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PrimeTime

MEDICA HEALTHCARE

YOUR GUIDE TO HEALTHY LIVING FALL 2014

UPDATE YOUR CONTACT INFORMATION

Have you changed your phone number or mailing address? In order to document this change, contact our Member Services department at 1-800-407-9069 / TTY 711 toll free, 7 days a week, 8 a.m. to 8 p.m.



To contact Medica HealthCare's Member Services department, call 1-800-407-9069 / TTY 711 toll free, 7 days a week, 8 a.m. to 8 p.m.

Medica HealthCare is insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. The benefit information provided is a brief summary, not a complete

description of benefits. For more information, contact the plan. Limitations, co-payments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1 of each year.

REPORT FRAUD, WASTE AND ABUSE

If you suspect fraud, waste, or abuse, you can contact Medica HealthCare's Compliance Helpline at:

PHONE: 1-800-455-4521 / TTY 711 toll free

FAX: 1-888-659-0617

EMAIL: reportfraud@medicaplans.com

MAIL: P.O. Box 56-6596, Miami, FL 33256

You may remain anonymous and you are protected from retaliation.

You can also contact the Centers for Medicare and Medicaid Services (CMS), Office of the Inspector General at:

PHONE: 1-800-447-8477 / TTY 1-800-377-4950

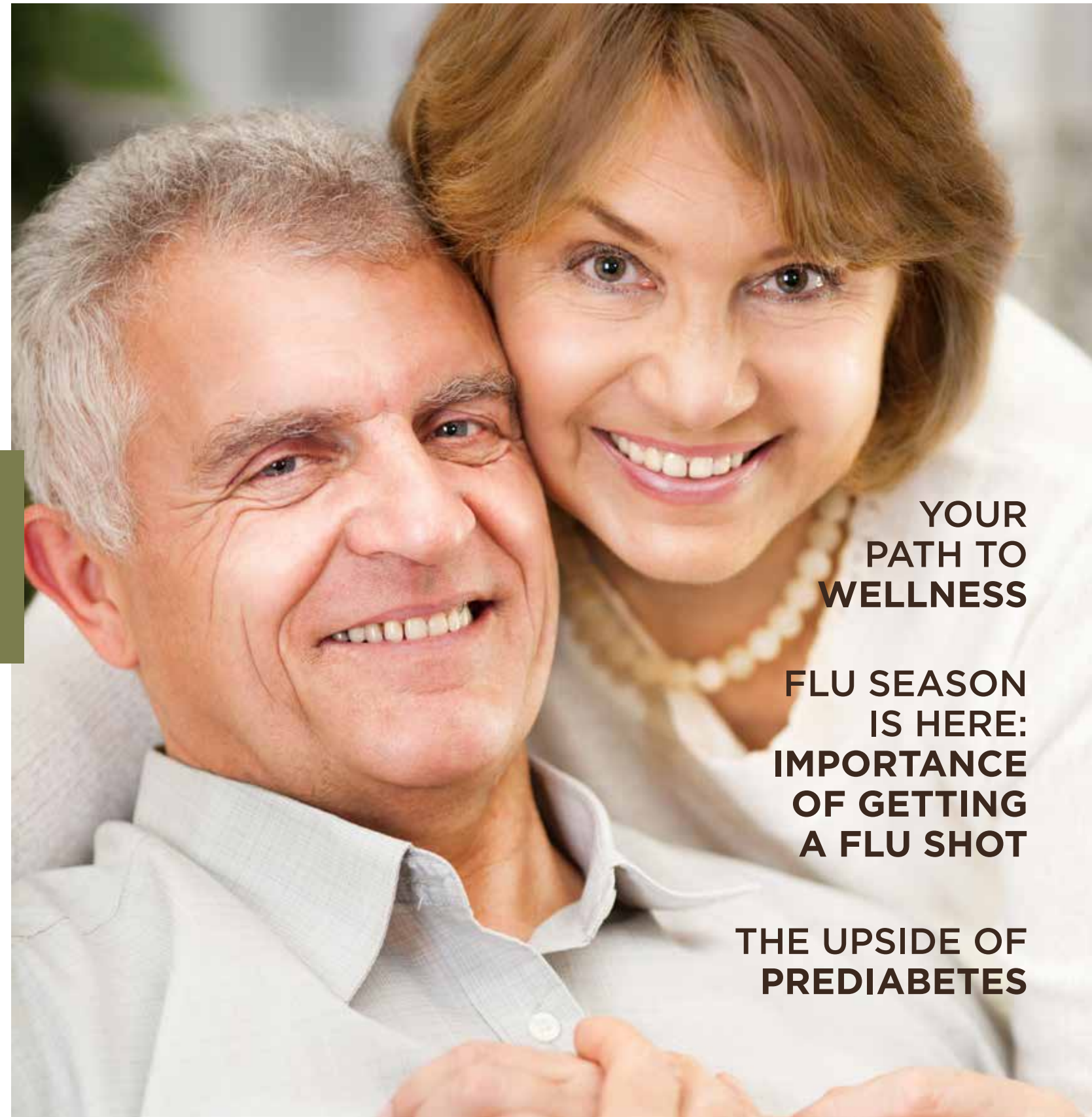
FAX: 1-800-223-8164

EMAIL: HHSTips@oig.hhs.gov

**MAIL: Office of the Inspector General
Department of Health and Human Services**

Attn: HOTLINE, P.O. Box 23489
Washington, DC 20026

ONLINE: <http://oig.hhs.gov/fraud/report-fraud/index.asp>



YOUR PATH TO WELLNESS

FLU SEASON IS HERE: IMPORTANCE OF GETTING A FLU SHOT

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FLU SEASON: IMPORTANCE OF GETTING A FLU SHOT



Just as winter and spring come every year, so does flu season. The typical flu season occurs from fall to early spring, affecting many of us. Although the length and severity of an epidemic may vary, and some lucky individuals may not be affected, we can always expect to be surrounded by sneezing, coughing and fevers for a few months out of every year.

We all know how disappointing it is to experience the flu, especially around the holidays. Coughing, fever, headache, sore throat and runny nose are enough to keep you bed ridden for a week or more. So, if you are worried about missing out on holidays, celebrations, family events, social life or work, take one easy precaution - get the flu vaccination.

DEAR VALUED MEMBER,

