



Summer 2022

COMMITMENT + EXPERTISE + STABILITY



BENEFIT BEAT

C.M.G. Agency, Inc. An affiliate of Catholic Mutual Group

HEALTH TIP: Creating Whole Person Health



Cigna recently released its list of the four biggest health trends and how they are set to impact America's workforce throughout 2022. In addition to notes on anticipated drug costs and working toward health equity for all, whole-person health continues to be a priority.

Taking an integrated approach that addresses both your mental and physical needs is a proven path toward good health. While doing so sounds good in theory, it can be hard to put into practice. To make whole-person health easier to achieve, here are a few tips for boosting mental and physical in your everyday life.

Mind:

Embracing gratitude in difficult times can be challenging, as we've learned over the past few years. Data released by Mental Health America shows that one in four Americans [struggled with depression during the pandemic](#), and one in three developed symptoms of anxiety. To improve mental wellbeing, consider the following tips:

- Destigmatize mental health care: The more we talk about it, the more we break down the stigma surrounding the need for mental health support.
- Know how to access the care you need: A myriad of options are available, from in-person visits to telehealth and online appointments. No matter what format you prefer, mental health experts are available to provide support in a setting that is the most comfortable and productive for you.
- Check your plan: Your EAP offers detailed information on mental health coverage. Familiarizing yourself with the plan will help you feel more in control of the course you set for seeking help.

Body:

With the longer days of spring and summer comes an increased desire to spend time outdoors. Also, when the weather is warmer, we tend to gravitate toward healthier foods. This is great news for achieving your whole-person health goals! Here's how to get there:

- Create healthy eating habits: Boost your intake of fresh fruits and vegetables. The [CDC recommends](#) two cups of fruit per day, and two or three cups of vegetables per day.
 - Increase physical activity: The ideal amount of physical activity, [according to the CDC](#), is 150 minutes of moderate-intensity physical activity plus two days of muscle strengthening activity per week.
 - Get your annual physical checkup: Your routine care may still be delayed or off-schedule due to the pandemic. However, with communities transitioning to a new sense of normal, now is the time to get those annual visits back on track. This includes resuming regular screenings for breast and prostate care.
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ON THE RADAR

Many groups have already gone through Annual Enrollment as a majority of groups renew on January 1, however, **keep on the radar** that employees may also make plan election changes if they experience a qualified life event as defined by the IRS and outlined in the employers Section 125 plan document during the plan year. If a defined qualified life status change occurs the employee must notify their employer and make any requested change timely (usually within 30 – 60 days of the event).

Depending on the change in coverage being requested (additional life, short-term disability or long term disability) the employee may also be required to complete and submit an **Evidence of Insurability (EOI) form**. EOI is generally required for coverage in excess of any applicable guarantee-issue amount, for late entrants, or reinstatements of coverage if required, members and dependents eligible but not insured under the prior plan, and re- applications for previously-declined coverage.

HEALTHY SUMMER RECIPE

This lightened up cobbler recipe uses fresh fruit and less sugar than traditional cobblers, making it a perfect choice for spring and summer.

Find the recipe here, courtesy of Eating Well:

[Peach Blueberry Cobbler](#)



A FEW ITEMS OF NOTE

CVS/Caremark: Catholic Mutual Group is currently working with CVS/Caremark on the Buying Alliance contract effective 1/1/2023. While we cannot release specific details, you can expect sharper pricing and increases to the average rebates per employee per year.

Legal Take: The COVID Public Health Emergency was to end on 4/15/22 but has been extended for three months, with the possibility of an additional three-month extension. We will keep you up-to-date as we continue to receive information.

SAVE THE DATE
2023 CMG Employee Benefit Buying Alliance Annual Meeting
February 7 & 8, 2023
Hyatt Regency in Clearwater Beach, Florida
More to come soon!

[For a printable version of this newsletter, click here.](#)

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