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To Your Health

A photograph of an elderly couple embracing on a beach. The man, on the left, is wearing glasses and a light-colored sweater. The woman, on the right, is wearing a white cardigan. They are both smiling and looking towards the right. The background shows a sandy beach and the ocean under a bright sky.

care.

It's what we believe in.

Letter from the Chief Medical Officer



Everyone's individual health needs are different—and those needs change as we get older. That's why health care is so personal.

Yet there's one thing we all have in common: We want to be as healthy as we can be, for as long as we can. So, when it comes to you—our members—your health is especially important to Fallon

Health. It's why we take the extra step to support your well-being. Because care is what we believe in.

As your health insurance provider, we make sure you have the coverage you need. But we're more than that—we're also your health care partner. And as your partner, we focus on helping you get the care and services you need when you need them.

That's what this special edition of To Your Health is all about. It's a health guide that you can use all year long.

Inside these pages there is a great deal of useful information. You'll find tips for making the most of your doctor visits and for managing your medications. There are guidelines on how you can protect and improve your health. And you'll see lots of practical ideas for how you can live your best life.

I hope you find this magazine helpful. Best wishes for a healthy and happy 2024.

Sincerely,

A handwritten signature in dark ink that reads "David Brumley, M.D." The signature is fluid and cursive.

David Brumley, M.D.
Senior Vice President and Chief Medical Officer

Questions?

We're here to help. Please call us with any questions or concerns. We want you to be very satisfied with your Fallon Health plan and the health care you receive.

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1-877-700-6996 (TRS 711)
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Nutrition and your health

Eating well is good for your health. And while it has always been important, it's even more so as we get older—particularly in our 50s and beyond. As we age, there are changes in the way our bodies process food. Nutrients aren't absorbed as well. And having a chronic health condition or being on certain medications can also affect your nutritional needs.

Making and maintaining muscle mass also becomes more challenging. There's a slowing of your metabolism—the chemical reactions in our cells that provide us with energy—which can often result in weight gain or difficulty losing weight.

So, when it comes to your diet, quality matters. According to the Office of Disease Prevention and Health Promotion, eating nutrient-dense foods supports your immune system and decreases inflammation. It also improves your mood, helps you maintain a healthy weight, and gives you energy.

Here are some guidelines on how to get as many good-for-you foods in your diet as possible:

- **Taste the rainbow.** Brightly colored fruits and vegetables are chock full of phytonutrients—compounds that give plants vibrant colors and flavors—that help protect us from chronic diseases. Think berries, dark leafy greens, broccoli, peppers, and carrots. Reach for them first and as often as you can.
- **Load up on veggies**—and as many different kinds as possible. Full of fiber and nutrition, vegetables have been shown to decrease the risk of heart disease and cancer, and to lower blood pressure. And they're versatile. You can have them alone or in soups, on sandwiches, in smoothies, and in casseroles.

continued on page 4

Living your best life



Nutrition and your health

(continued from page 2)

- **Make protein a priority.**

Protein supports your muscles and your overall physical function. Try to have some at each meal. Good sources of protein include lean meats, seafood, dairy, eggs, grains such as quinoa, wild rice, and farro, and legumes such as beans, lentils, and peas.

- **Cut down on food items that are high in added sugars, sodium, and saturated fat.** They may taste good, but they aren't good for you.

To get more information about food groups as well as eating guidelines for your age, visit [MyPlate.gov](https://www.MyPlate.gov). ■



How to change your diet for the better

When you want to improve your diet, there is much to consider—and it can seem like a lot to digest. But making healthy changes can be easier than you might think.

- **Talk to your provider.**

Everyone's nutritional and health needs are different. If you have any chronic health conditions or are on any medications, there may be certain nutrients that you should have—either through food or supplements—or foods that you should avoid. Be sure to check with your provider before making any major changes to your diet.

- **Start small.** Try adding one nutritious food to a meal. For example, if you usually have plain pasta sauce, toss in a

vegetable or two. Or if you have oatmeal for breakfast, add some nuts or fresh fruit.

- **Make some nutritious substitutions.** Replace fries with a baked potato, cooked vegetables, or a piece of fruit. Swap a cream-based sauce with tomato sauce for pasta. Trade the pepperoni on a pizza with some fresh peppers, tomatoes, or broccoli. Munch on carrots or celery instead of chips.

- **Keep healthy snacks on hand** at home. Fruits (fresh and dried), vegetables, and nuts are all good choices—and they're easy to grab and go.

- **Read nutrition labels** to learn the serving size, number of calories, and how much

sodium and added sugars there are. Usually, the shorter the ingredient list is, the better.

- **Season dishes with herbs and spices.** Then you can use less salt.

- **Stock up on your favorite, non-perishable healthy foods.** These are cost-effective and store well for long periods. Think canned or pouches of fish (tuna, salmon, and sardines), beans and lentils (dried or canned), grains (rice, quinoa, oats), pasta (whole wheat is better than refined, as it's higher in fiber and essential nutrients), and vegetables (frozen or canned). When choosing any canned goods, look for those low in sodium and low in sugar and without any additives. ■

Sleep well

Sleep does your body, and your brain, lots of good. It affects everything from how our immune system and brain function work to our energy levels and mood.

As we age, sleep patterns change. This happens partly because of the aging process itself and the lifestyle changes that come with it. Having chronic health conditions or taking multiple medications also play a role. As a result, the amount and quality of sleep you're getting may not be as good as it should be.

According to experts at Harvard Medical School, sleep should be

a priority for aging well. Their tips for getting better sleep are:

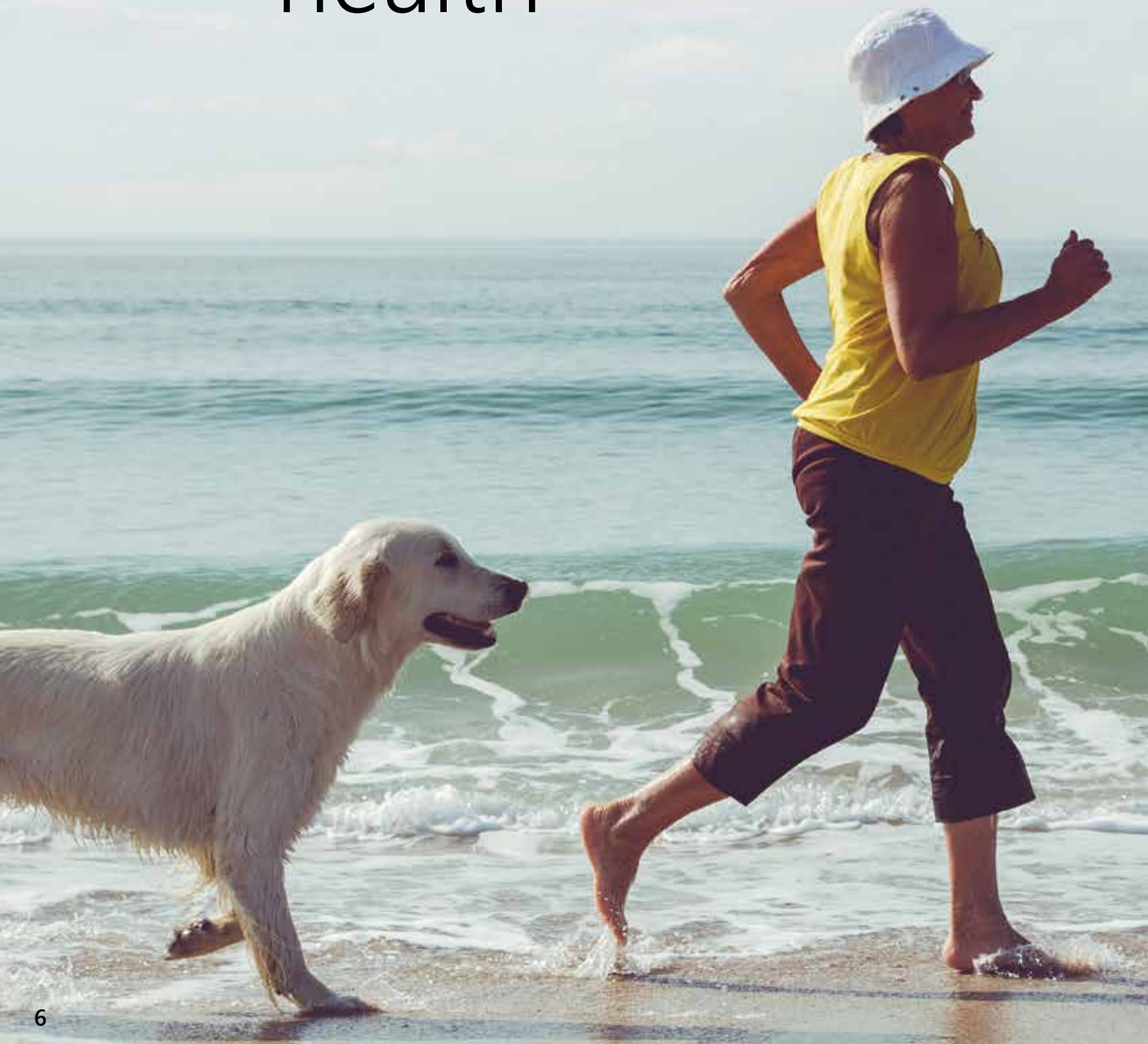
- Have a consistent sleep schedule. Go to bed and wake up at the same times every day, even weekends.
- Limit or avoid daytime naps so you can be tired at bedtime. If you do nap, keep it short—no more than an hour—and do it before 3 p.m.
- Set up your bedroom for success. Make sure the bed is comfortable, and the room is as quiet, dark, and cool as possible.
- Turn off all screens at least one hour before you go to bed.

