

2016 WELLNESS GUIDE



The 5 Best Ways *to* Stay Healthy This Year!

**Prevent
problems before
they start**

**Stay
active and
eat right**

**Take
care of your
mind**

**Take
medicine
correctly**

**Know
what to
watch for**

Stay Healthy *in* 2016!

From preventive screenings, to exercise, to knowing what to watch for, the 2016 Wellness Guide highlights some of the best things you can do to stay healthy throughout the year!

Prevent problems before they start	4
Stay active and eat right	11
Take care of your mind	16
Take medicine correctly	19
Know what to watch for	22
Resources to help	43



Have questions? Our 5-star Customer Relations team is ready to help!

We go the extra mile for our members. When you call us you can expect service that is professional, knowledgeable, courteous, and respectful.

In fact, Tufts Medicare Preferred HMO plans received 5 out of 5 stars (the highest possible rating) for 2016 including 5 stars for Customer Service! We're here to help answer any questions you have about your plan!

Call us!

1-800-701-9000

(TTY 1-800-208-9562)

Mon. – Fri. 8:00 a.m. – 8:00 p.m.
(From Oct. 1 – Feb. 14, representatives are available 7 days a week, 8:00 a.m. – 8:00 p.m.)
After hours and on holidays, please leave a message and a representative will return your call on the next business day.

Benefit information described in this issue is for Tufts Medicare Preferred HMO plan members.

Please note: not all benefit information in this booklet is the same for Employer Group plans. If you receive your benefits from a current or former employer, please contact your benefits administrator or Customer Relations with any questions.

H2256_2016_352 Accepted



Your plan received Medicare's highest rating—5 stars!

Tufts Medicare Preferred HMO plans received 5 out of 5 stars for 2016 from Medicare.¹ This is Medicare's highest rating and makes your plan one of the best in the country and the only 5 star HMO or PPO plan in Massachusetts! We are especially honored because our commitment to helping you stay healthy is one of the key reasons for this rating.



Have a friend who needs a new health plan?

They can join our 5-star plan now through November 30th!²

If you have a friend who is unhappy with their current plan or has developed health problems and needs a plan recognized for quality, you can feel confident referring them to Tufts Health Plan Medicare Preferred, the only 5 star HMO or PPO plan in Massachusetts. This rating makes our plan one of the best in the country and means those eligible for Medicare can switch to, or join our plan now through November 30th—not just in the fall.

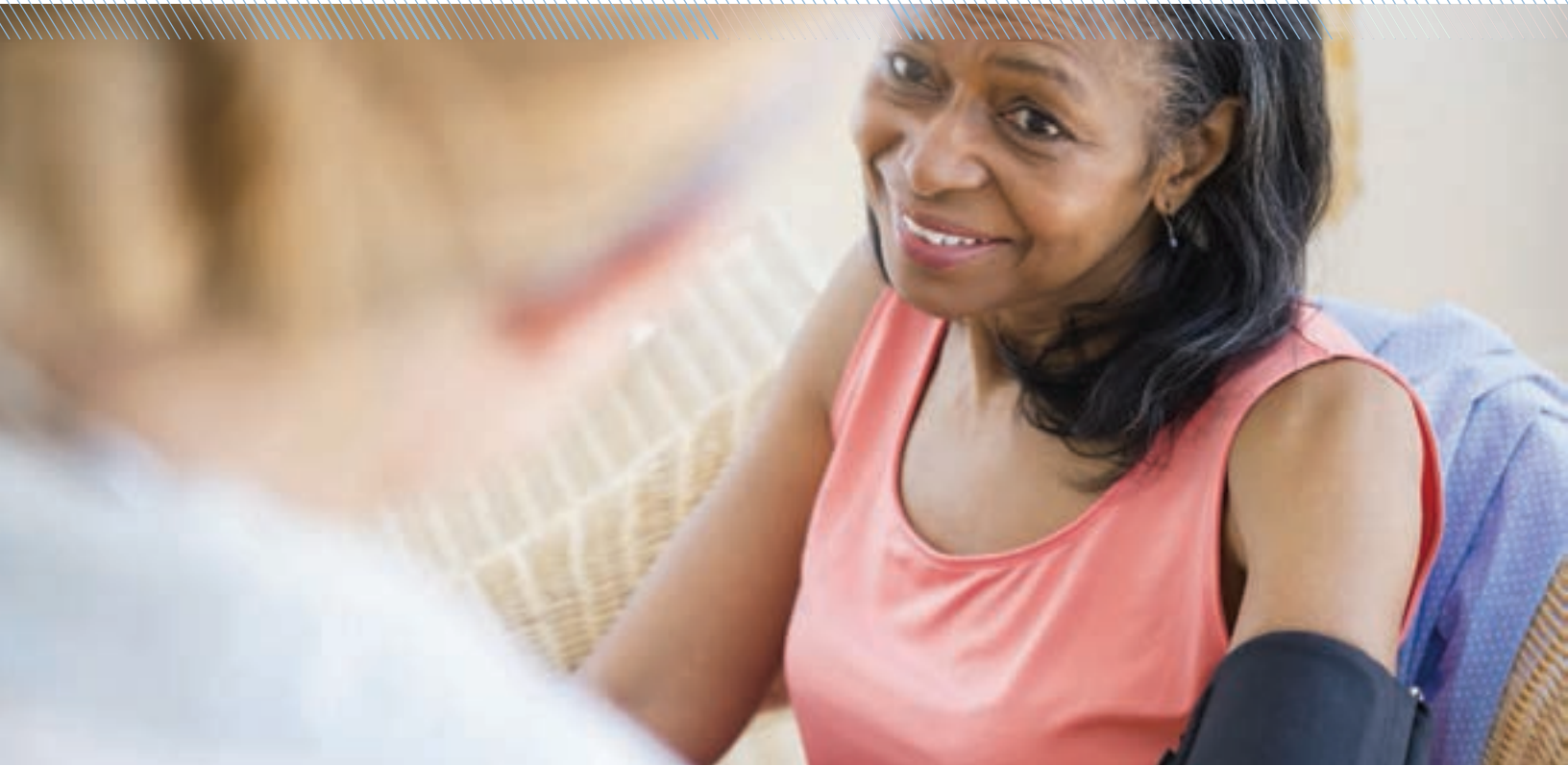
If you have a friend who is looking for a top-rated plan, have them give us a call today at 1-877-409-3494 (TTY 888-899-8977)!

¹Medicare evaluates plans based on a 5-Star rating system. Star ratings are calculated each year and may change from one year to the next. For more information on plan ratings, go to www.medicare.gov

²Enrollment in Medicare Parts A and B is required. Other restrictions may apply.

1

PREVENT PROBLEMS BEFORE THEY START



Annual Physical

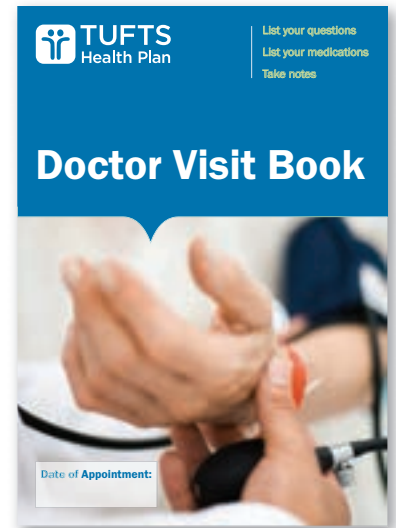
See Your Doctor Once *a* Year

Having a physical each year makes it easier for your doctor to spot problems earlier, when they are easier to treat. Your doctor will also recommend screenings you may need to prevent future medical problems. Seeing your doctor once a year is the best way to stay healthy because as a member of an HMO plan, your Primary Care Physician (PCP) oversees your care. Having one doctor coordinate your care helps ensure you get the care that is right for you, and helps avoid unnecessary tests or duplicate prescriptions.

At your physical make sure to:

1 | *Talk to your doctor about any concerns* —It's important to talk to your doctor about concerns you have, and always ask questions. A good patient-doctor relationship is a partnership. You and your doctor are a team working together to help you stay healthy. Your doctor can review your medications, provide healthy eating tips, and help you create or maintain a regular exercise plan that is right for you.

► Look for
this insert
on page 24.



