

To Your Health

communities • families • lifestyle

Inside:

Are you ready for the summer?

Getting started with the Benefit Bank card

Important screenings to help manage diabetes

A message from Richard Burke, President and CEO

Working toward a healthier future for all



At Fallon Health, you—our members—are our focus. Our goal is to make sure you have access to the right care, at the right place and the right time.

During the COVID-19 pandemic, it became clear that people have different health care experiences and outcomes. The last two years also shed light on a disturbing issue: there is much inequity in health care, and it is harmful to our society.

Fallon Health has long believed that everyone deserves access to health care without discrimination. We also believe that our communities are better served when we commit to providing equitable services.

In 2020, we formed a Health Equity Workgroup that has been working to identify and prioritize opportunities to address health inequities. Last year, we made health care equity one of our official strategic priorities. And in March 2022, we created a new position—Health Equity Program Manager—to identify, track and guide efforts across our organization.

Focusing on high quality and excellence is at the core of everything we do. And our mission—improving health and inspiring hope—guides every decision we make. We strive every day to provide exceptional coverage and services that meet the unique and changing needs of our members. Because with Fallon, every member matters and no member is left behind.

I hope you have a safe and healthy summer.

Sincerely,

A handwritten signature in blue ink that reads "Richard Burke". The signature is written in a cursive, flowing style.

Richard Burke
President and CEO

Are you ready for the summer?



After another New England winter—and two long years of the COVID-19 pandemic—it's likely you're **very** ready for the sunshine. Not to mention outdoor activities, gathering with friends and family, traveling, going to shows and concerts, etc.

While it's good for your overall well-being to be out and about, warm-weather pursuits do come with the possibility of injury or health concerns. And even though COVID-19 cases declined earlier this spring and restrictions have eased, this virus is anything but predictable. So, your best bet for a safe and healthy summer is to be mindful and prepared. Here are some handy tips to guide you.

Gathering and traveling safely

The drop in COVID-19 cases and the loosening of safety mandates means that many are planning to gather indoors and travel this year. However, for those at a higher risk of contracting the disease, safety measures remain important. If your summer plans include seeing more people and going more places, here are some proactive steps you can take to stay healthy:

- Get vaccinated and/or boosted.
- Use at-home COVID-19 tests regularly.
- Continue to wear a mask (that covers the nose and mouth, like an N95) when out in public,

particularly in closed spaces and in large crowds.

- Wash your hands often with soap and water, for at least 20 seconds, or use an alcohol-based hand sanitizer.
- Stay up-to-date on the COVID-19 infection rates of any location you plan to visit.
- Know the pandemic requirements and protocols for airlines, hotels and attractions, and plan accordingly.

Having fun in the sun

While sun exposure does help replenish your vitamin D levels, its ultraviolet (UV) radiation also increases your risk of skin cancer, cataracts and premature aging—regardless of your age or skin tone.

You can limit your risk by:

- Staying out of the sun between 10 a.m. and 2 p.m., when UV rays are strongest
- Using broad spectrum sunscreen to protect against UVA rays (a cause of premature wrinkling) and UVB rays (a cause of sunburn)
- Reapplying sunscreen every two hours
- Choosing clothing to shield your skin, such as long-sleeved shirts
- Wearing a wide-brimmed hat to shade your face, neck and ears
- Wearing a pair of sunglasses with UVA and UVB protection



Keep these tips in mind on overcast days, too. Clouds don't protect you from harmful UV rays. If you're concerned about your vitamin D level, ask your health care provider for guidance and recommendations.

Eating outside

During the pandemic, dining alfresco became a wonderful way to enjoy a meal safely in the company of others—whether it was on a restaurant patio or at a picnic in the park. If the latter is on your agenda this season, taking a few basic precautions can ensure your experience isn't spoiled by food poisoning.

- Fill your cooler with plenty of ice and keep your food in it until it's time to eat. Salads, dairy, eggs and meat can spoil quickly in the heat.
- Pre-wash vegetables and fruits before you pack them.

Continued on page 4

Are you ready for the summer? cont'd from page 3



- Pack raw meat or poultry in their own containers and, after handling them, wash your hands and utensils.
- Grill meat to safe internal temperatures: 145 degrees for steak, 160 degrees for ground beef and pork, and 165 degrees for chicken.

Keeping hydrated

When having fun outdoors, you may pay less attention to how much you're drinking. However, you need more fluid than normal on hot days. Make sure to:

- Drink plenty of fluids before, during and after activities.
- Take breaks from being in the sun.
- Schedule the most rigorous activities for morning or late afternoon, when the heat is not at its strongest.

Swimming and boating

Spending time in the water can be fun and refreshing on a hot day, whether you're swimming, boating or floating. Whenever water is involved, though, you should be prepared to respond to an emergency quickly.

