

2015 WELLNESS GUIDE

5 Key Ways *to* Stay Healthy

**Get the
Screenings
You Need**

**Stay Fit
and
Stay Sharp**

**Take
Medicine
Correctly**

**Get Help and
Support When
You Need It**

**Know
What to
Watch For**



Use the 2015 Wellness Guide to help you stay healthy throughout the year. The information in this guide will make it easier to know what to do now, what to talk to your doctor about, and what to watch for as you age.

How *to* Stay Healthy

How to stay independent? How to improve your health? What is normal to expect with age and what is cause for concern? These are some of the questions we ask ourselves as we get older.

The 2015 Wellness Guide makes it easier to know what steps to take. From preventive screenings, to physical and mental exercise, to knowing what to watch for, we've highlighted five key areas that will help you stay healthy so you can do the things you enjoy in life.

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.

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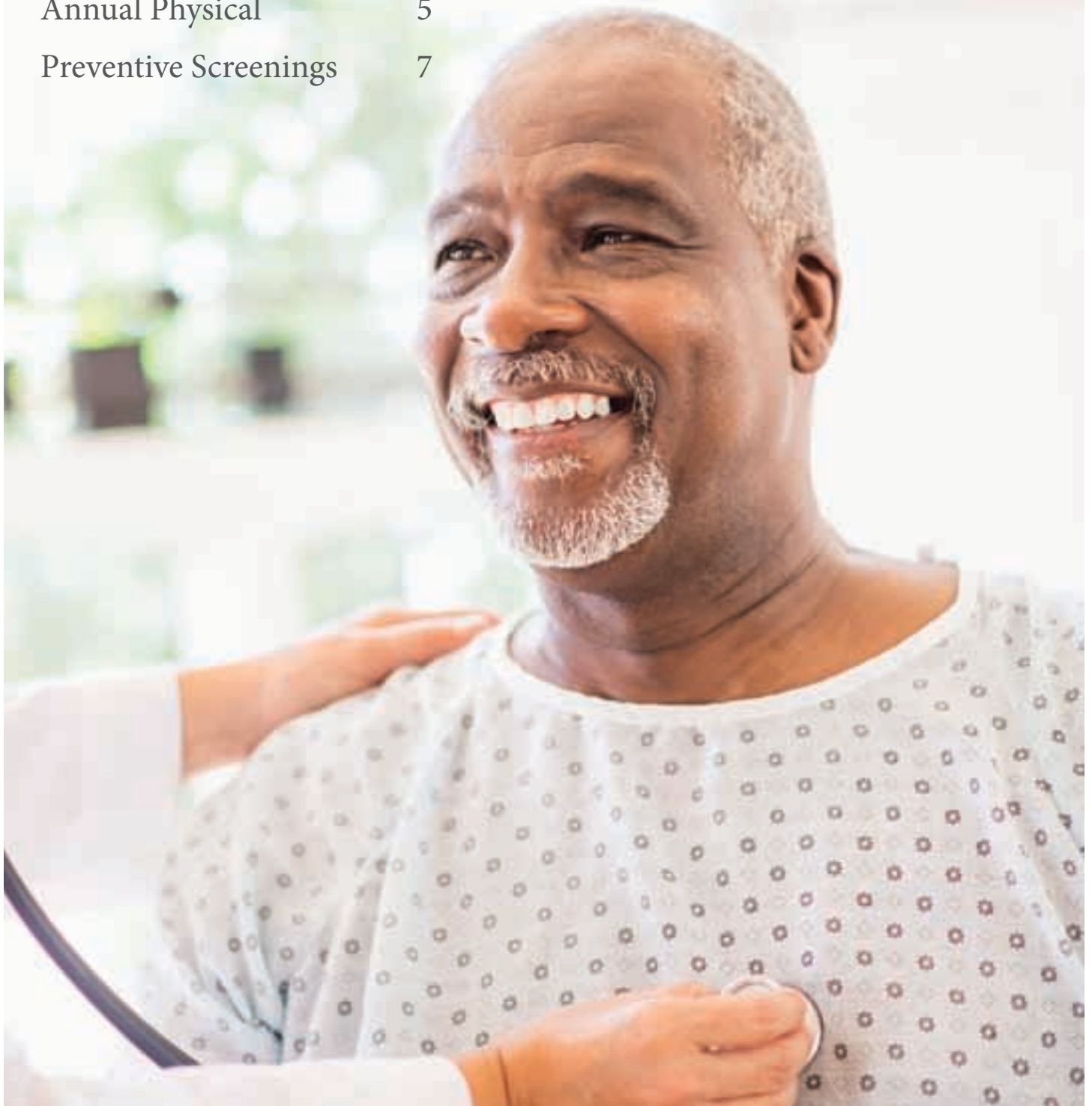


1

Get the Screenings You Need

Annual Physical 5

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Annual Physical

See Your Doctor Once *a* Year

Why it's important

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.

