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*Extra benefits and discounts
Today more than 30 million Americans have diabetes, and another 84 million have prediabetes. That’s one-third of all American adults. The habits that can help you prevent or manage diabetes or prediabetes — like eating more healthy, exercising and losing weight — aren’t always easy. The important thing is to start wherever you are and take advantage of the resources available to be your healthiest self and live your fullest, sweetest life. This issue of Medica Magazine includes steps you can take to improve your health today — and covered resources you can access if you need some help.

Start where you are. Use what you have. Do what you can.

– Tennis great Arthur Ashe
WHAT IS DIABETES?

Diabetes is a chronic disease that impacts how your body uses food as energy. Normally your body’s natural insulin helps your cells use blood sugar from food as energy. But when you have diabetes, your body can’t use insulin to transmit blood sugar to your cells, causing too much blood sugar to stay in your blood stream. This can lead to serious health problems such as heart disease, strokes, kidney disease, poor circulation and vision loss.

There are two main types of diabetes:

- **Type 1 diabetes** is caused by an autoimmune reaction which stops your body from making insulin. About five percent of people with diabetes have type 1. There currently is no way to prevent type 1 diabetes, and no cure. By taking insulin every day and maintaining healthy diet and exercise practices, you can live a long, healthy life with type 1 diabetes.

- **Type 2 diabetes**, your body creates insulin but can’t use it properly to keep blood sugar at normal levels. About 90 to 95 percent of people with diabetes have type 2, which is often caused by an unhealthy diet, lack of exercise and being overweight. You may be able to prevent, delay or in some cases even reverse type 2 diabetes with healthy lifestyle changes. See *Preventing, Managing or Reversing Type 2 Diabetes or Prediabetes*, page 7.

A precursor to type 2 diabetes is **prediabetes** in which blood sugar levels are higher than normal, but not high enough to be diagnosed as diabetes. Prediabetes is a serious health condition that can lead to type 2 diabetes and other health problems.

This issue of *Medica Magazine* focuses primarily on type 2 diabetes and prediabetes — along with important steps you can take to diagnose, treat, prevent or even reverse these conditions.

**Sources:** Centers for Disease Control and Prevention, WebMD
Over the last 20 years, the number of Americans diagnosed with diabetes has more than tripled. An aging population that is increasingly overweight has contributed to the increase. Today more than 30 million Americans have diabetes, and another 84 million — 1/3 of all adults — have prediabetes.

Some sobering statistics:

- **25%**: Diabetes often doesn’t have noticeable symptoms, so more than 25 percent of people with diabetes don’t know they have it.
- **#7**: Diabetes is the seventh leading cause of death in the U.S.
- **#1**: Diabetes is the No. 1 cause of kidney failure, lower-limb amputations and blindness.
- **x2**: Medical costs for people with diabetes are twice as high as for those without diabetes.

Source: Centers for Disease Control and Prevention
RISK FACTORS, SYMPTOMS AND TESTING FOR TYPE 2 DIABETES & PREDIABETES

Risk Factors
- Being overweight
- Having high blood pressure, cholesterol or triglycerides
- Being physically active less than three times a week
- Smoking
- Having a parent or sibling with type 2 diabetes
- Having a history of gestational diabetes or giving birth to a baby more than nine pounds
- Being African American, Hispanic/Latino American, American Indian, Pacific Islander or Asian American

Symptoms
Prediabetes develops gradually and can go undetected for years before complications, such as type 2 diabetes, are diagnosed. The Centers for Disease Control estimates that 90 percent of individuals with prediabetes do not know they have it. Similarly, type 2 diabetes also develops gradually, and symptoms may go unnoticed until more serious health complications develop. In fact, one in four people with type 2 diabetes don’t know they have it. Symptoms commonly include:
- Increased hunger or severe thirst
- Frequent urination, especially at night
- Unexplained weight loss
- Feeling weak or tired
- Blurred vision
- Numbness or tingling in the hands or feet
- Frequent yeast infections or urinary tract infections
- Wounds that are slow to heal
- Very dry skin

Simple Blood Sugar Test
If any of the risk factors described above apply to you, or if you have symptoms of diabetes, ask your doctor for a blood sugar test — a simple fasting blood draw that can determine if you have prediabetes or diabetes.

Source: Centers for Disease Control and Prevention, WebMD
COULD YOU HAVE PREDIABETES?

Take the prediabetes risk test at [cdc.gov/prediabetes/takethetest](http://cdc.gov/prediabetes/takethetest).

If you get a high score on the online risk test (five or higher), you’re at significant risk for having prediabetes. However, only a blood test can give you an official diagnosis for prediabetes or diabetes.

