

Living Well

For MVP Medicare Advantage Members

winter/spring 2012



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START TODAY
to reduce your risk of falling

Exercise regularly.

Exercise is one of the most important ways to lower your chances of falling. It makes you stronger. Consider exercises that improve balance and coordination, like Tai Chi.

Eat a well-balanced, nutritious diet.

Picture a healthy plate as a guide for each meal: $\frac{1}{2}$ of the plate filled with vegetables and fruit, $\frac{1}{4}$ with grains, $\frac{1}{4}$ with protein, and an 8 oz. side of dairy.

Fall-proof your home.

About half of all falls happen at home. To make your home safer:

- Keep stairs and where you walk through your home clear of papers, books, shoes, or anything you can trip on.
- To make your bathroom safer, have grab bars put next to the toilet and in the tub or shower and use non-slip mats in the tub and shower.
- Remove small throw rugs.
- Keep items you use often in cabinets you can reach easily to avoid unnecessary extreme stretching, bending over or using a step stool.
- Improve the lighting in your home. As you get older, you need more light to see well. Hang light-weight curtains or shades to reduce glare.
- Keep your pet away from your feet and don't get tangled in its leash.
- Install handrails and lights on any staircases that don't have them.
- Wear good fitting shoes both inside and outside the house.
- If possible, paint the bottom step of staircases your favorite neon color.

take on life & live well



At MVP Health Care, we strive to have a positive impact on the health and wellness of our members.

In this issue of *Living Well*, you'll find lots of important information about ways we help support, guide, encourage and empower you to take on life and live well.

You'll also find information and tips on how to get the most out of your Medicare Advantage membership.

We think health care should be all about you. That's why we work toward simplifying access to care, making the health care process more human, and building and strengthening our relationship with you.

Thank you for being part of the MVP Health Care community.

A handwritten signature in black ink that reads "David W. Olikier". The signature is written in a cursive, flowing style.

David W. Olikier
CEO, MVP Health Care



Contact:

Call the Customer Care Center at:
1-800-665-7924

TTY: 1-800-662-1220

Representatives are available:

Monday through Friday

from 8 am to 8 pm Eastern Time

Saturday from 8 am to 4 pm Eastern Time

From October 15 - February 14,

representatives are available seven days a

week from 8 am to 8 pm Eastern Time.

Visit www.mvphealthcare.com
on the Web.

Comments:

Write to us at:

**MVP Health Care
Communications Dept.
220 Alexander Street
Rochester, NY 14607**

You can also email us at:

livingwell@mvphealthcare.com

Material presented in this newsletter is not intended to replace medical advice, which should be obtained from a qualified physician. In the event that any information in *Living Well* conflicts with provisions of your Evidence of Coverage (your contract), the provisions of your contract take precedence over *Living Well*.

How to get claims paid from providers who are not in MVP's network

If you receive care from a doctor or other health care provider who is not part of MVP's network of providers, be sure to show your MVP member ID card. The back of your card includes the address where the doctor can send the claim. The doctor should bill MVP directly.

If you have already paid for covered services from an out of network provider, please send MVP your bill along with proof of payment (a copy of your receipt), and MVP will reimburse you for its share of the cost. Follow the instructions below to submit your medical claim to MVP for payment.

If you received a bill for services from an out of network provider and you have not paid the claim, please send the bill to MVP for payment. MVP will pay the doctor or other provider for its share of the bill and will let you know what, if anything, you must pay. You will not have to pay a non-plan provider any more than what is specified in your Evidence of Coverage (your contract).

All requests for reimbursement **MUST include** original itemized bills, preferably on a Medicare-approved billing form. MVP **will not** process items such as balance due, balance forward or explanations of benefits without the original bill. The original itemized bill must include the following:

- A listing of each service rendered
- The diagnosis(s) for each service
- The date of service for each service
- The charge for each service
- The provider name/address/phone number (for servicing and billing)
- The provider's National Provider Identifier (NPI)

All bills from you or the provider should be sent directly to MVP at this address:

**Claims Submission
MVP Health Care
P.O. Box 2207
Schenectady, NY 12301**

If you have questions, call MVP's Medicare Customer Care Center at the numbers on the back of your member ID card.

MVP covers emergency and post-stabilization services and renal dialysis worldwide. Urgently needed care is covered throughout the United States. In all of these situations, you pay only your in-network copay.

For all other medical services, if you use out of network providers to get covered services, your out-of-pocket costs will be higher than if you use in-network providers.

Health reminder phone calls



You may receive a phone call from MVP to remind you about important preventive care screenings and tips for managing chronic conditions.

MVP has partnered with the Eliza Corporation to help us reach out to our membership using automated calls. This is part of our effort to help you live well.

We hope that, if you receive a phone call, it will prompt you to have a discussion with your doctor about important health issues and determine which screenings and tests may be right for you.

