

A publication for **AvMed Medicare** Members

ASPIRE

Fall 2024



SPECIAL ISSUE:
Annual
Enrollment
Period

It's All About The Savings
Protect Yourself From The Flu & Other Respiratory Viruses
Improving Mental Health
October is Breast Cancer Awareness Month: Get Screened

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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.

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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OUR COMMITMENT TO YOU

Dear Valued AvMed Medicare Member:



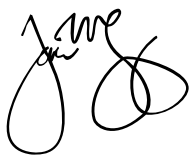
Fall is a natural time to reflect and embrace better health. With the Medicare Annual Enrollment Period open, Floridians are thinking about their healthcare benefits and coverage for the year ahead.

At AvMed, our goal is to help you live a WELLfluent™ life. To help our Members thrive, in this issue of **ASPIRE** you will find tips, tools, and education for living a balanced life, rich with happiness and wellness.

Read on for important information about tests women should never skip and ways to protect yourself this flu season. You'll also find an insert that provides a glimpse at our Medicare Advantage plans and why AvMed continues to offer one of the best values in Florida. Other articles focus on habits for healthy aging, maximizing your benefits, and the crucial role of dental health in your overall wellbeing.

Have a WELLfluent story to tell us? Share it at ASPIRE@AvMed.org. You could be featured in a future issue. As always, thanks for your continued support.

Be well,



James M. Repp

President

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.

PROTECT YOURSELF FROM THE FLU & OTHER RESPIRATORY VIRUSES



While it's too early to know for certain how severe the 2024-2025 flu season will be, the best way to lower your chances of getting sick with the flu is to get a flu shot. Getting a yearly flu shot can help protect you and those around you from getting sick and spreading the flu to others.

The flu is most active in the fall and winter, and the virus usually reaches its peak from October through February. You can get a flu shot from your Primary Care Provider, a local pharmacy, and clinics. Best of all, your AvMed plan covers one shot per flu season.

In addition to your flu shot, there are vaccines available to help protect you from the respiratory syncytial virus (RSV) and from COVID-19. With COVID-19, it is particularly important for adults ages 50 years and older to receive a dose of the updated 2024-2025 COVID-19 vaccine. The reason is the virus constantly evolves into new variants and receiving an updated shot is the most effective method of protection against severe illness and hospitalization associated with COVID-19.

Here are the latest vaccine recommendations from the Centers for Disease Control and Prevention (CDC) heading into the 2024-2025 flu and respiratory virus season:

- **Flu:** Everyone 6 months and older in the U. S., with rare exception, should get an influenza (flu) vaccine every season. CDC's Advisory Committee on Immunization Practices has made this "universal" recommendation since the 2010-2011 influenza season. The 2024 vaccine will be available in the fall.
- **COVID-19:** The CDC recommends everyone 6 months and older receive an updated 2024-2025 COVID-19 vaccine. In the fall, an updated protein-based COVID-19 vaccine will be available from Novavax, and updated mRNA-based COVID-19 vaccines will be available from Pfizer and Moderna.
- **RSV:** There are three (3) RSV vaccines licensed for use in adults ages 60 years and older in the United States, including:
 - GSK's AREXVY
 - Moderna's mRESVIA; and
 - Pfizer's ABRYVVO

The CDC commends a single dose of one of those RSV vaccines for:

- All adults ages 75 and older
- Adults ages 60-74 who are at increased risk of severe RSV disease. Ask your Primary Care Provider if you are at risk.

If you do get sick, take care of yourself to prevent spreading the flu or other respiratory viruses. For people with RSV, COVID-19 or the flu, treatment is available and can lessen symptoms and lower the risk of severe illness. Guidance from the CDC also recommends people with a respiratory virus stay home and away from others and suggests returning to normal activities when:

1. symptoms have improved overall for at least 24 hours; and
2. if a fever was present, it has been gone without having to use fever-reducing medication.

Once people resume normal activities, they are encouraged to take additional prevention strategies for the next five days to curb disease spread, such as enhancing hygiene practices, wearing a well-fitting mask, and/or keeping their distance from others.

DIABETES? HEART DISEASE? OSTEOPOROSIS? YOUR DENTIST MAY KNOW BEFORE YOU DO

A visit to the dentist is important for your overall oral hygiene and health. They can spot cavities, gingivitis, teeth grinding, and other oral conditions before they become complications. But did you know they can also be the first to spot numerous other chronic conditions far removed from your pearly whites?

