



Take your pick:

Two seconds of discomfort — or a week of misery (or worse!)

Having the flu is no fun. It can make you sick for up to a week with aches, fever and other miserable symptoms. It can even be deadly. Flu shots greatly improve your chance of staying flu-free.

Remember:

- ◆ You need a flu shot every year.
- ◆ Get a flu shot between October and March. Flu season may not peak until February or March.

Flu shots are safe for most adults and are highly recommended if you are age 50 or older, have a chronic health condition, or live in a nursing home or other long-term care facility.*

Call your doctor to schedule a flu shot. Or check the resources below.

More flu-fighting tips:

- ◆ If you're sick, stay at home.
- ◆ Cover your mouth and nose with a tissue or the inside of your elbow — not your hands — when you sneeze or cough.
- ◆ Wash your hands — with soap — often throughout the day.

For more information, go to www.medica.com.

Reminder: Pneumonia is another serious danger for adults 65 and older. Ask your doctor if you need a pneumonia shot.

*Source: *Centers for Disease Control and Prevention*



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Go 'site-seeing' at the new www.medica.com

Using www.medica.com is easier than ever. The site has been reorganized to help you get information fast.

From the home page, click on the *Members* link. Follow the *Medicare* link. You'll find easy-to-use resources to manage your health and benefits.

Pharmacy information, Find A Doctor® and other features are still available on the home page.

FLU FACTS AND RESOURCES



Fact:

> In 2005, more than 78 percent of Minnesotans age 65 and older reported having received a flu shot in the past year. *Source: Minnesota Behavioral Risk Factor Surveillance System*

Find a flu shot:

- > www.findaflushot.com — Search for local flu shot clinics by ZIP code.
- > www.mvna.org>Flu Room>Find a Flu Shot Clinic

Learn more about flu:

- > www.medica.com
- > www.health.state.mn.us — Minnesota Department of Health
- > www.cdc.gov — Centers for Disease Control and Prevention

Save money and enjoy more 'smile miles'

Your smile is one of the first things people notice about you. Medica Dental Discount Solutions can help keep your teeth and smile healthy — and save you money, too.

Medica Dental Discount Solutions:

- ★ Gives you a 15 percent discount on dental care when you visit a Medica Dental Discount Solutions network provider
- ★ Has no limit on the number of visits you make or types of dental services performed by a network provider
- ★ Has no claim forms, waiting periods, maximum limits or referrals
- ★ Saves you money at the time of service — you do not have to wait for reimbursement
- ★ Is available for Medica Prime Solution® and Medica Select Solution® members who do not have other dental insurance

The membership fee is \$27 and lasts a full calendar year. Save the most money by signing up in January and using your benefits for the rest of 2008.

Call Medica Customer Service to sign up or learn more.

'We're telling everyone we know about SilverSneakers'

Virginia Vonhof used to have chronic neck problems. Not anymore. Since she joined SilverSneakers,[®] she has regained full range of motion and lost all stiffness and pain in her neck.

“Driving is easier, which is important for maintaining independence,” she says. “I wake up in the morning with a sense of well-being, and I feel 20 years younger. That’s not an illusion; I feel it!”

SilverSneakers provides membership at designated health clubs, with group exercise classes just for older adults. It is available at no cost to Medica Prime Solution, Medica DUAL Solution[®] and Medica Advantage SolutionSM members.



Virginia’s husband, Al, started participating in SilverSneakers about five years ago. He was so enthusiastic at the results that Virginia switched health plans to Medica so she could join SilverSneakers, too. Now, they attend exercise class five days a week, including a new yoga program on Wednesdays.

The difference has been dramatic.

For example, exercise has helped Virginia improve her bone density and reduce arthritis symptoms in her hands. Al has emphysema but does not need an oxygen supply.

“I don’t know another event in our lives that has made such a significant difference for the better,” Al says. “Legs, knees, hips — that used to be dinner table conversation. No more! We’re telling everyone we know about SilverSneakers.”

Call Customer Service at **952-992-2300** or **1-800-234-8755** to learn more about SilverSneakers.

ASK THE PHARMACIST



Q: What can I do about my medicine when traveling?

