



Harvard Pilgrim
Health Care

a Point32Health company

Wellness Guide

Harvard Pilgrim Health Care
StrideSM (HMO)/(HMO-POS)
Medicare Advantage Plans
2023

Staying Healthy in 2023

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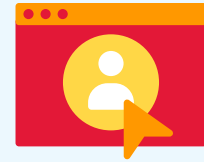
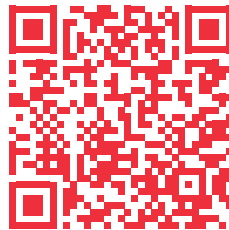
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Use your Wellness Guide to stay healthy in 2023!

From preventive health, to managing existing conditions, to maintaining your physical and mental health, your **Wellness Guide** shows you how to use your Harvard Pilgrim Health Care plan to stay healthy in 2023. Refer to it throughout the year for health tips, benefit information, and details on extra discounts.

Tell us what you think

Let us know what you like about your 2023 Wellness Guide by taking this short survey. Scan the QR code or visit harvardpilgrim.org/2023-spring-survey to take the survey.



Get even more from your membership!

Get the most out of your plan with a secure online account on our website:

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harvardpilgrim.org/strideportal

Get the answers you need.

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

 harvardpilgrim.org/medicare

Or call Member Services:

(888) 609-0692 (TTY: 711)



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 harvardpilgrim.org/stridedocuments.

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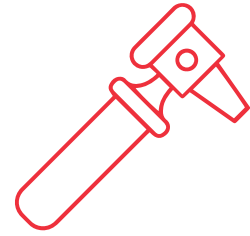


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SCREENINGS

can save your life

Screening	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 ^{1,2}
Wellness Visit	A checkup given by your doctor to review your health status, lifestyle, daily activities, nutrition, and any stress you may have.	Once every calendar year.	\$0 ¹
Cancer Screenings			
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.	See Below
Prostate cancer	Prostate screening by digital rectal exam and Prostate Specific Antigen (PSA) test.	Once every 12 months.	See Below
Immunizations			
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
Hepatitis B	A shot to prevent Hepatitis B.	As medically necessary.	\$0
Pneumonia	A shot to prevent pneumonia.	As medically necessary.	\$0
COVID-19	A shot to prevent COVID-19.	As medically necessary per CDC guidelines.	\$0

Colorectal cancer screening by plan:

Colorectal cancer screening exam: \$0;
Barium enemas: \$15 per visit/\$30 per visit for Basic Rx plan.

Prostate cancer screening by plan:

Digital Rectal Exam: \$15 per visit/\$30 for Basic Rx plan.

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



Preventive health screenings check for illness or disease before you have signs or feel sick. It's important to continue to practice preventive care. 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. 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
Sensory Screenings			
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.	See Below
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.	\$0 ²
Other Screenings			
Abdominal aortic aneurysms	Ultrasound exam.	Once per lifetime if at risk.	\$0
Cardiovascular disease testing	Blood tests for the detection of cardiovascular disease.	Once every 5 years.	\$0
Depression	Test to determine risk of depression.	Once every calendar year.	\$0
Diabetes	Blood tests to see if you are at risk for diabetes.	If you are at risk; then, based on results, up to 2 screenings every 12 months.	\$0
HIV	Test to check for HIV.	Once 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
STIs	Test to check for sexually transmitted infections (STIs).	Once every 12 months, or more often if medically necessary.	\$0

Glaucoma screening copays by plan:

Value Rx Plus \$30, Choice Rx \$40, Value Rx \$35, Basic Rx \$40

Routine hearing exam copays by plan:

Value Rx Plus \$30, Choice Rx \$40 (in-network; not covered out-of-network), Value Rx \$35, Basic Rx \$40

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.



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.

2

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.



What to Do if You Fall

Get immediate medical attention

Even if you do not have an obvious injury, if you have any loss of consciousness or any sign of confusion after falling, seek immediate medical attention.