Talking to your doctor

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.

Getting your test results

If you have an x-ray, blood test, or other test make sure you know how to get the results. Your doctor's office can tell you 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.

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 29 and bring it to your appointment. Your doctor can check for possible side effects from using multiple medications, and make sure your prescriptions are current and still needed.

How Care Coordination Helps You Stay Healthy

As a member of an HMO plan, your doctor or PCP (Primary Care Physician) 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.

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 29 to list your questions before seeing your doctor and to write down important information during your visit.

Need help scheduling a physical?

If you need help scheduling your annual physical, call Customer Relations. We can help make the appointment.

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.

Seeing your doctor once a year for a physical can decrease trips to the emergency room, reduce hospitalizations, and improve your quality of life.



► Look for this insert on page 29.



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.

Which screenings do you need?

Many serious illnesses have no signs in the early stages. It's important to talk to your doctor about screenings, even if you feel fine. Age, health, and family history determine which screenings you need. Check with your doctor to see which screenings are right for you.

Preventive health chart

The quick-reference chart on the next page lists screenings 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. For complete benefit information, see your Evidence of Coverage (EOC) booklet or call Customer Relations.



Preventive health screenings are important, even if you feel fine.



Preventive Health Chart

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 spot 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	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

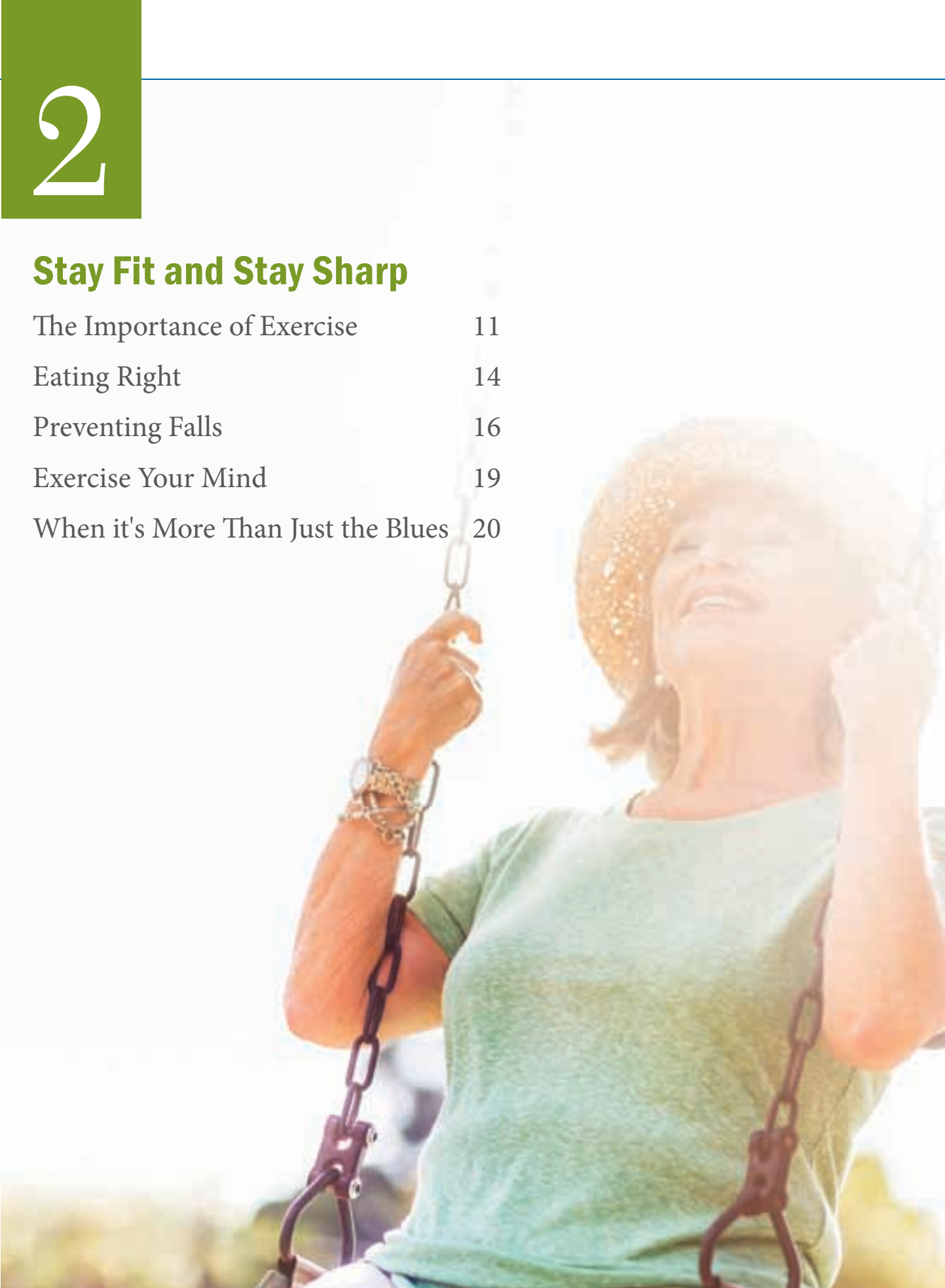
Other Screenings	Explanation	Your Coverage	Your Copay
Cholesterol	Blood tests to check your cholesterol level	As medically necessary	\$0
Diabetes	Blood tests to see if you are at risk for diabetes	Based on test results, up to 2 screenings every 12 months	\$0
Osteoporosis	Bone mass measurement tests (such 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.

