



## TREAT YOUR BRAIN! IT'S MENTAL HEALTH AWARENESS MONTH

While we focus on our physical wellbeing, the food we eat, exercise, and getting regular check-ups, we often forget to take stock of our emotional and mental health needs. With one in five adults experiencing mental illness each year and one in six youth experiencing a mental health disorder each year, it is more important than ever to pay attention to this issue during [Mental Health Awareness Month](#).

Observed each May since 1949, Mental Health Awareness Month provides a timely reminder that mental health is essential for better health and that those living with mental health issues are deserving of care and compassion, and pathways to hope and healing. This issue of SMART Health Insights, brought to you by Marpai, your employer's health plan services provider, brings you relevant information about mental health and ways to monitor and boost your mental health.

### IN THIS ISSUE:

Mental Health Myths: Stop the Stigma

Good mental health at every age

How Gardening Affects Mental Health

Technology and the Future of Mental Health Treatment

Feel Confident about your Health Plan

# MENTAL HEALTH MYTHS: STOP THE STIGMA

Published by [familydoctor.org](https://familydoctor.org)

<https://familydoctor.org/mental-health-myths-stop-stigma/>

Mental health is widely misunderstood. There is a stigma that surrounds mental health issues. This stigma prevents people from getting the help they need. The only way to stop the stigma is to learn as much as you can about it. The best way to do that is to dispel some of the common myths about mental illness.

## PATH TO IMPROVED WELL BEING

Here are some common myths about mental illness, and the facts that refute them.

### Myth: Mental health problems are not that common.

**Fact:** Mental health problems are very common. About 1 of every 5 people will experience a mental health issue in a given year. One of every 25 has a serious mental health disorder. These include anxiety, major depression, bipolar disorder, and schizophrenia.

### Myth: Children and teens don't have mental health problems.

**Fact:** Research shows that 1 in 5 teenagers have or will have a mental illness. In 50% of adults who have a mental health issue, the first signs showed up before age 14. These problems are not the result of bad parenting. They are a combination of many factors. Many of these factors are beyond the child or parents' control. Negative events in childhood can contribute to mental health issues in teens and adults.

### Myth: People with mental health issues are violent or dangerous.

**Fact:** A large majority of mentally ill people are not violent. Only about 7% of violent acts are committed by a person with symptoms of mental illness. In fact, people with serious mental health issues are 10 times more likely to be a victim of violence.

### Myth: Mental health problems are a sign of weakness.

**Fact:** Mental illness has nothing to do with strength or weakness. It is a medical disorder that needs treatment in the same way an infection or broken bone needs treatment. If you need help with a mental issue, you are not weak. Many factors are involved in mental health, including:

- Your genes or brain chemistry can factor into your mental health. So can any disease or injury that you get.
- Your life experiences shape your mental health. This includes going through a traumatic event or having a very stressful job or home life.

- Your family history has a part to play in your mental health. Having a parent with a mental health problem could increase your risk of having one.

### Myth: When someone develops a mental health problem, they will have it for the rest of their lives. They will never recover.

**Fact:** Mental health doesn't stay the same. It goes up and down over the course of your life. Many factors can influence how you feel. If any of these factors change, your mental health can change. With treatment, many of the problems you may develop are temporary. A good treatment plan will help you work through the problem and recover. This doesn't necessarily mean the problem has gone away. But you can find a way to live with it and still be a productive member of society.

At the same time, feeling better might not mean you're cured. You may have to continue with your treatment plan even after you feel better. Some mental health problems never go away. These usually are more serious conditions such as schizophrenia or bipolar disorder. But some cases of depression and anxiety are temporary and go away after treatment.



### Myth: Therapy is a waste of time.

**Fact:** Some people may not be comfortable with therapy. They're afraid they'll have to go back into their childhoods. But modern therapy is designed to be short term. It focuses on problems and solutions. Research has shown that it is very effective in treating mental illness. It's usually most effective when used in combination with medicine. Studies found that 70% to 90% of people reported an improvement in their symptoms when both were part of their treatment plan.



