

well!

Tufts Medicare Advantage HMO Plans
Summer 2021

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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:

 **thpmp.org**

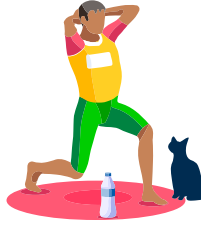


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thpmp.org/registration



The HEALTH BENEFITS of POSITIVITY

Is it possible that a smile a day will keep the doctor away—even during stressful times? Maybe so! Did you know that people with a positive outlook are more likely to live longer than those with a negative outlook?¹ Or that people with a family history of heart disease who also have a positive outlook on life are one-third less likely to have a heart attack compared to those with a more negative outlook?² It's true!

Positivity can improve your health

According to researchers, people with a positive outlook have better health and life satisfaction than those with a negative outlook. People who hold a positive outlook may be better protected against stress that can cause or worsen disease and illness. This is good news for people who often see possibilities and opportunities in most situations. But what if things are happening in your life or in the world that worry you? There are ways to bring more positive thinking and joy to your life—even when things are stressful.

6 ways to improve positivity



These strategies can help you jumpstart your positivity and improve your health:

- 1 Count the small stuff.** Give yourself credit for the things you do right each day—no matter how small. For example, checking in on a neighbor living alone or helping a grandson with homework.
- 2 Turn a negative thought into a bright spot.** We can change our mood and improve our wellness with positive thinking—even when we face challenges. By replacing negative thoughts with positive ones, we can turn a difficult experience into a learning experience. For example, when something disappointing happens in your life, tell yourself “This is a setback for me, but I can recover from it if I give myself time.” This way of thinking can make you feel better, feel stronger, and more hopeful.
- 3 Smile more even if you don’t feel like it.** Experts at the University of Kansas found that smiling can reduce heart rate and blood pressure for people even under stress.
- 4 Volunteer for a cause you care about.** There is evidence that volunteering can reduce depressive symptoms and create new social connections. Even during the COVID-19 pandemic, there are ways to safely volunteer your time. Check with your local senior center for potential volunteering opportunities.
- 5 Solve problems.** Problem solving can lift your hopes for the future even when times are tough. If you’re not sure how to solve a problem on your own, finding someone who *can* help is a good start!
- 6 Create caring connections.** Building up your community of friends is a good way to stay optimistic. Our communities are filled with friendships waiting to be kindled—we just need to reach out. Make a list of 3–5 people you want to meet in your community, neighborhood, or family and reach out with a phone call to get reconnected.

Take advantage of the power of positive thinking to bring you and your family better health, greater happiness, and more life satisfaction!

Q&A:

Managing Stress in Year 2 of the Pandemic

John Wiecha, M.D.

Medical Director, Tufts Health Plan



The COVID-19 pandemic has had a major effect on our lives. After a year that saw social distancing become the norm, our chances of feeling isolated and lonely can increase, which in turn can increase stress and anxiety. Dr. John Wiecha, Medical Director at Tufts Health Plan, answers some questions about ways to handle stress.

Q Is it normal to still feel stress about the pandemic—even with a vaccine?

A It is natural to feel stress and anxiety during the COVID-19 pandemic. Even as vaccinations increase, there is still concern and worry about what the future holds in relation to the virus. Finding healthy ways to manage stress can help you be more resilient when faced with uncertainty.

Q What are some examples of healthy ways to manage stress?

A Taking care of yourself—your mind and your body—makes a big difference. Eating well-balanced meals, getting physical activity and going outdoors every day, and getting plenty of sleep are some of the most important ways to manage stress. Doing an activity you enjoy each day for 30 minutes can also make a big difference. (See the article on page 10 for more details on your mind body connection.)

Q What about ways to mentally manage stress?

A Your mind benefits from activity and rest—same as your body. Make time to unwind in a way that helps you stay connected to the moment. For example, slowing down to appreciate the tastes of a meal can help you feel connected to the moment. Meditation is a great way to train your mind to stay present. Make an effort to connect with others and talk about your concerns to relieve stress and cope with any worries. Keep alcohol use to a minimum. Also, if you are a big consumer of information from electronic sources, you might feel calmer by cutting back. Try occasionally unplugging from the internet and TV.

If at any point you feel your stress level is too much to handle, make sure to reach out to your primary care physician.



Common Questions: Was I double billed?

Your Customer Relations team responds to common questions from members.

