

EXCLUSIVELY FOR MEDICA ADVANTAGE SOLUTION® (HMO, HMO-POS & PPO) MEMBERS

MEDICA® MAGAZINE

SPRING 2020

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Wherever you go,
go with all your heart.

– Confucius

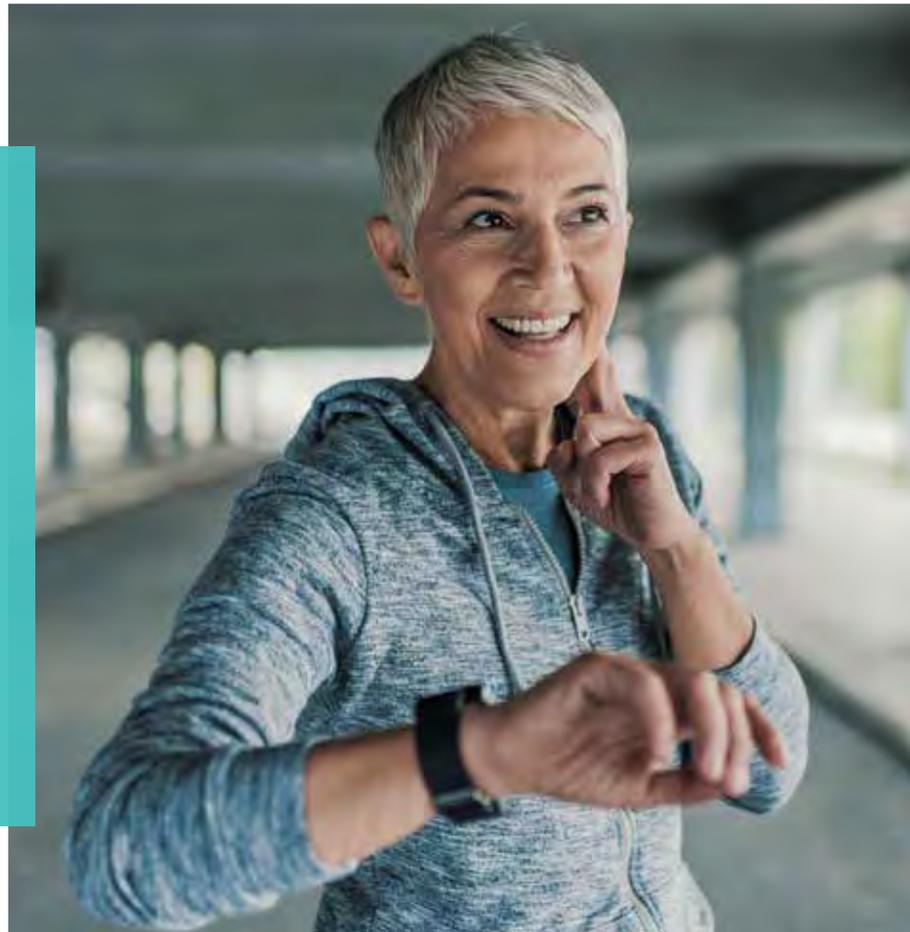
TAKE CARE OF YOUR HEART

Heat disease is the number one cause of death in the U.S., so it's important to take good care of this vital organ. This issue of *Medica Magazine* is chock full of tips on the basics — we can help you quit smoking through our smoking cessation program; eat a healthy diet including a produce-heavy, heart-healthy cheese board; and get regular aerobic exercise through our SilverSneakers program. We include important reminders on what to do if you or a loved one are experiencing symptoms of a heart attack or stroke. And this issue features a really special Medica member who has overcome significant health setbacks through a committed exercise regimen, a fiercely positive attitude, supportive relationships and life-saving medical care. All this and so much more — we hope you love this issue of *Medica Magazine* as much as we do.



YOUR CARDIOVASCULAR SYSTEM

Your cardiovascular system consists of your heart and circulatory system. The heart is a pump that beats in a steady rhythm, about 60 to 100 times per minute, or 100,000 times per day. Each beat of your heart sends oxygenated blood throughout your body via your circulatory system — a complex network of arteries, arterioles and capillaries. Your veins then carry non-oxygenated blood back to your heart, where the process starts over again. To give you a sense of the size and complexity of this system, if all of your vessels were laid end to end, they would circle the Earth more than twice!



Your cardiovascular system is a real workhorse when it comes to your body's overall health. Cardiovascular health issues, known generally as heart disease, are the number one cause of death for both men and women. Heart disease kills about 647,000 Americans each year.

Types of heart disease fall into three categories:

- Conditions of the heart itself, such as valve disorders, aorta disease, heart failure or congenital heart defects present at birth
- Conditions affecting the circulatory system, such as high blood pressure, high cholesterol, peripheral vascular disease and coronary artery disease — the most common type of heart disease



Heart disease is the number one cause of death in the United States, killing about 647,000 Americans each year.

- Conditions affecting the electrical impulses that regulate your heart beat such as atrial fibrillation or atrial flutter

Each of these disease types will be treated by different types of specialists using different methods, so it's important to work with your doctors to understand which type of heart condition you have. ■

Sources: Centers for Disease Control and Prevention, Texas Heart Institute, WebMD



PREVENTING HEART DISEASE

You're more susceptible to heart disease if you have health conditions such as high blood pressure, high cholesterol or diabetes, or a family history of heart disease. And heart disease becomes more common as you age.

Healthy habits can significantly lower your chances of getting heart disease. Follow these habits to maintain good heart and overall health — especially if you have one of the risk factors described above:



DON'T SMOKE OR USE TOBACCO PRODUCTS

If you already smoke, quit. And avoid secondhand smoke! Smoking is a major cause of heart disease and causes one in every four deaths from heart disease in the U.S. For information on your Medica tobacco cessation benefit, see [page 8](#).



LIMIT ALCOHOL

Limit alcohol to two drinks a day for men, one drink a day for women.



EXERCISE

Get regular aerobic exercise. For information on exercise for heart health, see [page 21](#).



MAINTAIN A HEALTHY WEIGHT

One in three Americans is obese (more than 20 percent above normal weight), so if you're struggling to maintain a healthy weight, you're not alone. Not sure if you're at a healthy weight? See *Know Your Numbers* on [page 6](#).



TREAT SLEEP APNEA

When you have sleep apnea, your breathing repeatedly starts and stops as you sleep. This can increase your risk of heart attack, stroke and other health problems. If you think you might have sleep apnea, talk to your doctor.



TREAT HIGH BLOOD PRESSURE OR CHOLESTEROL

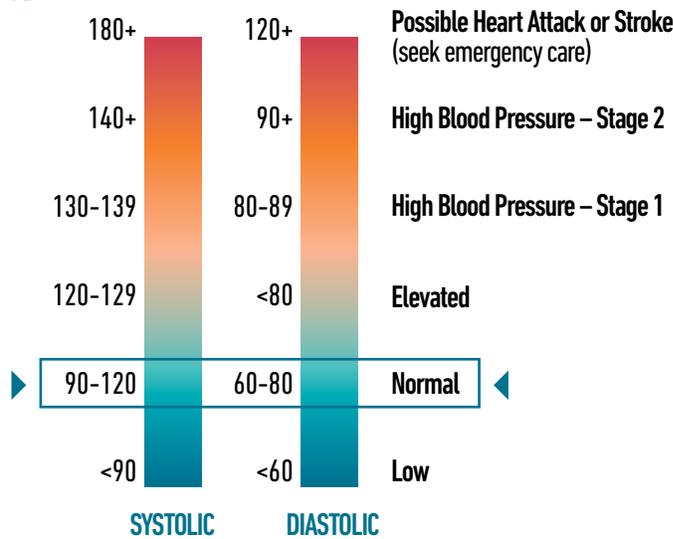
In addition to the lifestyle changes indicated here, your doctor may treat your high blood pressure or cholesterol with medication. Be sure to take your medication exactly as prescribed. High blood pressure or cholesterol are significant risk factors for having a heart attack, but taking your medication correctly can significantly decrease that risk. Don't make changes to your medication without talking to your doctor first.



