



Harvard Pilgrim
Health Care

a Point32Health company

Wellness Guide

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

2024

Staying Healthy in 2024

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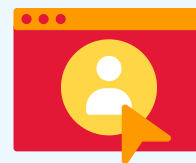
**Your doctor, urgent
care, or the ER?**

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Use your Wellness Guide to stay healthy!

From preventive health, to managing existing conditions, to maintaining your physical and mental health, your Wellness Guide shows you how to use your plan to stay healthy in 2024. Refer to it throughout the year for health tips, benefit information, and details on extra discounts.



Get even more from your membership!

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

- **24/7 online access**— Check your claims and referrals anytime
- **Exclusive discounts**— Access member discounts on fitness, and more
- **Sign up for eDelivery**— Get certain documents electronically instead of by mail

Creating a secure account only takes a few minutes. Sign up today!

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:

 **1-888-609-0692 (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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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

The skin's ability to synthesize vitamin D declines with age. Foods that naturally contain vitamin D include fatty fish (such as trout, salmon, tuna, and mackerel) and fish liver oils. 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 yardwork.



Stop smoking

Smokers have an increased chance of breaking a bone.



Check your medicines

Some common medications 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.

How Your Plan Helps

\$0 copay for osteoporosis screening¹

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.² To view a copy of the Over-the-Counter Brochure, which includes a list of covered OTC items and details on how the benefit works, go to harvardpilgrim.org/stridedocuments. See your Evidence of Coverage (EOC) booklet for the amount of your annual OTC benefit.

Talk to a Care Manager

Care Managers can help you manage osteoporosis. For more information, contact your Harvard Pilgrim Care Manager at **1-866-750-2068**.

Osteoporosis and fractures

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.

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, and unexplained bone or joint pain.

TEAM-BASED CARE

AT YOUR DOCTOR'S OFFICE

When you schedule a doctor's appointment, you may see your physician—or you may see someone else in the office, like a nurse practitioner or physician assistant. You may feel hesitant about seeing someone else, but your doctor's office likely uses a team-based approach.

Advanced practice providers (APPs) are highly qualified medical professionals

APPs—which include nurse practitioners and physician assistants—are qualified to diagnose and manage a wide scope of common medical conditions. Nurse practitioners and physician assistants are also able to write prescriptions and can answer questions about your medications.

Working closely with your doctor

Your primary care team is just that: a team. APPs provide services under the supervision of a physician, so if your condition is complicated or requires additional review, your physician can be consulted.

Team-based care makes it easier for your doctor to spend time with patients

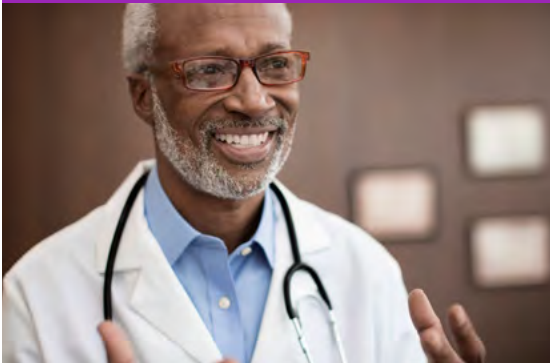
Some cases do require the expertise of a physician. By sharing cases with AAPs, physicians can spend more time on complex cases, applying their skills where they have the greatest impact.

Need to see a specialist? Talk to your team first

Before making an appointment with a specialist (which can take weeks or even months as a new patient), talk to your primary care team about your concerns. There are conditions that your team can manage, including diabetes, heart disease, and other common chronic conditions. Your primary care team knows your health history and, if appropriate, can refer you to a specialist.



Your Doctor,



In non-emergency situations NOT requiring immediate care

In these cases, your primary care provider (PCP) or health care provider can diagnose and treat illnesses and injuries, and answer any general questions you have about your health. Seeing your PCP or health care provider usually requires making an appointment in advance.

Your PCP or health care provider typically sees patients Monday through Friday during regular business hours. Outside of regular business hours, you can call your PCP or health care provider and the on-call physician will help you.