A: Follow these rules:

1. If traveling by plane, train or bus, keep medicine in your carry-on bag. Checked luggage may get lost.
2. Take extra doses of medicine with you. You do not want to run out of your medication if your return is delayed.
3. Keep medicines in their original containers.
4. Get a letter from your doctor about any narcotic-based medicine you take. This may include sedatives or tranquilizers.
5. Carry copies of your written prescription forms with you.
6. For travel across time zones, ask your doctor about adjusting your dosing schedule.

Pre-diabetes: This is your final warning



Weather forecasters don't always know when a blizzard or ice storm will hit. Fortunately, you usually do get a warning about another kind of threat: type 2 diabetes, a major health threat.

Almost everyone who develops type 2 diabetes first has pre-diabetes. This is when your blood sugar level is higher than normal but not high enough to count as full-fledged diabetes.

If you have pre-diabetes, three things can help stop it from becoming type 2 diabetes:

- 1) Physical activity
- 2) Good nutrition
- 3) Weight loss

Doing two of these — or all three — will increase your chance of preventing type 2 diabetes. It will also reduce your risk for heart disease and stroke.

Only your doctor can tell you if you have pre-diabetes and advise you on the best way to stop it from becoming type 2 diabetes. Your doctor can also advise you about pre-diabetes screening. Or if you have already been diagnosed with pre-diabetes, your doctor may recommend periodic testing to make sure you have not developed type 2 diabetes.



Fact: 54 million Americans have pre-diabetes.

Source: American Diabetes Association

ONE STEP TO A HAPPIER, HEALTHIER HEART

Lower your heart disease risk in one step: Cut *trans* fat out of your diet!

Trans fat is often found in:

- Snack foods and bakery items, such as cookies, crackers and doughnuts
- Fried foods
- Shortening and margarine

Some food manufacturers use hydrogenated oil — the main source of *trans* fat — to keep products fresh. However, *trans* fat raises your cholesterol level and heart disease risk.

What you can do

- **At home:** Look for low-fat recipes. Cook with unsaturated oils, such as canola, safflower or corn oil, rather than shortening or margarine.
- **Dining out:** Ask about nutrition information before ordering. Find out if the food is made with hydrogenated oil, such as shortening, and make educated choices.
- **In the supermarket:** Read the ingredients on **all** packaged foods. If you see the words “hydrogenated” or “partially hydrogenated,” put it back on the shelf.

Here comes the sun — and vitamin D

Vitamin D is the “sunshine vitamin.” That’s because sunlight causes the skin to produce vitamin D naturally.

Why you need D

Vitamin D helps your body maintain normal levels of certain nutrients, including calcium. Without enough vitamin D, your bones may become thin or brittle, increasing your risk for fractures.

Where to get D

As you age, you need more vitamin D. One cup of fortified milk provides about 25 percent of the daily recommended amount of vitamin D for people ages 51 to 70. The same amount provides about 15 percent of the daily recommended amount for adults over 70.*

Note: Except for milk, most dairy foods are not fortified with vitamin D.

Other good sources of vitamin D include:

- ◆ Foods made with fortified milk
- ◆ Fortified breakfast cereals
- ◆ Salmon, mackerel, tuna and canned sardines

Concerned about your vitamin D intake? Ask your doctor about taking a vitamin supplement.

**Source: National Institutes of Health*

When it comes to preventive health for men — women take charge!

As the lady of the house, what does men’s health have to do with you? Plenty!

A man’s health issues don’t affect only him. They have a significant impact on his loved ones. Because women have a longer life expectancy than men, many women see their husbands, fathers and brothers become ill and die prematurely.

At this point, you may be thinking, “Can’t he do anything for himself?” Of course he can. But there’s a good chance that without some gentle pushing from you, he won’t.

By educating the men in your life about the importance of preventive care, you will help them take a more active role in their health care — and may even save a life.

Stay fit for spring

Bears sleep most of the winter, emerging from their dens to eat. Sound like anyone you know?

Rather than hibernating this year, pump up your exercise routine and your life.

Think Benefits

Exercise isn’t just about looking good. It can boost your mood on gray days, give you energy and improve your sleep.

Think Fun

Be creative! Go dancing. Show your grandchildren how to build an old-fashioned snowman. Give your spirits a lift with a walk around your neighborhood to look at holiday lights.

