

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

MEDICA MAGAZINE

SPRING 2019

ONE OF US
MEET
JUDY
BOWDIN

Page 8

TALKING
WITH YOUR
DOCTOR
ABOUT YOUR
BONE
HEALTH

Page 12

STAY CONNECTED
WITH TECHNOLOGY

Page 25

EAT
RIGHT
FOR
HEALTHY
BONES

Page 26

SILVERSNEAKERS
FLEX CLASSES

Page 29



CONTENTS

SPRING 2019



pg. 8

DEPARTMENTS



WHAT'S UP DOC?

12 Talking With Your Doctor About Bone Health



TO YOUR BENEFIT

14 How to Access Musculoskeletal Specialists

15 Want to Quit Smoking? Medica Can Help.



THE WHOLE YOU

17 Extend Your Health Span: Exercise for Bone, Muscle and Joint Health

25 Stay Connected with Technology



KNIFE & FORK

26 Eat Right for Healthy Bones



PERK-WISE*

28 Beyond the Gym SilverSneakers Flex Classes Tailored for Seniors

29 If You Fall, a Medical Alert System Can Be Your Lifeline



NEWS NOTES

30 Sign Up for Your Member Email Series

31 Over-the-Counter Drug Benefit Allowance Added

*Extra benefits and discounts

FEATURE STORY

HEALTHY BONES & JOINTS

4 How the Aging Process Affects Your Bones, Muscles and Joints

6 Preventing, Diagnosing and Treating Osteoporosis

7 Knee Replacement — Is It for You?

ONE OF US

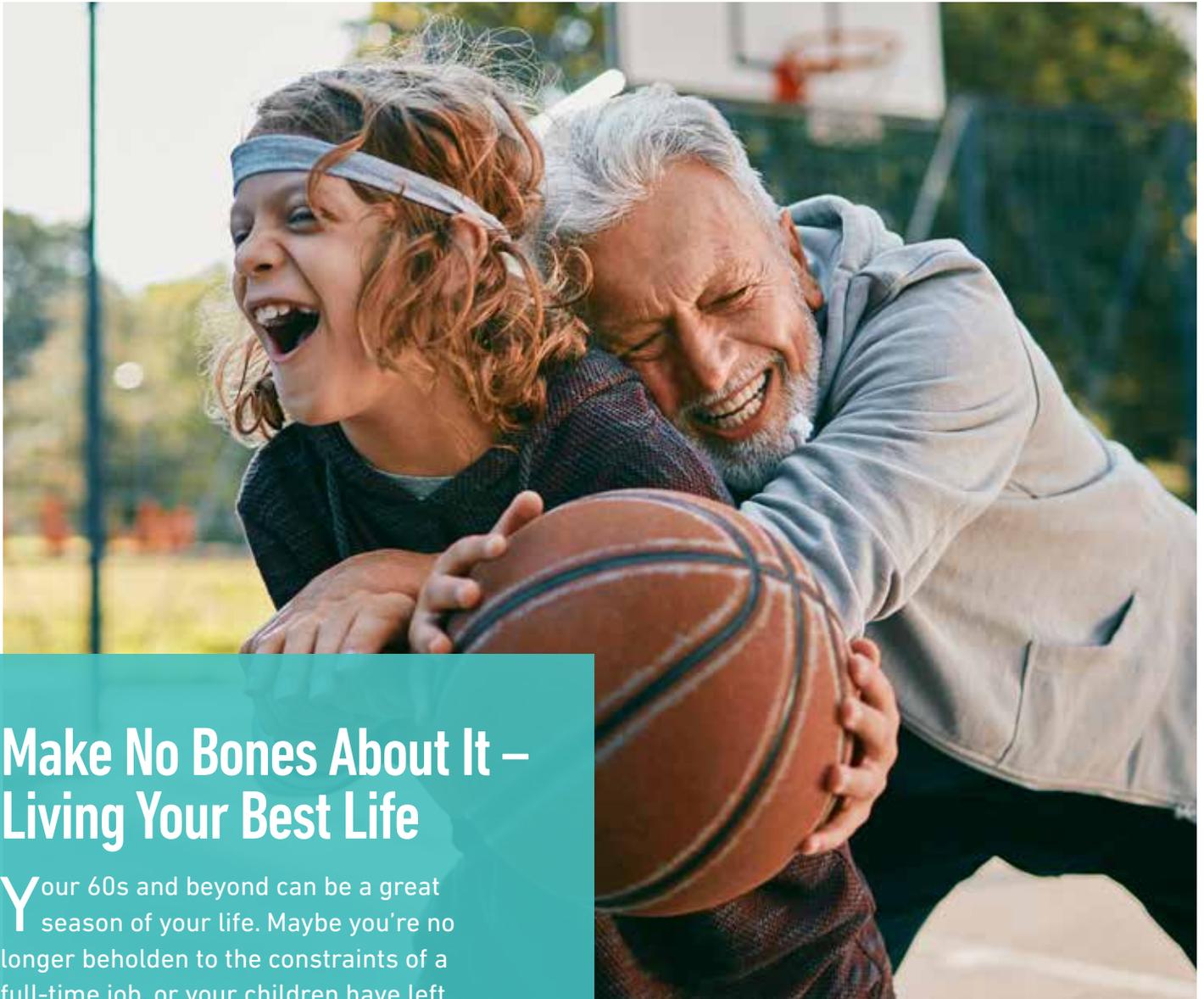
8 Meet Judy Bowdin

11 How SilverSneakers Helps Judy Maintain Good Health

ORANGE BANANA YOGURT SMOOTHIE

pg. 27





Make No Bones About It – Living Your Best Life

Your 60s and beyond can be a great season of your life. Maybe you're no longer beholden to the constraints of a full-time job, or your children have left the nest — so now it's time to focus on you! Your post-retirement goals will be as unique as you are — whether that means running a 5k, traveling somewhere new, or just keeping up with the grandkids. But whatever your motivations, you need strong, healthy bones, muscles and joints to be at your happy, healthy, pain-free best. In this issue of *Medica Magazine*, learn about common age-related changes to your musculoskeletal system — and very real steps you can take to minimize deterioration, accomplish your goals and live your best life.

“

You are never too old to set another goal or to dream a new dream.

– C.S. Lewis



HOW THE AGING PROCESS AFFECTS YOUR BONES, MUSCLES AND JOINTS





As we age, our bones, muscles and joints — known as the musculoskeletal system — naturally experience deterioration. This can result in medical conditions like osteoporosis, osteoarthritis, and risk of falls and fractures, leading to loss of function and decreased independence. But there are steps you can take to minimize deterioration, and even regain muscle or bone you may have lost. Learn more about how the aging process affects your musculoskeletal system — and related resources for you — in this issue.

