

Med-Sense Guaranteed Association JOURNAL

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MORTGAGE RELIEF DURING COVID-19

Here's what you need to know



(BPT) - In these unprecedented times, when many families are facing physical, emotional and financial hardships, a common question is, "How do I keep up with my mortgage when I'm not working?"

A home is a family's most important asset. But now it's more than that: It's where they are hunkering down and staying safe. That's why there is a plan for customers to delay monthly payments if they need help.

There are a lot of mortgage terms and provisions on TV and in newspapers related to the impact of COVID-19, and in some cases, there is conflicting information. Here are some common questions and answers from Mark O'Donovan,

CEO, Chase Home Lending, to help guide you.

What's payment assistance or forbearance?

That means you won't be expected to make a payment for a period of time. For example, you can start with three months and you won't be charged a late fee, once you tell us you need help and sign up. We'll contact you during the three-month period to make sure you're doing OK, and we won't report the missed payments that come due during the forbearance period to the credit agencies. Before the period ends, we'll be in touch to discuss when you expect you'll be able to start paying again and how to handle the missed payments. If you can't make up the missed payments at the point that

you resume making your regular payments, we can likely defer them to the end of the mortgage term.

How do I raise my hand?

At Chase, you can request help without waiting to speak to an agent. Simply start here: www.chase.com/mortgageassistance. You'll be able to log into your account, fill out a short form and enroll in the payment assistance program. You'll avoid waiting on hold - a process that is lengthier right now given the thousands of customers calling with questions. We will email or send you a letter to confirm that you're in the program. Don't worry if you don't get it immediately. It may take a few days, but the payment delays start right away.

Can I just stop paying without telling the bank?

That's not a good idea. By signing up, you'll get full access to all the program benefits - including delayed payments, no late fees and no negative reporting to the credit bureaus for payments due during the forbearance period.

What if I can still pay?

Then you should. Keep making your mortgage payments on time if you can. And know that the program is for customers who are suffering financial hardship resulting from COVID-19, so help is still available if your circumstances change as a result of COVID-19. There are also programs to help customers who suffer financial hardships for other reasons, including natural disasters.

What happens after the payment assistance period ends?

The national payment assistance program was created to provide immediate help to customers navigating this very uncertain time. If you're still not able to afford your mortgage at the end of the initial three months, you can request delaying payments for additional months at the end of the forbearance period. Many customers who can resume making their full payment after the assistance period can defer missed payments to the end of the mortgage. We'll check in with you near the end of the assistance period to help you understand your options.

While there is so much uncertainty right now, we want to be here for you to help. Stay safe and healthy.

The logo for ASPCA Pet Health Insurance. It features the word "ASPCA" in a large, bold, white, sans-serif font with a registered trademark symbol (®) to the upper right. Below "ASPCA" is the phrase "Pet Health Insurance" in a smaller, white, sans-serif font. The entire logo is set against a solid orange background within a white-bordered rectangular frame.

It's not easy for a pet parent to refuse the treatment their pet needs because of cost. Pet insurance makes it easier to say yes to recommended treatments.

- ⊕ Up to 90% reimbursement of covered costs
- ⊕ Affordable coverage options
- ⊕ Use any vet, specialist, or medical clinic

Focus more on your pet's care and less on costs with ASPCA Pet Health Insurance. Plus, you can save 10% on your base plan premium with a multiple pet discount! ASPCA Pet Health Insurance furthers the mission of the American Society for the Prevention of Cruelty to Animals® (ASPCA®) by helping pet parents afford quality veterinary care so their pets can live longer, healthier lives.

ASPCA Pet Health Insurance reimburses up to 90% of covered costs.* You can customize your coverage to fit your needs and budget. For instance, you can choose your annual deductible and reimbursement (co-insurance) percent. You're free to use any vet, specialist, or emergency clinic. Just pay for services and submit a claim online, by fax, or by mail. Get reimbursed by check or direct deposit—it's up to you!

Join now or login at www.medsensemembers.com to gain access to this amazing benefit!!



ANTICIPATING CANINE SEPARATION ANXIETY Post COVID-19

(BPT) - For almost all of us, we have been on “sit and stay” for over two months. The only person happy about this is the dog.

The question is, when we return to some normalcy, and head back to work, or to re-start life, what will be the effect on our canines? Some dogs are at higher risk for anxiety when we return to our new normal.

Dogs previously diagnosed with Canine Separation Anxiety should return to preventative measures before the owner returns to work. For dogs adopted during the “stay at home” regulations, their new owners should start leaving the dog alone for short periods of time, testing reactions. For the dog never exhibiting any tendency toward anxiety, owners should be vigilant; the events of the past two months were anxiety-producing for all of us, and that includes the canines. Fortunately, new drug-free

solutions are now available to help our canine companions feel calmer.

“Research shows that more than one in seven dogs (13 million) in the U.S. suffer from separation anxiety. We expect this figure to dramatically increase once stay at home restrictions are lifted,” said Dr. Judy Korman, veterinarian at Assisi Animal Health. “What might be initially viewed as bad behavior is actually a cry for help.”