- 2 | **Review your medications**—At your physical, make sure to review all your medications with your doctor. Write down all your medications in the Doctor Visit book on page 24 and bring it to your appointment. Your doctor can check for possible side effects if you are taking multiple medications. Your doctor can also make sure your prescriptions are current and still necessary.
- 3 | **Make your visit count**—Prepare in advance to make sure you get everything you need from your next visit. Use the special Doctor Visit book on page 24 to list your questions before seeing your doctor and to write down important information during your visit. If you need help scheduling your annual physical, call Customer Relations. We can help make the appointment.
- 4 | **Know how to get your test results**—If you have an x-ray, blood test, or other test, ask your doctor's office how you can get your results, and when they will be available. If you have any concerns or questions about the results, review them with your doctor.

Seeing your doctor once a year for a physical can reduce hospitalizations, and improve your quality of life.



HOW YOUR PLAN HELPS

Annual Physical

Physical Exam

You pay a \$0 copay for a physical exam every 12 months.

For more details about services included in an annual physical, see your Evidence of Coverage (EOC) booklet or call Customer Relations.



Screenings

Screenings *can* Save Your Life

Why it's important

Preventive health screenings check for illness or disease before you have signs or feel sick. By getting the screenings you need, your doctor is more likely to find diseases earlier when they are easier to treat. It's important to talk to your doctor about screenings even if you feel fine.

Please note, this chart lists what your plan covers. It is not a recommendation for how often to have a screening. Please talk to your doctor about what screenings are right for you.

Annual Physical	Explanation	Your Coverage	Your Copay
Physical Exam	A checkup given by your doctor to help you stay healthy and identify any health issues before they become serious	Once every 12 months	\$0

Cancer Screenings	Explanation	Your Coverage	Your Copay
Breast Cancer	A breast exam and mammogram (type of x-ray) to check for signs of breast cancer	One mammogram every 12 months for ages 40 and older Clinical Breast exam once every 24 months	\$0
Cervical Cancer	Pap test and pelvic exam to check for cervical, vaginal, and ovarian cancers	Once every 24 months, or every 12 months if at high risk	\$0
Colorectal Cancer	Tests to find colorectal cancer early and determine, based on risk, what treatment may work best	Fecal occult blood test once every 12 months Colonoscopy once every 24 months if at high risk—once every 10 years if not at high risk (but not within 48 months of sigmoidoscopy) Sigmoidoscopy once every 48 months	\$0
Prostate Cancer	Prostate screening by digital rectal exam and Prostate Specific Antigen (PSA) test	Once every 12 months for age 50 and older	\$0

Immunizations	Explanation	Your Coverage	Your Copay
Flu Shot	A shot to help prevent the flu (you need a flu shot for the current virus each year)	Once per flu season (fall or winter)	\$0
Pneumonia	A shot to prevent pneumonia	As medically necessary	\$0

Sensory Screenings	Explanation	Your Coverage	Your Copay
Hearing Test	Test to determine hearing ability	Once a year	Copayment applies
Vision Test	Test to determine sight	Once a year	Copayment applies
Eye Exam for Glaucoma	Test to find glaucoma, a condition that causes gradual loss of sight without warning and often without symptoms	Once a year if you are at high risk for glaucoma	\$0

Other Screenings	Explanation	Your Coverage	Your Copay
Cholesterol	Blood tests to check your cholesterol level	As medically necessary	\$0
Diabetes	Blood tests to see if you are at risk for diabetes	Based on test results, up to 2 screenings every 12 months	\$0
Osteoporosis	Bone mass measurement tests (such as a DEXA scan) to see if you are at risk for broken bones	If at risk, once every 24 months or more often if medically necessary	\$0
Depression	Test to determine risk of depression	Once a year	\$0
Abdominal Aortic Aneurisms	Ultrasound exam	Once per lifetime	\$0
Sexually Transmitted Infections (STIs)	Test to check for STI Infections	Once every 12 months (or more often if medically necessary)	\$0
HIV	Test to check for HIV	Once every 12 months	\$0

Benefit information described is for Tufts Medicare Preferred HMO plan members.



Falls

Preventing Falls— A Concern *for* Everyone

Many people think falling is just a concern for the frail. But all adults need to take precautions to prevent falls. As you age balance decreases, making falls a major health risk—no matter how young or fit you feel. Falls are the leading cause of both fatal and nonfatal injuries among older adults. The Centers for Disease Control reported that falls were the number one reason adults over the age of 45 visit the emergency room.

Are you at risk for falling?

Answer these three questions to find out:

- 1 | Have you fallen in the past year?
- 2 | Do you feel unsteady when standing or walking?
- 3 | Do you worry about falling?

Each year, one in three adults age 65 and older falls—but less than half talk to their doctor about it.

If you answered YES to any of these three questions, you may be at risk for falling. Especially if you have gait, strength or balance problems. Falls are linked to physical conditions, medical problems, medications, and safety hazards in the home. A fear of falling is common as people get older. That's because a fall can lead to a serious injury and a loss of independence. Many people who fall, even if they aren't injured, develop a fear of falling. This fear can cause them to limit activities, which can lead to a loss of physical mobility and actually increase their risk of falling. But it's important to stay active.

The 3 best ways to reduce your risk of falls

- 1 | ***Have your doctor review your medications and health condition***—One in three adults 65 and older fall each year but less than half talk to their doctor about it. If you fall, be sure to tell your doctor even if you aren't hurt. Many causes of falls can be treated or prevented. Your doctor may suggest changes to your medication or eyewear prescription. He or she may also suggest physical therapy or the use of a walking aid depending upon the cause.
- 2 | ***Get regular physical activity***—Exercise helps prevent falls by strengthening your muscles and improving balance. Tai Chi programs are especially good. (You can use your \$150 Wellness Allowance to join a Tai Chi class! See page 9 for details.)
- 3 | ***Have your home assessed for safety risks***—If you're concerned about falling in your home, remember your plan has a \$0 copay for an in-home safety assessment. If your doctor or Care Manager recommends it, a nurse employed by Lifeplans will come to your home to assess your risk of falling.*

**This assessment evaluates your risk of falling. It is not a safety inspection of your home.*



HOW YOUR PLAN HELPS

Preventing Falls

Care Managers can help!

Care Managers are available to help you minimize your risk for falls. See the article on page 44 for more information.

\$0 Copay for an In-home Safety Assessment

If your doctor or Care Manager recommends it, a nurse employed by Lifeplans will come to your home to review your risk of falling.*

**This assessment evaluates your risk of falling. It is not a safety inspection of your home.*

Reimbursement for Balance Program and fitness classes such as Tai Chi

With your \$150 Wellness Allowance benefit you can get reimbursed up to \$150¹ each year for:

- Fitness classes such as Tai Chi, including the Arthritis Foundation Tai Chi Program
- Participation in the Matter of Balance program

Coverage for certain Durable Medical Equipment (DME)

DME is prescribed by your doctor. Some DME items may be prescribed if you have fallen or are concerned about falling. Examples include wheelchairs, walkers, crutches, and bathroom safety equipment such as grab bars, raised toilet seats, and tub seats. Qualification for DME items depends on specific criteria. Copayments and/or coinsurance vary depending on your plan. For more details, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

Your extra discounts can help too!

With your Preferred Extras you can save on Personal Emergency Response Systems (PERS) from Be Safer At Home, and home modification services from Top Notch Transitional services.² See page 46 for details.

¹\$150 is the total reimbursement amount each year (Jan 1 – Dec 31).

²Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process.

What causes falls?

Muscles generally lose strength and flexibility as you age—which is why adults as young as 45 are at risk of falling. Many falls are linked to physical conditions, medical problems, and safety hazards in your home.





Leaving the Hospital

How to Avoid a Return Trip *to* the Hospital

If you are hospitalized, it's important to know how to take care of yourself when you are ready to go home. With a few simple steps you can avoid an unnecessary trip back to the hospital and instead recover in the comfort of your own home.

- 1 | *Plan in advance for going home***

If you have any concerns about how you will manage at home, tell the hospital staff as early as possible. It's important to raise any concerns you have before you leave. Make sure you have the names and phone numbers for any home care services you need, know what problems to watch for, and have the name of a contact person and number to call if you have any problems. You can also ask for written instructions for follow-up appointments, treatments, or tests that are needed.
- 2 | *Understand your medications when you leave***

Before you leave the hospital, a list of your medications should be provided to you. If you don't get one, ask. This list should include the reason for taking the medication, how much to take, when to take it and how often. Make sure you know about new medications prescribed to you, including potential side effects, or if there are medications you no longer need to take.
- 3 | *See your doctor 5-7 days after leaving the hospital***

It's very important to see your doctor for a follow-up appointment 5-7 days after leaving the hospital so your doctor can make sure your recovery is going well. Bring your list of medications to your appointment and discuss them with your doctor. Make sure your doctor agrees with any new medications or changes made in your existing medications. If you need help making this follow-up appointment, talk to your Care Manager or call Customer Relations.
- 4 | *Consider working with a Care Manager***

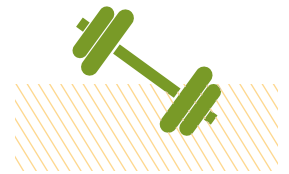
A Care Manager can help you transition to your home after being in the hospital. If you have any concerns about how to manage your care once you leave the hospital, talk to a Care Manager. Our Care Managers can make sure you receive the services necessary to keep you healthy and safe while recovering at home. For more information on working with a Care Manager, see page 44 or call Customer Relations.