Participating SilverSneakers® Fitness Centers



Enjoy the SilverSneakers Fitness Program as a Preferred Gold HMO, GoldValue HMO or GoldAnywhere PPO member. With the SilverSneakers program, you have access to amenities such as treadmills, weights, and fitness classes that are included with a basic fitness center membership. You can also take SilverSneakers classes.

Check the list for a location near you and enjoy your program benefits today! **Remember to enroll by showing your MVP member ID card or your Healthways SilverSneakers card when you first visit one of these locations.** You can use participating Curves® locations, too.

Albany

Albany YMCA
518-463-9622

Sidney Albert Albany Jewish
Community Center
518-438-6651

Amsterdam

Horace J. Inman Senior Center
518-842-3815

Auburn

Auburn YMCA-WEIU
315-253-5304

Baldwinsville

Riverside Fitness Center
315-638-3472

Camillus

Pine Grove Health & Country Club
315-672-8107

Catskill

Summit Hill Athletic Club
518-943-4892

Clifton Park

Healthplex Fitness Center
518-383-0225

Corinth

YMCA of Saratoga - Corinth Branch
518-583-9697

new! Columbia

Chatham Body Works
518-392-7202

Cortland

YWCA of Cortland
607-753-9651

Coxsackie

Greene County YMCA
518-731-7529

Delmar

Bethlehem Area YMCA
518-439-4394

Dewitt

Gold's Gym
315-446-0376

East Greenbush

Greenbush Area YMCA
518-477-2570

Fayetteville

East Area Family YMCA
315-637-2025

Fishkill

Gold's Gym
845-896-3300

Fulton

Fulton YMCA
315-598-9622

Glens Falls

Les Mills Group Fitness
518-793 3400

Glenville

Greater Glenville YMCA
518-399-8118

Gloversville

Fit Happens
518-725-5433

Goshen

Bare Fitness
845-294-5004

Green Island

Forever Young Health Club
518-273-2200

Greenwich

Saratoga Regional YMCA
Battenkill Branch
518-587-3110

Guilderland

Gold's Gym - Guilderland
518-464-1500

Hagaman

Amsterdam YMCA
518-842-2130

Hudson Falls

Senior Center of Kingsbury
518-642-0629

Did you know?

SilverSneakers partners with more than 10,000 fitness locations, including women-only sites. That means you can continue your SilverSneakers exercise program without taking long breaks while on vacation or away from home. SilverSneakers allows all Preferred Gold, GoldValue and GoldAnywhere members to join in the fun and stay in shape at any participating location across the United States and in Puerto Rico!

Questions?

Call the MVP Medicare Customer Care Center at the phone number shown on your member ID card.

Kingston

MAC Fitness
845-338-2887

Latham

ABC Sports & Fitness
518-783-0705

Little Falls

Little Falls Family YMCA
315-823-1740

Liverpool

Gold's Gym
315-451-5050
North Area Family YMCA
315-451-2562

Malta

YMCA of Saratoga - Malta
518-583-9623

Middletown

Gold's Gym
845-344-4653

Mohawk

YMCA of the Mohawk Valley
315-866-6570

Monroe

Straub's Fitness
845-782-6066

New Paltz

Ignite Fitness
845-255-9355

Newburgh

Gold's Gym
845-564-7500

Nichols

Family Fitness Center
607-699-7498

Niskayuna/Schenectady

Robert and Dorothy Ludwig Jewish
Community Center of Schenectady
518-377-8803

Norwich

Norwich Family YMCA
607-336-9622

Oneida

Oneida Family YMCA
315-363-7788

Orange

Positive Fitness
845-342-1990

Oswego

Oswego YMCA
315-343-1981

Pine Bush

Pure Symmetry Fitness
845-744-6769

Port Jervis

Tristate Fitness
845-856-4394

Poughkeepsie

Gold's Gym LaGrange
845-463-4800

Rensselaer

Rensselaer Area Senior
Services Center
518-463-2166

Rhinebeck

IXL Rhinebeck
845-876-4100

Rome

Rome Family YMCA
315-336-3500

Saratoga Springs

YMCA of Saratoga Springs -
West Avenue Branch
518-583-9622

Saugerties

IXL Saugerties
845-246-6700

Schenectady

Schenectady YMCA
518-374-9136
Sportime
518-356-0100
YWCA of Schenectady
518-374-3394

Syracuse

Downtown Syracuse YMCA
315-474-6851

Troy

Troy Family YMCA
518-272-5900

Utica

Parkway Senior Center
315-223-3973

Vestal

JCC of Binghamton
607-724-2417



Free *Living Well* Programs from MVP Health Care

Winter/Spring 2012

For information on Living Well programs, call the Medicare Customer Care Center at the numbers shown on page 3.

Classes are free, compliments of MVP Health Care.

Due to the popularity of classes, please call to register for classes.

A class may change to accommodate the occasional substitute instructor.

Chair Moves from MVP Health Care

Stay as mobile and strong as possible! This is a chair-based class that emphasizes strengthening, limbering, and stretching exercises for upper and lower limbs.