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Stay Fit and Stay Sharp

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Exercise

Exercise Can Benefit Every Area *of* Your Life

Why it's important

Regular exercise is one of the keys to staying healthy and can help improve your strength, stamina, energy, and mood. It also helps you to maintain your independence.

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.

You don't have to go to the gym

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.

Improve your physical and mental health

Exercising can help improve your physical and mental health. It can help you stay independent, improve your balance, help with high blood pressure and help those with chronic illness such as arthritis, heart disease, lung disease, and diabetes.

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

There are
activities for all
ages and
fitness levels.



4 Types of Exercise

- 1** | **Endurance**
Improves the health of your heart, lungs, and circulatory system. Activities include walking, biking, yard work, climbing stairs, swimming, and playing tennis.
- 2** | **Strength**
Makes a big difference in your ability to stay independent and carry out everyday activities. Strength exercises include lifting weights or using a resistance band (large elastic band that a person pulls against to strengthen certain muscles).
- 3** | **Balance**
One out of three adults age 65 and older experiences a fall each year. Balance exercises can help prevent falls. Exercises include standing on one foot, heel to toe walk, Tai chi, Yoga, or Pilates.
- 4** | **Stretching**
Helps maintain flexibility, which you need in everyday activities. Exercises include: shoulder and upper arm stretch, calf stretch, and yoga.

Exercise: Staying Fit



Care Managers can help!

Care Managers are available to help you with your exercise program. See the article on page 28 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
 - For more information, call (978) 946-1211 or visit www.healthyliving4me.org

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!

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 fee³

20% Discount at Tufts Health Plan Network of Fitness Centers

- Join a fitness club in the Tufts Health Plan network⁴ and get 20% off the annual membership. Pay no joining fee. Discounted day passes are also available.

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 package³
- Existing customers get 10% off the purchase price on personal training packages of 36 sessions or greater³

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.

³At participating facilities only. Discounts cannot be combined with any other promotion.

⁴For the location of participating fitness centers near you, call Customer Relations.



Diet

Eating Right Can Make *a* Big Difference

Are you eating right?

Your daily food choices make a big difference in your health. As you age it is more difficult to maintain a healthy diet. 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. Eating right as you get older can present many challenges but small changes can help you overcome some of the problems of eating well.

Reduce the risk of disease

A healthy diet can 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 can changes to your diet affect your weight?

According to a 2007 study, over 50% of seniors 65 and older are overweight or obese. 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.

How Your Plan Helps

Diet: 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

For more information about Healthy Eating for Successful Living, call (978) 946-1211 or visit www.healthyliving4me.org.

Get reimbursed for participation in 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:

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

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

You can also use your extra discounts to save:³

Jenny Craig: When you're ready to lose weight, why count, track and worry over every meal? Jenny Craig makes it simple. You and your dedicated, personal consultant will design a meal plan that is portion-perfect. Pick what sounds delicious, and you'll be on your way to losing weight with your very next meal.

- 50% off⁴ Jenny Craig All Access enrollment, plus your first month is free⁴

Visit <http://www2.jennycraig.com/corporatechannel/THPMP.aspx> to receive your special offer coupon.

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

Nutrisystem: With Nutrisystem's 28-day program, you get breakfast, lunch, dinner, and snacks delivered right to your door. The meals and snacks offer the right amount of food and nutrition to help you with your weight loss goals.

- Get an additional 12% discount off the current promotion price of 28-day programs
- To get started, call Nutrisystem at 1-877-966-thin (8446) and identify yourself as a Tufts Health Plan Medicare Preferred member, or visit their website at www.nutrisystem.com/tuftshealthplanmedicarepreferred

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.