Preventing, Managing or Reversing Type 2 Diabetes or Prediabetes

Staying healthy is important regardless of your blood sugar level. Habits that help you prevent, manage or even reverse type 2 diabetes or prediabetes will also help keep your body and mind healthy overall — lessening your risk of cancer, heart and lung disease, osteoporosis, depression and other common health issues.

- **Exercise.** Get at least 150 minutes of physical activity a week. If you’re not currently exercising, talk to your doctor first.
- **Lose weight or maintain a healthy weight.** Keep your weight in a healthy range — or lose weight if you’re overweight. More good news: If you have prediabetes, losing just a small amount of weight — even five percent (10 pounds for a 200-pound person) — can lower your risk of developing type 2 diabetes by 58 percent.
- **Eat healthy foods,** including lots of fruits and veggies, and keep your sugar intake low. If you’ve been diagnosed with prediabetes or diabetes, your doctor will give you more specific guidelines. See *Knife and Fork*, page 26.
- **Drink more water** and fewer sugary drinks.
- **Don’t smoke** — or quit if you’re a smoker.
- **Sleep 7-8 hours per night.**
- **See your doctor.** If you have prediabetes or diabetes, attend follow-up visits recommended by your provider.
- **Accept that you won’t be perfect** and forgive yourself when you inevitably get off track, but pledge to do the best you can for your health.

Source: Centers for Disease Control and Prevention

MEDICARE DIABETES PREVENTION PROGRAM

If you have prediabetes and need help making changes, a Medicare Diabetes Prevention Program might be for you. This program aims to help you lose up to five percent of your body weight — and lower your risk of developing type 2 diabetes by almost 60 percent.

The program consists of 16 or more sessions that provide practical training to help you improve your diet, increase physical activity and lose weight. Six to 12 more months of follow-up sessions can help you maintain your healthy behaviors. To learn more about this program, visit [medicare.gov/coverage/diabetes-prevention-program](http://medicare.gov/coverage/diabetes-prevention-program) or call the customer service number on your ID card.

For information on other programs to help you prevent or manage diabetes, see page 17.
MANAGING THE SYMPTOMS OF DIABETES

People with type 2 diabetes are living longer, healthier lives, thanks to better routine care and symptom management. If you have type 2 diabetes, continue to follow the important lifestyle tips described in Preventing, Managing or Reversing Type 2 Diabetes or Prediabetes on page 7. In addition, work with your doctor to receive routine care and manage your diabetes symptoms.
Get routine tests from your doctor, including:

- A regular A1C test at least twice a year, and monitor your own blood sugar using a meter. Regular blood sugar monitoring is the most important thing you can do to manage your diabetes and avoid serious complications like heart attack, stroke, kidney disease, blindness and amputation. Work with your doctor to determine appropriate blood sugar levels for you.
- Blood pressure screening at every visit.
- Cholesterol and triglycerides screenings at least once a year through a blood test.
- Kidney function through urine and blood tests at least once a year.

Take any diabetes medication as prescribed by your doctor.

Take care of your feet. Foot problems are common in people with diabetes. They can lead to severe pain, loss of feeling and — in about five percent of people with diabetes — even amputation. Most of these foot problems can be prevented with good foot care, including:

- If you have unusual sensations in your feet and legs such as pain, burning, numbness or tingling, tell your doctor right away.
- Wear shoes that fit well and aren’t too tight. Avoid going barefoot.
- Wash, dry and check your feet for sores daily.
- Use care when trimming your nails or performing other foot care. Don’t cut the cuticles or allow a manicurist to do so. Don’t open blisters, cut the skin to free ingrown toenails or do anything else that could break the skin on your feet.
- Your doctor should check your feet during every visit.

Take care of your eyes. Eye problems among people with diabetes can include cataracts, glaucoma and retinopathy — any of which could result in blindness if not properly treated. Be sure to see an eye doctor every year for a dilated eye exam. If you experience blurred vision, spots or lines in your vision, unusually watery eyes, eye discomfort or any other changes in your vision, tell your doctor right away.

Take care of your mental health. When you have diabetes, you may worry about everything you have to do to take care of yourself — from eating healthy and exercising to monitoring your blood sugar and watching for complications. This can feel overwhelming at times and lead to diabetes distress or even depression. Watch for symptoms of depression, such as loss of interest in activities that you previously enjoyed, or feelings of sadness, worthlessness or hopelessness. If you have these, talk to your doctor to see if medication, psychotherapy or other treatment might be right for you.

Sources: American Diabetes Association, Centers for Disease Control and Prevention, Cleveland Clinic, Mayo Clinic, Up to Date, WebMD

The Power of Gratitude

Research has shown that an attitude of gratitude can help people with diabetes have better health and well-being, even improving their blood glucose levels.

