



# Wellness Guide

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IT'S YOUR YEAR FOR  
*Preventive  
health!*

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## Get More From Your Membership!

A secure online account on our website lets you check your claims or referrals, pay your premium, sign up to get documents electronically, and more! Creating a secure account only takes a few minutes.

[thpmp.org/registration](http://thpmp.org/registration)



## Get the answers you need.

Whether you're looking for information about medical benefits, drug coverage, choosing a doctor, or finding the right form or document, get the answers you need on our website:



Or call Customer Relations: **1-800-701-9000** (TTY: 711)

Monday–Friday, 8 a.m.–8 p.m.

(October 1–March 31: 7 days a week, 8 a.m.–8 p.m.)

## A healthy lifestyle starts with helpful information.

Leading a healthy lifestyle isn't always easy, but knowing which steps to take can make a big difference. This **Wellness Guide** shows you how to use your plan to manage any existing conditions, identify signs of common illnesses, and prevent problems before they start. As your health plan, we want to make it easier for you to know how to stay healthy so you can do the things you enjoy in life.

# FEATURES

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# Preventive Health

## By The Numbers

30,000,000

Number of American adults living with diabetes in 2015, nearly 10% of the population.

7,200,000

Number that didn't know they had diabetes.

1/3

Portion of cancer cases in developed countries like the U.S. that are related to obesity, physical inactivity, and/or poor nutrition.

1/3 are linked to tobacco use.



40%

Portion of adults age 65 and older in the U.S. that are up to date on colorectal cancer screenings and other recommended clinical preventive services.



11 seconds

Every 11 seconds, an older adult is treated in the emergency room for a fall.

Falls in adults aged 65+ are the leading cause of head injuries and broken hips.

85%

85% of complications among individuals with type 2 diabetes can be prevented, delayed, or effectively treated with regular doctor visits, monitoring, and a healthy diet and lifestyle.



See the chart on **page 6** for covered screenings!





# How Can a Care Manager Help You?

Care Managers are nurses that work closely with your doctor to help guide you through the health care system, improve your health and well-being, and more. As a member, there is no cost for you to work with your dedicated Care Manager.

## **In your corner**

Health care can be overwhelming. Your Care Manager will make sure you understand your options and help you get the services and care you need.

## **Stay healthy**

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

## **Recover at home**

If you are hospitalized, your Care Manager can help make your transition home easier. Your Care Manager will make sure you receive the right services to help prevent return trips to the hospital, including getting care at home if you need it and making follow-up appointments with your doctor. Learn more about how to prevent return trips to the hospital on page 8.

## **Manage your chronic condition**

If you have a condition such as diabetes, heart failure, or lung disease, your Care Manager can help you develop health goals and help ensure you receive the right services and resources.



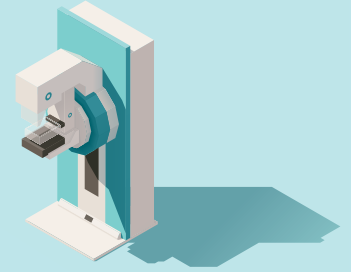
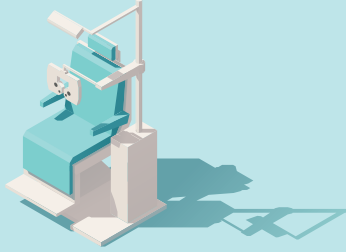
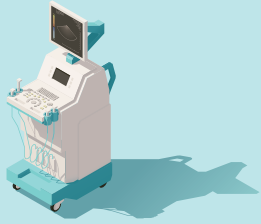
Learn more about our Care Management team—watch this short video:

[thpmp.org/care-management](https://thpmp.org/care-management)

# Screenings Can Save Your Life

It's important to talk to your doctor about screenings even if you feel fine. 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. 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	Description	Coverage	Copay
<b>Physical exam</b>	A checkup given by your doctor to help you stay healthy and identify any health issues before they become serious.	Once every calendar year.	\$0
<b>Cancer Screenings</b>	<b>Description</b>	<b>Coverage</b>	<b>Copay</b>
<b>Breast cancer</b>	A breast exam and mammogram (type of X-ray) to check for signs of breast cancer.	One mammogram every 12 months—clinical breast exam once every 24 months.	\$0
<b>Cervical cancer</b>	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
<b>Colorectal cancer</b>	Tests to find colorectal cancer early and determine, based on risk, what treatment may work best.	Colonoscopy screening once every 24 months if at high risk, once every 10 years if not at high risk.	\$0
<b>Prostate cancer</b>	Prostate screening by digital rectal exam and Prostate Specific Antigen (PSA) test.	Once every 12 months.	\$0
<b>Immunizations</b>	<b>Description</b>	<b>Coverage</b>	<b>Copay</b>
<b>Flu shot</b>	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
<b>Pneumonia</b>	A shot to prevent pneumonia.	As medically necessary.	\$0
<b>Hepatitis B</b>	A shot to prevent Hepatitis B.	As medically necessary.	\$0



Sensory Screenings	Description	Coverage	Copay
Hearing test	Test to determine hearing ability.	Once a year.	See below
Vision test	Test to determine sight.	Once a year.	See below
Eye exam	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	Description	Coverage	Copay
Cardiovascular disease testing	Blood tests for the detection of cardiovascular disease.	Once every 5 years.	\$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 aneurysms	Ultrasound exam.	Once per lifetime if at risk.	\$0
STIs	Test to check for sexually transmitted infections (STIs).	Once every 12 months, or more often if medically necessary.	\$0
HIV	Test to check for HIV.	Once every 12 months.	\$0



# Avoid a Return Trip to the Hospital

If you are hospitalized, it's important to know how to take care of yourself when you are ready to go home in order to avoid an unnecessary trip back to the hospital.

