

# Wellness Guide

Tufts Medicare Preferred HMO plans  
**2021**

## *Getting the care you need in 2021*

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can save your life**

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# Use your Wellness Guide to stay healthy in 2021!

As the COVID-19 pandemic continues, it is more important than ever to do what you can to stay healthy. In addition to taking precautions to reduce your risk of exposure to COVID-19, it's important to make sure you continue to maintain your health with preventive screenings, fall prevention, mindfulness practice, and more.

The **2021 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 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.



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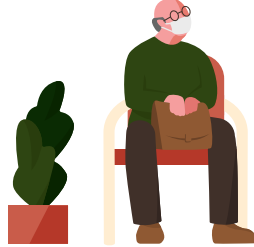
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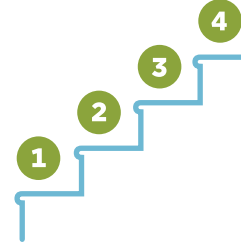
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# Screenings Can Save Your Life

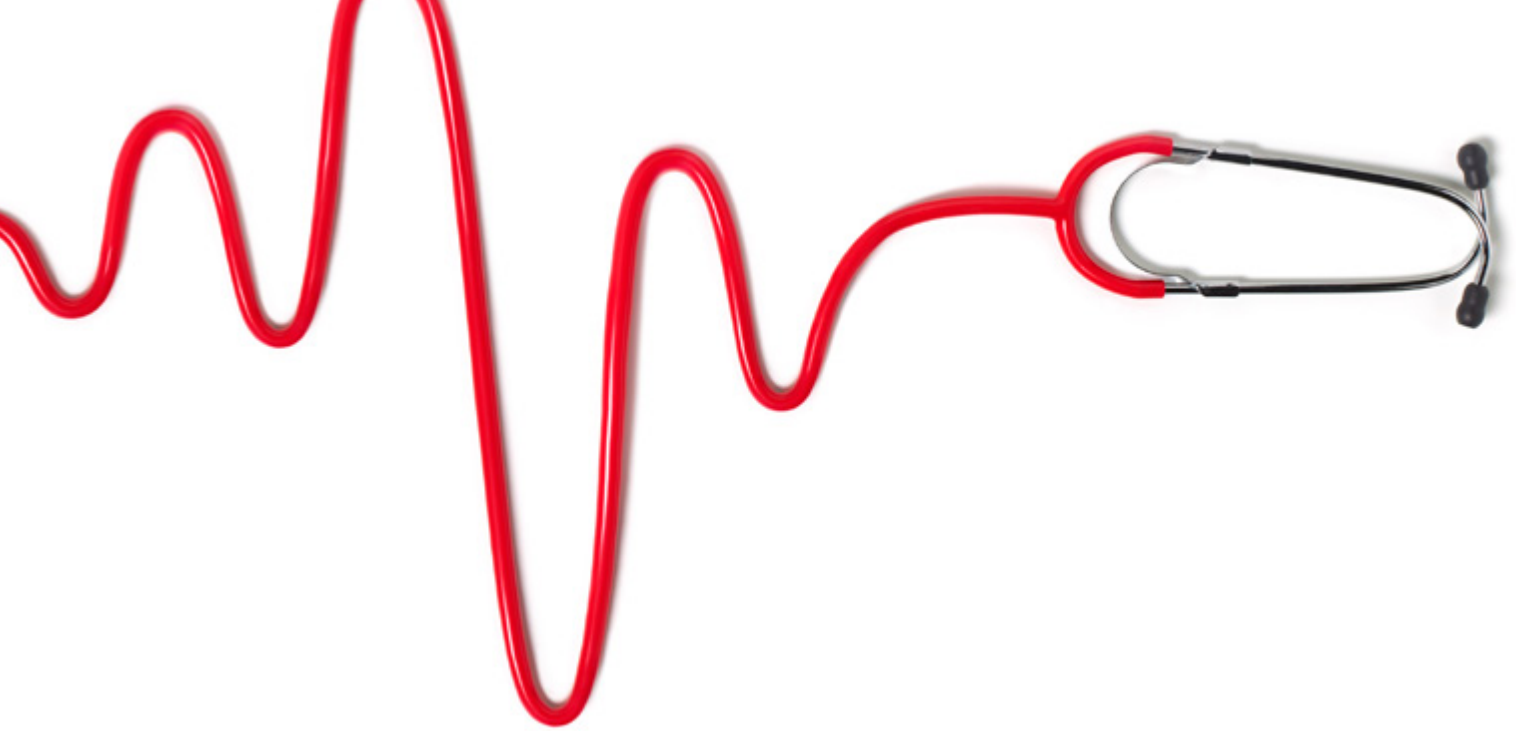


Preventive health screenings check for illness or disease before you have signs or feel sick. It's important to continue to practice preventive care during the COVID-19 pandemic. Talk to your doctor if you have questions or concerns about when to seek treatment. By getting the screenings you need, your 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.