⁴50% discount on \$99 enrollment. Enrollment and monthly fees required. Plus the cost of food. Plus the cost of shipping, if applicable. No cash value. Not valid with any other offer or discounts. New members only. Restrictions apply. Must provide proof of plan membership upon request.



Falls

Preventing Falls— A Concern *for* Everyone

A concern for everyone—young, old, fit, or frail

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.

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, or safety hazards in your home.

A fear of falling can make the problem worse

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. But it's important to stay active. 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.

Tell your doctor if you fall

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.

Where to find more information:

Centers for Disease Control

>> www.cdc.gov/HomeandRecreationalSafety/Falls/adultfalls.html

National Institutes of Health (NIH)

>> www.nihseniorhealth.gov/falls

4 Easy Ways to Prevent Falls

1 | *Exercise regularly*

Exercise helps prevent falls by strengthening your muscles and improving balance. Tai Chi programs are especially good.

2 | *Review your medications with your doctor*

People who take four or more prescription drugs have a greater risk of falling. Ask your doctor or pharmacist to review your medications to identify any side effects such as dizziness or drowsiness.

3 | *Have your eyes checked once a year*

Ask your doctor if you need glasses. If you have glasses, make sure your prescription is still correct.

4 | *Make your home safer*

Six out of 10 falls happen at home. Simple changes to your home can help:

- Make sure you have clear pathways in each room
- Remove loose rugs or attach rugs to the floor with double-sided tape
- Move any cords or wires next to the wall so you can't trip over them
- Keep stairs and steps free of objects and clutter
- Always use the hand rail when using the stairs
- Place a lamp close to the bed so it's within easy reach
- Use a night light when walking to the bathroom
- Use a light bulb changer to change overhead light bulbs
- Avoid using step stools

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



Preventing Falls



Care Managers can help!

Care Managers are available to help you minimize your risk for falls. See the article on page 28 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!

Use 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

For more information about the Arthritis Foundation Tai Chi Program and Matter of Balance program, call (978) 946-1211 or visit www.healthyliving4me.org.

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
- 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.

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

Stay Sharp: Exercise *your* Mind



Mental Health

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 21 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 Feeling Blue is More Than Just *the Blues*

Feeling good about yourself is ageless

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.

What 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:

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

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.

If you are concerned, 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.

Treating depression

As with many illnesses, getting treatment early is more effective. Different therapies work for different people. For instance, support groups can provide new coping skills or social support if you are dealing with a major life change. Talk therapies and medication may be useful as well.

Even the most severe cases of depression are highly treatable.

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 towards the Healthy IDEAS (Identifying Depression, Empowering Activities for Seniors) program. For more information, call (978) 946-1211 or visit www.healthyliving4me.org.

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 by your PCP 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, Preferred Extras help you save even more

- Members can save 17% through our Preferred Extras program², on a subscription to the BrainHQ application offered by Posit Science. For details, call Customer Relations.

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.

Where to find more information:

National Institute of Mental Health

>> www.nimh.nih.gov/health/publications/depression

National Institutes of Health (NIH)

>> www.nihseniorhealth.gov/depression



3

Take Medicine Correctly

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Are *you* Taking Your Medicine Correctly?



Medication Safety

Taking medication correctly

Taking your medication as directed can lead to improved health and lower your chances of a hospitalization. Use the tips below to make sure you are taking prescriptions correctly.

- Take the prescribed dose at the same time each day.
- 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.
- 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.
- Save all information that comes with the medicine in one place.
- Call your doctor right away if you have any problems, questions, or concerns.
- Use a memory aid to take your medicines on time (meals, bedtime, charts, or pill boxes can be used as reminders).
- Take your medicine until it's finished or until your doctor says it's okay to stop.
- Don't take medicines prescribed for another person.
- Always ask questions if you don't understand something.

Talk to your doctor

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.

Understanding Prescription Drug Misuse

Prescription drug misuse is when a medication is taken differently than how it was prescribed by a doctor. 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.

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

Signs to watch for if you suspect prescription drug misuse or abuse:

- 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.



Taking medicine properly means taking it exactly as your doctor tells you to.

How to Make Fewer Trips *to* the Pharmacy

Pick up all your prescriptions on the same day

Are you tired of picking up your medications on multiple days throughout the month? We have a medication synchronization program that allows pharmacies to prorate copays for all Medicare Part D oral tablets so you can fill certain medications on the same day each month.

How it works

As an example, let's say you have three medications:

- You fill Medication A on the 5th of each month.
- You fill Medication B on the 15th of each month.
- You fill Medication C on the 25th of each month.