Dance Moves from MVP Health Care

Come dance with us! This class promotes the health of older adults by offering dance/exercise-inspired moves and emphasizes the importance of stretching, balance, and coordination. Dance Moves includes a strength training segment.

Zumba® Gold from MVP Health Care

Put on your Latin dancing shoes! Especially designed for the active older adult, this class is a hybrid of traditional Latin rhythms, such as Cha-Cha, Merengue, Salsa, Mambo, and Calypso. The music, easy-to-follow dance moves, and health benefits make it a whole package of fun!

Chair Yoga from MVP Health Care

A great way to keep you strong, limber, balanced and healthy! This is the practice of classical yoga poses, breathing and meditation adapted for the chair. Chair Yoga is for anyone interested in the benefits of yoga without having to be on the floor.

NIA® Moves from MVP Health Care

NIA is a non aerobic fitness fusion program blending martial arts, dance arts and healing arts. Increase your flexibility, agility, strength and balance. Have fun and be inspired.

National Museum of Dance

1-800-209-3945
(TTY) 1-800-662-1220
12-week session, February 27 - May 14
Dance Moves and Zumba® Gold from MVP
Mondays, 1- 2 pm

Rensselaer Senior Center

463-2166
14-week session, February 13 - May 14
Zumba® Gold from MVP Health Care
Mondays, 1 - 1:45 pm

Cohoes Senior Center

235-2420
14-week session, February 15 - May 15
Chair Moves from MVP
Tuesdays, 11:15 am - Noon

Global Fitness, Glens Falls

792-6264
14-week session, February 14 - May 15
Zumba® Gold from MVP
Tuesdays, 11:15 am - Noon

Niskayuna Senior Center

372-4969
14-week session, February 14 - May 15
Chair Yoga from MVP
Tuesdays, 12:30 - 1:15 pm

Shenendehowa Senior Center

383-1343
12-week session, February 28 - May 15
Dance Moves from MVP
Tuesdays, 1 - 2 pm

Guiderland YMCA

1-800-209-3945
(TTY) 1-800-662-1220
12-week session, February 28 - May 15
Zumba® Gold from MVP
Tuesdays, 1:30 - 2:15 pm (new time and day)

JCC of Albany

438-6651
8-week session, February 29 - April 18
Zumba® Gold from MVP
Wednesdays, 10 - 11 am

JCC of Albany

438-6651
4-week session, April 25 - May 16
NIA® Moves
Wednesdays, 10 -11 am

Village of Colonie Senior Center

869-7172
14-week session, February 16 -May 18
Zumba® Gold from MVP
Wednesdays, 1 - 1:45 pm

Fraternal Eagles Club/Moreau

792-6007
14-week session, February 15 - May 16
Zumba® Gold from MVP
Wednesdays, 1 - 1:45 pm

JCC of Schenectady

1-800-209-3945
(TTY) 1-800-662-1220
6-week session, March 1 - April 5
Zumba® Gold from MVP
Thursdays, 11:15 - Noon

JCC of Schenectady

1-800-209-3945
(TTY) 1-800-662-1220
5-week session, April 12 - May 10
NIA® Moves from MVP
Thursdays, 11:15 - Noon

Glens Falls Senior Center

793-2189
Ongoing session
Chair Yoga from MVP
Thursdays, 10:30 - 11:30 am

Village of Colonie Senior Center

869-7172
14-week session, February 16 - May 17
Chair Moves from MVP
Thursdays, 12:30 - 1:30 pm

Schenectady YMCA

881-1170
14-week session, February 16 - May 17
NIA® Moves from MVP
Thursdays, 1 - 1:45 pm (new class)

Rotterdam Senior Center

(356-1561)
12 week session, March 2 - May 17
Zumba® Gold from MVP
Thursdays, 1 - 1:45 pm

Stillwater Adult Community Center

664-2515, ext.10
13-week session, February 28 - May 18
Zumba® Gold from MVP
Fridays, 9:45 - 10:30 am

Schenectady YMCA

881-0117
12-week session, March 2 - May 18
Zumba® Gold from MVP
Fridays, Noon -12:45 pm

Striders Clubs from MVP Health Care

Rotterdam Square: Monday, February 13

Wilton Mall: Friday, February 10

8 - 9 am

12-week session

Kickoffs:

Rotterdam Square: March 5

Wilton Mall: March 2

Weekly sessions held:

Rotterdam Square: Mondays 8- 9 am

Wilton Mall: Fridays 8 - 9 am

Warm up with MVP Community Health Educators, walk at your own pace, then cool down with strength and balance exercises.

Come dance with us!

If you enjoy dancing, learning new steps, meeting others and welcome the opportunity to perform at a variety of venues, we are looking for you!

Participants in our members' only dance troupe have fun performing at MVP Health Care sponsored events in the Capital Region, such as the Mature Living Expo and Goldies Organ Series at Proctors.