Notify your primary care physician (PCP) or health care provider

Even if you have no injury, make an appointment with your PCP or health care provider. Your fall could be related to a medical problem, and a falls evaluation will be needed to find the cause and help prevent another fall.

How Your Plan Helps

Get up to \$400 toward fitness memberships — and more

Physical activity is a great way to improve your strength to reduce your risk of falling. Your Wallet Benefit can be used toward the cost of gym memberships and fitness classes — including yoga, tai chi, and qi gong classes — and online or app-based exercise programs.

The benefit extends to other health and wellness items and services, including installation of bathroom safety devices and home safety modifications.

For more details on the Wallet Benefit, including the benefit amount for your plan, see your Evidence of Coverage (EOC) booklet at harvardpilgrim.org/stridedocuments.

Have your eyes checked

Poor vision can increase your chances of falling. Your plan covers a routine eye exam once every calendar year.² Plus, your Wallet Benefit can be used toward non-Medicare-covered eyewear, including contact lenses and/or eyeglasses.

For more details on the Wallet Benefit, including the benefit amount for your plan, see your Evidence of Coverage (EOC) booklet at harvardpilgrim.org/stridedocuments.

Get 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 plan covers 80% of the cost of this equipment.³



What to Ask Your Doctor

at your next checkup

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. In addition to any concerns you have, make sure to discuss these 4 topics at your next visit:

1 **Ask about physical activity**

Ask your doctor if you need to increase your activity.

2 **Discuss any bladder control problems**

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

3 **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.

4 **Review 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.

Did you know you can have two \$0 annual checkups?

Harvard Pilgrim Health Care makes it easy to see your doctor each year by covering you for both a physical exam and an Annual Wellness Visit. These checkups cover different aspects of your health but are equally important. 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) or health care provider 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.¹

What does an Annual physical cover?



At an annual physical, your PCP or health care provider 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.^{1,2}

The advantage of working with a primary care physician

A primary care physician (PCP) is a doctor, nurse practitioner, clinical nurse specialist, or physician assistant who provides, coordinates, and helps you access a range of health care services. Having your annual physical and Annual Wellness Visit with a PCP is good for your health! A PCP uses these checkups to assess your overall health, make recommendations, and make a plan to help you stay healthy. Plus, a PCP can help you by:

- Seeing the “big picture” of your overall physical and mental health
- Advocating for the services and care you want
- Promoting healthy aging through preventive care
- Helping you avoid unnecessary expenses such as duplicate tests
- Developing a personalized plan to support your needs and goals

How Your Plan Helps

\$0 Annual Physical

You pay \$0 for a physical exam with your primary care physician once every calendar year.^{1,2}

\$0 Annual Wellness Visit

You pay \$0 for your Annual Wellness Visit with your primary care physician once every calendar year.

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

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?

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?

"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

Don't overlook walking

Walking may not be the first thing that comes to mind when it comes to exercise, but it has many benefits:

- Strengthens muscles
- Helps prevent weight gain
- Lowers risks of heart disease, stroke, diabetes, and osteoporosis
- Improves balance
- Lowers the likelihood of falling



How Your Plan Helps

Get up to \$400 to join a gym or fitness class!

You can use your Wallet Benefit toward the cost of membership or classes (including yoga, tai chi, qi gong, and more) at a gym, fitness center, studio, health club, or community/senior center. You can even use it toward the cost of a fitness tracker.

For more details on the Wallet Benefit, including the benefit amount for your plan, see your Evidence of Coverage (EOC) booklet at harvardpilgrim.org/stridedocuments.

Get moving at home

Prefer exercising in your own home? No problem. Your Wallet Benefit — up to \$400 a year depending on what plan you're in — can be used toward home exercise equipment and subscriptions to online exercise programs.

For more details on the Wallet Benefit, including the benefit amount for your plan, see your Evidence of Coverage (EOC) booklet at harvardpilgrim.org/stridedocuments.

Even if you don't feel lonely,
**it's important to stay
connected**



**Social relationships
are important to
your overall health**

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.