To start your own gratitude practice, here are a few things to try:

- Keep a gratitude journal. Each day, write down things you’re grateful for — anything from fresh peaches at the market to your favorite TV show.
- Share your gratitude. Thank a stranger who held the door open for you, express gratitude for a family member’s visit or read aloud the items from your gratitude list to a supportive loved one.
- Reflect. Before going to sleep, look at the items in your gratitude list and try to add at least one new item, reflecting on how each item made you feel.

Source: Diabetes Self Management
Gail Hughes is an academic, an activist, an adventurer and a world traveler. At 73, she has a busy schedule and a full life. And she works to maintain good health so she can keep pursuing the things she loves.

Gail lives on a quiet, tree-lined street in Minneapolis near the University of Minnesota. She recently sat down with us on her beautiful front porch to talk about her active life — and her health habits to support it.

You have such an interesting background. Tell us about yourself.

After college I taught high school English for a year in Portland, OR. Then I went to Africa to teach for a couple years — first in Lesotho with the Peace Corps, then in Botswana. After Africa I went to grad
school at the University of Minnesota and got my PhD in curriculum systems, an interdisciplinary area that fit me well. I did post-doctoral work in Hawaii, then came back to Minnesota where I’ve spent the rest of my career. I’ve worked for the Minnesota community college system, St. Cloud State University and Capella University, an online university. Now I’m mostly retired, but I still have four graduate students at Capella. When they graduate I’ll retire fully. My career has been great fun. I’ve been fortunate that I’ve been able to pursue a variety of my interests and I’ve loved all of my jobs.

Now that I’m mostly retired, much of my time is spent volunteering for peace and justice organizations — Citizens for Global Solutions, Minnesota Alliance of Peace Makers and Minnesota Peace Project. We work to abolish war and violence, protect human rights and sustain the environment.

I have a son who’s a lawyer in Fort Lauderdale, FL. I share my home with two housemates, a dog and a cat. I love to travel, go to plays and concerts with friends, do a bit of gardening, walk the dog around the lake, visit my son in Ft. Lauderdale and walk by the ocean there. Tomorrow a friend and I are going to try out a trampoline park. I like to try new things and be adventurous.

**What made you focus more on your health?**

I’m still healthy enough to do a fair amount of traveling and keep active and enjoying life. Even though I’ve had quite good health, a few health events made me realize I needed to take better care of myself to keep healthy. First, a few years ago I had bouts of bronchitis with terrible coughing spells. Then when I was traveling in Puerto Rico, I had a bout of atrial fibrillation, which is an irregular heartbeat. Combined with my high blood pressure it was pretty serious. I probably would have died of heart failure if I hadn’t gone to the hospital to get it treated.

I haven’t had any symptoms, but my doctor recently told me that I have prediabetes. One of my best friends has full-blown diabetes and has to keep very close tabs on his blood sugar and what he eats. That’s no fun at all, so I don’t want to be in that situation.

**What are you doing now to support good health?**

I’ve been going to the gym more than I used to. My jobs have been very sedentary, which I know can be deadly. Now I walk to the gym a couple times a week where I focus on weightlifting and muscle building with the help of a trainer. And a couple times a week I take the dog for a 45-minute walk down by the Mississippi River. It’s a beautiful walk — very quiet and scenic.

I’m eating better too. I eat more vegetables and fruits and less meat. My housemate makes delicious egg bakes
full of vegetables and herbs. I eat fruit cups, fresh green salads, salmon and lots of fermented food for good gut health. I eat mostly organic, non-GMO food and I drink reverse osmosis water at home. Overall I’m trying to pay more attention to my diet, avoid snacking before bed and only eat when I’m actually hungry.

I take medication for my high blood pressure and atrial fibrillation. I was glad medical treatment was there for me when I had atrial fibrillation. But when I had bronchitis, there wasn’t much western medicine could do for me. They gave me antibiotics in case it was bacterial, but that didn’t really help.

Then I went on a trip to China and met a Chinese doctor who recommended acupuncture. He gave me three treatments consisting of acupuncture, acupressure and cupping. My cough went away completely and has not recurred. Now I’ve continued with regular acupuncture for preventive reasons.

Western medicine is great for certain things. But if you have a condition where that doesn’t work, I recommend exploring alternative approaches. They can sometimes work very well and have no side effects. They’re worth a try and they’re usually not very expensive either. I encourage people to think outside the box and explore a wide variety of possibilities to see what might work.

In addition to the acupuncture, I use a sauna that’s supposed to raise the heart rate similar to the effects of exercise and also helps rid the body of toxins. I’m also mindful of electromagnetic frequencies (EMF) from things like cellphones that can be toxic. One tip I heard is to not put your cellphone up to your ear, but to put it on speaker phone and keep it away from your head.