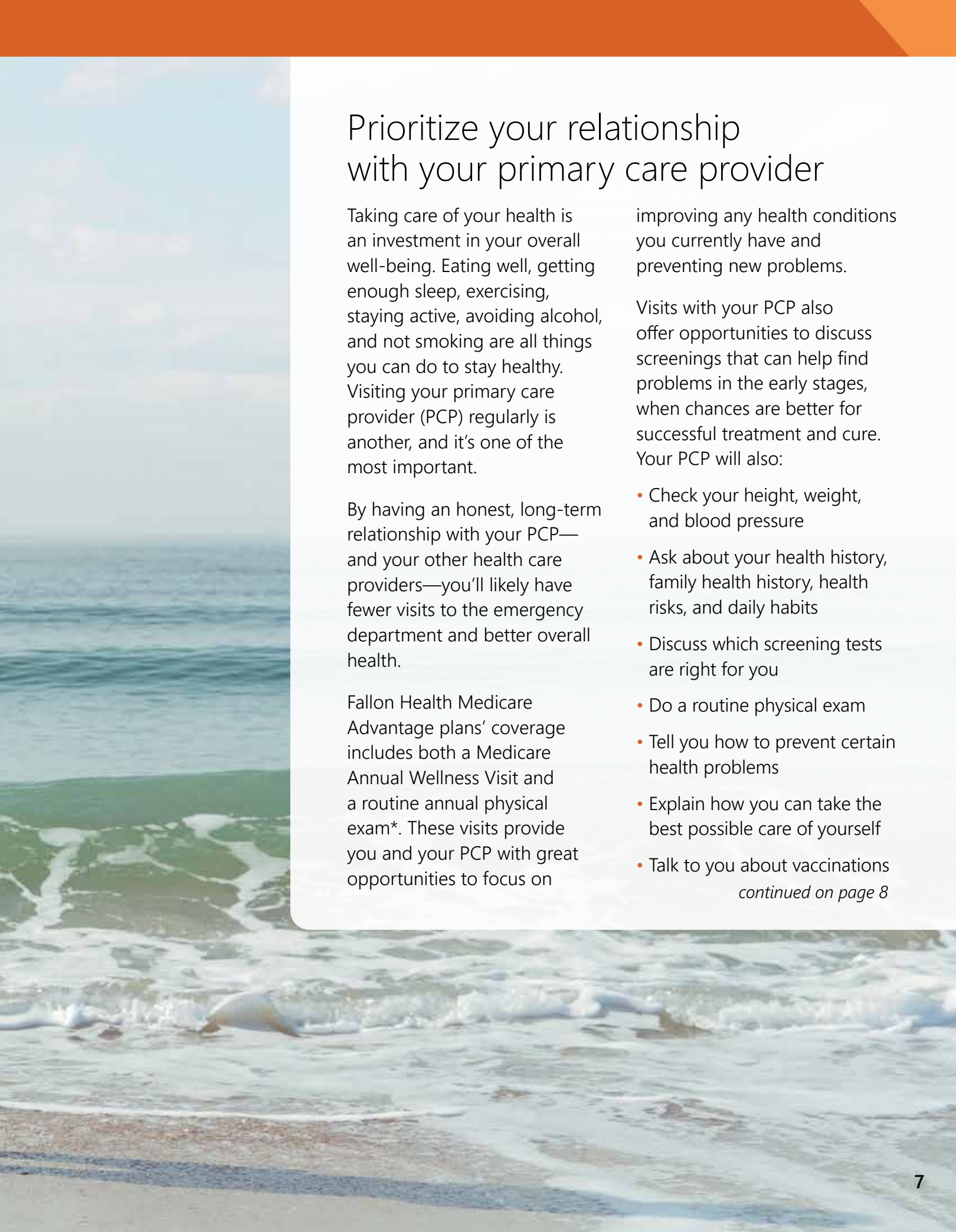
Screens can be tempting, so if there's a TV in your bedroom, consider removing it.

- If helpful, find a relaxing ritual, such as taking a warm bath or doing some light yoga stretches, to prepare your body and mind for sleep.
- If you're in bed and, after about 20 minutes, find you can't sleep, get up. If you stay put, your brain may start to associate bed with being awake rather than sleeping. Do something else, like reading or stretching, for 20 minutes somewhere else to distract your brain. ■



Maintaining your health





Prioritize your relationship with your primary care provider

Taking care of your health is an investment in your overall well-being. Eating well, getting enough sleep, exercising, staying active, avoiding alcohol, and not smoking are all things you can do to stay healthy. Visiting your primary care provider (PCP) regularly is another, and it's one of the most important.

By having an honest, long-term relationship with your PCP—and your other health care providers—you'll likely have fewer visits to the emergency department and better overall health.

Fallon Health Medicare Advantage plans' coverage includes both a Medicare Annual Wellness Visit and a routine annual physical exam*. These visits provide you and your PCP with great opportunities to focus on

improving any health conditions you currently have and preventing new problems.

Visits with your PCP also offer opportunities to discuss screenings that can help find problems in the early stages, when chances are better for successful treatment and cure. Your PCP will also:

- Check your height, weight, and blood pressure
- Ask about your health history, family health history, health risks, and daily habits
- Discuss which screening tests are right for you
- Do a routine physical exam
- Tell you how to prevent certain health problems
- Explain how you can take the best possible care of yourself
- Talk to you about vaccinations

continued on page 8



Know your stats

Your vital statistics can provide a great picture of your overall health. Keeping them in check can make a big difference in reducing your risk for heart attack, stroke, and other major health problems.

Talk with your PCP about your target goals and ask them to help you complete the chart below. You can also find this information in your electronic health record (learn more on page 37). ■

Test type	Target goal	Last visit	Current
Blood pressure			
Cholesterol			
Triglycerides			
HbA1c			
Body Mass Index (BMI)			
Waist circumference			

Prioritize your relationship with your primary care provider *(continued from page 7)*

- Check for balance issues and ask if you’ve had any falls
- Ask about bladder or bowel concerns

Tell your PCP about any difficulties you’re having or any changes that concern you. Have a conversation about the medications you’re taking—and whether 90- or 100-day refills may be right for you. You can receive 90- or 100-day refills through mail order or at the

pharmacy (see page 30 for details).

