

ASPIRE

Fall 2020

**Steven W's Key
to a Happy Life:
Helping Children
and Staying
Active**

**New Member Portal
is Here**

**Secrets to Healthy
Aging**

**Debunking Common
Breast Cancer Myths**

AvMed Member
Steven W.

**SPECIAL ISSUE:
Annual
Enrollment
Period**

feature

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Happy Life

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ASPIRE

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

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OUR COMMITMENT TO YOU

Dear Valued Medicare Member:



It's hard to believe that fall is upon us already. What a rejuvenating time of year, when the weather gets cooler and we feel more energy. During this time, it's also our Annual Enrollment Period, which starts on October 15th. This is a critical time for you to reevaluate your health needs and select your benefits for next year.

AvMed is here to help you live a **WELLfluent™** life, one that is truly balanced and rich in what matters most – happiness and health. This issue of *ASPIRE* is designed to help you do that. It is full of tips and resources to help you take care of yourself during the COVID-19 outbreak.

It also includes a story about an AvMed Medicare Member who helps children with special needs and their families find peace of mind. You'll also be reminded that the new AvMed Member Portal enables you to easily access needed information to make important decisions about your health and wellness.

You will also learn about the "Secrets to Healthy Aging" to help you incorporate healthy habits into your daily life. We also debunk common myths about breast cancer for women. In addition, you'll find articles about managing diabetes, taking advantage of telehealth visits, ways to strengthen your bones and a guest piece by Dr. Mohsin Jaffer, a specialist in senior care.

Lastly, don't forget to read about AvMed's HealthyperksSM program, which rewards you with gift cards for taking care of your health.

Thank you for being a Valued Member and here's to a great 2021!

Sincerely,

A handwritten signature in black ink, appearing to read "James M. Repp". The signature is stylized and fluid.

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.

New and Improved Member Portal Is Here!

For more than 50 years you have come to know us for exceptional service and our commitment to helping Members like you Embrace better health®. Over the past two years, we have been working on revamping our technology capabilities to provide you with unparalleled service.

We understand how important it is for you to easily and conveniently access the information you need to make important decisions about your health and wellness on-demand. With this guiding principle in mind, AvMed recently introduced a new and improved Member Portal. It is intuitive and user-friendly, and has a cleaner, more streamlined interface as well as several new features and enhancements for a richer and more rewarding health experience.



Learn more about the new AvMed Member Portal and how to register at www.AvMed.org/News/Service-Portals.



FOUR HABITS FOR HEALTHY AGING

As we grow older, our habits become even more important to our overall health. Here are four healthy aging habits to help to feel your best:

1. Eat Well to Sleep Well - Catching enough Zs is harder in your later years, but sleeping well is key to your overall health. *"Hormonal changes can wreak havoc on sleep for both men and women as we age,"* says Beth Misner, certified sports nutritionist and co-author of *Healing Begins in the Kitchen*.

That's why Misner says it's helpful to avoid foods with added hormones and to eat a natural, balanced diet of primarily whole foods. When possible, choose organic fruits, vegetables and meats.

2. Exercise - Every bit of activity counts. New research from Brigham Young University (BYU) indicates that getting to the gym may slow the aging process in your cells.

"We all know people that seem younger than their actual age," says exercise science professor Larry Tucker, who worked on the study. *"The more physically active we are, the less biological aging takes place in our bodies."*

3. Stay Connected - Strong social ties help lower stress levels as you get older, adds Misner: *"The BYU research was able to show that social connections could increase the odds of survival over a certain time span by over 50 percent."*

4. Play with a Pet - A pet can help you stay healthy as you grow older. *"Research has shown that even petting a dog can lower blood pressure and heart rates,"* says Misner.

If you cannot care for a pet, many shelters welcome volunteers to walk dogs, and some even invite you to come in and pet the cats who love to sit on people's laps. It helps you and it helps them!



Check out SilverSneakers® Virtual options to stay fit and connected:

- **SilverSneakers Live:** Choose from several classes hosted live every day. Browse our online schedule
- **SilverSneakers On-Demand:** With over 200+ videos in the online library, you'll be sure to find the class to match your mood and level - visit www.SilverSneakers.com

Common Breast Cancer Myths, Busted

Differentiate Fact From Fiction When It Comes to Your Risk

Breast cancer is the second most common type of cancer for women according to the American Cancer Society (ACS). We're setting the record straight about this disease and covering what women and men need to know, especially during the COVID-19 outbreak.