A common question we hear is about premium bill payment.³ Members may sometimes see two outstanding premium bill payments on the same invoice even after sending their payment on time. This may look like a “double bill,” but in fact it is just a matter of when the invoices were printed. Here’s how that happens:

Q: I paid my invoice on time. Why is my new invoice saying I have a balance from last month?

A: It’s all about timing. If your payment is received before invoices are run, it will show as paid on your current month’s invoice. A payment received after invoices are run will show as paid on the next month’s invoice.

Q: If I sent my payment on time, but it doesn’t show as paid, was it applied to my account?

A: Yes, payments that are received on time are applied to your account even if your payment doesn’t show as paid on your invoice.

Q: What is an example of a “double bill”?

A: If you mailed your payment for your May premium bill on time, but it isn’t received until after June invoices are printed, your June invoice will show two outstanding premium balances—one for May and one for June. This will look like a “double bill”—appearing as if you didn’t pay your May premium bill. But in fact, your payment will be applied to your account, it just wasn’t received until after the invoices printed.



We take your **privacy seriously**

Tufts Health Plan is committed to protecting your personal health information in all settings. Our Notice of Privacy Practices provides detailed information about our privacy practices and your rights regarding your personal health information. The Notice was revised on February 8, 2021, and has two updates. It updates the corporate affiliates list of Tufts Health Plan in the paragraph titled “Organizations That Assist Us,” and explains that in certain circumstances, we may be required to disclose member information to government regulators if required by federal or state law. The Notice is available on our website at thpmp.org/privacy. If you would like a copy sent to you, just call Customer Relations at **1-800-701-9000 (TTY: 711)**.



Understanding Alzheimer's Disease

What is the connection between dementia and Alzheimer's?

Dementia is the general term used to describe a set of symptoms that interfere with daily life. These symptoms may make it difficult to remember, think clearly, or make decisions. Alzheimer's disease is the most common condition that can cause dementia.

Alzheimer's disease affects the parts of the brain involved in memory, problem-solving, judgment, language, and behavior. Over time, people with Alzheimer's lose the ability to carry out simple tasks of daily living such as eating, dressing, or bathing.

The cause of Alzheimer's disease is still unknown, but risk factors such as advancing age, family history, and genetics increase the likelihood of developing Alzheimer's.

Prevention

Currently there is no cure for Alzheimer's, but treatment and medication closely monitored by a physician can slow the progression and help manage symptoms in some people. Maintaining a regular routine, eating healthy, getting physical and mental exercise, and participating in social activities have also been found to help.

It's common to experience some changes in memory as you age, but if you or a loved one are experiencing changes in memory, thinking, or behavior that seems concerning or disrupts daily life, it's important to speak with your doctor as soon as possible. If Alzheimer's or a related disorder is diagnosed at an early stage, treatments may be more effective.

When talking with your doctor about changes in memory:

- Bring a list of symptoms, including when they began and how often they occur.
- Bring a list of all medications you are taking, including those sold over the counter.
- Bring a family member or friend with you who can help provide any needed information.

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 Dementia Care Consultant for questions or concerns. See the sidebar on the next page for details.

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 changes may signal something more serious.

Normal signs of aging	Signs to talk to your doctor about
Sometimes forgetting names but remembering them later	Memory loss that disrupts daily life
Making occasional errors when balancing a checkbook	Challenges in planning, solving problems, keeping track of bills, or trouble with numbers
Occasionally needing help to perform everyday tasks	Difficulty completing familiar tasks such as bathing, shaving, or cooking dinner
Getting confused about the day of the week but figuring it out later	Confusion with time or place
Vision changes related to cataracts	Trouble understanding visual images and spatial relationships leading to difficulty with driving
Sometimes having trouble finding the right word	New language problems such as remembering basic words, asking the same questions, and repeating stories
Occasionally misplacing things like a pair of glasses	Misplacing things and losing the ability to retrace steps
Making a bad decision once in a while	Decreased or poor judgment, such as giving away large amounts of money or paying less attention to bathing and dressing
Sometimes feeling wary of social obligations	Withdrawal from social activities
Becoming irritable when a routine is disrupted	Changes in mood or personality, such as sudden mood swings, outbursts of anger or crying



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 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).



STAYING

Your physical and mental health are interconnected. One benefits the other, and both work together to make up your overall health. Physical fitness gets discussed more frequently, but mental fitness is just as important.

