

Wellness Guide

Tufts Medicare Preferred HMO plans
2020

BE
good
TO YOURSELF!

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health benefits of
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Use your Wellness Guide throughout the year!

As your health plan, we want to make it easier for you to know how to stay healthy. The **2020 Wellness Guide** shows you how to use your Tufts Medicare Preferred HMO plan to manage any existing conditions, identify signs of common illnesses, and prevent problems before they start. Refer to it throughout the year for great health tips, benefit information, and details on extra discounts.

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

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, call Customer Relations at **1-800-701-9000 (TTY: 711)** or get the answers you need on our website:



+ 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/2020-wellness-guide

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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
Physical exam	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
Cancer Screenings	Description	Coverage	Copay
Breast cancer	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
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.	Colonoscopy screening once every 24 months if at high risk, once every 10 years if not at high risk.	\$0
Prostate cancer	Prostate screening by digital rectal exam and Prostate Specific Antigen (PSA) test.	Once every 12 months.	\$0
Immunizations	Description	Coverage	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
Hepatitis B	A shot to prevent Hepatitis B.	As medically necessary.	\$0

For complete benefit details, see your Evidence of Coverage (EOC) booklet at thpmp.org/documents.



Sensory Screenings	Description	Coverage	Copay
Routine hearing exam	Test to determine hearing ability.	Once every calendar year.	See below
Routine vision exam	Test to determine sight.	Once every calendar year.	\$15
Glaucoma	Test to find glaucoma, a condition that causes gradual loss of sight without warning and often without symptoms.	Once every calendar 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 every calendar 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

Routine hearing exam copays: Saver \$45, Basic \$40, Value \$25, Prime \$15



HOW TO PREVENT FALLS AT HOME

Falls present a serious health risk to older adults. According to the Centers for Disease Control and Prevention, falling is the leading cause of both fatal and nonfatal injuries among older adults. The good news is there are simple ways you can prevent most falls—especially in your home.

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.¹

Up to \$300 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 \$300² 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.

Have your eyes checked

Poor vision can increase your chances of falling. Your plan covers you for a routine eye exam once every calendar year. You pay \$15 for one annual routine eye exam.

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 thpmp.org/eyewear-benefit.

For complete benefit details, see your Evidence of Coverage (EOC) booklet at thpmp.org/documents.

Make Your Home Safer

Your home is a common source of falls due to hazards that are often overlooked but easy to fix. Use this checklist to help reduce your risk for falls at home:

Kitchen

- Move items you use often to lower shelves
- Use a step stool that has a bar to hold on to

Bedrooms

- Place a lamp close to the bed where it's easy to reach

Bathrooms

- Put a non-slip rubber mat on the floor of the tub or shower
- Install grab bars inside the tub and next to the toilet
- Use a night light

Floors

- Make sure you have a clear path and don't have to walk around furniture when walking through a room
- Use double-sided tape to prevent throw rugs from slipping
- Keep objects like papers, books, shoes, and boxes off the floor
- Tape cords and wires next to the wall so you can't trip over them


Stairs and Steps

- Keep stairs and steps free of objects and clutter
- Fix any uneven or loose steps
- Make sure there is a light over the stairway
- Make sure any carpet on the stairs is firmly attached to every step
- Use the hand rail when using the stairs

Visit the National Institute on Aging (NIA) for further resources related to falls and falls prevention:

nia.nih.gov/health/topics/falls-and-falls-prevention

Make sure to do these 5 things at your next physical

 ne 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.



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.



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 15.

**Don't be
unprepared!**



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



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.

Remember to always notify your doctor or pharmacist if you:

1. Start a new medication
2. Stop a medication
3. Experience a side effect
4. Can't afford your medication
5. Miss doses



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.

How Your Plan Helps

\$0 Annual Physical

You pay \$0 for a physical exam with your primary care physician once every calendar year. For complete details, see your Evidence of Coverage (EOC) booklet at thmp.org/documents.

Use your Doctor Visit Book

The enclosed Doctor Visit Book makes it easy to list all your questions for your doctor, list your medications, and write down any important information discussed at your visit. Make sure to take it with you to your next appointment!

ARE YOU GETTING ENOUGH PHYSICAL ACTIVITY?