2

STAY ACTIVE AND EAT RIGHT



Exercise is One of the Best Ways *to* Improve Your Life



Exercise

Regular exercise is one of the keys to stay physically and mentally healthy. It also helps you maintain your independence. It's one of the most important ways to stay healthy as you age.

It's never too late to start

It's never too late to start or improve your physical activity level. No matter your age, there are activities that can meet your fitness level. Generally, 30 minutes of physical activity a day is recommended.

Talk to your doctor

It's a good idea to talk to your doctor before starting an exercise program. Your doctor can recommend exercises and activities that are appropriate for you. If you are already exercising, review your program with your doctor to find out if you need to increase or decrease your level of activity.

Physical activity is one of the best ways to improve your health and quality of life.

Find the exercise that's right for you

You don't have to go to the gym. There are activities for all ages and fitness levels. It's important to match your activity to your needs and abilities. Some people can swim a mile easily. For others, a short walk or stretching while seated is a good start. There are many ways to be active. Find something you enjoy doing, include it in your routine, and increase your level of activity over time. If you have any questions about what is appropriate, talk to your doctor.

Four types of exercise:

- 1 | **Endurance**—activities such as walking, biking, yard work, climbing stairs, swimming, and playing tennis improve the health of your heart and lungs.
- 2 | **Strength**—exercises such as lifting weights or using a resistance band (large elastic band used to strengthen certain muscles) can make a big difference in your ability to stay independent.
- 3 | **Balance**—exercises such as standing on one foot, heel to toe walk, Tai chi, Yoga, or Pilates can help prevent falls.
- 4 | **Stretching**—regular stretching helps maintain flexibility which helps you in everyday activities.





HOW YOUR PLAN HELPS

Staying Fit

Care Managers can help!

Care Managers are available to help you with your exercise program. See the article on page 44 for more information.

Use your \$150 Wellness Allowance

Spend the \$150 where you choose! Get up to a total of \$150 each year¹ for fees you pay for:

- Membership in a qualified health or fitness club
- Fitness classes such as yoga, Pilates, Tai Chi, or aerobics
- Wellness programs
 - Arthritis Foundation exercise program
 - Fit for Your Life program

Plus, many more! For more details, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

Use your extra discounts² and save even more!

20% Discount at Tufts Health Plan Network of Fitness Centers

- Join a fitness club in the Tufts Health Plan network³ and get 20% off the annual membership. Pay no joining fee. Discounted day passes are also available.

50% Discount at Curves®: A leader in women's fitness, Curves® helps women become strong and healthy through diet and exercise.

- 50% off the joining fee⁴

10% Personal training discount at Fitness Together: Fitness Together pairs you with a personal trainer in a private setting and a workout plan tailored to you.

- New customers get 10% off the purchase price of any personal training package⁴
- Existing customers get 10% off the purchase price on personal training packages of 36 sessions or greater⁴

¹\$150 is the total reimbursement amount each year (Jan 1 – Dec 31).

²Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process.

³For the location of participating fitness centers near you, call Customer Relations.

⁴At participating facilities only. Discounts cannot be combined with any other promotion.



Diet

Are you eating right?

Your daily food choices make a big difference in your health. Good nutrition helps your body get all the nutrients, vitamins, and minerals it needs to work its best. It's one of the best ways to stay healthy. As you age it is more difficult to maintain a healthy diet, but small changes can help you overcome some of the problems of eating well.

How can changes to your diet affect your weight?

Obesity affects more than one-third of the U.S. adult population (approximately 78.6 million Americans). If you're overweight, you are at higher risk of developing heart disease, high blood pressure, certain cancers, and Type 2 diabetes, among other conditions. Lifestyle changes such as diet and exercise can help you reach a healthy weight and decrease your risk of developing certain serious illnesses. Below are some healthy eating tips that can help you get your weight back on track.

How to fix 5 common eating problems

- 1 | **Food no longer tastes good**—Try new recipes or adding different herbs and spices. Some medicines can affect your appetite or sense of taste—talk to your doctor.
- 2 | **Chewing difficulty**—Try softer foods like cooked vegetables, beans, eggs, applesauce, and canned fruit. Talk to your doctor or dentist if there is a problem with your teeth or gums.
- 3 | **Poor digestion**—Talk to your doctor or registered dietician to figure out which foods to avoid while still maintaining a balanced diet.
- 4 | **Eating alone**—Try dining out with family, friends, or neighbors. See if your local senior center hosts group meals.
- 5 | **Difficulty shopping or cooking**—Check with your local senior center for programs that can help you with shopping or preparing meals.

Reduce the risk of disease

A healthy diet can also help reduce the risk of some diseases, including heart disease, diabetes, stroke, some cancers, and osteoporosis. It can also help reduce high blood pressure and lower high cholesterol. Good nutrition can increase your energy level and improve your ability to fight off illness or recover from an illness or injury. A healthy diet includes plenty of fruits and vegetables, whole grains, low fat or fat free milk, lean meats, and other sources of protein such as fish, beans, or tofu.



HOW YOUR PLAN HELPS

Nutrition and Weight Loss

Get reimbursed for nutritional counseling and more!

Use your \$150 Wellness Allowance benefit to get reimbursed up to \$150¹ each year for:

- Nutritional counseling services
- Participation in the Healthy Eating for Successful Living program

Get \$150 for joining a weight management program!

Now you can stay fit for less! Use your \$150 Weight Management benefit to get \$150 each year² toward the fees for programs such as:

- iDiet
- Weight Watchers
- Jenny Craig
- Hospital-based weight loss programs

For more details, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

Use your extra discounts to save:³

Jenny Craig: When you're ready to lose weight, Jenny Craig makes it simple.

- Members receive 50% off Jenny Craig All Access Enrollment plus 5% off all Jenny Craig Food*
- Visit www.jennycraig.com/orgcode=THPMP to register and unlock your discounts. Then call 1-877-Jenny70 to get started.

**50% off \$99 enrollment fee. Monthly fees of \$19 required. Plus the cost of food if applicable. Not valid with any other offer or discounts. Only available at participating locations and Jenny Craig Anywhere. Not valid at jennycraig.com. Restrictions apply, see website for details. Offer expires 12/31/2016.*

Jenny Craig® is a registered trademark. Used under license.

iDiet®: This easy-to-follow program helps retrain your brain™ to crave healthy foods that support weight loss while keeping you full and satisfied.

- Save 15% on the iDiet program (\$45 savings) for enrolling in the Engage (entry level) or Advance (experienced dieter) programs.
- To get the discount go to myidiet.com/hi/tuftshealthmp/ to register and automatically save 15%.

Well Balanced Meals Program: Home delivered meals offer a convenient and affordable way to recover from an illness, a surgical procedure, or to manage a chronic condition.

- Get a 15% discount on home delivered meals through Independent Living Systems.
- To place an order, members can call 1-844-372-8631.

¹\$150 is the total reimbursement amount each year (Jan 1 – Dec 31).

²\$150 is the total reimbursement amount each year (January 1 – December 31). This benefit does not cover costs for pre-packaged meals/foods, books, scales, or other items or supplies.

³Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process.

3

TAKE CARE OF YOUR MIND



Mental Health

Your Mind *needs* Exercise Too

Just as you can exercise your muscles, you can also exercise your memory, attention, and more. As with physical exercise, brain exercise can help you improve your performance and feel your best. Memory fitness programs help improve attention, memory, brain speed, people skills, and intelligence.

Use your plan for discounts

You can use your \$150 Wellness Allowance benefit toward the membership fee of memory fitness activities programs such as BrainHQ from Posit Science. See page 18 for details.

What is BrainHQ?

Over time, the processing speed of the brain slows. The BrainHQ application is designed to improve your brain's speed and ability, strengthen memory, and enable learning. BrainHQ improves your memory and ability to capture information quickly and accurately, helping you to lead a more fulfilling and independent life. For more information on BrainHQ call Customer Relations.

When is Feeling Blue More Than Just *the Blues*?