Screening	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 <sup>1</sup>
<b>Wellness Visit</b>	A checkup given by your doctor to review your health status, lifestyle, daily activities, nutrition, and any stress you may have.	Once every 12 months.	\$0 <sup>1</sup>
Cancer Screenings			
<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
Immunizations			
<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>Hepatitis B</b>	A shot to prevent Hepatitis B.	As medically necessary.	\$0
<b>Pneumonia</b>	A shot to prevent pneumonia.	As medically necessary.	\$0

Please note: benefit information may be different if you receive your benefits from a current or former employer. For complete benefit details, see your Evidence of Coverage (EOC) booklet at [thmp.org/documents](http://thmp.org/documents).





Screening	Description	Coverage	Copay
Sensory Screenings			
<b>Glaucoma</b>	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
<b>Routine hearing exam</b>	Test to determine hearing ability.	Once every calendar year.	See below
<b>Routine vision exam</b>	Test to determine sight.	Once every calendar year.	\$15
Other Screenings			
<b>Abdominal aortic aneurysms</b>	Ultrasound exam.	Once per lifetime if at risk.	\$0
<b>Cardiovascular disease testing</b>	Blood tests for the detection of cardiovascular disease.	Once every 5 years.	\$0
<b>Depression</b>	Test to determine risk of depression.	Once every calendar year.	\$0
<b>Diabetes</b>	Blood tests to see if you are at risk for diabetes.	Based on test results, up to 2 screenings every 12 months.	\$0
<b>HIV</b>	Test to check for HIV.	Once every 12 months.	\$0
<b>Osteoporosis</b>	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
<b>STIs</b>	Test to check for sexually transmitted infections (STIs).	Once every 12 months, or more often if medically necessary.	\$0

Please note: benefit information may be different if you receive your benefits from a current or former employer.

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

# 4 Easy Ways to Prevent Falls

At first glance, fall prevention may not seem like an obvious part of a healthy lifestyle, but falls present a serious health risk to all adults. According to the Centers for Disease Control and Prevention, falling is a leading cause of both fatal and nonfatal injuries among older adults. The good news is many causes of falls can be treated or prevented.

## 1 Talk to your doctor

If you fall, talk to your doctor right away, even if you aren't hurt. Some medications can make you dizzy and cause you to fall. Adjusting a medication or doing some basic exercises may help to prevent future falls.



## 2 Keep moving

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.

### 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.



### 4 Fall-proof your home

Here are some ways to reduce your risk of falling at home:

- 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 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.<sup>2</sup>

### **Up to \$250 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 \$250<sup>3</sup> for fitness classes such as tai chi.

### **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.

### **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).

### **Use your OTC benefit (Saver Rx plan members only)**

Saver Rx members can use their OTC benefit of \$50 per calendar quarter towards fall prevention items such as grab bars and safety benches. Visit [nationsotc.com/thmp](https://nationsotc.com/thmp) to place an order with your OTC card.

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

# 5 Things to Discuss at Your Next Checkup

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.

## 1 Discuss any concerns

Talk to your doctor about any health concerns or questions you have.

## 2 Ask about physical activity

Ask your doctor if you need to increase your activity.

## 3 Discuss any bladder control problems

Bladder control issues are common for both men and women, but most are treatable.

## 4 Tell your doctor about any falls

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

## 5 Review all your medications

Bring your medications or a list of your medications to your appointment so your doctor can make sure your prescriptions are safe, current, and still necessary.

### Be prepared!



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





## Your two \$0 annual checkups

One of the most important ways to stay healthy is to see your doctor each year. Tufts Health Plan makes it easy by covering you for both a physical exam and a Wellness Visit. These checkups are different but are equally important because they cover different aspects of your health. Having both each year is recommended. And they can be done at the same visit. Just ask to schedule them together when you make your appointment.



### What does an **ANNUAL WELLNESS VISIT** cover?

At an Annual Wellness Visit, your primary care physician (PCP) and staff will review your health status in depth and spend time learning about your lifestyle, daily activities, nutrition, and any stress you may have. An Annual Wellness Visit can help identify services to keep you healthy. You pay \$0 for an Annual Wellness Visit.



### What does an **ANNUAL PHYSICAL** cover?

At an annual physical, your PCP will do a thorough check of your physical health including checking your vital signs, examining your head, neck, and lungs, and reviewing all of your medications. You pay \$0 for an annual physical.<sup>1</sup>

## How Your Plan Helps

### **\$0 annual physical**

You pay \$0 for a physical exam with your primary care physician once every calendar year.

### **\$0 Annual Wellness Visit**

You pay \$0 for an Annual Wellness Visit with your primary care physician once every 12 months.

For complete details, see your Evidence of Coverage (EOC) booklet at [thpmp.org/documents](https://thpmp.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!

If you are concerned about visiting your doctor's office during the COVID-19 pandemic, talk to your doctor. It may be possible to schedule a virtual telehealth appointment instead.



# Are You Getting Enough Physical Activity?

It's never too late to start or improve your physical activity level.

Staying physically active is one of the best ways to stay healthy. Regardless of your health and physical ability, you can benefit from staying active. In most cases, you have more to lose by not doing anything.