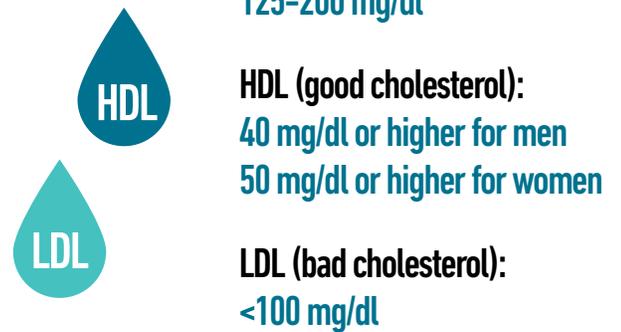
KNOW YOUR NUMBERS

Know these six numbers for an at-a-glance way to track your risk of heart disease and other health conditions, such as diabetes, that can lead to heart disease. Your doctor can help you determine where your numbers fall. If any of these numbers fall outside of normal range, talk to your doctor about how to address them.

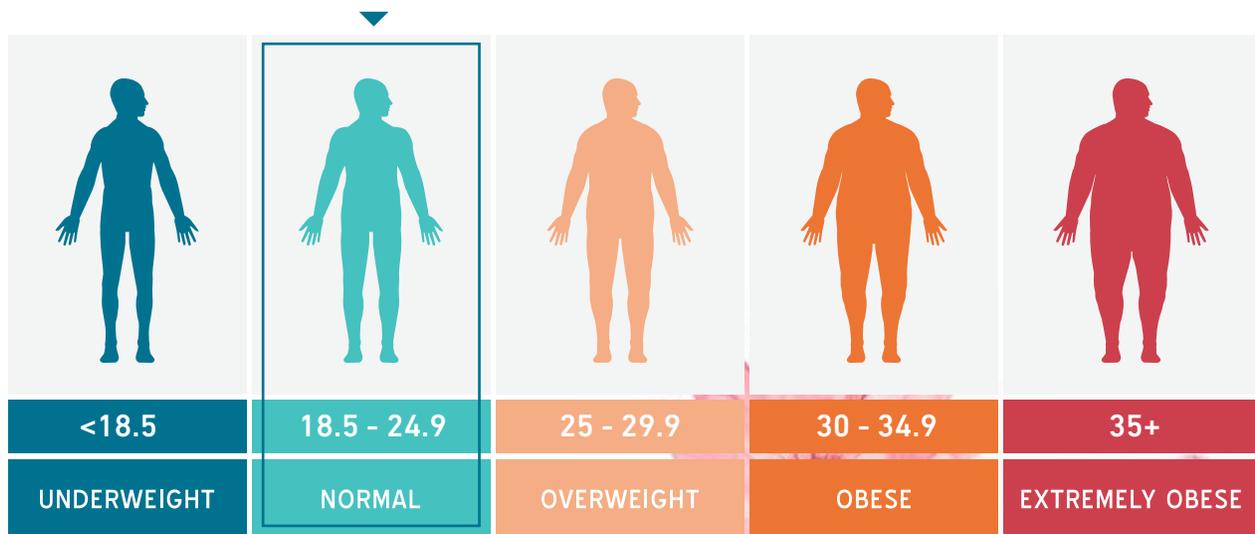
1. BLOOD PRESSURE



2. CHOLESTEROL



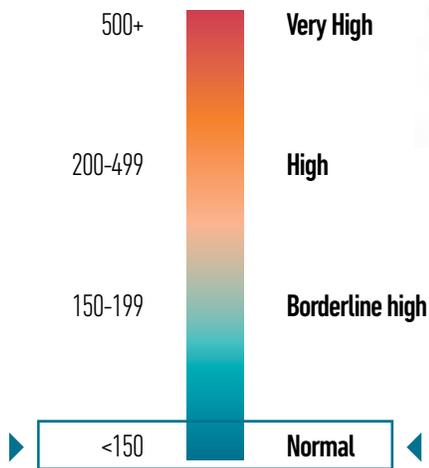
3. BODY MASS INDEX (BMI)



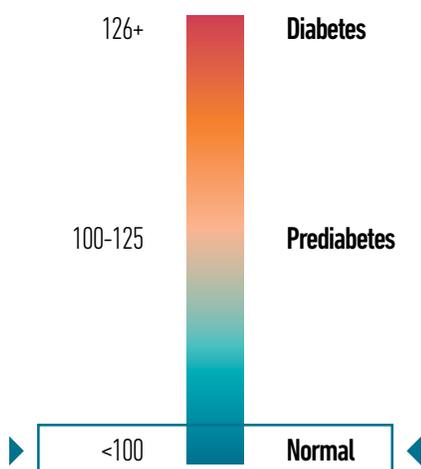
Sources: American Heart Association, WebMD



4. TRIGLYCERIDES



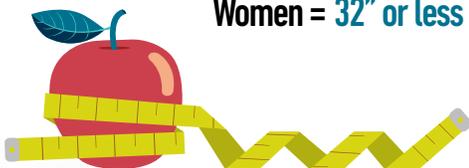
5. FASTING GLUCOSE



6. WAIST CIRCUMFERENCE

Men = 37" or less

Women = 32" or less



MINUTES MATTER

If you're having a heart attack or stroke, the more quickly you act, the more likely you are to avoid permanent disability or death. If you're having symptoms of a heart attack or stroke, call 911 immediately, even if you're not sure it's a heart attack or stroke. Don't call your doctor's office first or drive yourself to the hospital; calling 911 is usually the fastest and best way to start receiving care.



WARNING SIGNS OF A HEART ATTACK

A heart attack is when the blood flow to the heart is partially or completely blocked, depriving the heart of the oxygen it needs. Common heart attack symptoms include the following — sometimes sudden and intense, but other times developing more slowly:

- **Chest discomfort**, including pain or pressure in the center of your chest
- **Discomfort elsewhere** in your upper body including arms, back, neck, jaw, teeth or stomach
- **Shortness of breath**, indigestion, nausea or vomiting, lightheadedness or a cold sweat

Chest discomfort is the most common symptom for both men and women, but women are somewhat more likely than men to experience the other common symptoms.



WARNING SIGNS OF A STROKE

A stroke occurs when your brain isn't getting the blood it needs. The most common signs of a stroke:

