

Secure Connection



Winter
2025

Health and Wellness or Prevention Information

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TheHealthPlan



Getting the Nutrition You Need



Good nutrition is important at any age, but it is especially important for older adults. Eating healthy foods helps keep your body strong. It can also help lower your risk for disease.

As you get older, your body needs more of certain nutrients. These include vitamin B12, calcium, and vitamin D, but it may be harder for you to get these and other important nutrients for many reasons. You may not feel as hungry as you used to, you could have problems with your teeth or mouth that make it hard to chew, or you may not enjoy planning and preparing meals, especially if you live alone.

Talk with your doctor if you want help getting the most nutrition from what you eat. They may have you work with a dietitian to help you plan meals.

How do nutritional needs change as you get older?

As you get older, your nutritional needs change. For example:

- Your body's daily energy needs slowly decrease, so you may need fewer calories a day than when you were younger.
- You may need more of some vitamins and minerals, such as calcium, vitamin D, folic acid, and vitamin B6. You may also need less iron after menopause.



Help for managing low body weight or poor nutrition

People who are underweight or frail have low reserves for bouncing back after an illness or injury. This can lead to ongoing health issues and the need for help with tasks and self-care.

If you have trouble keeping your weight up, there are things you can do to build your weight, energy, and resilience. Be sure to follow your doctor's advice. These tips may also help:

- **Avoid skipping or missing meals.** If you get full quickly, try eating smaller meals more often instead of three large meals a day.
- **Add high-calorie foods to your meals.** Some examples are avocados, nuts, nut butters, and cheese. Try adding extra butter, gravy, and sauces to your meals. Choose full-fat dairy products instead of low-fat or nonfat.
- **Ask your doctor about your medicines.** Some medicines can make it harder for you to want to eat. Your doctor may change your medicine or have you stop taking it.
- **Eat meals with other people.** Sharing a meal with someone may help you eat more.
- **Ask a doctor or dietitian about liquid supplements.** These drinks include Boost, Ensure, or instant breakfast drinks. Smoothies and milk shakes are other options.

If you are having trouble getting the food you need because of transportation, financial, or health problems, ask your doctor about local meal programs. Many communities have Meals on Wheels programs that can deliver food to your door. In addition, there are often meals at places of worship and community centers that can nourish your needs for both food and social time.

Source: <https://www.healthplan.org/library/articles/tn9719#tn9726>

How to Report

Fraud Waste and Abuse

Contact us if you suspect fraud, waste, or abuse has occurred. Our FWA/Compliance Hotline is **1.877.296.7283**.



Vendor List



For a list of partners that The Health Plan works with, please visit myplan.healthplan.org/Account/Login and refer to section "Updates to 2025 Benefits" to find the list. You may also reach out to our customer service department at **1.877.847.7907**, TTY: 711 to have a copy mailed to you.

Home Safety Checklist

Help prevent falls around your home using this Home Safety Checklist courtesy of



Fall prevention is vital to an active lifestyle because it reduces the risk of injury and helps you stay independent longer. Use this checklist to identify areas in and around your home where simple modifications can help prevent falls.

General Recommendations

- Wear non-skid footwear in the house.
- Use lights that are easily accessible and close to doorways.
- Have adequate lighting in and outside of your home.
- Repair furniture that is unstable or broken.
- Keep a phone within arm's reach.

Bathroom

- Use nonslip strips or a rubber mat on the floor of the tub or shower to prevent slipping.
- Install grab bars for the bathtub, shower and toilet.
- Use a nightlight.

Bedroom

- Make sure the lamp near your bed is easy to reach.
- Use a nightlight to see where you're walking if you need to get up in the middle of the night.
- Use lights that are easily accessible and close to doorways to avoid stumbling or tripping hazards.
- Consider adding a bed rail to help when getting in and out of bed.

Kitchen

- Keep often-used items on lower shelves to avoid the need to use stepstools and chairs.

Stairs

- Remove items from the stairs.
- Fix loose or uneven steps.
- Ensure handrails on stairs are secure. Handrails on both sides of the stairs are encouraged.
- Fix any loose carpet on the stairs, or replace the carpet with nonslip rubber treads.
- Have a light and light switch at both the bottom and top of your stairs.
- Consider installing a stair lift if you have difficulty going up and down the stairs.