*HOW TO MAKE A PLAN
THAT'S RIGHT FOR YOU*



Staying physically active is one of the best ways to stay healthy. It's never too late to start or improve your physical activity level, regardless of your health and physical ability. Even if you have difficulty standing or walking, you can still benefit from staying active. In fact, in most cases, you have more to lose by not doing anything.

Staying active can help you:

- Improve your strength so you can stay independent
- Increase your energy level
- Improve your balance to help prevent falls
- Prevent or delay some diseases like heart disease, diabetes, breast and colon cancer, and osteoporosis
- Perk up your mood and reduce depression

What counts as exercise?

You don't have to go to a gym. "Exercise" can mean many different activities depending on your age and ability, such as:

- Taking brisk walks
- Riding a bike
- Working around the house
- Gardening
- Climbing stairs
- Getting in and out of a chair without assistance
- Lifting weights or using a resistance band (large elastic band used to strengthen certain muscles)
- Stretching to help maintain flexibility

Choose the activity that's right for you

It's important to match your activity to your needs and abilities, but the most important thing is to just be active regardless of the activity. Some people can swim a mile easily. For others, a short walk or stretching while seated is a good start. Fitness centers often have great activities to choose from including yoga, tai chi, Zumba, water aerobics, chair aerobics, or walking programs. The secret is to find an activity you enjoy doing, include it in your routine, and increase your level of activity over time.

What is the right amount of exercise?

Generally, 30 minutes of physical activity a day is recommended, but it's a good idea to talk to your doctor before starting a physical activity program. 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.



^{even} 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/register

How Your Plan Helps

Get up to \$300 to join a gym or fitness class!

Get up to \$300² 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 (EOC) booklet at 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.



Can staying in the moment improve your health?

Many of us spend too much time planning, problem-solving, or worrying about things we can't control. These thought patterns can drain you of energy and may actually increase your chances of experiencing stress, anxiety, or depression. Mindfulness exercises can help you steer away from this type of thinking to focus on the present and accept it without judgment.

Health benefits

Mindfulness is a type of meditation that helps you focus on what you are feeling in the moment. Not only can mindfulness help you feel more calm and in tune with your surroundings but there are health benefits as well.

- **Well being**—Improving mindfulness techniques can make it easier to enjoy the small moments and simple pleasures of life, engage in activities, and reduce worry over the future or past.
- **Physical health**—Practicing mindfulness can help relieve stress, improve sleep, and may be able to lower blood pressure and help with chronic pain.
- **Mental health**—Mindfulness techniques can help treat depression, anxiety, and substance abuse issues.

Anyone can practice mindfulness

There are many simple techniques you can use to improve mindfulness in your everyday life:

Notice the world around you

In a busy world, it can be challenging to slow down and take the time to appreciate your senses. But slowing down to notice how things look, taste, or feel can help you stay present.

Find joy in simple things

Finding pleasure in simple things can truly improve your happiness. Live in the moment and try to bring an open mind and focus to everything you do.

Be good to yourself

We are often most judgmental of ourselves. Give yourself permission to treat yourself with the same consideration you give others.

Breathe

If you feel stressed or anxious, take a minute to breathe deeply. Focus your attention on your breathing to calm and reset your mind.

You can practice mindfulness anytime and anywhere. In addition, there are more structured activities that can help you reduce stress and increase mindfulness, such as meditation and yoga. See the *How Your Plan Helps* sidebar for details on how to use your Preferred Extras to save.

How Your Plan Helps

Use your Preferred Extras and save!

Learn to meditate

Meditation is a simple and effective way to calm your mind, relax your body, and improve your outlook and concentration. Meditation 101 is designed for those who are new to meditation and consists of 10 short audio lessons that provide you with everything you need to know to begin meditating.

Visit app.wellable.co/meditation101 and enter code “TMP” to begin.

Practice yoga in your home

Access live, online yoga and meditation classes led by an instructor from the comfort and privacy of your own home. Sign up for Ompractice for \$14.99/month (a 40% discount off the monthly plan) or \$129.00 for an annual subscription (30% off the regular subscription rate). For details, visit ompractice.com/thmpm.

Save on a mindfulness program

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 Worcester, MA.

For more information, call the Center for Mindfulness at **1-774-442-4681**.