## Plan in advance

Before leaving the hospital, raise any concerns you have about how you will manage at home including:

- Know what problems to watch for.
- Have the name of a contact person and number to call if you have any problems.
- Ask for written instructions for follow-up appointments, treatments, or tests that are needed.
- Have the names and phone numbers for any home care services you need.

## Understand your medications

If you are given any medications to take, ask for a list that clearly identifies the reason for taking the medication, how much to take, when to take it, and how often.

## See your doctor within 5-7 days

It's 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 medications to your appointment so your doctor can review any new medications or changes made to your existing medications. If you need help making this appointment, call Customer Relations at **1-800-701-9000 (TTY: 711)**.

## How Your Plan Helps

### A Care Manager can help you recover at home

A Care Manager is available to you at no cost. It can be especially helpful to work with a Care Manager when you are transitioning from the hospital to your home in order to get the resources and services you need to prevent a return trip to the hospital.

For more information about working with a Care Manager, call Customer Relations at **1-800-701-9000 (TTY: 711)**.



### Don't be unprepared!

Bring your Doctor Visit Book to your next appointment to remember your questions and review your medications!

[thmp.org/doctor-visit-book](http://thmp.org/doctor-visit-book)



# The easiest way to stay healthy? See your doctor once a year.

One of the advantages to your plan is having a primary care physician who oversees your care. Your doctor is responsible for coordinating all the care you receive and making informed decisions about your health. Seeing your doctor each year for a physical makes it easier to spot problems earlier, maintain a healthy lifestyle, and ensure your medications are up-to-date.

## What To Do Before Seeing a Specialist

If you are referred to a specialist, your doctor will make sure everyone involved with your care is talking to each other about how best to treat you. But there are things you can do to make sure you get the most out of your specialist appointment:

- **Make sure your specialist has your information**—call your doctor to make sure your medical information has been sent to the specialist.
- **Bring your medications**—your specialist will want to know all the medications you take.
- **If you need a follow up appointment**, schedule one before leaving your specialist's office.

## 5 things to do at your next physical



### Discuss any concerns

It's important to talk to your doctor about concerns you have, and always ask questions.



### Ask about physical activity

Are you getting the right amount of physical activity? Talk to your doctor to see if you need to increase your activity.



### Tell your doctor about any falls

If you have fallen since your last appointment, make sure to tell your doctor. It may mean you need to adjust your medication or do simple exercises to prevent future falls.



### Review your medications

Bring your medications to your appointment so your doctor can check for possible side effects and make sure your prescriptions are current and still necessary.



### Discuss any bladder control problems

As you get older, problems with bladder control are common for both men and women. Most bladder control issues are treatable. Your doctor will take your concern seriously and try to ease any discomfort you have about discussing the topic. Learn more about bladder control on page 26.

# Keep Your Balance: 4 Easy Ways to Prevent Falls

Falls present a serious health risk to older adults. According to the Centers for Disease Control, falling is the leading cause of both fatal and nonfatal injuries among older adults. Many people think falling is just a concern for the frail, but all adults need to take precautions to prevent falls.



## 1. Talk to your doctor

If you fall, talk to your doctor right away, even if you aren't hurt. Many causes of falls can be treated or prevented. Some medications can make you dizzy and cause you to fall. It may be as simple as adjusting a medication or doing some basic exercises. Your doctor may recommend vitamin D to help improve bone, muscle, and nerve health.

## 2. Exercise

Staying active helps improve your strength and balance, and reduces your risk of falling. Examples of helpful exercises include stretching to improve balance, yoga to increase flexibility, and walking, climbing stairs, or cycling to improve lower body strength. Tai chi is an especially good activity for improving balance—see the sidebar to learn how you can save \$150 on tai chi classes.

## 3. Have your eyes checked

Poor vision or conditions like glaucoma and cataracts can increase your chances of falling. Have your eyes checked annually and update your eyeglasses if necessary. You are covered for an annual exam and you can get a \$150 discount on eyeglasses (see *How Your Plan Helps* for details).

## 4. Make your home safer

Here are some ways to reduce your risk of falling:

- Keep stairs free of objects and clutter
- Remove loose rugs
- Use the hand rail when using the stairs
- Use a night light in the bathroom
- Avoid using step stools
- Install brighter lights

If you're concerned about falling in your home, your plan covers a free in-home safety assessment to evaluate your risk of falling (see *How Your Plan Helps* for details).



Learn about wellness, Medicare, and more with our Video Library!

[thmp.org/video-library](https://thmp.org/video-library)

## How Your Plan Helps

### \$0 copay for an in-home safety assessment

If your doctor or Care Manager recommends it, you may be eligible for an in-home safety assessment to evaluate your risk of falling.<sup>1</sup>

### \$150 for fitness classes

Activities such as tai chi are especially good at helping you improve your strength to reduce your risk of falling. With your Wellness Allowance benefit, you can get reimbursed up to \$150 (\$250 for Saver Rx members)<sup>2</sup> for fitness classes such as tai chi.

