# A NEWSLETTER FOR OUR MEMBERS | ISSUE 4 | 2021

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One of the few plans <u>in the country</u> to receive 5 stars from Medicare in 2022.

### Martin's Point®

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MEDICARE ADVANTAGE PLANS

GENERATIONS ADVANTAGE

### *In this edition:*

- COVID-19 Boosters/Flu Shots
- Wellness Wallet How-To
- Focus on Diabetes Management
- Stay Safe and Active as the Seasons Change
- Take Steps to Control Blood Pressure
- Time for Delicious Butternut/Apple Soup



Star

Medicare Plans

### We're Proud of Our Stars and You Can Be, Too!

#### Dear Neighbor,

Every year during Medicare's Annual Enrollment Period, the Centers for Medicare and Medicaid Services (CMS) publish their Star Ratings to help seniors compare the guality and service of Medicare Advantage plans in their area. Ratings are based on nearly 50 measures covering customer service, member experience, management of chronic conditions, how the plan helps members stay healthy, prescription drug services, and more.



We know you have many options for your Medicare coverage. As a local not-forprofit, we work hard to earn your continued membership, competing with national, for-profit insurance companies. We believe our commitment to put you and your health first is what makes Generations Advantage shine brighter than the rest.

With our great news comes the comfort (and pride) of knowing you've made an excellent choice for your health plan! And, you can trust us to continue to deliver top-quality benefits and service to you now and for years to come!

#### Your Generations Advantage Member Services Team

### **2022 Member ID Cards**

Be on the lookout for your new 2022 Generations Advantage member ID card to arrive in your mailbox in mid-late December. Please make sure to dispose of your old card and begin using your new card on January 1, 2022.

#### Some important notes when you receive your new ID card.



Please review the information on your card. If anything is incorrect, give us a call so we can send you a corrected ca



You should always carry this card with you and present it when you receive services at a doctor's office or hospital This card is proof of your coverage under a Generations Advantage plan. (You do not need to carry or present your red, white, and blue Medicare card Store this card in a safe place.)



For plans that include Part D Prescription Drug coverage: When you go to the pharmacy on or after January 1, 2022, make sure to present this new card (even if they have your information on file).

Please call Member Services at 1-866-544-7504 (TTY: 711) if you have any questions about your card. We will be glad to help.

# benefits like you have?

### *Refer them!*

If you're pleased with your Generations Advantage plan, we hope you won't keep it a secret. Please let your friends and family know they can start enjoying the highest-quality Medicare benefits and service by joining one of our 5-Star plans right NOW.

MARTIN'S POINT* MEDICARE ADVANTAGE PLANS GENERATIONS ADVANTAGE (HMO-POS)
Name: SALLY JONES Member ID: 00001234567 Policy: 015 Issuer: 80840
In-Network Copays:         RxBIN: 004336           PCP: \$0         Specialist: \$40         ER: \$90           POS Copays:         PCP: \$35         Specialist: \$55         ER: \$90           PCP: \$35         Specialist: \$55         ER: \$90         RxGrp: RX8576
Dental Grp: 60995 CMS#: H5591-015 MedicareR

Do you have a friend *who deserves* Ask them to call 1-866-544-7502. They will thank you, and so will we!



### **Staying Up**to-Date on **COVID-19 Vaccines** and **Booster Doses**

With the rise in COVID-19 cases and hospitalizations, we continue to encourage you to receive the COVID-19 vaccine as soon as possible, if you haven't already. Third doses and boosters to strengthen immunity to the virus have also been authorized for some brands of vaccine and for eligible groups.

To stay up-to-date with vaccine-related news, we recommend you check the US Centers for Disease Prevention and Control (CDC) website at cdc.gov. They are an excellent source of easy-to-understand information about COVID-19 and related topics.

### **Tai Chi—Balancing Your Body** and Mind!

As we age, maintaining good balance while walking can sometimes become difficult. This can increase our risk of falls, which can lead to other health issues. Regularly practicing tai chi may help with a person's gait, which is the way our body moves when walking.