Think Safety

Wear appropriate warm clothing and safety gear when exercising outdoors. Check with your doctor if you have asthma or another chronic condition that may affect your ability to exercise.

Think Inexpensive

Stay fit on any budget. SilverSneakers pays for your membership at designated health clubs with group exercise classes just for older adults. You also have access to other amenities in the club, including the weight room, pool or whatever facilities are available. It is offered at no cost to all

Medica Prime Solution, Medica DUAL Solution and Medica Advantage Solution members.

Call Customer Service at **952-992-2300** or **1-800-234-8755** to learn more about SilverSneakers.

Exercise Calories burned*

Walking (medium pace)	119
Stretching	136
Raking	136
Gym exercise	188
Hiking	205
Ice skating	239
Martial arts	314

**Based on a 150-pound person performing 30 minutes of activity*

NEWS TO MAKE YOUR BODY HAPPY



Wishful thinking

Many men underestimate their prostate cancer risk, say researchers who interviewed men about to be tested for the disease. Overall, 20 percent of Caucasian and 55 percent of African-American study participants said there was no chance they had prostate cancer. Many participants were later diagnosed with prostate cancer. Medica suggests that you talk to your doctor about whether or not screening is appropriate for you. *Source: American Society of Clinical Oncology*



Aisle activity

Your risk for deep vein thrombosis (DVT) doubles after traveling four hours or more. DVT occurs when a dangerous blood clot forms, usually in a leg vein. To help prevent DVT, take breaks to walk around anytime you have to sit for long periods of time, such as on a plane or train. *Source: World Health Organization*



Clean air

Kicking the habit? Kick smokers out of your house. Research shows that people who successfully quit smoking are more likely to have a smoke-free home than people who try unsuccessfully to quit. Having a smoke-free home may increase your odds of quitting tenfold, one researcher said. **See page 6 for information about Medica’s new tobacco cessation program!** *Source: American Journal of Public Health*

Don't leave home without your health coverage

Sunscreen? Check. Tennis racquet? Check. Health plan benefits? Check.

Thanks to the **Extended Absence Option**, your Medica Prime Solution routine medical coverage travels when you do. Just remember to sign up for it before you leave town for extended vacations or visits with family and friends.

It's as easy as 1-2-3

1. Call the Center for Healthy Aging Customer Service.
2. Tell us when you plan to leave and how long you expect to be away.
3. Put your Medicare and Medica Prime Solution ID cards in your wallet, keep them safe and present them when you need non-emergency care during domestic travel outside the Medica Prime Solution coverage area.

Note: *You are already covered for emergency care worldwide. As a Medica Prime Solution member, you also have coverage for urgent care within the United States.*

Your Extended Absence Option benefits are good for up to nine consecutive months. Be sure to call to activate it before you travel or as soon as you reach your destination.

Tip: If your departure or return is unexpectedly delayed, call Center for Healthy Aging Customer Service and let us know your new travel dates.



COST-SAVING TIP



Do what the doctor says

Fail to follow your doctor's orders and you may end up sick or in pain — or even worse — in the hospital or emergency room. That may cost you money out of pocket, as well as time and trouble. Make notes and ask questions at your initial meeting with the doctor. Then, call your doctor anytime you can't remember his or her care instructions for you. Contact your doctor or pharmacist if you have any questions about how or when to take your medicine.

Lower your breast cancer risk now



You can't stop aging, but there are ways to lower your risk for breast cancer:

- Achieve and maintain a healthy weight.
- Avoid drinking alcohol.
- Exercise regularly ... even a little may help!
- Know the factors you can't control, such as your age, race and family health history.

You can develop breast cancer even if you have no risk factors. Learn more at www.medicacom.com>Members>Medicare>Focus on Quality>Health Improvement>Breast Cancer.

Fact: Nearly 80 percent of invasive breast cancers are diagnosed in women who are 50 or older.

Source: American Cancer Society

Authorization for routine business purposes

Upon enrollment, you authorized Medica to use and disclose your personal health information for routine business purposes. As long as you are continually insured by Medica, the authorization serves as your consent to allow Medica to use your information in such circumstances.

BUZZWORDS



Primary care doctor

The doctor who provides routine and preventive care for you. Your *primary care doctor* can diagnose and treat a wide range of health conditions. Many *primary care doctors* practice family medicine or internal medicine.