We’ve got some tools on pages 43 and 44 that will help you prepare for your appointment. These include a list of potential topics to discuss with your PCP and a list of medication-specific topics to discuss, among others.

**A routine annual physical exam is not part of the Original Medicare Annual Wellness Visit, but both are covered by Fallon Health with no copay. ■*

Important NaviCare benefit update

New for 2024! If you’re a NaviCare member, your Save Now and Self-Care card benefits have been combined into one card. The **new** Save Now card includes up to \$848 per year—\$648 to buy things like pain relievers and cold medicine, and \$200 to buy things like soap, shampoo, groceries, and more. Buy items in a store or place an order by phone or online with free shipping. See your 2024 member guide for complete details. ■



Tell us how we can help

Fallon Health monitors member satisfaction and complaints, continuity and coordination of care, appropriate drug use, preventive health care, and more. If we can assist you with any issues or concerns, please contact us.

- NaviCare SCO and HMO SNP
1-877-700-6996 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(Oct. 1–March 31, seven days a week)
- Fallon Medicare Plus
1-800-325-5669 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(Oct. 1–March 31, seven days a week)
- Fallon Medicare Plus Supplement
1-800-868-5200 (TRS 711) Monday,
Tuesday, Thursday, and Friday,
8 a.m.–6 p.m., and Wednesday,
10 a.m.–6 p.m. ■

Bladder problems? It's ok—you can talk to your provider

When laughing or sneezing, do you sometimes pee a little? Are there moments when you can't get to the toilet in time? Bladder problems like these are fairly common. According to the National Association for Continence, approximately 25 million Americans experience temporary or chronic urinary incontinence.

This means your PCP won't be surprised if you mention that

you're experiencing any of these issues. And there isn't anything to be ashamed of.

Incontinence is inconvenient. It can also be the first sign of a serious health problem, so it's important to address the issue—because it's likely treatable.

Make an appointment with your PCP if you have any of these problems:

- Difficulty, discomfort, or pain with urination
- A sudden feeling of needing to go to the bathroom right away
- Urine leakage when coughing, sneezing, or exercising

Ask your PCP about options that may help. To learn more about incontinence, visit naafc.org/urinary-incontinence. ■

Protect yourself with vaccinations

Vaccines are one of the most effective ways to protect yourself from infectious diseases like the flu or COVID-19—even if you're in good health. Your risk of complications from these diseases increases if you have asthma, COPD (chronic obstructive pulmonary disease), diabetes, heart disease, or another chronic illness.

The flu vaccine will begin protecting you within two weeks—and prevent you from spreading the disease to others. An updated COVID-19 vaccine is recommended for everyone age 6 months and older to protect against potentially serious outcomes of COVID-19, according to the CDC. Fallon Health covers the cost for you to get both at a pharmacy in your plan's network or at your PCP's office.

Other important vaccines to consider:

Pneumococcal vaccines. Pneumococcal vaccines are available and can protect you against pneumonia, meningitis, and certain bloodstream infections. Discuss with your PCP which pneumococcal vaccine is right for you.

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Prevention





Protect yourself with vaccinations *(continued from page 10)*

Shingrix vaccine. Shingrix is a vaccine to prevent shingles, a painful condition caused by the same virus that causes chicken pox. It's recommended for adults over age 50 to get Shingrix in a two-shot series, received two to six months apart. The Centers for Disease Control and Prevention reports that it's more than 90% effective at preventing shingles

The COVID-19, pneumococcal, and Shingrix vaccines can be given at the same time as your flu shot (ask your PCP if this option would work for you). Fallon Health covers the cost. Also, ask your PCP if an RSV

(Respiratory Syncytial Virus) vaccine is recommended for you.

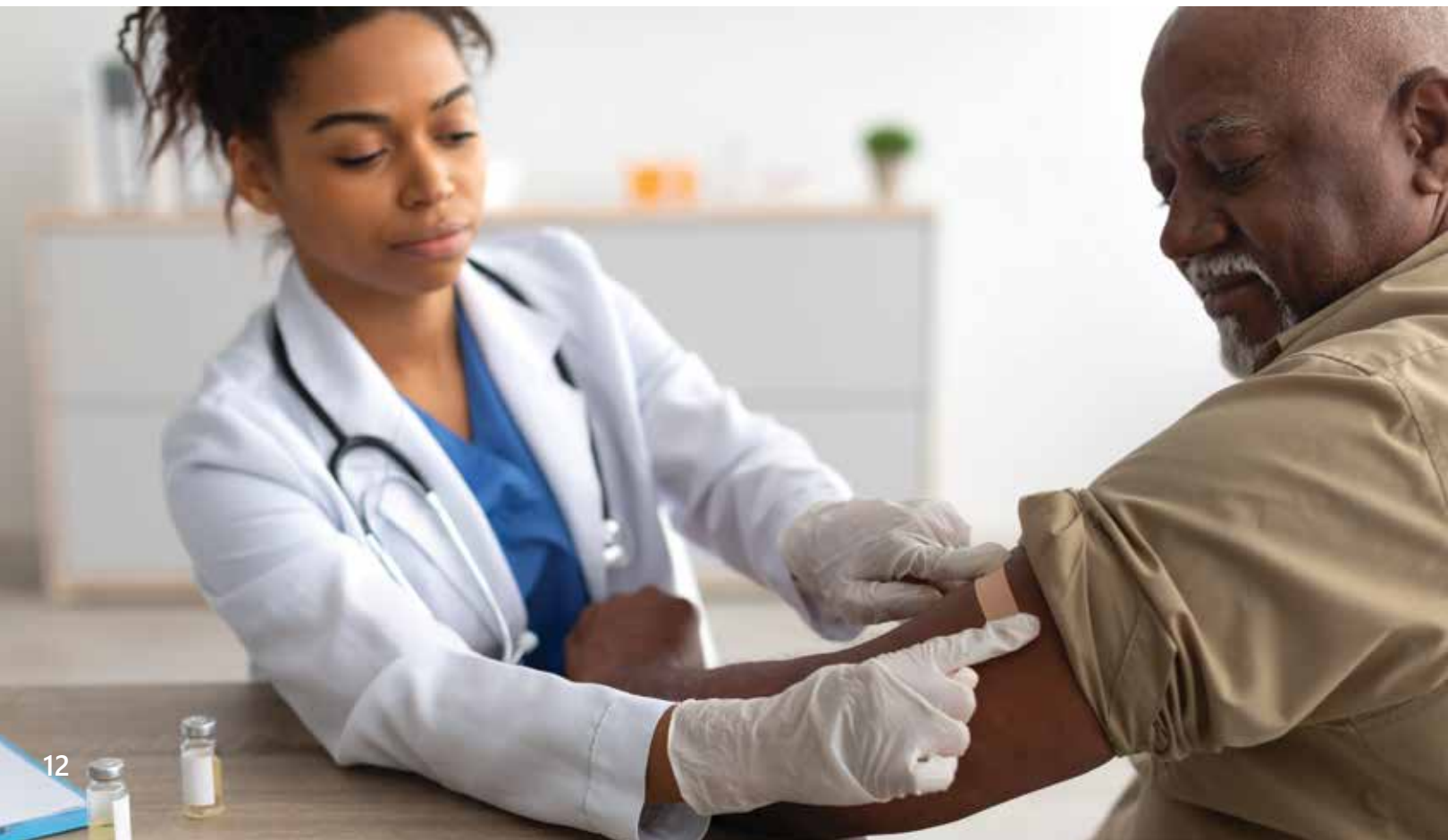
Other protections against flu and COVID-19

There are several other measures you can take to protect yourself from the flu and COVID-19:

- Wash your hands often with soap and water for at least 20 seconds. If soap and water aren't available, use an alcohol-based hand sanitizer.
- Wear a mask that covers the nose and mouth when out in public.