Bones

As early as age 30, bone density starts to diminish in men and women, accelerating particularly for women after menopause. This can lead to osteoporosis, a disorder involving weak, fragile bones that can easily break from even a low-impact fall. In fact, osteoporosis leads to about two million fractures in the United States each year.

You can greatly minimize bone loss and reduce your risk of osteoporosis and fractures by focusing on key nutrients, regular exercise and other health habits.

» [See Preventing, Diagnosing and Treating Osteoporosis, page 6.](#)

Muscle

Loss of muscle mass and strength, which is known as sarcopenia, starts at around age 30. Consistent weight-bearing exercise can help limit this loss — and even help you gain back the muscle you've already lost.

» [See Best Exercise for Your Muscles page 20.](#)

Joints

Through time and use, cartilage and connective tissue inside your joints can wear down. This can lead to joint stress, risk of falling and osteoarthritis. Osteoarthritis is a very common degenerative form of arthritis causing pain, swelling, stiffness and reduced range of motion in joints like the hands, knees and hips.

To minimize the pain associated with arthritis, maintain a healthy weight, exercise regularly, talk to your doctor about whether over-the-counter anti-inflammatory medication is safe for you, and try treating with ice for swelling or heat for soreness.

» [See Best Exercise for Your Joints, page 19.](#)

Sources: Arthritis Foundation, Merck Manuals, National Center for Biotechnology Information, WebMD



PREVENTING, DIAGNOSING AND TREATING OSTEOPOROSIS

Osteoporosis doesn't cause noticeable symptoms, so people usually don't know they have it until they break a bone.





PREVENTING OSTEOPOROSIS

While osteoporosis is a serious condition, effective treatments are available to maintain or increase your bone density — whether or not you currently have osteoporosis. Here are some steps you can take today to keep your bones healthy:

- **Eat a diet with plenty of protein, vitamin D, calcium and magnesium.** For information on these nutrients, see *Knife and Fork*, page 26.
- **Exercise regularly.** For more information about exercise recommendations for bone health, see page 18.
- **Limit alcohol to two drinks per day or less.**
- **Avoid or quit smoking,** which further decreases bone density and increases fracture risk.
- **Avoid falls,** which significantly increase the risk of osteoporotic fractures. For information about preventing falls, see page 23.
- **Manage medication risk.** Certain medications such as steroids can increase bone loss, especially if used at high doses or over a long period of time. Other medications or medication combinations can increase your fall risk, which can be especially dangerous if you do have osteoporosis. To determine if your medications may contribute to your risk of osteoporosis or falls, talk to your doctor.

OSTEOPOROSIS SCREENING

Bone density tests are important to measure your bone strength and test for osteoporosis, so you can take steps to prevent fractures.

Here's who should get bone density screening:

- Women who have been through menopause and are 65 or older.
- Men and women under 65 with risk factors that increase the likelihood of a fracture, such as:
 - Smoking
 - Long-term use of steroid medications
 - Body weight under 127 pounds
 - History of a low-trauma bone fracture, such as breaking a bone after falling from standing height
 - Alcohol consumption of three or more servings per day
 - Rheumatoid arthritis, diabetes, hyperthyroidism, hyperparathyroidism, early menopause, chronic malnutrition or liver disease

After your screening, your doctor will tell you whether you have:

- **Normal bone mass**
- **Osteopenia** — bone mass lower than normal but not low enough to be considered osteoporosis
- **Osteoporosis**

If you are diagnosed with osteopenia or osteoporosis, your doctor may prescribe osteoporosis medications combined with calcium and vitamin D supplements, and recommend a specific exercise program. Your doctor will work with you to determine how often you need to be screened in the future. ■

Sources: Up to Date



Knee Replacement – Is it For You?

Total knee replacement, or total knee arthroplasty, is a surgical procedure in which parts of the knee joint are replaced with artificial parts to relieve pain, restore function and improve quality of life for someone with knee arthritis or similar conditions.

About 600,000 knee replacements are performed in the United States every year, making it one of the most common bone surgeries. But as with all surgical procedures, complications are possible. And unique to joint replacement, your replacement knee will only last 10 to 15 years, at which point you'll need to have the surgery again. So you should generally only have a total knee replacement when other treatments have failed to relieve pain and restore function.

Alternatives to total knee replacement:

- **Weight loss.** The knee experiences about four pounds of pressure for each pound of body weight, so even a small weight loss can make a big difference.
- **Exercise or physical therapy** to strengthen the muscles around the knee and reduce stiffness.
- **Medications** including over-the-counter nonsteroidal anti-inflammatory drugs such as ibuprofen or naproxen.
- **Less invasive surgical procedures** such as arthroscopy, osteotomy or partial knee replacement.

Before having a total knee replacement, talk to your doctor to see if any of those alternative treatments might be right for you.

Sources: Up to Date, WebMD



I just feel so good when I swim. It's the easiest exercise on your body at all ages and you can do it forever; it doesn't matter how old you are.



One of Us

Age 74

Lives in Annandale, MN

Medica member for 10 years

Medica Advantage Solution plan

Judy's workout routine including swimming, walking, jogging and biking helps keep her in tip-top shape.





MEET JUDY BOWDIN

Exercise is Key to Medica Member's Great Health

At age 74, Medica member Judy Bowdin's workout routine rivals that of many athletes half her age. And her dedication has paid off — in the form of robust health, an athlete's build and even a few trophies and medals for her athletic achievements.

Judy recently sat down with us to talk about her commitment to exercising and maintaining good health in her 70s.

What's your workout routine?

I walk five miles almost every day. When it gets below about 10 degrees I walk on my treadmill at home, but I don't enjoy that nearly as much as walking outside.

I work part-time as a cook at a camp for people with special needs. I wear a step-counter on my wrist, and I don't worry if I don't make it out for a walk on the days I work because I get in at least five miles while I work in the kitchen.

I also swim one-half mile, three to six times per week depending on my schedule, at the Annandale Wellness Center. Sometimes my daughter goes to the pool with me, but usually I go by myself. It's hard going alone, especially in the winter when it's cold, but I still go.

The wellness center has free coffee, so I treat myself to a couple cups while I dry off to help me warm up.

I round out my workouts by biking or jogging when I have the chance. I feel really good after I exercise. I like to be productive and keep busy.

Tell us about your athletic achievements.

When I was growing up I liked to swim and run, but I didn't have time to do those on a team because I was focused on dance and baton. I started dancing when I was four years old — tap, ballet and acrobatics. And I was a competitive baton twirler throughout my childhood. I won several state competitions and qualified to compete at the national level. Baton and dance were fun and kept me very busy.