Make the call

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. You make the initial outreach, and before you know it, they are calling you too and unexpectedly brightening your day.

Visit virtually

The COVID-19 pandemic 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.
- **Maintain sobriety**—Alcohol is a depressant.
- **Get plenty of sleep**—Try to get 7-9 hours of sleep each night.

Signs to watch for

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 an evaluation and treatment as early as possible is important.

Major 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. If you have concerns, talk to someone. Sitting alone with your thoughts and worrying can only exacerbate anxiety and depression. Talking to your doctor can help put you on the road to recovery.

11

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
7. Increased use of substances to feel better or numb emotions
8. Sleep disturbance (problems falling asleep, getting out of bed, or waking up too early)
9. Problems concentrating
10. Poor appetite
11. Suicidal thoughts

How Your Plan Helps

\$0 copay for a depression screening

You're 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 Wallet Benefit

Your Wallet Benefit can be used toward a variety of mental health items and services, including physical fitness — which can help boost your mood and energy level. Depending on the plan you're in, you can get up to \$400 per year toward the cost of bodywork and mind-body therapies,

massage therapy, online memory fitness programs or subscriptions, gym memberships and fitness classes (in person and online), fitness trackers, and more.

For more details on the Wallet Benefit, including the benefit amount for your plan, see your Evidence of Coverage (EOC) booklet at [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments).

Talk to a Care Manager

If you have questions about changes in your mood or are caring for someone who may have symptoms of depression, contact your Harvard Pilgrim Care Manager at **(866) 750-2068**.

New Program Provides Additional Support for Mental Health



Did you know your Harvard Pilgrim Health Care StrideSM (HMO/HMO-POS) plan provides access to virtual mental health programs that can help you manage depression, stress, anxiety, and more?

AbleTo provides personalized mental health support through an 8-week program so you can live the life you want. Each week you'll meet with a licensed therapist (and if indicated, a coach) by phone or video. First, your therapist will take time to get to know you. Next, they'll tailor the program to your needs. You'll explore how your experiences shape your thoughts, feelings, and actions. Then, you'll learn healthy coping skills backed by science. Between sessions, you can practice your new skills using online activities. If you need extra support, you have 24/7 access to self-care tools, like guided journals and meditations. Through it all, your therapist will be there to provide support.



See how a personalized AbleTo program can work for you

To get started, visit [AbleTo.com/harvardpilgrim](https://www.ableto.com/harvardpilgrim) or call **1-833-522-5386** (representatives are available 9 a.m.–8 p.m.).

Note: AbleTo is covered through your outpatient mental health benefits and outpatient mental health copays will apply to each weekly therapy session. AbleTo offers personalized programs backed by science to help you manage emotions, reduce feelings of stress and worry, and change unhelpful thought patterns.

Alzheimer's Disease

Dementia is the general term used to describe a set of symptoms that interfere with daily life because of brain changes. 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, a condition with a hallmark of both short- and long-term memory problems.

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.

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.

While it's common to experience some changes in memory as you age, if you or a loved one are experiencing changes in memory, thinking, or behavior that seem concerning or disrupt daily life, speak with



your doctor as soon as possible. Treatments may be more effective if Alzheimer's is diagnosed at an early stage.

When talking with your doctor about changes in memory:

- List any symptoms, including when they began and how often they occur.
- List all medications you are taking, including those sold over the counter.
- Have 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.

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

Sometimes forgetting names but remembering them later



Memory loss that disrupts daily life

Making occasional errors when balancing a checkbook



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

Occasionally needing help to perform everyday tasks



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

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



Confusion with time or place

Vision changes related to cataracts



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

Sometimes having trouble finding the right word



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

Occasionally misplacing things like a pair of glasses



Misplacing things and losing the ability to retrace steps

Making a bad decision once in a while



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

Sometimes feeling wary of social obligations



Withdrawal from social activities

Becoming irritable when a routine is disrupted



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

Signs to talk to your doctor about



How Your Plan Helps

Exercise your memory

Use your Wallet Benefit to get up to \$400 per year (depending on the plan you're in) toward health and wellness products and services, including online programs or app subscriptions for memory exercises.