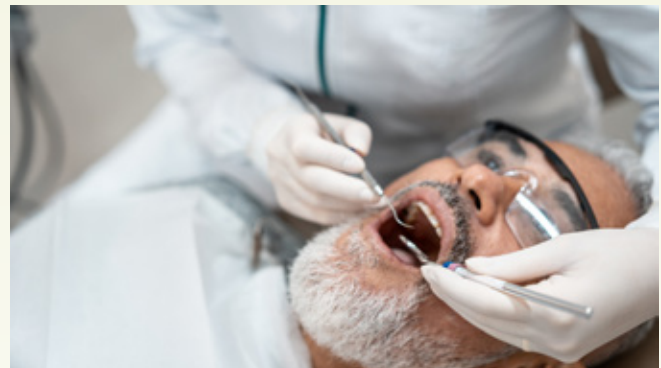
Oral health reflects overall health. Research shows that more than 90 percent of all systemic diseases have oral manifestations, including swollen gums, mouth ulcers, dry mouth and excessive gum problems. For example, persistent bad breath and bleeding gums could be an early indicator of diabetes. A sore and painful jaw could foreshadow an oncoming heart attack (heart disease). Dental x-rays can even show the first stages of bone loss (osteoporosis).

Some other diseases that dentists could identify by the condition of your oral health include:

- Leukemia
- Pancreatic cancer
- Kidney disease
- Oral cancer

Seeing the dentist regularly is generally a good preventive practice to keep your mouth, gums and teeth in top shape. But it also allows your dentist to watch out for developments, such as poor nutrition or improper jaw alignment, that may point to other health issues.

When you visit your dentist, be sure to provide a complete medical history and inform them of any recent health issues, even if they seem unrelated to your oral health. It may be that they will be the first healthcare Provider to diagnose a health problem and can advise you to follow-up with your Primary Care Provider for further treatment.



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 at 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.*

OCTOBER IS BREAST CANCER AWARENESS MONTH: GET SCREENED!

When life gets busy for most women, health screenings can fall to the bottom of the to-do list. But Breast Cancer Awareness Month in October is a great reminder to get screened and 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, and health history.

Talk to your doctor about the screenings that are right for you. In the meantime, here are six wellness screenings you should consider getting as soon as possible.

Mammogram - The American Cancer Society recommends that every woman ages 45 to 54 should get a mammogram every year. Women ages 55 and older can continue yearly screening or switch to mammograms every two (2) years.

Annual wellness check - A yearly visit to your Primary Care Provider is a great way to check in on your overall wellbeing, as well as to identify health issues early before they become more severe.

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 can help find precancerous polyps for removal, as well as identify colorectal cancer earlier to begin treatment earlier.

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 a woman's risk of bone fractures. The U.S. Preventive Services Task Force recommends that women ages 65 and older get a bone mineral test. You may want to be tested earlier if you have gone through menopause and know you are at a higher risk for osteoporosis.



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, according to the National Cancer Institute. When caught and treated early, survival rates for melanoma, the most serious kind of skin cancer, are 99% after 5 years.

Where Can I Find Medical Coverage Guidelines for AvMed's Medicare Advantage Plans?

Information on the coverage criteria sources that we use in making medical necessity determinations for our Medicare plans can be found on AvMed's website through the following QR code or corresponding web address:



<https://rb.gy/4k2f86>

Additionally, you can find the complete list of our Medicare internal coverage guidelines used for medical necessity determinations and our review of new developments in technology on our Medical Technology Assessment Committee (MTAC) page on AvMed's website.

From time to time our medical coverage guidelines may change, which you can also find under the Upcoming Changes to Medical Necessity Coverage Criteria for Medicare Advantage Members on this webpage.