With the medication synchronization program, your pharmacist can put all three medications on the same fill schedule as medication C by giving you a smaller supply of medication A on the 5th and a smaller supply of medication B on the 15th. Your cost for the smaller supply would be

prorated so it would be less than a regular 30-day supply cost. This way, all of your medications will be synched up so you can fill them all on the same day of each month!

How it helps

You'll spend less time managing your medications and make fewer trips to the pharmacy—which may save you money.

Get Started

Contact your local pharmacist and ask to have your prescriptions synchronized. If possible, bring all of your medications with you so the pharmacist can see how much medication you have on-hand. There is no cost associated to have your medication synchronized. There are certain medications that may not be able to be synchronized. If you have any questions or need any additional help, ask your local pharmacist or call Customer Relations.



3 Ways to Manage Multiple Medications

Ninety percent of people over age 65 take medication on a daily basis, and almost half of those take five or more medications. Making sure that you take each medication as prescribed can be difficult. Here are some helpful tips for managing your medications:

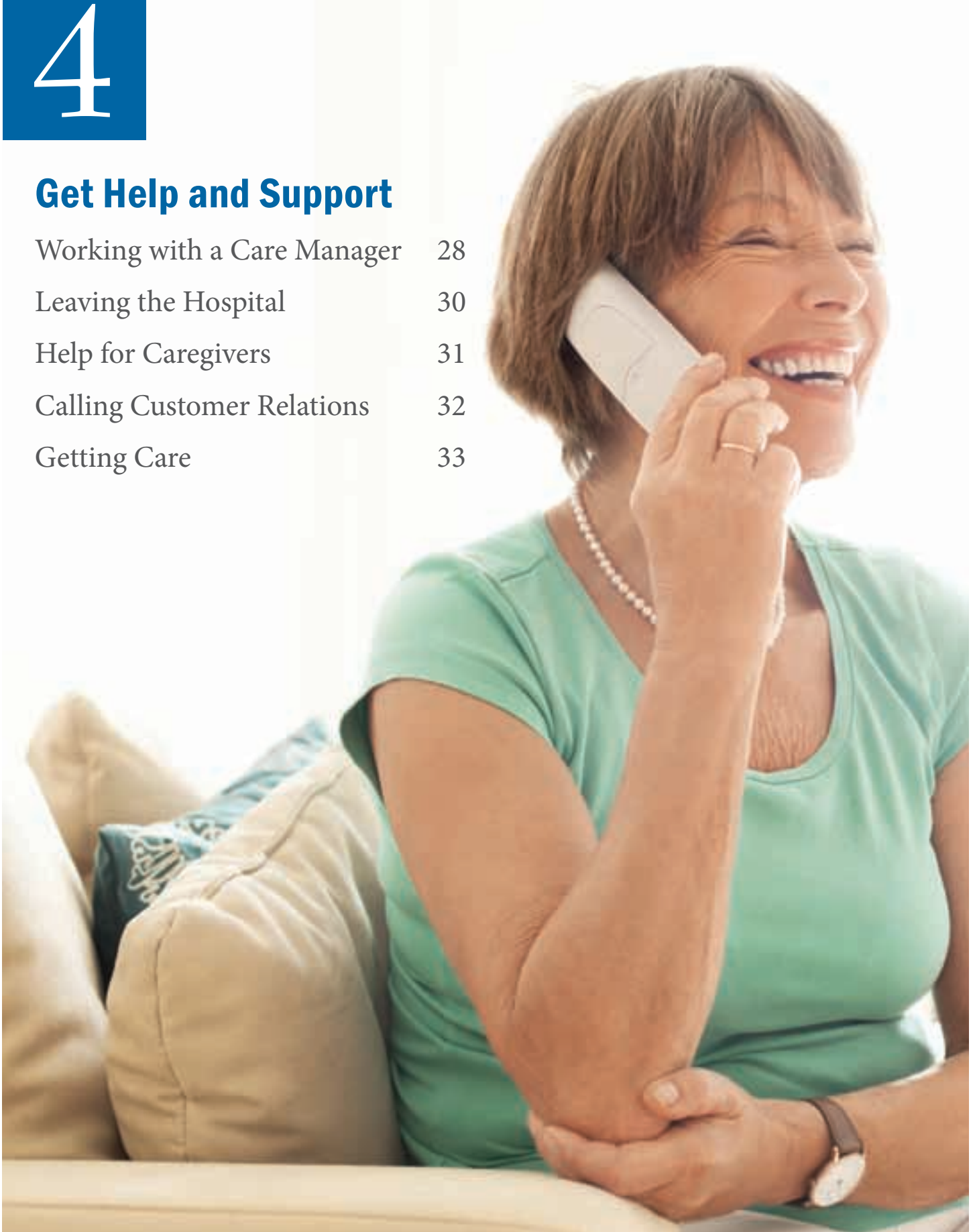
- 1** | *Keep a record of your medications*
Use the Doctor Visit book on page 29 to write down all of your medications. Include daily prescription medications, over-the-counter (OTC) drugs, and any vitamins or herbal supplements. Bring it with you each time you go to the doctor so that you can easily discuss any concerns about your medications.
- 2** | *Use a pill organizer*
If you take multiple medications at different times during the day, choose an organizer with enough compartments for two or more doses for the same day. There are even pill organizers with a built-in alarm that will sound when it's time to take your medication.
- 3** | *Try to use the same pharmacy each time you fill prescriptions*
This way your pharmacist can alert you to possible drug interactions.