Floors

- Remove throw rugs in all rooms and hallways, or secure them firmly to the floor.
- Remove clutter from floor.
- Coil or tape electrical cords and wires next to the wall so you don't trip over them, or have an electrician add a more convenient outlet.

Outside the home

- Ensure entryways have proper lighting in order to see where you are walking.
- Use motion-activated lights for safety and sufficient light in dark areas.
- If you have steps to your doorway, make sure the stairs have secure handrails.



Talk with your doctor about an occupational therapy or physical therapy referral to assess your in-home safety and possible risk for falls.

Strength, balance and flexibility are also important for preventing falls. SilverSneakers can help. Included with many Medicare Advantage plans and select Medicare Supplement plans, SilverSneakers offers in-person and online classes¹ and workshops at no additional cost.



Activate your FREE online account today for more tools and resources from SilverSneakers.
[SilverSneakers.com/StandStrong](https://www.silversneakers.com/StandStrong)

Questions? We're here to help!

1.888.338.1729 (TTY: 711)
Monday – Friday
8 a.m. – 8 p.m. ET 🍏

Always talk with your doctor before starting an exercise program.

1. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

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Urinary Incontinence

Urinary incontinence is the loss of bladder control. It is a common problem for both men and women. It is more common as people get older, but anyone can experience incontinence.

An increased risk of urinary incontinence is associated with pregnancy, childbirth, diabetes, and increased body mass index.

Urinary incontinence may:

- Lead to a lower quality of life
- Restrict your activities and social interactions
- Increase your risk of falling
- Indicate a more serious condition

If urinary incontinence affects your daily activities, you should talk to your doctor. It can be uncomfortable to bring up, but it is important that your doctor is aware. There may be simple changes you can make to improve your quality of life!

5 Ways To Improve Your Bladder Health



Wear cotton underwear and loose-fitting clothing. Tight-fitting pants and nylon underwear can trap moisture and help bacteria grow.



Use the bathroom when needed. Take the time to fully empty your bladder. If urine stays in the bladder for too long, it can make a bladder infection more likely.



Watch what you eat. Some people find that certain foods, such as spicy foods, make bladder problems worse. Adjusting your diet may help.



Drink enough fluids, especially water. The amount of water you need may vary, but try to drink enough fluids so that you need to urinate every few hours.



Do pelvic floor exercises. Daily exercises can help strengthen your muscles and may help avoid infections. 🍎



Moving?

If you are moving or have moved, don't forget to update your address with us and with your provider's office.

If you no longer have a landline and are using a cell phone, please update your phone number as well. 🍏

Medicare Prescription Payment Plan Program

Medicare Advantage members can now enroll in the Medicare Prescription Payment Program. The program is a new payment option that allows you to spread your out-of-pocket Part D drug costs into monthly payments instead of paying all at once at the pharmacy.



How does it work?

Members who opt into the Medicare Prescription Payment Program will pay zero dollars at the pharmacy and instead will be billed monthly for the cost sharing amount. The monthly amount is based on what you would have paid for the drug at the pharmacy, including any previous balance, divided by the number of months left in the calendar year.

The Medicare Prescription Payment Program will not decrease your overall costs. All members will still pay the same cost share. Cost share is limited to \$2,000 for Part D drugs in 2025.

Is it right for me?

All Medicare members are eligible to enroll into the Medicare Prescription Payment Program. Members who are likely to benefit from this payment option are members who have high prescription drug costs early in the calendar year.

This payment option may not benefit you if:

- You have low drug costs or have the same drug costs each month.
- You are eligible for Medicare Extra Help or a Medicare Savings Program.
- You get help paying for drugs from other organizations.
- You enroll in the program late in the calendar year.

What happens after I sign up?

Once you receive a letter confirming your participation in the Medicare Prescription Payment Program, The Health Plan, through its pharmacy benefit manager, Express Scripts, will tell the pharmacy you are enrolled in the program each time you get a prescription for a Part D drug. Then, instead of paying at the pharmacy, you will receive a monthly bill with the amount you owe, when it is due, and how to make a payment.