Depression

While everyone feels blue at times, it is not a normal part of aging. You don't get sad because you get older. If you, or someone you know, has felt down for an extended period of time or lost interest in usual activities, it could be a sign of something more serious like depression.

6 signs to watch for—in yourself or a loved one

At one time or another most people experience the symptoms described below. However, if they become persistent or last for an extended period of time, talk to a doctor:

- 1 | Feeling irritable or angry
- 2 | Tiredness or lack of energy
- 3 | Loss of interest in everyday activities
- 4 | Avoiding social activities because of emotional problems
- 5 | Rarely feeling calm or peaceful
- 6 | Feeling worse emotionally than you did a year ago

Even the most severe cases of depression are highly treatable.

Is it grief or depression?

Sometimes it can be difficult to distinguish grief from depression. Grief after a loss of a loved one is a normal reaction and generally does not require seeing your doctor. However, grief that lasts a long time following a loss may be a sign of depression. Talk to your doctor if you are unsure if you or someone you know is showing signs of depression.

Depression is treatable

Depression is a common illness for older adults but it's not a normal part of aging. More than two million Americans age 65 and older suffer from some form of depression. The good news is that even the most severe cases of depression are highly treatable. As with many illnesses, getting treatment early is important. Different therapies work for different people. For instance, support groups can provide new coping skills and social support if you are dealing with a major life change. Talk therapies and medication may be useful as well.

Talk to your doctor

If you or someone you know is concerned about feeling down, talk to a doctor. Your doctor can help identify when additional services may be needed to maintain your overall wellness. Depression is a treatable medical illness, not a character flaw or weakness. Your doctor can help determine if your symptoms are signs of depression and can work with you to determine the next steps.



HOW YOUR PLAN HELPS

Mental Health

Reimbursement for memory fitness activities and more with \$150 Wellness Allowance benefit!

- Use your \$150 Wellness Allowance benefit¹ toward the membership fee of memory fitness activities programs such as BrainHQ from Posit Science.
- You can also use your \$150 Wellness Allowance benefit¹ toward the Healthy IDEAS (Identifying Depression, Empowering Activities for Seniors) program.

Screenings and mental health coverage

\$0 Copay for a depression screening

- You are covered for one screening for depression per year.
- Your doctor can check for signs of clinical depression with a depression screening.
- A screening generally consists of questions about your mood and lifestyle.

Mental health coverage

- If you are referred to a mental health specialist, you pay a copayment for the visit.
- Your copayment amount depends on your plan.

For more details, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

Plus, use your Preferred Extras and save!²

- **BrainHQ:** Members can save 17% through our Preferred Extras program on a subscription to the BrainHQ application offered by Posit Science. This is in addition to the Wellness Allowance benefit described above. For details, call Customer Relations.
- **Mindfulness and Stress Reduction:** Experience how training in mindfulness and meditation can help you achieve greater energy and enthusiasm for life. Attend the 8 week Mindfulness-Based Stress Reduction program at the UMass Medical School's Center for Mindfulness in Shrewsbury, MA and receive 15% off the cost of tuition. Participants have found an increased ability to relax, reductions in pain levels and an enhanced ability to cope with pain that may not go away, enhanced ability to cope with stressful situations, and improved self-confidence. For more information, call the Center at 508-856-2656 or visit umassmed.edu/cfm/stress-reduction/tufts-health-plan/

¹\$150 is the total reimbursement amount each year for this benefit (Jan. 1 – Dec. 31).

²Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process.

4

TAKE MEDICINE CORRECTLY



Understanding Prescription Drug Misuse

Prescription drug misuse is when a medication is taken differently than prescribed. Older adults are the most vulnerable to medication misuse because they take more prescription and over-the-counter medications than any other age group. If you take medications for conditions like pain, anxiety, or sleep problems you may be at a higher risk for medication misuse or abuse.



*Prescription
Use*



Taking medicine properly means taking it exactly as prescribed.

Misuse or abuse can happen as a result of:

- Taking a medicine prescribed for someone else
- Taking a larger dose than you are supposed to
- Skipping doses or not taking the medicine
- Combining the medication with other medications or alcohol
- Using a medicine for purposes other than prescribed

Signs to watch for

- Taking more than prescribed
- Making excuses for needing the medication
- Hiding or sneaking the medication
- Constantly thinking about the drug
- Fear of not being able to function without it

What to do

It's important to talk with your doctor if you or your caregivers think you may have a problem with medication misuse or abuse. Your doctor may want to evaluate your medications and change your treatment plan to best help your conditions.



Are *you* Taking Your Medicine Correctly?



9 Ways to know

- 1 | Take the prescribed dose at the same time each day.
- 2 | Do not skip doses or take half doses to save money. Taking half doses or skipping doses can cause your medication to not work as effectively.
- 3 | Consult with a doctor or pharmacist prior to mixing alcohol and medication because alcohol can cause some medication to be less effective or cause health problems.
- 4 | Save all information that comes with the medicine in one place.
- 5 | Call your doctor right away if you have any problems, questions, or concerns.
- 6 | Use a memory aid to take your medicines on time (meals, bedtime, charts, or pill boxes can be used as reminders).
- 7 | Take your medicine until it's finished or until your doctor says it's okay to stop.
- 8 | Don't take medicines prescribed for another person.
- 9 | Always ask questions if you don't understand something.

Talk to your doctor

Taking your medication as directed can lead to improved health and lower chances of a hospitalization. Tell your doctor about all the medications you take—including over-the-counter medications and dietary supplements. It is important for your doctor to have the most up-to-date information about your medications in order to check for potential interactions. If your doctor prescribes a new medication, make sure you understand why you are taking it and how to take it. Tell your doctor if you experience any allergies, rashes, dizziness, or mood changes.

Your pharmacist can help too

If you have questions about your medicine after you leave the doctor's office, a pharmacist can answer many of them. A pharmacist can help you manage your medications, identify possible interactions, and help make sure you take the medication correctly. They can also help identify and reduce medication problems such as side effects.



Taking medication correctly is important, especially when taking many different drugs.



Diabetes

Are You at Risk *for* Diabetes?

Diabetes is when your blood glucose level, sometimes called blood sugar, is too high. Prediabetes is when you have blood sugar that is higher than normal but not high enough to be considered diabetes. People with prediabetes are at increased risk of developing Type 2 diabetes as well as other serious health conditions like heart disease and stroke. However, people with prediabetes can prevent Type 2 diabetes by making lifestyle changes such as eating healthy and exercising moderately 30 minutes a day, five days a week. Talk to your doctor if you're concerned about prediabetes and your risk for Type 2 diabetes.

The two most common forms of diabetes are:

Type 1 diabetes—Can happen at any age, and it is most often diagnosed in children, teens, or young adults.

Type 2 diabetes—The most common type of diabetes occurring in adulthood. Many people don't even know that they have Type 2 diabetes. It may be preventable in people at risk.

Lowering your risk

There are things you can do to prevent or delay developing Type 2 diabetes such as losing weight, eating healthy foods, maintaining an active lifestyle and exercising regularly. Physical activity for at least 30 minutes, 5 days a week, is a small change that can make a big difference.

According to the American Diabetes Association, the percentage of Americans age 65 and over who have diabetes is 25.9%, or 11.8 million seniors (diagnosed and undiagnosed). Your chance of getting diabetes is higher if you are overweight, inactive, or have a family history of diabetes. Diabetes can cause serious health problems such as heart disease, stroke, kidney disease, blindness, nerve damage, and circulation problems.

Signs to watch for

Common symptoms of diabetes include:

- Excessive thirst and appetite
- Unusual weight loss or gain
- Fatigue
- Increased urination
(sometimes as often as every hour)
- Loss of feeling or tingling in the feet
- Blurred vision
- Skin infections
- Slow-healing sores or cuts

Your chance of getting diabetes increases if you are inactive.

Managing diabetes

If you have diabetes, you can help manage it by eating healthy, exercising regularly, getting tests (such as blood glucose checks, cholesterol test, blood pressure checks, and a dilated eye exam), and talking to your doctor about what is right for you. If you need help managing diabetes, Care Managers can help.

Where to get diabetic supplies

If you are diabetic, knowing where to get your supplies can be confusing. Here is a guide to help:

Testing supplies such as glucose monitors¹, test strips¹, and lancets are covered under Medicare Part B and have no copayment. You can order these items through a durable medical equipment (DME) supplier or obtain them at a pharmacy with a valid prescription. Call Customer Relations for information on contracted DME suppliers.