### Myth: There's nothing I can do to help someone with a mental health problem.

**Fact:** There are many things you can do to help someone:

- Let them know you are there if they need you.
- Help them find the mental health services they need.
- Learn about what they are going through.
- Treat them with respect. Don't call them "crazy."
- Express your support in ways they can understand.
- Get help for yourself if you need it.
- Don't give up on them.

### Myth: You can't prevent mental illness.

**Fact:** You can't always prevent getting mental health problems. But you can address risk factors you or your loved one may have:

- Try to minimize exposure to trauma. If you or a loved one experiences a traumatic event, get help right away. Early treatment can prevent worse problems in the future.
- Reduce stress. Having a very stressful job or home life can reduce the quality of your mental health.
- Put yourself in positive situations. Avoid negative people. Instead, surround yourself with healthy people with a good outlook on life.
- Establish healthy habits. Eat a healthy diet, exercise, and get plenty of sleep. These basic self-care methods can go a long way in how you feel about yourself and how you function.

### THINGS TO CONSIDER

The stigma that surrounds mental illness prevents people from getting the help and support they need. They are afraid of what people will think of them, so they don't seek treatment. Their condition often gets worse. Sometimes people even take their own lives because the stigma of mental illness kept them from seeking help.

Look for these signs that you or a loved one may be experiencing signs of mental illness:

- Feeling sad or depressed.
- Trouble concentrating.
- Extreme feelings (including fear, guilt, sadness, or anger).
- Withdrawal from friends or activities.
- Extreme mood changes.
- Alcohol or drug abuse.

- Unexplained hostility or violence.
- Inability to cope with stress or your feelings.
- Delusions, paranoia, or hallucinations (such as hearing voices).
- Thinking about hurting yourself or others.
- Don't be afraid to ask for help. Mental illness is nothing to be embarrassed by or ashamed of. Being aware of mental health issues and learning the truth can help you and others. It can even save lives.

### QUESTIONS TO ASK YOUR DOCTOR

- I have some of these symptoms. Could I have a mental illness?
- What is the treatment?
- Do I need to see a psychiatrist?
- Do I need therapy?
- Can you recommend a counselor or therapist I could see?
- Is this a temporary problem or is it permanent?
- Will I need treatment for the rest of my life?
- What can I do at home to help me recover?
- How can I explain to other people the mental problem that I'm having?

### RESOURCES

[Mentalhealth.gov](https://www.mentalhealth.gov)

National Institute of Mental Health



# GOOD MENTAL HEALTH AT EVERY AGE

Published by OASH

<https://www.womenshealth.gov/mental-health/good-mental-health/good-mental-health-every-age>



## EACH STAGE OF YOUR LIFE CAN CREATE DIFFERENT

**CHALLENGES TO GOOD MENTAL HEALTH.** The events that worry you as a 20-year-old probably won't be the same as what causes you stress when you're 50. Eating right, staying physically active, getting enough sleep, and having healthy relationships will help support good physical and mental health throughout life. If you're worried about your mental health, talk to someone right away.

## WHAT DO I NEED TO KNOW ABOUT MENTAL HEALTH IN MY TEENS AND 20S?

Researchers think that most mental health conditions begin early in life, usually by 25 years old. Mental health conditions are common in young people, but some conditions are more serious or last longer than others. A recent survey showed that almost 1 in 3 young women 18 to 25 said they had a mental health condition in the past year. One in about every 10 young women has a serious mental health condition that impacts daily activities such as working or going to school.

In your early 20s, you may be dealing with stressful life situations such as finding a job or finishing college, moving out of a family home, and becoming financially independent. This can be a stressful time for anyone. It can be more difficult to handle these life changes if you have a mental health condition. Also, if you have lived with a mental health condition for most of your life, it can be difficult to know that you have a health problem that can be treated.

### What you can do:

- **Protect your mental health** by knowing the signs of a mental health condition.
- **Get help.** If you feel hopeless or your thoughts or actions

feel out of control, get help. You could have a mental health condition that can be treated with medicine or counseling.