### You're covered for equipment that can help prevent falls

If you have fallen recently or are concerned about falling, your doctor may prescribe certain durable medical equipment, such as wheelchairs, walkers, crutches, or bathroom grab bars to help prevent falls. Your coinsurance varies depending on the plan you are in.

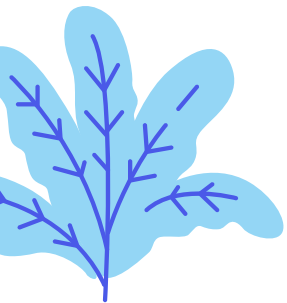
### Get \$150 for eyewear

Good vision is an important part of preventing falls. Get up to \$150 toward the full retail price (not sale price) for eyeglasses (lenses, frames, or a combination) or contact lenses from a provider in the EyeMed vision care network or up to \$90 from a store not in the EyeMed network. For details, go to [thmp.org/eyewear-benefit](https://thmp.org/eyewear-benefit).

For complete benefit details, see your Evidence of Coverage at [thmp.org/documents](https://thmp.org/documents).

# Stay Active... Stay Independent!

Physical activity is one of the most important ways to maintain your independence and stay physically and mentally healthy as you age.



## It's never too late to start

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

Before starting a physical activity program, ask your doctor what activities are appropriate for you. Your doctor can recommend activities that are appropriate for you. If you are already active, review your program with your doctor to find out if you need to increase or decrease your level of activity.

## Find the activity that's right for you

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

## Activities you can do at a gym

Fitness centers often have great activities especially for seniors. No matter how fit you currently are, there's an exercise program or activity that can help you reach your fitness goals. Some activities may include yoga, tai chi or qi gong, Zumba, water aerobics, chair aerobics, or walking programs! Check with your fitness center to see what programs are available.





## Easy ways to stay active

Activities such as walking, biking, yard work, climbing stairs, swimming, and playing tennis or golf improve the health of your heart and lungs. ➔



⬅ Lifting weights or using a resistance band (large elastic band used to strengthen certain muscles) can make a big difference in your ability to stay independent.

➔ Regular stretching helps maintain flexibility, which helps you in everyday activities.



## How Your Plan Helps

### Get \$150 to join a gym!

Get \$150 (\$250 for Saver Rx members)<sup>2</sup> each year for fees you pay for membership in a qualified health club, fitness class (such as yoga, Pilates, tai chi or aerobics), wellness programs, plus many more! For details, see your Evidence of Coverage document at [thpmp.org/documents](https://thpmp.org/documents).

### Personal trainer discount with Preferred Extras!

Fitness Together® pairs you with a personal trainer in a private setting and a workout plan tailored just for you. Get a 10% personal training discount with your plan! For complete details, go to [thpmp.org/preferred-extras](https://thpmp.org/preferred-extras).

[illegible]

Good nutrition is especially important for older adults. It can increase your energy level and help you fight off illness or recover from injury. Eating right also helps you maintain a healthy weight and reduces your risk of developing heart disease, high blood pressure, Type 2 diabetes, and certain cancers.

## Small changes can make a big difference

Your daily food choices make a big difference in your health. Good nutrition helps your body get all the nutrients, vitamins, and minerals it needs to work its best. 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.

## What's preventing you from eating healthy?

**Not feeling hungry:** Try having 4 or 5 smaller meals throughout the day. Ask your doctor if any of your medications could be affecting your appetite or sense of taste.

**Difficulty chewing:** Chop or shred meat, poultry, and fish. Choose other soft, protein-rich foods like peanut butter, beans, and eggs.

**Eating alone:** Try eating with family, friends, or neighbors, or see if your local senior center hosts group meals.

**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

**Get \$150 for joining a weight management program!**

Now you can stay fit for less! Use your Weight Management benefit to get \$150 each year for programs such as Weight Watchers®, Jenny Craig®, and/or hospital-based weight loss programs.

For details, see your Evidence of Coverage document at [thmp.org/documents](http://thmp.org/documents).

### Save with Preferred Extras!

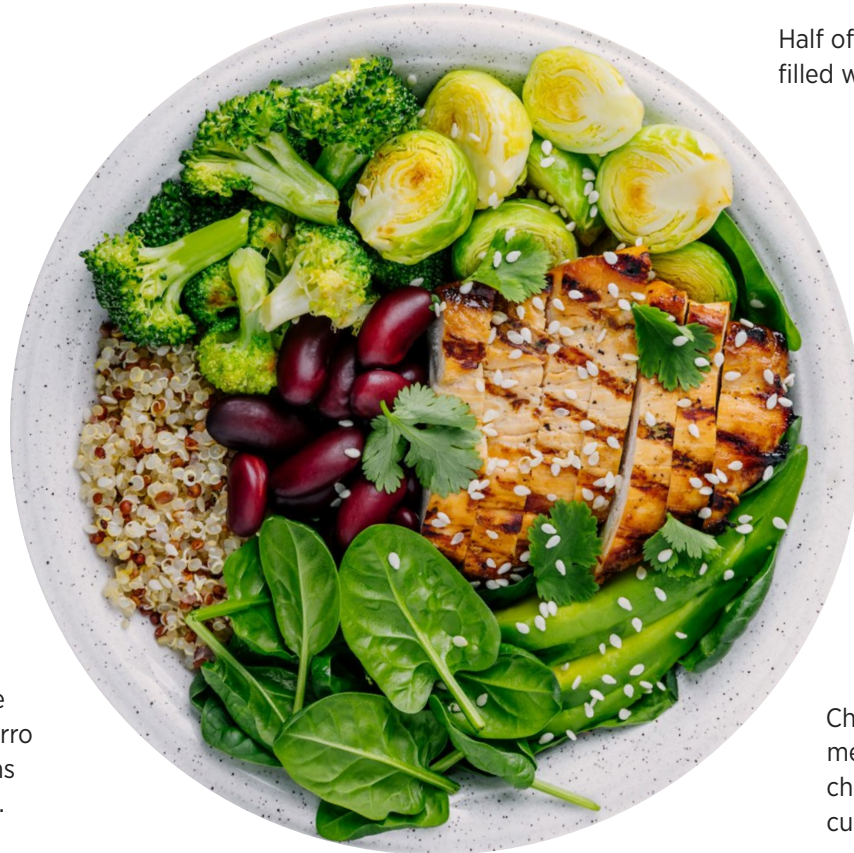
**Jenny Craig®**—Free 3-month program (food not included) and \$120 in food savings (purchase required) OR save 50% off the premium programs (food cost separate).