I’ve also recently become aware of potential hazards from 5G wireless networks like we now have in Minneapolis which expose you to even more EMFs. These technologies haven’t really been tested and they’ve been banned in some European countries. I think it’s important to be

"I want to do things not just to live longer but to feel good and be able to live fully."
aware of these potential toxins from new technologies and work to protect ourselves.

How are you feeling these days?
I feel better and more energetic. My housemate says he thinks I’m in better health than when we met a few years ago. I want to do things not just to live longer but to feel good and be able to live fully.

In addition to your planned exercise sessions, try to fit in several extra bursts of activity throughout your day. These short periods of movement will burn extra calories to help with weight loss efforts, help keep your blood glucose levels on track and can do wonders for your mental health.

SET A TIMER
Whether you’re working, reading, watching TV or doing any other prolonged seated activity, set a timer to get up every 30 minutes and do something active – whether that means walking around the block, doing a few jumping jacks, or just stretching for a minute or two.

MOVE WHILE YOU BRUSH YOUR TEETH
The American Dental Association recommends brushing your teeth twice a day for at least two minutes each time. But don’t just stand there – try spending those four minutes a day doing calf raises, squats or just walking in place.

PARK FURTHER FROM THE STORE
Instead of circling the lot looking for the closest spot, try parking at the far edge of the lot to help you get a few more steps in.

TAKE THE STAIRS
When you have the option of an elevator, escalator or stairs, always try to take the stairs.

EXERCISE WHILE YOU SIT
If you have limited mobility (or you’re stuck on a plane or otherwise can’t easily walk around), you can still get in a workout while sitting down. Try some ankle and wrist rolls, shoulder shrugs, torso twists and arm raises. Talk to your doctor about seated exercises that might be right for you.
Talking to Your Doctor about Diabetes

Q: How do I know if I have diabetes?

A: About 95 percent of people with diabetes have type 2 diabetes, which is often caused by lifestyle factors like an unhealthy diet and lack of physical activity. As the U.S. population has become more obese over the last 20 years, the number of people with type 2 diabetes has more than tripled. You’re at risk for type 2 diabetes if you’re gaining weight, your waistline is growing, you’re not getting much physical activity, you have high cholesterol or blood pressure, you have a family history of diabetes or you had gestational diabetes during pregnancy. If you have any of these risk factors, be sure to ask your doctor for the screening. (See Risk Factors, Symptoms and Testing for Type 2 Diabetes & Prediabetes, page 6.)

Diabetes screening is done by a fasting plasma glucose test. Before taking the blood glucose test, your doctor will ask you to fast for 8-12 hours. If you’re already scheduled for a fasting cholesterol test, your blood glucose test for diabetes can be done at the same time.
As the U.S. population has become more obese over the last 20 years, the number of people with type 2 diabetes has more than tripled.

Q: My doctor says I have prediabetes. What does that mean?

A: Prediabetes means your blood test shows that your blood sugar levels are higher than normal, but not high enough to be diagnosed as diabetes. About 30 percent of U.S. adults have prediabetes. Prediabetes should be taken seriously, because it means you’re at high risk of developing diabetes and the health problems associated with diabetes, like heart disease and strokes.

Your doctor might not use the term prediabetes. They might say you’re glucose intolerant, you have high blood sugar or you’re at risk for diabetes. No matter which of these terms your doctor uses, the most important thing to know is that if your doctor uses any of those terms, you’re at risk for type 2 diabetes.

Diabetes is a serious health condition — and now is the time to focus on making some lifestyle changes to lower your blood sugar and prevent diabetes. Once your blood sugar levels are high enough that you’re diagnosed with diabetes, it can be really difficult to reverse. If you have prediabetes, it can be hard work, but you can often reverse it so you won’t develop diabetes.

Q: What can I do to prevent diabetes?

A: The lifestyle changes that limit your risk of diabetes are the same ones that limit your risk of heart disease, cancer and other health conditions. Eat better, lose weight — even a little weight loss can make a big difference — exercise, get plenty of sleep and quit smoking. (See Preventing, Managing or Reversing Type 2 Diabetes or Prediabetes, page 7.)

Some people can make these changes on their own, but others need a little support. Whether you get support through family and friends, a weight-loss program through your local gym or community center, or a certified Diabetes Prevention Program (see Medicare Diabetes Prevention Program, page 7), seeking out people who support you is one of the best ways to set yourself up for success.

Talking to Your Doctor about Routine Screenings and Preventive Care

Diabetes is just one important topic you should be sure to cover with your doctor. To help you get the most out of your next primary care appointment, page 18 of Medica Magazine includes a list of important topics to discuss with your health care provider — from exercise and dietary concerns to diabetes, cancer and osteoporosis screenings to maintaining good mental health. Please cut out the list and use it at your next office visit.
TO YOUR BENEFIT

DIABETES BENEFITS

Most Medica plans cover a variety of items and services for members diagnosed with diabetes. Some benefits related to diabetes are covered under Part B of Medicare (doctor and outpatient services), and some are covered under Part D (prescription drug benefits). If you have your Part D benefits with Medica, you only need to make one call to find out how your services will be covered – another great reason to bundle your medical and Part D coverage:

- **Diabetes screenings** – $0 cost sharing (See Risk Factors, Symptoms and Testing for Type 2 Diabetes & Prediabetes, page 6.)