- **Talk to a mental health professional.** Treatment works, and the earlier you get treatment, the better it works.
- **Start building healthy habits now.** Learn steps to support good mental health.

## WHAT DO I NEED TO KNOW ABOUT MENTAL HEALTH IN MY 30S AND 40S?

In your 30s and 40s, you may be building a career, raising a family, or juggling many different responsibilities all at the same time. These changes can be exhausting and stressful and make it difficult to maintain good mental health. Your menstrual cycle or pregnancy can also affect your mental well-being, from mood swings during your period or pregnancy to problems getting pregnant. Learn more about reproductive health and mental health.

Perimenopause, the transition to menopause, often begins in your late 40s. Perimenopause can cause sudden hormonal ups and downs that can affect your physical and mental health.

### What you can do:

- **Don't forget about your own health.** During your annual health checkup, often called a "well-woman visit," talk to your doctor or nurse about your mental health and well-being.
- **Follow your doctor's advice.** If you've already been diagnosed with a mental health condition, follow your doctor's advice about any medicines and steps you can take at home to feel better.
- **Develop healthy habits.** Eating right, exercising, getting enough sleep, and staying connected with others can make it easier to deal with many of the stresses of your 30s and 40s. Having healthy habits can make it easier to find the energy to get help for mental health conditions.

## WHAT DO I NEED TO KNOW ABOUT MENTAL HEALTH IN MY 50S AND 60S?

In your early 50s, you will probably experience menopause, which can affect mental health or stress levels. If you are in a romantic relationship, you may find that expectations and roles have changed over the years. By your 60s, you may be facing retirement or dealing with a chronic illness. You may also find yourself suddenly in an emptier house if you have children who have moved out, or you might be a caretaker for an elderly parent. Such major life changes can have emotional and even physical effects.

### What you can do:

- **Treat menopause symptoms.** Talk to your doctor about relief for menopause symptoms if they are uncomfortable or add stress to your life. Changing hormone levels during menopause and perimenopause can also affect your emotions. Learn more about how menopause affects your mental health.
- **Prioritize your own health.** If you are a caregiver, try to be aware of your own stress levels and physical needs. You can also find help through a local support group, hospital services, or other community resources. Learn more about caregiver stress.
- **Stay active.** If you are retired, keep your mind and body active. Retirement is an opportunity to spend time doing things you never had time for, such as learning a new skill or hobby, volunteering, or seeing friends and family more often. But being without a regular job and co-workers you see every day can also feel lonely.
- **Try something new.** If you have “empty nest syndrome” — a phrase parents often use for the feelings of sadness or loneliness they experience when their children move out of the house — try something new. Volunteer, join a club, play a sport, or make a list of places to visit or things you’ve always wanted to do.
- **Stay in touch.** Reach out to someone if you’re having trouble coping with the physical or emotional effects of aging. Lean on friends or loved ones, or make time to talk to a mental health professional. You are not alone.

### WHAT DO I NEED TO KNOW ABOUT MENTAL HEALTH AFTER AGE 70?

Your 70s and beyond can be a time of enjoying retirement, starting new hobbies, and seeing friends and family more often. It can also be the time when many people are diagnosed with serious health problems, such as heart disease or cancer. Sometimes, you’re dealing with the death of a loved one. People in their 70s and beyond may also face tough financial situations due to medical bills or running out of retirement savings.

Older adults who have serious physical conditions are more likely to develop depression.<sup>5</sup> About 1 in 8 older women said they had a mental health condition in the past year.<sup>6</sup> Adults over 65 also may have more trouble sleeping, which can make mental health conditions worse.

Although these challenges can be stressful and upsetting, there are tools you can use to help achieve good mental health in your 70s and beyond.

### What you can do:

- **Maintain strong relationships.** Older adults can be more isolated from their friends, family, and community. Having a strong social network of close family and friends can help your mental and even physical health.