**DASH for Health**—An online program dedicated to helping you eat better, exercise better, and lose weight. \$34.50 for a 6-month subscription.

**Nutritional counseling**—25% off nutritional counseling with a registered dietitian to help you stay healthy through nutrition and weight management.

For details, go to  
[thpmp.org/preferred-extras](http://thpmp.org/preferred-extras).

## What does a healthy plate look like?



Half of your plate should be filled with vegetables.

Choose whole grains like brown rice, quinoa, or farro instead of “simple” grains like pasta and white rice.

Choose lean cuts of meat like skinless chicken, turkey, or lean cuts of beef and pork.

## How Much Alcohol Is Too Much?

As you get older your body processes alcohol differently. The National Institute on Alcohol Abuse and Alcoholism recommends that people 65 or older who are healthy and do not take medications should have no more than 7 drinks a week and no more than 3 drinks a day.

If you have health problems or take certain medications, talk to your doctor about your alcohol consumption.

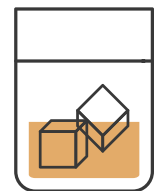
### What's considered a drink?



**12 ounces of beer**  
5% alcohol



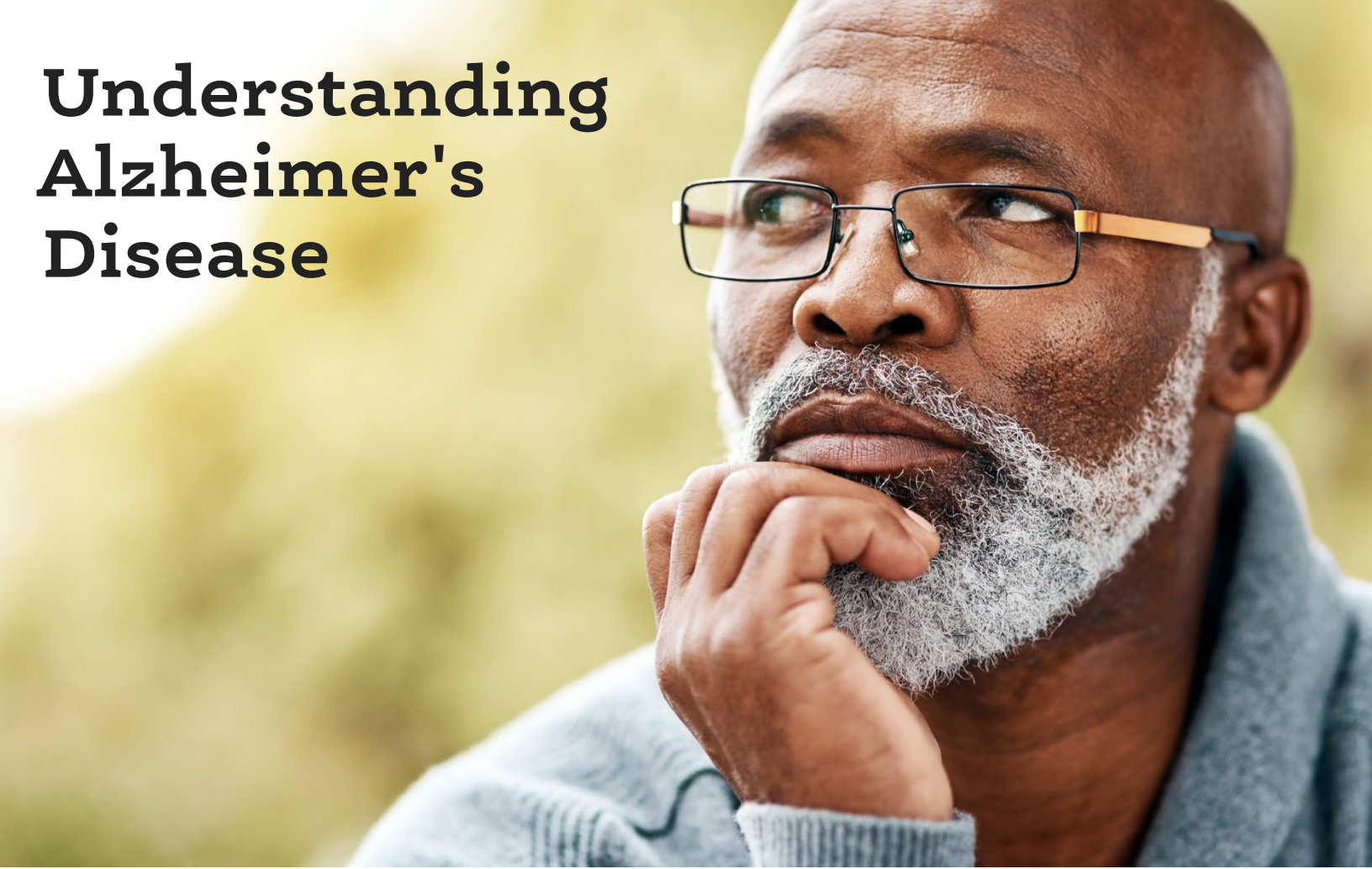
**5 ounces of wine**  
12% alcohol



**1.5 ounces of distilled spirits**  
12% alcohol



# Understanding Alzheimer's Disease



## **What is the connection between dementia and Alzheimer's?**

Dementia is the term used to describe brain disorders that make it difficult to remember, think clearly, or make decisions. Alzheimer's disease is one of those disorders.

## **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. 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.

## **What if you have concerns?**

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



# What's Normal?

When it comes to memory, what is a concern? 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 some behaviors might be signs of dementia or Alzheimer's disease.

## Normal signs of aging

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 wary 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

## Signs to talk to your doctor about

## How Your Plan Helps

### Stay sharp with brain exercises

Use your Wellness Allowance benefit to get \$150 (\$250 for Saver Rx members)<sup>2</sup> toward the membership fee of memory fitness activities programs such as Brain HQ™.

### Talk to a dementia care consultant

If you have questions about Alzheimer's, memory loss, or related disorders, speak directly with a Tufts Health Plan Medicare Preferred Dementia Care Consultant. This program can help:

- Answer questions you have about memory loss
- Make a plan to maximize the independence of your loved one
- Secure needed resources
- Connect with Alzheimer's Association programs and services to develop strategies for symptom management, communication, and future needs

For more information or to speak to a dementia care consultant, call Customer Relations at **1-800-701-9000 (TTY: 711)**.

# Is It More Than Just the Blues?

A photograph of an older man with grey hair, wearing a dark long-sleeved shirt and dark trousers with a blue stripe down the side. He is sitting on the edge of a bed, leaning forward with his hands clasped, looking down at his hands. In the background, there is a lamp on a small table and a window with blinds.