- Have cell phones or portable phones nearby so you can call 911 in an emergency.
- Keep a first aid kit on hand. Know how to use everything inside and make sure supplies are not expired.
- Learn basic lifesaving techniques.
- Know the signs of drowning and act quickly if a person:
 - o Can't call for help
 - o Holds their mouth below the water's surface
 - o Can't wave, signal or control arm movements
 - o Is vertical in the water and not kicking

- Have equipment, such as ring buoys or reaching poles, so you can help someone in distress in the water.
- Make sure the boat you're on has enough U.S. Coast Guard-approved life jackets for everyone on board—children and adults.
- Do not drink alcohol while boating or swimming.

Insect stings

Wasps and bees have important jobs in nature, but most people don't want to attract their notice. Avoid them by choosing light-colored clothing without floral patterns and don't use perfume or other strong scents.

For most people, a sting is painful, not harmful. But a small percentage of people are allergic. Go to the emergency room if you (or someone you're with) has any of these signs after getting stung:

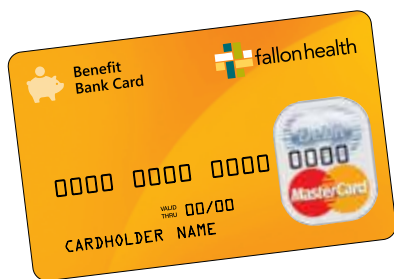
- Hives, itchiness or swelling over large areas of the body
- Chest tightness
- Difficulty breathing
- Swelling of the tongue or face
- Dizziness

Call 911 if someone is having difficulty breathing.

If you know you're allergic to insect stings, always have an epinephrine auto-injector (like EpiPen®) with you. If you have to use it, you still need to go to the emergency room to see if you need more treatment.



Getting started with the Benefit Bank card



Fallon Medicare Plus™ members in an Orange, Green, Blue or Premier plan receive a Benefit Bank card that helps them pay for dental care, eyewear, hearing aids and/or fitness memberships. You have the flexibility to spend those dollars as you choose, up to the amount available with your plan.

Here are some tips to help you make the most out of this benefit:

- Activate your card by calling 1-833-647-9633 (TRS 711). Activation instructions can be found online at fallonhealth.org/BenefitBank.
 - Know the amount of Benefit Bank dollars available to you. Those amounts vary between
- \$250 and \$1,000 by plan. You can find this amount in your *Evidence of Coverage*, the booklet that describes your complete benefits and how to use your plan.
 - Use the MyFallon member portal to manage your account. There you can review transactions and check your balance before making any purchases. You can do this online any time at fallonhealth.org/myfallon-medicare.
 - Your card can only be processed for the amount available on your card, or lower, which means you are responsible for any costs that exceed the available balance on your card.
 - Unused amounts do not carry over to the next plan year.
 - Have you lost your card? Call Fallon Health Customer Service at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week) to request a replacement.



An invitation for NaviCare® members



Fallon Health is committed to being a leader in providing exceptional coordinated care and coverage that meets the unique, diverse and changing needs of our members. If you are a NaviCare member, you can help us.

We are looking for a few NaviCare members willing to join our Senior Care Options advisory committee. As a member of this committee, you will have the chance to share your experiences with us.

If you have the time and interest to participate in up to four one-hour meetings (video and, if requested, in-person) over a one-year period, please call us at 1-855-915-1203 (TRS 711).



Care Connect helps Fallon members get the care they need



Sometimes it's difficult to reach your own doctor when you need immediate care for a non-urgent issue. As a Fallon Health member, you have another option available to you.

With Care Connect, Fallon Medicare Plus members have 24/7 phone access to registered nurses who will recommend where members should receive care or will connect

members with their doctor. To reach Care Connect, call 1-800-609-6175 (TDD/TTY 1-800-848-0160).

NaviCare members can call 1-877-700-6996 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week) to speak with our Enrollee Services team who can help them get to the right person. Any calls after hours will be transferred to Care Connect.



You can also find these phone numbers on the back of your member ID card.

Save time and money on your prescriptions

Fallon has services that can help you get the prescriptions you need, exactly when you need them.

Rx Savings Solutions (RxSS)

Fallon has partnered with RxSS to help Fallon Medicare Plus members find lower-cost options for their prescriptions. Through its free, confidential service, RxSS will identify alternative prescriptions that would save you at least \$5 or more.

You and your doctor decide what medication options are best for your health and budget. RxSS makes the process easy and will help you along the way. Visit fallonhealth.org/rxss. Or you can call us at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday. (Oct. 1–March 31, seven days a week.)

OptumRx Home Delivery

If you've been taking the same medications for a few months or longer, you can sign up for Fallon's mail-order pharmacy program. OptumRx Home Delivery will deliver your prescriptions right to your door, and the shipping is free to anywhere in the U.S.

For both NaviCare and Fallon Medicare Plus (FMP) members, this convenient option saves you time and ensures you have your medications when you need them.