- **Give something back.** Research shows that volunteering your time and talents to benefit others can help you feel more connected and lower your stress levels.<sup>7</sup>
- **Eat well.** Older women need just as many nutrients as younger women but may need fewer calories for energy. To get a personalized calorie recommendation, use the MyPlate Plan tool. Talk to your doctor about whether you might need to take supplements.
- **Be active.** Physical activity can help your bones, heart, and mood. Ask your doctor about what activities are right for you. Most adults need to get at least 2 hours and 30 minutes a week of moderate aerobic physical activity or 1 hour and 15 minutes of vigorous aerobic activity, or some combination of the two. Talk to your doctor before starting a new exercise program. Most adults also need 2 days of strengthening activities to keep bones and muscles healthy. Learn more about physical activity for older adults.
- **Use the resources in your community.** As you get older, it can be difficult to face a loss of independence like driving or living in your own home. Learn about the free and low-cost resources in your community that can allow you to maintain independence in older age. The Administration on Aging and your local Agency on Aging are good places to start.

These tips can help you maintain your physical health as well as mental health. Learn the signs of a mental health condition, and talk to your doctor or nurse about your mental health.

### DID WE ANSWER YOUR QUESTION ABOUT GOOD MENTAL HEALTH AT EVERY AGE?

For more information about good mental health at every age, call the OWH Helpline at 1-800-994-9662 or check out the following resources from other organizations:

- **Creating a Healthier Life:** A Step-by-Step Guide to Wellness (PDF, 387 KB) — Information from the Substance Abuse and Mental Health Services Administration.
- **Depression & Menopause** — Information from The North American Menopause Society.
- **Mental health of older adults** — Fact sheet from the World Health Organization.
- **Teen Mental Health** — Information from the U.S. National Library of Medicine.
- **Teens & Young Adults** — Information from the National Alliance on Mental Illness.
- **Your Mental Health at Midlife** — Information from the National Women’s Health Resource Center.

# HOW GARDENING AFFECTS MENTAL HEALTH

Published by WebMD

<https://www.webmd.com/mental-health/how-gardening-affects-mental-health>

Gardening has been around for as long as humans have been growing food. Through the centuries, gardens have served not only as places to grow plants but as spaces for people to relax, to focus, and to connect with nature and each other. Today, gardening can provide many mental health benefits for your daily life.

## BENEFITS OF GARDENING FOR MENTAL HEALTH

Gardening can improve many aspects of mental health, focus, and concentration.

**Improves mood.** Gardening can make you feel more peaceful and content. Focusing your attention on the immediate tasks and details of gardening can reduce negative thoughts and feelings and can make you feel better in the moment. Just spending time around plants eases stress for many people.

**Boosts self-esteem.** Self-esteem is how much you value and feel positively about yourself. Helping a plant grow is a big feat. When you see your work pay off with healthy plants, your sense of pride gets a boost.

**Improves attention span.** Gardening can change how well you pay full attention to a single activity. If you struggle with staying focused on tasks, conversations, or topics in your daily life, gardening can help you learn to concentrate on what's right in front of you without getting distracted. Studies show that outdoor activities can reduce similar symptoms of ADHD.

**Provides exercise.** Things like weeding, digging, and raking are a good exercise. Regular exercise reduces anxiety, depression, and other mental issues, and can help prevent dementia. If you don't like going to the gym, gardening can be an enjoyable way to still get these benefits.

**Encourages social bonds.** Gardening with others at a community garden or other group setting takes teamwork to achieve shared goals. Being part of a larger group can benefit your mental health by increasing your social connections and your support system.

## LIMITS OF GARDENING FOR MENTAL HEALTH

**Mistakes happen.** Not every plant will grow exactly how you want or expect. Many common gardening mistakes can lead to sick, wilting, or dead plants:


- Too much sunlight or shade
- Watering too much or not enough
- Planting at the wrong time in the season
- Insects eating leaves or stalks
- Animals getting past your fence
- Too many weeds
- Incorrect soil type or quality
- Not harvesting at the right time.

Almost every gardener will have problems growing and caring for their plants at some point. Learn from your mistakes, and don't let them keep you from continuing to garden.