## What counts as exercise?

As the COVID-19 pandemic continues, we are spending more time at home. But that doesn't mean you can't get regular physical activity. "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

## What is the right amount of exercise?

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

## Choose the activity that's right for you

The most important thing is to be active regardless of the activity. But it's important to match your activity to your needs and abilities. Whether that is walking regularly, swimming, or stretching while seated. The secret is to find an activity you enjoy doing, include it in your routine, and increase your level of activity over time.

## 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

## How Your Plan Helps

### Get up to \$250 to join a gym or fitness class!

Many facilities now offer virtual classes and workouts. Get up to \$250<sup>3</sup> 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 [thmp.org/documents](https://thmp.org/documents).

### Practice yoga in your home

With your Preferred Extras discount, you can 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 per 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/thmp](https://ompractice.com/thmp).

### Use your OTC benefit (Saver Rx plan members only)

Saver Rx members can use their OTC benefit of \$50 per calendar quarter towards resistance bands. Visit [nationsotc.com/thmp](https://nationsotc.com/thmp) to place an order with your OTC card.





# Using Mindfulness to Stay Healthy

During the COVID-19 pandemic many people have experienced heightened anxiety. Feeling concerned about a serious health threat is to be expected, but practicing mindfulness can help prevent thought patterns that increase your feelings of stress, anxiety, or depression.

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:

- **Look around**—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. Finding pleasure in simple things can truly improve your happiness.
- **Be positive**—People who hold a positive outlook may be better protected against stress that can cause or worsen disease and illness.
- **Be kind to yourself**—We are often most judgmental of ourselves. Give yourself permission to treat yourself with the same consideration you give others.
- **Breathe deeply**—If you feel stressed or anxious, take a minute to breathe deeply. Focus your attention on your breathing to calm and reset your mind.

## 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](http://app.wellable.co/meditation101) and enter code “TMP” to begin.

### Save on a mindfulness program

Mindfulness and meditation can help you achieve greater

energy and enthusiasm. You can save 15% on the Cambridge Health Alliance Center for Mindfulness and Compassion (CMC) eight-week Mindfulness-Based Stress Reduction and Mindful Self-Compassion courses. Courses are currently being conducted online so you can participate from the comfort of your own home. For more information and to register, visit [chacmc.org/courses](http://chacmc.org/courses). If you have questions, please email [cmc@challiance.org](mailto:cmc@challiance.org) or call **1-617-591-6132**. To get your discount, use access code “TMP15” during the registration process.

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





# If You Have Bladder Concerns—You're Not Alone

Experiencing bladder control issues or “urinary incontinence” is common with 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.

If you are having difficulty controlling your bladder, the first step is to talk to your doctor. Your doctor may recommend a number of tests including urine and blood tests, and tests that measure how well you empty your bladder or ask you to keep a daily diary of when you leak urine. With more treatments for urinary incontinence available than ever before, you and your doctor can decide on the best plan for you.

## Four 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.

### **Use your OTC benefit (Saver Rx plan members only)**

Saver Rx members can use their OTC benefit of \$50 per

calendar quarter towards incontinence supplies. Visit [nationsotc.com/thpmp](https://nationsotc.com/thpmp) to place an order with your OTC card.

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

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

[nia.nih.gov/health/urinary-incontinence-older-adults](https://nia.nih.gov/health/urinary-incontinence-older-adults)

# The 3 Best Ways to Protect Yourself Against 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.

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. If left undetected or uncontrolled, high blood pressure can damage your heart and put you at risk for stroke, kidney disease, vision loss, and heart disease.

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 to help you control high blood pressure or significantly decrease and even eliminate your risk of damage.

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.

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## The benefits of statins

Having too much cholesterol in your blood can increase your risk for heart disease and increase your chances of having a heart attack due to plaque buildup in your arteries.

### How statins help

Medications called statins are often prescribed to help regulate cholesterol levels. Statins help lower low-density lipoproteins, also known as LDL or "bad cholesterol." By lowering cholesterol levels, statins help decrease your risk of stroke, heart attack, and other cardiovascular diseases. These drugs may also help stabilize the plaques on blood vessel walls.

### Talk to your doctor

Although most people tolerate statins, occasionally a small number of people may experience mild side effects such as nausea, and aches and pains in muscles and joints. Such side effects often go away once your body adjusts to the medication. If your doctor has prescribed statins for you, make sure to follow the instructions for when and how to take them. It's important to follow your doctor's instructions for taking statins. If you have any questions or experience side effects call your doctor.

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

## Is your blood pressure high or elevated?

If you have elevated blood pressure, your blood pressure is higher than normal, but not yet high enough to be hypertension. Lifestyle changes such as a healthy diet and physical activity can lower your risk of developing high blood pressure.

## How Your Plan Helps

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

### Get up to \$250 to join a gym or fitness class!

Get up to \$250<sup>3</sup> 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! Many facilities now offer online classes and workout options.

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

Now you can stay fit for less! Use your Weight Management benefit to get \$150<sup>4</sup> for programs such as Weight Watchers®, Jenny Craig®, and/or hospital-based weight loss programs.

### Use your OTC benefit (Saver Rx plan members only)

Saver Rx members can use their OTC benefit of \$50 per calendar quarter towards blood pressure monitors. Visit [nationsotc.com/thpmp](https://nationsotc.com/thpmp) to place an order with your OTC card.