When you or a loved one is sick or injured, you may be unsure where to go for care.

The facility best equipped to care for your medical situation depends on the severity of your condition.

Urgent Care,



In non-emergency situations requiring immediate care

Urgent care centers provide medical care for non-life threatening illnesses and injuries that require immediate care (treatment within 24 hours). Urgent care centers typically see patients on a walk-in basis, meaning you do not need to make an appointment. They are open during and after regular business hours, on weekends, and during holidays, but not usually overnight.

Here are some conditions that urgent care centers are equipped to treat:

- Sprains and strains
- Fevers
- Sinus infections
- Ear infections
- Non-life threatening allergic reactions
- Minor cuts and burns
- Rashes
- Non-severe headaches
- Urinary tract infections (UTIs)

If you require urgent care, start by calling your PCP or health care provider. If you are unable to see your PCP or health care provider, you are covered for urgent care provided by another doctor in or outside of our network (you do not need a referral for urgent care). Many practices have a built-in urgent care capacity or affiliated urgent care clinic that has access to your medical records.

Typically, urgent care visits cost less than emergency room visits, and you can usually be seen more quickly.

Or the Emergency Room?



In emergency situations

If you believe your health is in serious danger, call 911 or go to your nearest emergency room.

Emergency rooms treat serious illness and injuries, including:

- Heart attack/chest pain
- Trouble breathing
- Stroke or sudden paralysis
- Loss of consciousness
- Uncontrolled bleeding
- Broken bones
- Large wounds
- Head injuries
- Severe burns
- Poisoning
- Seizures
- Mental health emergencies
- Car accident injuries

You do not need to get approval or a referral from your PCP or health care provider if you have a medical emergency. You are covered anywhere in the world for emergency or urgent care.

How Your Plan Helps

You are covered anywhere in the world for emergency or urgent care

You can be outside our service area for up to six consecutive months and still be covered for emergency or urgent care. Our service area includes these counties in New Hampshire: Belknap, Cheshire, Grafton, Hillsborough, Merrimack, Rockingham, and

Sullivan. The Value Rx Plus (HMO) plan is also offered in Strafford County. Our plan cannot cover a prescription drug purchased outside of the United States and its territories.

If you receive emergency or urgent care outside our service area, you may need to pay out of pocket. Simply save your receipts and call Member Services for reimbursement details.³



What to Ask Your Doctor

at your next checkup

Seeing your doctor each year for a physical exam 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 that are especially relevant as you age.

1 **Ask about physical activity**

Ask your doctor if you need to increase your activity. If so, ask which types of activities are safe for you.

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.



Your 2 \$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.

1



Annual Wellness Visit

At an Annual Wellness Visit, your primary care provider (PCP), or other 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.

2



Annual Physical

At an annual physical, your PCP or other 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.

The advantage of a primary care physician

A primary care provider (PCP) is a doctor, nurse practitioner, clinical nurse specialist, or physician assistant who delivers, 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, review preventive screenings, make recommendations, and help you stay healthy. Plus, a PCP can help you avoid unnecessary expenses such as duplicate tests and can help you develop a personalized plan to support your needs and goals.



How Your Plan Helps

\$0 annual physical¹

You pay \$0 for a physical exam with your primary care provider once every calendar year.⁴

\$0 Annual Wellness Visit¹

You pay \$0 for your Annual Wellness Visit with your primary care provider once every calendar year.⁴

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 remember all your questions for your provider, list your medications, and write down any important information discussed at your visit. Make sure to take it with you to your next appointment!

HOW TO PREVENT FALLS AT HOME

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

Your home is a common source of falls due to hazards that are often overlooked, but easy to fix. Use the list on this page to help reduce your risk for falls at home. Visit the National Institute on Aging (NIA) for further resources related to falls and falls prevention: [nia.nih.gov/health/topics/falls-and-falls-prevention](https://www.nia.nih.gov/health/topics/falls-and-falls-prevention).

Floors



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

Bathrooms

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



Kitchen

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



Bedrooms

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

Stairs and Steps

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



4 Ways to Prevent Falls

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

Have your hearing tested

Impaired hearing can affect balance. Prescription hearing aids that improve hearing can reduce chances of falling.