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Get Help and Support

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Care
Managers

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.

“*Susan, my Care Manager, has been extremely helpful to me. She's readily available when I need to speak to her. I've talked to her on the phone about 5 or 6 times, and she's given me a lot of good suggestions. It's been very comforting to have Susan available when I need her to help me through medical issues. She's very supportive.*”

— Kathleen, Tufts Medicare Preferred HMO member since 2011

5 Great Ways a Care Manager Can Help You

1 | *Staying 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 | *Navigating the health care system*

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 | *Leaving 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 | *Living with 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 | *Complex health assistance*

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.



A Care Manager can help you get healthy and stay healthy after an illness.



*Leaving the
Hospital*

How to Avoid a Return Trip *to* the Hospital

What you need to know

If you are hospitalized, it's important to know how to take care of yourself when you are ready to go home. You are more likely to stay healthy and avoid a trip back to the hospital if you follow these steps.

1 | *Plan in advance for going home*

If you have any concerns about how you will manage at home or how you and your family are coping, 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*

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 to 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.

A Care Manager can help you transition to your home after being in the hospital

A Care Manager can make sure you receive the services necessary to keep you healthy and safe while at home after returning from the hospital. For more information on working with a Care Manager see page 28 or call Customer Relations.



Caregivers

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 page has an extensive list of helpful information for you:

- 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





Customer
Relations

Top Quality Customer Service— Ready *to* Help

Five stars for Customer Service!

When you call our Customer Relations department you get top quality assistance. Tufts Medicare Preferred HMO plans received 4.5 out of 5 stars* for 2015. As part of this rating we also received 5 stars (the highest possible rating) for Customer Service. We're honored to receive such a high rating for Customer Service. We look forward to continuing to provide customer service that is professional, knowledgeable, courteous, and respectful.

Call with any questions

Our Customer Relations department is one of the most helpful resources available to you as a member of Tufts Health Plan Medicare Preferred. If you have any questions about your coverage, choosing a doctor, a bill you received, or anything else about your plan, we can help. Our knowledgeable team:

- Knows how your plan works
- Will treat you with courtesy and respect
- Only serves Tufts Health Plan Medicare Preferred members
- Is located in Watertown, Massachusetts

1-800-701-9000 (TTY 1-800-208-9562) Monday – Friday, 8:00 a.m. – 8:00 p.m. (From October 1 – February 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 the next business day.

**Medicare evaluates plans based on a 5-Star rating system. Star ratings are calculated each year and may change from one year to the next.*



Tufts Health Plan Medicare Preferred is the kindest company I know. They really think about their members. I've always been satisfied with the representatives I've spoken to. You can tell they want to help—it's not just a job. I've always been satisfied when I hang up the phone."

— Elaine, Tufts Health Plan Medicare Preferred member since 2007



Getting Care



How to Get Care When *you* Need It

During regular office hours

Your Primary Care Physician (PCP) oversees your care and is responsible for providing your routine or basic care. Call your PCP to schedule a checkup, get a referral to a specialist, or ask general questions about your health.

After regular office hours

For non-emergency situations when your PCP's office is closed, call your PCP and a physician on call will help you.

In an emergency

If you believe your health is in serious danger, call 911 or go to the nearest emergency room or hospital. You do not need to get approval or a referral from your PCP if you have a medical emergency.