- **Diabetic services and supplies** such as glucose monitors, test strips, lancets and therapeutic shoes. Cost sharing varies by plan.

- **Insulin** – Part D covers insulin that isn’t administered with an insulin pump. Part D also covers the syringes, needles and alcohol swabs used to administer insulin.

- **Compression Socks** — NEW in 2020 — People with diabetes have a higher risk of developing circulation problems such as varicose veins, swelling in feet or legs, blood clots or deep vein thrombosis. Compression socks are different from “diabetic socks.” Both can be used to help patients with diabetes, but compression socks need to be prescribed by your doctor, while “diabetic socks” do not. Compression socks can improve circulation, reduce swelling and prevent more serious issues from occurring. Talk to your doctor about whether support socks should be part of your treatment plan. Medica will pay for physician-ordered compression socks purchased from a network Durable Medical Equipment provider.

Source: Medicare.gov

Call a Personal Health Advocate™ Today

Navigating the health care and health insurance systems can be confusing. Whether you need routine care or you’ve been diagnosed with diabetes or another health condition, a Health Advocate can help you find a provider, schedule appointments, estimate costs, obtain any necessary approvals and answer your questions about treatment. To talk to a Health Advocate, call 1-866-668-6548 (TTY: 711) or visit medica.com/wellness/health-advocacy-medicare.
Education Programs for Prediabetes and Diabetes

If you have prediabetes or diabetes, you may need to make some lifestyle changes. (See Preventing, Managing or Reversing Type 2 Diabetes or Prediabetes, page 7.) Whether you need to exercise more, eat fewer carbohydrates or lose a few pounds, these changes can be difficult to implement on your own. Need help? Ask your doctor if one of the programs below is right for you; you’ll need a written referral from your doctor to receive coverage for these services.

If you have prediabetes:
• A Medicare Diabetes Prevention Program can lower your risk of developing type 2 diabetes by almost 60 percent. The program consists of 16 or more sessions that provide practical training to help you improve your diet, increase physical activity and lose weight. Six to 12 more months of follow-up sessions can help you maintain your healthy behaviors. To learn more about this program, visit medicare.gov/coverage/diabetes-prevention-program or call the customer service number on your ID card.

If you have diabetes:
• Diabetes Self-Management Training will teach you how to cope with and manage your diabetes, including tips for eating healthy, being active, monitoring blood sugar, taking your diabetes medications and reducing risks of complications. Medicare covers up to 10 hours of initial training — one hour of individual training and nine hours of group training. You also may qualify for up to two hours of follow-up training per year in subsequent years.

• Medical Nutrition Therapy consists of custom nutrition planning and counseling from your doctor or a registered dietician to help you manage your diabetes. You may be covered for three hours of medical nutrition therapy the first year your doctor prescribes it and up to two hours each year after that.
**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!*
Medica is making some important changes to our pharmacy program that will apply to you if you have pharmacy benefits through Medica. On January 1, 2020, Medica will transition from CVS Caremark™ to Express Scripts® to help manage your pharmacy benefits.

WHY EXPRESS SCRIPTS?
Pharmacy costs continue to rise with significant price increases on many medications. This makes the need to manage your prescription drug benefits and costs a priority. Medica completes a regular review of our pharmacy program to ensure we’re delivering cost-effective, high-quality pharmacy benefits. We determined that Express Scripts is the partner who can help us deliver on our commitment and keep pharmacy costs as low as possible for everyone.

Additionally, Express Scripts provides resources to make it easy for you to manage your prescription benefits on the go. A new website and mobile app powered by Express Scripts will give you continued access to find a pharmacy, view your claims history, refill a prescription and more.

WILL MY COVERAGE CHANGE?
Some members will see changes in their prescription coverage for certain drugs and supplies starting January 1. If you’re affected by coverage changes, you’ll receive a letter this fall with details about your specific changes. Watch for this important letter and talk with your doctor or pharmacist about your treatment options.

WILL I NEED A NEW MEDICA ID CARD?
You’ll receive a new Medica ID card which includes new information for your pharmacist. Start using your new card January 1 to make sure you receive the right coverage for your prescriptions.