Restrictions may apply. For complete details on Preferred Extras discounts, go to thmpm.org/preferred-extras.

**Need an easy
mindfulness exercise?
Try coloring!**



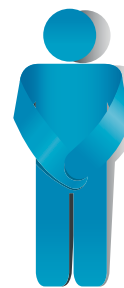
Coloring isn't just for kids.

Mindfulness is the practice of being in the present and focusing on the moment. There are many ways to improve your mindfulness ability. The simple act of coloring is a fun way to practice mindfulness at any age. Take your time coloring in the image to the right. Give it your full attention, and notice how it makes you feel.





You don't have to put up with a leaky bladder!



If you have experienced bladder control issues, you're not alone. Problems with bladder control or "urinary incontinence" is common as we age. In fact, according to the Centers for Disease Control and Prevention, more than half of older Americans struggle with incontinence. The good news is incontinence can often be cured or controlled.

Talk to your doctor

If you are having difficulty controlling your bladder, the first step is to talk to your doctor. Most doctors are used to talking about personal matters that may feel embarrassing. Your doctor will treat your concerns seriously and try to ease any discomfort you have about discussing sensitive topics.

Your doctor will ask about your symptoms and the medicines you use. He or she will want to know if you have been sick recently or had surgery. Your doctor may also recommend a number of tests including urine and blood tests, and tests that measure how well you empty your bladder. In addition, your doctor may ask you to keep a daily diary of when you urinate and when you leak urine.

Treatment

Today, there are more treatments for urinary incontinence than ever before. The choice of treatment depends on the type of bladder control problem you have, how serious it is, and what best fits your lifestyle. You and your doctor can decide on the best plan for you.

Types of Incontinence

There are several types of urinary incontinence:

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.

How Your Plan Helps


\$0 Annual Physical

Your Annual Physical is the perfect time to discuss any concerns you have about bladder control with your doctor. You pay \$0 for a physical exam with your primary care physician once every calendar year. If you receive services that address a medical condition during the same office visit, you pay a primary care physician office visit copay.

For complete details, see your Evidence of Coverage (EOC) booklet at thmp.org/documents.

Visit the National Institute on Aging (NIA) for further resources related to urinary incontinence:

nia.nih.gov/health/urinary-incontinence-older-adults



How well are you managing your high blood pressure?

According to the Centers for Disease Control and Prevention, 1 in 3 adults in the U.S. has high blood pressure (also called hypertension). High blood pressure is known as the “silent killer” because many people don’t have symptoms. If left undetected or uncontrolled, it can damage your heart and put you at risk for stroke, kidney disease, vision loss, sexual dysfunction, and heart disease. Maintaining a healthy lifestyle and taking your medications as prescribed can help you control high blood pressure or significantly decrease and even eliminate your risk of damage.

What causes high blood pressure?

Anyone can develop high blood pressure, but medical conditions including diabetes, untreated sleep apnea, and kidney disease increase your risk. Other risk factors include being overweight, smoking, drinking

too much alcohol, stress, a high salt diet, lack of physical activity, and a family history of high blood pressure.

Is your blood pressure high or elevated?

Elevated blood pressure, also referred to as prehypertension, is when your blood pressure is higher than normal, but not yet high enough to be hypertension. Elevated blood pressure is when readings consistently range from 120–129 systolic and less than 80 diastolic. People with elevated blood pressure are likely to develop high blood pressure unless steps are taken to control the condition. If you have elevated blood pressure, talk to your doctor about lifestyle changes. A healthy diet and regular physical activity can lower your risk of developing high blood pressure.

Blood Pressure Category	Systolic (top number)		Diastolic (bottom number)
Normal	Less than 120	and	Less than 80
Elevated	120–129	and	Less than 80
High Blood Pressure (Hypertension) Stage 1	130–139	or	80–89
High Blood Pressure (Hypertension) Stage 2	140 or higher	or	90 or higher
Hypertensive Crisis (consult your doctor immediately)	Higher than 180	and/or	Higher than 120

The 3 best ways to protect yourself

1

Knowledge

Have your blood pressure checked at least once a year by your doctor. Your doctor can interpret your numbers based on your health.

2

Management

Talk to your doctor about making lifestyle changes to address your risk factors, get your blood pressure checked regularly, and take your medications as prescribed.