It is my pleasure to address you as your Chief Medical Officer. I can assure you this is a responsibility I take very seriously and it is for this reason that I write you regarding a few key issues you may be facing. Flu season is here and many will be affected by it. Not only is the flu uncomfortable to deal with, in some cases, it can be very dangerous. Today it is easier than ever to receive your flu vaccine and we encourage all our members to get vaccinated in time for flu season. Learn more about receiving your flu shot on page 3.

November is American Diabetes Month and Medica HealthCare is committed to helping members with diabetes navigate this difficult disease. Diabetes care has advanced dramatically over the years; with guidance and support, we strive to help you improve your quality



of life with this disease, while simultaneously addressing the real health concerns diabetes poses. In this issue of PrimeTime, you will also find information about the condition known as "prediabetes", which, surprisingly, might be good news for many people.

In the last few weeks, you received your 2014 Annual Notice of Change / Evidence of Coverage. This contains important information about your 2014 health benefits as well as other vital information about your plan. Please make sure you review these documents and contact Member Services if they can assist you with any questions you might have about your coverage.

Once again, it is our privilege to serve you here at Medica HealthCare. We continue to look for ways to improve your healthcare and you have our commitment now and for the future.

Sincerely,

Orlando Lopez-Fernandez, Jr., M.D., F.A.C.C.
Chief Medical Officer

MEET DR. YOU

Look in the mirror and meet Dr. You. Every time you see this icon throughout this issue, it signals a simple way you can take an active role in becoming your own health advocate and how you can help improve your quality of life.



HOW DOES THE FLU SHOT WORK?

The flu virus changes and adapts every year, which is why it is so widespread and so difficult to avoid. To keep up with these rapid changes, new vaccines are created and released every year.

Each year, federal health professionals predict which three strains of the flu are most likely to thrive in order to determine which to include in the vaccine. After a vaccination, the immune system produces antibodies to protect against viruses. Flu shots are the most effective method to protect against influenza and its complications.

Even if you feel that you don't need the vaccine, consider getting one to prevent exposing others with contaminated germs, such as children and the elderly. Many infected individuals may be contagious even if they don't show signs or symptoms of influenza.

WHAT ARE THE SIDE EFFECTS TO THE FLU VACCINE?

Many people incorrectly assume that the flu vaccine could give you the flu; however, flu shots are safe for most people.