YOUR PHYSICAL HEALTH

In addition to improving your strength, physical activity increases the flow of oxygen to your brain and can help improve your outlook on life. Incorporating physical activity into your daily routine can help increase your energy level, perk up your mood, and reduce depression.

Generally, 30 minutes of physical activity a day is recommended. Depending on your age and ability, you may want to talk to your doctor before starting an activity program, but there are many ways to incorporate activity into your lifestyle, such as walking, cycling, gardening, and working around the house.

Use your Wellness Allowance to get up to \$250⁴ 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 virtual classes and workouts. For details, visit thpmp.org/wellness-benefit.

Yoga is a great way to stay active because it doesn't require special equipment, many of the exercises are simple, and it can be done anywhere. Many

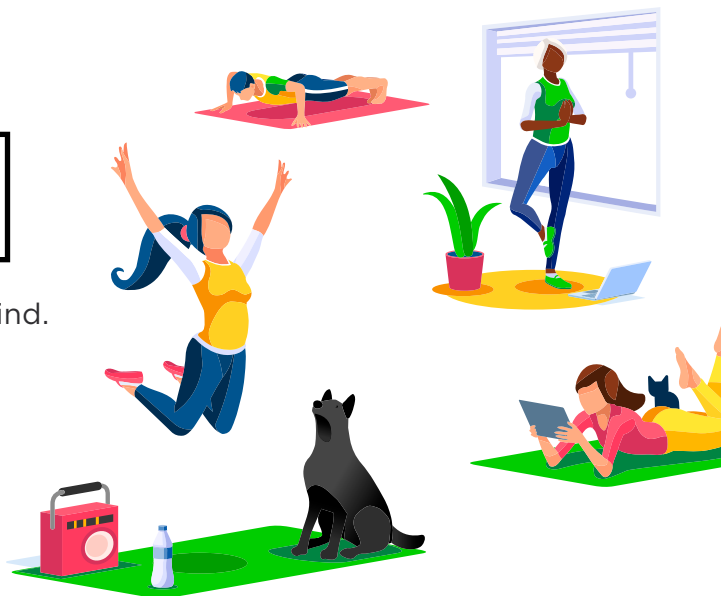
people think they are not flexible enough to do yoga or that yoga presents too much of a risk of falling. But the opposite is true. By practicing yoga, you become more flexible and can actually improve your balance. Yoga is a particularly good activity because it works to strengthen your mind and your body at the same time. By incorporating stretching and breathing techniques, yoga strengthens and calms the body at the same time to reduce stress, improve balance, strengthen bones, and more.

With your Preferred Extras, you can save on yoga classes you can take from home. Access live, online yoga and meditation classes led by an instructor from the comfort and privacy of your own home with Ompractice. 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/thpmp.



FIT [Your mind/body connection]

The more you help your body, the more you help your mind. The reverse is also true—helping your mind stay healthy through activities such as meditation, playing games, or reading contributes to your overall health.



YOUR MENTAL HEALTH

Similar to physical activity, there are many ways to stay mentally fit that don't require a large time commitment. Just a few minutes each day can help. The good news is relaxing your mind is just as important as more challenging mental activities. Activities such as reading or even daydreaming engage your mind in a calm manner. Other ways you can improve your mental fitness include:

- **Practice meditation**

By improving your ability to stay in the present moment, meditation is a simple way to calm your mind, relax your body, and improve your outlook and concentration. **And your Preferred Extras can help.** 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.

- **Be nice to yourself**

Positive affirmation (talking to yourself in a positive way) can help improve your well-being. Allow yourself the same level of kindness and patience you give to others.

Use your Preferred Extras to save 15%

on the Cambridge Health Alliance Center for Mindfulness and Compassion eight-week Mindfulness-Based Stress Reduction and Mindful Self-Compassion courses. To register, visit chacmc.org/courses. If you have questions, email cmc@challiance.org or call 1-617-591-6132. To get your discount, use access code "TMP15" during the registration process.

- **Try new things**

Changing up your routine and trying new things helps your mind stay alert and engaged. You can easily incorporate small changes into your daily routine, such as trying new foods, visiting new places, or just taking a walk in a new location.

- **Play games**

Games are a great way to exercise mentally. Crossword puzzles, board games, and sudoku are particularly good because they engage logic, reasoning, and memory. **Use your Preferred Extras to save 17%** on the BrainHQ application offered by Posit Science, designed to improve your brain's speed, ability, and more. Visit brainhq.com/tmp to learn more.