All MVP members, both men and women, are invited; no partner is required. The dance troupe encourages members to "Take on Life and Live Well."

If you are interested in having fun and learning Latin, Jazz and Broadway style choreographed routines, please contact **Vicky Bueno, Community Health Educator, at 518-386-7937.**

Practices are held at the Rotterdam Senior Center, Thursdays, 2:30 - 4 pm.

Enjoy these organ concerts



MVP Health Care invites you to attend FREE organ concerts featuring "Goldie" - Proctor's mighty Wurlitzer Organ.

The concerts are presented by the Hudson-Mohawk Theatre Organ Society and are sponsored by MVP Health Care. All concerts are held on Tuesdays and begin at noon.

They are held at Proctor's Theatre, 432 State Street, Schenectady.

February 14	Claudia Bracaliello & Rob Kleinschmidt
March 20	Carl Hackert, Charlotte Palmeri & Guests
April 24	Andrew Krystopolski, Will Hayes & Nixon McMillan
May 22	John Wiesner & Jim Brockway
June 26	Avery Tunningley

Ample parking is available and free for two hours in the lots behind Proctor's Theatre.

More information on our Web site

MVP Health Care's Web site, www.mvphealthcare.com, provides a wealth of information for you!

You can find information about our programs, your Part D prescription drug coverage and forms, such as the Vaccine Reimbursement Form and Direct Payment Plan Form.

We're adding a new brochure this year, the Member Information brochure.

This brochure provides information such as:

- Your member rights and responsibilities
- The process for obtaining care and coverage when you are out of MVP's service area
- How to obtain care after your doctor's normal office hours
- How to submit a claim

- MVP's policies and procedures on the collection, use and disclosure of our members' Personal Health Information

To access the Member Information brochure:

- From the home page of MVP's Web site, www.mvphealthcare.com, click *Medicare Members*.
- Select your county, if prompted.
- On the **Medicare Home** page, select *Publications* under **Forms and Publications**.
- On the **Forms and Publications** page, select *Member Information* under **Publications**.

You can also request that a copy of this brochure be mailed to you by calling MVP's Medicare Customer Care Center at the numbers on page 3.





Time for flu shots

The flu is a contagious respiratory illness caused by influenza viruses.

It can cause mild to severe illness and can even lead to death. According to the Centers for Disease Control and Prevention (CDC), the best way to prevent the flu is by getting a flu vaccination each year.

The CDC website states that flu seasons are unpredictable and can be severe. It is estimated that, on average, approximately 5 to 20% of U.S. residents get the flu, and more than 200,000 people are hospitalized for flu-related complications each year. Over a period of 30 years, between 1976 and 2006, estimates of flu-associated deaths in the United States range from a low of about 3,000 to a high of about 49,000 people.

Getting a flu shot can prevent hospitalization and even save your life. *The New England Journal of Medicine* reports on the effectiveness of flu shots in older adults. Getting a flu shot resulted in:

- A 27% drop in the risk of hospitalization for pneumonia or the flu
- A 48% drop in the risk of death

Flu vaccinations are safe, and they work. Many people mistakenly believe that getting a flu shot can give them the flu. Not true! The vaccine is made from a killed virus. Getting a flu shot allows your body's immune system to practice fighting a real flu intruder by beating up on a weaker version (killed virus). If the real virus invades your body, your system is ready to attack the virus before it can do much damage. This does not apply to FluMist (Live Attenuated Influenza Vaccine or LAIV), a weakened live virus that is inhaled through the nose.

FluMist is NOT recommended for people over age 65.

If you are allergic to eggs, you should not get a flu shot.

The flu shot is free to you as a Preferred Gold HMO, GoldValue HMO or GoldAnywhere PPO member. If you get the shot during an office visit, you will pay a copay for the office visit. Your community pharmacist may be able to administer the shot to you.

Consider getting a shot for pneumonia, too

Pneumococcal disease is a serious infection of the lungs, blood or outer lining of the brain, most often taking the form of pneumonia in adults. The vaccine is recommended for everyone age 65 and older. A pneumococcal shot also is free to you as a Preferred Gold HMO, GoldValue HMO or GoldAnywhere PPO member (if you get the shot during an office visit, you will pay a copay for the office visit).

Don't be left out!

The CDC reports that people of African American race and people of Latino/Hispanic background have lower immunization rates than the rest of the population. MVP Health Care and the Department of Health and Human Services want to eliminate racial and ethnic gaps in flu and pneumococcal vaccination coverage for older adults and for people at highest risk for flu-related illness and pneumonia.

Please call your doctor, local county health department, or your pharmacist for information about the vaccine supply and how to get your shot.

Protect yourself from the flu

In addition to getting the flu vaccine each year, protect yourself from getting sick by following the precautions listed below.

1. Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick too.

2. If possible, stay home when you are sick. You will help prevent others from catching your illness.

3. Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick.

