



RX-MARKS THE SPOT: Finding the Best Way to Fill Your Prescriptions

Understanding your prescription options can help you save money and avoid unnecessary frustration. One of the easiest ways to reduce prescription costs is by choosing generic medications when they are available. Generic drugs are approved by the FDA, contain the same active ingredients as brand-name medications, and work the same way while typically costing much less.

If you experience any issues when filling a prescription at the pharmacy (such as coverage questions, claim denials, or unexpected charges), the best first step is to contact ProAct at 877-635-9545. This number can also be found on your ID card. ProAct can help explain benefits, troubleshoot claim issues, and work directly with the pharmacy to resolve problems as they come up. Calling ProAct while you are still at the pharmacy often leads to the fastest resolution.

For medications you take on an ongoing basis, mail order may be a convenient and cost-effective option. Mail order prescriptions are available through ProAct Pharmacy Services and Ridgeway Pharmacy and allow you to receive your medications by mail, often in a larger supply, such as 90 days at a time. This means fewer trips to the pharmacy and, in most cases, lower overall costs.

If a generic prescription is not an option, CRX, an international mail order prescription program, may be a great alternative. Medications provided through CRX are sourced from tier-one countries that maintain regulatory and safety standards that are the same as, or even stricter than, those in the United States.

If you have a prescription that may be filled through CRX, MMIA and CRX may reach out to you directly to let you know that you qualify. Eligible medications through this program are offered with a \$0 copay and delivered right to your door, making it a simple and affordable option. Participation is optional, and you can always choose the prescription option that best fits your needs.

We are committed to helping you get the medications you need in the most convenient and affordable way possible. If you ever need guidance, you can always reach out to your MMIA Employee Benefits team.



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WHY 30 IS THE NEW 40 FOR HEART DISEASE RISK

By Laura Del Guerra from Take Control

For decades, high cholesterol was treated like a problem that didn't need attention until our 50s. But the March release of the 2026 cholesterol guidelines from the American College of Cardiology and the American Heart Association puts a much brighter focus on prevention — and for the first time, the recommendations now extend to adults as young as 30, an age when many people still feel invincible.

Coronary artery disease (CAD) — the buildup of plaque in the arteries that can lead to heart attacks and strokes — remains the leading cause of death in the United States. Even more concerning, rates of sudden cardiac death among adults ages 25–40 are increasing by about 2% each year, and nearly 1 in 5 heart attacks now occur in this younger age group.

There are many possible reasons for this trend. Diets high in ultra-processed foods, increasing rates of insulin resistance, obesity, sedentary lifestyles, chronic stress, and delayed cholesterol screening all likely play a role. Yet only about 56% of adults ages 18–40 have ever had their cholesterol checked, compared to 87% of adults over age 40.



The goal is no longer just treating heart disease after it develops — it's preventing years of silent plaque buildup before symptoms ever appear. For many adults, especially those with a family history of heart disease, elevated LDL cholesterol, insulin resistance, high blood pressure, or other metabolic risk factors, the question is no longer, "Am I old enough to worry about cholesterol?" The better question may be: "How long has this risk already been developing?" Elevated LDL cholesterol — especially levels above 160 mg/dL — should not be ignored.

The good news is that prevention works — and the earlier it starts, the greater the impact.

The first step is to know your numbers. MMIA offers a free health screening that includes a lipid panel, along with a \$50 incentive for completing the screening between July 1 and September 30.

Second, have your results reviewed by a qualified health professional. A 15-minute Health Screening Review call can help interpret your results, explain your risk factors, and provide recommendations for next steps. Completing the review with a Take Control health coach by November 6 earns another \$50 incentive.

Third, understand your long-term risk. The PREVENT calculator is an online tool designed for adults ages 30–79 without known cardiovascular disease. In about a minute, it estimates both your 10-year and 30-year risk for cardiovascular disease.

Finally, take action. Lifestyle changes, and in some cases medication such as statin therapy, can significantly reduce long-term risk when started early.

INVEST IN YOUR HEALTH & EARN UP TO \$200!

Our Wellness Program is designed to make it easier to understand your health, take preventive steps, and get rewarded for doing so. Eligible employees, spouses, and retirees can earn up to \$200 in incentives by completing a few simple wellness activities designed to support preventive care and healthy choices.

To get started, participants must complete a Health Screening between July 1 and September 30 through It Starts With Me or at a local Montana Health Center. The It Starts With Me screening schedule is available on our website (mmiaeb.net/wellness), and registration for those screenings will open about six weeks before the screening date. If you wish to schedule your screening at a Montana Health Center, we recommend you schedule your screening as soon as possible because those slots always fill up before the end of September.

The screening is confidential, quick (about 10 minutes), and worth \$50 toward your total incentive. An additional \$50 incentive can be earned when you complete a Health Screening Review (HSR) call with Take Control, where a certified coach will help review screening results and support personal wellness goals. These calls must be scheduled on our website and must be completed by November 6. Completing the Education incentive activity, an online quiz, by September 30 earns an additional \$50 and provides helpful insight into your benefits and resources. Finally, if 80% of eligible employees in your city/town complete the screening, all eligible participants will receive an additional participation bonus, bringing the total possible incentive to \$200.

The Wellness Program is designed to support healthier lives, not to track individual health data. All personal health information and coaching conversations remain strictly confidential and are not shared with your employer at any time.

These preventive health screenings play an important role in keeping our health plan strong for everyone. By identifying potential health issues early, often before symptoms are even noticeable, participants have the opportunity to address concerns sooner, when treatment is typically more effective and less costly. Early detection can help prevent more serious conditions from developing, which in turn helps reduce overall claims costs. Lower claims contribute to a healthier pool and help stabilize costs over time, supporting our shared goal of keeping premiums more affordable for everyone.

For more details about the program, eligibility, and incentives, including a full FAQ, visit mmiaeb.net/wellness. Take the first step by scheduling your screening as soon as possible, and encourage your coworkers to participate!
Together, we can create healthier lives across the state.

Please note, you must be enrolled in an MMIA medical plan at the time incentives are distributed to the cities/towns. If you are not enrolled, you are not eligible to collect incentives, even if you were enrolled at the time of participation. Additionally, the prepaid Visa cards expire 12 months after their issue date. MMIA has no way of tracking lost or stolen cards.

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