- Cover your nose and mouth with a tissue when you sneeze or cough, or with your sleeve if tissues aren't available. Throw away used tissues.
- Socially distance when possible. Avoid contact with people who are sick.
- Don't shake hands.
- If you have symptoms or have been exposed to someone who is sick, stay home.

If you are concerned that you or a family member may have the flu or COVID-19, or have been exposed to either, contact your PCP. ■



Cancer screenings

Some cancers are easier to treat when they're detected early. That's why screenings are an important part of preventive care. Their use has led to more people surviving certain types of cancers. Here's what the American Cancer Society recommends for these key screenings:

Mammogram. It's recommended that women aged 55 to 74 at average risk for breast cancer should have regular mammograms—the screening for breast cancer—every two years unless your provider recommends having them more frequently. Also, tell your physician about any changes to the look and feel of your breasts that you notice. If you're older than age 75, talk with your provider about whether you need to continue this screening.

Cervical cancer testing. If you have a cervix, you should have one of these tests done regularly until age 65: a primary HPV test (every five years) or a Pap test (every three years). If you're older than age 65, talk with your provider about whether you need to continue this screening.

Colorectal cancer screening. Testing for colorectal cancer is recommended for adults at

average risk through age 75. If you're under age 75, find out if your provider recommends a colonoscopy or an annual fecal immunochemical testing (FIT), a type of screening test you can do at home. If those screening regimens aren't possible, ask about alternatives. If you're between ages 76 and 85, talk with your provider about how often to have a screening or whether you need one at all. Members of NaviCare and Fallon Medicare Plus Medicare Advantage may be eligible for a free colorectal cancer home-screening program.

Ask your PCP about the InSure[®] ONE[™] kit. Fallon Health will work with your PCP to see if this option is right for you. If it is, we'll mail a kit directly to your home. InSure ONE—a convenient, at-home FIT kit—uses only one stool sample that doesn't need to be handled. You can eat and drink what you want and take all your regular medications on the day of the test. Results are interpreted by Quest Diagnostics[™] and sent to your PCP. Then you can discuss the results with your PCP, who will recommend any additional screenings or follow-up care that may be necessary.

InSure ONE screening is not available for members of Fallon Medicare Plus Supplement. ■



Other things you can do to help reduce your cancer risk

According to the American Cancer Society, there are several other things you can do to reduce your risk.

- Avoid all forms of tobacco.
- Maintain a healthy weight.
- Move your body regularly.
- Eat a healthy diet with plenty of fruits and vegetables.
- Limit alcohol to no more than one drink per day for women or two per day for men. Better still, avoid alcohol altogether.
- Protect your skin. Sunscreen, hats, and protective clothing will all help.
- Know your family history and your risks. ■

Our bones play an important role in our overall health. They protect our organs, support our muscles, hold us up, and store and release calcium.

Your bones rebuild themselves throughout your life—but the process decreases over time. This can put you at risk for osteopenia, a loss of bone mineral density. And if you have osteopenia, you're at greater risk for developing osteoporosis—the disease that weakens bones, making them fragile and increasing your risk of fracture.

According to the Bone Health & Osteoporosis Foundation, about 54 million Americans have low bone density or osteoporosis. Studies suggest that about one in two women, and up to one in four men, aged 50 and older will break a bone because of this disease. In fact, if you're age 50 or older and break a bone from something like tripping or falling, it could be a sign of low bone density.

Because you can't feel it when bones weaken, osteoporosis is known as a "silent disease." The first signs of weak bones may be when a fracture occurs or if you experience height loss or stooped posture.

Taking action now to protect your bones will help keep you active and as strong as you can be. Read on to learn more. ■

Bone health



Concerned about bone loss? Talk to your provider



Know the risk factors for osteopenia or osteoporosis

Bone loss can sneak up on you. Here are the risk factors to consider:

- **Family history:** If either of your parents broke a bone as an adult, your risk is higher.
- **Being female:** Women are twice as likely to get osteoporosis as men.
- **Menopause:** When estrogen drops, bone mineral loss speeds up.
- **Thin/small body type**
- **Older age:** Bones gradually lose mineral reserves after middle age.
- **History of a broken bone as an adult**
- **Too little exercise:** Your bones are like muscles—they need to be used to maintain strength.
- **Height loss**
- **Smoking and drinking too much alcohol:** Both weaken bones.
- **Not getting enough calcium and vitamin D**
- **Unsafe and too frequent dieting:** These can decrease the amount of vital nutrients needed to support bone health.
- **Certain medical conditions and medications:** Ask your physician if you have any that may affect your bone health. ■

If you have concerns regarding bone loss, mention it at your next appointment—especially if you've broken a bone in the last 12 months. Your provider may suggest a baseline bone mineral density (BMD) scan*. This scan is the only way to definitively diagnose osteoporosis and to predict your fracture risk. It'll also help monitor any future bone loss.

**Attention female members of NaviCare or Fallon Medicare Plus Medicare Advantage: If you are between the ages of 67 and 85, and have had a broken bone within the past 12 months (and don't already take medicine for osteoporosis), Fallon Health will contact you to arrange a BMD screening at your home for free if you haven't had one in the last two years. The screening is painless, and you'll get the results immediately along with information about keeping your bones strong and healthy. The results will also go to your PCP, who can decide if you need more testing or treatment. This isn't available for members of Fallon Medicare Plus Supplement. ■*

How to protect your bones

Small lifestyle changes like these can help you build stronger, healthier bones and minimize your risk for osteopenia:

Eat foods rich in calcium and vitamin D, such as tuna, salmon, mackerel, canned sardines, broccoli, kale, and other leafy green vegetables. Ask your provider if you should take calcium and vitamin D supplements.

Exercise regularly and with the right kind of exercises (ask your PCP before beginning any exercise program). Also, having a variety of exercises will help you stay interested and consistent.

- Do weight-bearing exercises, such as walking, jogging, climbing stairs, dancing,

and aerobics for at least 30 minutes a day, five days a week.

- Incorporate strength training with weights, resistance bands, or your own body weight two or three days a week.
- Practice balance and stability with movement-based exercises like tai chi and yoga. This will help make falls less likely to happen.
- If you're new to exercise, start slowly and be gentle. Safety first.
- If you've had a fracture before, ask your PCP about what exercises or movements to avoid.

Limit alcohol to no more than one drink a day if you're a

woman and two drinks a day if you're a man—or don't drink alcohol at all. According to the National Institute on Aging, older adults can feel the effects of alcohol more strongly and quickly than when they were younger. So even a small amount of alcohol can negatively affect your coordination, reaction time, and judgment. And if you're on certain medications or have existing health conditions, you can experience other issues.

Don't smoke. Smoking can lead to lower bone mass and bone mineral density. If you use tobacco, Fallon Health can help you stop. Call our Quit to Win program at 1-888-807-2908. ■

Preventing falls and fractures

Falls can be serious for anyone, but if you have osteoporosis, your bones are more brittle and are more likely to break. If you've been diagnosed with osteoporosis, you can be proactive in preventing falls.

- Get plenty of exercise. It will keep your muscles strong and improve your balance. Practicing yoga or tai chi can help you to have good posture, balance, and flexibility.

- Have your vision and hearing checked regularly, and make sure your glasses and/or hearing aids are up to date.
- Know your risk for diabetes. According to the American Diabetes Association, falls are more common in older adults with this chronic condition.
- Make your home a safe space. Have good lighting throughout—including night

lights—and keep flashlights in easy-to-reach places. Area rugs and cords should be secured or removed. Stairways should have railings, and steps should be clutter free and have nonslip treads.

- Avoid footwear like high heels, thick-soled shoes, and slippers that can lead to slips and falls. ■

Managing diabetes





If you have diabetes, it's important to be aware of lifestyle choices that affect your blood sugar—for worse and for better. It's also important to take proactive steps that can minimize your chances of having diabetes complications.