4. Wash your hands often to help protect you from germs.

5. Avoid touching your eyes, nose or mouth. Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.

6. Practice other good health habits — get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

Testing for osteoporosis



Experiencing a fracture of the spine, hip or leg can be disabling, but can often be prevented.

As you age your bones get thinner naturally, but sometimes a condition called osteoporosis may set in. Osteoporosis causes severe bone thinning that can lead to fractures, pain and, as a result, difficulty in caring for oneself.

A special test can tell whether you have osteoporosis and can help you and your doctor decide whether treatment is right for you. Bone Mineral Density (BMD) testing using a Central DXA (Dual Energy X-ray Absorptiometry) scan can help measure bone density (thickness) in several different sites in the body. The U.S. Preventive Services Task Force recommends women age 65 and older be tested for osteoporosis routinely and those who are at high risk begin testing at age 60.

There are things you can do to reduce the risk of osteoporosis and fractures, including:

- **Exercising regularly**
- **Not smoking, and**
- **Eating a healthy diet rich in calcium and Vitamin D.**

Talk to your doctor about whether testing for osteoporosis, or prescribing medications and/or supplements to prevent or treat the disease, may be right for you.

Have a voice...

Make an
impact...

Help MVP
make a
difference!

Join MVP Health Care's Preferred Gold Advisory Board, forming now for the eastern New York region.

As a Board member, you will have an opportunity to share your insights and ideas at regular board meetings and throughout the year. We want your feedback and input on MVP's Medicare products, communication, and wellness programs.

If you are interested in learning more about this special opportunity to actively take part in health care planning and make a difference, please **contact Kristine Lindahl at 1-518-388-2485 or klindahl@mvphealthcare.com.**

Take special note of these Part D changes for 2012!



On January 1, 2012 all MVP members who have Medicare Part D drug coverage can begin taking advantage of these new pharmacy benefit enhancements:

- Your 2012 Part D formulary (list of covered drugs) includes a new fifth tier, which includes commonly used Part D prescription drugs that are available to you at NO COST. You pay nothing - \$0 - for certain generic drugs used for diabetes, blood pressure control, bone health, heartburn and ulcers.
- The new Tier 5 also covers these common Part D vaccines: the **shingles** vaccine (such as Zostavax), **tetanus** vaccines, and combination **tetanus / diphtheria / pertussis** vaccines (such as Decavac, Adacel and Boostrix). **Be sure to ask your doctor about online vaccine billing to ensure you pay \$0 for your vaccination.**
- You were recently mailed the Medicare-required **2012 MVP pharmacy addendum**. This document lists only pharmacies that have joined MVP's network in the past year. The pharmacies you are used to using are still part of MVP's robust network. Now you have even more choices!
- **Generic versions of Lipitor® and Caduet®** are now on the market. As of January 1, 2012, Lipitor and Caduet will no longer be found on the MVP Medicare formulary. The generics for Lipitor and Caduet will be covered as Tier 1 drugs.
- You can always find the most current listing of MVP's Medicare Part D covered drugs online at www.mvphealthcare.com/medicare/2012PartD/partd_drug_lists.html.

If you have questions about your Part D drug coverage, call our Medicare Customer Care Center using the phone numbers on the back of your member ID card.

Eating Smart



Participants at one of the Eat Smart classes

Cooking and sampling health-smart recipes were main activities at the series of Eat Smart classes held this fall at the New York Wine and Culinary Center. MVP developed the classes in partnership with the New York Wine and Culinary Center.

Members who took part in the Better Choices for Nutrition class first heard tips on making healthy substitutions in recipes and using healthier cooking methods. Then, Chef Eric shared his techniques for filleting a pepper and keeping mushrooms from getting soggy. With this new information, participants went to cooking stations well prepared to make lunch and sample the results.

Here is one of the recipes the participants made.

Mini Veggie Frittatas

This is a festive-looking appetizer because it uses green and red vegetables. It works well as a finger food, too.

Ingredients:

- 12 slices zucchini, 1/8-inch thick
- 1/2 whole red bell pepper (core and seeds removed), finely chopped
- 1 large green onion (or 2 small) white and part green, finely chopped
- 2 large eggs
- 1/2 cup egg substitute
- 1/4 teaspoon salt
- 1/4 teaspoon freshly ground black pepper
- 1/4 teaspoon oregano leaves
- 1/2 cup shredded reduced-fat sharp cheddar or Jarlsberg® light (Gruyere can also be used)
- Canola oil cooking spray

Directions:

1. Spray 12 muffin cups with canola cooking spray (or use foil cupcake liners).

Preheat oven to 400°F.

2. Add a zucchini slice to the bottom of each prepared muffin cup. Top zucchini slices with the bell pepper and green onion (distribute evenly between the 12 muffin cups).

3. In mixing bowl, beat eggs, egg substitute, salt, pepper, and oregano on medium-low speed until completely blended (a couple of minutes). Spoon about 1 1/2 tablespoons of the egg mixture into each of the muffin cups. Sprinkle the cheese evenly over the top of the cups.