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



## Do You Need to File a 1099-HC Form?

As a Tufts Health Plan member, you have minimum creditable coverage and therefore will not receive a Form MA 1099-HC. Although you won't receive a Form MA 1099-HC, if you are filing your taxes through the mail, you will need to fill out a Schedule HC form to verify you had minimum coverage in the past year. A copy of the form can be found at your local library or post office, or you can download a copy at [Mass.gov](https://Mass.gov). If you are filing your taxes electronically, choose the option "government subsidized insurance" when you reach the question about health insurance. If you have questions about filing your taxes, please consult a tax professional.



# Are You at Risk for Diabetes?

Diabetes is diagnosed when your blood glucose or “blood sugar” is too high. Uncontrolled diabetes can lead to heart disease, kidney problems, stroke, blindness, nerve damage, and circulation problems with infections of the feet. The good news is that diabetes may be preventable or delayed with lifestyle changes.



## What is diabetes?

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. Risk factors include being overweight, inactivity, and having family history of diabetes.

## What are the symptoms?

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

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.

## 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 at least twice a year. Someone without diabetes will generally have an A1-C under 6. Your doctor will give you a goal that indicates good control of sugars, usually less than 8 or 8.5, but this may be higher for some individuals. In addition, the same lifestyle changes for preventing diabetes are also recommended to help manage diabetes.



## Testing for health risks connected to diabetes

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**—The combination of high cholesterol and diabetes increases the risk for heart disease, stroke, and circulation problems. Even with “good” cholesterol levels your doctor may recommend taking medications called “statins” to decrease your risk of circulation problems.
- **Regular eye exams**—You may have no warning signs that changes related to diabetes are occurring. The back of your eye (retina) should be checked for early signs of circulation problems that can lead to blindness. Early detection can help prevent loss of vision.



## 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>5</sup>, blood glucose monitors,<sup>5</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.

### **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 \$250<sup>3</sup> towards fees for the Diabetes Workshop program with your Wellness Allowance. Find more details at [thpmp.org/wellness-allowance](https://thpmp.org/wellness-allowance).

### **Use your OTC benefit (Saver Rx plan members only)**

Saver Rx members can use their OTC benefit of \$50 per calendar quarter towards diabetes care items such as diabetes socks, glucose tablets, and sharps containers. Visit [nationsotc.com/thpmp](https://nationsotc.com/thpmp) to place an order with your OTC card.

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



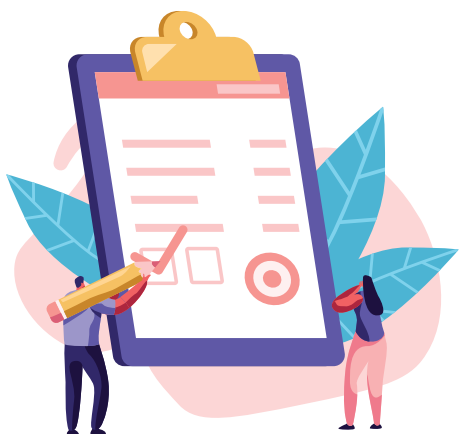
# 5 Medication Tips *for Better Health*

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



## 1 **Ask 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. You can also create a calendar reminder on your smartphone to alert you when it's time to take a medication.



### 4 Stay organized.

Weekly pill organizers are an effective way to keep track of your medications and are especially helpful when you have multiple prescriptions. Your pharmacy may be able to provide you dosage packaging (ex. morning medications in 1 packet, evening medications in another for each day) to help you stay on track with taking your medications as prescribed. Talk with your pharmacist about alternative packaging solutions.



### 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. If possible, fill your prescription medications for a 90-day supply to limit the amount of times you need to visit the pharmacy. Filling a prescription for a 90-day supply would mean visiting the pharmacy only 4 times a year. Ask your local pharmacist how you can synchronize your prescriptions and about transitioning to a 90-day supply of your medications.

## How Your Plan Helps

### Use your OTC benefit (Saver Rx plan members only)

Saver Rx members can use their OTC benefit of \$50 per calendar quarter towards pill organizers. Visit [nationsotc.com/thpmp](https://nationsotc.com/thpmp) to place an order with your OTC card.

# Bone Health and Preventing Fractures

Your bones are living, growing tissue that are continuously changing—new bone is made and old bone is broken down. As you get older, you lose slightly more bone mass than you gain.

## What is osteoporosis?

Osteoporosis is a bone disease that occurs when the body loses too much bone, makes too little bone, or both. As a result, bones become brittle and are more prone to fracture.