For more details on the Wallet Benefit, including the benefit amount for your plan, see your Evidence of Coverage (EOC) booklet at harvardpilgrim.org/stridedocuments.



Everything you wanted to know about bladder control, but were afraid to ask

Experiencing bladder control issues or “urinary incontinence” is common with age but isn’t an inevitable consequence of aging. Urinary incontinence can often be cured or controlled.

If you are having difficulty controlling your bladder, the first step is to talk to your doctor. You may feel uncomfortable discussing incontinence with your doctor. But it's important to seek medical advice. Urinary incontinence can negatively impact your life if it causes you to limit activities or social interactions. It can also increase the risk of falls if you need to rush to the toilet regularly. With more treatments for urinary incontinence available than ever before, you and your doctor can decide on the best plan for you.

In addition to talking to your doctor, these steps can help:

- Maintain a healthy weight
- Practice pelvic floor exercises (squeezing then relaxing your pelvic muscles)
- Avoid bladder irritants, such as caffeine, alcohol, and acidic foods
- Eat more fiber, which can prevent constipation, a cause of urinary incontinence
- Don't smoke, or seek help to quit if you're a smoker

Four Types of Incontinence

There are several types of urinary incontinence:

Stress Incontinence

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

Overflow Incontinence

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

Urge Incontinence

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

Functional Incontinence

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

How Your Plan Helps

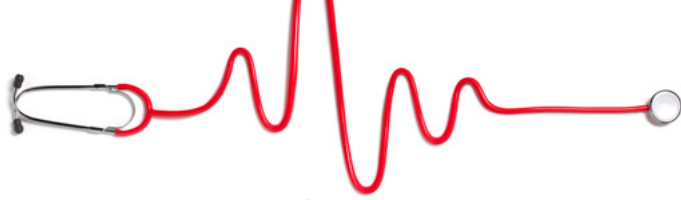
\$0 annual physical^{1,2}

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

Your OTC benefit can be used toward incontinence supplies like bladder pads and underbed pads. To view a copy of the Over-the-Counter Brochure, which includes a list of covered OTC items or for complete details, see your Evidence of Coverage (EOC) booklet at [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments).

Visit the National Institute on Aging (NIA) for further resources related to urinary incontinence: [nia.nih.gov/health/urinary-incontinence-older-adults](https://www.nia.nih.gov/health/urinary-incontinence-older-adults).



Protecting against high blood pressure

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. Have your blood pressure checked at least once a year by your doctor.

Prevention

Talk to your doctor about making lifestyle changes to address your risk factors and take your medications as prescribed to help you control high blood pressure, or significantly decrease and even eliminate your risk of damage.

In addition:

- 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

How statins help

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. 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.

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. If you have any questions or experience side effects, call your doctor.

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	80–89
High Blood Pressure (Hypertension) Stage 2	140 or higher	90 or higher
Hypertensive Crisis (consult your doctor immediately)	Higher than 180	Higher than 120

How Your Plan Helps

Use your OTC benefit

Your OTC benefit can be used toward an automatic blood pressure kit. To view a copy of the Over-the-Counter Brochure, which includes a list of covered OTC items or for complete details, see your Evidence of Coverage (EOC) booklet at [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments).

Help control high blood pressure with a healthy lifestyle

Your Wallet Benefit (up to \$400 per year, depending on the plan you're in) can be used toward a variety of items and services that help you lead a healthy lifestyle – from in-person or online fitness classes to bodywork and mind-body therapies. You can even use the benefit toward the cost of weight loss management programs.

For more details on the Wallet Benefit, including the benefit amount for your plan, see your Evidence of Coverage (EOC) booklet at [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments).

ARE YOU AT RISK FOR

DIABETES?



Diabetes is diagnosed when your blood glucose or “blood sugar” is too high. With diabetes, your body doesn’t make enough insulin, or the insulin doesn’t work correctly, causing high sugar levels in your blood.