4. Bake until frittatas are set, about 10-12 minutes. Serve warm and use a small rubber scraper to remove the frittatas from the pan (unless you used foil cupcake liners).

Yield:

12 mini frittatas (about 6 appetizer servings)

Nutritional Information

per 1 mini frittata: 33 calories, 3.5 g protein, 0.9 g carbohydrate, 1.7 g fat (0.8 g saturated fat, 0.7 g monounsaturated fat, 0.2 g polyunsaturated fat), 38 mg cholesterol, 0.2 g fiber, 85 mg sodium.

Wellness resources for older adults



Introduction

MVP Health Care is here to help you live well.

MVP believes it's worth taking time with your personal health now to prevent health problems later. We offer ways to help you make preventive care part of your daily life.

As you choose a healthy lifestyle and work with your doctor to develop a plan, MVP supports you every step of the way.

Consider this as a guide to the preventive care support MVP provides. For more information about these offerings, please refer to your member contract (called your Evidence of Coverage).



What is preventive care?

Think of preventive care as an umbrella — as an umbrella helps to protect you from the rain, preventive care helps to protect you from health problems you can choose to avoid and to live well.

Preventive care focuses on preventing disease and maintaining your health. It includes early detection of disease, help for people at risk of developing specific health problems, and other necessary interventions to avoid health problems. Screening tests, health education, and immunization programs are common examples of preventive care.

Work with your doctor

To take the best care of yourself, you'll need to work with your doctor. Your doctor understands your medical history and what is "normal" for you. Talk with your doctor about your health goals. Your doctor should keep track of your progress in your medical records and should also work with you to meet the annual preventive care guidelines for adults in your age range.

Make sure your doctor is someone in whom you have confidence and with whom you can talk easily. MVP's network of more than 16,000 doctors and health care professionals means that you will be able to find a doctor you like, near where you live. The health care professionals in our network have agreed to provide your care and follow specific quality-of-care practices.

As an MVP Medicare Advantage plan member, much of your preventive care is covered in full (see the Annual Preventive Care Guidelines on the back page).

To encourage you to have a continuing relationship with your doctor, your preventive care includes these doctor visits:

- The "Welcome to Medicare" preventive visit helps you and your doctor develop a personalized plan to prevent disease, improve your health, and help you stay well. You're eligible for this visit during your first 12 months under Medicare.
- After the first year, you can get a yearly "Wellness" visit for free.

Make the most of every visit to the doctor!

Prepare before the visit:

- Keep a list of problems you are having.
- Include what the main symptoms are, when they started, and what you have done to treat them.
- Decide what is most important to discuss with your doctor so you bring it up first.
- Check the Annual Preventive Care Guidelines chart and write down anything you think is due.

Be an active participant in the visit. Bring:

- A list of any health problems you want to discuss
- A list of your medications, including vitamin and mineral supplements and over-the-counter drugs
- Results of tests done by other health care professionals
- The Annual Preventive Care Guidelines chart

Ask questions if you don't understand something.

Write down the diagnosis, treatment plan, and follow-up actions.

Information at your fingertips: MVP Health Care website

You can use MVP Health Care's website to help manage your health care coverage and take charge of your health. These resources and information are available 24 hours a day at www.mvphealthcare.com:

Find a doctor

On the MVP home page, select "Find a Doctor." You will be able to choose from several options to search for doctors and facilities and that allow you to specify an area for your search.

ChooseHealthy™

From our home page, click "Medicare Members" and select your county. On the Medicare Members page, click the ChooseHealthy icon to get to the ChooseHealthy main page which includes:

- A search tool to find chiropractors, massage therapists
- Health information on complementary and alternative therapies
- A store where you can buy vitamins, supplements, personal body care products, and exercise books, DVDs, and equipment at a discount

Living well information

From our home page, www.mvphealthcare.com, click "Medicare Members," select your county and click Live Well on the bar at the top of the page. The page you will see next provides a wealth of information.

Click on the following under the Live Well column:	To find this information:
Health Tools and Calculators	Calculators for Body Mass Index and Weight; interactive tools for specific health conditions
HealthDollars	What this program covers and how to take advantage of it
Healthwise® Knowledgebase	Health information by topic, symptom checker, decision tools to help you with surgery, medical tests, and medications
Population Health Management	An overview of MVP's Condition Health Management and Case Management programs, as well as access to information on specific conditions (diabetes, COPD, etc) and a listing of support groups
Quality Improvement Manual	Educational guidelines MVP provides to doctors and other health professionals to help with good medical care
Sign up for Classes	Class listing and ability to sign up for classes (if available in your area)
SilverSneakers	A description of the program and listing of SilverSneakers® locations in eligible counties

Help with your Part D (drug) coverage

You also have access to Part D (drug coverage) information on our website. Under Part D Prescription Drugs on the Medicare Member home page, you can find options such as:

- A listing of covered drugs
- Guidelines on requesting pharmacy exceptions
- Medco and mail order help
- Vaccine coverage

Do you want to find out the price of a drug? Click on "more" under Part D Prescription Drugs and select the "Price your drugs" option for your product.