To access the webpage, follow the QR code or corresponding web address:



<https://rb.gy/3m3stn>

Currently posted to this area are Upcoming Changes to Medical Coverage Guidelines for the following service types:

- Part B Drugs
- Outpatient diagnostics testing for certain High Tech Radiology Services, such as MRIs and CAT scans
- Radiation Oncology Services (using high-energy particles or waves to destroy or damage cancer cells)

We are changing the medical coverage guidelines for some of these services due to updated clinical guidance from the organization the clinical guidelines originated from and/or annual review and update. You can find a list of the specific services with medical coverage guideline updates and the changes being made through the following QR code or corresponding web address:



<https://rb.gy/3m3stn>

Changes to medical coverage guidelines for Part B drug and HighTech Radiology Services will go into effect on November 1, 2024. Changes to medical coverage guidelines for Radiation Oncology Services will go into effect on January 1, 2025.





STRENGTHEN YOUR BONES: A HEALTHIER SKELETON BEGINS HERE & NOW

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, which can lead to serious bone fractures. And while osteoporosis is more prevalent in older women, it can affect anyone, so talk to your doctor about bone density preventive screenings.

It may take more than a glass of milk to support your bones. Here are a few steps you can take at any age to help keep your bones strong and healthy.

Step #1 - Eat Right: What you eat makes a difference. Protein maintains and builds healthy muscles, which

takes the weight off the bones and equally distributes 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 healthcare Provider can help. They can set you up with a plan or direct you to resources in your area.

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 Healthyperks program where you earn gift card rewards for completing healthy activities.

As you stay on top of your health, we offer you a range of options to redeem rewards like completing annual wellness visits, flu shots, your personal health assessment and much more. You can receive various annual gift cards of your choice from retailers, restaurants and grocery stores.



IT'S ALL ABOUT THE SAVINGS!



More Affordable Rx Options — When You Need Them Most

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:

- Your RxSS account shows you equally effective, affordable alternatives covered by your AvMed plan—including how much they'll cost.
- You can search and compare prices at different pharmacies and even set reminders to take your medications.
- 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 Solutions from the menu.

MAXIMIZING YOUR BENEFITS

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

Register and log in to your AvMed 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 Member 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/



IMPROVING MENTAL HEALTH

According to the American Psychological Association, 15 to 20 percent of Americans over the age of 65 have experienced depression. Being social and involved are important for overall health and wellness. Research has shown that having a strong support system of family and friends can help lower your risk of depression. Lifestyle changes like exercising regularly and becoming more socially active can also fight off depression.

If you think you're suffering from depression, it's important to see a healthcare Provider. Your AvMed Provider may recommend medication and therapy. At AvMed, we care about mental health. With integrated behavioral healthcare solutions, our Members can choose from more than 8,600 experienced, Florida-licensed clinicians for support, including psychiatrists, psychologists, and other mental health counselors.

Additionally, in partnership with Optum, AvMed brings you the Self Care App from AbleTo, a self-paced digital wellness product with on-demand self-care tools and resources available anytime, anywhere. And it's at no additional cost for you to use. To find out more about behavioral health services and find a local Provider, visit www.AvMed.org/Medicare/Programs-Tools/Mental-Health-Tools.

GET ACTIVE WITH SILVERSNEAKERS®

SilverSneakers® lets you take advantage of group exercise classes at participating fitness facilities across the country. You can meet new people and get fit no matter where you are. Gym memberships, flex classes and other perks are also available, and this program is offered to AvMed Members at no additional cost. For more information, visit www.SilverSneakers.com.

MAKE NEW FRIENDS THROUGH CLUB ASPIRE

Club ASPIRE is an exclusive Members-only club for you to enjoy fun social events, educational sessions and other activities with fellow Club ASPIRE-ers in your community. Not only will you get to meet the AvMed team, but you'll have a chance to meet like-minded Members trying to lead a WELLfluent™ life.

Visit www.AvMed.org/About-Us/Calendar to find Club ASPIRE events near you.

4 HABITS FOR HEALTHY AGING



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

- 1. Eat Well to Sleep Well** - Catching enough ZZZs 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. Research from Brigham Young University (BYU) indicates that exercising may slow the aging process in your cells. "We all know someone who seems 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!



- AvMed's Member Engagement Center
1-800-782-8633 (TTY 711)
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 Facebook:  **www.Facebook.com/AvMedHealth**

Access **BIG NEWS** about your health. Sign up to receive text messages!

From getting essential health and wellness information to possible savings, **AvMed** delivers big news via text.

Scan the **QR Code** below to get started:



We only send you texts that are relevant to your plan and health, and you can opt out at any time.



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