Regular tests and screenings

By getting regular tests and screenings, your PCP or other health care providers can monitor to see if your diabetes is under control—and decide what to do if it's not. Make sure you have the following tests and screenings as directed by your provider:

- Blood test (called HbA1C or A1C)
- Urine test (also called albumin-to-creatinine ratio or microalbumin)
- Cholesterol and triglycerides lab tests
- Blood pressure
- Retinal eye exam
- Foot exam with a podiatrist to check for problems such as vascular disease or nerve damage
- Bone mineral density scan
- Body mass index (BMI)
- Kidney function test ■

Be prepared for when you're under the weather

Illnesses like a cold or the flu can happen to anyone. But according to the American Diabetes Association, if you have diabetes, you have a higher chance of getting seriously sick. The stress on the body caused by a cold or the flu can release hormones that raise blood sugar levels.

Getting an annual flu shot will make getting the flu less likely (see page 10 for details about this and other vaccinations). Being prepared in case you do get sick can also help you minimize complications and keep your blood sugar in your target range. Here are some recommendations from the American Diabetes Association.

Be prepared in case you get sick

If you're at risk for low blood sugar, have some simple carbs like these on hand that are easy to eat/drink:

- Orange juice
- Popsicles
- Jelly beans or gumdrops

Put together a sick-day kit with items like these:

- Glucose meter
- Supplies for your insulin pump or glucose monitor

- Batteries and/or charging cords for your medical devices
- Ketone test strips
- A week's amount of glucose-lowering medication (shouldn't be stored for longer than 30 days)
- Glucose gels or tabs
- Medications for cold or flu that won't disrupt your diabetes management

Have an action plan with your health care team that includes:

- When to call your doctor
- How often to check your blood sugar
- What you can/should eat and drink during your illness
- How to adjust your insulin, if needed
- If and when you should check for ketones
- What over-the-counter medications you should use for colds, flu, etc.

Keep an eye out for signs of diabetic ketoacidosis (DKA)

If you experience any of these symptoms, contact your doctor immediately:

- High blood sugar
- High ketones
- Dry mouth or thirst
- Frequent urination
- Drowsiness
- Dry or flushed skin
- Nausea, vomiting, or abdominal pain
- Difficulty breathing
- Fruity odor on breath
- Confusion

Drink plenty of water

If you're having trouble keeping it down, take small sips every 15 minutes or so throughout the day. ■





Tips for managing diabetes

- Eat a well-balanced diet that's low in saturated fat.
- Maintain a healthy weight or lose weight by limiting calories.
- Exercise regularly, which can lower your blood sugar for up to 24 hours or more by making your body more sensitive to insulin.
- Check your blood sugar regularly—or anytime you feel it's low or high. This will help you keep track of when the level is above or below your target range.
- Take all your medications, including pills or insulin shots, exactly as prescribed.
- Limit alcohol to no more than one drink a day if you're a woman and two drinks a day if you're a man—or don't drink alcohol at all. ■

Ask your PCP about statins

Did you know that people who have diabetes are twice as likely to have heart disease or a stroke? The American Diabetes Association recommends that you take medications that reduce cholesterol levels (also known as statins) if you're 75 years old or younger and have diabetes—regardless of your cholesterol level.

Ask your PCP about this important care guideline at your next visit. If your PCP prescribes a statin, ask for a three-month supply. If you get it by mail, and are a Fallon Medicare Plus member, it may be covered at the cost of your two-month copay. If you are a NaviCare member, there is no cost to you.

To learn more about getting your prescription medications by mail, see page 30. ■

Questions?

We're here to help. Please call us with any questions or concerns. We want you to be very satisfied with your Fallon Health plan and the health care you receive.

- NaviCare SCO and HMO SNP: 1-877-700-6996 (TRS 711)
- Fallon Medicare Plus Medicare Advantage: 1-800-325-5669 (TRS 711)
- Fallon Medicare Plus Supplement: 1-800-868-5200 (TRS 711) ■



Mental health matters



Know the signs of depression

It's important to know the signs of depression, so you can get help and treatment. Contact your PCP if you have any of these symptoms:

- Feeling hopeless or helpless
- Having feelings of guilt
- Feeling irritable or restless
- Overeating or not eating enough
- Loss of interest in activities or hobbies
- Feeling tired, having no energy
- Having trouble sleeping or oversleeping
- Aches or pains that don't go away or get better, even with treatment

If you (or someone you care about) have thoughts of suicide or plans for suicide:

- Call 911
- Go to a nearby emergency room or your provider's office
- Talk to a counselor at the 24-hour National Suicide Prevention Lifeline: 1-800-273-TALK (8255), TTY: 1-800-799-4TTY (4889)

For more information on behavioral health, whether for a mental health or substance use problem, call Fallon Health's behavioral health partner, Carelon Behavioral Health Strategies, LLC, at 1-888-421-8861 (TRS 711). ■

Have fun! Staying active is good for you



Eating right, exercising regularly, and having a good relationship with your PCP are all good for your health. But did you know that having fun is, too?

According to the National Institute on Aging, participating in activities that you enjoy or find interesting or meaningful can support healthy aging. Research has shown that older adults who are active:

- Are happier and less depressed
- Are better prepared to cope
- May be able to improve their thinking abilities
- Are less likely to develop certain diseases
- Have a longer lifespan

For example, engaging in a favorite hobby can reduce stress levels, support cognitive function, and give a feeling of accomplishment. Being in nature can lower blood pressure and reduce feelings of anxiety. Doing something artistic can improve

mood and overall well-being. And because many of these types of pursuits can be enjoyed with others, they also nurture a sense of belonging.

Here are some activities to consider:

- Drawing, painting, or sculpting. What you create doesn't have to be museum-worthy—the joy is in the doing (so doodling counts!).
- Spending time in a natural setting. This can include walking in the woods or sitting in a park. Take your time. Breathe deeply. Appreciate the natural beauty around you.
- Visiting a museum or viewing an online art exhibit.
- Dancing, singing, or playing an instrument.
- Keeping up with a favorite hobby, such as gardening, sewing or needlework,

knitting or crocheting, weaving, woodworking, painting miniatures, photography, and gardening, among many others.

- Volunteering—it's good for you and for others.

If you aren't sure where to start, need a refresher, or are interested in learning something new, consider taking classes either in person or online. Or contact your local senior center, which may have programs or activities that you can try. ■

Coping with loss

Loss is a natural part of life, which means we all experience grief at some point. Feelings of grief are normal—and they'll help you heal. There is no right or wrong way to feel. You'll have good and bad days. Over time, intense pain will soften.

As you go through this experience, it's important to take care of yourself. Eat well, exercise, get enough sleep, and talk about your feelings with friends and family. If, after six months or more, you find you're having trouble carrying on with day-to-day activities, talk with your PCP. They may recommend a counselor for you. ■

Let's get physical! Boost your mental health with exercise



Regular exercise is good for your health. It boosts immunity, safeguards your bone and heart health, increases mobility, improves sleep, and either protects against several chronic illnesses or minimizes their symptoms. And all these benefits are great for your mental health, too.

Doing any type of exercise makes you feel good. It's been proven that exercise lessens feelings of depression and anxiety, decreases stress, and increases mood, relaxation, and a sense of well-being.

According to the Office of Disease Prevention and Health Promotion, adults need a mix of physical activity to stay healthy. This mix includes:

- Moderate-intensity aerobic activity (anything that gets your heart beating faster) at least 150 minutes per week
- Muscle-strengthening activity (things that make your muscles work harder than usual) at least twice per week

If this is more than what you can do right now, it's ok. Do what you can. Any physical activity—even if it's only five


minutes' worth—has benefits. Before starting any new exercise plan, talk to your provider about what's right for you.

Exercise activities to consider:

- Walking
- Dancing
- Yoga
- Tai chi
- Swimming
- Gardening
- Resistance-band workouts
- Dumbbell strength training
- Bodyweight workouts ■



In case of hospitalization



Sometimes, an emergency health situation comes up that requires a visit to the emergency department. It may also mean being admitted to the hospital or having a stay in a skilled nursing facility (SNF) or rehabilitation facility.