In addition, FMP members save money using mail order instead of going to a retail pharmacy. When you get prescriptions at the retail pharmacy, you pay a copay for each 30-day supply. But when you get them through mail order, you'll get

a 90-day supply of any Tier 2–4 medication for the cost of a 60-day supply from a retail pharmacy.

You can find more information about your prescription benefit in your *Evidence of Coverage*, the booklet that describes your complete benefits and how to use your plan.

For more information about how to use your mail-order pharmacy benefit, visit our website.

- Fallon Medicare Plus members: fallonhealth.org/mailorder
- NaviCare members: fallonhealth.org/mail-order

Or, call OptumRx at 1-844-657-0494 (TRS 711), 24 hours a day, seven days a week, and they can help.



Important screenings to help manage diabetes

If you have diabetes, it's important to have regular tests and screenings. The results can tell your PCP or other health care provider if your diabetes is under control, and what

to do if it isn't. Make sure you have these tests done regularly:

- HbA1c lab test
- LDL cholesterol level lab test
- Blood pressure

- Retinal eye exam
- Microalbumin (urine test)
- Foot exam with a podiatrist to check for problems such as vascular disease or nerve damage



Fallon Health's health guide for members of Fallon Medicare Plus and NaviCare is produced by the health plan's Corporate Relations Department. The content of this newsletter has been reviewed by Fallon physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of non-affiliated websites referenced in this publication. Some of the articles in this newsletter may describe services and/or procedures that are not covered benefits. Eligibility for programs and benefits may vary by your plan and product.

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Don't miss a sound—get help for hearing loss



Hearing loss can start so gradually that you might not notice it at first. As it progresses, however, it can cause you to miss parts of conversations and other sounds around you. That can lead to feelings of isolation. Hearing loss can also be an indicator of other health issues.

If you've noticed things like having trouble hearing the TV or radio at levels loud enough for others, or understanding conversations in a restaurant, you should talk with your doctor about having

your hearing checked. In fact, regular hearing checks are a good idea even if you haven't noticed a change. The National Institute on Deafness and Other Communication Disorders has an interactive quiz on its website (www.nidcd.nih.gov/health/do-you-need-hearing-test-quiz) that can help.

Fallon Medicare Plus

If you do have hearing loss and you're a Fallon Medicare Plus Medicare Advantage member, you have a valuable benefit: hearing aid coverage through Amplifon.

With Amplifon, you can purchase hearing aids from leading national brands at a copayment of \$695, \$795 or \$995. If your plan includes the Benefit Bank card, you can use money from that card toward this expense. With your purchase, Amplifon also provides a 60-day risk-free trial

with a 100% money-back guarantee and aftercare program, which includes one year of follow-up care, a two-year supply of batteries and a three-year warranty.

You can get started by calling Amplifon at 1-888-265-8523 (TRS 711), 8 a.m.–8 p.m., Monday–Friday, or visit amplifonusa.com/fallon.

For a list of hearing aids available through Amplifon, view the List of Covered Hearing Aids online at fallonhealth.org/FMPdocsforms.

NaviCare

NaviCare members also have coverage for hearing exams and hearing aids. For more information or help making an appointment, call Enrollee Services at 1-877-700-6996 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week).



Some help for when you return home

After a stay in a hospital or a skilled nursing facility (SNF), there's no place like home. Sometimes, though, getting back to a normal routine after a discharge can be challenging, particularly when it comes to meal preparations. As a member of Fallon Medicare Plus, you're eligible for a plan benefit that can help.

Members coming home after an inpatient hospital or SNF stay

have access to home delivery of 14 meals (two meals per day for seven days). The meals are prepared and delivered by Mom's Meals and are available to Fallon Medicare Plus members at no cost.

When you are discharged from an inpatient stay at a hospital or SNF, Fallon's case management team will contact you. They will make arrangements for you to receive your meals. You can select from several dietary options based



on medical conditions, and they are all nutritionally balanced and prepared with quality ingredients.

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For more information

Fallon Medicare Plus™ (Medicare Advantage)



Customer Service

1-800-325-5669 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(Oct. 1–March 31, seven days a
week) fallonhealth.org/medicare

Fallon Medicare Plus Supplement (Medicare Supplement)

Customer Service

1-800-868-5200 (TRS 711)
8 a.m.–6 p.m., Monday, Tuesday,
Thursday, Friday
10 a.m.–6 p.m., Wednesday
fallonhealth.org/medsupp

NaviCare® SCO and NaviCare® HMO SNP Enrollee Services

1-877-700-6996 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(Oct. 1–March 31, seven days a
week) fallonhealth.org/navicare



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(facebook.com/fallonhealth) and
Twitter (twitter.com/fallon_health)
for health tips, community events
and advice on how to best use
your insurance.



NaviCare is a voluntary program in association with MassHealth/EOHHS and CMS.

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