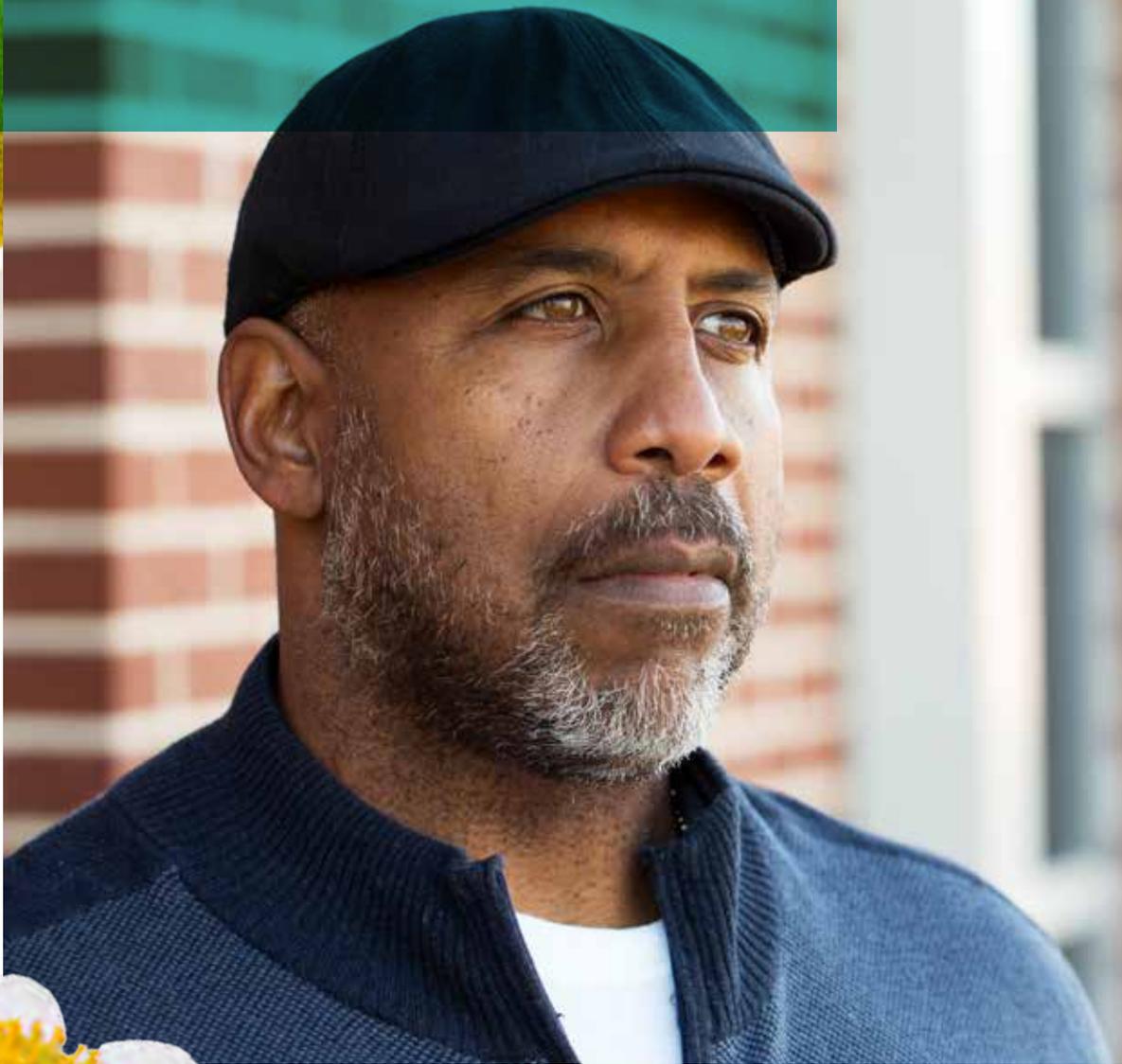
- Face drooping on one side
- Arm weakness or drooping on one or both sides
- Speech difficulty
- Vision problems
- Dizziness
- Confusion or trouble understanding people
- Difficulty with walking, balance or coordination
- Severe headache that comes on quickly for no reason

If you have any of these symptoms, **call 911** immediately — even if you're not sure it's a stroke.

Sources: American Heart Association, Mayo Clinic, WebMD



WANT TO QUIT USING TOBACCO? MEDICA CAN HELP.





Smokers have a higher risk than nonsmokers for many life-threatening health conditions such as cancer, emphysema, heart disease and stroke. In fact, smokers are two to four times more likely to get heart disease or cancer than nonsmokers.

Tobacco is addictive and quitting is hard, but with the right help it's possible. If you use tobacco and would like to quit, Medica is here to help.

If you use tobacco, but do not have signs or symptoms of tobacco-related disease: You are covered for two counseling quit attempts within a 12-month period as a preventive service, with no extra cost to you if received from a network provider. Each counseling attempt includes up to four face-to-face visits. For counseling quit attempts received from an out-of-network provider, you will pay a share of the cost.

If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco: You are covered for cessation counseling services. You are covered for two counseling quit attempts within a 12-month period, but will pay a share of the costs. Each counseling attempt includes up to four face-to-face visits.

Questions about Medica's tobacco cessation programs? Call Medica Customer Service at the number on the back of your ID card or visit [medicare.com/wellness/medicare-tobacco-cessation](https://www.medicare.com/wellness/medicare-tobacco-cessation). ■

Sources: Medica Evidence of Coverage, American Heart Association



AVOIDING SECONDHAND SMOKE CAN SAVE YOUR LIFE

Even if you maintain healthy habits and don't smoke yourself, just spending time around people while they're smoking and breathing in their secondhand smoke can significantly increase your risk for heart disease.

- If you breathe in secondhand smoke at home or work, you increase your risk of developing heart disease by 25 to 30 percent.
- Because of secondhand smoke, each year in the U.S. 34,000 nonsmokers die of heart disease and 8,000 nonsmokers die of strokes.

Source: Centers for Disease Control and Prevention



MEET SCOTT ANDERSON

“

Exercise is so important for both my physical and emotional health.

One of Us

Age 66

Lives in New Brighton, MN

Medicare member for about 10 years — currently in Medica Advantage Solution

Has weathered several medical crises through exemplary physical fitness, a positive attitude and sense of humor, strong personal relationships and life-saving medical care.



In the last decade, 66-year-old Scott Anderson has experienced a layoff, two cancer diagnoses and a near heart attack. But today this Medica member is happy, healthy and fit. Scott recently sat down with *Medica Magazine* to talk about the challenges he's faced and how he's managed to persevere.

You've been through a lot. What are some of the challenges you've faced?

About 10 years ago, I was laid off from my job after working at print shops for more than 35 years. A month later I found out I had liver cancer. I went through a bunch of different treatments and then had to have a liver transplant. A year later, I was diagnosed with prostate cancer and had to have more surgery. It felt like such a huge snowball of problems came my way. It was tough there for a while trying to figure out how to survive.

How did you manage to bounce back?

I give a lot of credit to my wife. She worked part-time while we were raising our kids. But I wasn't able to work for several years, so she started working full-time and even took on a second job for a while. She really helped us keep things together.

Before I had cancer, I never really exercised. I joined a gym a couple times for a month or two, but I never stuck with it. After I had cancer, I decided I needed to get in shape, so I used my SilverSneakers benefits to join my local YMCA*. Now I'm so dedicated that I consider it like my job to go to the Y. I go four days a week for at least three hours at a time. I go to a lot of classes — spin class, weightlifting, yoga, Zumba, step aerobics and reform Pilates. I've lost about 40 pounds, mostly through exercise. I'd like to lose about five more pounds, but I have a hard time staying away from snacks. I really like chips,

popcorn and Twizzlers®. I probably could lose the weight if I'd just duct tape my mouth shut for a few hours every night!

I also have a ton of friends at the Y now, both instructors and other members. The instructors at the Y help me out so much, both with the workout and just talking to me after class about my issues. I love them all. If I wasn't going to the Y I'd probably be home on the couch by myself eating chips. My friends and the routine are just as important to me as the workout.

Three years ago I was able to start working two days a week as a valet at Gillette Children's Hospital. That keeps me active and walking most of the day. Families pull up with their kids in wheelchairs and I park their cars for them. You can't believe how thankful I am after working at the hospital and seeing what these kids have to go through. I've been through a lot too, but I'm feeling good now.

We have three kids and seven grandkids who are all healthy. In a lot of ways, I'm pretty lucky. Our kids and grandkids all live near us. We get to celebrate birthdays and holidays together, and we spend a lot of time with the grandkids in the summer going to water parks, fishing and shell hunting. Every Labor Day we rent a cabin and the whole family goes.

You had another health scare a year ago. Can you tell us about that?

A nurse practitioner from Medica, Kati Kaushal, came to our house to give me a physical. (See sidebar on **page 13** to hear from Kati.) I told her I'd been having some chest pain in spin class and when I climbed stairs. I had just had some chest pain an hour before her visit when I was walking our dog. I have acid reflux, so I thought that was the cause of the pain. She told me she thought it sounded like a blockage in my heart, not reflux, and she was worried I was going to have a heart attack.