Access to forms and publications

If you need a form, such as the HealthDollars Reimbursement Form, you can print it from your computer by selecting it on our Web site. If you want to read the most recent Living Well newsletter, you can find that too. On the Member Home page, select an option under Forms and Publications.

More help from MVP



Living well sometimes takes an extra helping hand. That's why MVP has a team of nurses, respiratory therapists, social workers, and other health care professionals to help our members. Our health programs are available at no cost to MVP Health Care members.

Condition health management

Condition health management programs offer help to members who need guidance and support to improve their chronic health conditions. These programs offer innovative solutions to help get chronic health conditions on track and stay there.

Our programs include:

Education and support

Program participants can talk with an MVP clinician who can answer your questions and help you find community-based resources and health care solutions. Our clinicians can offer information about healthy eating habits, medication management, symptom monitoring and management, weight monitoring and fitness activities. We will also supply you with personalized mailings and newsletters with the latest health information.

Health coaching

If you need extra help to work through a health concern or mental health issue, you may be matched with a personal health coach. Your health coach will work with you and your doctor to help you set and reach

goals that are important to your treatment plan. Our specialized coaching programs include:

- Asthma
- Cancer (Oncology)
- Chronic Obstructive Pulmonary Disorder (COPD)
- Depression
- Diabetes
- Dialysis Support
- Heart Conditions (heart attack or blockages)
- Heart Failure
- Low Back Pain

Case management

Our case management programs focus on support and coordination.

MVP offers case management if you have multiple health complications or other serious health concerns that require resources other than those offered through our condition-specific programs.

MVP's nurses and social workers will work with you and your doctor as a team to create a plan to simplify your care.

Take advantage of our condition and case management programs

Our condition and case management programs are available at no cost and you are under no obligation to participate.

There are three ways you can get our support through these programs:

1. MVP may call you.
2. Your doctor may call MVP to refer you.
3. You may call MVP any time!

Call **1-866-942-7966** to talk with MVP about your health concerns. We will connect you with the resources that can best help you.

In-home health assessment

You may qualify to receive a free health assessment from MVP. A nurse practitioner will make a house call to conduct a one-on-one health evaluation of your current health. The results will be shared with you and your doctor to help you:

- Better understand your medical conditions
- Connect you to the right medical services, if needed
- Identify any symptoms or risk factors that may need further medical attention

Helping you stay active



Fitness center memberships

MVP makes it easier to stay healthy by offering fitness center membership benefits.

If you are in an area where MVP offers the SilverSneakers® Fitness Program, you can take advantage of SilverSneakers physical activity, health education and social events that are offered. This program also provides access to a variety of participating locations throughout the country. In other areas, MVP provides a gym membership to get you started.

MVP's Health Promotion team also provides classes and programs in some locations designed to help members stay active, follow healthy nutritional guidelines, and learn techniques so that life-long wellness is within their reach.

You can find class and program information, and sign up, too, on our website.

From www.mvphealthcare.com, click "Medicare Members", select your county, and then click Sign Up for Classes. You can also find information on classes in MVP's *Living Well* newsletter, published three times a year.

HealthDollarssm

As a Preferred Gold, GoldValue or GoldAnywhere member, you are eligible for \$100 in HealthDollars each year. You may use your \$100 in HealthDollars for health, wellness, or fitness classes or programs. The choice is yours, in these four areas of wellness:

- Fitness / exercise
- Safety
- Health education
- Well-being

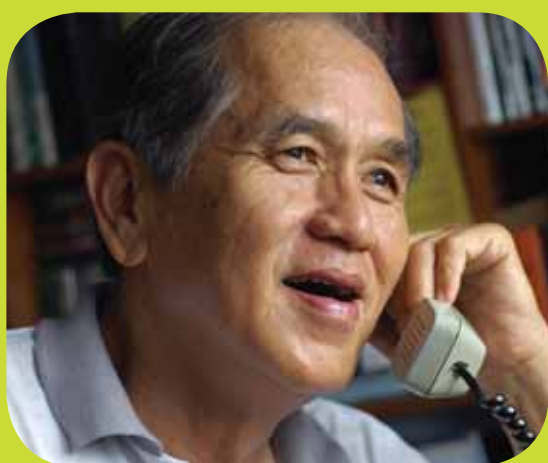
MVP's Medicare Customer Care Center

Our courteous and knowledgeable representatives are ready to answer your questions, provide forms and publications, explain your benefits and resolve issues.

If you are most comfortable speaking a language other than English, we can arrange to have an interpreter available at no cost to you. For help, please call the phone number on the back of your member ID card. If you are hearing impaired, you can use our TTY number (1-800-662-1220) to contact us.