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 provider (PCP) or other health care provider

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

How Your Plan Helps

Get up to \$520 toward a fitness membership—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. 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.

Use your hearing aid discount

With your hearing aid benefit, all StrideSM members can get up to two TruHearing[®]-branded hearing aids every year. Advanced models have a copay of \$699 per hearing aid and Premium models have a copayment of \$999 per hearing aid. For complete details, 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. (The Choice Rx (HMO-POS) plan covers 60% of the equipment cost when purchased out of network.)

Screenings can save your life



Preventive health screenings check for illness or disease before you have signs or feel sick. Talk to your primary care provider (PCP) or other health care provider if you have questions or concerns about when to get a screening. Screenings mean your PCP or other health care provider is more likely to find diseases earlier when they are easier to treat. This chart lists covered screenings. It is not a recommendation for how often to have a screening. Please talk to your PCP or other health care provider about what screenings are right for you. For complete benefit details, see your Evidence of Coverage (EOC) booklet at harvardpilgrim.org/stridedocuments.

Screening	Coverage	Basic Rx HMO	Value Rx HMO	Value Rx Plus HMO	Choice Rx HMO-POS*
Physical exam	Once every calendar year.	\$0 ⁴	\$0 ⁴	\$0 ⁴	\$0 (40%) ⁴
Wellness Visit	Once every calendar year.	\$0 ⁴	\$0 ⁴	\$0 ⁴	\$0 (40%) ⁴
Cancer Screenings					
Breast cancer	Once every calendar year	\$0	\$0	\$0	\$0 (40%)
Cervical cancer	Once every calendar year if at high risk.	\$0	\$0	\$0	\$0 (40%)
Colorectal cancer	Colonoscopy screening once every two calendar years if at high risk.	See below	See below	See below	See below
Prostate cancer	Once every calendar year	See below	See below	See below	See below
Immunizations					
Flu shot	Twice every calendar year (once in the Fall and again in the Spring).	\$0	\$0	\$0	\$0 (\$0)
Hepatitis B	As medically necessary.	\$0	\$0	\$0	\$0 (\$0)
Pneumonia	As medically necessary.	\$0	\$0	\$0	\$0 (\$0)
COVID-19	Per Centers for Disease Control & Prevention (CDC) guidelines	\$0	\$0	\$0	\$0 (\$0)

Screening	Coverage	Basic Rx HMO	Value Rx HMO	Value Rx Plus HMO	Choice Rx HMO-POS*
Sensory Screenings					
Routine hearing exam**	Once every calendar year.	\$40	\$35	\$30	\$40 (100%)
Routine vision exam	Once every calendar year.	\$0	\$0	\$0	\$0 (\$65)
Diabetic Retinopathy	Once every calendar year if diabetic	\$0	\$0	\$0	\$0 (\$65)
Glaucoma	Once every calendar year if high risk	\$40	\$35	\$30	\$40 (\$65)
Other Screenings					
Abdominal aortic aneurysms	Once per lifetime if at risk.	\$0	\$0	\$0	\$0 (40%)
Cardiovascular disease testing	Once every five calendar years	\$0	\$0	\$0	\$0 (40%)
Depression	Once every calendar year.	\$0	\$0	\$0	\$0 (40%)
Diabetes	Twice every calendar year if high risk	\$0	\$0	\$0	\$0 (40%)
HIV	Once every calendar year	\$0	\$0	\$0	\$0 (40%)
Osteoporosis	Once every two calendar years if high risk	\$0	\$0	\$0	\$0 (40%)
STIs	Once every calendar year	\$0	\$0	\$0	\$0 (40%)

*The plan's Point-of-Service (POS) benefit covers certain services from out-of-network providers.