NEED MORE INFORMATION?
To learn about these changes to Medica’s pharmacy program, please visit our special website, medica.com/RxChanges. There, you can learn about our pharmacy program, find answers to frequently asked questions and get details about pharmacy resources available to you. Or call Member Services at 1-888-496-5652 (TTY: 711) during the following hours:

April 1 – September 30: 8 am – 8 pm M-F
October 1 – March 31: 8 am – 8 pm M-Sun
As winter weather approaches, it’s time to start thinking about health care concerns unique to the season. In this special winter survival guide you’ll find:

- Tips to protect yourself from winter falls — and information about free SilverSneakers® yoga classes — which can help reduce your risk of falls

- A reminder to get your flu and pneumonia shots before the season hits

- Information about Advance Care Directives — an important conversation to have when you’re with your family over the holiday season

- Information about meal delivery programs — whether winter weather is causing you to be homebound and in need of meal delivery, or you’re looking for a new volunteer opportunity
Not surprisingly, injuries from falls rise during the winter months. This is particularly true in states with cold winters like Wisconsin and Minnesota where many Medica members live — the two leading states for deadly falls. Exercising caution on icy sidewalks is especially critical for those age 65 and older. Nearly one-third of this age group experiences a fall each year, often leading to serious injuries like a broken bone or head trauma.

To help avoid falls this winter, keep these tips in mind:

1. **Choose shoes with non-skid soles**, or attach spikeless cleats to your shoes. Also, winterize any assistive devices, such as attaching an ice gripper to your cane.

2. **Fix any broken or uneven stairs** and install firm handrails over all stairs.

3. **Remove snow from steps, walks and driveways.** Keep surfaces ice-free by applying ice-melt frequently, before ice patches form. Consider paying for ice and snow removal.

4. **Plan trips outside around the weather.** If you can, wait for the weather and sidewalks to clear.

5. **Carry a zip-top bag filled with sand** in your pocket and cast it ahead of you on slick surfaces.

6. **Carry a small flashlight** in your coat pocket.

7. **Dress warmly to keep your muscles relaxed.** Tense muscles can negatively affect your balance.

8. **Be careful getting out of cars.** Plant both feet firmly on the ground and steady yourself on the door frame until you have your balance.

9. **Keep your hands free.** Keep hands out of pockets to help you balance. Avoid carrying anything big or heavy that may throw off your balance or block your vision.

10. **Walk like a penguin.** When the ground is slippery from ice or snow, take slow, short, shuffling, flatfooted steps.

11. **Stay aware.** Regardless of the weather, watch at least six feet ahead of you for trip hazards.

12. **Keep your vision sharp.** Have an annual eye exam and wear your glasses or contact lenses. Ask your doctor if you should consider replacing your multifocal glasses with single vision lenses.

A yoga practice can help improve your balance and prevent falls. In a recent study, older adults decreased their number of falls 48 percent in the six months after starting yoga classes, compared to the prior six months.

Interested in giving yoga a try? SilverSneakers offers 70 FLEX® classes, including yoga, tai chi and strength and balance class — excellent for working on balance and protecting against falls. SilverSneakers FLEX classes are designed specifically for seniors and are available in locations such as gyms, parks, community centers and senior living centers.

For more information about your SilverSneakers benefits, see Perk-wise, page 28. Or to find a class near you visit SilverSneakers.com/FLEX.

Sources: SilverSneakers, University of Wisconsin-Madison

*Not available with Prime Solution Thrift*
While it’s not always an easy topic to discuss, this holiday season talk with your loved ones about Advance Care Planning. This process helps you think about, talk about and record your choices in a Health Care Directive — a written plan for loved ones and health care providers to follow in case you can’t speak for yourself. Creating Health Care Directives is a great gift family members can give each other — the peace of mind to know you’ll be following your loved one’s wishes to ease the stress during an otherwise difficult time.

Ready to get started? Visit Honoring Choices Minnesota at honoringchoices.org. This website will give you everything you need to start the conversation, think and talk through choices, then download and complete your Health Care Directives.

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TIME FOR YOUR FLU AND PNEUMONIA VACCINES!

<table>
<thead>
<tr>
<th>Immunization</th>
<th>When You Should Get It</th>
<th>What You Should Know</th>
</tr>
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<tbody>
<tr>
<td>Influenza (Flu Shot)</td>
<td>Annually — Get it as soon as it becomes available. That may be as early as August, but try to get it by at least October.</td>
<td>The best way to avoid the flu is to get a flu shot every year. And if you do get the flu after having the shot, your symptoms are likely to be less severe. Adults 65 and over, children younger than five and people with weak immune symptoms are most likely to suffer serious complications or death from the flu.</td>
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| Pneumococcal (Pneumonia) | CDC recommends two pneumococcal vaccines for adults 65 years or older.  
• Get a dose of the pneumococcal conjugate vaccine (PCV13) first. Then get a dose of the pneumococcal polysaccharide vaccine (PPSV23) at least 1 year later.  
• If you’ve already received PPSV23, get PCV13 at least 1 year after receipt of the most recent PPSV23 dose.  
• If you’ve already received a dose of PCV13 at a younger age, CDC does not recommend another dose. | Each year in the U.S. about 1 million people seek care for pneumonia in a hospital and about 50,000 people die from the disease. |
MINNEAPOLIS COUPLE FINDS FULFILLMENT DELIVERING FOOD
Joan and Dan Arbach of Minneapolis have been longtime volunteers for a variety of causes. Then when they retired a couple years ago, they started volunteering more, adding Open Arms of Minnesota to their volunteer efforts. For information about the organization, see Do You Need Meal Delivery?