When Jen Berger first got her bulldog Egnog, she was a joy until Jen had to leave the house. Egnog paced constantly until she returned. Jen thought this was simply due to Egnog’s young age, but instead of the problem improving as she grew, it actually got worse.



Symptoms of canine separation anxiety

Dogs with separation anxiety panic and exhibit behavior problems when they can't be with their owners. Below, Dr. Korman shares the most common symptoms of separation anxiety:

- **Vocalizing:** Barks, howls or whines when you leave or while you're gone.
- **Escaping:** Chews or scratches at doors or windows in an attempt to escape the home, a crate or exercise pen.
- **Destructiveness:** Chews or scratches on household items when you're gone.
- **Pacing:** Constant walking in a circle or back and forth as you're leaving or when you're gone.
- **Panting:** Heavy breathing as you're leaving or after you're gone.
- **Self-harm:** Obsessively licks or chews paws, legs or tail when you're gone.
- **Potty accidents:** Urinates and/or defecates when you're gone, even though they're house-trained.

Solutions for separation anxiety in dogs

There are several treatment options if your dog has separation anxiety, including training techniques, medication and non-prescription therapies. Jen worked with her veterinarian and initially decided to put Egnog on anxiety medication. Then she learned more about anxiety in dogs and a drug-free solution called Calmer Canine.

"In dogs with separation anxiety, the area of the brain responsible for processing emotions and detecting fear goes into overdrive. This area is called the amygdala," said Dr. Korman. "The result is an imbalance of chemicals and hormones that leads to behavior changes."

Based on technology that has been used to treat medical conditions in humans (including anxiety and mood disorders) since the 1970s and with a similar approach to what's been used to treat pain and inflammation in more than 50,000 animals, Dr. Korman and a team of veterinarians, neurobiologists and engineers developed a safe and effective way to treat anxiety in a dog's brain. The result is the only drug-free product invented to treat dogs diagnosed with separation anxiety.

For Egnog, Calmer Canine was the right solution. After using the device for six weeks with two 15-minute treatments per day, her separation anxiety improved greatly. "We recently received her progress update and were thrilled

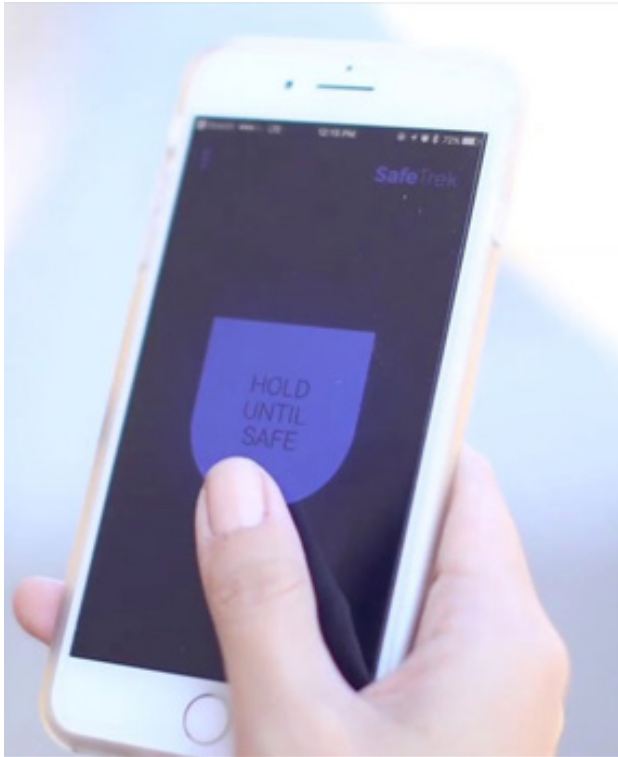
to learn that Egnog's pacing and panting symptoms are much less and that she has been removed from her anxiety medications completely," said Dr. Korman.

Symptoms of separation anxiety can mimic other issues, such as a medical condition or age-related behaviors. To learn if your dog might be suffering from separation anxiety, visit www.calmerk9.com, take the quiz and learn more about treatments.



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Users signal an emergency using a trigger button. The user can hold the button as long as they feel unsafe or tap it quickly, like a panic button, for instant help.



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MSGGA SCHOLARSHIP PROGRAM



MSGGA will be accepting scholarship applications from June 15 through July 31.

In 2019, MSGGA proudly awarded 70 college scholarships in the amount of \$5,000 each to MSGGA members and their dependents.

For the 2020-2021 school year, MSGGA plans to continue this scholarship program and award up to 20 scholarships in the amount of \$5,000 each to eligible members or their dependents. These scholarships will be awarded in mid- August 2020.

To be eligible, applicants must be able to demonstrate how their scholarship funds will be used to help with their academic success. The Scholarship Committee will also review letters of recommendation, overall GPA, and the student's goals when awarding scholarships.

Visit the member website at www.medsensemembers.com for more information.

For information regarding your membership
and association services, call or write:

**Membership Services Office
Med-Sense Guaranteed Association
16476 Wild Horse Creek Road
Chesterfield, MO 63017**

1-800-992-8044 or (636) 530-7200

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment.

Consult your doctor before starting any exercise program.