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

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 a blood glucose monitor, test strips, lancets and lancet devices, and glucose-control solutions for checking the accuracy of test strips and monitors when purchased at a participating pharmacy.

For full details, including brand restrictions, see your Evidence of Coverage (EOC) booklet at harvardpilgrim.org/stridedocuments.

Learn to manage your diabetes

Your copayment is \$0 for Medicare-covered diabetes self-management training — and you have a choice to take it in person or virtually.

Vision coverage

Regular eye exams can help prevent loss of vision due to diabetes. Your copayment is \$0 for an annual routine eye exam.² Your plan also includes Medicare-covered eye exams, including a \$0 copayment for an annual diabetic retinopathy screening.

Use your OTC benefit

Your OTC benefit can be used toward glucose tablets and more. To view a copy of the Over-the-Counter Brochure, which includes a list of covered OTC items or for complete details, see your Evidence of Coverage (EOC) booklet at harvardpilgrim.org/stridedocuments.





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.

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.

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.

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**

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

Older adults have a higher risk of developing vitamin D insufficiency, due to the skin's ability to synthesize vitamin D declining with age, more time spent indoors than younger people, and not enough vitamin D intake. While few foods naturally contain vitamin D, fatty fish (such as trout, salmon, tuna, and mackerel) and fish liver oils are among the best sources. Some people who are at risk for vitamin D deficiency may benefit from a vitamin D supplement. Ask your doctor if a supplement makes sense for you.



Exercise

Keep bones and muscles strong with weight-bearing exercises such as walking, jogging, or doing yardwork.



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 or losing bone mass, 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

Your OTC benefit can be used toward vitamins such as vitamin D and calcium. To view a copy of the Over-the-Counter Brochure, which includes a list of covered OTC items or for complete details, see your Evidence of Coverage (EOC) booklet at [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments).

Talk to a Care Manager

Care Managers can help you manage osteoporosis. For more information, contact your Harvard Pilgrim care manager at **(866) 750-2068**.

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; how to take the medication, such as time of day, and 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 8.

3 Use a calendar

Create a calendar that helps you remember when to take your medications and when they need to be refilled. 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 (for example, 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

Your Over-the-Counter (OTC) benefit can be used toward pill organizers and pill splitters. To view a copy of the Over-the-Counter Brochure, which includes a list of covered OTC items or for complete details, see your Evidence of Coverage (EOC) booklet at harvardpilgrim.org/stridedocuments.

Have prescriptions sent to your home and save up to \$200 per year

Save money on your prescription drugs by using the Optum Home Delivery program and have your prescriptions sent directly to your home by mail. Shipping is free, and you could save up to \$50 for a 90-day supply of prescription medication (depending on the plan you are in and the tier your drug is on). To sign up, fill out the form on our website at harvardpilgrim.org/strideforms.

Cute, cuddly, and... good for your health?

According to the Centers for Disease Control and Prevention, having a pet is linked to several health benefits including decreased blood pressure, decreased feelings of loneliness and anxiety, and increased physical activity and social opportunities.

Lower blood pressure

Eating healthy and staying active is important to maintain heart health but owning a pet can also help. According to a study by the National Institutes for Health that analyzed dog and cat owners, pet owners experienced smaller increases in heart rate and blood pressure during periods of stress, and increases returned to normal faster.

Less stress

Well, maybe not if your cat and dog love to play tag all day in the house, but overall, pets are known to reduce stress. Cortisol is a hormone activated by stress, and studies have found that being around animals can decrease cortisol levels.

