

A publication for **AvMed Medicare** Members

ASPIRE

Fall 2023

SPECIAL ISSUE:
Annual
Enrollment
Period

**Never-Skip Tests
For Women**
**Protect Yourself
From The Flu**
**Diabetes?
Heart Disease?
Osteoporosis? Your
Dentist May Know
Before You Do**

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ASPIRE

James M. Repp
President and COO

Ana M. Eberhard
Vice President,
Member Experience

AvMed, one of Florida's largest not-for-profit health plans, provides quality health benefits throughout the state.

Always consult your Primary Care Physician (PCP) regarding medical advice. The health information in this publication is not intended to replace your doctor's directives.

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Saturday, 9 am-1 pm.
www.AvMed.org

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Departamento de Servicios a los
Afiliados al 1-800-782-8633

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Pour un représentant bilingue
qui peut répondre à vos
questions 1-800-782-8633

OUR COMMITMENT TO YOU

Dear Valued AvMed Medicare Member:



Fall is the perfect season to reflect and embrace better health as an invitation to improve and enhance your lives. At AvMed, our goal is to help you live a WELLfluent™ life, one that is truly balanced and rich in what matters most – happiness and health. We're doing that by providing you with tips and tools to help you take care of yourself.

The Medicare Annual Enrollment Period, which runs from October 15 to December 7, is the perfect time for you to make an informed decision about your healthcare coverage. It's also a great time for you to reevaluate your health needs and select your benefits for next year. In this issue of **ASPIRE** you'll find an insert that provides you with a glimpse of our Medicare Advantage plans and why AvMed continues to offer one of the best values in South Florida.

You'll also read about important tests women should never skip for their health. Other articles include information about maximizing your benefits, Rx savings, and dental health. Lastly, don't forget to read about the importance of your flu shot, which is key to preventing health complications.

Be Well.

A handwritten signature in black ink, appearing to read 'James M. Repp'.

James M. Repp

President and Chief Operating Officer, AvMed

ASPIRE@AvMed.org



Share Your WELLfluent™ Life! How are you joining the WELLfluent? Email us at ASPIRE@AvMed.org with your story and photo or share it on Facebook – tag AvMed and use the hashtag **#JoinTheWELLfluent**. You could be featured in an upcoming issue of the magazine.

MORE AFFORDABLE RX OPTIONS JUST WHEN YOU NEED THEM MOST

Inflation is driving up prices all around us— from the grocery store to the gas station. And rising costs are nothing new when it comes to prescription drugs. In fact, one survey found that nearly 30% of adults in the United States aren't taking their medications as prescribed because they simply can't afford to.

AvMed knows that giving our Members access to affordable medications is one of the best ways we can help them stay healthy. Rx Savings Solutions (RxSS) is a tool you can use right now to see all the lower-cost options you have for your prescription drugs.

Activate your RxSS account or log in today. Here's how it works:

1. Your RxSS account shows you equally effective, affordable alternatives covered by your AvMed plan including how much they'll cost.
2. Search and compare prices at different pharmacies and even set reminders to take your medications.
3. You and your healthcare provider can talk about your options and make the choice that's best for your health and budget.

Whether you're looking to reduce monthly expenses or just stay on track with your medications, RxSS is a resource that can help manage all your household's prescriptions from one convenient location.

You can always access RxSS by logging into your AvMed Member portal and selecting Rx Savings from the left menu.



Sign Up to Receive Text Messages! Don't miss important health information from us.
Log in or Register to your Member Portal. Click on Self-Services > My Preferences

FLEX CARD – IT'S ALL ABOUT THE SAVINGS

As an AvMed Member, you may use your flexible benefits on the prepaid Supplemental Benefits Mastercard® Prepaid Card, at no additional cost to you. There is a monthly benefit allowance every year that helps you cover out-of-pocket expenses on the following:

- Dental
- Hearing*
- Vision
- OTC (Over-the-Counter)

If you do not use all of your (monthly) Flex benefit amount when you order, the remaining balance will accumulate to the next Flex benefit period.

Your benefit dollars can be spent at participating retail locations to purchase a variety of eligible products. Any unused benefit dollars will expire at the end of the year.