Tai chi is an ancient Chinese martial art. The gentle, graceful movements of tai chi are low impact and don't put too much strain on aging bones and joints. It is known to help with physical and mental health issues from bone

strength, joint stability, cardiovascular health, immunity, and emotional well-being.

Tai chi is generally safe for all ages and fitness levels. If you have any safety concerns, check with your primary care provider before starting. Tai chi can be practiced alone, but people often enjoy tai chi together, both indoors and out.

Many local communities offer tai chi classes. Ask your town office or library if there's one in your area.

Every year, Medicare evaluates plans based on a 5-star rating system. Generations Advantage 2022 Overall Ratings: 5 out of 5 Stars for HMO Contract H5591 and LPPO Contract H1365; 4 out of 5 Stars for RPPO contract R0802. Visit www.Medicare.gov for more information. Martin's Point Generations Advantage is a health plan with a Medicare contract offering HMO, HMO-POS, HMO SNP, PPO, and Regional PPO products. Enrollment in a Martin's Point Generations Advantage plan depends on contract renewal.

### It's Time for **Your Flu Shot**

Generations Advantage members have two easy ways to get a yearly flu shot at no cost:

#### **1. VACCINE PHARMACY NETWORK**

Show your member ID card at one of these participating pharmacies and you won't have to pay for the shot:

- Hannaford Pharmacies
- CVS
- Walgreens
- Shaw's/Osco
- Walmart

Other pharmacies also participate in the network, including several independent pharmacies. If you do not see your pharmacy listed above, please call Member Services. If your pharmacist has any trouble submitting your claim, they should call our Medicare Part D Pharmacy Help Desk at 1-800-364-6331.

## **Members!**

Your flu shot benefit works differently. If you get your yearly flu shot at your doctor's office, there is no cost for the vaccine, but you may be charged for the office visit. Under your Part B benefit you may get your regular Flu, High Dose, and Quadrivalent vaccine at an in-network pharmacy with \$0 copay. If the pharmacy asks you to pay up front for your flu shot, you may submit a reimbursement form to the plan (available on our website or by calling Member Services).

#### 2. PRIMARY CARE PROVIDER OFFICE VISIT

If you get your yearly flu vaccine at your doctor's office, you may be charged for the office visit, but you will not be charged for the vaccine itself.

**NOTE:** The CDC has advised that it is safe to get your flu and COVID-19 vaccines at the same time. The most important thing is to get each of these shots as soon as possible for the best protection.

### Alliance (HMO) Plan



# 85%

Up to 85% of seasonal flu-related deaths have occurred in people 65 years old or older.

### Fight the Flu

Seniors are at a higher risk of serious complications from the flu, such as pneumonia. People with diabetes. asthma, and heart disease are also at higher risk.

This year it's more important than ever to get a flu shot.

### Use Your Unique Wellness Wallet to Stay Fit and Well!

Your flexible Wellness Wallet benefit reimburses up to your plan's annual amount for a wide range of eligible gear, fees, and services that help keep you active and well. In addition to gym memberships, club fees, exercise equipment and other indoor fitness items, we've recently expanded the list of what qualifies under our Wellness Wallet benefit to include outdoor fitness items, including kayaks, golf, bikes, skis and much more!

The Wellness Wallet page on our website contains important information to help you take advantage of this unique benefit. At MartinsPoint.org/WellnessWallet, you'll find:

- The maximum annual amount that is reimbursable under your plan
- A list of reimbursable items (Please note that other items/services may be reimbursable. If you'd like to find out if a nonlisted item/ service is reimbursable, please call Member Services.)
- How to use your Wellness Wallet benefit
- Downloadable Wellness Wallet Reimbursement Form with instructions