3

Prevention

Maintain a healthy weight, eat a low salt diet, get 30 minutes of exercise at least 5 times a week, don't smoke, limit alcohol, and if you have sleep apnea, talk to your doctor about treatment options.

How Your Plan Helps

Leading a healthy lifestyle can help you control high blood pressure.

Get up to \$300 to join a gym or fitness class!

Get up to \$300² 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!

Get \$150 for joining a weight management program!

Now you can stay fit for less! Use your Weight Management benefit to get \$150 each year³ for programs such as Weight Watchers®, Jenny Craig®, and/or hospital based weight loss programs.

For details, see your Evidence of Coverage (EOC) booklet at thpmp.org/documents.

Are you at risk for



According to the American Diabetes Association, 25% of Americans age 65 and older have diabetes. Long term uncontrolled diabetes can lead to heart disease, kidney problems, stroke, blindness, nerve damage, and circulation problems with infections of the feet.

What is diabetes?

Diabetes is diagnosed when your blood glucose or “blood sugar” is too high. Your body turns many foods (carbohydrates) into glucose or sugar. Your pancreas then makes insulin to help the glucose get into your muscles and other cells to use for energy. With diabetes, your body doesn’t make enough insulin or the insulin doesn’t work correctly, causing high sugar levels in your blood.

Types of diabetes

- **Type 1 diabetes**—Most often diagnosed in children, teens, or young adults, the pancreas does not make insulin at all and insulin injections are required.
- **Type 2 diabetes**—By far the most common type of diabetes occurring in adulthood. The body may make plenty of insulin but it does not work properly to control the blood sugar levels. Risk factors include being overweight, inactivity, and having family history of diabetes.

What are the symptoms?

The symptoms of diabetes include excessive thirst and urination, blurred vision, fatigue, loss of feeling or tingling of the feet, unusual weight loss, or skin infections. Often there are no symptoms of early diabetes. Your doctor may recommend blood tests to determine if you are at risk.

Prevention

The good news is that diabetes may be preventable or delayed with lifestyle changes. Losing weight, eating healthy foods, managing stress, and maintaining an active lifestyle that includes physical activity for at least 30 minutes, 5 days a week, can make a big difference. Talk to your doctor if you're concerned about your risk for Type 2 diabetes.

What if you have diabetes?

Early diagnosis and treatment to help lower sugars can prevent serious health problems later on. Your doctor can determine how well your sugar is controlled by doing an A1-C blood test twice a year. Someone without diabetes will generally have an A1-C under 6. Your doctor will give you a goal, usually less than 8 or 9, that indicates good control of sugars. In addition, the same lifestyle changes for preventing diabetes are also recommended to help manage diabetes.

Health risks connected to diabetes

Diabetes can lead to many other serious health conditions. Your doctor may request certain tests that screen for health problems related to diabetes such as:

- **Testing for kidney disease**—Your doctor will need to check urine and blood tests at least once a year to check for early signs of kidney disease.
- **Checking cholesterol levels**—Because the combination of high cholesterol and diabetes increases the risk for heart disease, stroke, and circulation problems, you should have cholesterol levels checked. Even with “good” cholesterol levels your doctor may highly recommend taking medications called “statins” to decrease your risk of circulation problems.
- **Regular eye exams**—The back of your eye (retina), is checked for early signs of circulation problems that can lead to blindness. You may have no warning signs that changes related to diabetes are occurring. Early detection can help prevent loss of vision.



Save up to \$196 a year on prescription drugs with mail order!

For details go to:

thpmp.org/mail-order

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,⁴ blood glucose monitors,⁴ 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.

Coverage for routine eye exams

Regular eye exams can help prevent loss of vision due to diabetes. Your plan covers you for a routine eye exam once every calendar year. You pay \$15 for one annual routine eye exam.

Use your Wellness Allowance

Get up to \$300² towards fees you pay for the Diabetes Workshop program. Find more details at thpmp.org/wellness-allowance.

For complete benefit information, see your Evidence of Coverage (EOC) booklet at thpmp.org/documents.

What to do about feeling blue



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 difficulties. 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.

Is loneliness a factor?