Less lonely

Pets are really good at making you smile—even if you're feeling down. But even for those affected by

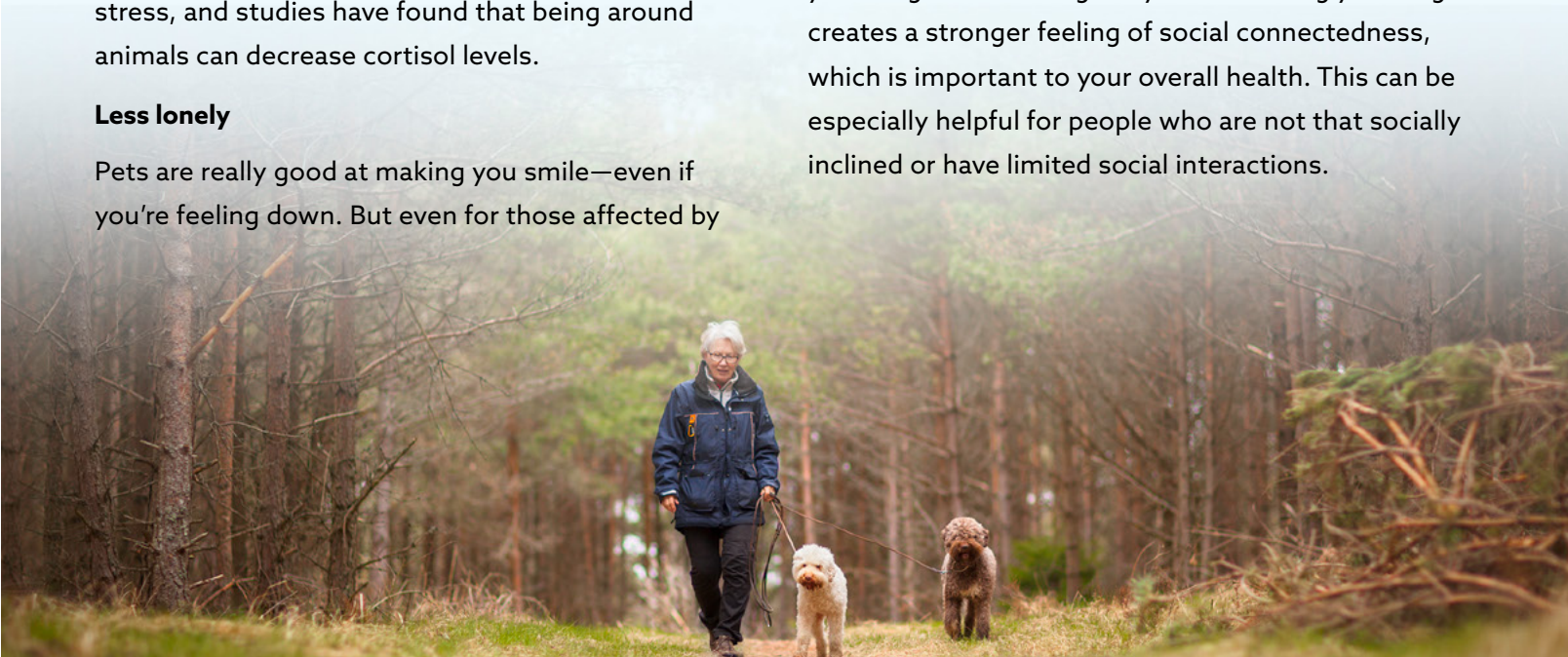
depression, having a pet can result in mood-lifting benefits. The National Institute of Mental Health recognizes animal-assisted therapy as a treatment for depression and other mood disorders. As trusted companions with unconditional love for their owners, pets can help those with depression feel less isolated. And playing with a dog or cat can elevate levels of serotonin and dopamine—nerve transmitters that are known to have pleasurable and calming properties.

More physical activity

Owning a pet—especially a dog—requires a little energy. Dogs need exercise and require their owners to get moving. Taking the dog outside, playing fetch, and taking a dog for a walk all help to benefit the physical activity of the dog owner (and the dog). In fact, dog owners who walk their dog for just 30 minutes a day, five days a week, can get closer to reaching the Department of Health and Human Services' recommendation of at least 150 minutes of exercise each week.