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Memb	er Name:	Member Date of Birth					
	er Signature: F						
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	S of itemized receipt and proof of purchase requ		rvice.				
Membership Fees and Day/Season Passes: O.Gym DBowling DCycling club D Fitness club O Golf DSking DHorseback riding DSport club/lasgue DMIni-golf DPool or YMCA. D Squash							
Classes/Lessons: Dance Horseback riding @Martial arts @Tennis @Yoga @Online fitness @Fitness classes @Kayak lessons @Ski lessons							
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Naturo	pathic Services: Acupuncture' Naturopathics	ervices.					
Eyewea use Wel	Eyewear': D Prescription lenses, frames, contact lenses ("Note: Alliance (HMO) plan members cannot use Weilness Wallet benefits for eyewear. Please use your separate eyewear allowance.)						
	Personal trainer at a facility* Workout videos/s						
Nutritic Weigh	n/Dietary: Nutrition/dietary classes" Nutrition t management program Weight Watchers (food no	(dietary counseling ot reimbursable)					
	sks: Face Masks (Exclusions: N95 respirators and		upplies)				
	Description of Item or Service:						
	Service Provider/Store	Date of Service	Amount Paid**				
Item 1							
Item 2							

### How to Use Your Wellness Wallet Benefit

Check the list of reimbursable items at MartinsPoint.org/WellnessWallet to make sure the item/service you want to purchase qualifies for reimbursement.

Purchase your qualifying items and make a copy of your itemized receipt and proof of payment.

Download and print the Wellness Wallet Member Reimbursement Form available at <u>MartinsPoint.org/</u> <u>WellnessWallet</u> or by calling Member Services.

### Step 4

Step 1

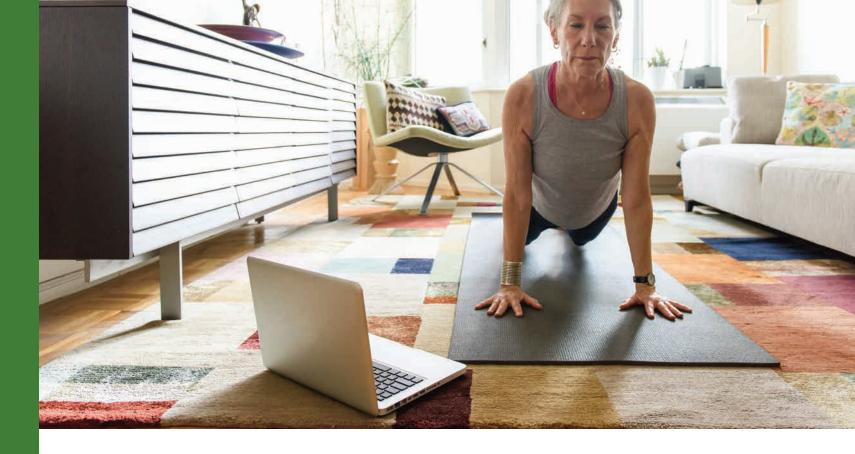
Step 2

Step 3

Read all instructions on the form before submitting. Mail completed form with itemized receipts and proof of payment to the address noted on the form. If your request is complete, we will process it and get a check out to you within 4–6 weeks. Be on the lookout for this envelope in your mailbox.



If your request is incomplete, you will receive an Explanation of Benefits notice that the claim has been denied due to missing information. If the claim is denied, you will need to submit a new reimbursement request form with all required information, and copies of itemized receipts and proof of payment.



## Five Ways to Stay Active this Winter

Getting enough exercise during the winter months can be a challenge as temperatures drop, roads and sidewalks get slippery, and storms keep us indoors. Here are five ways to keep active this season.



#### Explore exercise videos.

Ask about exercise videos at your local library or search online for streaming options, such as at www.arthritis.org.



#### Find an exercise class.

It can be hard to stay motivated while exercising alone. Find a class near you that offers different options for activities and an opportunity to meet with old friends (or make some new ones).



#### Take steps to prevent falls.

If you do walk outside, do your best to avoid slips on the ice. Use sand, salt, or even kitty litter on slick surfaces.