Out-of-network cost-sharing is listed in parentheses as a coinsurance (i.e., 40%) or a copayment (i.e., \$65)

**Members must get their routine hearing exam from a TruHearing provider.

Colorectal cancer screening by plan:

Colorectal cancer screening exam: \$0, Barium enemas: \$30 per visit for Basic Rx/\$15 per visit for all other plans.¹

Prostate cancer screening by plan:

PSA test: \$0, Digital Rectal Exam: \$30 per visit for Basic Rx/\$15 per visit for all other plans.¹

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

Take charge of your health with your electronic medical record

An electronic medical record (EMR) is a digitalized medical chart, maintained by your doctor to track your health history. Many providers offer access to your EMR through an online portal, which you can log into using an internet-connected computer or smart device.

Though EMRs vary by provider, most EMRs allow you to access basic services without having to call or visit the office. Here are some typical uses of your EMR.



Manage your appointments

You can schedule, change, and cancel appointments. Many EMRs also allow you to complete your check-in paperwork and even pay your copay ahead of time.



View test results

After an appointment, you can log into your EMR to view your doctor's notes and review results from any tests you received.



Ask non-urgent questions

If you have a question for your doctor that does not require an immediate response (i.e., a non-emergency situation), you can ask it through your EMR. This is a great way to get information you need between appointments.



Renew a prescription

Running out of a medication? You can submit a request to have the prescription renewed right through your EMR.