After high school I got married and had two daughters who were on a local swim team. They also had an adjacent swim team for the parents. I didn't really compete with that team, but the coaches helped me improve my strokes and I started to really enjoy swimming the breast stroke and the crawl for exercise. Over the years I've done swimming, running and biking. I ran three marathons and have done a few shorter triathlons, both as an individual and as part of a relay.

A couple years ago I joined the Minnesota Masters Swim Club. I've won more than 10 gold medals at Masters meets and a few gold medals at the Minnesota Senior Games. I qualified to swim at the National Senior Games in New Mexico this winter and I'm still trying to decide if I'm going to attend.

I just feel so good when I swim. It's the easiest exercise on your body at all ages and you can do it forever; it doesn't matter how old you are.

You're in fantastic shape. What are your secrets to good health?

I haven't really had any health problems. I think exercising every day is the main thing. If I sit around too much I don't like it; I start to feel lazy. My husband passed



away three years ago and I miss him so much. Especially since then, I like to get out and stay active.

I usually go on three vacations to warm places during the winter which helps me stay active during that time of year. I love where I live on the lake, but it's harder to get around when it's cold and windy and slippery, and I have to be really careful. This year I'm going to Arizona for three weeks with friends, then to Florida and Mexico. I'm looking forward to biking, swimming and walking outside in the warmer weather.

After my husband died, I took my whole family on vacation to Mazatlán as a memorial to him. I have two daughters, two grandchildren, and two great grandchildren. They all live near me. My grandson lives next door to me with his wife and baby, and he helps me clear the snow off the driveway in the winter.

People ask me why I don't retire from the camp, but I still enjoy working and keeping busy. I like the people I work with and I look forward to going to work. But I don't work as much in the winter, and I also enjoy my time off to travel.

I eat graham crackers with peanut butter for breakfast. I make eggs and toast at noon.



I feel really good after I exercise. I like to be productive and keep busy.

I try to eat a healthy dinner with meat and vegetables. I eat a lot of salads, and I also enjoy red wine and sweets. Overall I try to eat a healthy, balanced diet.

I keep up on my checkups and screenings. My health is great except that I'm starting to get osteopenia which is a precursor to osteoporosis. My only prescription is a weekly pill for my osteopenia. My doctor also has me take calcium and vitamin D every day. I am so lucky to feel this good, but I know all it would take is one fall for things to change for me, so I'm really careful. ■



How SilverSneakers® Helps Judy Maintain Good Health

Judy works out at the Annandale Wellness Center several times every week. She's able to use the wellness center at no charge to her through the SilverSneakers program, and she just pays a small fee to use the pool. SilverSneakers is a perk included with Judy's Medica coverage that gives access to thousands of fitness locations nationwide.

You will need your SilverSneakers card (or SilverSneakers member number) to access your SilverSneakers benefits. If you don't already have one, go online at the address below to order your new card, a replacement card, or to 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

Visit online:
silversneakers.com





Talking with Your Doctor About Bone 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: How effective are practices like good diet and exercise for bone health?

A: Unlike some disease processes that only impact a small percentage of the population, all of us start to lose bone – and muscle – around age 30. So we all need to be mindful of our nutrient intake and exercise routines and other health practices to minimize deterioration.

To maintain bone-strength, weight-bearing exercises like walking or running are effective. Strength training is another option, which is a great way for people who are homebound to positively impact their bone and muscle mass using light weights or rubber arm bands. Smoking also contributes to osteoporosis risk. Even if you've smoked for years, quitting can help minimize further bone loss.

We can all do things to minimize the natural bone loss of aging, and it's even possible to regain bone mass after you've lost it. If you've been diagnosed with osteoporosis or osteopenia, you should work with your doctor to develop a treatment plan. In addition to specific diet, supplement, exercise and other health recommendations, your doctor may prescribe medication to help increase your bone mass.

**Q: What should I ask my doctor about osteoporosis?**

A: Make sure you talk to your doctor about bone density screening to test for osteoporosis. All women over 65 who have been through menopause should get this screening, and there are other factors that increase your risk of a fracture that may make earlier screening a good idea for men and women.

Certain medications such as steroids can increase bone loss. Other medications or medication combinations can increase your fall risk, which can be especially dangerous if you do have osteoporosis. Talk to your doctor about your medications to make sure they're not increasing your risk of osteoporosis or falls.

If you are diagnosed with osteoporosis or osteopenia, make sure you talk with your doctor about things you can do to increase your bone mass and reduce the risk of falls.



We can all do things to minimize the natural bone loss of aging, and it's even possible to regain bone mass after you've lost it.

Q: What if I have a family history of osteoporosis?

A: Unlike other conditions, osteoporosis doesn't appear to have a strong genetic component based on what we know right now. Osteoporosis risk has much more to do with your lifestyle than your genetics. That's why it's so important to get those nutrients like calcium and vitamin D and to make sure you're exercising.

Q: What if I've already had a fall? Should I still exercise?

A: Even if you've had a fall, you still need to exercise to maintain or increase your bone mass and just to stay healthy in general. If you've had a fall, talk to your doctor about what exercise routine would be best for you. Your doctor might recommend working with a professional as you regain strength and confidence. You may want to work with a physical therapist on exercises to help with balance and strength. Or consider a yoga or tai chi class specifically for seniors to help you improve balance and avoid the risk of another fall.

If you fell while walking and you want to start walking again, start small. If the weather is bad, find an indoor track. There can be safety in numbers, so walk with a friend. Anything is better than nothing, so just start where you are.

Q: What's your personal routine to keep your bones strong and healthy?

A: I love dairy and I don't have any digestive issues with it. So I have milk and yogurt every day to get my calcium intake. I don't take a calcium supplement because I get it in my diet. I do take a daily vitamin D supplement. Most people should take vitamin D, especially those of us who live in cold climates where we aren't outside absorbing sunlight much in winter months.

I'm also conscientious about being physically active. I walk several days a week and do things like park further from the store to make sure I'm moving my body in addition to my regular exercise.