#### Go mall walking.

Mall walking in the winter provides a warm, safe, and well-lit environment to keep active. The Centers for Disease Control and Prevention has a guide at www.cdc.gov/prc/ mall\_walking.html



The National Institute on Aging's Go4Life program has several options for exercising in your own home. Check out their "Workout to Go" guide at https://go4life.nia.nih.gov/freeresources/

Adapted from the National Council on Aging blog at **www.ncoa.org/blog**. Go4Life is a registered trademark of the U.S. Department of Health and Human Services.

### **Focus on Diabetes Management**

### Reducing Risks for Heart Disease and Chronic Kidney Disease

Diabetes is a lifelong, chronic condition where there is not enough insulin to effectively help change glucose (sugar) and starches into energy. Type 1 diabetes is an autoimmune condition where the body does not produce any insulin; Type 2 diabetes is when the pancreas cannot make enough insulin, or the body has problems using the insulin.

People with diabetes have increased risk for heart disease and chronic kidney disease. The good news is that there are steps to help manage diabetes and reduce these risks.

### Management of diabetes begins with healthy lifestyle choices.

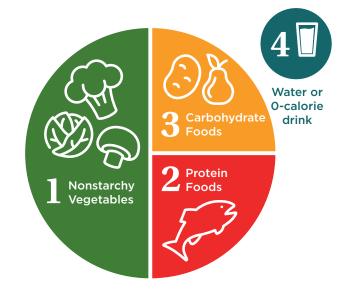
1

Take all your medicines as directed by your doctor(s).

- Stay active and try to get in some exercise every day.
- Bat healthy with balanced food choices and managed portions.
- 4 Know the signs that the condition is getting worse.
- 5 Know your blood pressure goals and monitor often.
- 6 Know how to treat low and high blood sugars.

### This yearly diabetes monitoring is recommended:

- An **annual wellness visit** to update your prevention plan and discuss conditions
- An **A1c test** to measure your average blood sugar level over the past two to three months. The higher the level the greater your risk of developing complications.



- A kidney test with blood work and urine
- Blood pressure monitoring
- A **dilated-eye exam** to check for retinopathy—a hole in the retina which can lead to blindness
- A **foot exam** to check for neuropathy, which can impact the circulation in your legs and feet. This exam will look for concerning wounds/discoloration and check sensation.

More information is available on our website, MartinsPoint.org. Go to For Patients and Members and select Health and Wellness from the dropdown menu.

### Heart Disease with Diabetes

#### Medications to Help Reduce Risks

For people with diabetes, closely managing their condition—along with using preventive medications to control blood pressure and cholesterol—can help reduce the risk for heart disease and strokes. The following medications are commonly used to prevent cardiovascular complications<sup>1,2,3</sup> (note—patients should always speak with their provider before adding new medications):

# *Know your blood pressure goal and check it often!*



- Aspirin may be recommended. You can use your health plan's quarterly Over-the-Counter benefit to buy CVS-brand aspirin. Learn more on our website or call Member Services.
- **Statins** are typically taken by diabetic patients over age 40 to help control cholesterol. Most generic statins are covered at Tier 1 copays.
- ACE Inhibitors/ARBs may slow kidney disease progression and lower blood pressure and are generally recommended for diabetics with both conditions. Ace Inhibitors commonly end with "pril" (lisinopril, ramipril, and enalapril). ARBs commonly end with "sartan" (losartan, valsartan and irbesartan). Most generics for both are covered at Tier 1 copays.

### Chronic Kidney Disease (CKD) with Diabetes

#### Managing Both for Your Best Health

Your kidneys' main job is to take waste out of blood, making urine. They also help control blood pressure and help your body make red blood cells. When they don't work right, wastes build up in your blood and it causes high blood pressure. Over time this could lead to kidney failure.

Common causes of kidney disease are diabetes and high blood pressure. Other risk factors include heart disease, obesity, a family history of CKD, inherited kidney disorders, past damage to the kidneys, and older age. CKD is divided into 5 stages. Each stage tells your doctor how well your kidneys are working and what treatments will be best for you. To help manage your CKD, start with managing your diabetes:

Take your diabetes medicine as directed and stay active.