Specialist

A health care provider with extra training in a specific area of medicine. A cardiologist is a *specialist* who diagnoses and treats heart disorders. Surgeons and geriatricians are two other types of *specialists*.

Referral

The process of being referred from one health professional to another for care. You may need a *referral* from your primary care doctor in order to see a specialist.

Lower premiums in store for Advantage plans in 2008

In 2008, Medica will offer two Medica Advantage SolutionSM plans with \$0 premiums: **Medica Advantage Solution** *without* Medicare Part D prescription drug benefits and **Medica Advantage Solution** *with* Part D benefits.

Benefit structures for these plans have changed. Members will receive letters by late October with more information.

There may be slight differences in the medical benefits when comparing Medica Advantage Solution options with and without Part D benefits. Under these plans, you may also have higher out-of-pocket costs.

Contact Medica to discuss your options before you join a no-premium Private Fee-For-Service (PFFS) plan.

A Medicare Advantage PFFS works differently than a Medicare supplement plan. Your doctor or hospital must agree to accept the plan's terms and conditions before providing health care services to you, with the exception of emergencies. If your doctor or hospital does not agree to accept the plan's payment terms and conditions, they may not provide health care services to you, except in emergencies. Providers may find terms and conditions at www.medica.com.



SAVE YOUR MONEY. SAVE YOUR LIFE

You have two great reasons to become tobacco-free, thanks to Medica's enhanced tobacco cessation program.

One: Choose the type of program that will work best for you

- ❖ Receive coaching by phone only or by a mix of phone and Internet.
- ❖ Stay with one coach through the entire program or have a variety of coaches.

Two: Nicotine replacement therapy (NRT) is included at no cost to you

- ❖ You may qualify for eight weeks of over-the-counter NRT.
- ❖ NRT includes gum, patches or lozenges and is provided via mail order. You will be assessed for appropriate medication use.

Medica's new Tobacco Cessation program also includes:

- ❖ Customized programs for older adults
- ❖ **1-800-934-4824** dedicated phone line for support and information
- ❖ Online tools and support
- ❖ Translation services available in more than 150 languages

To learn more about the Medica Tobacco Cessation program and if you're eligible to participate, call **1-800-934-4824**.

Formulary saves you time, trouble and money

Medicare Part D covers a lot of your prescription drug costs — but not all. You usually pay less when you use a prescription medication that is available on the Part D formulary. The formularies list the prescription drugs that are made available to you based on your benefit plan.

Why have a drug formulary?

Medica uses drug formularies to encourage use of safe, effective medicines. A formulary also helps control expenses so your health plan costs stay as low as possible.

Find the up-to-date formulary at www.medicare.com>Pharmacy>Medica Medicare Part D Formulary. Versions available to view include:

- Medica Prime Solution Part D Rider Open Formulary
- Medica Advantage Solution Choice Closed Formulary
- Medica DUAL Solution Closed Formulary

You will also find tools and forms to help manage your pharmacy benefits, such as:

- Frequently asked questions about the formulary
- How the formulary is developed and maintained
- Forms your doctor must fill out when you may need an exception to the formulary
- Updates regarding recent changes to the formulary

Note: Listing a drug on a formulary does not guarantee coverage. Formularies are subject to change and certain drugs may not be included under your plan. Please refer to your coverage document for specific benefit levels.

FIND A PHARMACY NEAR YOU

Finding a Medica network pharmacy in your area is easy online. This directory lists network retail pharmacies organized by city in Minnesota, North Dakota, South Dakota and Wisconsin. It also includes:

- ✓ Mail order pharmacies
- ✓ Home infusion pharmacies
- ✓ Long-term care pharmacies
- ✓ Indian Health Services/Tribal/Urban Indian Health Program (ITU) pharmacies

There is also an alphabetical listing of all pharmacies in the network.

Visit www.medicare.com>Pharmacy>Medica Medicare Part D Formulary>View our Formulary and Pharmacy Directory>Pharmacy Directory.

Help us serve you better

A growing number of seniors are connected to the Internet. What are your online activities? **Please take a moment to complete and return this brief, confidential survey.** Your answers will help us develop better communications with you.