While everyone feels blue at times, it is not a normal part of aging. Older adults face major life changes, like losing a spouse or friends, or living with health problems. Afterward, a period of grieving is normal. But periods of sadness or hopelessness that last for a long time may be signs of depression.

## **The challenges of depression**

Depression can lead to or worsen existing health or emotional problems. It can also cause people to become isolated from important sources of emotional support, like friends and family. As with many illnesses, getting treatment early is important.

## **Depression is treatable**

Depression is a treatable illness, not a character flaw or weakness. Talk to a doctor if you or someone you know is feeling down. Your doctor can help identify when additional services may be needed to maintain your overall wellness. Your doctor may suggest a range of treatment options, including medication, talk therapy, and support groups.

## **6 Signs to Watch For**

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

## How Your Plan Helps

### \$0 copay for a depression screening

You are covered for one screening for depression per year. A screening generally consists of your doctor asking questions about your mood and lifestyle.

### \$150 for Healthy IDEAS

You can use your Wellness Allowance benefit to get \$150 (\$250 for Saver Rx members)<sup>2</sup> toward the Healthy IDEAS (Identifying Depression, Empowering Activities for Seniors) program. Healthy IDEAS ensures older adults get the help they need to manage symptoms of depression and live full lives.

For details, go to [healthyideasprograms.org](https://healthyideasprograms.org).

### Get \$150 for memory fitness activities

Use your Wellness Allowance benefit to get \$150 (\$250 for Saver Rx members)<sup>2</sup> toward the membership fee of memory fitness activities programs such as Brain HQ™.

### Save with Preferred Extras!

Mindfulness and meditation can help you achieve greater energy and enthusiasm. Get 15% off the cost of tuition to attend the 8-week Mindfulness-Based Stress Reduction or Cognitive Therapy program at the UMass Medical School's Center for Mindfulness in Shrewsbury, MA. For more information, call the Center at 1-508-856-2656 or visit [umassmed.edu/cfm/mindfulness-based-programs/tufts-health-plan](https://umassmed.edu/cfm/mindfulness-based-programs/tufts-health-plan).

Restrictions may apply. For details on Preferred Extras discounts, go to [thpmp.org/preferred-extras](https://thpmp.org/preferred-extras).



### Are you caring for a loved one?

If you're a caregiver or know someone looking for information or helpful resources, visit:

[thpmp.org/caregivers](https://thpmp.org/caregivers)

## Stay Sharp and Exercise Your Mind

Doing puzzles is a great way to keep your mind sharp. A Sudoku puzzle is a number placement puzzle. The objective is to make each column, row, and each of the nine 3x3 grids that make up the larger 9x9 grid contain all the digits from 1 to 9. Try your hand at the puzzle below!