## Signs to watch for

Osteoporosis generally doesn't have any symptoms until a fracture occurs. But some warning signs to discuss with your doctor include:

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

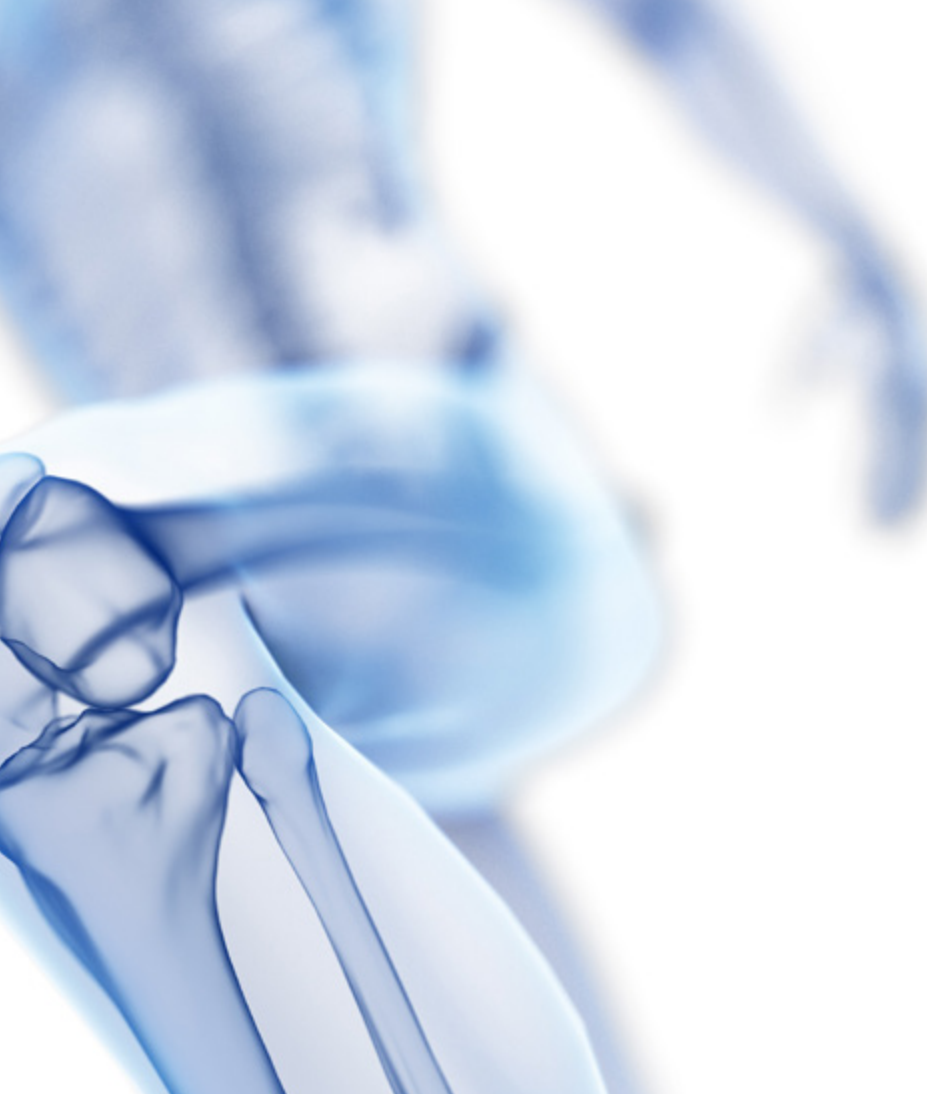
## Preventing fractures

The good news is osteoporosis is treatable. Besides calcium, vitamin D, and lifestyle changes, there are new medications that can reduce the chance of a fracture. It's important to see your doctor as soon as possible after having a fracture to assess the need for a bone mineral density scan or medication. If you have a fracture from osteoporosis, you are 20 times more likely to have another.

## How to keep bones healthy

- **Eat calcium-rich foods**—Examples include low-fat dairy items, canned salmon, and dark-green, leafy vegetables.
- **Get your vitamin D**—You can get vitamin D from eggs, fatty fish, cereal, and milk fortified with vitamin D. Most people can get enough vitamin D if they are out in the sun without sunscreen for 10 to 15 minutes at least twice a week. For others, a supplement may be necessary.
- **Exercise**—Keep bones and muscles strong with weight-bearing exercises such as walking, jogging, or doing yardwork three to four times a week.
- **Stop smoking**—Smokers have an increased chance of breaking a bone.
- **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**—Try to eat a variety of fruits and vegetables every day. Having a grapefruit with breakfast or adding spinach or kale to a smoothie are easy ways to increase your fruit and vegetable intake.





## How Your Plan Helps

### **\$0 copay for osteoporosis screening**

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

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

### **Use your OTC benefit (Saver Rx plan members only)**

Saver Rx members can use their OTC benefit of \$50 per calendar quarter towards vitamins such as vitamin D, and calcium chews. Visit [nationsotc.com/thpmp](https://nationsotc.com/thpmp) to place an order with your OTC card.

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

### **Care Managers can help!**

Care Managers can help you manage osteoporosis. For more information about working with a Care Manager, visit [thpmp.org/care-management](https://thpmp.org/care-management) or call Customer Relations at **1-800-701-9000 (TTY: 711)**.



## **Avoid a Return Trip to the Hospital**

After a hospital stay, making a plan for how to recover at home can help prevent an unnecessary trip back.

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

- Symptoms 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
- 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 PCP within 5–7 days**

It's important to see your primary care physician (PCP) for a follow-up appointment or telehealth/telemedicine appointment 5–7 days after leaving the hospital to make sure your recovery is going well. Ask your PCP to 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?