Syringes and needles are used to administer insulin, and are covered under Medicare Part D. As a result, syringes and needles have a copayment. Prescriptions for needles and/or syringes can be filled at any network pharmacy. The amount of your copayment depends on the plan you are in. Check your Formulary for tier information. To check your cost-share amount, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

Insulin is considered a part D medication and a copayment applies. You can fill your prescription for insulin at any network pharmacy. The amount of your copayment depends on the plan you are in. Check your Formulary for tier information. To check your cost-share amount, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

For information on whether your specific supplies are covered, be sure to check the “diabetes mellitus” section in your Formulary (drug list). To see what pharmacies are in our network, look in your Provider Directory. If you have any questions or need any assistance, please call Customer Relations.

¹One Touch products only.

Having Diabetes *and* High Blood Pressure Can Increase Your Risk for Kidney Disease

Eating a healthy diet and exercising regularly can help manage your diabetes.

According to the American Diabetes Association, lowering blood pressure to less than 140/80 mmHg helps reduce risk of heart disease, kidney disease, and stroke in patients with diabetes and high blood pressure. Two in three people with diabetes report having high blood pressure or take medications to lower their blood pressure. High blood sugar levels, if left untreated, is associated with many complications, such as kidney disease. Diabetes is one of the leading causes of End Stage Kidney Disease but proper blood pressure and sugar control can delay the onset and progression of kidney disease.

What you can do

- Review your blood pressure and blood sugar goals with your doctor regularly.
- Review a diet and exercise plan with your doctor.
- Discuss how diabetes can affect your kidneys with your doctor—nearly 40% of diabetes patients have Chronic Kidney Disease but many people are unaware that they have it.
- Discuss with your doctor how blood pressure medications such as ACE-Inhibitors or Angiotensin Receptor Blockers (ARB) may help if you have diabetes and high blood pressure. Common examples include:

ACE-Inhibitors: lisinopril, quinapril, enalapril

ARB: losartan, irbesartan, diovan, Benicar





HOW YOUR PLAN HELPS

Diabetes

\$0 Copay for diabetes screening

If you have certain risk factors you are covered for a diabetes screening:

- Based on the screening results, you may be eligible for up to two diabetes screenings every 12 months.

\$0 Copay for lab tests

You are covered for diabetes lab tests when ordered by your Primary Care Physician (PCP) (or specialist upon referral).

\$0 Copay for diabetes supplies

If you have diabetes, you are covered for:

- Blood glucose test strips¹
- Blood glucose monitor¹
- Lancet devices and lancets
- Therapeutic custom-molded shoes (including inserts provided with such shoes)

Use your \$150 Wellness Allowance benefit

Get up to \$150² towards fees you pay for the Diabetes Workshop program.

For more details, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

¹One Touch products only.

²\$150 is the total reimbursement amount each year for this benefit (Jan. 1 – Dec. 31).



Where to find more information:

American Diabetes Association

>> www.diabetes.org

National Institutes of Health (NIH)

>> www.nihseniorhealth.gov/diabetes



Arthritis

Five Ways *to* Improve Achy Joints

If you have joint stiffness or pain that interferes with daily activities such as getting dressed, climbing stairs, or getting in and out of your car, you could have arthritis.

- 1 | ***Eat a healthy diet***—Maintaining a healthy weight can reduce stress on your joints.
- 2 | ***Exercise regularly***—Moderate exercise can help strengthen muscles around joints. It can also help reduce wear and tear on your joints, which can help prevent injury and may reduce the risk of osteoarthritis.
- 3 | ***Talk to your doctor***—Medications, vitamin and mineral supplements may be able to help.
- 4 | ***Reduce pain***—Rest between activities. Apply heat (heating pad or hot water bottle) and cold (cold pack) to reduce pain and stiffness in joints and avoid placing extra stress on sore joints.
- 5 | ***Make activities in your home easier***—For example, install grab bars in the shower, the tub, and near the toilet.

What are the signs?

- Joint pain
- Joint swelling
- Joint tenderness or stiffness, especially in the morning
- Reduced ability to move the joint
- Joints that are red or warm to touch

Where to find more information:

The Arthritis Foundation

>> www.arthritis.org

Centers for Disease Control and Prevention

>> www.cdc.gov/arthritis

The two main types of arthritis

- 1 | **Osteoarthritis** refers to joint damage when there is wear-and-tear damage to your joint's cartilage. This can occur over many years and results in pain and decreased joint movement. The risk of osteoarthritis increases with age, but not everyone gets it. Approximately one third of adults age 65 and older are affected. Overall, more women have osteoarthritis than men. Causes include wear and tear on the joints, being overweight, fractures or other joint injuries.
- 2 | **Rheumatoid arthritis** is an inflammatory disease that causes pain, swelling, stiffness, and loss of function in the joints. It is an autoimmune disease and causes the immune system to attack a thin membrane that lines the joints. The cause of rheumatoid arthritis is not known. A combination of genetics, hormones, and environmental factors are believed to contribute to causing rheumatoid arthritis. An estimated 1.3 million people in the United States have rheumatoid arthritis. There are nearly three times as many women as men with the disease.

Talk to your doctor

If you have mild joint pains that are infrequent you may want to talk to your doctor at your next check-up about your symptoms. Some types of arthritis can cause permanent joint damage, so make an appointment to speak with your doctor if you have:

- Joint symptoms that last three days or more
- Several episodes of joint symptoms within a month





Heart

A healthy lifestyle can help you control your blood pressure.

Managing High Blood Pressure

As you age, your heart rate may get slower and your heart may increase in size. Your blood vessels and your arteries can become stiffer, causing your heart to work harder. This can lead to cardiovascular problems such as high blood pressure, often referred to as hypertension. But a healthy lifestyle can help you control your blood pressure.

Do you have prehypertension?

People with prehypertension are at increased risk of developing hypertension (high blood pressure) as well as other health issues like heart disease and stroke. Approximately 25% of Americans have prehypertension, which means their systolic pressure is between 120-139 and diastolic pressure is between 80-89. Lifestyle changes like diet and exercise, can help people with prehypertension lower their risk of developing these health concerns. If you have prehypertension, your doctor should talk to you about ways you can bring your blood pressure down to a normal level before you develop high blood pressure.

Ways to control your blood pressure

- Keep a healthy weight
- Exercise every day
- Eat a healthy diet
- Cut down on salt
- Drink less alcohol
- Don't smoke
- Manage stress
- Watch your cholesterol

What causes high blood pressure

Over half of all Americans age 60 and older have high blood pressure, but it isn't a normal part of aging. Anyone can develop high blood pressure, but your risk is higher if you are overweight, eat too much salt, drink too much alcohol, smoke, don't get enough exercise, or have a family history of high blood pressure.

What it can lead to

If high blood pressure isn't controlled, it can lead to serious health problems such as stroke, heart disease, eye problems, or kidney failure.

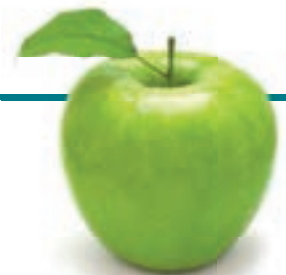
Where to find more information:

American Heart Association

>> www.heart.org

Centers for Disease Control

>> www.cdc.gov/heartdisease





HOW YOUR PLAN HELPS

High Blood Pressure

Care Managers can help!

Care Managers are available to help you manage high blood pressure. See the article on page 44 for more information.



Understanding your blood pressure numbers

Top Number (Systolic)	Bottom Number (Diastolic)	What The Numbers Mean	What To Do
Less than 120	Less than 80	Normal blood pressure	Maintain a healthy lifestyle
120–139	80–89	Risk of developing high blood pressure (prehypertension)	Talk to your doctor about diet and lifestyle changes
140 or more	90–99	High blood pressure (hypertension)	Talk to your doctor about diet, lifestyle changes, and medication



Hearing

What Happens *to* Your Hearing as You Get Older?

Hearing loss is one of the most common conditions affecting older adults. You might have difficulty hearing high frequencies or following a conversation in a crowded room. One in three people over age 60 and half of those over age 85 have hearing loss.

Signs of hearing loss include:

- Difficulty hearing people around you
- Frequently asking people to repeat themselves
- Frustration at not being able to hear
- Certain sounds seeming overly loud
- Difficulty hearing in noisy areas
- Difficulty understanding people with higher-pitched voices
- Ringing in the ears

Causes of hearing loss

Age related hearing loss is called ‘presbycusis’. There is no known single cause of age-related hearing loss. It is commonly caused by changes in the inner ear that happen as you grow older. Contributing factors include family history, repeated exposure to loud noises, smoking, certain medical conditions such as diabetes and some medicines.