7					4		3	5
6			1	8				4
		1						
							4	
	7	9		2		8		
2			8	5	9	3		
4			6				1	
	8	2	3					
							7	

Solution on page 29!



# Are You Taking Your Medicine Correctly?

According to the Centers for Disease Control and Prevention, medication taken incorrectly causes 125,000 deaths per year in this country. Taking your medication correctly means taking the right dose at the right time. It's important to follow your doctors instructions for taking your medications.

## What is prescription drug abuse?

Prescription drug abuse takes many forms. Examples include taking a larger dose than you're supposed to, taking someone else's medicine, and using a drug for non-medical purposes. It's important to talk with your doctor if you or someone you know may have a problem with medication misuse or abuse. Some signs of abuse include making excuses for needing it, hiding or sneaking the medication, constantly thinking about it, or having a fear of functioning without it.

## 5 rules to follow

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1. Take the prescribed dose at the same time each day (use a memory aid such as meals, bedtime, charts, or pill boxes).
2. Do not skip doses or take half doses to save money.
3. Take medicine until it's finished or until your doctor says it's okay to stop.
4. Don't take medicines prescribed for another person.
5. Consult with a doctor about alcohol. Alcohol can cause some medication to be less effective or cause health problems.



# How to Get the Prescription Drugs You Need—And Save!

## Choose generics

Generic drugs are rated by the Food and Drug Administration (FDA) to be as safe and effective as brand name drugs. A generic drug has the same active ingredient formula as a brand name drug and can help save you money. If you take a brand name drug, ask your doctor if there is a generic version that is right for you.

## Use mail order

You may be able to save up to \$45 by using mail order for a 90-day supply of prescription medications (depending on the plan you are in and the tier your drug is on). That’s a potential savings of up to \$180 a year!

With mail order, your medications are conveniently mailed to your home. To sign up, call FastStart at **1-866-788-5144**.

## Try Prescription Advantage

Prescription Advantage is a program that helps Massachusetts seniors with the cost of Part D prescription drugs. They offer a variety of assistance depending on income. Call **1-800-243-4636** or visit their website at [mass.gov/elders/healthcare/prescription-advantage](https://mass.gov/elders/healthcare/prescription-advantage).

Please note, prescription drug information may be different if you receive your benefits from a current or former employer.

# Why It’s Important to Manage High Blood Pressure

According to the Centers for Disease Control, 1 in 3 adults in the U.S. has high blood pressure (also called hypertension). High blood pressure can damage your heart and put you at risk for heart disease and stroke. But maintaining a healthy lifestyle—eating well, staying active, and managing stress—can help you control it.

## What causes high blood pressure?

Anyone can develop high blood pressure, but medical conditions including prehypertension and diabetes increase your risk. Being overweight, smoking, drinking too much alcohol, a poor diet, and a family history of high blood pressure are also risk factors. Blood pressure tends to rise as you get older, but hypertension is not a normal part of aging.

## Understanding your blood pressure numbers

Top number (Systolic)	Bottom number (Diastolic)	What the numbers mean	What to do
Less than 120	Less than 80	Normal blood pressure	Maintain a healthy lifestyle
120-139	80-89	Risk of developing high blood pressure (prehypertension)	Talk to your doctor about diet and lifestyle changes
140 or more	90-99	High blood pressure (hypertension)	Talk to your doctor about diet, lifestyle changes, and medication

# Keep Your Bones Healthy and Prevent Fractures

Osteoporosis is a disease that causes your bones to lose strength and density, making them more likely to break. Bones can become so brittle that regular activities like standing or walking can cause fractures. If you have osteoporosis, you're more likely to suffer fractures of your hips, spine, ribs, and wrists.

## Are your bones at risk?

The disease is more common in older adults, and especially in women after menopause. Your doctor can determine your risk by ordering a bone density test. According to the Mayo Clinic, testing is recommended for all women by age 65, and for men by age 70.

## Osteoporosis is now treatable

Dietary supplements and lifestyle changes can reduce the risk of broken bones, and medication can strengthen bone tissue. If you've had a recent broken bone, be sure to tell your doctor.

## How to keep bones healthy

- **Calcium**—Calcium is important to building bone. Low-fat dairy foods, fish, and dark-green leafy vegetables are good sources.
- **Vitamin D**—Vitamin D helps your body absorb calcium. 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.
- **Exercise**—Keep bones and muscles strong with weight-bearing exercises three to four times a week.
- **Stop smoking**—Smoking increases the rate of bone loss.
- **Check your medicines**—Some common drugs can make bones weaker. Talk to your doctor about what you can do to help protect your bones.
- **Eat more fruits and vegetables**—They're great sources of vitamins and minerals essential for bone health.

## How Your Plan Helps

### \$0 copay for osteoporosis screening

If you are at risk of osteoporosis, you are covered for tests every 24 months that determine bone mass, quality, and any loss.

### Stay active with your \$150 Wellness Allowance

If you suffer from arthritis, physical activity programs can help improve your quality of life. Get up to \$150 each year (\$250 for Saver Rx members)<sup>2</sup> to join programs that help you stay active such as the Arthritis Foundation exercise program, joining a qualified health club or fitness class, yoga, tai chi, plus many more! For details go to [thpmp.org/wellness-allowance](https://thpmp.org/wellness-allowance).