A Tufts Health Plan Care Manager can help you if you get sick, have an injury, or are looking for ways to stay healthy. Care Managers are nurses, social workers, or other health care professionals who work closely with your doctor to help guide you through the health care system, and improve your health and wellbeing. 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 to help:

- Manage a chronic condition
- Transition home after a hospitalization
- Assess dementia care for a loved one
- Coordinate treatment plans for depression, anxiety, and other behavioral health conditions

For more information about working with a Care Manager, visit [thpmp.org/care-management](https://thpmp.org/care-management) or call Customer Relations at **1-800-701-9000 (TTY: 711)**.

## The MTM Program Can Help You With Your Medications

When you have chronic health conditions like high blood pressure, diabetes, COPD, asthma, high cholesterol or heart failure, prescription drugs can be a big part of your life. If you have high drug costs or multiple chronic conditions, the Medication Therapy Management (MTM) program may be able to help make sure the prescription drugs you're taking are working for you.

If you qualify, a specially trained MTM pharmacist will work with you one-on-one to make sure you are getting the best results from the prescription drugs you're taking. The MTM pharmacists work with you and your doctor to make sure your medications are working for you and to identify any potential problems. They can also help you to identify ways to save money on your prescription drug costs.

Tufts Health Plan has partnered with OutcomesMTM to administer the MTM program. Eligible members will receive a letter that describes the details of the program and a phone call from an MTM pharmacist to complete a comprehensive medication review. This pharmacist may be from a pharmacy where you recently filled one or more of

your prescriptions or from an OutcomesMTM call center pharmacy.

It's important to make sure we have your current phone number and address so you 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

## Have Prescriptions Sent to Your Home and Save Up to \$196 Per Year!

If your plan includes prescription drug coverage, you can have prescription medications that you refill each month delivered right to your home. Depending on your plan, with CVS Caremark® Mail Service Pharmacy, you may be able to save up to \$49 by using mail order for a 90-day supply of a Tier 2 medication. That's a potential savings of up to \$196 a year!<sup>6</sup> To sign up, just fill out and return the CVS Caremark® Mail Order Form at [thpmp.org/cvs-hmo-mail-form](http://thpmp.org/cvs-hmo-mail-form) or call **1-866-788-5144**.

### Use automatic refill to set it and forget it

Once you sign up for mail order, you can use CVS Caremark® automatic refills to help make managing your medications easier. With automatic refills, your prescriptions are automatically refilled and mailed to your home. It's the fastest, easiest way to stay on track with your medications.

- **Convenient**—When you sign up for automatic refills, CVS Caremark® keeps track of your refill schedule and makes sure your medication is delivered by mail to your home on time.
- **You're in control**—You receive an alert with your automatic refill details by email, text, or phone 10 days before the scheduled refill so you can change or cancel your order if needed.

### How to sign up

Signing up for automatic refills is easy. Just call CVS Caremark® at **1-866-788-5144** or log into your CVS Caremark® web portal account at [caremark.com](http://caremark.com).



on the MTM program and to see the eligibility criteria, visit our website at [thpmp.org/mtm-program](http://thpmp.org/mtm-program).

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



# Reducing Loneliness During COVID-19



Social relationships are important to your overall health. With social distancing during the COVID-19 pandemic, it's more important than ever to look for ways to stay connected.

Even if you don't feel lonely often, it's important to maintain social connections. Friendships offer numerous mental health benefits such as increased feelings of belonging, purpose, happiness, and confidence. Consider getting in touch with a friend or family member you haven't spoken to in a while, or reach out to someone you'd like to get to know.

## One call can do it all

Sometimes a phone call is all it takes to make you or someone you care about feel more connected. Make an effort to call friends and family members regularly. Setting a scheduled time to call can help increase frequency and provide something to look forward to.

## Visit virtually

The COVID-19 pandemic has increased the use of online video conferencing to communicate and stay in touch with the people you care about while still social distancing. Facial cues and body language are important when connecting with others. Try having a virtual dinner with someone, watching a TV show together virtually, or starting a book club or other social group that meets regularly over video to discuss common interests.

## Keep your spirits up

In addition to communicating regularly, these tips can help you improve your mood while staying home for lengthy stretches of time:

- **Have a routine**—Stick to a routine to help your days feel organized and productive.
- **Clean regularly**—Keep your home clean and organized, and maintain personal hygiene.
- **Give yourself downtime**—Recharge and reduce anxiety with downtime away from the constant stream of information.
- **Reduce conflicts**—Help keep your home peaceful and calm by de-escalating conflicts with your spouse or family members as soon as possible.
- **Get fresh air**—If possible, try to get fresh air and sunlight each day to help improve your mood. Physical activity for 30 minutes each day can make a big difference.
- **Stay positive**—Look for things to feel positive or grateful about to keep your spirits high.



## Is it more than just the blues?

Periods of sadness or hopelessness that last for a long time may be signs of depression.

Depression can lead to or worsen existing health or emotional difficulties. It can also cause people to withdraw 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. Using a series of questions, your 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 your doctor is an important first step if you have concerns.