Myth #1: Breast cancer only occurs in those with a family history of it.

Truth: Only about 15% of those diagnosed with breast cancer have a close relative with the disease.

While some gene mutations can be responsible for the development of some breast cancer in women, other factors play a role. This includes age, gender, weight or obesity and hormonal birth control.

Having dense breasts can also play a role. "Breast density is only one of several risk factors. It's important to talk to your doctor about all your breast cancer risk factors," explains Dr. Janie Lee, M.D., professor of radiology and section chief of breast imaging at the University of Washington School of Medicine.

Myth #2: Only women can get breast cancer.

Truth: The ACS estimates that about 2,620 new cases of invasive breast cancer in men will be diagnosed in 2020, and about 520 men will die of the disease.

It's difficult to know what percentage of male breast cancer stems from a random occurrence and what is hereditary, says Mike Suguitan, a licensed genetic counselor with Northwestern Medicine Central DuPage Hospital in Winfield, Illinois.

Suguitan recommends that men receive genetic testing under the following conditions:

- If you have a blood relative who tested positive for BRCA1 or BRCA2 gene mutations.
- If you have a strong family history of not only breast cancer but also other cancers.
- If you have been diagnosed with breast cancer.

Myth #3: Getting breast cancer is out of my control.

Truth: A healthy lifestyle can effectively reduce your risk of developing breast cancer.



The ACS found an increased risk of breast cancer among women who smoke. The National Cancer Institute reported heavy alcohol consumption could also be tied to an increased risk.

A nutritious diet and plenty of exercise are important for controlling obesity, which is a risk factor for breast cancer. The Mayo Clinic found that women who eat a Mediterranean diet are less likely to develop it.

As for exercise, try to find 30 minutes, five days a week to work out. And look for opportunities throughout your day to sneak in some physical activity.

Evidence does not show that regular breast self-exams help reduce deaths from breast cancer. However, it is very important for women to be aware of how their breasts normally look and feel and to report any changes to a healthcare provider right away. This is especially important if a woman notices a breast change at some point in between her regular mammograms. Other guidelines may still recommend self exams, talk to your doctor about what is right for you.

COVID-19 and Mammograms

When breast cancer is found early, treatment is often simpler and the cure rate higher. The ACS recommends that most women start annual mammograms by age 45, unless they are in a high-risk group. Yearly screenings should continue until you turn 55, then you can transition to mammograms once every two years.

During the COVID-19 crisis, you may be able to delay your routine mammogram for a month or two, depending on your risk factors and health history. But for a longer delay, check with your doctor about risk versus benefits of putting this life-saving screening off too long.



AvMed's Medicare HealthyperksSM Program rewards you for completing activities to keep you healthy, including recommended preventive care and activities that you can do from your home, like taking an online Personal Health Assessment (PHA) or completing an online wellness course. Learn more at www.AvMed.org/Healthyperks.

Steps to Manage Your Diabetes

Living with diabetes can be difficult under normal circumstances. The new coronavirus makes it even more challenging.

To help manage diabetes during the COVID-19 outbreak, here's a five-step plan to manage your diabetes right now.

Step #1: Keep Your Blood Sugar Levels on Target

Follow safety guidelines and make sure your blood sugar stays in the target range outlined by your doctor.

Step #2: Stock Up on Your Diabetes Supplies

Make sure that all of your prescriptions are up to date and that you have a minimum two-week supply of the following:

- Glucose meter (with extra batteries and test strips)
- Insulin
- Extra refills of prescriptions
- Ketone test strips
- Backup supplies for your pump or continuous glucose monitor
- Glucose tablets or gels
- Glucagon kit

If you need help paying for insulin or other diabetes medications, visit [InsulinHelp.org](https://www.insulinhelp.org).

Step #3: Refine Your Grocery List and Exercise

Regular physical activity and eating well make it easier to keep your blood sugar in your goal range.

- We've teamed up with SilverSneakers® to help you stay active from home. Learn more and sign up for your first video today at www.SilverSneakers.com.
- Build your meals around lean protein, complex carbohydrates (like whole grains, broccoli, beans and sweet potatoes), and healthy fats (like olive oil, nuts or avocados).
- Get Jell-O and 100-percent fruit juice for low blood glucose, and low-sodium soup and meal-replacement beverages (like Boost or Glucerna) to stay nourished and hydrated.
- Consider a delivery or pick-up service to protect yourself from COVID-19.