Loneliness is a common challenge for older adults and can contribute to depression by increasing unhappiness, anxiety, or a sense

of worthlessness. As we age, social contact can decrease due to a variety of factors such as lack of mobility or retirement. But it's important to stay engaged. Social interaction and staying involved in activities you enjoy is connected to better physical and mental health.

Depression is treatable

Depression is a treatable illness, not a character flaw or weakness. Using a series of questions, a doctor can provide an effective depression screening, help identify when additional services may be needed, and suggest possible treatment options such as medication, talk therapy, and support groups. It's important to remember that depression isn't an inevitable part of getting older. Talking to a doctor is an important first step if you have concerns.

How to improve your mood

1. Let it shine

Light has a big impact on your mood. Get plenty of light by going outside (weather permitting) or using bright lights in your home.

2. Get moving

Your physical health affects your mental health. Even mild forms of physical activity, such as taking a short walk each day, can lift your mood.

3. Be social

Stay in touch with family and friends, and do things you enjoy! Go to a movie, see a concert or ball game, work on your hobby, or check your local senior center for activities and groups you can join.

6 Signs to Watch for:

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



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

How Your Plan Helps

\$0 copay for a depression screening

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

Stay active with your Wellness Benefit

Staying active can boost your mood and energy level. Get up to \$300² 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! You can also use your Wellness Allowance 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.

For complete coverage details, see your Evidence of Coverage (EOC) booklet at thpmp.org/documents.

Talk to a behavioral health Care Manager

If you have questions about changes in your mood or are caring for someone who may have symptoms of depression, you can speak directly with a Tufts Health Plan Medicare Preferred behavioral health Care Manager. The Behavioral Health Care program can help you:

- Develop an understanding of a depression diagnosis
- Learn strategies for symptom management
- Identify new ways to manage the stress of aging
- Learn how to navigate the health care system when you need behavioral health services

To speak to a behavioral health Care Manager, call Customer Relations at **1-800-701-9000 (TTY: 711)**.

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.

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.

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.

Currently there is no cure for Alzheimer's, but treatment can slow the progression and help manage symptoms in some people.

- Bring a list of symptoms, including when they began and how often they occur. Include not only cognitive changes but also changes in mood, behavior, and physical functioning.

- 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)**. You can also access a Tufts Health Plan Medicare Preferred Dementia Care Consultant for questions or concerns (see the *How Your Plan Helps* sidebar for details).



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

Making occasional errors when balancing a checkbook

Occasionally needing help to perform everyday tasks

Getting confused about the day of the week but figuring it out later

Vision changes related to cataracts

Sometimes having trouble finding the right word

Occasionally misplacing things like a pair of glasses

Making a bad decision once in a while

Sometimes feeling wary of social obligations

Becoming irritable when a routine is disrupted

Signs to talk to your doctor about

Memory loss that disrupts daily life

Challenges in planning, solving problems, keeping track of bills, or trouble with numbers

Difficulty completing familiar tasks such as bathing, shaving, or cooking dinner

Confusion with time or place

Trouble understanding visual images and spatial relationships leading to difficulty with driving

New language problems such as remembering basic words, asking the same questions, and repeating stories

Misplacing things and losing the ability to retrace steps

Decreased or poor judgment, such as giving away large amounts of money or paying less attention to bathing and dressing

Withdrawal from social activities

Changes in mood or personality, such as sudden mood swings, outbursts of anger or crying

How Your Plan Helps

Stay sharp with brain exercises

Use your Wellness Allowance benefit to get up to \$300² toward the membership fee of memory fitness activities programs such as BrainHQ™. For details including how you can get a 17% discount on your first year of BrainHQ, go to brainhq.com/reg/tmp.

Talk to a Dementia Care Consultant

If you have questions about your own memory or are caring for someone with memory loss, speak directly with a Tufts Health Plan Medicare Preferred Dementia Care Consultant. This program can help you:

- Learn how to navigate the health care system when you have a concern about memory
- Develop an understanding of a dementia diagnosis
- Learn strategies for symptom management and communication
- Plan for future needs
- Identify new ways to manage the stress of caregiving
- Maximize the safety and independence of a loved one, including addressing concerns about driving and wandering
- Make decisions about introducing or changing care

For more information or to speak to a Dementia Care Consultant, call **1-857-304-8187 (TTY: 711)**.