More social interactions

Having a dog means you are going outside, which is good for your physical health but also good for your social health. Interacting and engaging with people in your neighborhood regularly while walking your dog creates a stronger feeling of social connectedness, which is important to your overall health. This can be especially helpful for people who are not that socially inclined or have limited social interactions.



Why it's important to have regular eye exams

Don't overlook eye exams when it comes to your overall health.

Seeing your doctor each year for a physical is an important part of staying healthy. But so is seeing an eye doctor. In addition to maintaining your vision, regular eye exams are an important part of finding eye diseases early.

What your doctor looks for at an eye exam

Because your eye provides a clear view of blood vessels, an eye exam can provide important information about your overall health. At an eye exam, your doctor may be able to detect signs of high blood pressure or diabetes. Also, some eye diseases have no symptoms in the early stages when treatment is most effective. An eye exam by an optometrist or ophthalmologist is important to help detect or prevent common eye diseases from causing vision loss such as:

- Cataracts (clouding of the lens), the leading cause of vision loss in the United States
- Diabetic retinopathy (causes damage to blood vessels in the back of the eye), the leading cause of blindness in American adults

- Glaucoma (a group of diseases that damages the optic nerve)
- Age-related macular degeneration (gradual breakdown of light-sensitive tissue in the eye)

What to expect at an eye exam

During an eye exam, your eye doctor will check for vision problems and eye diseases.

To evaluate your vision, your doctor will observe your pupils and eye muscles during a series of tests such as determining the sharpness of your vision at a distance and up close (reading letters from an eye chart), checking your 3D vision, checking peripheral (side) vision, and evaluating color perception.



Your doctor will also test for signs of glaucoma and may use medicated eye drops to dilate your pupils to examine the blood vessels and nerve in the back of your eye.

How to protect your vision

Regular eye exams are one of the best ways to protect your vision. But other ways to protect your vision include:

- Eating a healthy diet
- Knowing your family's eye health history
- Wearing sunglasses that block out 99 to 100 percent of both UV-A and UV-B radiation
- Quitting smoking

How Your Plan Helps

Vision coverage

Your copayment is \$0 for an annual routine eye exam.² Your plan also includes Medicare-covered eye exams, including a \$0 copayment for an annual diabetic retinopathy screening.



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 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.

Harvard Pilgrim Health Care has partnered with OptumRx 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 OptumRx or from a pharmacy where you recently filled one or more of your prescriptions.

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 Member Services to update your phone number or address. For more information on the MTM program and to see the eligibility criteria, call Member Services or visit our website at harvardpilgrim.org/enroll/2023-medication-therapy-management-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.

Avoid a Return Trip to the Hospital

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

Before leaving the hospital, make sure to raise any concerns you have about managing 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 or health care provider 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 Member Services.



How can our Care Management team help you?



Harvard Pilgrim Health Care has a Care Management team, composed of health experts, who can assist you in coordinating care or managing any health or social concerns you may have. These experts can help you if you get sick, have an injury, have a social need like food or transportation, or are looking for ways to stay healthy. Your team includes nurse Care Managers, social workers, and other health professionals who work closely with your doctor to help guide you or your caregiver 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 our Care Management team.

In your corner

Health care can be overwhelming. Your Care Management team will make sure you or your caregiver understand your options and help you get the services and care that you need. They'll be by your side whether you're at home, in your doctor's office, at the hospital, or anywhere else in your community.

Stay healthy

We don't just help if you are sick or injured. If you're looking to start an exercise program, improve your diet, or set new health goals, we can help.

Recover at home

If you are hospitalized, we can help make your transition home easier. We 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. We can even help you get your home assessed for any safety issues.

Manage your chronic condition

If you have a condition such as diabetes, heart failure, or depression, we can help you learn more about how to manage your illness and help ensure you receive the right services and resources.

Complex assistance

If you have multiple chronic conditions or need more support to manage your health, we will work closely with you and your doctors to make sure you have the resources you need. We can also help you or your caregiver coordinate your health care services, simplifying the process for everyone involved.

Social needs

We can provide assistance if you have any concerns about food, housing, or transportation to medical appointments or the pharmacy.