Your card must be activated before you use your benefits. You can activate your card at **[AvMed.nationsbenefits.com/activate](https://www.AvMed.nationsbenefits.com/activate)**.



This benefit is not a replacement for your current standalone benefits and is designed to help offset out-of-pocket expenses. The Flex benefit is only for your personal use, cannot be sold or transferred, and has no cash value.

*Your benefits may vary according to your plan.

EARN REWARDS FOR HEALTHY LIVING

Earn up to **\$125 in gift card** rewards for completing activities that keep you healthy.

When you make healthy choices, you get rewarded with wellness and longevity. At AvMed we take it a step further with our HealthyperksSM program where you earn gift card rewards for completing healthy activities.

Choose Your Own Rewards

As you stay on top of your health, we offer you a range of options to redeem rewards like completing wellness visits, flu shots, screenings like mammograms and colorectal cancer screenings, diabetes care and much more. You can receive gift cards of your choice from retailers and restaurants.

Get started receiving even more benefits by making healthy choices and taking part in the Healthyperks rewards program. Visit **www.AvMed.org/medicarehealthyperks**.

Important Notice:

Reinstatement Of Referral Requirement

With the end of the COVID-19 Public Health Emergency, effective **August 1, 2023**, AvMed reinstated its PCP to Specialist referral requirement for the following Medicare Advantage Plans: Choice, Circle, and Premium Saver.

To increase ease of the referral process, we've also increased the amount of time a referral is valid for from 90 days to 180 days.

Please visit:

www.AvMed.org/medicare/member-resources to view a list of specialists requiring a PCP referral. Don't have an account with the Member Portal? Simply visit **www.AvMed.org/News/Service-Portals** for help with registration.



For more information, please call AvMed's Member Engagement Center at the number listed on your AvMed Member ID Card (TTY 711). Our representatives are available to assist you 8 am-8 pm, Monday through Friday and 9 am-1 pm, Saturday.

Maximizing Your Benefits



Accessing and understanding your coverage and benefits is now easier than ever.

Register and **log in** to your account to:

- View specific coverage and benefits
- Track payments toward your deductible
- View your Explanation of Benefits
- View your claims
- Request and view a digital copy of your ID Card
- View authorization or referrals
- Access wellness and savings tools

To learn more about the benefits and programs AvMed offers, visit **www.AvMed.org/Medicare/medicare-plans/medical-benefits/**



COVERAGE TO SMILE ABOUT

Your dental benefits include \$0 copay for crowns, x-rays and cleanings to keep you smiling.

Each health plan option offers unique dental benefits through our partner, Delta Dental that will put a smile on your face.

What you need to know:

- You will be asked to choose a primary care dental provider to coordinate your care.
- Your plan provides predictable costs to make it easy to track your out-of-pocket expenses. You pay a set copay with no deductible and no annual plan limit.
- There is no waiting period to begin accessing your dental benefits.
- Routine procedures such as annual checkups, hygienic cleanings and X-rays are covered at no or low cost for all Members enrolled in an AvMed Medicare Advantage Plan.
- Your costs for services such as deep cleanings, implants, crowns, extractions, root canals and dentures vary depending upon which health plan you are enrolled in*

With a selection of more than 1,500 dentists to choose from, and more than 340 locations in Miami-Dade and Broward, Delta Dental makes it easy for you to get the best dental care you need for your specific situation.

*You are responsible for the copayments listed in your Medical Evidence of Coverage (EOC) as well as noncovered services. Note that some services are excluded or include limitations such as frequency limitations as outlined in plan documents.



For more information, visit: www.AvMed.org/medicare/medicare-plans/dental-benefits/.

Delta Dental can be reached at **1-800-693-2601** (TTY 711) or visit: deltadentalins.com/AvMedmedicare.

NEVER-SKIP TESTS FOR WOMEN

When life gets busy, health screenings can fall to the bottom of your to-do list. But these potentially life-saving appointments are worth prioritizing.

Wellness visits aren't only key for managing any health conditions you may have. They can also help prevent them from happening in the first place. Now is the time to catch up on the tests you may have missed.