You can call Monday - Friday, 8 am - 8 pm; Saturday, 8 am - 4 pm. From October 15 - February 14, you can call seven days a week from 8 am - 8 pm.

24/7 Nurse Advice Line



Get answers to your health questions any time. We provide a nurse you can talk to, especially when your doctor's office is closed. We're just a phone call away, seven days a week — for:

- Help with a health problem in the middle of the night
- Answers to "what do I do if" health questions
- Finding information and resources about prevention and wellness, treatments, chronic conditions, and other health topics and concerns

The Nurse Advice Line also features an audio library of more than 400 pre-recorded messages on general health topics.

Call the MVP Health Care Nurse Advice Line at 1-800-204-4712.

Annual Preventive Care Guidelines

Women and men ages 65 and older	
Health History and Lifestyle Assessment	Complete or update a health assessment with your doctor, including family history, activity, tobacco, alcohol, drug use and sexual practices
Physical Exam	<ul style="list-style-type: none"> • Height and weight (Body Mass Index) • Blood pressure • Hearing and vision* screening
Tests**	<ul style="list-style-type: none"> • Screen for lipid disorders (for example, cholesterol) • Screen for colorectal cancer using fecal occult blood testing, sigmoidoscopy or colonoscopy until age 75. Talk with your doctor about the frequency of screening needed. • Tuberculosis screen by PPD test as indicated • Screen for Type 2 diabetes if blood pressure is higher than 135/80 <p>Also for women:</p> <ul style="list-style-type: none"> • Pap test is optional after age 65; discuss with your doctor whether you should have this test • Mammogram every 1-2 years until age 74; then as indicated after age 74 • Osteoporosis screening for women ages 65 and up
Immunizations	<ul style="list-style-type: none"> • One-time dose Tetanus/Diphtheria/Pertussis; Tetanus/Diphtheria booster every 10 years • Flu vaccine annually • Pneumococcal vaccine once in a lifetime from age 65; booster as recommended • Zoster vaccine unless contraindicated
Counseling/Screening	<ul style="list-style-type: none"> • Diet (for women, discuss calcium and vitamin D) • Exercise • Smoking cessation • Alcohol/substance abuse prevention • Sexually transmitted diseases/HIV/sexual behavior • Dental health • Sun exposure • Bladder control problems • Injury prevention (including seat belt, helmet use and ways to prevent falls) • Life stage issues (bereavement) • Depression • Health Care Proxy/Advance Directives <p>Also for women:</p> <ul style="list-style-type: none"> • Menopause management
High Risk Individuals	<ul style="list-style-type: none"> • Aspirin therapy should be considered for adults ages 45-79 when benefits outweigh risks • Meningococcal, Varicella, Hep B, Measles/Mumps/Rubella and Hep A immunizations for those at risk • Screen for Abdominal Aortic Aneurysm (AAA) x 1 in men ages 65 to 75 who are smokers or who smoked at any time

*If you have a family history of glaucoma talk to your doctor about whether screening may be right for you

**Prostate Cancer Screening: The United States Preventive Services Task Force (USPSTF) has determined that for men younger than age 75 years, evidence is inadequate to determine whether prostate cancer screening improves health outcomes. The balance of harms and benefits cannot be determined. If you are a man younger than 75 years, talk with your doctor to determine if you are at risk for prostate cancer and if prostate cancer screening is right for you.

Guidelines adapted from the U.S. Preventive Services Task Force. Talk with your doctor about what preventive services are right for you. Your benefits may allow for services more frequently than what is listed here.



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More preventive services available

Use of preventive services gives our members a better chance of early identification of disease and greater opportunity for treatment and recovery. These preventive services are free to you as a Medicare Advantage health plan member. Talk with your doctor about which of these services can help you live better and work with him or her to take advantage of them.

Screening and counseling for obesity

Covered under this preventive service are:

- Screening and counseling by primary care providers
- The body mass index (measurement of weight to height) is the screening tool; you are eligible for the counseling if your body mass index (BMI) is 30 or more.
- Counseling includes one face-to-face counseling visit each week for one month and one face-to-face counseling visit every other week for an additional five months.
- Additional counseling may be available if weight loss goals are met.

More cardiovascular disease prevention services

Covered under this benefit is one face-to-face visit each year with a primary care provider to determine the best way to help prevent cardiovascular disease. The visit may include screening for hypertension and discussion of a healthy diet.

Screening and counseling for alcohol misuse and screening for depression

This benefit covers annual alcohol misuse screening by primary care providers and four behavioral counseling sessions per year with the primary care provider for members identified as misusing alcohol.

Annual screening for depression is also covered.

Screening for sexually transmitted infections and behavioral counseling to prevent them

Covered under this benefit is testing for chlamydia, gonorrhea, and syphilis and two counseling sessions annually aimed at preventing sexually transmitted infections.

For more information about any of these benefits, talk with your doctor or call MVP's Medicare Customer Care Center at the numbers listed on page 2.