- How often do you use the Internet?
 Daily Weekly Monthly Other: _____
- What is your age range?
 60-65 66-70 71-75 76+
- Do you use e-mail? Yes No
- What are your main online activities?

- How comfortable would you feel enrolling in a Medicare health plan online?
 Very comfortable Comfortable
 Uncomfortable Very uncomfortable
- What services would you like to see online at www.medicare.com?

- Do you ever use the Internet to:
 Look for Medicare plans? Yes No
 Compare Medicare plans? Yes No
 Manage your health plan benefits? Yes No
- How often do you use the Internet to search for health-related information?
 Daily Weekly Monthly Other: _____
- How comfortable would you feel enrolling in a Medicare health plan online?
 Very comfortable Comfortable
 Uncomfortable Very uncomfortable
- What services would you like to see online at www.medicare.com?

Please clip the survey and mail it to:
 Center for Healthy Aging
 Internet Capabilities Survey
 P.O. Box 9310
 Minneapolis, MN 55440-9310

You may also send your answers via e-mail to:
CenterForHealthyAging@medica.com.

Thank you!

Medica CallLink® Nurse Line

To speak with a nurse or to get a physician referral, call our Medica CallLink nurse line **1-866-715-0915**. Hearing-impaired callers (metro and regional), please call the National Relay Center at **1-800-855-2880** and request Medica CallLink at **1-866-715-0915**.

Center for Healthy AgingSM Customer Service

Metro **952-992-2300**; Regional **1-800-234-8755**; MCHA Members **952-992-2443** or **1-800-325-3540**. TTY metro **952-992-3650**; TTY regional **1-800-234-8819**. Open 8 a.m. to 8 p.m. CST seven days a week. Please note: Access to a representative is limited on weekends/holidays during certain times of the year.

Medica's Fraud Hotline

24-hour English/Spanish language fraud hotline **952-992-2237** or **1-866-821-1331**. For the Russian language fraud hotline, call **952-992-3893**. For the Somali language fraud hotline, call **952-992-3214**.

United Behavioral Health

To find a mental health or substance abuse provider, please call United Behavioral Health (UBH) at **1-800-848-8327** or TTY **1-800-543-7162**.

Visit us on the Internet at www.medica.com



Attention:

If you want free help translating this information, call 1-800-234-8755. This information is available to people with disabilities by calling 952-992-2300 (voice), or 1-800-234-8755 (toll-free), or 952-992-3650, or 1-800-234-8819 (TTY), or 711, or through the Minnesota Relay at 1-800-627-3848 (speech-to-speech relay service).

Ogow. Haddii aad dooneyso in lagaa kaalmeeyo tarjamadda macluumaadkani, wac Medica: 1-800-234-8755.

1-800-234-8755: Medica ملاحظة: إذا أردت مساعدة مجانية في ترجمة هذه المعلومات، فاتصل بالرقم

Внимание: Если Вам нужна бесплатная помощь в переводе этой информации, позвоните по следующему телефону: Medica: 1-800-234-8755.

ຂະວັງ. ຖ້າຫາກທ່ານຕ້ອງການ ການຊ່ວຍເຫຼືອໃນການແປຂໍ້ຂວາມຕັ້ງກ່າວນີ້ພໍດີ, ຈົ່ງ ໂທລະຫາ Medica: 1-800-234-8755.

Atención. Si desea recibir asistencia gratuita para traducir esta información, llame a Medica: 1-800-234-8755.

ព្រំណាត់សំគាល់ បើអ្នកចង់បានជំនួយបកប្រែព័ត៌មាននេះដោយមិនគិតថ្លៃ សូមទូរស័ព្ទទៅ Medica: 1-800-234-8755.

Chú Ý. Nếu quý vị cần dịch thông-tin này miễn phí, xin gọi Medica: 1-800-234-8755.

Ceeb toom. Yog koj xav tau kev pab txhais cov xov no rau koj dawb, hu Medica: 1-800-234-8755.

Pažnja. Ako vam je potrebna besplatna pomoc za prevod ove informacije, nazovite Medica: 1-800-234-8755.

Hubaddhu. Yo akka odeeffannoon kun sii hiikamu gargaarsa tolaa feeta ta'e, bilbila kana bilbili Medica: 1-800-234-8755.

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