*Scott works out at the Emma B. Howe Family YMCA in Coon Rapids.



I'm grateful that I got a physical that day. I tell people that Medica saved my life.

She said I needed to go to the hospital right away. At first she wanted to call an ambulance, but I didn't want to do that. My wife was out shopping, and I wanted to wait to have her drive me to the hospital. When my wife got home, all of a sudden I had two women ganging up on me, so I didn't have much choice!

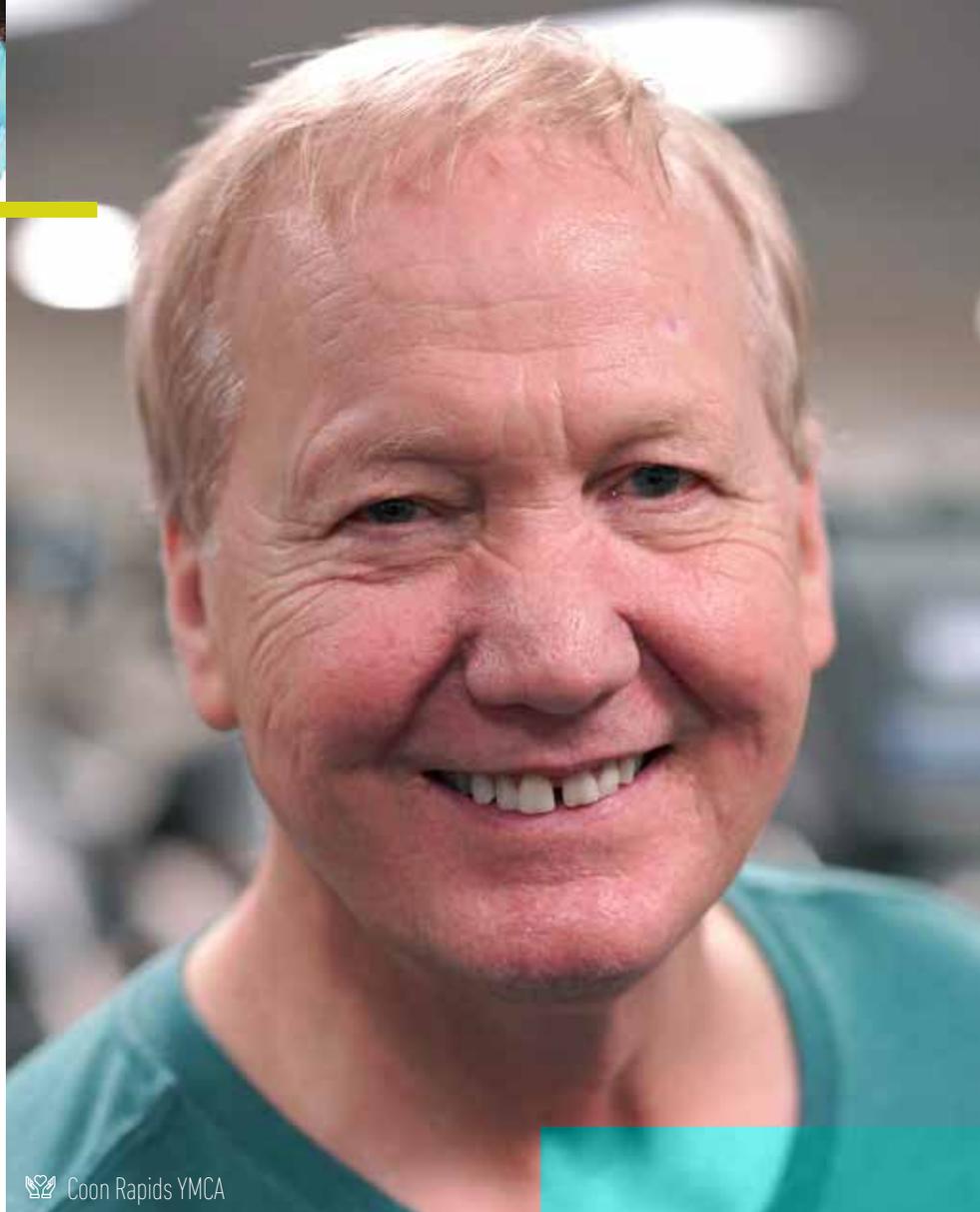
At the hospital, the doctor decided to keep me overnight. They started to do a stress test in the morning, but they only got halfway through it. As soon as my heart rate went up they knew it wasn't working very well. They rushed me to surgery for a stent to open up the heart blockage.

After surgery the doctor said that my main artery was 95 percent blocked and I was close to a big heart attack. I'm grateful that I got a physical that day. I tell people that Medica saved my life.

I really appreciate my Medica benefits. Medica covers everything that Medicare doesn't. I take lots of medications and I've had so many hospitalizations that have all been covered. And Medica gives me a gym membership through SilverSneakers.

What would you recommend to other people who are facing health challenges?

The most important thing I would recommend is to try to stay positive.



 Coon Rapids YMCA

When the nurses were prepping me for my liver transplant, I was joking and laughing with them. My wife didn't understand how I could keep laughing right before major surgery, but I think trying to stay positive even through those hard, scary times is really important.

Being around people who support me also helps. Between my friends at the Y and my family, I'm lucky to have a lot of support that has helped me through all of this. When negative thoughts start coming in, I talk to people and try to get myself back on a positive note.

I also recommend to people that they start exercising. For me, exercise is so important for both my physical and emotional health. ■



HOW A HOME VISIT MAY HAVE SAVED SCOTT'S LIFE



A year ago, nurse practitioner Dr. Kati Kaushal worked for a provider Medica hired to give in-home physical exams to certain members. One afternoon, her list of patients to visit included Medica member Scott Anderson. (See Scott's story starting on [page 10](#).)

Kaushal gave Scott a comprehensive health assessment that included going over his medication list, health history, current symptoms and completing a physical exam. One question she asked Scott was whether he had any chest pain with exertion. He told her he had been experiencing chest pain and tightness while riding a stationary bike and climbing stairs — also including an hour prior to the visit as he was walking his dog. She then took his blood pressure, which was 170/100 — a very high reading.

Kaushal recommended that Scott go straight to the ER. He declined an ambulance, which Kaushal thought was reasonable since he wasn't having active chest pain or other symptoms. He told her he would wait for his wife to return home from shopping so she could drive him to the hospital.

"I didn't feel safe just walking out the door and leaving him there," Kaushal says. "With Scott's permission, I called his wife and urged her to come home quickly to take him to the ER. I stayed with Scott until his wife arrived home, and I called the ER to give a report on Scott's condition and let them know he would be coming in."

As reported in Scott's story, the visit to the ER resulted in emergency surgery for a stent to open up his blocked heart, and Scott credits Medica — and Kaushal — with saving his life.

"Most of these visits don't lead to me encountering an emergency situation," she says. "But I've had three patients that ended up having to be rushed to the hospital for vascular or cardiovascular procedures. In another instance, I caught a kidney patient that was on an unsafe dose of medication and I quickly worked with her primary doctor to get that changed."

"Our in-home visits are a full hour in a relaxed home setting, which is more than patients generally receive in an office visit. We can really take the time to go through their allergies, their medications, their mental health. Since we're in the home we can identify things like loose rugs or other potential fall risks. We can recommend resources like SilverSneakers or Meals on Wheels. Or we can help them call Medica if they need help finding a doctor or need their benefits explained to them."

ARE YOU EXPERIENCING CHEST PAINS?

If you're experiencing chest pains — even if you think it might just be heartburn or muscle strain —

CALL 911 RIGHT AWAY.

For more about symptoms of a heart attack or stroke and how to respond, see *Minutes Matter* on [page 7](#).