Not sure where to start? The appointments and screenings that matter most for you will depend on factors such as your age, race, sex and health history. Talk to your doctor about the screenings that are right for you. But here are six wellness screenings you should consider getting as soon as possible.

- 1. Annual wellness check** - A visit with your primary care doctor is a great way to check in on your health as a whole. And they can identify health issues early before they become more severe.
- 2. Mammogram** - The American Cancer Society recommends that every woman 45 years to 54 years old should get a mammogram every year and women 55 and older should switch to mammograms every 2 years or continue yearly screening.
- 3. Cervical cancer screening** - Regular Pap screening has been shown to reduce the chance of developing cervical cancer, or dying from it, by at least 80%, according to the National Cancer Institute. That's because when precancerous cells are found early, doctors can treat the area to prevent cancer.
- 4. Colorectal cancer screening** - The lifetime risk of developing colorectal cancer is about 1 in 25 for women, according to the American Cancer Society. The good news: Screening tests help find pre-cancerous polyps and allows them to be removed, before they can become cancer and identifies colorectal cancer earlier, when it's easier to treat.
- 5. Bone Density Test** - Women are at a higher risk for osteoporosis, especially as they approach menopause. Osteoporosis is caused by low bone mass and increases your risk of bone fractures. The U.S. Preventive Services Task Force recommends that women 65 and older get a bone mineral density test. You may want to be tested earlier if you have gone through menopause and know you are at a higher risk for osteoporosis.
- 6. Skin cancer screening** - If you've been waiting to get that strangely shaped mole checked out, don't hold off any longer. Skin cancer is the most common cancer in America. When caught and treated early, survival rates for melanoma, the most serious kind of skin cancer, are 99% after 5 years.



Diabetes? Heart Disease? Osteoporosis? Your Dentist May Know Before You Do



You probably know that if you have diabetes, you need to see your primary care physician and a specialist to make sure your blood sugar is in control (usually a HbA1c of 7 or below); that your diabetes is not damaging your kidney's (diabetic nephropathy); that you have annual screenings with your eye doctor to make sure you do not have any damage to your eyes (diabetic retinopathy); but did you know that a dental visit is also important for people with diabetes and numerous other chronic conditions?

Your dentist may be the first to know. Have you recently scheduled a dentist appointment because you noticed bad breath that wouldn't go away no matter how many times each day you brushed your teeth or used mouthwash? During the oral exam, your dentist also noticed that your gums seemed red and inflamed

and were bleeding. Your dentist may have advised you to go to a physician for a medical checkup, since persistent bad breath and bleeding gums could be an early indicator of diabetes.

Oral health reflects overall health. Research shows that more than 90 percent of all systemic diseases have oral manifestations, including swollen gums, mouth ulcers, dry mouth and excessive gum problems. Some of these diseases include:

- Diabetes
- Leukemia
- Oral cancer
- Pancreatic cancer
- Heart disease
- Kidney disease

Baby boomers are especially vulnerable to developing diabetes, osteoporosis and heart disease, the risks of which increase with age. Researchers believe that symptoms of these conditions can manifest in the mouth, making dentists key in diagnosing the diseases. For example: bad breath and bleeding gums could be indicators of diabetes, dental x-rays can show the first stages of bone loss and a sore and painful jaw could foreshadow an oncoming heart attack.

Seeing the dentist regularly is a good idea. In many cases, a dentist may be the first health care provider to diagnose a health problem in its early stages since many people have regular oral examinations and see their dentist more often than their physician.

What can you do? Seeing a dentist regularly helps to keep your mouth in top shape and allows your dentist to watch for developments that may point to other health issues. A dental exam can also detect poor nutrition and hygiene, improper jaw alignment and signs of developing oral and overall health problems.

When you visit your dentist, be sure to provide a complete medical history and inform them of any recent health developments, even if they seem unrelated to your oral health.

5 EATING HABITS THAT CAN HELP KEEP YOUR BLOOD SUGAR IN CHECK

If you have a family history of diabetes or you've been diagnosed with prediabetes, you know how important it is to keep your blood sugar in check. You probably also know that what you eat can have a big impact on your blood sugar.