If this happens to you, it's important to remember that you're not alone. Both your PCP and Fallon Health can help. ■

Mom's Meals

After a stay in a hospital or SNF, there's no place like home. Sometimes, though, getting back to a normal routine after a discharge can be challenging—particularly when it comes to meal preparations. As a member of Fallon Medicare Plus, you're eligible for a plan benefit that can help.

Members coming home after discharge from an observation stay or inpatient admission at a hospital or SNF have access to home delivery of 14 meals (two meals per day for seven days). The meals are prepared and delivered by Mom's Meals and are available to Fallon Medicare Plus members at no cost.

When you're discharged from an observation or inpatient stay at a hospital or SNF, Fallon Health's case management team will contact you. They'll arrange for you to receive your home-delivered meals. You can select from several dietary options based on medical conditions. All meals are nutritionally balanced and prepared with quality ingredients—and they're tasty, too!

Not available for Fallon Medicare Plus Supplement or NaviCare members. ■

Support after behavioral health hospitalizations

Going home after being in the hospital for a behavioral health reason can be challenging. NaviCare and Fallon Medicare Plus members who are making that transition may get a phone call from an aftercare coordinator from Fallon Health's behavioral health partner. A Fallon Health behavioral health case manager may also schedule a home visit.

A behavioral health case manager will help you schedule follow-up appointments and connect with community resources. They may also help with ongoing social or emotional concerns, with the goal of making sure you're safe and that you receive the right care.

Not available for Fallon Medicare Plus Supplement members. ■

Safe Transitions

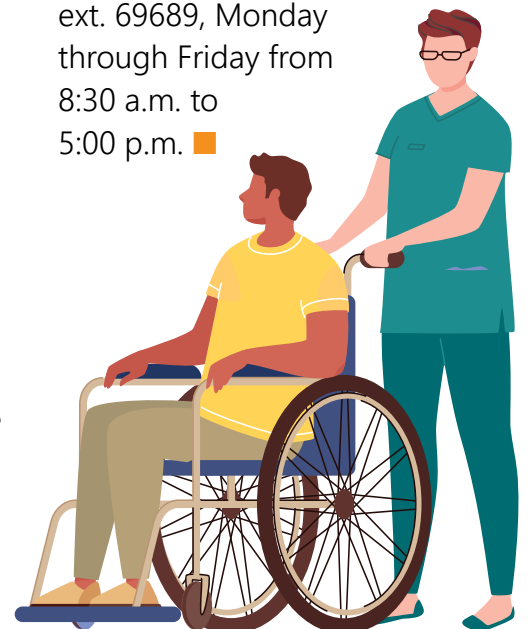
When you return home after a stay in a hospital, skilled nursing facility, or rehabilitation facility, you may be able to join Fallon Health's Safe Transitions Program. With Safe Transitions, a Fallon Health pharmacist will contact you to ensure you're transitioning safely and review any new medications you may have been prescribed.

Joining the program can help you:

- Prevent another trip to the hospital or emergency room
- Make sure you're not taking any outdated or inappropriate medications
- Take control of your medication regimen

- Improve management of your medical condition(s)
- Get on the road to recovery in a safe, healthy way

For more information, call Fallon Health's Safe Transitions Program at 1-800-333-2535 ext. 69689, Monday through Friday from 8:30 a.m. to 5:00 p.m. ■





Stay in touch with your PCP

If you have an emergency health situation and must go to the hospital, let your PCP know as soon as you can.

Whether you're treated in the emergency room or admitted to the hospital, your PCP can help coordinate the care you need when you get home.

After you leave the hospital, make an appointment with your PCP to review instructions and plan for any additional care you

may need. This can be done in person or through a telehealth visit.

When you meet with your PCP, be sure to talk about any symptoms, concerns, or difficulties you've had after going home. Being open and clear about these issues can help you avoid having to go back to the hospital.

You should also tell your PCP

about any new medications you started taking because of your hospital visit. Your provider will compare them with the medicines you were taking before your visit. Doing that comparison will make sure that no medications are being missed or duplicated, and that the dosages are right. It'll also identify any potential drug interactions that could lead to a readmission to the hospital. ■

Save time and money on your prescriptions

Do you have prescriptions? Fallon Medicare Plus and NaviCare members can use these services to help get needed medications at the right time.

Not available for members of Fallon Medicare Plus Supplement.

Fallon Medicare Plus (all Medicare Advantage plans except Saver No Rx HMO)

Rx Savings Solutions (RxSS™)

Fallon Health partners with RxSS to help Fallon Medicare Plus members find lower-cost options for their prescriptions. Through its free, confidential service, RxSS will identify alternative prescriptions that would save you at least \$5 or more.

You and your provider decide what medication options are best for your health and budget. RxSS makes the process easy

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Managing medications



continued on page 22

Save time and money on your prescriptions

(continued from page 30)

and will help you along the way. Visit fallonhealth.org/rxss to learn more. Or you can call us at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week).

OptumRx® Home Delivery

Prescription cost-sharing starts at \$0 for Tier 1 drugs at network retail and mail-order pharmacies. For Tiers 2–4 medications that are available in a long-term supply, you can use mail order to get up to 90 days' worth for the cost of a 60-day supply. For Tier 1 medications, you can get a 100-day supply of your prescription and your copay remains \$0.

And the shipping is free to anywhere in the U.S.

For more information about how to use this mail-order pharmacy program, visit fallonhealth.org/mailorder. Or you can call OptumRx Home Delivery at 1-844-657-0494 (TRS 711), 24 hours a day, seven days a week.

NaviCare

OptumRx Home Delivery

Using OptumRx Home Delivery is easy and it's free.

And, you don't have to use your transportation benefit to pick up your prescription—it's delivered right to your door! Plus, shipping is free to anywhere in the U.S.

To register, visit optumrx.com or call them at 1-844-657-0494 (TRS 711), 24 hours a day, seven days a week. Or visit fallonhealth.org/mail-order for more information.

Tip!

You can also talk to your doctor about whether 90-day or 100-day refills* may be right for the medications you're taking. You can receive 90-day or 100-day refills through mail order or at the pharmacy.

**Consult your Evidence of Coverage for details. ■*

Take medications correctly

If you're taking medications to manage your health, it's important to take them consistently and correctly. Here are some tips that can help:

- Create a daily schedule that includes the medicines you need to take and when to take them. Write it down and keep it where you can see it easily.
- Use a pillbox. Your local pharmacy will have days-of-the-week pillboxes that you can load at the beginning of a week or month. There are also options for removing a single day's worth of medication, so you can

take it with you when you're away from home.

- Set up reminders. Post notes near clocks or on the bathroom mirror, or set up alarms on your watch or smartphone.
- Use timer caps or smart pill bottle technology. Timer caps will track when the pill bottle was last opened. Smart pill bottles can alert you to the scheduled time to take your medication.
- Use an automated pill dispenser that notifies you when it's time for a medication and dispenses it into a cup. Some of these systems can accommodate medications for multiple people. ■

Keep track of your medications

When you're taking multiple medications—especially at different times of day—it can be challenging to keep track of them all. Here are some tips from the National Institute on Aging that can help.

- Keep a list of everything you're taking—including prescription and over-the-counter drugs as well as supplements and vitamins. For each one, include the name, the dosage, and the time(s) you take it. For prescriptions, include the name of the provider who prescribed it and the reason why. Share copies of this list with the providers you see, including dentists and physical therapists.
- Get familiar with what you're taking. Be able to tell them apart by size, shape, color, or anything that's printed on the pill.
- Keep a file of the written information that comes with your medications. Make sure the file is easy to access and has the most up to date information.
- Check expiration dates. Don't take anything that's past the expiration date, and check with your doctor on whether a refill is needed.
- Safeguard your medications—particularly those for pain—so they aren't accessible by children or pets. Consider keeping them in a locked drawer or cabinet, especially if the bottles don't have safety caps.
- Dispose of medications safely. Any medicines that are past their expiration dates should be discarded as soon as possible. Your doctor or pharmacist can guide you about how to do this safely. ■



Substance use disorder help

If you or a loved one has a substance use disorder issue, our behavioral health partner Carelon Behavioral Health Strategies, LLC can help. Call them at 1-888-421-8861 (TRS 711), 24 hours a day, seven days a week. Carelon Behavioral Health will provide you with treatment resources, including counseling.