Step #4: Reduce Stress Levels

Stress can lead to blood sugar spikes. To reduce stress, the American Diabetes Association (ADA) suggests:

- Unplugging from nonstop coronavirus updates.
- Creating a new routine, like setting regular eating and sleeping patterns.
- Making a point of getting some type of daily exercise.
- Giving yourself credit for the active adaptation that you're engaged in.

Step #5: Make a COVID-19 Sick Plan

The best plan is to avoid getting sick, so follow CDC guidelines and get a flu shot! They are a safe and effective way to prevent or reduce the severity of the flu and being sick can also prevent you from effectively controlling your diabetes.

Know your current diabetes plan and follow it during this outbreak. Plus, call your doctor or seek medical attention if you spot any COVID-19 symptoms listed at the [CDC.gov](https://www.cdc.gov). And, if someone living with you develops COVID-19 or you suspect it, isolate them at once. If you go to the hospital, remember to bring your own diabetes supplies, especially if you're on a pump or glucose sensor.

The information in this story is accurate as of press time and posting. Because the situation surrounding COVID-19 continues to evolve, we encourage readers to follow the news and recommendations for their own communities by using the resources from the CDC, WHO and their local public health department.



For more information, visit the [CDC.gov](https://www.cdc.gov) or [WHO.org](https://www.who.org)

Strengthen Your Bones: A 3-Step Plan

A Healthier Skeleton Begins Here

It takes more than a glass of milk to support your bones. Eating right, exercising and quitting smoking are key to keeping your bones healthy, says Lew Schon, M.D., an orthopedic surgeon.

Your skeleton has the all-important job of protecting your organs and muscles. Bones also store calcium — the most common nutrient that promotes good vascular, nerve and hormone health.

As you get older, your bones naturally start to weaken, putting you at a greater risk of osteoporosis and fractures later in life. Maintaining strong bones is always important, but sometimes osteoporosis can occur anyway, especially in older women. Osteoporosis can lead to serious bone fractures so talk to your doctor about bone density preventive screenings. Take the following steps to ensure that your bones stay strong and healthy.

Step #1 - Eat Right: What you eat makes a difference. Protein maintains and builds healthy muscles, which take weight off the bones and equally distribute stress. Aim for a diet rich in lean proteins like turkey, tofu, beans and fish. These types of low-fat, high-quality proteins help reduce your risk of fractures and help speed up bone repair after an injury.

Step #2 - Exercise: Weight-bearing exercises help your bones by strengthening them with additional cells. If your bones are relatively healthy, try a high-impact exercise like jumping rope or running. Yoga, hiking and strength training are also great options.

Step #3 - Quit Smoking: Quitting can be difficult, but your doctor or health care provider can help. They can set you up with a plan or direct you to resources in your area.



Peace of Mind Is Just a Phone Call Away

Struggling with depression, anxiety, or other mental health challenges? Health headlines making you jittery? Help is as close as your computer, tablet, or smartphone—even when you're stuck in the house.

Welcome to the world of telehealth—the care you receive from your doctor or other healthcare provider when you can't be in the same room together. It can be a video chat, a FaceTime conversation, or you can use an app or an online portal. In some cases, even a phone call with your doctor or therapist can count as an exam.

With the ongoing COVID-19 pandemic, the best place to receive care is often your own home. And that's especially true for behavioral health. A video visit in your favorite easy chair is way more comfortable—and a lot less stressful—than driving to an appointment and sitting in a crowded waiting room. It lets your therapist get to know you in your natural habitat and helps you open up about sensitive topics.

Mental health has a long track record with telehealth, especially in the treatment of post-traumatic stress disorder, depression, anxiety, and ADHD, according to the American Psychiatric Association. And studies have shown that video-based therapy can be just as effective as traditional face-to-face therapy.

A video or phone visit with a behavioral health therapist is covered in the same way as an in-person office visit. Plus, virtually visiting a doctor helps avoid exposure to the virus in a waiting room.



An Oasis of Hope for Special Needs Children in Our Community

Not all heroes wear capes, some carry a gardening shovel. Steven W., an AvMed Medicare member, has dedicated his life to helping children and families.