Dementia care

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

How to work with your Care Management Team

For more information about working with your Care Management team, call **(866) 750-2068**. We may also try to reach you by phone or mail to offer support, so please connect with us!



4 Stars means better quality and care

It's important to have quality coverage you can depend on. Harvard Pilgrim Health Care Medicare Advantage StrideSM (HMO)/(HMO-POS) was rated 4 out of 5 Stars by Medicare for 2023.

What does a 4-Star rating mean for you?

- **A focus on your health.** Our Star rating reflects how easy it is for you to get the checkups, screenings, and information you need to stay healthy.
- **Quality and support.** A plan receives a high Star rating only by providing exceptional service to their members in many different areas including customer service, health care quality, and getting appointments quickly.
- **A rating you can trust.** Medicare's Star rating can't be bought—it can only be earned from the Centers for Medicare & Medicaid Services (CMS), the government regulatory body for all Medicare programs.
- **Peace of mind.** Knowing you have highly rated coverage provides valuable peace of mind.



Tell your friends

From low costs, to high-quality benefits and coverage, to national recognition for quality, Harvard Pilgrim Health Care StrideSM plans have a lot to offer. Make sure your friends don't miss out.

Tell your friends to call today to learn more about joining Harvard Pilgrim Health Care **(844) 576-7313 (TTY: 711)**

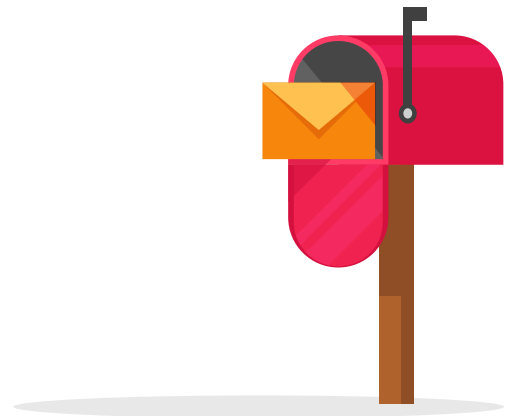
Every spring, the Centers for Medicare & Medicaid Services (CMS) mails a survey called CAHPS® (Consumer Assessment of Healthcare Providers and Systems) to randomly selected Medicare beneficiaries. CMS makes survey results available on the Medicare Plan Finder website [medicare.gov](https://www.medicare.gov) to assist beneficiaries in selecting a health plan. Harvard Pilgrim Health Care 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 Harvard Pilgrim Health Care. If you are unsure about the identity of a person calling, please contact Member Services.

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

Watch Your Mailbox for an Important Medicare Survey



Representatives are available 8 a.m.–8 p.m., 7 days a week (Mon.–Fri. from Apr. 1–Sept. 30).

¹Includes full coverage for diagnostic tests billed on same claim as exam. Standard copayment applies when diagnostic tests are billed separately from exam. Office visit copay may apply if non-preventive service is rendered during the same visit.

²Not covered out-of-network under the Choice Rx plan.

³Prior authorization is required when the amount on your claim is \$500 or more.

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care and Harvard Pilgrim Health Care of New England, Inc. Every year, Medicare evaluates plans based on a 5-Star rating system. Visit www.medicare.gov for more information. Harvard Pilgrim Health Care Medicare Advantage (HMO)/(HMO-POS) plans received 4 out of 5 Stars for contract year 2023. Harvard Pilgrim Health Care 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 (888) 609-0692 (TTY: 711).

High-quality benefits, low costs, and great savings

With our StrideSM (HMO) / (HMO-POS) plans, you get more of the great benefits you deserve—up to \$1,000 dental reimbursement, \$0 routine vision exam, up to \$400 a year with our Wallet Benefit, and much more!



Make sure your friends don't miss out.

Refer your friends to Harvard Pilgrim Health Care today. Tell your friends to call **(844) 576-7313 (TTY: 711)** for a FREE Medicare plan review. No obligation.



**(844) 576-7313
(TTY: 711)**