What might be less clear is how you should eat to manage your blood sugar. Making just a few small but mighty eating changes can add up to big improvements for your health, says Lorena Alarcon-Casas Wright, M.D. She's the director of the LatinX Diabetes Clinic at the University of Washington School of Medicine.

Here's a look at five habits that can help you do just that.

Make water your go-to drink

Drinking more water is linked to a lower risk of type 2 diabetes. Why? For starters, water is naturally calorie-free. So, choosing it over a sugary drink such as soda, sweet tea, or juice can help you lose excess weight. And that's one of the best things a person can do to lower their diabetes risk, says Dr. Wright.

Add more fiber-rich foods

Fact: 9 out of 10 U.S. adults don't eat enough fiber, according to the U.S. Department of Agriculture. But adding more fiber to your meals and snacks can go a long way toward managing your blood sugar. Unlike other types of carbs, fiber won't raise your blood sugar as much. And it can slow down digestion and absorption of other carbs. That leads to a more gradual blood sugar rise, rather than a sharp spike and crash.

The Centers for Disease Control and Prevention recommends 22 to 34 grams of fiber daily, depending on your age and sex. High-fiber foods such as whole grains, beans, fruits, vegetables, nuts, and seeds will help you hit the mark.

Set up some sugar ground rules

You don't have to give up dessert entirely to manage your blood sugar. But it's a good idea to be smart about sugar. Sweet foods such as cookies, cake, or candy cause your blood sugar to rise and fall quickly. That can up your diabetes risk over time.

Setting some sugar ground rules can stave off those spikes. First, always eat dessert with a meal instead of



by itself. Second, try to take a walk within 15 to 30 minutes after you eat. Your muscles will use up some of them sugar from your dessert as fuel. And that can help keep your blood sugar levels lower.

Fill half your plate with veggies.

It's an easy rule of thumb for building diabetes-friendly meals. Vegetables are packed with fiber and good-for-you nutrients, but they're low in calories and carbs, so they can keep your weight in check. They'll also fill you up without spiking your blood sugar.

You'll reap the biggest benefits from non-starchy veggies. Think leafy greens, broccoli, peppers, mushrooms, artichokes, celery, cucumber, eggplant, cauliflower, onions, tomato, or zucchini. Starchier vegetables such as potatoes, corn, or sweet potatoes are higher in carbs and have a bigger blood sugar effect. They're still good for you, but it's better to count them as a carb food.

As for the rest of your plate, fill one-fourth with lean protein such as chicken, fish, eggs, or tofu. Fill the last fourth with carb foods such as starchy vegetables, fruit,

beans, and grains or grain products (such as bread, pasta, and tortillas). Limiting carb foods to just one-fourth of your plate is an easy way to keep your carb count in check at each meal.

Go big on breakfast

Research shows that regularly skipping breakfast can up your risk for diabetes by as much as 55%. That's

because going for long stretches without eating can drive up your blood sugar, explains Ginn-Meadow. Your go-to morning meal should have fiber-rich carbs, protein, and some healthy fat. Not only will that combo keep your blood sugar steady, but it'll also help keep you full until lunchtime.

PROTECT YOURSELF FROM THE FLU

The best way to prevent the flu is to get a flu shot.

Getting a yearly flu shot protects you and those around you from getting sick. If you get your flu shot, you'll help keep yourself from getting sick and the flu from spreading to others.

The flu spreads in the fall and winter, and the virus reaches its peak October through February. You can get a flu shot at your doctor's office, local pharmacy, and clinics. These places have special measures in place to help keep you safe.

Best of all, your plan covers one shot per flu season.

At AvMed, we urge our Members to get annual flu shots and practice preventive measures like:

- Washing your hands
- Avoiding touching your eyes, nose, and mouth
- Staying home when you're sick
- Cleaning frequently touched surfaces
- Talk to your doctor to get more information about yearly flu shots.



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- AvMed's Member Engagement Center
1-800-782-8633 (TTY 711)
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and Saturday, 9 am-1 pm.
- AvMed Nurse On Call: **1-888-866-5432**
(TTY 711) 24 hours a day, 7 days a week
- Fraud and Abuse Hotline: **1-877-286-3889**
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