HOW TO ACCESS MUSCULOSKELETAL SPECIALISTS

Chiropractors, Physical Therapists and More

For most musculoskeletal health concerns, your first step will usually be to visit your primary care provider. If you need to access a specialist, here's what you should know:

- To find a chiropractor, physical therapist, orthopedist or other musculoskeletal specialist, use the Provider Search tool just as you would for any other type of provider. You can access these provider types directly without prior authorization from your primary care provider or Medica.
- For help finding a provider or otherwise navigating the world of musculoskeletal care and health insurance, you can call a Personal Health AdvocateSM. 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**



Coverage for Osteoporosis Screening

Bone density screenings measure your bone strength and screen for osteoporosis. **You are covered for bone density screenings once every 24 months – or more often if determined medically necessary – at no cost to you as long as you meet the conditions making an osteoporosis screening medically necessary.**

Women over 65 who have been through menopause should get bone density screenings, as should men and women under 65 who meet certain risk factors. For more information about osteoporosis risk factors and other key information about osteoporosis, *see Preventing, Diagnosing and Treating Osteoporosis, page 6.*



Osteoporosis Screening Reminder Calls and Letters

Because osteoporosis doesn't cause noticeable symptoms, people often don't know they have it until they break a bone. That's why it's important for those at risk for osteoporosis to get a bone-density screening to determine if they have it — and to get appropriate treatment if they do. **If you're at risk for osteoporosis but haven't had a bone density screening, you may receive a letter or phone call from Medica reminding you to talk to your doctor about your risk and whether you should get the screening.**



Want to Quit Smoking? Medica Can Help.

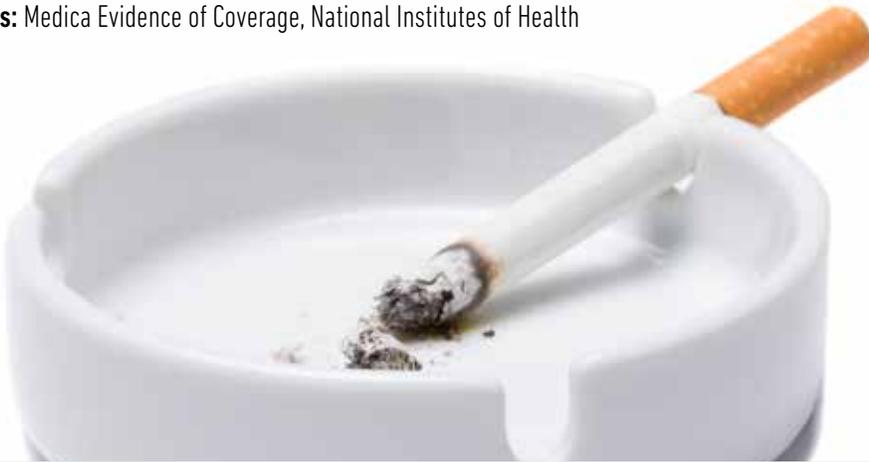
If you're looking to live a longer, healthier life, the best gift you can give yourself is to avoid tobacco — or to quit if you already smoke. Not only does smoking cause more than 443,000 American deaths each year, but for every person who dies from smoking, 30 more live with a serious smoking-related illness. You probably already know that smoking causes heart disease, lung and esophageal cancer, and chronic lung disease. Additionally,

research shows that smoking is a risk factor for osteoporosis and bone fracture.

Tobacco is addictive and quitting is hard, but with the right help it's not impossible. If you use tobacco and would like to quit, you are covered for two counseling quit attempts within a 12-month period as a preventive service with no extra cost to you. Each counseling attempt includes up to four face-to-face visits.

Questions about Medica's tobacco cessation programs? Call 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, National Institutes of Health



Benefit Allowance for Over-the-Counter Prescriptions and Supplies

As part of your Medica Advantage Solution coverage, you have a quarterly allowance to be used toward the purchased of over-the-counter (OTC) health and wellness products available through Medica's mail-order service. This quarterly allowance is either \$25 or \$50, depending on your plan. Products must be in our *OTC Catalog* and orders can be placed online or by phone. The benefit is available at the beginning of each quarter (January, April, July and October). There is no carryover quarter to quarter.

To access the online catalog and order online, go to [medicarehealthplans.otchs.com](https://www.medicarehealthplans.otchs.com). Or call 1-888-628-2770 (TTY: 711) Monday through Friday, 8:00 a.m. to 7:00 p.m. Central Time.



How Smoking Impacts Your Wallet

Do you know what impact smoking has on your budget? If you smoke 10 cigarettes per day and pay \$6.28 per pack (the average price of a pack in the U.S.), that means you spend about \$1,200 every year on cigarettes.

Want to learn how much you spend on smoking based on the number of cigarettes you smoke per day and the actual price you pay? Visit [smokefree.gov/how-much-will-you-save](https://www.smokefree.gov/how-much-will-you-save).