Talk to your doctor

Your doctor can determine if your hearing loss may be related to medication use, too much wax in your ears, an infection, or age-related hearing loss. Treatment will depend on the type and reason for the hearing loss. Your doctor may order a hearing test to help determine the extent of hearing loss. Age-related hearing loss is not reversible, but there are ways to lessen the effects, such as using hearing aids or telephone assistive devices.



One in three people over age 60 have hearing loss



HOW YOUR PLAN HELPS

Hearing

Great Hearing aid discount!¹

Save big on a wide selection of hearing aid choices from major manufacturers². For details on this discount, call Hearing Care Solutions toll-free at 866-344-7756 or call Customer Relations.

- Discounted prices can result in a savings of up to \$2,400 per hearing aid³
- 2-year supply of batteries at no charge
- 1-year in-office servicing at no charge⁴
- 3-year comprehensive warranty, including loss and damage
- 45-day hearing aid evaluation period
- Complete hearing aid evaluation at no charge
- No interest financing available for 12 months for qualified applicants

Annual hearing exam

- You are covered for an annual routine hearing test every calendar year.
- Your copayment amount depends on your plan.

For more details, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

¹Discounts and services in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process.

²For Tufts Medicare Preferred HMO plan members who receive their benefits through their current or former employer, this discount is offered in addition to the hearing aid allowance you already receive as a member of our plan. Look in your Evidence of Coverage (EOC) booklet for details, or call Customer Relations.

³Savings is based on national retail average. Retail prices may fluctuate depending on region. Prices and savings are for one hearing aid. This discount is available through a special arrangement with Hearing Care Solutions (HCS).

⁴Routine service during first year is with original provider. Any services during the first year that are not administered by original provider are subject to charges at provider's discretion.



Vision

10 Vision Changes to Watch For

Age-related eyesight changes are normal and may be one of the first things you notice as you age. You may have trouble seeing as clearly as you once did, or it may be difficult to see in the dark. Even if you don't have any symptoms, you should still have your eyes examined to prevent eye disease and maintain your eye health.

How to protect your eyes

One of the best things you can do to protect your eyes is to have a yearly eye exam. Your doctor will most likely use eye drops to dilate your pupils to look for common eye diseases that have no early signs. If you wear glasses your prescription would most likely be checked at your appointment. Checking for diseases like diabetes or high blood pressure is also important as these diseases can cause eye problems if not treated.

10 Common eye problems

Many of the following eye problems are common and can often be easily treated. But it's important to talk to your doctor. Sometimes these conditions can be signs of more serious problems.

- 1 | **Difficulty seeing close objects or small print**—Known as Presbyopia, reading glasses usually fix the problem.
- 2 | **Seeing tiny specks or “cobwebs” that float across your vision**—Known as floaters, this is common but sometimes a sign of a more serious eye problem such as retinal detachment. If you see many new floaters and/or flashes of light, see your doctor right away. This is a medical emergency.
- 3 | **Having too many tears**—Often caused by light sensitivity, wind, temperature changes, or dry eyes. Wearing sunglasses or using eye drops may help.
- 4 | **Eyelid problems**—Red and swollen eyelids, itching, tearing, and crusting of eyelashes during sleep. Warm compresses and gentle eyelid scrubs may be able to help.
- 5 | **Cataracts**—Cloudy areas in the eye's lens causing blurred or hazy vision. Some cataracts stay small and don't change your eyesight much while others become large and reduce vision. Cataract surgery is common and can restore good vision. If you have a cataract, your eye care professional will watch for changes over time to see if you would benefit from surgery.
- 6 | **Corneal diseases and conditions**—Watery eyes, redness, pain, problems with vision, or a halo effect. Changing your eyeglass prescription or using eye drops may help. In severe cases, surgery may be needed.
- 7 | **Dry eye**—If you feel itching, burning, or other discomfort, your doctor may recommend a home humidifier, special eye drops (artificial tears), or ointments to treat dry eye.

Your plan covers one pair of eyeglasses every calendar year. See the sidebar for more information.



HOW YOUR PLAN HELPS

Vision Care

Get \$150 for eyeglasses or contact lenses

- You are covered for one pair of routine eyeglasses (prescription lenses and frames) or contact lenses every calendar year.
- If purchased from a provider in the EyeMed Vision Care network, you'll receive up to \$150 towards glasses or contact lenses.¹
- If purchased from a provider NOT in the EyeMed Vision Care network, you'll receive up to \$90 towards glasses or contact lenses.¹

You are covered for a routine eye exam each calendar year

Your copayment amount depends on your plan.

Glaucoma screening

If you're at high risk for glaucoma, you're covered for a glaucoma screening once per year.

For more details, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

¹ Get up to \$150 toward the full retail price (not sale price) of one complete pair of prescription eyeglasses or contact lenses once every calendar year from a provider in the EyeMed network, OR up to \$90 from a store not in the EyeMed network (discounts can't be combined). Can be applied to complete pair of eyeglasses (lens, frames, and lens options) or contact lenses, but not both. \$150 discount cannot be combined with any other discounted offer. Sale items excluded and cannot be combined with store discounts, coupons, or promotional codes.

8 | Glaucoma—Too much fluid pressure inside the eye. If not treated, it can lead to vision loss and blindness. People with glaucoma have no early symptoms or pain. You can protect yourself by having regular dilated eye exams. Glaucoma can be treated with prescription eye drops, lasers, or surgery.

9 | Age-related macular degeneration (AMD)—AMD can harm the sharp vision needed to see objects clearly. If you have AMD, ask if special dietary supplements could lower your chance of it getting worse.

10 | Diabetic retinopathy—Develops slowly and with no early warning signs. May occur if you have diabetes. Keeping your blood sugar under control can prevent it or slow its progress. Laser surgery can sometimes prevent it from getting worse.





6 Ways to Prevent Fractures *and* Keep Your Bones Healthy

What is osteoporosis?

As you age, bones can shrink in size and density, making them weaker and more prone to fracture. This can lead to osteoporosis. Osteoporosis is a disease that weakens bones so they break more easily, most often the hip, spine, and wrist. More than 40 million people have osteoporosis or are at high risk. Women are affected by osteoporosis more often than men, but men also may suffer from this disease.

Preventing fractures

Women and men who have had a fracture from osteoporosis are 20 times more likely to have another. One out of five of those fractures will happen within one year of the previous fracture. If you have had a recent fracture, it is important to see your doctor as soon as possible to assess the need for a Bone Mineral Density Scan or medication. Osteoporosis is now treatable. Besides calcium, vitamin D, and lifestyle changes, there are new medications that can reduce the chance of a fracture by 50%.

Signs to watch for

- Bones that break easily
- Unexplained bone or joint pain
- Height loss or stooping





HOW YOUR PLAN HELPS

Osteoporosis

\$0 Copay for osteoporosis screening

If you are at risk of osteoporosis, you are covered for the following bone mass measurement tests every 24 months (or more frequently if necessary):

- Identifying bone mass
- Detecting bone loss
- Determining bone quality

Care Managers can help!

Care Managers can help you manage osteoporosis. See page 44 for more information.

For more details, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

6 Ways to Keep Bones Healthy

- 1** | *Calcium*
 Eat low-fat dairy foods, canned fish such as salmon, and dark-green leafy vegetables.
- 2** | *Vitamin D*
 You can get vitamin D from eggs, fatty fish, cereal, and milk fortified with vitamin D. Most people can get enough vitamin D if they are out in the sun without sunscreen for 10 to 15 minutes at least twice a week. For others, a supplement may be necessary.
- 3** | *Exercise*
 Keep bones and muscles strong with weight-bearing exercises three to four times a week.
- 4** | *Stop smoking*
 Smokers have an increased chance of breaking a bone.
- 5** | *Check your medicines*
 Some common drugs can make bones weaker. Talk to your doctor about what you can do to help protect your bones.
- 6** | *Eat more fruits and vegetables*
 Try to eat a variety of fruits and vegetables every day.





Bladder Control

It Doesn't Have to be Embarrassing *to* Talk About Bladder Control

It's common

As you get older, problems with bladder control or “urinary incontinence” is common for both men and women. The good news is 80% of incontinence issues can be cured or improved. While it can be embarrassing, incontinence usually does not cause major health problems.

Urinary incontinence is loss of bladder control that results in leakage of urine. It occurs most often during physical activity such as coughing, sneezing, lifting, or exercising. Another common bladder control issue is having the urge to empty your bladder, but you are unable to get to the toilet fast enough.