POSSIBLE SIDE EFFECTS OF THE FLU SHOT INCLUDE:

- Low-grade fever
- Headache
- Chills
- Swollen, red, tender area around the vaccination spot

Symptoms are typically mild and go away within a day or two.

Flu shots are one of the most effective ways to protect against the flu. If you want to help reduce your risk of getting the flu, see your doctor or go to your local clinic (available widely at drug stores, pharmacies and public health clinics) today.



IMPORTANT MEDICA HEALTHCARE PHONE NUMBERS

For information about your health plan, call the areas listed below to speak with our staff. These phone numbers are toll free.

- Member Services* 1-800-407-9069 (Including Pharmacy)
- File an Appeal 305-438-5328 // Social Services Unit 1-877-698-7008
- Fraud, Waste and Abuse 1-800-455-4521
- Medical Management 1-800-995-0480 // UHC Vision 1-800-407-9069
- Concordia Mental Health Services 1-855-541-8300 ext. 5320
- Monday-Friday 8 a.m. to 8 p.m. / TTY 711 toll free
- *7 days a week, 8 a.m. to 8 p.m. / TTY 711 toll free

THE UPSIDE OF PREDIABETES

IF YOU'RE DIAGNOSED WITH PREDIABETES, THINK OF IT AS A CHANCE TO IMPROVE YOUR HEALTH.

Few diseases give you the chance to stop them in their tracks. But that's exactly what might happen if you're diagnosed with prediabetes. It is your chance to prevent or delay type 2 diabetes. Consider prediabetes a wake-up call to make healthier lifestyle choices now.

WHAT IS PREDIABETES?

Prediabetes means your blood sugar levels are higher than normal but not high enough to be considered diabetes. The preferred way to diagnose prediabetes is the A1C blood test, which shows how well your blood sugar levels have been controlled over the last few months. Prediabetes can also be diagnosed with a blood sugar test.

RISK FACTORS FOR PREDIABETES

Often there are no symptoms for prediabetes. Many people aren't aware of the problem until they get a test result showing high blood sugar. Could you be at risk? Your chances are higher if you are:

- Overweight (body mass index (BMI) greater than or equal to 25)
- Not physically active
- Have a parent, brother or sister who has, or had, diabetes
- Are of African American, Latino, Native American, Asian American or Pacific Islander descent
- Had gestational diabetes or gave birth to a baby weighing more than nine pounds
- Have high blood pressure (140/90 mm Hg or above)
- Have high triglyceride (200 mg/dL or above) and/or cholesterol levels (240 mg/dL and above)

IF YOU HAVE ANY OF THESE RISK FACTORS, TALK WITH YOUR DOCTOR ABOUT GETTING AN A1C TEST.

Take action today

Fortunately, you may be able to prevent or delay type 2 diabetes by adopting a healthier lifestyle. And the sooner you take action, the better. Improving two aspects of your health are especially important:

- Reaching a healthy weight
- Increasing physical activity

Many people with prediabetes carry around extra weight. But by losing 10 to 20 pounds, you can better control blood sugar levels. Consult with your physician or a dietitian to determine how you could lose weight.



SUGGESTIONS ON HOW TO START SLOWLY:

- Reduce the amount of sugary food and drinks you consume.
- Eat less fat (including oils), especially saturated and trans fats.
- Choose lean protein foods such as chicken breast, fish and soy.
- Eat smaller servings.
- Eat more fruits, vegetables, whole grains, beans and low-fat dairy foods.

You'll also need to start moving more since exercise controls blood sugar levels. Aim for at least 30 minutes of physical activity most days of the week. Consult with your physician before starting a new exercise routine, program or diet. Putting these steps into action can dramatically lower your blood sugar levels and cut your risk of diabetes.

PREDIABETES VS. DIABETES

TEST	NORMAL	PREDIABETES	DIABETES
A1C	≤ 5.6%	5.7 to 6.4%	≥ 6.5%
Blood sugar, fasting	<100 mg/dL	100 to 125 mg/dL	≥ 126 mg/dL
Blood sugar, not fasting	<140 mg/dL	140 to 199 mg/dL	≥ 200 mg/dL

Source: The American Diabetes Association



If you know the numbers of your favorite sports stars but aren't as aware of your A1C and blood sugar numbers, talk with your doctor.

DIABETES CARE 101

REGULAR MEDICAL EXAMS AND TESTS CAN HELP TO IDENTIFY EYE, KIDNEY AND FOOT PROBLEMS CAUSED BY DIABETES.