**Risk of illness and injury.** Gardening may carry health risks from things like bacteria and insects. Watch for problems such as:

- Skin itching, blistering, rashes, or breathing problems from poisonous plants (like poison ivy)
- Tetanus and sepsis infections from dirt in cuts or wounds
- Back pain



- 
- 
- Lyme disease and other illnesses spread by insects
  - Weil's disease, a type of leptospirosis spread through animal urine, in compost, or from wet plants
  - Legionnaire's disease bacteria in compost or soil.

You can lower these risks by:

- Wearing gloves while gardening
- Opening bags of compost or soil with your face turned away
- Cleaning your tools regularly
- Washing your hands after gardening
- Keeping your hoses empty and in the shade when you're not using them
- Checking for ticks after being outside
- Stretching before and after gardening

**Don't ignore other mental health treatments.** Gardening isn't the only way to improve your mental health. Therapy, medication, and other treatments can also manage mental illness. If you notice signs of depression, anxiety, or other issues that interfere with your life even while you garden, talk to your doctor or a specialist.

## TIPS ON GARDENING FOR MENTAL HEALTH

You can include gardening in your life in many ways.

**Get involved at a community garden.** A community garden is a shared space where people grow plants in one large area or in smaller individual plots. Search online for community gardens near you. This is also a great place to ask questions and learn from experienced gardeners.

**Decide what you want to grow.** Do you have a favorite flower, fruit, or vegetable? Different plants need varying amounts of care. Make choices about what to grow based on how much time you have, where you live, and how much money you can invest in your plants.

**Grow plants indoors.** You don't need to own land to start gardening. Plenty of plants grow well indoors in pots or planters. All you need is a window or artificial sunlight source, potting soil, containers, and other supplies based on what plants you grow.



# TECHNOLOGY AND THE FUTURE OF MENTAL HEALTH TREATMENT

Published by National Institute of Mental Health

<https://www.nimh.nih.gov/health/topics/technology-and-the-future-of-mental-health-treatment>

## INTRODUCTION

Technology has opened a new frontier in mental health support and data collection. Mobile devices like cell phones, smartphones, and tablets are giving the public, doctors, and researchers new ways to access help, monitor progress, and increase understanding of mental wellbeing.

Mobile mental health support can be very simple but effective. For example, anyone with the ability to send a text message can contact a crisis center. New technology can also be packaged into an extremely sophisticated app for smartphones or tablets. Such apps might use the device's built-in sensors to collect information on a user's typical behavior patterns. If the app detects a change in behavior, it may provide a signal that help is needed before a crisis occurs. Some apps are stand-alone programs that promise to improve memory or thinking skills. Others help the user connect to a peer counselor or to a health care professional.

Excitement about the huge range of opportunities has led to a burst of app development. There are thousands of mental health apps available in iTunes and Android app stores, and the number is growing every year. However, this new technology frontier includes a lot of uncertainty. There is very little industry regulation and very little information on app effectiveness, which can lead consumers to wonder which apps they should trust.

Before focusing on the state of the science and where it may lead, it's important to look at the advantages and disadvantages of expanding mental health treatment and research into a mobile world.



## THE PROS AND CONS OF MENTAL HEALTH APPS

Experts believe that technology has a lot of potential for clients and clinicians alike. A few of the advantages of mobile care include:

- **Convenience:** Treatment can take place anytime and anywhere (e.g., at home in the middle of the night or on a bus on the way to work) and may be ideal for those who have trouble with in-person appointments.
- **Anonymity:** Clients can seek treatment options without involving other people.
- **An introduction to care:** Technology may be a good first step for those who have avoided mental health care in the past.
- **Lower cost:** Some apps are free or cost less than traditional care.
- **Service to more people:** Technology can help mental health providers offer treatment to people in remote areas or to many people in times of sudden need (e.g., following a natural disaster or terror attack).
- **Interest:** Some technologies might be more appealing than traditional treatment methods, which may encourage clients to continue therapy.
- **24-hour service:** Technology can provide round-the-clock monitoring or intervention support.
- **Consistency:** Technology can offer the same treatment program to all users.
- **Support:** Technology can complement traditional therapy by extending an in-person session, reinforcing new skills, and providing support and monitoring.
- **Objective data collection:** Technology can quantitatively collect information such as location, movement, phone use, and other information.

