**

It’s always a good practice to ask your doctor and/or pharmacist a few simple (but very important) questions, including:

- Are there any food or other over-the-counter medications that could cause negative interactions or that could reduce the efficacy of the medication?
- Can I mix alcohol with this drug?
- How can I safely dispose of this medication?
- What are the side effects? For example, some medications cause drowsiness, nausea, a rash or sleeplessness. Know what to look for so you can recognize if something isn’t quite right.
Take advantage of two great Rx resources available to assist you.

- **Know Your Rx:** UofL is a member of the Know Your Rx Coalition. Contact these consulting pharmacists if you have questions or problems with a prescription medication, need help contacting your doctor for lower cost drug alternatives or have questions about side effects and more. Call 855-218-5979.

- **Express Scripts:** Contact our carrier for questions about claims, drug costs, in-network pharmacies, ID cards and more. Call 800-298-6890.
Learn tips about COVID-19, improving your total wellbeing and how to spend less on prescription drugs.

Ask questions — call 502-852-6258 to speak with a benefits counselor.

Adjust your habits to be on your way to a better you.

Make the most of your UofL benefits