You can also find information specifically about opioid use on Carelon Behavioral Health's website at [carelonbehavioralhealth.com/solutions/specialty-care/substance-use-disorder-program](https://www.carelonbehavioralhealth.com/solutions/specialty-care/substance-use-disorder-program). If you have opioid medications at home, keep them locked up to ensure they aren't misused or stolen. ■



Scheduling your appointments

Ready to set up your next appointment with your PCP or specialist? Here are some tips for when you contact them.

- Get in touch as early as possible.
- Be ready to explain your symptoms and how long you've had the problem.
- Tell the scheduler if you're an existing or a new patient.
- If you're booking with a specialist, check with your PCP to see if a referral is needed.
- Have a pen and paper handy if you're scheduling the appointment by phone. That way, you can write down the name of the person you speak to and the information about your appointment.

If you have difficulty getting an appointment with a specialist—or can't get one within a reasonable time—ask your PCP for assistance. If you're a NaviCare member, you can also ask your Navigator for help. In some cases, our Fallon Medicare Plus Customer Service or NaviCare Enrollee Services teams may also be able to assist you. You can find their phone numbers on the back cover of this booklet. ■

Time savers



Making the most of your appointments

When you're at your medical appointment, stay focused on the main reason for your visit. This will help you and your provider make the most of it. It's also important to be honest with your provider, even if you feel uncomfortable. They are there to support your health, so being truthful with them will help them provide the treatments you need.

During your appointment, write down notes about what you and your provider talk about—and ask questions if something isn't clear. Or ask them to write it down for you (and send it to you if you have a telehealth visit). You can also find this information in your electronic health record (see page 37 for more information). ■



NaviCare can help get you there

With NaviCare, you get free unlimited rides to medical appointments and places where you receive health care, such as doctor office visits, physical therapy appointments, counseling sessions, and hospital visits.

Plus, you get free rides to run errands, visit friends, attend religious services, and more. You have 140 one-way trips to use per year.

Get rides from Fallon Health's partner service, or your own friends and family who can receive reimbursement for mileage of approved rides. ■



Preparing for your appointments

A bit of preparation for a visit with your PCP or other provider can go a long way toward helping you have a more thorough exam. To make the most of your next medical appointment, consider these tips.

- Make a list of questions you want to ask, noting which ones are the most important to you. Having them in writing can help you remember everything you want to talk about during the visit. Then, be prepared to take notes during the visit.
- Write down any information you want to share with the provider you're seeing. For example:
 - A list of symptoms you've been experiencing
 - Any concerns you have, including any about the medications you're taking
 - Your temperature and blood pressure, and the times of day you checked them
- Ask the provider's office to send you any medical history questionnaires or other forms before your visit. You can fill them out in advance—and have time to research information you may not know, such as family history.
- Keep a list of your medications and their dosages, including prescriptions, over-the-counter drugs, herbal remedies, and vitamins. Bring this list with you to your appointment.

Many providers in the Fallon Health network have telehealth visits available for their patients. Here are a few things you can do to make the most of an online video experience.

- Find a quiet, private space to have your visit.
- Make sure your space is well-lit. Keep in mind that having a light behind you will make you appear in shadow on camera.
 - Adjust the camera so the provider can see you clearly.
 - If your provider uses a certain app, it's helpful to download and test it in advance. If you're unsure, call the office to ask for help.
- Make sure your device is charged or plugged in. ■

Electronic health records

Having your health information in an electronic health record (EHR) can make it easier to coordinate your care, especially if you have more than one provider. When all your health care providers have access to the same health record—including test results, diagnoses, treatments, prescriptions, and progress—they can see the full picture of your health. And they can work as a team to make better recommendations for care.

Ask your doctor if they use an EHR system that you can access using a Patient Portal—a password-protected website. If they do, ask how you can sign up for it. You'll be able to see your test results, upcoming appointments, and medical history. You may also be able to schedule appointments, pay bills online, and send messages directly to your providers.

If your providers are in the same medical group and hospitals, they may already be sharing and reviewing your EHR. If you have providers in different groups, ask them when test/lab results will be available and request that they share those records with your PCP. This will help your PCP coordinate your care, find ways to improve health conditions you have, and prevent new problems. ■



Heart health



Know the signs of heart disease

According to the American Heart Association, nearly half of all U.S. adults have some type of cardiovascular disease. And because the signs of early heart disease are barely noticeable or don't show up at all, it's important to have regular checkups with your PCP.

Here are some symptoms of heart disease that the National Institute on Aging says you should be aware of. If you experience any of these, be sure to tell your PCP.

- Pain, numbness, and/or tingling in shoulders, arms, neck, jaw, or back
- Shortness of breath when active, at rest, or lying flat
- Chest pain during physical activity that improves when you rest
- Lightheadedness and dizziness
- Confusion
- Headaches
- Cold sweats
- Nausea/vomiting
- Tiredness or fatigue
- Swelling in the ankles, feet, legs, stomach, and/or neck
- Reduced ability to be physically active or exercise
- Trouble doing normal activities ■

Signs of heart attack

While heart attacks may happen suddenly, more often they begin with mild pain or discomfort that builds over time. There are several common warning signs. If you have any of them, get medical care right away. Don't wait. Call 911 if you have:

- Chest discomfort. Usually the discomfort—described as uncomfortable pressure, squeezing, fullness, or pain—is in the center of the chest. It can last a few minutes or more.

The feeling can also stop and then return.

- Pain or discomfort in one or both arms, the back, neck, jaw, or stomach.
- Shortness of breath (with or without chest discomfort).

Other signs can include a cold sweat, nausea, or lightheadedness.

Some people, especially women, can have heart attacks



with different symptoms. According to the American Heart Association, women are more likely than men to have shortness of breath, nausea/vomiting, and back or jaw pain.

If you have any concerns, get medical advice right away. ■

Spot a stroke F.A.S.T.

When someone has a stroke, a blood vessel in the brain either ruptures or gets blocked by a blood clot. When that happens, the person needs medical attention right away. Immediate treatment can minimize aftereffects.

How can you tell if someone's having a stroke? Use the letters of the word "FAST" to remember the signs, and the actions you should take.

F

Face drooping

Does one side of the face droop or is it numb? Ask the person to smile. Is the smile lopsided instead of symmetrical?

A

Arm weakness

Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?

S

Speech

Is speech slurred? Is the person unable to speak or difficult to understand? Ask the person to repeat a simple sentence, like "The sky is blue." Is the sentence repeated correctly and clearly?