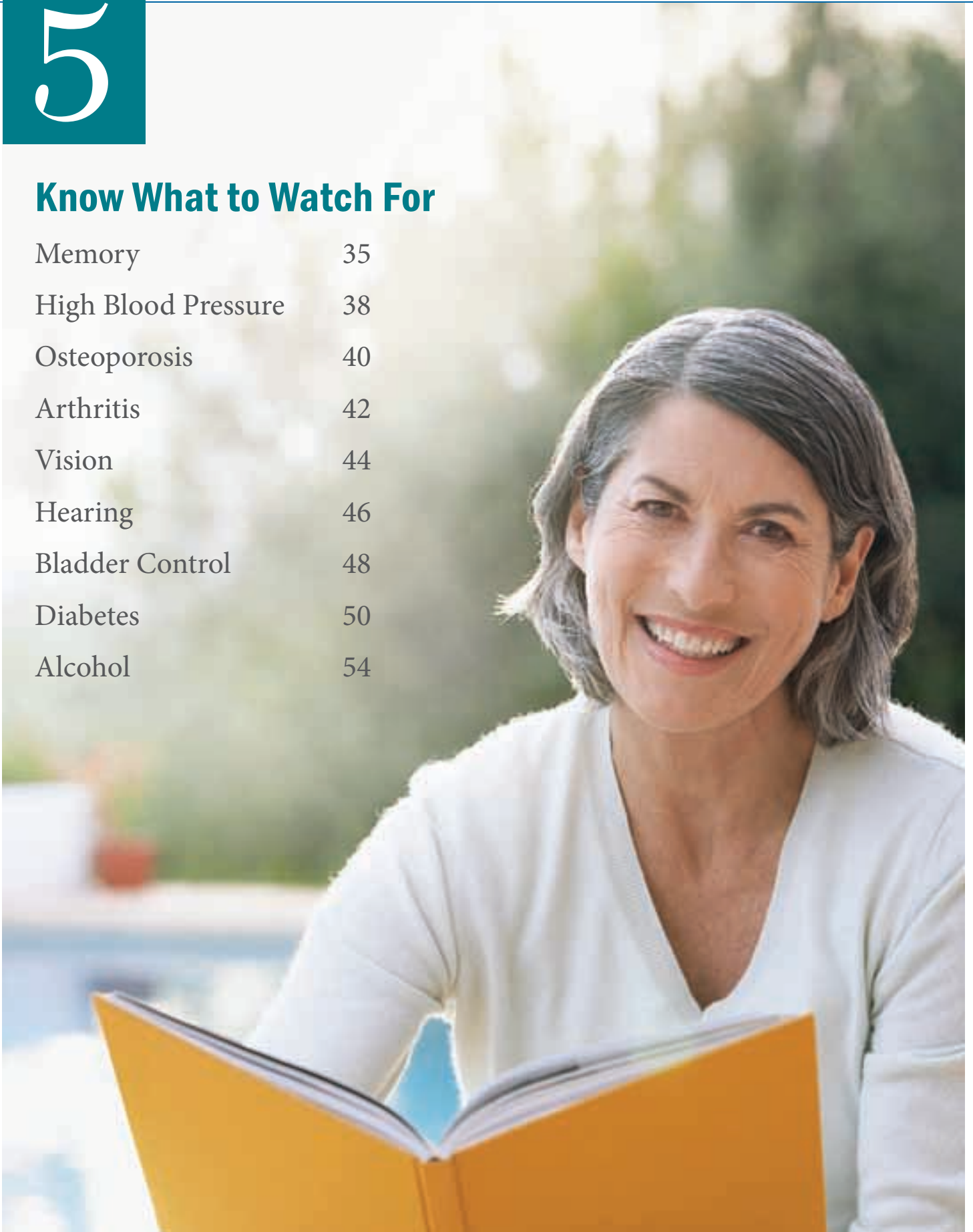
In an urgent situation

An urgent situation is when you need medical care right away but your health is not in serious danger. Call your PCP in an urgent care situation. If you are unable to see your PCP, you are covered for urgent care provided by another doctor in our network or a doctor outside our network. You do not need a referral from your PCP for urgent care but whenever possible, you should see your PCP for urgent care.

5

Know What to Watch For

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Memory

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

Understanding Dementia *and* Alzheimer's Disease

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

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

How Your Plan Helps

Memory



Stay sharp with brain exercises—use your \$150 Wellness Allowance benefit for memory fitness programs. See page 21 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 617-972-9400 extension 2384. 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. For more information on the program, you can also call Customer Relations.

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 800-272-3900.





Heart

How *to* Manage High Blood Pressure

A healthy lifestyle can help you control your blood pressure.

What happens to your heart as you age

As you age, 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. However, with lifestyle changes like diet and exercise, people with prehypertension can 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

Heart: High Blood Pressure

**Care Managers can help!**

Care Managers are available to help you manage high blood pressure. See the article on page 28 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 or more	High blood pressure (hypertension)	Talk to your doctor about diet, lifestyle changes, and medication
140 or more	Less than 90	High blood pressure (isolated systolic hypertension)	Talk to your doctor about diet, lifestyle changes, and medication



Osteoporosis

How 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.

Signs to watch for

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

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%.