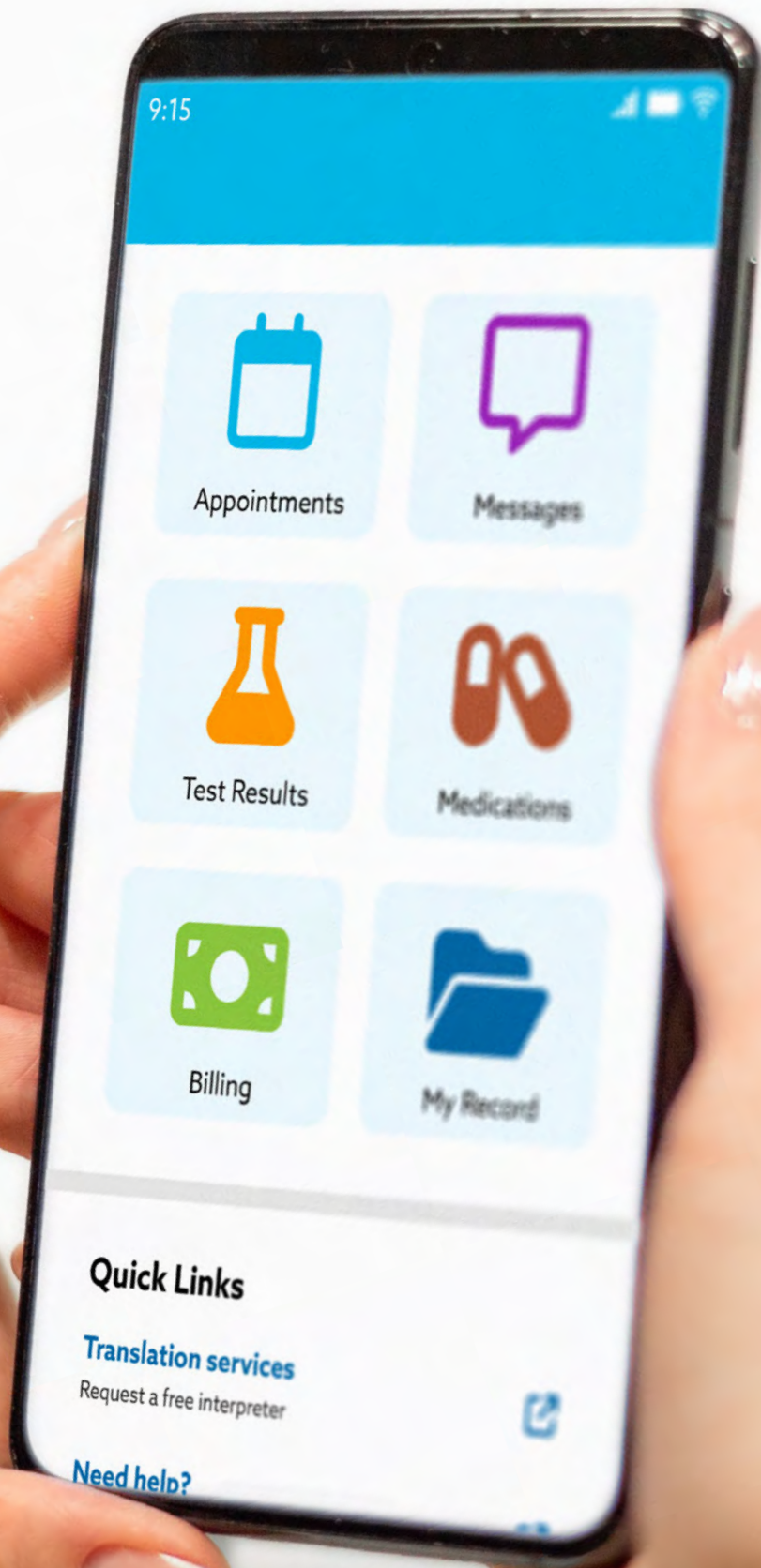
Request an estimate

In addition to paying your bills, you can also use your EMR to get an estimate for the cost of a service or procedure.



Access additional support

Providers often provide links to educational resources that can help you better understand your care and look after your health.





How much physical activity do you need?

It's never too late to start or continue to 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.

Staying active can help you:

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



What counts as exercise?

“Exercise” can mean many different activities depending on your age and ability, such as walking, cycling, working around the house, gardening, climbing stairs, getting in and out of a chair without assistance, lifting weights, and stretching to help maintain flexibility.

What is the right amount of exercise?

Generally, 30 minutes of physical activity a day is recommended, but it’s a good idea to talk to your primary care provider (PCP) or other health care provider before starting a physical activity program. Your provider can recommend activities that are appropriate for you. If you are already active, review your program with your PCP or other health care provider 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.



Walking works

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 \$520 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 and Wallet Benefit Addendum at harvardpilgrim.org/stridedocuments.

Keep moving at home

Prefer exercising in your own home? No problem. Your Wallet Benefit—up to \$520 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 and Wallet Benefit Addendum 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. Once you make the initial outreach, you may be pleasantly surprised when they return the favor and unexpectedly brighten your day.

Visit virtually

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. Facial cues and body language are important when connecting with others.

Keep your spirits up

In addition to communicating regularly, there are steps you can take to help improve your mood such as developing a routine to help your days feel organized and productive, getting fresh air and sunlight each day (30 minutes of daily physical activity can make a big difference), maintaining sobriety (alcohol is a depressant), and getting 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. Talking to your doctor can help put you on the road to recovery. It's important to remember that depression isn't an inevitable part of getting older.

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 screening¹

You're covered for a depression screening once every calendar year. A screening generally consists of your primary care provider (PCP) or other health care provider asking questions about your mood and lifestyle. If you have concerns about visiting your provider'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 \$520 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 and Wallet Benefit Addendum 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 **1-866-750-2068**.

Take advantage of AbleTo

AbleTo provides access to virtual mental health programs that can help you manage depression, stress, anxiety, and more. AbleTo now offers Self Care, a digital program to help improve everyday well-being. Self Care is offered at no additional charge and can be easily accessed using your member identification number. 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.

See your Evidence of Coverage (EOC) booklet at [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments) for the copay amount.

Alzheimer's Disease

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.

Talking to your doctor

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 and how often they occur, list all medications you are taking, including those sold over the counter, and it may be helpful to have

a family member or friend with you who can help provide any needed information.

For more 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

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



How Your Plan Helps

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 Harvard Pilgrim Health Care Dementia Care Consultant. They can help you:

- Navigate the health care system when you have a concern about your own or a loved one's 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 concerns about driving and wandering
- Make decisions about introducing or changing care
- Discuss safety issues
- Connect with support in your community
- Help with issues related to guardianship and health care proxy

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

DIABETES

> Know your risk.

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.

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

A healthy lifestyle can help prevent or delay diabetes such as 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.