In 2017 Steven turned his garden in Davie into a safe place for children with special needs, where they could explore, participate and be themselves. Together they plant herbs, fruits and vegetables, and have turned it into a certified butterfly garden.

"It's not about the disability. We don't call them disabled. They're special needs. I focus on their ability. I don't see their disability. When they're here, they're happy."

Steven goes beyond helping kids with special needs – he also helps individuals and families find peace of mind as a licensed insurance agent.

"My biggest passion has been to help people. I got into the insurance business because I was doing something that they really needed. I like AvMed because of the service, the networks and the way they handle themselves. I only deliver a product that's good with me."

We interviewed Steven and we believe you'll be as impressed with his work as we are:

1. What inspired you to create a garden for children with special needs?

A. I had created a garden, but then a hurricane hit and destroyed it. I was sitting there, sad because all I had put together was gone. Next door to the garden there was a school for children with autism. The owner asked me if they could share the garden and repair the playground. I looked at these children and I knew immediately I wanted to help them. We befriended each other and we put it together. Then I started to investigate autism, went to meetings and decided to become more involved. Now

there are about 5 schools that bring their special needs students, plus parents who home school and bring their children as well.

2. What do you find most rewarding about this experience?

A. The laughter, the smiles, knowing that I made a difference in these children's lives. That's the most rewarding thing. And when I leave here, I want to come back the next day. I'm always thinking how do I make it better. Plus, the volunteers come to me, some are retired, and they want to be part of this. We've built a family.

3. What is your most memorable experience at the garden?

A. A teacher asked me to be prepared to get a lot of questions from a child. I actually love questions. So one day this kid's at the garden and he says, "Mr. Steven, I have a question. How long does it take for this seed to be that [cherry] tomato over there?" And I started thinking and didn't have an answer, but I promised him I would find out. The next day I went to a horticultural show and asked one of the vendors. When this kid came back, I had an answer for him — I told him it would take up to 70 days.

4. What role does AvMed play in your quality of life?

A. I have been with AvMed since I turned 65. I have had my own primary doctor for many years, who has guided me through my health. I was 244 lbs. and had high blood pressure and ate bad. Now I eat the right stuff, go to my primary doctor and I take advantage of everything.

At Broward and Dade we have a lot of good hospitals, we're lucky. You have to take care of yourself.

I also got involved with Silver Sneakers and lost a lot of weight, and I feel like a million



dollars, I don't feel like I'm 76 years old. So here I am, looking at the butterfly garden, a new man because I have a different attitude.

5. What advice would you give other AvMed Medicare Members about staying active and involved in the community?

A. Stay active for health reasons. And find something you can do to help, especially seniors who are retired or semiretired.

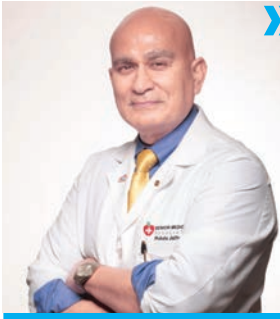
The most important thing is to find the things that keep you healthy. AvMed wants you to stay healthy, with programs like Silver Sneakers. I took advantage of Silver Sneakers. I exercise three times a week, I get on the stationary bikes, do my laps and come to the garden five times a week.

By the end of the interview Steven asked us to extend an invitation to all AvMed Medicare Members to visit the garden and to volunteer. Steven has created a welcoming space for special needs children; and wants to acknowledge the support of Bob Roth — and the entire Roth family — of Bob Roth's New River Groves at 5660 Griffin Rd, Davie, FL 33314.



Feeling inspired? Be sure to share your WELLfluent™ story with us by emailing us at ASPIRE@AvMed.org.

AvMed RESPONDS



» MEET DR. JAFFER

Dr. Mohsin Jaffer has specialized in the medical care of seniors in South Florida for nearly 30 years. As this month's guest physician, he enlightens us on how to live a long, happy and healthy life. To send a question to Dr. Jaffer, email MedicareDoc@AvMed.org.

Q: What is the best way for seniors to stay healthy during these times?

A: The best way is prevention and following your doctor's recommendations. Besides following the CDC guidelines, like social distancing, avoiding crowds and washing your hands, we can augment our immune system. This way, if the virus hits us we don't fall sick from it because our immune system is so good that it combats it and overcomes it. Viruses and bacteria are constantly coming into our mouths, eyes, ears and noses, they invade our body and our cells. But if your immune system is strong, it can produce antibodies and kill the virus. And that's success.

