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## NEW YEAR'S RESOLUTIONS: ***SELF-CARE***

**Why hello there 2026. Good to meet you, and excited to see what you have in store for the next 365.**

When thinking of health and wellness New Year's resolutions in particular, the topics of diet and exercise are understandably top-of-mind. They are crucial, but for this article we'll focus instead on other important wellness topics to set you up for a great new year.

- **Prioritize sleep** – Yeah, it may seem odd to focus on a lengthy period of time each day (or, *ahem*, night) where you're not even conscious, but proper sleep sets you up for success in almost all other wellness categories. Sleep is the foundation from which you build your wellness fortress, or some such analogy. Aim for 7-9 hours a night, lower the temperature at bedtime, and aim to get to sleep and wake up at the same times each day.
- **Rethink and reinvigorate self-care in your life.** This can mean so many different things to different people. Try/continue counseling or therapy. Take a relaxing bath every couple of days. Try some yoga. Take five minutes for a guided meditation session and make it a daily ritual. Experiment and find what works for you.
- **Spend more time outside.** Time outside relieves stress, elevates mood, and lowers blood pressure. That's an impressive list. Bundle up and get out there as much as you can. See if you can get friends and/or coworkers to be accountability buddies and get out together. It always helps when you have some positive peer pressure.
- **Water for the win** – You probably know how important drinking water is for your health, so this is a healthy reminder. According to the Mayo Clinic, every cell, tissue and organ in your body needs water to work properly. They recommend about 1 gallon of fluids a day for men and .75 gallon for women.
- **Gratitude ritual** – Life can be hard and there is a lot of negativity tossed about these days. Take time each day to redirect thoughts back to the positive and the good things going on in your life. A few minutes a day writing down things you are grateful for or good things that are occurring can remind you and your brain of some of the positives happening all around you.

Article referenced: [Water: How much should you drink every day? - Mayo Clinic](#)

# WELLNESS RECAP

## 2025

### *Well well well(ness), look what we have here*

2025 brought us another successful year with our Wellness program! Incentives were sent to cities/towns in November, so if you are still on the medical plan and participated in the Wellness program, make sure to go pick up your rewards card...sooner rather than later! The cards do expire 12 months from the issue date, and there is a monthly fee after nine months of inactivity. More details are posted on our wellness page. If you have a question about the incentive activities or your incentive amount, feel free to reach out!



Out of over 3,000 eligible participants on the medical plan, 70% participated in at least one wellness activity! That's a pretty incredible start, but we always are excited to see how we can improve that number. Did you know that out of all the participants that got screened, 91% of completed the Education incentive? That's impressive, but that means that we have 9% of engaged participants that missed out on an easy \$50!

**The MMIA Employee Benefits Wellness Program is here for YOU, our medical plan participants. Here are a few reasons we think our Wellness Program is so important:**



Early identification of health risks can allow substantial time for preventive measures and help you make lifestyle changes or seek medical treatment if necessary.



Early identification also helps reduce or prevent the risk of high-cost health claims that adversely impact monthly premiums.



Our Education incentive activity aims to provide guidance on a healthier lifestyle, and/or to provide information on resources available through MMIA EB's medical plan.

As always, feel free to check out our Wellness page at [www.mmiaeb.net/wellness](http://www.mmiaeb.net/wellness). That is the one-stop-shop where you can engage in incentivized activities every year, find our FAQs and program outlines, view the It Starts With Me Health Screening schedule, and more. Also, keep an eye out for print materials, such as Open Enrollment flyers or Health Screening reminder postcards which are sent out in the spring and early summer.

## RESOURCE SPOTLIGHT:

# SAPPHIRE RESOURCE CONNECTION

MMIA coordinates an Employee Assistance Program (EAP) with Sapphire Resource Connection providing financial and legal assistance with up to six free counseling sessions per issue per year for all participants on the MMIA medical plan and those in their household.

We all face challenges in life, and the EAP is offered to help with any number of concerns such as stress, work/life balance, family issues, anxiety, depression, substance abuse and grief.



Scheduling is convenient and easy. Visit [sr-connection.com](https://sr-connection.com) and click on SRC Counselor List under the Member Services tab. You can search by city/town or by specialty to find a counselor that best suits your needs and contact them directly. Video/telephonic visits are also available from many counselors if that is preferred.

When you call a counselor, just mention that you have EAP benefits with Sapphire through MMIA. *That's it!*

The EAP is completely confidential and never shares any participant information with employers. If participants would like to continue counseling after the six free visits, the sessions would then run through their medical benefit.

If you have any questions, contact the MMIA Employee Benefits team.

Phone: **800-635-3089 option 4**  
Email: [ebgroup@mmia.net](mailto:ebgroup@mmia.net)

## WELLNESS PREPAID REWARDS CARD TIPS

- Activate your card either by calling the number on the label or at [www.prepaid-usa.com](http://www.prepaid-usa.com) ASAP if you haven't already. Cards that have not been activated cannot be replaced if lost, but funds from registered cards may be able to be recovered through Prepaid-USA. If nothing else, take a picture of the card or write down the number. Keep in mind that once rewards cards are distributed, MMIA cannot track, replace or refund them. Treat them as cash, and if issues arise, contact Prepaid-USA.
- You can use your card at the gas station, just not at the pump. Take your card to the cashier to prepay.
- Cards cannot be used at liquor stores, bars, smoke shops, post offices, ATMs, or some self-checkout machines.
- You may need to register the card on the website for some online transactions, even if you have already registered by phone.
- Restaurant/Salon/Service station use – some merchants preauthorize up to a 20% gratuity and your card may be declined if your balance cannot accommodate the additional gratuity.
- **Use them before you forget!** Cards expire after 12 months and there is a \$3.95 charge each month after nine months of inactivity. The expiration date is printed clearly on the front of the card.