Treatment

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 primary care provider (PCP) or other health care provider may request certain tests that screen for health problems related to diabetes such as:

- **Kidney disease**—Urine and blood tests may be recommended at least once a year to check for early signs of kidney disease.
- **High cholesterol**—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 statins to decrease your risk of circulation problems.
- **Retinopathy**—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 screening¹

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 monitoring 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. Therapeutic continuous glucose monitoring systems, like Freestyle Libre and Dexcom, are also covered for \$0 copay.

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

Learn to manage your diabetes

Your copay is \$0¹ 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 copay is \$0 for an annual routine eye exam.⁵ Your plan also includes Medicare-covered eye exams, such as \$0 copay for an annual diabetic retinopathy screening.⁵

Use your OTC benefit

Your OTC benefit can be used toward glucose tablets and more.² To view a copy of the Over-the-Counter Brochure, which includes a list of covered OTC items and details on how the benefit works, go to harvardpilgrim.org/stridedocuments. See your Evidence of Coverage (EOC) booklet for the amount of your annual OTC benefit.

What to know about



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. 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.

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

How Your Plan Helps

\$0 annual physical¹

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.⁴

Use your OTC benefit

Your OTC benefit can be used toward incontinence supplies.² To view a copy of the Over-the-Counter Brochure, which includes a list of covered OTC items and details on how the benefit works, go to harvardpilgrim.org/stridedocuments. See your Evidence of Coverage (EOC) booklet for the amount of your annual OTC benefit.

To visit the National Institute on Aging (NIA) for further resources related to urinary incontinence, go to nia.nih.gov/health/bladder-health-and-incontinence/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. Eating a low-salt diet, exercising for 30 minutes each day, not smoking, and limiting alcohol can all make a difference.

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

How Your Plan Helps

Use your OTC benefit

Your OTC benefit can be used toward an automatic blood pressure kit.² To view a copy of the Over-the-Counter Brochure, which includes a list of covered OTC items and details on how the benefit works, go to [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments). See your Evidence of Coverage (EOC) booklet for the amount of your annual OTC benefit.

Help control high blood pressure with a healthy lifestyle

Your Wallet Benefit (up to \$520 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 and Wallet Benefit Addendum at [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments).

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.

1 Ask questions

Make sure you know what a new medication is for, how to take it (time of day, with or without food), and how to store it properly.

2 Make a list

List all your medications—including over-the-counter medications—and give a copy to your doctor to help avoid harmful drug interactions. For an easy way to list your medications, use the Doctor Visit Book on page 8.

3 Use a calendar

Create a calendar (or reminder on your smartphone) to help remember when to take your medications and when they need to be refilled. Mark the calendar if you miss a dose and bring the calendar with you to your doctor appointment.

4 Stay organized

Weekly pill organizers help you keep track of your medications—especially if you have multiple prescriptions. Your pharmacy may be able to provide dosage packaging (for example, morning medications in 1 packet, evening medications in another for each day) to make it easier to take medications as prescribed.

5 Make fewer trips to the pharmacy.

Many pharmacies offer medication synchronization services that put your prescriptions on the same refill schedule. If possible, fill your prescription medications for a 90-day supply to limit the amount of visits to the pharmacy. A prescription for a 90-day supply would mean visiting the pharmacy only 4 times a year. Ask your pharmacist about synchronizing your prescriptions and transitioning to a 90-day supply of medication.

How Your Plan Helps

Use your OTC benefit

Your Over-the-Counter (OTC) benefit can be used toward pill organizers and pill splitters.² To view a copy of the Over-the-Counter Brochure, which includes a list of covered OTC items and details on how the benefit works, go to [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments). See your Evidence of Coverage (EOC) booklet for the amount of your annual OTC benefit.

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](https://www.harvardpilgrim.org/strideforms), or call **1-855-524-0380**.



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, visit our website at [harvardpilgrim.org/2024-MTM](https://www.harvardpilgrim.org/2024-MTM).

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.

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 access to 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 primary care provider (PCP) or health care provider 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 provider'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 PCP or health care provider. 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 PCP or health care provider 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 Member Services. We may also try to reach you by phone or mail to offer support, so please connect with us!