Talking to Your Doctor about Heart Health



Stacy Ballard MD, MBA

Medica Senior Medical Director

22-year career as an OB/GYN

Lives in Minneapolis with her husband, four children and fearless dog Zeus

Q: As a generally healthy person, what should I discuss with my doctor about heart health?

A: If you're over age 65 and haven't had any significant heart issues, your doctor could perform a cardiac risk assessment. He or she will take into consideration your blood pressure and cholesterol numbers, lifestyle factors, family history and other diseases you may have such as diabetes. If you know your blood pressure and cholesterol numbers, you can also use the American Heart Association's *Check Change Control Calculator* at ccccalculator.ccctracker.com. If the assessment determines you're at risk for heart disease, it's time to talk to your doctor, quit smoking, get your weight in a healthy range and make sure you're eating healthy and getting in your physical activity. See the checklist for talking to you doctor on **page 19** of this issue.

Q: How do women and men differ when it comes to heart health?

A: Much of the scientific research on cardiovascular issues has been done on men, less of it on women. So there are still things we don't know about women



and heart health. But there are some things we do know.

Heart disease is the most common cause of death for both women and men, killing about 647,000 Americans each year.

Naturally occurring estrogen seems to have some benefits to heart health, so while men may have cardiovascular health issues as early as 45, women don't usually start to have issues until about 55, after they've gone through menopause. However, women shouldn't take estrogen in menopause just to prevent heart disease. There are risks associated with taking estrogen medication, so only take it if your doctor recommends it for other reasons.

You may have heard that heart attack symptoms are different for men and women. This is true to some extent, but more symptoms are the same than are different. When having a heart attack, chest pain or discomfort is the most common symptom for both men and women. But women are somewhat more likely than men to experience other symptoms, like discomfort elsewhere in the upper body, shortness of breath, nausea or lightheadedness. Women are also more likely than men to have a heart attack as a result of emotional stress, particularly if they've already had one heart attack and are at risk for another.

Q: What are the most important things I can do for my heart health?

A: If your doctor has prescribed medication to control high blood pressure or high cholesterol, be sure to take it. This will dramatically reduce your risk of having a heart attack or stroke.

If you currently smoke, the best thing you can do for your heart health and overall health is to quit smoking. If you don't smoke, the best thing you can do is

get regular physical activity. Don't worry about getting your heart rate way up. In fact, if you have high blood pressure or haven't been very physically active, getting your heart rate up too quickly can put you at risk for a heart attack. If you haven't been active, a great way to start is by walking for 10 minutes a day, whether that means up and down the hall of your apartment building or around the block. Gradually build up to 20 or 30 minutes a day.

Diet is also important. Everyone should eat lots of fruits and vegetables and lean protein. Everyone should avoid trans fats like partially hydrogenated oils found in some processed foods, instead focusing on good fats like olive oil, nuts and avocados. When it comes to other dietary practices, talk to your doctor or nutritionist. For instance, if you have high blood pressure it may be important for you to avoid salt, but some people are more likely to eat healthy vegetables if they're seasoned with a little salt. Some people may need to avoid high-fat foods like ice cream, but for other people who are underweight or have swallowing problems, ice cream may be a good way for them to get important protein, fat and calories. So it's important to talk to your doctor or nutritionist about what dietary tradeoffs may make sense for you.

Healthy habits are important for everyone, but they're especially key for you if you have health issues like diabetes, high blood pressure, high cholesterol, depression or anxiety. Good health practices are also essential for you if you have a family history of heart disease. ■



HOW TO GET REIMBURSED FOR DENTAL CARE



If you have tooth decay or gum disease, harmful bacteria can travel from your mouth to the rest of your body. This can lead to health conditions like pneumonia and heart disease. So taking care of your teeth by brushing, flossing and getting regular dental care is a great step to encourage a healthy heart and good health overall.

To help make sure you get the dental care you need, Medica will reimburse you up to \$400 - 750 per year, depending on your plan, for services from any licensed dentist within the U.S. and its territories. See your *2020 Quick Member Reference Guide* (included as part of your member packet) to determine the limit for your plan.

After you receive dental services, submit a Dental Reimbursement Claim Form along with your bill and proof of any payment you've made. To access forms, go to medica.com/members, select your plan, and go to About Your Coverage at the bottom of the page. Or it can be found in the *2020 Forms for Members booklet* that came in your member packet. Remember, you must send us your request for reimbursement within 365 days from the date of service. Your claim reimbursement will take approximately 30 days to process and Medica will forward a check directly to you.

Source: Mayo Clinic, Medica



NEW IN 2020: TELEHEALTH VISITS FOR MENTAL HEALTH CARE, OUTPATIENT SUBSTANCE ABUSE AND PSYCHIATRIC SERVICES

Want to talk to someone about your depression, anxiety, substance abuse or other mental health concerns? Starting this year, you can choose whether you want to access care from a therapist or psychiatrist in their office or online from your home. Telehealth services* are covered at the same cost-sharing amounts to you as other individual sessions for outpatient mental health care, substance abuse or psychiatric services.

To access a provider via telehealth, here's what you need to do:

Step 1: Find a provider and schedule an appointment.

- Visit liveandworkwell.com and enter the access code *Medica*.
- Select *Find a Resource > Virtual Visits* from the dropdown menu and click the *Get Started* button.
- Select the network *Medica Advantage Solution* and click *Submit*.
- Use the search tool to find a provider that interests you. You can filter for location and specialties and also can see reviews on many of the providers. The search results for each provider will indicate whether you can schedule a virtual visit online or need to call to schedule a virtual visit.

Step 2: Prepare for your telehealth/virtual visit.

Use the video calling feature on your computer to see and talk to your provider face-to-face during your scheduled appointment. You will need a high-speed internet connection.

Step 3: Meet with your chosen provider.

Enjoy a private, confidential conversation with your provider via your computer. If you scheduled your appointment online, you received an email with a link. If you scheduled by phone, follow the instructions they gave you when you called them.

Questions? Call 1-800-848-8327 (TTY: 711) 24 hours a day, 7 days per week.

*Telehealth services are sometimes called *virtual visits*, such as on liveandworkwell.com.



COVERAGE FOR OVER-THE-COUNTER (OTC) DRUGS & SUPPLIES

You have a benefit allowance of \$25 - 50 per quarter, depending on your plan, for over-the-counter (OTC) drugs and supplies — including cough drops, contact solution, bandages, blood pressure monitors, dental floss, allergy pills, ibuprofen, aspirin, certain vitamins and more than 150 other items.

Orders can be placed online at [cvs.com/otchs/medicahealthplans](https://www.cvs.com/otchs/medicahealthplans) or by phone at 1-888-628-2770 (TTY: 711) Monday to Friday 8 a.m. to 7 p.m. Central. See the *OTC Catalog* included with your member kit for a list of available products.



FRESH PRODUCE DISCOUNT FOR MEMBERS WITH CHRONIC CONDITIONS

If you have a chronic condition that meets certain criteria, you may be eligible for the Healthy Savings Program. If you're eligible for the program, you'll receive a Healthy Savings Card and instructions in the mail, good for savings on fresh fruits and vegetables at participating retailers each week.





COVERAGE FOR CARDIOVASCULAR DISEASE RISK REDUCTION VISIT

Each year, you're covered for one cardiovascular disease risk reduction visit with your primary care provider. During this visit, your doctor will check your blood pressure and discuss things you can do to keep your heart in good shape, such as exercising, eating healthy and taking aspirin when the benefits outweigh the risks.

Once every five years, you're covered for a cardiovascular disease screening blood test. This is given to check your cholesterol, lipid and triglyceride levels.

Both of these services are available through network providers at no additional cost to you. Please review your *Evidence of Coverage* for out-of-network coverage and cost-sharing amounts for these services when received from providers who are not in the network.



IS DAILY ASPIRIN THERAPY RIGHT FOR ME?

If you've previously had a heart attack, stroke or are at risk of a heart attack, your doctor may recommend that you take a daily aspirin for heart attack prevention.