## 6 signs to watch for

- 1 Feeling irritable or angry
- 2 Tiredness or 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

## How Your Plan Helps

### \$0 copay for a depression screening

You are covered for a depression screening once every calendar year. A screening generally consists of your doctor asking questions about your mood and lifestyle. If you have concerns about visiting your doctor's office, ask if the screening can be done by using telehealth.

### Stay active with your Wellness Benefit

Staying active can boost your mood and energy level. Get up to \$250<sup>3</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! Many facilities now offer online classes and workout options. 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](https://healthyideasprograms.org).

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

# COVID-19 Vaccine Information

Massachusetts is in the process of distributing COVID-19 vaccines in a phased approach based on guidance from the Centers for Disease Control and Prevention (CDC). Answers to common questions are provided below.

## **Q Is the vaccine safe?**

**A** The U.S. vaccine safety system ensures that all vaccines are as safe as possible. Vaccines go through more testing than any other pharmaceuticals. And before any vaccine is made available, it must go through rigorous development and testing.

## **Q Is the vaccine covered?**

**A** Yes, the vaccine is covered under Medicare, and there is no cost for Tufts Health Plan members to get the COVID-19 vaccine.

## **Q When will it be available?**

**A** Vaccine distribution in Massachusetts will occur in a phased approach. We advise you to get the vaccine as soon as you qualify for it. Members age 65 and older are currently eligible to receive the vaccine. For updated information on availability and timeline of distribution in Massachusetts, visit [Mass.gov](https://www.mass.gov).

## **Q Where can you get the vaccine?**

**A** There are multiple locations throughout Massachusetts that will provide the vaccine. To find a location near you, visit [mass.gov/COVIDvaccinemap](https://mass.gov/COVIDvaccinemap) or call **211 (TTY: 711)** for assistance. You will need to get both doses at the same location.

## **Q Does it require two doses?**

**A** As of this writing, you need 2 doses of the currently available COVID-19 vaccines. A second shot 3–4 weeks after your first shot is needed to get the most protection the vaccine has to offer against this serious disease. You will need to take both doses for the vaccine to be optimally effective.

## **Q Can I get COVID-19 from the vaccine?**

**A** None of the current COVID-19 vaccines contain the live virus that causes COVID-19. This means that a COVID-19 vaccine cannot make you sick with COVID-19.

## **Q Are there side effects?**

**A** After receiving the COVID-19 vaccination, you may have some side effects. This is a normal sign that your body is building protection. Temporary soreness in your arm, fever, chills, tiredness, and headaches are all normal. If you have ever had a severe allergic reaction to a vaccine or injectable therapy, talk to your doctor. Your doctor will help you decide if it is safe for you to get vaccinated.

For the most up-to-date information, visit [Mass.gov](https://mass.gov) or [thpmp.org/coronavirus](https://thpmp.org/coronavirus).

## A vaccine is only part of the solution

Please continue to use best practices for limiting the spread of COVID-19 in our communities. These include wearing a mask when around other people, practicing social distancing, avoiding indoor gatherings, and washing your hands with soap and water for 20 seconds after touching anything that came from outside your home.



## For more information

If you have questions about getting the vaccine, we recommend you check with your doctor. For additional details on the COVID-19 vaccine, visit [Mass.gov](https://www.mass.gov) or [thpmp.org/coronavirus](https://thpmp.org/coronavirus).



## How Your Plan Helps

### **\$0 for COVID-19 vaccine**

You pay \$0 for a COVID-19 vaccine.

### **\$0 for COVID-19 testing and counseling**

There are no out-of-pocket costs for medically necessary diagnostic and other testing and counseling related to the coronavirus.<sup>7</sup>

### **\$0 for COVID-19 treatment**

There are no out-of-pocket costs for medically necessary treatment related to a diagnosis of the coronavirus.<sup>7</sup> In addition, there is no copay or prior authorization required for ambulance trips related to COVID-19.

### **\$0 COVID-19 telehealth appointments**

There is no cost for in-network telehealth/telemedicine services (out-of-network telehealth/telemedicine services are not covered). For non-COVID-related telehealth services, copays are the same as an in-person visit.

### **Refill medication early**

You can refill prescription medication early without waiting to finish your current fill. You can refill up to a 90-day supply, to the extent consistent with clinical guidelines.<sup>8</sup>

### **No referrals or prior authorizations**

You are not required to get a referral or prior authorization for in-network services related to new diagnoses and treatments of COVID-19 or the risk of COVID-19 contraction. A referral is also not required for out-of-network services related to COVID-19, inpatient care, post-acute care, or when receiving primary care or outpatient behavioral health services.



# Telehealth or In-Person Care?

Health care providers are using telehealth (or, as it is sometimes referred to, “telemedicine,”) as an alternative to in-person visits to treat a variety of medical conditions and concerns. But for some appointments, an in-person office visit is still the right choice. How do you decide between them? Here are a few guidelines to help.