Source: U.S. Department of Health and Human Services

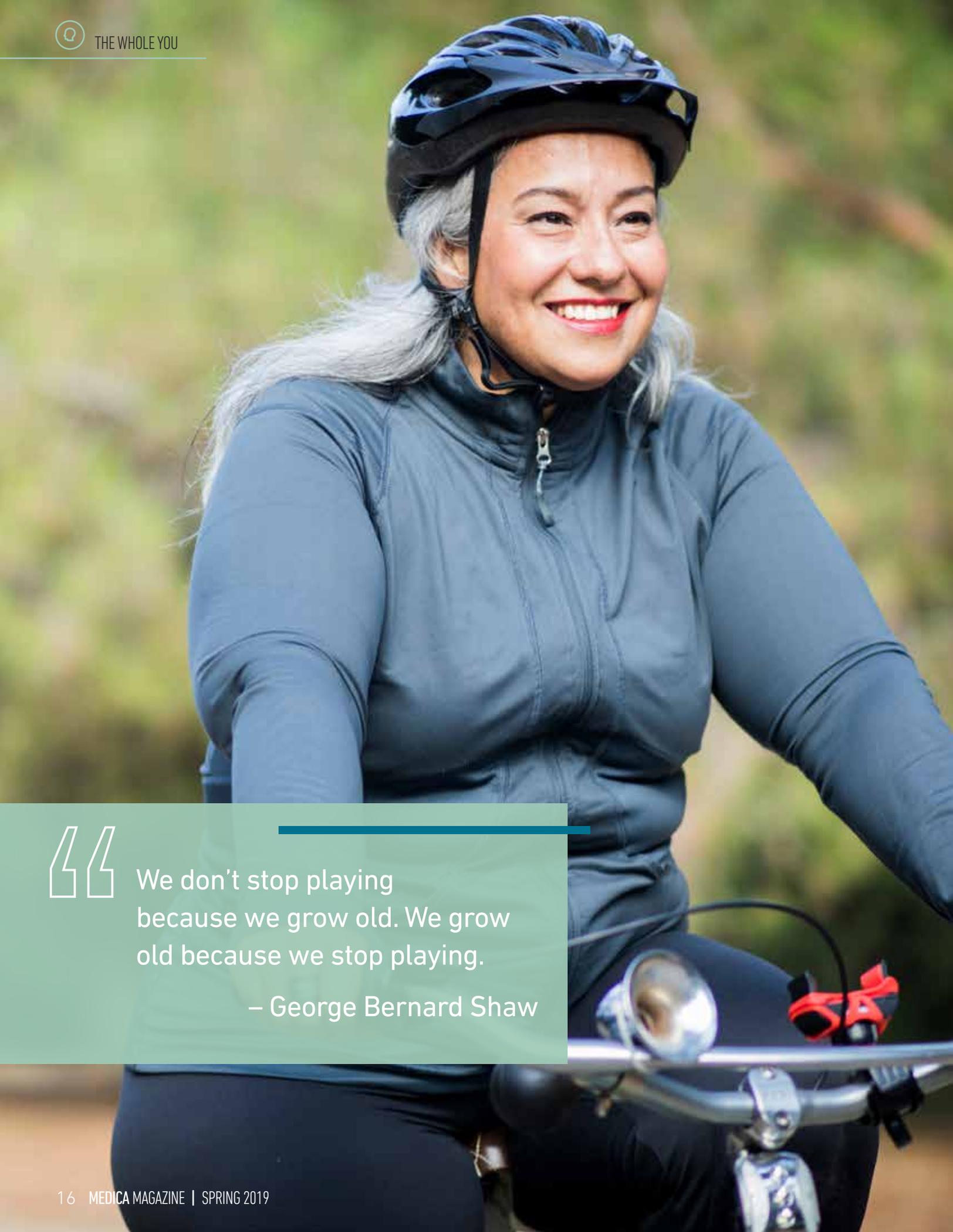


How Smoking Impacts Your Loved Ones

If you're a smoker, second-hand smoke from your cigarettes can cause disease and death in those who spend time around you when you smoke. The risks are especially great for the infants, children and pregnant women in your life.

In addition to diseases like cancer, stroke, heart diseases and lung diseases, smokers and their loved ones also are at risk of blindness from conditions such as macular degeneration, cataracts and optic nerve damage.

Source: U.S. Centers for Disease Control and Prevention



We don't stop playing
because we grow old. We grow
old because we stop playing.

– George Bernard Shaw



EXTEND YOUR HEALTH SPAN: EXERCISE FOR BONE, MUSCLE AND JOINT HEALTH

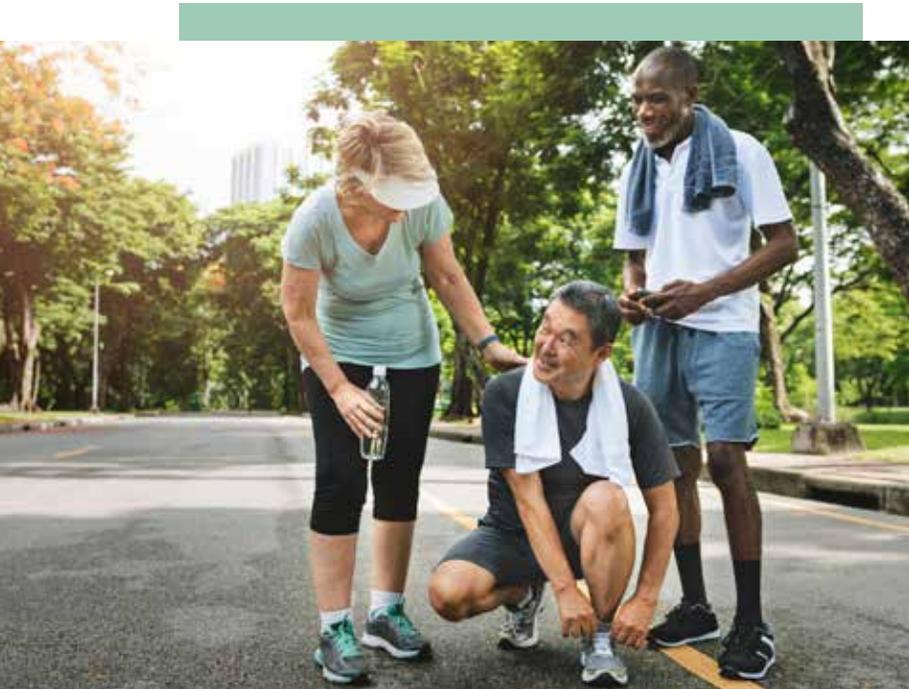
Sources: The Jackson Laboratory, National Institutes of Health, U.S. Centers for Disease Control and Prevention

The average human life span has doubled since 1900, and is now 78.6 years in the United States. As the saying goes, it's not just the years in your life that count, but the life in your years. So in addition to a long life span, you also want a long *health span* — defined as the period of life in which you remain free from age-related disease and disability that significantly diminish your quality of life.

To maintain a high quality of life, you need to protect your bones, muscles and joints, and safeguard against falls. This is important throughout your life, and becomes more important with age since bone and muscle start to deteriorate at around age 30 — often leading to osteoarthritis, osteoporosis and the potential for falls and debilitating fractures.

The good news? You can take steps to reduce bone and muscle loss, wear and tear on your joints and the risk of falls. In addition to taking in plenty of nutrients like calcium and vitamin D (see *Knife and Fork*, page 26), regular exercise is key.

In the following pages you'll learn about exercise for bone and muscle strength, exercise and weight loss to protect your joints, and important tips to prevent falls. ►



BEST EXERCISE FOR YOUR BONES

Exercise strengthens your bones, slowing down the natural bone loss that's part of the aging process, and even helping you regain bone mass you may have already lost. Weight-bearing exercise is the best for strengthening bones, and can include:

- Walking and hiking
- Running and jogging
- Weight training — lifting weights, using resistance bands or performing body-weight exercises like planks and squats
- Racquet sports like tennis, racquetball and pickleball
- Dancing and aerobics classes

While non-weight-bearing exercises like swimming and biking are great for your cardiovascular fitness and easy on your joints, they don't help maintain or build bone mass, so be sure at least one of the exercises above is part of your routine.

Source: National Institutes of Health





BEST EXERCISE FOR YOUR JOINTS

When your joints hurt, you may not feel like exercising. But exercise improves blood flow and relieves stiffness, helping you experience more range of motion and less pain in the long run. If you have sore joints, especially knees, avoid high-impact activities like running and aerobics classes, instead focusing on:

- Walking
- Cycling
- Swimming
- Exercises that strengthen the area around affected joints — talk to your doctor or physical therapist for guidance
- Daily gentle stretching and yoga to reduce stiffness and increase fluidity of movement

Source: WebMD





BEST EXERCISE FOR YOUR MUSCLES

As noted elsewhere in this issue, most of us start to lose muscle around age 30. Left unchecked, this gradual decline can result in the loss of half your peak muscle mass by age 70, making daily tasks more difficult and increasing the risk of injury from falls.

You can slow down muscle loss and even regain lost muscle mass by focusing on strength training, including lifting weights, using resistance bands or performing body-weight exercises like planks and squats. Focus on a variety of muscle groups, challenging yourself to use weights that fatigue you after 8 to 12 repetitions. If you haven't done much resistance training in the past, talk to your doctor first.