This new era of mental health technology offers great opportunities but also raises a number of concerns. Tackling potential problems will be an important part of making sure new apps provide benefits without causing harm. That is why the mental health community and software developers are focusing on:

- **Effectiveness:** The biggest concern with technological interventions is obtaining scientific evidence that they work and that they work as well as traditional methods.
- **For whom and for what:** Another concern is understanding if apps work for all people and for all mental health conditions.
- **Privacy:** Apps deal with very sensitive personal information



so app makers need to be able to guarantee privacy for app users.

- **Guidance:** There are no industry-wide standards to help consumers know if an app or other mobile technology is proven effective.
- **Regulation:** The question of who will or should regulate mental health technology and the data it generates needs to be answered.
- **Overselling:** There is some concern that if an app or program promises more than it delivers, consumers may turn away from other, more effective therapies.

## CURRENT TRENDS IN APP DEVELOPMENT

Creative research and engineering teams are combining their skills to address a wide range of mental health concerns. Some popular areas of app development include:

### Self-Management Apps

“Self-management” means that the user puts information into the app so that the app can provide feedback. For example, the user might set up medication reminders, or use the app to develop tools for managing stress, anxiety, or sleep problems. Some software can use additional equipment to track heart rate, breathing patterns, blood pressure, etc. and may help the user track progress and receive feedback.

### Apps for Improving Thinking Skills

Apps that help the user with cognitive remediation (improved thinking skills) are promising. These apps are often targeted toward people with serious mental illnesses.

### Skill-Training Apps

Skill-training apps may feel more like games than other mental health apps as they help users learn new coping or thinking skills. The user might watch an educational video about anxiety management or the importance of social support. Next, the user might pick some new strategies to try and then use the app to track how often those new skills are practiced.

### Illness Management, Supported Care

This type of app technology adds additional support by allowing the user to interact with another human being. The app may help the user connect with peer support or may send information to a trained health care provider who can offer guidance and therapy options. Researchers are working to learn how much human interaction people need for app-based treatments to be effective.

### Passive Symptom Tracking

A lot of effort is going into developing apps that can collect data using the sensors built into smartphones. These sensors can record movement patterns, social interactions (such as the number of texts and phone calls), behavior at different times of the day, vocal tone and speed, and more. In the future, apps may be able to analyze these data to determine

the user's real-time state of mind. Such apps may be able to recognize changes in behavior patterns that signal a mood episode such as mania, depression, or psychosis before it occurs. An app may not replace a mental health professional, but it may be able to alert caregivers when a client needs additional attention. The goal is to create apps that support a range of users, including those with serious mental illnesses.

### Data Collection

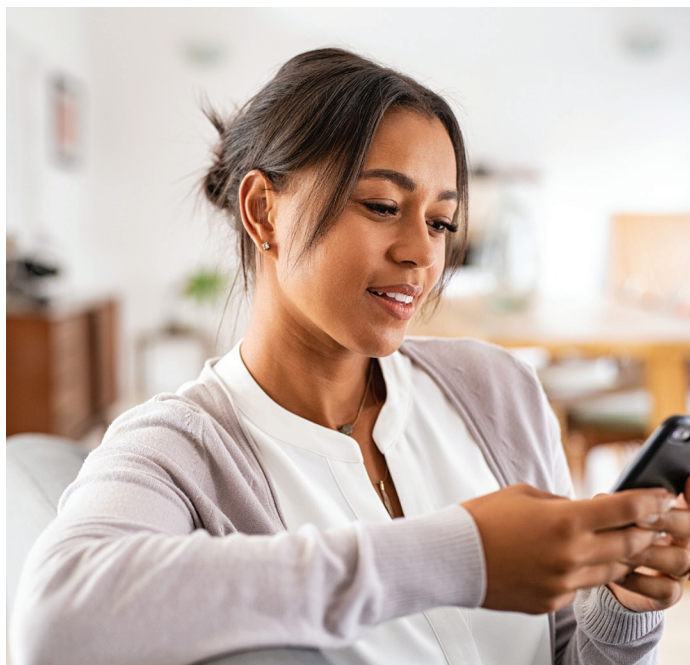
Data collection apps can gather data without any help from the user. Receiving information from a large number of individuals at the same time can increase researchers' understanding of mental health and help them develop better interventions.