## When telehealth makes sense

Telehealth is ideal when you need to talk your provider about a health concern, have questions about symptoms and treatment, or need to discuss other items such as:

- Lab or X-ray results
- Prescription refills
- Annual Wellness Visit
- Exercise or diet
- Mental health concerns like stress, depression, or anxiety
- Skin rash, infection, or other conditions with physical signs that can be seen in a photo or video

## When to see a doctor in person

The biggest advantage of an in-person visit is that the doctor can physically examine you. Here are examples of other services that need to be provided in a medical office:

- Vaccines
- Allergy shots
- Annual physical (if possible)
- Procedures such as excising skin lesions, taking swabs and smears, applying stitches, or giving injections
- Hearing and vision tests
- Collecting body fluids for lab work, such as blood and urine tests
- X-rays and other diagnostic imaging



## Staying **safe** at the doctor's office

Call the doctor's office in advance of your appointment and find out what they are doing to keep people safe during the COVID-19 pandemic. Precautions may include limitations on visitors, cleaning and sanitizing of facilities, and face mask requirements. You can limit your risk of contracting the virus at the doctor's office by:



Wearing a face mask



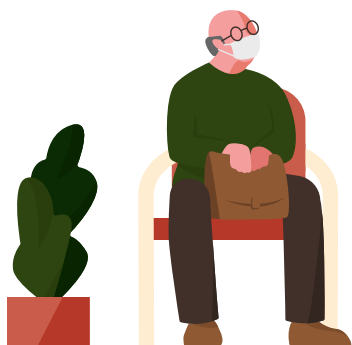
Avoiding contact with high-touch surfaces such as doorknobs and elevator buttons as much as possible



Keeping social distance from others



Washing your hands or using hand sanitizer before and after your visit



## How Your Plan Helps

### **\$0 COVID-19 telehealth appointments**

There is no cost for in-network telehealth/telemedicine services (out-of-network telehealth/telemedicine services are not covered). For non-COVID-19-related telehealth services, copays are the same as an in-person visit.



# Watch Your Mailbox for an Important Medicare Survey!

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Every spring, the Centers for Medicare & Medicaid Services (CMS) mails a survey called CAHPS® (Consumer Assessment of Healthcare Providers and Systems) to randomly selected Medicare beneficiaries. CMS makes survey results available on the Medicare Plan Finder website ([medicare.gov](https://www.medicare.gov)) to assist beneficiaries in selecting a health plan. Tufts Health Plan uses the information to improve our services for you.

The survey asks questions about the services you receive from your plan and your providers. Surveys are mailed beginning in March. Not every member will receive a survey. If you do receive a survey, please respond as soon as possible. Your responses are anonymous and will help us understand how we are doing and what is important to you.

You may also receive a telephone call from SPH Analytics, a CMS-approved survey company to assist you in completing the survey. SPH Analytics will be clear that they are representing Tufts Health Plan. If you are unsure about the identity of a person calling, please contact Customer Relations at **1-800-701-9000 (TTY 711)**.

CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).



## 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 sixth year in a row! Your plan is the only one in the state to ever receive 5 Stars six years in a row. But most importantly, you have peace of mind knowing you have the highest-rated coverage available.

### Help a friend get the highest-rated coverage for 2021!

It's not too late. Because of our 5-Star rating, your friends and family can join now<sup>9</sup>—even if they are enrolled in a different Medicare plan. Monthly premiums start as low as \$0 with prescription drug coverage included. Tell your friends and family to call **1-800-594-7739 (TTY: 711)** today to learn more about joining a 5-Star plan.

<sup>1</sup>A copay may apply if you receive services that address a medical condition during an annual physical or Annual Wellness Visit.

<sup>2</sup>This assessment evaluates your risk of falling. It is not a safety inspection of your home.

<sup>3</sup>\$150 (or \$250 for members in our Saver Rx plan) is the total reimbursement amount each year (Jan. 1–Dec. 31).

<sup>4</sup>\$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.

<sup>5</sup>Blood glucose monitors, tests strips, and control solutions are limited to the OneTouch products manufactured by Lifescan, Inc.

<sup>6</sup>Depending on the plan you are in and the tier your drug is on. Applies to Rx plans. Savings may be different if you receive your benefits from a current or former employer.

<sup>7</sup>This coverage applies at in-network providers, urgent care centers, emergency rooms and other facilities, and at out-of-network providers in the event a member cannot easily find an in-network provider to provide timely services. Reimbursement requests for home-testing kits or other tests that are self-ordered are not covered.

<sup>8</sup>Controlled substances are excluded from this policy (subject to CMS rules).

<sup>9</sup>Eligibility restrictions apply.

Discounts and services included in the Preferred Extras program are not plan benefits and are not subject to the Medicare appeals process. Benefit information described in this issue is for Tufts Medicare Preferred HMO plan members and is not a complete description of benefits. For complete benefit details, see your Evidence of Coverage (EOC) available at [thmp.org/documents](http://thmp.org/documents). **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.** 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, 2020, and 2021. Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-701-9000 (TTY: 711). H2256\_2021\_344\_C



705 Mount Auburn Street  
Watertown, MA 02472



## Medicare's highest rating for quality!

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 6 years in a row!

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### 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 \$400 in wellness reimbursements
- And more!

 **1-800-594-7739**  
**(TTY: 711)**