Source: The New York Times





WHAT TO DO WHEN YOUR BACK HURTS

Low back pain is one of the most common health complaints, affecting about 80 percent of Americans at least once in their lifetime.

Most people with low back pain improve without a doctor's assistance within four to six weeks. If you have mild back pain, try the following:

- **Remain active**, which can help relieve muscle spasms and prevents loss of strength. Avoid high-impact activities, but continue day-to-day activities and light exercise such as walking, swimming or gentle stretching. If a certain activity hurts, try something else. If your pain is severe, you may need bedrest for a short period of time, but usually no more than one day.
- **Use a heating pad.** When trying heat or ice for back pain, pay attention to your body and see what feels good. For any injury, heat or ice should be applied for 20 minutes on followed by at least 20 minutes off.
- **Take over-the-counter nonsteroidal anti-inflammatory pain medications** such as aspirin, ibuprofen or naproxen if you have your doctor's okay. Try taking a dose on a regular basis for three to five days rather than using the medication only when the pain becomes unbearable.

Contact your doctor if:

- Your pain doesn't go away, even when lying down.
- Your pain is accompanied by unexplained fever or weight loss.
- You have a history of cancer, a weakened immune system or have used steroid medications long-term.

- The pain is the result of falling or an accident.
- Pain, weakness or numbness spreads to the lower leg.
- Your pain doesn't improve within four weeks.

Your doctor may recommend:

- **Specific exercises or physical therapy** to strengthen and stretch your lower back.
- **Spinal manipulation** performed by a physical therapist, chiropractor, osteopath or massage therapist.
- **Psychological therapy** for people who are experiencing anxiety or depression because of back pain.
- **Acupuncture or massage** can be helpful in some instances, but are not covered by Medicare.

The following treatments are either not recommended or are recommended under very limited conditions:

- **Steroid injections** may be recommended for chronic back pain only when other treatments have been ineffective. Because of other health implications such as osteoporosis, steroids should be used as sparingly as possible.
- **Corsets, braces, traction, ultrasound or electrical nerve stimulation** are generally not effective for low back pain.
- **Surgery** is recommended for only a small minority of people with low back pain.

Source: Up to Date

Link Between Knee Pain and Excess Weight

If your knees hurt, excess body weight may be at least partially to blame. In fact, each pound of weight translates to four pounds of pressure on your knee joints, increasing wear and tear on your knees and the risk of developing osteoarthritis.

Even a little weight loss can go a long way. If you lose 10 pounds, for instance, that's 40 pounds less pressure on your vulnerable knee joints. If you think excess weight might be contributing to knee pain or other health problems, talk to your doctor about the weight-loss plan that's best for you.

Source: Healthline

Preventing Low Back Pain

To prevent low back pain before it starts, practice the following habits:

- **Exercise regularly** including low-impact cardiovascular exercise, such as walking or swimming, combined with specific exercises to strengthen your hips and abdominal muscles. Avoid repetitive bending, twisting or high-impact activities that may stress the spine.
- **Lift safely** with your knees bent and abdominal muscles tightened.
- **Take frequent breaks** from sitting or standing, getting up to walk around every hour.

Source: Up to Date

EXERCISE BASICS

To help you stay healthy and fit as you age, here are a few exercise basics to focus on:



Talk to your doctor

If you've been diagnosed with osteoporosis, osteoarthritis or another condition that may affect your ability to exercise, talk to your doctor to help you design the best routine for you. Be sure to ask if there are certain exercises you should avoid or include based on your condition.



Practice safety first

Wear supportive shoes, and buy new shoes when your old ones start to show wear. Make sure walking and jogging surfaces are clear of snow, ice and debris. When sidewalks are slick, exercise indoors instead. Start slow, and don't be afraid to stop or change things up if you feel pain. Avoid taking pain medication prior to exercise, as it can mask pain and encourage you to overdo it.



Incorporate variety

Exercises that are best for the bones might not always be best for the joints, and vice versa. Each week, shoot for variety in your workouts. Walk or jog a couple times per week to build bone mass, for instance, then swim, do water aerobics or hop on a stationary bike a couple times per week to take the pressure off your joints.



Strengthen your muscles

To slow the decline of muscle mass or even to regain it, include activities such as yoga or weightlifting twice a week using all major muscle groups, including legs, hips, back, abdomen, chest, shoulders and arms. Yoga and gentle stretching can also help you remain flexible and ease pain.



Make time for cardio

Each week, shoot for at least 150 minutes of moderate exercise such as walking, 75 minutes of vigorous exercise such as jogging, or an equivalent mix of moderate and vigorous exercise.



Have fun

Find a regular exercise regimen that you enjoy, and consider working out with a friend to improve your chances of sticking with your routine long term.

Sources: Up to Date, U.S. Centers for Disease Control and Prevention



6 Ways to Prevent Falls

Each year, one in three adults age 65 or older suffers a fall. More than 20 percent of these falls cause a serious injury, such as broken bones or head trauma. And — a particularly cautionary note — Wisconsin and Minnesota, where many Medica members live, are the two states where seniors are most likely to die from fall-related injuries. Thankfully, falls are not an inevitable part of aging. Many can be prevented.

What can you do to prevent falls?

1



Talk to your doctor about mobility concerns or dizzy spells, and ask whether any of your medications could increase your risk of falling.

2



Avoid walking on ice, and walk slowly when it can't be avoided. Consider putting ice cleats on your shoes.

3



Wear shoes and boots with good traction.

4



Get your vision checked regularly.

5



Participate in activities that improve balance, such as yoga or tai chi, if it's OK with your doctor.

6



Prevent falls at home by using the home safety checklist on this page.



HOME SAFETY CHECKLIST

While a fall can happen anywhere, almost 80 percent of falls occur in or near the home. To help you stay safe at home, use this fall prevention checklist:

✓ Stairs

- **Keep objects off stairs.**
- **Fix broken or uneven steps** and make sure any carpet is firmly attached to each step.
- **Have lights over stairs** — and a light switch at the top and bottom of the stairs.
- **Install handrails on both sides of stairs**, and fix loose handrails.

✓ Floors

- **Keep papers, shoes, books and other objects off the floor.**
- **Remove throw rugs or make sure they have a non-slip backing.** Each year, almost 40,000 adults 65 and over visit the ER due to a fall from loose rugs or carpet, so this one step can make a big difference.
- **Coil or tape cords and wires next to the wall** so you won't trip over them.

✓ Kitchen

- **Keep items you use often on lower shelves.**
- **Never use a chair as a step stool.**

✓ Bedrooms

- **Place a lamp close to your bed** so it's easy to reach.
- **Use nightlights** so you can see where you're walking at night.