Unfortunately, there are many types of scams that specifically target older adults. But knowing what to watch for and how to report a suspected scam can help you protect yourself and your money.

Be aware of COVID-19-related fraud

The FBI is warning that scammers may seek to exploit the COVID-19 pandemic and confusion concerning vaccination to obtain personally identifiable information (PII) and money through various schemes. Common schemes may include:

- Offers for early access to a vaccine upon payment of a deposit or fee
- Asking you to pay out of pocket to obtain the vaccine (in person or in the mail) or to put your name on a COVID-19 vaccine waiting list
- Offers to undergo additional medical testing or procedures when obtaining a vaccine

- Unsolicited emails, telephone calls, or personal contact from someone claiming to be from a medical office, insurance company, or COVID-19 vaccine center requesting personal and/or medical information

Keep your identity safe

To protect your identity, be wary of anyone who calls to ask for your Social Security Number, banking account number, Medicare or health plan number. Medicare and Tufts Health Plan will not call to ask for banking or Social Security information. If you are concerned that a call may not be legitimate, call the Tufts Health Plan Fraud Hotline at [1-877-824-7123](tel:1-877-824-7123) to inquire about the call before giving out information.

Protect your personal information online

Medicare members may be encouraged to provide personal information over the internet in exchange for “free” medical equipment, supplies (such as diabetic test strips), or medication (such as pain creams). Some online pharmacies promise discounted or free medications, but most are not safe or legal. Many of these links are designed to steal your personal information.

Know what you ordered

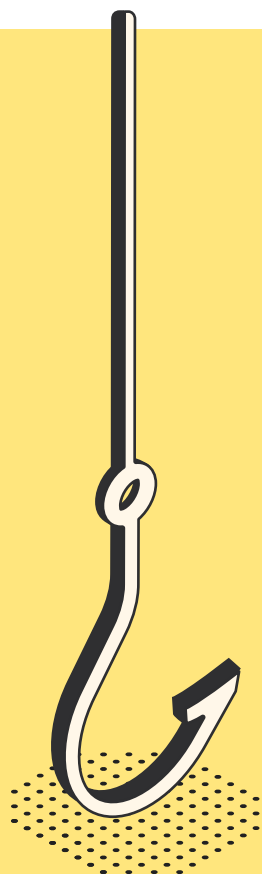
If you receive medical supplies that you or your doctor did not order, or more than you ordered, you might be the target of a fraud scheme. Remember to refuse or return any medical supplies you didn't order and report any companies that send these items to you. Medicare does not sell or mail medical supplies.

Make sure you are billed correctly

When you get a bill, check to make sure everything looks correct. Make sure you received the services or items billed, and make sure the same service has not been billed more than once.

Use our Fraud Hotline to report concerns

If you have any concerns or complaints about possible fraud, you can call the Tufts Health Plan Fraud Hotline 24 hours a day, 7 days a week at **1-877-824-7123**. The Fraud Hotline helps to answer questions, concerns, or complaints about possible health care fraud. You can choose to give your name or remain anonymous, and reporting any concerns will not affect your right to health care coverage and services.



Watch out for these common schemes

According to the FBI, these scams are often used to target older adults:



Government impersonation scam: Criminals pose as government employees and threaten arrest unless they receive immediate payment



Romance scam: Criminals pose as interested romantic partners on social media or dating websites



Tech support scam: Criminals posing as technology experts offer to fix nonexistent computer issues to gain access to sensitive information



Grandparent scam: Criminals pose as a relative, such as a grandchild, claiming to be in immediate financial need



Home repair scam: Criminals charge homeowners in advance for home improvement services that are never provided



Family/caregiver scam: Acquaintances promising care in exchange for money deplete a joint savings account

COVID-19— What Happens After You're Vaccinated?



As the number of people receiving the COVID-19 vaccine increases, a common question is “What is safe to do after receiving the vaccine?” The Centers for Disease Control and Prevention (CDC) issued guidance for those fully vaccinated against COVID-19.

What can you do after being fully vaccinated?

A person is considered fully vaccinated two weeks after receiving the last required dose of vaccine. Fully vaccinated people can:



Resume activities without wearing masks or physically distancing, except where required by federal, state, local, tribal, or territorial laws, rules, and regulations, including local business and workplace guidance.