You shouldn't take daily aspirin without your doctor's guidance, as it can cause internal bleeding and other serious side effects. Before you start taking a daily aspirin, work with your doctor to weigh the benefits and the risks for you.

Source: Mayo Clinic



Questions to Ask Your Doctor at Your Annual Physical

Your annual physical is a great opportunity for you to talk to your doctor about all of your health care concerns. Not sure what questions to ask your doctor? Here are some to get you started:

- What screenings and immunizations do I need?
 - Cholesterol, triglycerides, blood pressure
 - Breast cancer screening
 - Colon cancer screening
 - Diabetic screening
 - Osteoporosis
 - Vaccines such as flu, pneumonia, shingles, MMR, Tdap
- Do I need to be concerned about side effects or interactions with any of my medications?
- How should I start, increase or maintain my level of exercise or physical activity?
- Do I need to make any changes regarding my nutrition or weight?
- How can I improve or maintain my physical health?
 - Does my health limit the activities I can do?
 - Do I have any problems with work or daily activities due to my health?
 - Do I have pain that interferes with my activities?
- How can I improve or maintain my mental health?
- How can I reduce my risk of falling?
- How can I improve my bladder control?

Clip & Save!



WALK 20 MINUTES A DAY

FOR HEART HEALTH





All truly great thoughts are conceived while walking.

— Friedrich Nietzsche

Exercising even just 20 minutes a day is one of the best ways to lower your risk of many common health conditions — heart disease, obesity, stroke, diabetes, cancer, osteoporosis, depression, anxiety, insomnia and dementia. For most of us, one of the easiest and most effective exercises is walking.

Before you start walking, here are some things to keep in mind:

- **See your doctor.** If you're over 60 or have been diagnosed with heart disease or another chronic health condition, talk to your doctor before you start a new exercise program.
- **Shoes matter.** Wear sneakers that are comfortable, fit well, and have good traction and support.
- **Start slow.** If you're currently not exercising at all, even a five-minute walk around the block can lead to big benefits for your health and well-being. For every hour you walk, you may increase your life expectancy by two hours. Research shows that people who walk just 10 minutes per day tend to be happier than those who don't exercise.
- **Rack up the minutes.** Based on current health research, the American Heart Association recommends at least 150 minutes per week of moderate-intensity aerobic activity — which translates to about 20 minutes per day or 30 minutes five times per week.
- **Ready to up your game?** If you're already walking 150 minutes per week and looking for a greater challenge, add muscle-strengthening activities such as yoga or light weight lifting twice a week. Or get even more health benefits by doubling your aerobic activity to 300 minutes per week. Try brisk intervals, such as walking one block fast followed by two blocks slow, or try walking a little faster to the next tree or mailbox. If you're feeling really fit, try incorporating hills or stairs into your routine.

Sources: American Heart Association, Cleveland Clinic, The New York Times, WebMD



1. Enjoy nature. Spending just two hours a week in nature — hiking a woodland trail, strolling around a lake, sitting on a park bench — can decrease your stress levels, improve your overall health and even increase your life expectancy.



2. Tend a garden. Gardening checks many of the boxes that can contribute to good health, such as spending time outdoors, being physically active, contributing to a sense of life purpose and providing access to fresh produce. Gardening may lower your risk of dementia, improve your mental and physical health overall and increase your life expectancy. Don't have access to an outdoor garden? You can also reap health benefits — and improve your home's air quality — by tending indoor plants.



3. Spend time with friends. Enjoying time with friends can stave off depression, help you cope with life trauma such as divorce or illness, and even lead to lower blood pressure and BMI numbers. Bonus points if you and your friends exercise together or offer mutual support for other healthy habits.



4. Spend time with grandkids or other children. Spending time together reaps physical and emotional health benefits for both grandparents and grandchildren, including reducing the risk of depression.



5. Get a pet. Living with pets lowers blood pressure, eases anxiety and boosts your immune system. **Did you know that dog owners walk about 20 minutes more per day than non-dog owners?** If you need a more low-maintenance pet, cats can be great for those who travel a lot or have limited mobility.



6. Hug it out. A good hug from a loved one feels great. Hugs can also strengthen relationships, lower blood pressure, ease stress, relieve chronic pain, help you heal faster from injuries, boost your immune system, lessen symptoms of the common cold, and ease anxiety and depression.





- 7 Volunteer.** In addition to helping other people and causes you care about, volunteering can improve your health. For people over 65, volunteering can decrease depression and pain levels, and increase your life expectancy.



- 9 Be grateful.** Research shows that feeling and expressing gratitude can improve your physical and mental health — from improving blood glucose levels for people with diabetes to easing symptoms of anxiety and depression. Try keeping a gratitude journal, writing heartfelt thank you notes or simply reflecting on the things you're grateful for.

Things That Are Good For Your Heart — and Feel Great

Your heart is the master of your circulatory system, pumping oxygenated blood throughout your body 100,000 times per day. Metaphorically, the heart is also regarded as your emotional center, where deep feelings of love and compassion reside.

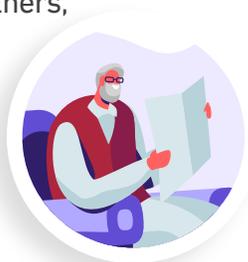
The good news is that many things are good for both your physical and emotional hearts. Here are 14 things you can do to expand your feelings of love, satisfaction and well-being — while also lowering stress levels and benefiting your physical health.



- 10 Sleep more.** Sleeping an adequate amount so you feel refreshed in the mornings — about 7-9 hours for most people — helps your memory, learning ability, attention span and creativity. It eases inflammation and lowers blood pressure, depression, irritability, stress and accident rates. In fact, research shows that more single-car crashes from running off the road are caused by being tired than by alcohol.



- 8 Read a good book.** Reading strengthens brain activity, increases empathy with others, prevents age-related cognitive decline, improves sleep, lowers blood pressure and heart rate, alleviates symptoms of anxiety and depression and may help you live longer. Most of these health benefits apply whether you read fiction or non-fiction, articles or books — or even whether you read a print book or tablet or listen to an audiobook. Want some book recommendations? Check out *Medica Book Club* on **page 25**.



- 11 Laugh more.** Laughing relaxes you, improves your mood, improves your overall sense of well-being, relieves stress, improves the immune system and helps relieve pain. So read the comics, watch your favorite sit-com or a few funny videos or spend time with friends who make you laugh. Your health will thank you!

CONTINUES 



Got a Minute?

Everyone experiences daily moments of stress like a flat tire or unexpected traffic when you're late for an appointment. And sometimes life hands you bigger stressors like financial problems or an illness. If your stress levels build up and become chronic, you may be at risk for health problems like digestive issues, anxiety, depression, headaches, insomnia, weight gain or loss, high blood pressure, heart disease and stroke.

For long-term stress reduction, try a few of the tips in *14 Things That Are Good for Your Health — And Feel Great* starting on **page 22**. Or it may help to talk to a therapist.

If you're feeling stressed and only have a minute or two to spare, here are a few things to try:

- **Breathe.** Close your eyes and breathe in for five seconds, out for 10 seconds. Repeat four or five times, or more if you have the time. Bonus points if you accompany your breaths with a calming mantra such as *This too shall pass* or a single repeated word such as *breathe, peace* or *calm*.
- **Text a friend** to vent your worries or just to say *hi*.
- **Move!** Get up from your chair and walk up and down a flight of stairs, do 15 jumping jacks, turn on your favorite song and dance for a minute or two, or try a few stretches.
- **Drink a glass of water.**
- **Have a healthy snack.** If you find yourself getting testy with your family members or unable to focus, eating an apple, a few carrot sticks or a handful of almonds can go a long way toward making you feel less hangry.
- **Watch a fun video.** Try a Google search for *cute panda* or *laughing baby*. After a minute of cuteness, you may find it hard to stay in a bad mood!