Plan to Avoid a Return Trip to the Hospital

The key to staying home after a hospitalization is proper planning. If you have the information you need and a plan for how to recover at home, you can prevent an unnecessary trip back to the hospital.

Make a plan in advance

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

- What problems to watch for
- The name of a contact person and number to call if you have any problems
- Written instructions for follow-up appointments, treatments, or tests
- The names and phone numbers for any home care services you need

Understand your medications

If you are given any medications, 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 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 a 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.

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.

Complex assistance

If you have multiple chronic conditions or need a lot of support to manage your health, your Care Manager will work closely with you and your doctor to make sure you have the resources you need to meet your health needs.

Dementia care

A Care Manager can help with questions about dementia care or memory loss. If you or a loved one has concerns about dementia, a Care Manager can help assess care needs, provide care planning, and assist with referrals to community resources, support groups, and education programs.

Mental health care

If you or a loved one is struggling with depression, anxiety, or other behavioral health conditions, a Care Manager can coordinate your treatment plan with your doctors, and connect you to programs and services that can provide additional assistance.

How to work with a Care Manager

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



5 Medication Tips for Better Health

1. Ask a lot of questions

Before taking a new medication, make sure you know what each medication is for, and the name and contact information of the doctor who prescribed it. Also, it's important to understand how to take the medication, such as time of day, with or without food, and how to store it properly.

2. Make a list

To help you manage your medications and avoid harmful drug interactions, list all your medications—including over-the-counter medications—and give a copy to your doctor. For an easy way to list your medications, use the Doctor Visit Book on page 9.

3. Use a calendar

Create a calendar that helps you remember when to take your medications and when they need to be refilled. Include the exact days and times you're

supposed to take your medication, and keep your calendar in a visible location. Mark the calendar if you miss a dose and remember to bring the calendar with you to your doctor appointment.

4. Get organized

Weekly pill organizers are an effective way to keep track of your medications and are especially helpful when you have multiple prescriptions.

5. Make fewer trips to the pharmacy

Many pharmacies now offer medication synchronization services that allow you to get all your prescriptions onto the same refill schedule. This can be done in either 30- or 90-day supplies. With medication synchronization, you'll have a more accurate supply of medications and make fewer trips to the pharmacy. Ask your local pharmacist how you can synchronize your prescriptions!

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 \$49 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 \$196 a year!

With mail order, your medications are conveniently mailed to your home. To sign up, call **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.

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

We want to know what's important to you!

Are you interested in making a difference by providing your opinions and ideas?

It's a fast, easy way to get your voice heard, and help us create the programs and services you need! It only takes a few minutes to provide your feedback.

Just go to:

thmp.org/JoinYourVoice



The MTM Program can help you with your medications

If you have high drug costs or multiple chronic conditions, the Medication Therapy Management (MTM) program may be able to help you.

Specially trained pharmacists and nurses work with you and your doctor to make sure your medications are appropriate, safe, and effective. In addition, the program can help you to identify ways to save money on your prescription drug costs.

Eligible members receive a letter that describes the details of the program and a phone call to set up an appointment to speak to an MTM program staff member. It's important to make sure we have your current phone number and address so eligible members can be contacted. If there has been a recent change to your address, call Customer Relations at **1-800-701-9000 (TTY: 711)** to update your phone number or address. For more information on the MTM program and to see the eligibility criteria, visit our website at thmp.org/mtm-program.

The MTM program is a free service for members who have prescription drug coverage with their plan. Participation in the program is voluntary, and members can disenroll at any time. This program is not considered a benefit and is a free service for eligible beneficiaries.

\$0 Drugs on Tier 1 With Preferred Pharmacies

Looking for an easy way to save on drug costs? If you are a Tufts Medicare Preferred HMO Basic Rx member or a Tufts Medicare Preferred HMO Saver Rx member, you can get a 30-day supply of Tier 1 prescription drugs for \$0 and Tier 2 drugs for \$4 when you use a preferred pharmacy. There are approximately 600 preferred pharmacies in our network, including national chains such as CVS Pharmacy and Price Chopper.⁵ Switching your prescriptions to a preferred pharmacy is easy. Just call the preferred pharmacy of your choice and ask them to transfer your prescriptions. For a complete list of preferred pharmacies, see your Pharmacy Directory at thpmp.org/documents.