Refrain from testing before leaving the United States for international travel (unless required by the destination) and refrain from self-quarantine after arriving back in the United States.

The CDC will update the recommendations as needed. Recommendations may change rapidly. For updated recommendations, visit [cdc.gov](https://www.cdc.gov) or thpmp.org/after-the-vaccine.

+ New benefit changes due to COVID-19

In addition to previous benefit changes made to help you get the services you need during the COVID-19 pandemic, the following changes have been added:

- **\$0 copay for non-emergency transportation** to medically necessary appointments if you are working with or are referred to a Care Manager who requests this service because a safe transportation alternative is not available due to the COVID-19 pandemic.
- **\$0 copay for extended stays of up to 14 days in skilled nursing facilities** for COVID-19-positive members who are not sick enough to require inpatient care, lack necessary in-home support to recover at home, and are referred by their Care Manager, primary care physician, or other qualified provider.

All changes made due to the COVID-19 pandemic are available until the end of the public health emergency or 12/31/21, whichever is earlier. For a complete list of COVID-19 benefit changes, visit thpmp.org/coronavirus. Please note: benefit changes listed above don't apply if you receive your benefits from a current or former employer.



(Don't forget about the shingles vaccine!)

While the COVID-19 vaccine has received the majority of attention recently, and rightfully so, it's important not to lose sight of other vaccines you may need, such as the shingles vaccine.

What is shingles?

Herpes zoster (also known as shingles) is caused by the same virus that causes chickenpox. After an episode of chickenpox, the virus lingers in cells of the nervous system, where it can reside quietly for decades. However, later in life, the virus can become active again. When it reactivates, it causes shingles, which manifests as a rash that is often very painful.

Shingles can occur in individuals of all ages, but is much more common in adults aged 50 years and older, and in those whose immune system has been weakened.

The vaccine reduces your chance of developing shingles. It also helps lessen the effects of the infection if you do develop it. There are two vaccines approved for adults 50 years of age or older; one form comes in a single dose, the other requires two doses (given two to six months apart). Your doctor can help you decide whether you should get a shingles vaccine and, if so, which form is most appropriate for you.

How to get the shingles vaccine

Tufts Health Plan Medicare Advantage (HMO) Rx plan members pay \$0 for the shingles vaccine received at a network pharmacy location, such as CVS, Walgreens, or an independent pharmacy location. If you get the vaccine in your primary care physician's (PCP) office instead of a network pharmacy, your PCP may charge you for the cost of the vaccine. In that case, you can submit a form to CVS Caremark to request reimbursement for the cost of the vaccine under your Part D coverage thmp.org/rx-reimbursement. If the amount charged by your PCP is higher than the price of the vaccine, your reimbursement may be less than what you paid to your PCP. To avoid paying out of pocket for the vaccine at your PCP's office, you can call ahead and confirm your PCP will bill CVS Caremark for the vaccine cost. If they will not bill CVS Caremark, you may prefer to get the vaccine at a network pharmacy.

Please note: \$0 cost share for shingles vaccine may not apply if you receive your benefits from a current or former employer.

Shingles vaccine + COVID-19 vaccine

The Centers for Disease Control and Prevention recommends waiting at least 14 days between getting the COVID-19 vaccine and any other vaccine, including the shingles vaccine.

¹Source: www.pnas.org/content/116/37/18357. ²Source: www.ncbi.nlm.nih.gov/pmc/articles/PMC3788860. ³If you enrolled in a \$0 premium plan, you do not receive an invoice each month unless you owe a late enrollment penalty (LEP). For details on LEP, see your Evidence of Coverage (EOC). ⁴\$150 (or \$250 for our Saver Rx plan members) is the total reimbursement amount each year (January 1–December 31). ⁵Eligibility restrictions may 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 Health Plan Medicare Advantage 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. 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. Visit www.medicare.gov for more information. Tufts Health Plan Medicare Advantage (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_442_C




705 Mount Auburn Street
Watertown, MA 02472



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

Tufts Health Plan Medicare Advantage (HMO) plans received Medicare's highest rating for quality—5 out of 5 Stars for the sixth year in a row!

Don't keep this great opportunity a secret. Tell your friends to call today to learn more about joining a 5-Star plan.⁵ Monthly premiums start as low as \$0 with prescription drug coverage included!

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

Health and Wellness or Prevention Information




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**The benefits
of positive
thinking**

Summer 2021

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