### Install grab bars in your home

Grab bars can make activities easier if you suffer from arthritis. Bathroom safety equipment (such as raised toilet seats and grab bars) is available to members with a written prescription from a network physician. Your coinsurance varies depending on the plan you are in.

For complete benefit information, see your Evidence of Coverage at [thpmp.org/documents](https://thpmp.org/documents).

# What To Do About Arthritis

Joint pain, stiffness, or swelling that interferes with daily activities could be a sign of arthritis. Arthritis is an inflammation of one or more joints. Symptoms usually develop over time, but they may also appear suddenly.

## What causes arthritis?

Arthritis is caused by the breakdown of the connective tissue in your joints. This breakdown could be from normal wear and tear, or the result of an injury or disease in the joint.

## See your doctor

Talk to your doctor if you have joint symptoms that last three or more days, or several episodes within a month. Ask your doctor if you need to see a rheumatologist for specialized treatment.

## How to relieve arthritis

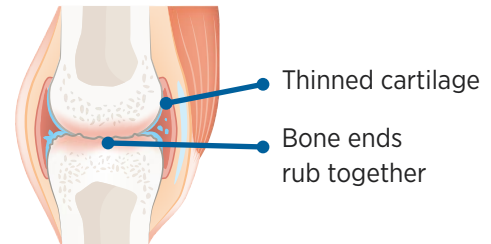
Here are some ways to relieve the discomfort of arthritis:

- **Eat a healthy diet**—Maintaining a healthy weight can reduce stress on your joints.
- **Exercise regularly**—Moderate exercise can help strengthen muscles around joints.
- **Talk to your doctor**—Medications, vitamins, and mineral supplements may be able to help.
- **Reduce pain**—Rest between activities, and apply heat or cold to reduce pain and stiffness in joints.
- **Make activities in your home easier**—Install grab bars in the shower, the tub, and near the toilet.

## Two types of arthritis

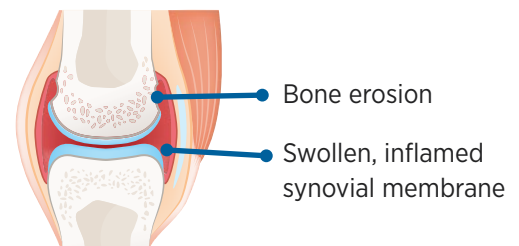
### Osteoarthritis

Osteoarthritis is caused by damage to your joint's cartilage resulting from wear and tear. This can occur over many years, and results in pain and decreased joint movement.



### Rheumatoid arthritis

Rheumatoid arthritis is an autoimmune disease that causes the immune system to attack a thin membrane that lines the joints. The cause of rheumatoid arthritis is unknown but a combination of genetics, hormones, and environmental factors are believed to contribute to causing rheumatoid arthritis.







# Where Did All This Background Noise Come From?

Many people slowly lose their hearing as they age. According to the National Center for Health Statistics, almost half of people 75 or older have disabling hearing loss. As you age, you may have trouble hearing high-pitched sounds or following a conversation due to background noise.

## Don't wait!

If you have difficulty hearing, talk to your doctor about having a hearing test. Your doctor can help determine if your hearing loss is related to normal aging, a medical condition, or a medication you may be taking. There are many ways to improve your hearing from hearing aids to hearing-assistance devices for the phone or TV. 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 higher-pitched voices
- Ringing in the ears

## How Your Plan Helps

### You can save thousands on hearing aids!

Your plan covers you for up to 2 hearing aids per year (1 per ear). There are four technology levels to choose from and pricing is fixed with copays ranging from \$250 to \$850 for each hearing aid.<sup>3</sup>

### You're covered for an annual hearing exam!

You are covered for an annual routine hearing test every calendar year. Your copay amount depends on your plan. See page 6 for details.

For complete benefit information, see your Evidence of Coverage at [thpmp.org/documents](https://thpmp.org/documents).



# Are You at Risk for Diabetes?



## What is diabetes?

Diabetes is when your blood glucose or 'blood sugar' is too high. Your body turns most food into glucose or sugar, to use for energy. Your pancreas makes insulin to help glucose get into your cells. With diabetes, your body doesn't make enough insulin or can't use its own insulin correctly, causing sugars to build up in your blood.

## The two most common forms of diabetes

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

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

## Lowering your risk

There are things you can do to prevent or delay developing Type 2 diabetes, such as losing weight, eating healthy foods, maintaining an active lifestyle, and exercising regularly. Physical activity for at least 30 minutes, 5 days a week, is a small change that can make a big difference. Talk to your doctor if you're concerned about your risk for Type 2 diabetes. Diabetes can cause serious health problems, such as heart disease, stroke, kidney disease, blindness, nerve damage, and circulation problems.

## Common symptoms of diabetes

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

## How Your Plan Helps

### \$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 diabetes supplies

If you have diabetes, you are covered for blood glucose test strips,<sup>4</sup> blood glucose monitors,<sup>4</sup> lancet devices and lancets, and therapeutic custom-molded shoes (including inserts provided with such shoes).

### \$0 copay for diabetes prevention program

The Medicare Diabetes Prevention Program provides education on living a healthy lifestyle in order to prevent the progression of diabetes.

### Use your Wellness Allowance

Get up to \$150 (\$250 for Saver Rx members)<sup>2</sup> towards fees you pay for the Diabetes Workshop program. Find more details at [thmp.org/wellness-allowance](https://thmp.org/wellness-allowance).