It's treatable

One in five adults over age 40 are affected but many people don't realize most bladder control problems are treatable. You don't have to just “put up with it.” It's important to talk to your doctor if you are concerned about bladder control. Your doctor will take your concerns seriously and try to ease any discomfort you have about discussing sensitive topics.

The good news is that life-style changes or medical treatment can stop urinary incontinence or ease symptoms. Today, there are more treatments for urinary incontinence than ever before. The treatment depends on the type of bladder control problem you have, how serious it is, and what best fits your lifestyle. During the last 3 months, if you have leaked urine (even a small amount), don't hesitate to speak to your doctor to find out what treatment is best for you. Your doctor may suggest:

Pelvic muscle exercises (also known as Kegel exercises)—strengthens muscles you use to stop urinating.

Timed voiding—urinating on a set schedule, for example, every hour.

Lifestyle changes—such as losing weight, quitting smoking, avoiding alcohol, drinking less caffeine, preventing constipation, and not lifting heavy objects.

Biofeedback—using sensors to make you aware of signals from your body to help you regain control over the muscles in your bladder and urethra.

What causes bladder control problems?

Men and women are both affected by urinary incontinence, although women are more likely than men to have it. Common causes include:

- Urinary tract infections
- Blockage from an enlarged prostate (men)
- Constipation
- Some medicines
- Weak bladder muscles
- Overactive bladder muscles
- Vaginal infection or irritation (women)
- Damage to nerves that control the bladder from diseases such as multiple sclerosis or Parkinson's disease
- Diseases such as arthritis that may make it difficult to get to the bathroom in time

Different types of urinary incontinence

Stress incontinence—urine leaks as pressure is put on the bladder, for example, during exercise, coughing, sneezing, laughing, or lifting heavy objects.

Urge incontinence—sudden need to urinate and unable to hold it long enough to get to the toilet in time.

Overflow incontinence—small amounts of urine leak from a bladder that is always full.

Functional incontinence—problem getting to the toilet because of arthritis or other disorders that make it hard to move quickly.

When to call your doctor

Call your doctor if urinary incontinence comes on suddenly (called acute incontinence). This could be caused by medicines or urinary tract problems which are treatable. Also, call your doctor if urinary incontinence interferes with your life or if you have to wear an absorbent pad to manage the problem. Care Managers are also available to help you manage bladder control issues. See the article on page 44 for more information on working with a Care Manager.





Alcohol Use

How Much Alcohol *is* Too Much?

Although everyone is different, the National Institute on Alcohol Abuse and Alcoholism recommends that people over age 65 should have no more than seven drinks a week and no more than three drinks on any one day. If you have a health problem or are taking certain medicines you may need to drink less, or not at all. Talk to your doctor about what is right for you.

Your body handles alcohol differently as you age

This means that as you get older, you may feel the effects with less alcohol and be unable to drink as much. Also, alcohol is processed by the body more slowly in older adults, so blood alcohol levels are higher for a longer amount of time after drinking. This can lead to an increased danger of accidents, falls, and injuries even many hours after drinking alcohol.

When is it a problem?

Not everyone who drinks every day has a drinking problem. Consider getting help if you, or a loved one:

- Hides or lies about drinking.
- Has more than seven drinks a week or more than three drinks in one day.
- Gets hurt or harms others when drinking.



What can it lead to?

Drinking too much alcohol over a long time can lead to a number of serious health problems such as some kinds of cancer, liver damage, immune system disorders, and brain damage. It can also worsen health conditions like osteoporosis, diabetes, high blood pressure, and ulcers. Alcohol abuse can also make some medical problems hard for doctors to find and treat—for example, alcohol causes changes in the heart and blood vessels. These changes can dull pain that might be a warning sign of a heart attack.

Alcohol is processed by the body more slowly as we age.

How to drink responsibly

Be aware of how your body changes as you age. Be alert to these changes and adjust how much alcohol you can safely drink. There are many ways to increase your awareness of alcohol, cut back, or stop drinking:

- Keep track of the number of drinks you have each day.
- Decide how many days a week you want to drink. Plan some days that are free of alcohol.
- Count how many ounces of alcohol you are getting in each drink.
- Pace yourself, don't have more than one alcoholic drink in an hour.
- Make sure to eat when drinking.
- If you want to quit drinking, ask for support from your family and advice from your healthcare provider.

**HOW YOUR PLAN HELPS***Alcohol***\$0 Copay for alcohol screening**

We cover one screening for members at risk for misusing alcohol. If a screening determines you need it, you can get up to 4 brief face-to-face counseling sessions per year.

For complete details on this benefit, see your Evidence of Coverage (EOC) booklet or call Customer Relations.

Where to find more information:

Alcoholics Anonymous (AA): Look up the AA number in your local phone book.

>> www.aa.org

National Institute on Alcohol Abuse and Alcoholism: 1-301-443-3860

>> www.niaaa.nih.gov



Memory

Understanding Dementia *and* Alzheimer's Disease

What is dementia?

Dementia is the general term that describes symptoms most commonly associated with Alzheimer's disease such as memory loss and problems with thinking and reasoning that interfere with daily life and activities. Dementia does not cause the symptoms; it is a word that describes the symptoms. Many conditions and diseases cause dementia. Alzheimer's disease is the most common cause for the symptoms of dementia. The second most common cause of dementia is vascular disease. Vascular disease is caused by a series of strokes or changes in the brain's blood supply.

What is Alzheimer's disease?

Alzheimer's disease damages the part of the brain involved in memory, problem solving, judgment, language, and behavior. Over time people with Alzheimer's lose the ability to take care of themselves and carry out simple tasks of daily living such as eating, dressing, or bathing. An estimated 5.4 million Americans have Alzheimer's disease. It is the most common cause of dementia among older people but it is not a normal part of aging.

What causes it?

The cause of Alzheimer's disease is still unknown. However, certain risk factors such as advancing age, family history, and genetics increase the likelihood of developing Alzheimer's.

How to prevent it

Currently there is no cure for Alzheimer's but treatment can slow the progression and help manage symptoms in some people. Research suggests that healthy aging can help keep the brain healthy and may offer some protection against Alzheimer's. This includes eating healthy, getting physical and mental exercise, participating in social activities and avoiding alcohol. Medications closely monitored by a physician may also be able to help.

“

My mother had Alzheimer's and Chuck, her Tufts Medicare Preferred HMO plan Care Manager, was by my side whenever I needed him.

He was just a phone call away and listened to any concern that I had.

It was like he was a part of our family.”

— Karen, Member Caregiver, Tufts Health Plan Medicare Preferred

What if you have concerns?

Speak to your doctor about your concerns as soon as possible. If Alzheimer's or a related disorder is diagnosed at an early stage, treatments are more effective. For more information about diagnosis, treatment, caring for someone with dementia, or any other questions related to memory loss, call the Alzheimer's Association 24/7 Helpline at 1-800-272-3900.

If you have any concerns, speak to your doctor as soon as possible.

HOW YOUR PLAN HELPS

Memory

Stay sharp with brain exercises—use your \$150 Wellness Allowance benefit for memory fitness programs. See page 18 for details!*

*\$150 is the total reimbursement amount each year for this benefit (Jan. 1 – Dec. 31).

Have questions about memory loss? Special program for members can help:

Tufts Health Plan Medicare Preferred and the Alzheimer's Association (MA/NH chapter) are working together to provide a special program for Tufts Health Plan Medicare Preferred members. If you have questions about Alzheimer's, memory loss or related disorders, you can speak directly with a Tufts Health Plan Medicare Preferred Dementia Care Consultant with direct access to the resources and experts at the Alzheimer's Association.

This program can help:

- Answer questions you have about dementia or memory loss
- Provide care planning for those with Alzheimer's disease and other dementias
- Assess and identify education, support, and care needs
- Assist with referrals to community resources
- Provide education and information
- Provide information on support groups and free educational programs in the community
- Work with your Care Manager and Primary Care Physician to help meet your needs

For more information

To talk to a Tufts Health Plan Medicare Preferred Dementia Care Consultant, call Customer Relations. For additional information and resources related to Alzheimer's disease or related disorders, please visit the Alzheimer's Association website at www.alz.org/manh



When it Comes to Your Memory, What *is* a Concern?