Every Thursday, the couple loads up their car at Open Arms and delivers a week’s worth of meals to eight people with life-threatening illnesses who live in downtown Minneapolis. The route takes them about an hour.

“The food from Open Arms is exceptional,” Joan says. “They always have treats for the volunteers, so we get to sample some things and they’re all incredible. It’s all healthy, organic and made from scratch. Doing this work helps me feel so fortunate that we’re healthy, and that there are organizations out there to help people. When clients open their bags, they’re so grateful to have good food, and they get so excited about the bananas and other fresh fruit. Then I come home and see the fresh fruit in our kitchen; we used to take that for granted, but now we don’t.”

Although Open Arms’ primary focus is on healthy meals rather than companionship, Dan says they still make a point to get to know the people on their route. “I try to connect a little bit with each person,” he says. “They seem to enjoy the contact of that weekly touchpoint and they’re so grateful for the food. I enjoy getting to know them too. We have some real characters who have led such interesting lives. When we wake up on Thursday mornings, I look forward to knowing we’re going to drive our route and see everyone today.”
Eating a healthy diet is an important way to avoid or manage diabetes, similar to the dietary guidelines to prevent health concerns like heart disease and cancer.

Your diabetes prevention diet should include:

- a rainbow of fruits and vegetables, focusing on non-starchy vegetables (limit starchy veggies like potatoes, green peas and corn; instead load up on non-starchy veggies like greens, beets, broccoli, carrots and tomatoes)
- whole grains such as whole wheat, oatmeal, brown rice, wild rice and quinoa
- lean protein such as chicken, fish, beans and tofu
- healthy fats like olive oil, salmon and avocado

Your diet should limit:

- fried foods
- saturated fat and trans fat
- salt
- sweets
- processed foods

In addition to these dietary guidelines for general good health, if you have diabetes or prediabetes, you need to closely manage your calorie and carbohydrate intake to help keep your weight and blood sugar levels in check. Need help to make dietary changes stick? Here are five tips.

1. MAKE A PLAN WITH A DOCTOR OR DIETICIAN.

If you have prediabetes or diabetes, you should work with your doctor or registered dietician on a custom nutrition plan. This is known as medical nutrition therapy. Depending on your blood sugar levels, whether you need to lose weight and any medication you take, you may need to eat at certain times or intervals, count your carbohydrate intake or closely manage portions. To learn about medical nutrition therapy, Diabetes Prevention Programs and other services to help you manage diabetes, see Educational Programs for Prediabetes and Diabetes, page 17.

2. MANAGE PORTIONS.

Just as important as what you eat is how much you eat. For instance: One serving of meat is about the size of a deck of cards. One serving of cheese is the same as six dice. And one serving of pancake or waffle is about the size of a DVD. Used to the pancakes at your favorite restaurant that hang off the sides of the plate? Just one pancake of that size may be two or three servings — and in many cases may represent all the carbohydrates you should eat for an entire day.

To help you manage portions, make reading package labels a habit. That “snack-sized” bag of chips or trail mix may seem like one serving, but if you read the label, you might be surprised to see that it contains five or six times the calories and carbohydrates listed for a single serving.
3. **BEWARE OF BEVERAGES.**

A 12-ounce can of sugary soda has about 150 calories and almost 40 grams of carbohydrates — which is about 3-1/2 tablespoons of sugar. A 20-ounce bottle of sugary processed tea has about 200 calories and 60 grams of carbs — which is about 5 tablespoons of sugar! And a 16-ounce mocha has 360 calories and more than 40 grams of carbs. Instead of drinking your daily calories, make water your beverage of choice, choose no-calorie sodas and sports drinks, and brew your coffee at home where you can manage the amount of milk, sugar or sweetener you’re adding.

If you have diabetes or prediabetes, you also need to moderate your alcohol intake to help manage your blood sugar level. Stick to no more than one drink per day for women, two drinks for men.