What happens if I do not pay my bill?

Members who choose this payment option, but fail to pay their monthly invoices, will be removed from the Medicare Prescription Payment Program. Members removed from the Medicare Prescription Payment Program for nonpayment of their monthly invoices will still be enrolled in their Medicare plan, but they will just need to start paying the cost-sharing amount for their Part D drugs at the pharmacy as they did before.

How do I enroll?

THP has partnered with Express Scripts to offer the Medicare Prescription Payment Program. Express Scripts will manage all member enrollments into this payment option and most member communications, including monthly invoices.

For more detailed information, or to enroll into the Medicare Prescription Payment Program:

- Call Express Scripts at **866.883.3177**. For TTY calls, dial **1.800.716.3231**.
- Visit www.express-scripts.com/mppp
- Mail general questions to:
Express Scripts
Medicare Prescription Payment Plan
P.O. Box 2
Saint Louis, MO 63166

You can also contact Medicare directly for more information:

- Call **1.800.MEDICARE (1.800.633.4227)**. For TTY calls, dial **1.877.486.2048**.
- Visit Medicare.gov/prescription-payment-plan 🍏

We Are Here for You!



The Health Plan Customer Service team is here to help answer your questions.

There are many things you may want some help with when it comes to your health care. You can rely on us to get you answers!

You may have questions about:

- Filling out forms such as:
 - Health Risk Assessment (HRA)
 - Release of Information (ROI)
 - Appointment of Representative (AOR)
- Finding an in-network provider
- Pharmacy access
- Drug coverage
- Filing an appeal or grievance

If you have questions about any of these, or any other health care topics, you can call **1.877.847.7907** (TTY: 711) and we will walk you through them. 🍏

Member Rights & Responsibilities



To view your member rights and responsibilities, please visit our website at healthplan.org, scroll to the bottom of the page, and select "Member Rights and Responsibilities" in the lower right corner. For a printed copy, please call **1.877.847.7907**, TTY: 711. 🍏

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Winter

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- Vendors
- Waste
- Responsibilities
- Safety
- Checklist
- Bladder
- Moving
- Prescription
- Dental
- Customer
- Service
- Chickpea



Chickpea Pasta with Mushrooms and Kale

Servings: 4.

Ingredients:

- 8 ounces chickpea rotini or penne
- 2 large garlic cloves, sliced
- ¼ cup extra-virgin olive oil
- 8 cups chopped kale
- 8 ounces cremini mushrooms, quartered
- Pinch of crushed red pepper
- ½ teaspoon salt
- ½ teaspoon dried thyme
- Grated Parmesan cheese for serving

Nutrition:

Calories per serving: 340, Protein: 17g, Carbohydrates: 38g, Fat: 18g

Directions:

1. Cook pasta according to package directions. Reserve 1 cup of the cooking water, then drain.
2. Meanwhile, heat oil in a large skillet over medium heat. Add crushed red pepper and garlic; cook for 1 minute, stirring once. Add kale, mushrooms, thyme, and salt; cook, stirring occasionally, until the vegetables are soft, about 5 minutes.
3. Stir in the pasta and enough of the reserved water to coat; cook, stirring until combined and hot, about 1 minute more. Serve topped with Parmesan. 🍴

Before You Schedule a Dental Procedure



Before scheduling a dental procedure, other than your routine cleanings and exams, make sure your in-network Liberty Dental provider has received prior authorization and/or a pre-treatment estimate from Liberty Dental. Doing this will prevent you from receiving unplanned charges for these services.

A prior authorization is an approval in advance to make sure services are covered. Your dental benefit includes coverage for two routine exams and two cleanings per year. An unplanned dental emergency may include a third oral exam that is not covered. A pre-treatment estimate allows you to know in advance what procedures are covered, the amount THP will pay toward treatment and your financial responsibility. A pre-treatment estimate is not a guarantee of payment.

If you have questions about your dental coverage, contact our customer service department at 1.877.847.7907 (TTY:711). 🍏





1110 Main Street
Wheeling, WV 26003-2704

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