Signs to watch for

As you age it is normal to experience some memory loss. Occasionally forgetting a name or where you put your car keys is part of getting older, but there are signs to watch for:

Normal signs of aging	Signs to talk to your doctor about
Sometimes forgetting names but remembering them later	Memory loss that disrupts daily life
Making occasional errors when balancing a checkbook	Challenges in planning, solving problems, keeping track of bills, or trouble with numbers
Occasionally needing help to perform everyday tasks	Difficulty completing familiar tasks such as bathing, shaving, or cooking dinner
Getting confused about the day of the week but figuring it out later	Confusion with time or place
Vision changes related to cataracts	Trouble understanding visual images and spatial relationships leading to difficulty with driving
Sometimes having trouble finding the right word	New language problems such as remembering basic words, asking the same questions, and repeating stories
Occasionally misplacing things like a pair of glasses	Misplacing things and losing the ability to retrace steps
Making a bad decision once in a while	Decreased or poor judgment such as giving away large amounts of money or paying less attention to bathing and dressing
Sometimes feeling weary of social obligations	Withdrawal from social activities
Becoming irritable when a routine is disrupted	Changes in mood or personality such as sudden mood swings, outbursts of anger or crying

RESOURCES TO HELP



Are You Caring for a Loved One?

If you're a caregiver and are looking for information, support, or resources to help, visit our website. Our caregiver section has helpful information including:

- Locate services by state and town
- Find respite services
- Find Tufts Health Plan Medicare Preferred plan information
- Fill out a form that allows you to discuss plan information on someone's behalf
- Find Medicare information
- Learn about taking care of yourself, dealing with fatigue, and depression

Just go to:

► www.tuftsmedicarepreferred.org/caregivers

Our Care Managers Can Help You Stay Healthy

Did you know a Care Manager is available to any member who feels they could benefit from a little extra help? It's true. Our Care Managers are nurses that work closely with your doctor to help guide you through the health care system and improve your health and well-being. Care Managers are available to all Tufts Medicare Preferred HMO members and there is no cost to you for working with a Care Manager.

How can we help?

Thinking about starting an exercise program? Need more information about a certain health condition? A Care Manager can help in many ways such as helping you to improve your health, manage your health or medications, prepare to have surgery, or leave the hospital and recover at home.

To learn more about working with a Care Manager, call Customer Relations

1-800-701-9000 (TTY 1-800-208-9562) Mon – Fri, 8:00 a.m. – 8:00 p.m. (From Oct 1 – Feb 14, representatives are available 7 days a week, 8:00 a.m. – 8:00 p.m.) After hours and on holidays, please leave a message and a representative will return your call on the next business day.



5 Great Ways a Care Manager Can Help You

1 | *Stay healthy*

Care Managers don't just help people who are sick or injured. If you're looking to start an exercise program, improve your diet, or reach your health goals, a Care Manager can help.

2 | *Get the care you need*

Healthcare can be overwhelming. There can be a lot of information to keep track of and important decisions to make. A Care Manager can help by making sure you understand your options and get the services and care you need.

3 | *Prepare to leave the hospital*

When you're ready to leave the hospital, our Transitions Program can help. Your Care Manager will make sure you receive the right services to help prevent return trips to the hospital. Your Care Manager will also review your discharge plan to assist you with receiving care at home if you need it, follow-up appointments with your doctor, and other resources you may need.

4 | *Manage a chronic condition*

If you have a chronic condition such as diabetes, heart failure, or lung disease our Chronic Program may be able to help you. Your Care Manager will work with you and your doctor to provide education and services to help improve your health. This may include working with you to develop health goals so you and/or your family can learn helpful ways to better manage your chronic condition.

5 | *Get Extra help if you need it*

If you have multiple chronic conditions or need a great deal of support to manage your health, our Complex Program is available to you. Your Care Manager will work closely with your doctor to ensure you receive the right services and resources to meet your health needs.



“After my recent surgery, Pam, a Tufts Medicare Preferred HMO Care Manager, followed up with me twice to make sure I'd been given the care I needed. I didn't expect someone to help me like that, and it was a pleasure to work with her.”

— Raymond, Tufts Medicare Preferred HMO member since 2013

New Discounts Help You Stay Safe at Home!

Your Preferred Extras offer great discounts on hearing aids, CVS products, Jenny Craig, Nutrisystem, and much more.¹ Three new discounts were added in 2016 to help you stay safe at home including:

Be Safer at Home—Get a 25% discount or more on the installation and monthly fees of a Personal Emergency Response System (PERS). A PERS unit allows you to live the independent lifestyle you want by providing a resource that is always there to respond to emergency calls.

Well Balanced Meals Program—Get a 15% discount on home delivered meals through Independent Living Systems. Home delivered meals offer a convenient and affordable way to recover from an illness, a surgical procedure, or to manage a chronic condition.

Top Notch Transitional Services—Save on services that help members with chronic health problems stay well at home or transition to a new location. They provide services such as home modification, house cleaning, hoarding assistance and others.

For more information on these and other discounts go to thmp.org/preferred-extras

¹Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process.



Sign Up for Your Own Online Account

Access your personal account information on our website by creating a secure online account! It's easy to create an account that lets you:

- Pay your monthly premium
- View your claims history
- View your current and past referrals
- View your monthly Explanation of Benefits (EOB) documents
- Choose to get your plan documents electronically instead of by mail—and view them within your account
- And much more!

To sign up for your account or to learn more, just go to thpmp.org/registration. Signing up only takes a few minutes. If you have any questions, just call Customer Relations.

Please note: The monthly premium online payment feature may not apply if you receive your benefits from a current or former employer.

Already have an account but not getting your plan documents online?

Here's why you should

When you sign up for a secure online account, you can choose to get your documents electronically. Because we're required to send you certain documents during the year, choosing to have them sent electronically is a great way to easily get your documents, reduce clutter, and help the environment.

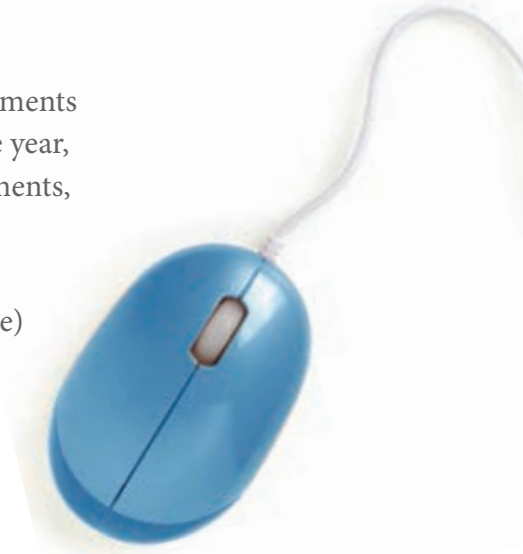
With eDelivery, you can get the following documents electronically:

- Annual Notice of Changes (annual letter listing any changes to your coverage)
- Evidence of Coverage (your benefit and cost information)
- Formulary (list of covered drugs)
- Provider Directory (list of doctors and pharmacies)
- Medical Explanation of Benefits (list of your medical services)

You'll also get helpful plan information emails sent right to your email account.

To sign up for a secure online account (that includes the eDelivery option) go to

▶ thpmp.org/registration



Easily get your documents, reduce clutter and help the environment.

“When I call Tufts Health Plan Medicare Preferred, my interactions with Customer Relations representatives are terrific—they are always helpful.

If they can't answer me right away, they research my question and call me back. I believe they would go above and beyond to help me.”

— John, Tufts Health Plan Medicare Preferred member since 2012




705 Mount Auburn Street,
Watertown, MA 02472

Presort Standard
U.S. Postage
Paid
Boston MA
Permit #357

This newsletter is not intended to replace the advice of health care professionals. Please consult your physician for your health care needs. Services and medical technologies may not be covered, or may be subject to preauthorization.

© 2016. Printed in U.S.A.

 Printed on Recyclable
Paper 543M

2016 WELLNESS GUIDE

The 5 Best Ways *to* Stay Healthy This Year!



Tufts Health Plan is an HMO plan with a Medicare contract. Enrollment in Tufts Health Plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, and/or copayments/co-insurance may change on January 1 of each year. The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

This information is available for free in other languages. Please call our Customer Relations number at 1-800-701-9000 (TTY 1-800-208-9562), Monday - Friday 8:00 a.m. - 8:00 p.m. (from Oct. 1 - Feb. 14 representatives are available 7 days a week, 8:00 a.m. - 8:00 p.m.).

Esta información está disponible de forma gratuita en otros idiomas. Comuníquese con nuestro departamento de atención al cliente al número 1-800-701-9000 para obtener información adicional. (Los usuarios de TTY deben llamar al 1-800-208-9562). El horario es de lunes a viernes, de 8:00 am a 8:00 pm (del 1 de octubre al 14 de febrero, los representantes están disponibles los 7 días a la semana, de 8:00 am a 8:00 pm).

Please note, some information in this booklet may not apply if you receive your benefits from a current or former employer.