Diabetes can affect your body from head to toe. The good news? You can help guard against complications by controlling your blood sugar and getting regular medical exams and tests. The first step is to educate yourself about diabetes care. "In general, high blood sugar itself doesn't cause discomfort," says Betul Hatipoglu, M.D., an endocrinologist at the Cleveland Clinic. Uncontrolled diabetes, however, is a leading cause of blindness, kidney failure and foot amputations. "Screening tests help catch this damage much earlier," Dr. Hatipoglu says. That way, problems usually can be treated before they become more serious.

EXAMS AND TESTS

According to Dr. You Health Team member Deneen Vojta, M.D., Chief Clinical Officer, Diabetes Prevention and Control Alliance, UnitedHealth Group, there are three diabetes related tests you should know about:

- Diabetic eye exam. A physician or optometrist puts drops in your eyes to dilate the pupils and then checks your eyes for diabetes damage.
- Kidney urine test. "This test looks for a particular protein in your urine, an early sign of kidney damage," says Vojta. In addition, your doctor may recommend a blood test to measure kidney function.
- Diabetic foot exam. "Between exams it's vital to check your feet everyday," says Vojta. Tell your doctor about any of these symptoms: tingling, burning or pain; loss of feeling; changes in foot shape, color or temperature; dry, cracked skin; thick, yellow toenails; blisters, corns or ingrown toenails; or sores. These may indicate nerve damage, poor blood flow and other problems.

THE ABCS OF A1C

Another test you must not skip is A1C. This blood test lets your doctor gauge your average blood sugar control over the past two to three months. A1C test results are reported as a percent. A normal result is below 5.7 percent. "When your A1C rises above 7 percent, your risk of diabetes complications increases

dramatically," says Hatipoglu. That's a sign to work with your doctor to get your blood sugar under better control. Your doctor might adjust your medications or suggest changing your diet and exercise habits. Getting these tests—and following your doctor's advice—is one key to a healthy and enjoyable life, explains Hatipoglu.

DIABETES TO-DO-LIST

The Centers for Disease Control and Prevention offer these test guidelines for anyone with diabetes.

- Blood pressure check (At least twice a year)
- Dental exam (At least once a year)
- Kidney urine test
- A1C blood test
- Diabetic eye exam
- Diabetic foot exam
- Cholesterol blood test

WARNING SIGNS OF HYPOGLYCEMIA

Hypoglycemia, or low blood sugar, occurs when blood glucose drops significantly below normal levels. It can happen suddenly, and the symptoms can vary, so it's important to be familiar with the early warning signs and necessary precautions. Watch for hunger, shakiness, nervousness, sweating, lightheadedness, drowsiness, confusion, tingling or numbness around the mouth, anxiety and weakness. If you notice these signs, contact your physician, and to help immediately, treat yourself by taking glucose tablets if you have them.

YOUR PATH TO *wellness*



STAY ON TRACK WITH YOUR ANNUAL WELLNESS VISIT.

Quick Quiz

Who's the most important member of your health care team? (Hint: It's the person who knows you best.) That's right, you play the biggest role in making sure you get the care you need. But life is busy, and it can be hard to focus on your health — especially if you're already feeling well. That's why Medica HealthCare encourages you to create your path to wellness with a proactive personal wellness plan.

YOUR PATH TO WELLNESS FOLLOWS 3 STEPS:

1. Prepare for good health by scheduling your annual wellness visit
2. Act by working with your doctor at your wellness visit to create a personal wellness plan
3. Maintain your prevention plan throughout the year by following up with necessary visits/exams

To help you stay on your path, Medica HealthCare will send you reminders to schedule your annual wellness visit. We strive to help you achieve better health so you can enjoy life to the fullest.

By getting **regular preventive care** and taking control of your well-being, you may be able to enjoy the peace of mind that comes with knowing you're following doctor's orders — the orders of the brilliant Dr. You. Your annual wellness visit is an important part of your overall personal wellness plan.

WHAT TO EXPECT

During your annual wellness visit, your doctor will check your blood pressure, height, weight and physical and emotional well-being. This is a great chance for you to ask questions such as:

- What can I do to help maintain or improve my overall health?
- What types of physical activities are right for me?
- Are the drugs, supplements and/or vitamins I'm taking appropriate for me?
- What screenings, immunizations or vaccinations do you recommend?