## RESEARCH VIA SMARTPHONE?

Dr. Patricia Areán's pioneering BRIGHTEN study, showed that research via smartphone app is already a reality. The BRIGHTEN study was remarkable because it used technology to both deliver treatment interventions and also to actually conduct the research trial. In other words, the research team used technology to recruit, screen, enroll, treat, and assess participants. BRIGHTEN was especially exciting because the study showed that technology can be an efficient way to pilot test promising new treatments, and that those treatments need to be engaging.

## A NEW PARTNERSHIP: CLINICIANS AND ENGINEERS

Researchers have found that interventions are most effective when people like them, are engaged, and want to continue using them. Behavioral health apps will need to combine the engineers' skills for making an app easy to use and entertaining with the clinician's skills for providing effective treatment options.





Researchers and software engineers are developing and testing apps that do everything from managing medications to teaching coping skills to predicting when someone may need more emotional help. Intervention apps may help someone give up smoking, manage symptoms, or overcome anxiety, depression, post-traumatic stress disorder (PTSD), or insomnia. While the apps are becoming more appealing and user-friendly, there still isn't a lot of information on their effectiveness.

## EVALUATING APPS

There are no review boards, checklists, or widely accepted rules for choosing a mental health app. Most apps do not have peer-reviewed research to support their claims, and it is unlikely that every mental health app will go through a randomized, controlled research trial to test effectiveness. One reason is that testing is a slow process and technology evolves quickly. By the time an app has been put through rigorous scientific testing, the original technology may be outdated.

Currently, there are no national standards for evaluating the effectiveness of the hundreds of mental health apps that are available. Consumers should be cautious about trusting a program. However, there are a few suggestions for finding an app that may work for you:

- Ask a trusted health care provider for a recommendation. Some larger providers may offer several apps and collect data on their use.
- Check to see if the app offers recommendations for what to do if symptoms get worse or if there is a psychiatric emergency.
- Decide if you want an app that is completely automated or an app that offers opportunities for contact with a trained person.
- Search for information on the app developer. Can you find helpful information about his or her credentials and experience?
- Beware of misleading logos. The National Institute of Mental Health (NIMH) has not developed and does not endorse any apps. However, some app developers have unlawfully used the NIMH logo to market their products.
- Search the PubMed database offered by National Library of Medicine. This resource contains articles on a wide range of research topics, including mental health app development.
- If there is no information about a particular app, check to see if it is based on a treatment that has been tested. For example, research has shown that Internet-based cognitive behavior therapy (CBT) is as effective as conventional CBT for disorders that respond well to CBT, like depression, anxiety, social phobia, and panic disorder.
- Try it. If you're interested in an app, test it for a few days and decide if it's easy to use, holds your attention, and if you want to continue using it. An app is only effective if keeps users engaged for weeks or months.

## FEEL CONFIDENT ABOUT YOUR HEALTH PLAN

Marpai, your employer's health plan services provider, recognizes that knowledge is a powerful way to help you feel positive. Understanding deductibles, out-of-pocket costs and when you're covered can help you feel better about managing your healthcare and keep your pocketbook healthier too.

- Deductible is the amount you pay each year for most eligible medical services or medications before your health plan begins to share in the cost of covered services
- Copayment is a flat fee that you pay on the spot each time you go to your doctor or fill a prescription
- Coinsurance is the portion of the medical cost you pay after your deductible has been met
- Out-of-pocket maximum is the most you could pay for covered medical expenses in a year, including deductibles, copays and coinsurance. Once you meet your out-of-pocket maximum, your health plan pays your covered medical and prescription costs for the rest of the year.

Checking your plan and staying informed is a simple way to feel more confident about your health.