12. Listen to live music. In addition to being fun, going to concerts can also ease stress levels, lower blood pressure, relieve pain and improve your sense of connection with others.



13. Practice yoga. Engaging in a few deep yoga stretches can feel amazing to stiff, sore muscles. Research shows that people with a regular yoga practice gain a variety of health benefits including increased balance, flexibility and strength, as well as reduced depression, better sleep and a better overall sense of well-being.

14.

Go for a walk. You can read all about the health benefits of walking on **page 20**. You're more likely to stick with a walking routine if it's enjoyable, so experiment with what works for you. Walk with a friend or family member. Walk your dog around the block. Join a walking group through a community center, gym or religious community. Listen to a podcast or audiobook, but keep the volume low enough so you can hear what's going on around you. Pick up trash in your neighborhood. Record your mileage in a journal or app to help track your progress. Try walking in a new-to-you neighborhood or hiking trail.



Sources: Blue Zones Project, BMC Public Dog Health, Mayo Clinic, Diabetes Self Management, International Journal of Behavioral Nutrition and Physical Activity, Scientific Reports, US News and World Report, WebMD



It's only with the heart that one can see rightly; what is essential is invisible to the eye.

— Antonie de Saint-Exupery,
The Little Prince



MEDICA BOOK CLUB

Ready to get lost in a good book? Here are a couple feel-good novels Medica recommends:



THE LAGER QUEEN OF MINNESOTA by J. Ryan Stradal

In this family saga, sisters are first divided and decades later reunited through the business of brewing beer. You can't help but be charmed by the delightful, funny, stubborn, hardworking, quintessentially Midwestern women featured in this book. Whether you choose to read this novel or listen to the audiobook, the distinctive Minnesota-esque speech patterns and accents really shine through.



The One-in-a-Million Boy by Monica Wood

First connected through a community service project, a 104-year-old woman and an 11-year-old boy become fast friends as he tries to help her make it into the Guinness Book of World Records. One week the boy doesn't show up at her house as expected, but the boy's father soon arrives on her doorstep determined to finish the good deed his son had begun. An achingly tender, at times funny, heartbreaking, redemptive story.



The Science of Well-Being

Yale University's most popular course — The Science of Well-Being — is now available for free online for anyone who wants to take it. The 10-week course gives you a series of challenges designed to increase your happiness and build more productive habits.

To learn more or to enroll in the course, visit coursera.org/learn/the-science-of-well-being.



MEDICA FOUNDATION AWARDS 64 RURAL HEALTH GRANTS

Rural areas have different health care needs than people in more urban areas. For instance, it can take longer for rural residents to get emergency care. And, access to services such as respite care, specialty providers, transportation to medical appointments and even healthy food may be more difficult for people in rural areas — especially for seniors who don't drive.

The specific health needs of a rural area are understood best by those within the community. That's why the Medica Foundation aims to support community-led solutions to health concerns with nonprofits in those areas.

In 2019, the Medica Foundation awarded Rural Health Grants of up to \$5,000 to 64 organizations in Minnesota, Nebraska, North Dakota, South Dakota and western Wisconsin. Here are a few examples of the Foundation's grantee partners doing amazing work in their local communities:

- **Northwoods Care Partners in Ely, MN**, received support for its Alzheimer's program to help with caregiver support, volunteer recruitment and management, and community education on aging issues.

- **Lakes Area Interfaith Caregivers in Baxter, MN**, provides transportation and home modifications for seniors. Their grant money helps low-income seniors and persons with disabilities continue to live safe and independent lives in their own homes.

- **Two Rivers Public Health in Holdrege, NE**, received funding to increase dental access in rural Nebraska, with staff traveling to health clinics to provide dental services and education.

- **Benson County Transportation in Maddock, ND**, will use its grant funding to provide vouchers for older adults and people with disabilities for transportation to get to their medical appointments.

- **Catholic Social Services in Rapid City, SD**, provides mental health and other services for people experiencing poverty, including a large Native American population.

- **The BRICK Ministries, in Ashland, WI**, partners with local grocers to stock food pantries for seniors in multiple rural locations.



MEDICA IN THE COMMUNITY

"Our social mission isn't something we just talk about — it's deeply embedded in who we are and what we do."

— John Naylor, Medica President & CEO

How Does This All Tie Together?

The Medica Foundation works to improve health and remove barriers to health care services. In 2019, the Foundation awarded 137 grants to nonprofit organizations totaling \$1.81 million.

Medica is a Game Changer!

In 2019, Medica received the Game Changer Award from the Twin Cities Corporate Volunteerism Council. This award honors an employee-driven corporate initiative or program that promotes volunteerism, demonstrates innovation, and impacts company culture and strategy.

Employee Volunteerism

Medica encourages employees to give back to the communities in which they live and work. Medica employees receive 16 hours of volunteer paid time off each year and since 2013, more than 40,000 hours of volunteer time have been logged.

Medica Volunteer Recognition includes:

- **Dollars for Doers** — Medica makes a \$200 charitable contribution to non-profit organizations, recognizing employees who volunteer 30 or more hours at the organization. Medica has contributed more than **\$75,000 on behalf of employee volunteers** since 2013.

- **Compassion Award** — Each year, Medica recognizes one employee for their significant commitment to volunteerism and community service. The award, and a \$500 donation to a non-profit organization, goes to an employee who has volunteered 100 or more hours in a year.



MAKE A HEALTHY CHEESE BOARD

Whether you want a quick, easy lunch ...or a crowd pleaser for a cocktail party, a cheese board is a great option. Cheese can get a bad rap for being high in fat, calories and sodium, but it's also high in healthy protein and bone-building calcium. Many cheeses contain healthy vitamins and other important nutrients. Just choose the right cheeses for your board — balanced with a diverse assortment of fruit, veggies and other healthy accompaniments.

Here are the makings of a great cheese board — balanced for flavor, texture, appearance and healthfulness:



At least one hard cheese

Consider Parmesan, which has 10 grams of protein per ounce and is also high in calcium and phosphorus, two important nutrients for bone health. Swiss cheese is lower in sodium and fat than many other cheeses. And cheddar cheese is high in vitamin K, which is key for heart and bone health.



Nuts

Nuts are high in fat and calories, but they're also high in protein and beneficial nutrients. As with cheese, nuts can be a healthy part of your diet when consumed in moderation. Consider almonds, which are high in vitamin E and magnesium; high-fiber pistachios; and walnuts, pecans and macadamia nuts, which can all contribute to a healthy heart.



At least one soft cheese

Consider fresh mozzarella, which has only 85 calories per ounce and is high in healthy probiotics and lower in sodium than many other cheeses. Mozzarella is especially good paired with in-season tomatoes, fresh basil and a drizzle of balsamic vinegar. Feta cheese has only 80 calories per ounce and often is made from goat or sheep's milk, which is easier for some people to digest than cheeses made from cow's milk. Ricotta cheese is a high-protein option, with 12 grams of protein per ounce.



Whole grain crackers or thinly sliced good bread

To maximize your board's health quotient, keep the bread and crackers to a minimum (or eliminate them), as they can be easy to overeat.



Fruits and Vegetables

Include thinly-sliced apples, grapes and whatever fresh fruits and crispy vegetables are in season. To maximize nutritional value and minimize fat and calories, fill about half of your cheese board with fruits and vegetables in a rainbow of colors.



Something pickled or brined

Include things such as pickles, olives or pickled veggies like peppers or artichokes. Serve in a small bowl on your cheese board.



Dried fruits

Try pairing dried cherries with Brie, ricotta or mozzarella. Or pair dried cranberries with goat cheese or sharp cheddar.



SILVERSNEAKERS FREE GYM MEMBERSHIPS AND MORE!