Preferred pharmacy savings for Basic Rx and Saver Rx plans

	Cost using a non-preferred pharmacy (30-day supply)	Cost using a preferred pharmacy (30-day supply)
Tier 1 drugs	\$14	\$0
Tier 2 drugs	\$19	\$4

To check the tier of your medication, see your prescription drug formulary available at thpmp.org/drug-coverage.



When it comes to your health, you have one of the best plans in the country!

Tufts Medicare Preferred HMO plans received Medicare's highest rating for quality—5 out of 5 Stars for the fifth year in a row! 5 Stars means you get the highest quality health plan. Only a handful of Medicare Advantage plans out of nearly 400 nationwide earned 5 Stars from Medicare in 2020.

Your plan is the only 5-Star plan in Massachusetts—and the only plan in the state to ever receive a 5-Star rating 5 years in a row.



Tell your friends they can join one of the best plans in the country!

Don't keep it a secret. Tell your friends to call Tufts Health Plan Medicare Preferred today to learn more about joining a 5-Star plan. We have a range of plans to meet different needs and budgets.



1-800-255-7523
(TTY: 711)

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

²\$150 (or \$300 for members in our Saver Rx plan) is the total reimbursement amount each year (Jan. 1–Dec. 31).

³\$150 is the total reimbursement amount each year (Jan. 1–Dec. 31). This benefit does not cover costs for pre-packaged meals/foods, books, scales, or other items or supplies.

⁴One Touch products only.

⁵Some locations may not participate.

Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process. 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, 2019, and 2020. H2256_2020_386_C



Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Tufts Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Tufts Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Tufts Health Plan at 1-800-701-9000 (TTY: 711).

If you believe that Tufts Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Tufts Health Plan, Attention:

Civil Rights Coordinator, Legal Dept.
705 Mount Auburn St., Watertown, MA 02472
Phone: 1-888-880-8699 ext. 48000, (TTY: 711)
Fax: 1-617-972-9048
Email: OCRCoordinator@tufts-health.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Tufts Health Plan Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building Washington, D.C. 20201
1-800-368-1019 (TDD: 1-800-537-7697)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

thpmp.org | 1-800-701-9000 (TTY: 711)

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-701-9000 (TTY: 711).

Arabic: ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-701-9000 (رقم هاتف الصم والبكم: 711).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-701-9000 (TTY: 711)。

Farsi: توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. 1-800-701-9000 (TTY: 711) فراهم می باشد. با تماس بگیرید.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-701-9000 (TTY: 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-701-9000 (TTY: 711).

Greek: ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-800-701-9000 (TTY: 711).

Gujarati: સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-701-9000 (TTY: 711).

Haitian Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-701-9000 (TTY: 711).

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-701-9000 (TTY: 711).

Japanese: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-701-9000 (TTY: 711) まで、お電話にてご連絡ください。

Khmer (Cambodian): ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្បួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-701-9000 (TTY: 711)

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-701-9000 (TTY: 711) 번으로 전화해 주십시오.

Laotian: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-701-9000 (TTY: 711).

Navajo: Díí baa akó nínízin: Díí saad bee yánílt'igo Diné Bizaad, saad bee áká'ánída'áwoḍęę, t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-800-701-9000 (TTY: 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-701-9000 (TTY: 711).

Portuguese: ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-701-9000 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-701-9000 (TTY: 711).

Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-701-9000 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-701-9000 (TTY: 711).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-701-9000 (TTY: 711).



705 Mount Auburn Street
Watertown, MA 02472



97% of members
stay with us
year after year!

Health and Wellness or
Prevention Information



The only 5-Star plan in Massachusetts!

5 out of 5 Stars is Medicare's highest rating for quality—and we're the only Massachusetts plan ever to receive 5 out of 5 Stars from Medicare 5 years in a row!

Don't Keep It a Secret!

Tell your friends to call Tufts Health Plan Medicare Preferred today to learn more about joining the only 5-Star plan in Massachusetts. We have a range of plans to meet different needs and budgets!

- Plans start at \$0 a month
- Thousands of doctors and specialists
- Prescription drug coverage
- Preventive dental coverage
- \$150 eyeglasses reimbursement
- Up to \$450 in wellness reimbursements
- And more!



1-800-255-7523
(TTY: 711)