✓ Bathrooms

- **Put a non-slip mat on the floor** of your tub or shower.
- **Install grab bars in the shower or tub and near the toilet.**

Sources: National Institutes of Health, U.S. Centers for Disease Control and Prevention



My father-in-law just loves using his iPad to stay connected. It helps him stay happy, healthy and independent.



STAY CONNECTED WITH TECHNOLOGY

At age 94, Donald Wilfahrt still lives in the four-bedroom home in New Ulm, MN, where he and his late wife raised their six children. He still has his driver's license, and drives every day to the senior center for lunch and the rec center to swim. On Sundays he goes to mass. And he keeps busy playing the clarinet in the city band he's belonged to since he was 16 years old!

To help him remain independent, he now has a washer and dryer on the main floor instead of in the basement, and a housekeeper comes in once a week. And he uses his iPad to send an email to his kids and grandkids every morning — keeping him connected to loved ones and serving as an important daily check-in.

Donald's daughter-in-law Kristy Wilfahrt, a Medica employee, considers those daily emails a key factor to Donald's well-being.

"Every morning we count on that email at about 8:30," Kristy says. "He tells us things like what he had for dinner last night and what he has planned for the day. Sometimes he'll send a joke. It's a great way for him to stay connected to his family, and for us to know he's okay. The iPad and the daily email are such an important way to make sure he's not socially isolated."

When Kristy and her husband Craig first got Donald his iPad, some family members were skeptical about whether he'd be able to learn the new technology at his age. But Craig taught Donald to use the device, and he took to it quickly.

In addition to sending daily email updates to the family, Donald uses Facebook to keep up with far-flung family and friends. And he watches his 14-year-old grandson's hockey games via livestream — a service offered by the ice rink.

"Social isolation is prevalent with our senior population in general," says Kristy, whose background is as a public health nurse. "A lot of seniors are isolated, which can cause depression. And seniors who are admitted to the hospital for a condition unrelated to depression are more likely to be re-admitted to the hospital later if they also have depression. So helping people stay connected to loved ones is one of the most important things we can do for their overall health." ■





Eat Right for Healthy Bones

To keep your bones strong and healthy as you age, you need a diet rich in calcium, vitamin D and magnesium. Here's what you should know about how much of these nutrients you need, why you need them and the best ways to get them.



Calcium

Why You Need It

Calcium is an essential nutrient for the human body, helping to build strong bones and teeth, control blood pressure, regulate hormones and support other essential bodily functions. Calcium is stored in bones. If you don't get enough calcium from your diet, your body signals the bones to release calcium from storage. When calcium leaves the bones, bones weaken. Over time calcium loss or deficiency can contribute to osteoporosis.

How Much You Need After Age 50

1,000 mg per day for men 51-70
1,200 mg per day for women 51-70
1,200 mg per day for men and women 70+

How to Get It

Yogurt, plain, 8 oz. – 415 mg
Mozzarella cheese, 1.5 oz. – 333 mg
Sardines, canned in oil, 3 oz. – 325 mg
Cheddar cheese, 1.5 oz. – 307 mg
Milk, nonfat, 8 oz. – 299 mg
Orange juice fortified with calcium, 6 oz. – 260 mg (check labels to be sure)
Tofu, firm, ½ cup – 253 mg
Cottage cheese, 1 cup – 138 mg
Food fortified with calcium such as sandwich bread and cereal – check labels for levels



Magnesium

Why You Need It

Provides for proper absorption and regulation of calcium and vitamin D.

Magnesium is also important for many bodily functions including guarding against high blood pressure, depression and diabetes.

How Much You Need After Age 50

320 mg for per day women
420 mg per day for men

How to Get It

Black beans, cooked, 1 cup – 120 mg
Quinoa, cooked, 1 cup – 120 mg
Almonds, 1 oz. – 80 mg
Spinach, boiled, ½ cup – 78 mg
Cashews, 1 oz. – 74 mg
Dark chocolate, 1 oz. – 65 mg
Avocado, 1 whole – 60 mg
Peanut butter, 2 T – 49 mg
Brown rice, ½ cup – 42 mg
Banana, 1 medium – 32 mg
Sweet potato, 1 medium – 30 mg



Vitamin D

Why You Need It

Vitamin D helps the body absorb calcium and phosphorus and prevent osteoporosis. It also can guard against cancer, depression and muscle weakness.

How Much You Need After Age 50

800 IU (international units) per day

How to Get It

Mushrooms, wild or grown with UV light, 3.5 oz. – 2,300 IU (most mushrooms grown commercially without light contain very little vitamin D)

Herring, fresh, 3.5 oz. – 1,600 IU

Salmon, wild caught, 3.5 oz. – 1,300 IU

Salmon, farmed, 3.5 oz. – 250 IU

Tuna, canned, 3.5 oz. – 250 IU

Eggs including the yolk, pasture-raised, 2 eggs – 120 IU

Milk fortified with vitamin D, 1 cup – 115-124 IU (check labels to be sure)

Yogurt, 8 oz. – 80 IU

Eggs including the yolk, traditional, 2 eggs – 40 IU

Food fortified with vitamin D such as sandwich bread and cereal – check labels for levels

In addition to nutrients, another source of vitamin D production is sunlight absorbed through the skin, but few of us get adequate direct sunlight, especially in winter months in colder climates. **Because vitamin D can be difficult to get through your diet and sunlight alone, most people should take a vitamin D supplement of 800 IU daily.** In some instances your doctor may prescribe a higher level of vitamin D, but talk to your doctor before you take a dose higher than 800 IU per day because it may interact negatively with some medications or have other adverse reactions for some people.

Sources: American Bone Health, Cleveland Clinic, Healthline, Medline, National Institutes of Health, USDA, WebMD

ORANGE BANANA YOGURT SMOOTHIE

Start your morning off with this smoothie for a great head start to your day. Each serving includes about 250 mg of calcium and 20 mg of magnesium. Scramble up a couple eggs on the side for some vitamin D and your bones will thank you!

INGREDIENTS

- 🍌 1 large banana, fresh or frozen, peeled and sliced
- 🍊 1 cup orange juice fortified with calcium
- 🍶 ½ cup yogurt
- 🍷 Handful of ice cubes

For variation, try adding 1 tablespoon honey, ¼ cup strawberries, or ¼ cup fresh or frozen fruit of your choice.

PREPARATION

Combine all ingredients in a blender and blend until smooth. Makes two servings.