For complete benefit information, see your Evidence of Coverage at [thmp.org/documents](https://thmp.org/documents).

# Talking About Bladder Control Doesn't Have To Be Awkward



## It's common

As you get older, problems with bladder control or urinary incontinence (UI) are common for both men and women. UI is loss of bladder control that results in leakage of urine. It occurs most often during coughing, sneezing, lifting, or exercising. It's important to talk to your doctor about any bladder control issues because incontinence issues can often be cured or improved.

## It's treatable

Lifestyle changes or medical treatment can stop urinary incontinence or ease symptoms. The treatment depends on the type of bladder control problem you have, how serious it is, and what best fits your lifestyle.

## Talk to your doctor

If you are concerned about bladder control or have leaked urine (even a small amount) during the last 3 months, don't hesitate to speak to your doctor to find out what treatment is best for you. Your doctor may suggest:

- **Pelvic muscle (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.

# There are different types of urinary incontinence

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### 1. Stress incontinence

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

### 2. Urge incontinence

Sudden need to urinate and inability to hold it long enough to get to the toilet in time.

### 3. Overflow incontinence

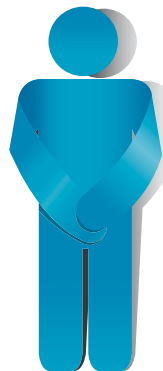
Small amounts of urine leak from a bladder that is always full.

### 4. Functional incontinence

Problem getting to the toilet because of arthritis or other disorders that make it hard to move quickly.

## Men, you don't have to put up with it

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Bladder control issues are common for older men, but you don't have to "put up with it." Urinary incontinence (UI) isn't a disease, but a treatable side effect of other conditions, such as prostate problems. Common symptoms of UI include a weak or interrupted urine stream, incomplete bladder emptying, and leaking urine while sleeping. Men may be uncomfortable discussing their symptoms, but the condition is treatable. Talking to your doctor is the first step. Depending on your symptoms, your doctor may give you a physical exam, take blood and urine samples, or ask you to keep a "bladder diary" to help determine the cause of your UI and the best way to treat it.

# 5 out of 5 Stars— Medicare's highest rating for quality!

The only 5-Star plan in Massachusetts—and the only Massachusetts plan ever to receive 5 out of 5 Stars from Medicare four years in a row!

## **Earned.**

Medicare's 5-Star Rating System is the only rating you can trust for quality. A Star Rating from Medicare can't be bought in any way, unlike plans that have to rely on paid endorsements from AARP or US News and World Report.

## **Exclusive.**

Only 14 plans out of 376 nationwide earned a 5-Star Rating in 2019—your plan is the only plan in Massachusetts to ever receive a 5-Star Rating four years in a row!

## **Quality.**

Our 5-Star Rating reflects our ability to help you stay healthy. The easier it is for you to get the checkups, screenings, and information you need, the higher our Star Rating.

## **Flexible.**

Because of our 5-Star Rating, you're not locked into your plan. You can switch to one of our other plans once during the year. If your health or financial needs change, give us a call to see if one of our other plans may be a better fit for you. We have a range of plans to meet different needs and budgets.





## Share with a friend!

Help your friends stay healthy! Share your copy of the Wellness Guide with a friend or loved one, or view online at:

[thpmp.org/2019-wellness-guide](http://thpmp.org/2019-wellness-guide)

## Answer to puzzle on page 19:

7	2	8	9	6	4	1	3	5
6	9	3	1	8	5	7	2	4
5	4	1	2	7	3	6	8	9
8	6	5	7	3	1	9	4	2
3	7	9	4	2	6	8	5	1
2	1	4	8	5	9	3	6	7
4	5	7	6	9	8	2	1	3
1	8	2	3	4	7	5	9	6
9	3	6	5	1	2	4	7	8

Here's one more brain exercise before you go!  
Unscramble the words of this phrase:

**TIS RYUO EAYR FRO  
VNTIVEEREP HLHETA!**

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## Don't keep it a secret!

Tell your friends they can join the only 5-Star plan in Massachusetts! Tell them to call **1-800-255-7523 (TTY: 711)**.

- Thousands of doctors and specialists
- Plans start at \$0 a month
- Up to \$400 in wellness reimbursements
- \$150 eyeglasses reimbursement
- Prescription drug coverage
- Preventive dental coverage
- And more!



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<sup>1</sup> This assessment evaluates your risk of falling. It is not a safety inspection of your home.

<sup>2</sup> \$150 (or \$250 for members in our Saver Rx plan) is the total reimbursement amount each year (January 1–December 31).

<sup>3</sup> Savings may be different if you receive your benefits from a current or former employer.

<sup>4</sup> One Touch products only.

Benefit information described in this issue is for Tufts Medicare Preferred HMO plan members. Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process. Please note: Not all plan 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 regarding plan benefits. Tufts Health Plan is an HMO plan with a Medicare contract. Enrollment in Tufts Health Plan depends on contract renewal. This information is not a complete description of benefits. Call 1-800-701-9000 (TTY: 711) for more information. Every year, Medicare evaluates plans based on a 5-Star Rating System. Tufts Medicare Preferred HMO plans received 5 out of 5 Stars for contract years 2016, 2017, 2018, and 2019. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-701-9000 (TTY: 711). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-701-9000 (TTY: 711). Health and wellness or prevention information.