T

Time to call 911

If the person shows any of these symptoms—even if the symptoms go away—call 911 to get them to the hospital immediately. ■

Know the stages of high blood pressure (hypertension)

Did you know there are three stages of high blood pressure? The chart below describes all blood pressure categories. High blood pressure (hypertension) doesn't have any symptoms, so you may have it and not realize it. The only way to know is to have your PCP check your blood pressure, as well as evaluate any low blood pressure readings. ■

Blood pressure category	Systolic mm Hg (upper number)	and/or	Diastolic mm Hg (lower number)
Normal	Less than 120	and	Less than 80
Elevated	120–129	and	Less than 80
High blood pressure (hypertension) Stage 1	130–139	or	80–89
High blood pressure (hypertension) Stage 2	140 or higher	or	90 or higher
Hypertensive crisis— consult your doctor immediately	Higher than 180	and/or	Higher than 120

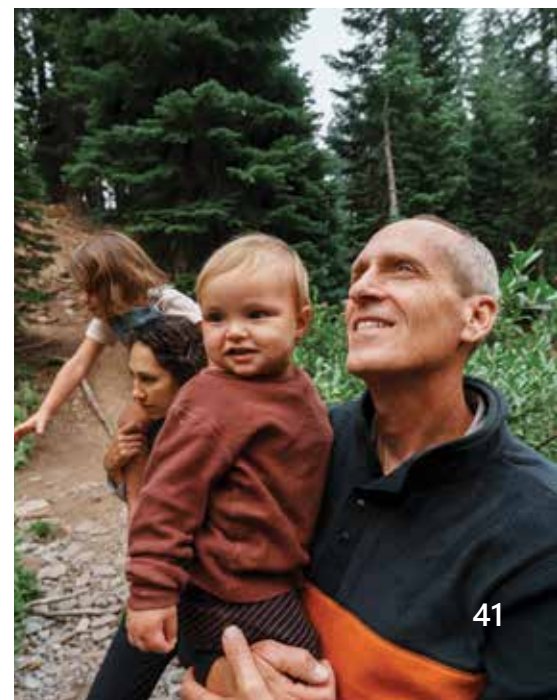
Managing cold and flu symptoms safely

When you have the aches, pains, and sinus congestion that often come with a cold or the flu, your first thought may be to reach for over-the-counter (OTC) medications. But if you have heart disease or high blood pressure, be sure to talk to your PCP first.

According to the Mayo Clinic, some ingredients in cold and flu medications—particularly certain decongestants—can

raise blood pressure. They can also interfere with any blood pressure medications you may be taking.

Before taking any OTC medications or supplements for cold and flu symptoms, check with your provider. And read the labels of any OTC medication you're considering—many may say whether they're suitable for people who have high blood pressure or who are taking blood pressure medications. ■



Tips for using an at-home blood pressure monitor

Here are some tips from the Mayo Clinic to help you get consistent readings from your at-home blood pressure monitor.

- **Make sure the device works as it should—and that you're using it properly.** Bring it to your PCP's office. They can see how you take your readings and then compare those readings with the device they use.
- **Avoid caffeine, alcohol, food, and tobacco for 30 minutes before taking a reading.** Also, empty your bladder, as a full bladder can raise blood pressure a bit.

- **Sit quietly before and during monitoring.** Before taking a reading, sit for 5 minutes in a comfortable position. Your back should be supported against a chair and your legs and ankles should be uncrossed. Try to be calm and don't talk while taking your blood pressure.
- **Position your arm properly.** Raise your arm to the level of your heart by resting it on a table or desk. Use a pillow or cushion under your arm if needed. Always use the same arm when taking your blood pressure.

- **The cuff should be placed on bare skin, not over clothing.** If a rolled-up sleeve will be tight around your arm, slip your arm out of the sleeve instead.
- **When taking multiple readings, wait 1 to 3 minutes after finishing a reading before taking another.**

Here are a few things to keep in mind when taking readings at home:

- Blood pressure readings are often a bit higher in the morning—and they may be slightly lower at home than in your provider's office.
- If you're new to monitoring your blood pressure at home, measure at least twice per day: once in the morning before eating, taking any medications, or exercising, and once in the evening.
- Take several readings each time you measure to see if they're the same.
- If your monitor doesn't track your blood pressure readings and heart rate, write them down to share with your provider.
- If you have any unusual increases in blood pressure or if it stays elevated longer than usual, contact your PCP right away. ■



Get ready for your appointment

Preparing for your doctor's appointment—whether with your primary care provider (PCP) or a specialist—can be really helpful. You'll be better able to report what's been happening with your health and have your questions ready.

You can tear out this page, write down your thoughts and questions, and then bring it with you to your appointment. (See page 37 for other tips on how to prepare.) ■



Need an appointment? We can help

If you're a NaviCare member, you can ask your Navigator for help with making an appointment with your PCP. In some cases, our Fallon Medicare Plus Customer Service or NaviCare Enrollee Services teams may also be able to assist you. You can find their phone numbers on the back cover of this booklet. ■

Talk to your provider

Talking with your provider honestly and clearly can help you have a better visit—and get the care you need. Take a look at the list below and use the topics to start a conversation with your doctor.

Since my last visit, I have new health issues related to:

- | | |
|---|--|
| <input type="checkbox"/> Loss of someone I care about | <input type="checkbox"/> Vision |
| <input type="checkbox"/> Walking ability | <input type="checkbox"/> Speech |
| <input type="checkbox"/> Balance | <input type="checkbox"/> Bladder function |
| <input type="checkbox"/> Pain | <input type="checkbox"/> Bowel function |
| <input type="checkbox"/> Memory | <input type="checkbox"/> Sleeping |
| <input type="checkbox"/> Hearing | <input type="checkbox"/> Trips to the emergency room or hospital |

I'm also worried about _____

Are you up to date?

Ask your PCP if you need any of the screenings and vaccinations listed below. They're important to your health. With a provider's recommendation, Fallon Health covers them for you.

Vaccinations:

- ☐ Flu
- ☐ COVID-19
- ☐ Shingles
- ☐ Pneumonia
- ☐ Tetanus or Tdap
- ☐ RSV

Screenings:

- ☐ High blood pressure
- ☐ Colon cancer
- ☐ Lung cancer
- ☐ Breast cancer
- ☐ Diabetes
- ☐ High cholesterol (LDL-C)
- ☐ Osteoporosis
- ☐ Glaucoma
- ☐ Abdominal aortic aneurysm



Medication review

Medication can get confusing, especially if you take more than one. It's a good idea to talk with your PCP about the medications you take, including any new ones you're prescribed. Bring your current medications—or a detailed list—to your next appointment. While you review them together, here are some important topics to discuss.

■ I'm having these side effects or allergic reactions:

■ What do I do if I forget to take my medicine or take the wrong amount?

■ Are my medications okay to take together? Yes ☐ No ☐

■ What side effects should I watch for? _____

■ What is my new medicine called? _____

■ What is it for? _____

• What side effects are possible? _____

• What happens if I don't take it? _____

■ Are there options for generic versions of my medications? Yes ☐ No ☐

Ask for the information you need

Sometimes your doctor will have a lot of information to give you. It's not always easy to keep track of it all. You can write it down or ask your doctor to write it down for you, which will help you remember it later. If you have questions or don't understand what the doctor is saying, ask for a clearer explanation.

■ What tests do I need? _____

■ What are the tests for? _____

■ How will I receive my test results and when? _____

■ Why do I need this treatment? _____

• Are there any side effects? Yes ☐ No ☐

• If yes, what are they? _____

• What happens if I don't have the treatment? _____

■ Do I need to see a specialist? Yes ☐ No ☐

• Why? _____

• Who do you recommend? _____

• Can your office staff help me schedule the appointment? Yes ☐ No ☐

• Who do I talk with to make the appointment? _____



Tell us how we can help

Fallon Health monitors member satisfaction and complaints, continuity and coordination of care, appropriate drug use, preventive health care, and more. If we can assist you with any issues or concerns, please contact us.

- NaviCare SCO and HMO SNP 1-877-700-6996 (TRS 711)
8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week)
- Fallon Medicare Plus 1-800-325-5669 (TRS 711)
8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week)
- Fallon Medicare Plus Supplement 1-800-868-5200 (TRS 711)
Monday, Tuesday, Thursday, and Friday, 8 a.m.–6 p.m., and Wednesday, 10 a.m.–6 p.m. ■

For more information

Fallon Medicare Plus™ (Medicare Advantage)

Customer Service

1-800-325-5669 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(Oct. 1–March 31, seven days a
week) fallonhealth.org/medicare

Fallon Medicare Plus Supplement (Medicare Supplement)

Customer Service
1-800-868-5200 (TRS 711)
8 a.m.–6 p.m., Monday,
Tuesday, Thursday, Friday
10 a.m.–6 p.m., Wednesday
fallonhealth.org/medsupp

NaviCare® SCO and NaviCare® HMO SNP Enrollee Services

1-877-700-6996 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(Oct. 1–March 31, seven days a
week) fallonhealth.org/navicare

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and advice on how to best use
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