Where to find more information:

National Osteoporosis Foundation

>> www.nof.org

National Institutes of Health (NIH)

>> www.nihseniorhealth.gov/osteoporosis

How Your Plan Helps

Osteoporosis: Healthy Bones



\$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 28 for more information.

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

6 Ways to Keep Bones Healthy

- 1** | *Get enough calcium*
 Eat low-fat dairy foods, canned fish such as salmon, and dark-green leafy vegetables.
- 2** | *Get enough 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*





Arthritis

Living *with* Arthritis

What are the signs?

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. Signs include:

- 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

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

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 because of wear and tear on your joints, but not everyone gets it. Osteoarthritis affects approximately one third of adults age 65 and older. Overall, more women have osteoarthritis than men. Some 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 classified as an autoimmune disease and causes the immune system to attack a thin membrane that lines the joints. 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. The cause of rheumatoid arthritis is not known. A combination of genetics, hormones, and environmental factors are believed to contribute to causing rheumatoid arthritis.

5 Ways to Improve Achy Joints

- 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.



Where to find more information:

The Arthritis Foundation

>> www.arthritis.org

Centers for Disease Control and Prevention

>> www.cdc.gov/arthritis



Vision Care

Your Vision: 10 Common Problems *to Watch For*

Eyesight changes are normal

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 (prez-bee-OH-pee-uh). 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.

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 network, you'll receive up to \$150 towards glasses or contact lenses.¹
- If purchased from a provider NOT in the EyeMed 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.

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.

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.





Hearing

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

Some hearing loss is common

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.

What to watch for

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.

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
- Up to 63% below retail!³
- 2-year supply of batteries at no charge
- 1-year in-office servicing at no charge⁴
- 3-year comprehensive warranty, including loss and damage
- 30-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.



One in three people over age 60 have hearing loss.



Bladder Control

3 Important Things *to* Know About Bladder Control

1. 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.

2. It's treatable

Talk to your doctor. 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. 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.

3. It's okay to talk about it

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.

Where to find more information:

National Association For Continence

>> www.nafc.org/urinary-incontinence

Centers for Disease Control and Prevention

>> www.nia.nih.gov/health/publication/urinary-incontinence



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 28 for more information on working with a Care Manager.



Diabetes

Your chance of getting diabetes increases if you are inactive.

Are You at Risk *for* Diabetes?

How to tell if you are prediabetic

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. According to the American Diabetes Association, you can lower your risk of developing Type 2 diabetes by 58% if you lose 7% of your body weight and exercise 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.

Tests for Diabetes and Prediabetes

Your doctor can determine if you have prediabetes or diabetes by performing certain tests, such as:

A1C test—Measures your average blood sugar level over a period of 2 to 3 months.

Fasting plasma glucose (FPG) test—Measures your blood sugar levels after not eating or drinking anything (except water) for at least 8 hours.

Oral Glucose Tolerance Test (OGTT)—A two-hour test that checks blood sugar levels before and 2 hours after you drink a special sugary drink.

Random Plasma Glucose Test—A blood test that is performed if you are showing severe symptoms of diabetes.

Two types

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.

Signs to watch for

Common symptoms of diabetes include:

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

What can it lead to?

According to the American Diabetes Association, 10.9 million people (26.9%) age 65 and over have diabetes. 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.

Lowering your risk for diabetes

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.

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 monitors, test strips, and lancets are covered under Medicare Part B and have no copayment. You should order these items through a durable medical equipment (DME) supplier. Call Customer Relations for information on recommended 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.

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

Where to find more information:

American Diabetes Association

>> www.diabetes.org

National Institutes of Health (NIH)

>> www.nihseniorhealth.gov/diabetes

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 strips
- Blood glucose monitor
- Lancet devices and lancets
- Therapeutic custom-molded shoes (including inserts provided with such shoes)

Use your \$150 Wellness Allowance benefit

Get up to \$150¹ towards fees you pay for the Diabetes Workshop program. For more information, call (978) 946-1211 or visit www.healthyliving4me.org.

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

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





Alcohol Use

Alcohol: How Much *is* Too Much?

How 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 not be able to drink as much as you used to. 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.

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

How Your Plan Helps

Alcohol Use



\$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.

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.

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.



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

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.
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 Printed on Recyclable
Paper 543M

2015 WELLNESS GUIDE

5 Key Ways *to* Stay Healthy



Get the Screenings You Need

Stay Fit and Stay Sharp

Take Medicine Correctly

Get Help and Support When You Need It

Know What to Watch For

Tufts Health Plan Medicare Preferred is an HMO plan with a Medicare contract. Enrollment in Tufts Health Plan Medicare Preferred depends on contract renewal.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan.

Limitations, copayments, and restrictions may apply.

Benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year.