**Medica has partnered with
SilverSneakers® to offer:**

- No cost membership* at more than 17,000 fitness locations nationwide
- FLEX® classes tailored specifically to seniors, offered in locations such as parks, community centers and senior living centers
- A mobile app to help you find classes, access workout videos and track your fitness progress (*download **SilverSneakersGo™** app from wherever you get your apps*)
- On-demand video workouts



Exercise Your Options

If you enjoy working out with others, you can take any class at a SilverSneakers gym. Or try a SilverSneakers class designed especially for older adults — offered at a SilverSneakers gym or at FLEX locations such as parks, community centers and senior living centers. SilverSneakers classes include:

- **SilverSneakers Classic** – Designed to increase muscle strength and range of movement, incorporating a chair for standing support
- **SilverSneakers Circuit** – Offers standing, low-impact choreography alternated with standing upper-body strength work
- **SilverSneakers CardioFit** – This safe and heart-healthy aerobics class uses low-impact movements that focus specifically on building upper-body and core strength and cardio endurance
- **SilverSneakers Yoga** offering chair support to help you perform poses safely
- **SilverSneakers EnerChi** comprised of easy-to-learn, modified tai chi forms to improve well-being
- **SilverSneakers Splash** – Shallow-water exercise class using a splash-board, suitable for all skill levels
- **SilverSneakers Stability** designed to help you become stronger and improve balance

If you prefer working out on your own from home, SilverSneakers offers hundreds of on-demand workout videos at [silversneakers.com](https://www.silversneakers.com) or on the SilverSneakers mobile app. Video workouts include the same classes offered at SilverSneakers group fitness locations, along with wellness and nutrition videos and more.



To access SilverSneakers:

You will need your SilverSneakers card (or SilverSneakers member number) to use your SilverSneakers benefits. If you don't already have a card, you can order one on the SilverSneakers website. Visit [silversneakers.com](https://www.silversneakers.com) to order a card, access videos or find a SilverSneakers gym near you.

Call toll free:
1-877-871-7053 (TTY: 711)

Phone hours:
7 a.m. to 7 p.m. Central Time,
Monday-Friday



NATIONAL COVERAGE DETERMINATIONS

The Centers for Medicare & Medicaid Services (CMS) periodically makes changes to specific services covered by Medicare. These changes — called National Coverage Determinations — are then shared with health plans like Medica and are posted online for you to see. For the most up-to-date list, go to [medicare.com/members](https://www.medicare.com/members), select your plan, and go to Resources at the bottom of the page.



PROTECT YOURSELF AGAINST PHONE SCAMS

Scammers will go to great lengths to sound like a company or government agency you trust. **It's never a good idea to give out sensitive information like your Social Security number, Medicare ID number, credit card number or bank account information to someone who calls you unexpectedly.**

Companies like Medica — and government agencies like the Social Security Administration, the IRS or the Centers for Medicare & Medicaid Services — won't call and ask you for such information over the phone.

But Medica does sometimes call members for a number of reasons. Here are some examples of legitimate calls you may get from Medica or a business partner making calls on Medica's behalf:

- **Types of Calls** – You could get a call asking you to complete a Health Risk Assessment or survey or to schedule a home health screening, offering a disease management program for a condition like diabetes or heart disease, offering a tobacco cessation program, offering to help you lower your drug costs, or checking how you're doing after a hospitalization.
- **Info Medica Might Ask For** – A Medica representative might ask for your address and birth date to help confirm that we're speaking to the right person. They might also ask for an alternative phone number or email address. Or they may want to discuss health information. Medica will **never** ask for information like your Social Security Number or credit card number.
- **Business Partners** – This isn't an exhaustive list of business partners, but some of the partners Medica works with include Revel, Matrix and EPIC Hearing. Just as with Medica and government agencies, Medica's business partners won't ask you for financial or other sensitive information over the phone.

If you receive a phone call claiming to be Medica or a government agency but something doesn't feel right, trust your gut and feel free to hang up the phone. If you aren't sure if that was really Medica calling, you can always call Customer Service at the number listed on your ID card to find out if it was a legitimate call.

EXTRA BENEFITS AND DISCOUNTS



YOUR PERSONAL ADVOCATE IS READY TO HELP

Have questions about your Medica plan coverage? Need help navigating medical plan options? It's good to have someone who has your back. HealthAdvocateSM is that health support lifeline. Personal Health Advocates will help you tackle health-related questions — from finding the right doctor to resolving claims questions. They can even help you make an appointment with a hard-to-reach doctor.

If you are a caregiver, HealthAdvocate can be an absolute lifeline when you most need it. The service is confidential and provided to you at no additional cost.

Call Personal Health Advocate Service toll free at 1-866-668-6548 (TTY: 711). Available 24/7, 365 days a year.



NURSELINE BY HEALTHADVOCATE IS AVAILABLE 24/7

You have a place to turn for trusted advice and information when you need it most. Highly trained nurses are available to help answer your questions about symptoms, medications and health conditions, and offer self-care tips for non-urgent concerns. The service is provided at no additional cost to you as part of your Medica plan membership.

Call HealthAdvocateSM Nurseline toll free at 1-866-668-6548 (TTY: 711). Available 24/7, 365 days a year.



MEMBERS SAVE ON HEARING AIDS AND MORE

The following services are covered when received from an EPIC[®] Hearing provider:

- \$0 copay for annual routine hearing exam.
- Low copays (\$599 or \$899) for EPIC's private label Vista hearing aids in various styles and colors.
- Extensive discounts for digital hearing aids from all major brands like Starkey, Beltone, Widex and many more.
- Follow-up care for one year with up to three exams to fit and value your hearing aids at no cost.

To learn more

Call toll free: 1-866-956-5400 (TTY: 711)

Hours of operation: 8 a.m. to 6 p.m. Central,

Monday-Friday. Visit online: epichearing.com



SAVE ON MEDICAL ALERT SYSTEMS

As a Medica member, you get discounts off retail prices for a variety of medical alert service options from Philips Lifeline, the number one medical alert provider in the U.S.

Contact Philips[®] Lifeline toll free at 1-866-674-9900, ext. 4472 (TTY: 711), 6 a.m. to 10 p.m. Central, Monday-Friday; 8 a.m. to 5 p.m., Saturday. Visit online: offer.lifelinesys.com/medica.



SAVE ON LASIK VISION CORRECTION

You have access to discounts of up to 50 percent off Lasik vision correction through the Qualsight Laser Vision Correction program. The program provides you with a national network of accredited and experienced LASIK surgeons to choose from.

Contact QualSight[®] LASIK to learn about these member discounts Call toll free: 1-877-298-2010 (TTY: 711). Hours of operation: 7 a.m. to 8 p.m. Central, Monday-Friday; 9 a.m. to 5 p.m. on Saturday. Visit online at: qualsight.com/~Medica.



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- 2 Click on the "Register Now" button and follow the steps
- 3 Call toll free 1-877-844-4999 if you need registration support (TTY: 711)

We've Got You Covered.SM



Helpful Numbers

Medica Member Services

MN members call toll free: 1-866-269-6804 (TTY: 711)
IA and NE members call toll free: 1-866-398-7374 (TTY: 711)
8 a.m. to 8 p.m. Central, seven days a week.
Access to representatives may be limited at times.

Medica Billing Member Service

Toll Free at 1-800-424-1316 (TTY: 711)
7 a.m. to 9 p.m. Central, Monday-Friday.
Access to representatives may be limited at times.

Medica's 24-hour Fraud Hotline

English/Spanish fraud hotline: 952-992-2237
Russian fraud hotline: 952-992-3893
Somali fraud hotline: 952-992-3214
or toll free 1-866-821-1331 (TTY: 711)

Medica Behavioral Health

To find a mental health or substance abuse provider, call toll free 1-800-848-8327 (TTY: 711)
8 a.m. to 5 p.m. Central, Monday-Friday.

Visit us at **medica.com**



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