What can you do?

- Stay in touch with your doctor and follow your treatment plan, especially if you have a chronic condition.
- Get your flu and pneumonia shots.
- Have a positive attitude. People with a negative attitude have a lower immune system.
- We are what we eat. Fruits and vegetables help us fight infection and keep our immune system strong.
- Stay hydrated. I teach my patients to look at their urine, if it's dark yellow you're dehydrated, so get a glass of water. Keep your urine as clear as possible.
- Get seven to nine hours of sleep. Avoid blue light at least 2 hours before going to sleep. While you sleep, your body repairs and rejuvenates.
- Vitamin D does well in combatting the virus, so take a little extra. Some herbs and spices are very good for strengthening your immune system, like turmeric, garlic, ginger, honey and black seed. A little will go a long way.
- I tell all our patients that the best doctor you have is you. The blood heals you, fixes you and rejuvenates you. The more your blood flows, the healthier you are.
- I'm on a mission to educate our fellow human beings. The more we can be equipped to take care of our bodies and do a little extra work on it, we can stay healthy and live well.

▶ Watch Dr. Jaffer's YouTube video, "**Boost Your Immune System Against Coronavirus.**" https://www.youtube.com/watch?v=h4yL_05euQM&t=191s

DID YOU KNOW?

A healthy lifestyle is a great adjunct, but not a substitute to great medical care for staying well!

AvMed wants to help you stay healthy! AvMed's HealthyperksSM program, rewards you for healthy activities, in fact you can receive up to \$100 in gift cards of your choice annually. For example, you can receive a \$25 gift card for having an annual wellness visit and another \$25 gift card for having a flu shot. Other rewardable activities are also available and are personalized to you. To learn more, visit www.AvMed.org/Healthyperks.

Routine vaccination is essential preventive care that should not be delayed because of the COVID-19 pandemic. It is important for your healthcare provider to assess your vaccination status at each visit to avoid missed opportunities for vaccination and ensure timely catch-up.

Concerned about COVID-19 and don't know what to do? Check with your doctor to determine if telehealth visits are available for routine and chronic condition management or if the benefits of an in-person exam outweigh the risks. AvMed's Providers have put practices in place to allow you to visit them safely. Plus, for non-life threatening but more urgent needs, you have 24/7 access to AvMed Virtual Visits through MDLIVE. To learn more, visit MDLIVE.com/AvMed or call **1-800-400-MDLIVE**.

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 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact AvMed Member Engagement, P.O. Box 749, Gainesville, FL 32627, by phone 1-800-882-8633 (TTY 711), by fax 1-352-337-8612, or by email to members@avmed.org.

If you believe that AvMed has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with AvMed's Regulatory Correspondence Coordinator, P.O. Box 749, Gainesville, FL 32627, by phone 1-800-346-0231 (TTY 711), by fax 1-352-337-8780, or by email to regulatory.correspondence@avmed.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Regulatory Correspondence Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-882-8633 (TTY: 711).

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ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-882-8633 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-882-8633 (TTY: 711)。

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PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-882-8633 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-882-8633 (телетайп: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-882-8633 (رقم هاتف الصم والبكم: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-882-8633 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-882-8633 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-882-8633 (TTY: 711)번으로 전화해 주십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-882-8633 (TTY: 711).

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เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-882-8633 (TTY: 711).

- AvMed's Member Engagement Center
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October 1-March 31, 8 am-8 pm; 7 days a week.
April 1-September 30 Monday-Friday, 8 am-8 pm
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**
- AvMed website: **www.AvMed.org**
- AvMed Medicare Facebook:
 **www.Facebook.com/AvMedHealth**



Stay Connected Through Club Aspire Events!

Strong social ties have been proven to contribute to better health and lower stress levels. Make sure you stay connected socially through AvMed's Club Aspire activities. Fall 2020 is filled with exciting, engaging activities that will keep you busy while social distancing, such as dancing, book talks and technology classes, to name a few ways to keep your body, mind and spirit happy and healthy! Club Aspire is a win-win all around!

Visit this link for the Fall 2020 calendar of Club Aspire events **www.AvMed.org/About-Us/Calendar**.

For the latest information, call **1-888-430-9896** or email AvMedClubAspire@AvMed.org.



AvMed Medicare is an HMO plan with a Medicare contract.
Enrollment in AvMed Medicare depends on contract renewal.