4. **MAKE THE HEALTHY CHOICE THE EASY CHOICE.**

Imagine your stomach starts growling mid-afternoon. You wander into the kitchen, and on the counter you see both a bowl of apples and a bag of your favorite chips. Of course you know you should grab an apple, but the lure of those crunchy, salty chips might be too tempting to resist. Instead of relying on your willpower to protect you from temptation, keep a bowl of fruit on the kitchen counter — and the bag of chips behind the closed pantry door. Or better yet — keep the chips out of the house and save them for an occasional treat.

5. **CONVERT YOUR FAVORITE RECIPES.**

Instead of giving up your favorite recipes, see if you can make healthy modifications to make them more nutritious and diabetes-friendly. For instance:

- In your favorite chicken noodle soup recipe, exchange half or even all of the noodles with non-starchy vegetables.
- When making a sandwich, wrap your meat or cheese in a large romaine lettuce leaf instead of between two slices of bread.
- In homemade mac and cheese, replace whole milk with non-fat milk; replace half of the cheddar cheese with light cream cheese; replace about 1/3 of the noodles with diced tomatoes, spinach or another favorite vegetable; and try cutting the butter to half of what the recipe calls for.
- In many recipes, you can replace the sugar with stevia, a natural sugar substitute. Try substituting one cup of sugar with 1/2 teaspoon stevia powder or one teaspoon liquid stevia extract, as well as 1/3 cup of a bulking agent such as egg whites, apple sauce, banana puree or plain yogurt.

For dozens of recipes to help prevent or control diabetes, see the American Diabetes Association’s Diabetes Food Hub at diabetesfoodhub.org.

Sources: American Diabetes Association, Centers for Disease Control and Prevention, The Diabetes Council, National Institutes of Health, San Francisco Gate Healthy Eating
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Exercise to Help You Prevent or Manage Diabetes

You already know exercise is key to your overall good health. This is doubly true if you have diabetes or are at risk of diabetes. Regular exercise helps your body use insulin more effectively, lower your blood glucose levels — and live a longer, healthier life.

Source: WebMD

MEDICA MAGAZINE | FALL 2019
NATIONWIDE TRAVEL AND SNOW-BIRD COVERAGE

Going on an extended vacation or heading south for the winter? Take your Medica Prime Solution coverage with you when you travel in the United States! Our Extended Absence Option covers you for up to nine consecutive months when you travel outside the Medica service area (Minnesota, North Dakota, South Dakota and western Wisconsin). When you use the Extended Absence Option, your non-emergency benefits will be covered exactly as if you received care at home.

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FRAUD ALERT: GENETIC TESTING SCAM

The U.S. Department of Health and Human Services Office of Inspector General is alerting the public about a fraud scheme involving genetic testing. In this scheme, scammers are offering Medicare beneficiaries cheek swabs for genetic testing to obtain their Medicare information for identity theft or fraudulent billing purposes. Fraudsters are targeting beneficiaries through telemarketing calls, booths at public events, health fairs, and door-to-door visits.

If a beneficiary agrees to genetic testing or verifies personal or Medicare information, a testing kit is sent even if it is not ordered by a physician or medically necessary. While we are not aware that this scheme is being tried in Medica’s service area, we wanted to alert you to it.

MEDICA PUBLISHES COMMUNITY REPORTS

Medica has released its annual corporate “Power of Community” report, highlighting its commitment to social responsibility and employee engagement. It tells the stories of how we’re building relationships with the people and communities we serve across the heart of America, so that together we can harness the power to make positive changes in peoples’ health and lives. To learn more, go to medicainthecommunity.com.

The Medica Foundation also has released its 2018 annual community giving report highlighting how the foundation supports innovative nonprofit programs that address critical community health needs. Grant investments totaled $1.5 million last year, supporting community-based initiatives that focus on behavioral health, early childhood health, and rural health programs. To learn more, go to medicafoundation.org.

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 medica.com/members, select your plan, and go to Resources at the bottom of the page.

MEDICA’S FINANCIALS

As part of being a nonprofit and your trusted health plan of choice, it is important for us to share our current financial statements with you, our members. If you would like to view the Medica Health Plans financial statement, you will find it posted on medica.com and then going to the Medicare member pages.
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.

One of the best features of Health Advocate services is that they also are available to spouses and family members, not just the person who is the Medica policyholder. If you or a family member is a caregiver, Health Advocate 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 and your family 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.

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Visit online: offer.lifelinesys.com/medica.

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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.
Health and wellness or prevention information.

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3. Call toll free 1-877-844-4999 if you need registration support (TTY: 711)

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Helpful Numbers

Medica Member Service
Toll free 1-800-234-8755 (TTY: 711)
Metro Twin Cities: 952-992-2300
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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Medica is a Cost plan with a Medicare contract. Enrollment in Medica depends on contract renewal.

This information is not a complete description of benefits. Call Medica at 1-800-234-8755 (TTY: 711) for more information. Value-Added Items and Services (VAIS) is not a plan benefit.