1-888-609-0692 (TTY: 711)

Avoid a Return Trip to the Hospital

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

Before leaving the hospital, raise any concerns you have about managing at home including:

- Symptoms to watch for
- A number to call if you have any problems
- Medication details such as purpose, amount, and when to take it
- Written instructions for follow-up appointments, treatments, or tests
- The contact information for any home care services you need

See your PCP or health care provider within 5-7 days

It's important to see your primary care physician (PCP) or health care provider for a follow-up appointment or telehealth appointment 5-7 days after leaving the hospital to make sure your recovery is going well. Ask your PCP or health care provider to review any new medications or changes made to your existing medications. If you need help making this appointment, call Member Services.



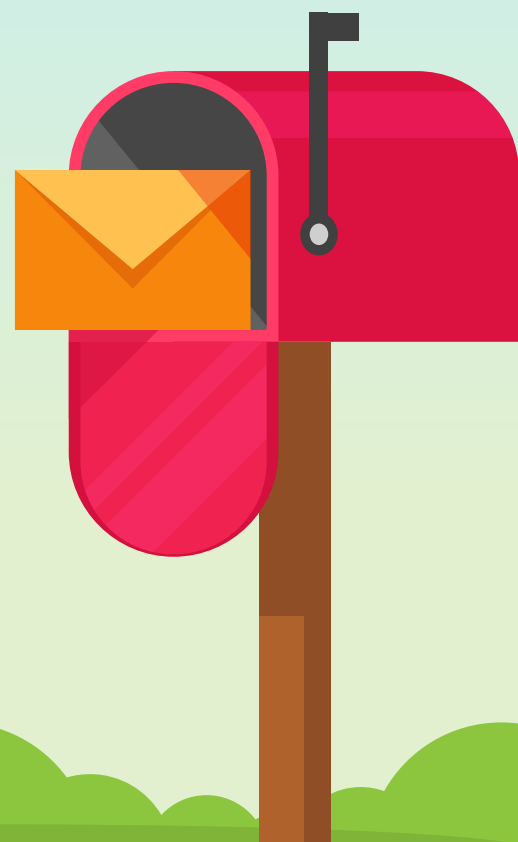
Watch Your Mailbox for an Important Medicare Survey!

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 at **1-888-609-0692 (TTY: 711)**.

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




Thank you
for being a member!

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

¹Choice Rx members pay 40% coinsurance out of network.

²Annual OTC allowance covers a subset of Medicare-approved OTC items, including naloxone and at-home COVID test kits. Generics will be substituted for brand-name items. Balance resets every calendar year. Any unused amounts do not carry over into the next calendar year. Vendor does not accept payment out-of-pocket for items or quantities that exceed member's available balance. Eligible items must be purchased from the plan's vendor. Call Member Services to place an order. Orders are only accepted by phone. Dual-purpose items are also covered by your plan's Medicare Part B or Part D benefits. See your Evidence of Coverage for more details.

³Reimbursement applies to emergency and urgent care situations only. You may be responsible for any copays that apply.

⁴A copay may apply if you receive services that address a medical condition during an annual physical or Wellness Visit.

⁵Choice Rx members pay \$65 out of network.

⁶Premiums and coverage may vary based on plan selected.

⁷Eligibility restrictions apply.

Harvard Pilgrim is an HMO and HMO-POS plan, both with a Medicare contract. Enrollment in StrideSM (HMO) depends on contract renewal. Benefits eligibility requirements must be met. Not all may qualify. 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, or sex (including pregnancy, sexual orientation, and gender identity). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-609-0692 (TTY: 711).



a **Point32Health** company

1 Wellness Way
Canton, MA 02021-1166



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 \$1,200 dental reimbursement,⁶ \$0 in-network routine vision exam, up to \$520 a year with our Wallet Benefit,⁶ and much more!

Make sure your friends don't miss out.

Refer your friends to Harvard Pilgrim Health Care. Tell your friends to call today to learn more.⁷



1-844-576-7313
(TTY: 711)