SPECIAL NEEDS PLAN

If you are a member in a special needs plan, remember that there are nurses available to answer any questions you have. They can help you with the coordination of your care, education on your medicines and condition as well as to help you with your yearly preventative overview. If you have any questions or need assistance as part of your special needs plan, call Medica HealthCare's Case Management department at 1-800-995-0480.

LIST OF ALL COVERED PREVENTIVE SCREENINGS

Consult with your physician to determine how often you need any of the following screenings as it can depend on your health and family history.

- Annual Wellness Visit
- Abdominal Aortic Aneurysm Screening
- Bone Mass Measurement
- Cardiovascular Screening
- Cervical and Vaginal Cancer Screening
- Diabetes Screening - Medical Nutrition Therapy Services are also available for members who have diabetes or kidney disease
- Colorectal Cancer Screening
- Influenza Vaccine
- Hepatitis B Vaccine
- Breast Cancer Screening
- Pneumococcal Vaccine
- Prostate Cancer Screening & Prostate Specific Antigen (PSA) Test
- Smoking and Tobacco Use Cessation
- Screening and Behavioral Counseling & Screening for Depression in Adults
- Screening for Sexually Transmitted Infections (STI)
- Intensive Behavioral Counseling for Cardiovascular Disease
- Intensive Behavioral Therapy for Obesity

HOW TO HELP AVOID A HOSPITAL READMISSION

When health issues get serious, it's important to have good hospital care. But you don't want to find yourself back in the hospital soon after being discharged. Instead, follow these tips that could help you stay healthy and stay home:

- Find a primary care physician. Having a doctor who knows you and sees you regularly can make a big difference to your health. If you don't already have one, find a doctor you trust. Make sure you feel comfortable asking him or her questions.
- Whether you're going home or to a friend's home when you leave the hospital, have a plan in place for when you are discharged.
- If you have a caregiver, let them know what you will need when you are discharged. Have one of them in the room with you when you are talking with your care team. Better yet, encourage your caregiver to take notes or even record the conversation to ensure that no details are missed.
- Avoid any confusion about post-operation medications by getting detailed instructions — in writing — about what to take, what not to take and when to take medicines. And remember to inform your doctor about all the prescription medications you're already taking, including those not related to your hospital stay.



CAN YOU HEAR ME now?

TAKE THIS SIMPLE TEST TO FIND OUT IF IT'S TIME TO GET YOUR HEARING CHECKED.

Whether it's sharing a joke or secret, or just catching up with family and friends, your hearing helps you stay connected and enjoy life to the fullest. One way to make sure you don't miss a beat is to have your hearing checked. Knowing whether you have hearing problems isn't as obvious as you might think. That's why it's important to get screened. To see whether it may be time for you to see a medical professional about your hearing, take this simple quiz from the National Institutes of Health.

- Yes / No**
- Do you have a problem hearing over the telephone?
 - Do you have trouble following the conversation when two or more people are talking at the same time?
 - Do people complain that you turn the TV volume up too high?
 - Do you have to strain to understand conversation?
 - Do you have trouble hearing when there is noise in the background?
 - Do you find yourself asking people to repeat themselves?
 - Do many people you talk to seem to mumble?
 - Do you misunderstand what others are saying and respond inappropriately?
 - Do you have trouble understanding the speech of women and children?
 - Do people get annoyed because you misunderstand what they say?

FINANCIAL INCENTIVES STATEMENT

Medica HealthCare's Utilization Management (UM) staff, physicians and other health care professionals make decisions on the health care services you receive based on:

THE APPROPRIATENESS OF CARE AND SERVICE AND EXISTENCE OF COVERAGE.

UM staff, physicians and other health care professionals making these decisions:

- Do not specifically receive reward for issuing non-coverage (denial) decisions.
- Do not offer incentives to physicians or other health care professionals to encourage inappropriate underutilization of care or services.
- Do not hire, promote, or terminate practitioners or other individuals based upon the likelihood or the perceived likelihood that the individual will support or tend to support the denial of benefits.

Did you answer yes to **three or more** of these questions? If so, you may want to have a hearing test with a primary care physician or hearing specialist. Finding and treating hearing problems may help you improve your relationships and may help you **live a happier life.**

The material above is for general information only and is not intended for diagnostic or treatment purposes. A doctor or other health care professional must be consulted for diagnostic information and advice regarding treatment.