BEYOND THE GYM SILVERSNEAKERS FLEX CLASSES TAILORED FOR SENIORS



SilverSneakers

SilverSneakers at a Glance

Your SilverSneakers benefits include:

- Free membership at 15,000 fitness centers nationwide
- FLEX classes tailored specifically to seniors (see main article, next page)
- On-demand video workouts
- A mobile app to help you find classes, access workout videos and track your fitness progress

To access SilverSneakers:

You will need your SilverSneakers card (or SilverSneakers member number) to access your SilverSneakers benefits. If you don't already have one, go online at the address below to order your new card, a replacement card, or to 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

Visit online:
silversneakers.com



Ready to Work Out, but Don't Feel Comfortable at a Gym? Try SilverSneakers FLEX® Classes.

These classes are designed specifically for seniors and are available in locations such as parks, community centers and senior-living centers.

Classes are usually smaller and led by instructors trained in senior fitness. If you later decide you're ready to try working out at a SilverSneakers network gym, many of them offer FLEX classes as well.

There are more than 70 FLEX offerings, including:

- Boot camp and Latin dance — great for your bones and muscles
- Strength and balance class, tai chi and yoga — all excellent for working on balance and protecting against falls

Learn more at [SilverSneakers.com/FLEX](https://www.silversneakers.com/FLEX).



Courtesy of the Eden Prairie Community Center

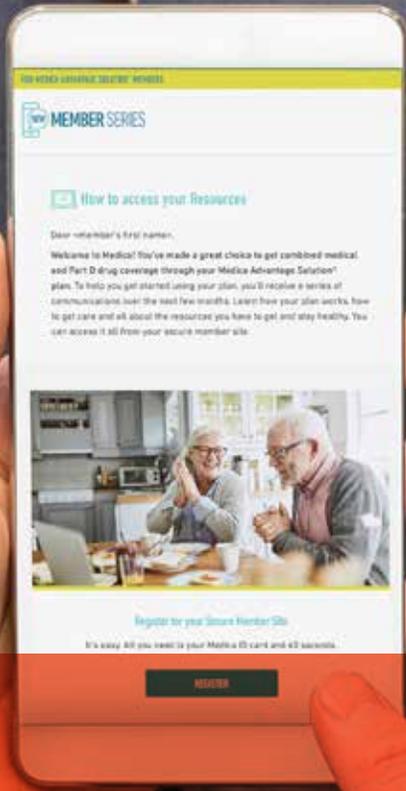


If You Fall, a Medical Alert System Can Be Your Lifeline

Medica members can get discounted prices on medical alert systems from Philips Lifeline. A variety of options are available to best suit your individual needs:

- Pendant or wristband models.
- Some models have smart sensors that automatically alert someone if you fall, while others have a button you can push if you need help.
- HomeSafe systems are designed for people who spend most of their time at home, while GoSafe systems are perfect for more active adults, at home and on the go.
- You get to choose how you are helped in case of a fall — whether your alert system will notify a neighbor, a family member, a caregiver or emergency services.

For more information about discounted medical alert systems from Philips Lifeline, call **1-866-674-9900, ext. 4472 (TTY: 711)** or visit offer.lifelinesys.com/medica.



Member Toolkit Helps You Stay Connected

To help you stay connected with the information and resources you'll need, we've developed a special online Member Toolkit you can access when you need to. The Toolkit contains information on the Email Series, Medica Magazine, resources for preventive care, helpful tip sheets on a variety of topics and direct links to our "One of Us" member stories. You'll want to visit again and again. Simply go to medica.com/AdvantageSolutionToolKit.



SIGN UP FOR YOUR MEMBER EMAIL SERIES

If you are a new member of Medica Advantage Solution, you can elect to receive a special email series during your first year of enrollment in the plan. This series will provide you with a new email periodically to help you make the most of your plan and your benefits. To receive this educational series, simply sign up by going to medica.com/MemberSeries. You'll be glad you did.



Over-the-Counter Drug Benefit Allowance Added

Your Medica Advantage Solution plan has a benefit allowance that can be used toward the purchase of eligible over-the-counter (OTC) health and wellness products. The allowance amount varies by plan. Orders can be placed online at MedicaHealthPlans.otchs.com or by phone. Please see the *OTC Catalog* included with your new member kit for a list of available products.



Health Surveys Will Help Us Assist You

During your first few weeks in Advantage Solution, you may have received a call from Medica to complete your Health Survey. If we missed you, one was mailed to your home. The survey is important to help us know if there may be support services that could benefit you. If you've already completed your Health Survey, thank you. If you have any questions, please contact a Medica Engagement Specialist at HealthSupport@medica.com or call 1-866-905-7430 (TTY: 711).



Dental Reimbursement Benefit Added

You spoke, and we heard you. As a result, Medica has added a dental reimbursement benefit to your plan for non-Medicare-covered dental services. With this new benefit, you can see any licensed dentist for services. Simply submit your receipt for reimbursement, up to an annual limit (depending on your plan). You can find the dental reimbursement form in your 2019 Forms for Members booklet that came as part of your new member kit, or at medica.com/Members.

Dental Reimbursement Claim Form

Our plan covers dental services from any licensed dentist within the U.S. and its territories up to an annual limit. Refer to the dental service allowance section in the Evidence of Coverage for your plan's limit.

To receive a reimbursement, you must:

- Complete this claim form
- Attach your itemized receipt(s)
- Submit within 365 days from the date of purchase
- Allow 4 to 6 weeks for processing
- Send the completed form and a copy of your receipt(s) to:

Medica Claims
PO Box 26970
Salt Lake City, UT 84130

FOR INTERNAL USE ONLY

Place of service: 11
CPT Code: 00000
Diagnosis Code: 999.9
Provider ID: 000000
000000

TO BE COMPLETED BY POLICYHOLDER (PLEASE PRINT):

Member Name: _____ Date of Birth: _____
 Medica Identification Number: _____ Group Number: _____
 Home Telephone Number: _____
 Date of Service: _____
 Total Amount Paid: _____
 Name of Dentist: _____
 Clinic Location (City, State, Zip): _____

Guaranteed Call us at 800-900-2000 or 1-800-294-6755 8 a.m.-8 p.m. CT, seven days a week. Access to representatives may be limited at times. (TY-711)

MEDICA

MEDICA®

Mail Route CW104
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Minneapolis, MN 55440-9310

Health and wellness or prevention information.



Register for 24/7 Access to Your Member Website

Mymedica.com is your secure, personalized source for health plan benefits information.

Registration in 3 easy steps

- 1 Go to **mymedica.com**
- 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)

Medica. The first word in Medicare.



Helpful Numbers

Medica Customer Service

Toll free 1-866-269-6804 (TTY: 711)
Metro Twin Cities: 952-992-2134
8 a.m. to 8 p.m. Central, seven days per week.
Access to representatives may be limited at times.

Medica Billing Customer 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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Value-Added Items and Services (VAIS) is not a plan benefit.