Monitor and know your blood pressure goal.



Follow your diet recommended by your doctor or dietitian based on kidney function.



If you smoke, speak with your provider to assist with stopping

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1. https://www.cdc.gov/diabetes/library/features/ diabetes-and-heart.html

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2. https://www.uptodate.com/contents/
overview-of-general-medical-care-in-
nonpregnant-adults-with-diabetes-
mellitus?search=aspirin%20diabetes&source=search_
result&selectedTitle=1~150&usage_type=default&display_
rank=1#H16
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3. https://www.uptodate.com/contents/
treatment-of-hypertension-in-patients-with-
diabetes-mellitus?sectionName=Choice%20
of%20antihypertensive%20drug%20
therapy&search=aspirin%20diabete-
s&topicRef=1750&anchor=H640628546&source=see_
link#H640628546
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### **Changes You Can Make to Manage High Blood Pressure**

Hypertension or high blood pressure can have no symptoms and harm blood vessels and other tissues, leading to stroke and heart and kidney disease. Some lifestyle changes can help manage your blood pressure.

#### Make Changes that Matter

- Eat a heart-healthy, low-sodium diet such as the DASH diet
- Limit alcohol to no more than 2 drinks daily for men and 1 drink daily for women
- Try for 30 minutes of moderate activity (e.g., brisk walking, biking) at least 5 days/week
- Manage daily stressors
- Maintain a healthy weight
- Quit smoking
- Work with your doctor/pharmacist to ensure you are taking your medications properly

#### **Know Your Numbers**

If you have high blood pressure, you should check it regularly at home. Keep track of your numbers in a journal to help you see any changes or patterns over time. This will also show if the behavior changes you have made are working.

You can use your Generations Advantage Over-the-Counter benefit to buy some blood pressure kits. Learn more on our website at MartinsPoint.org or call Member Services.

#### Tips for at-home blood pressure checks:

- Sit calmly for 5 minutes with feet flat
- Avoid smoking, exercise, caffeine, and alcohol for 30 minutes before
- Place cuff above your elbow
- Perform morning and evening checks

### American Heart Association Recommended Blood Pressure Levels

	BLOOD PRESSURE CATEGORY	SYSTOLIC mm Hg (upper number)	and/or	DIASTOLIC mm Hg (lower number)
	Normal	Less than 120	and	Less than 80
	Elevated	120-129	and	Less than 80
	High Blood Pressure (Hypertension) Stage 1	130-139	or	80-89
	High Blood Pressure (Hypertension) Stage 2	140 or Higher	or	90 or Higher
	Hypertensive Crisis (Consult your doctor immediately)	Higher than 180	and/or	Higher than 120

### Roasted **Butternut Squash** and Apple Soup

8 SERVINGS

#### Ingredients

2 lb butternut squash, halved and seeded

1/4 cup olive oil

1/2 tsp kosher salt

1/4 tsp cayenne pepper, freshly ground

1 granny smith apple, peeled and medium dice

1 onion, peeled and medium dice

1 quart vegetable broth, low-sodium

1/2 cup pumpkin seeds, toasted

1/4 cup plain greek yogurt

## foodsmart

Call 888-837-5325 to schedule an appointment with a nutrition coach. A Foodsmart coordinator will return your call. If you prefer, you can send an email requesting an appointment to telenutrition@foodsmart.com.







#### Instructions



Heat the oven to 425 F. Line a baking sheet with aluminum foil. Place the squash pieces cut-side up on the baking sheet, and coat with the oil, salt, and cayenne pepper.



Roast until the flesh pierces easily with a knife and is golden brown, about 45 minutes to 1 hour.



Meanwhile, heat the olive oil in a large saucepan over medium heat. Add the apple and onion and cook until softened, about 5-7 minutes. Add the stock and bring to a simmer.



Scoop the flesh of the squash into the pot and simmer until the flavors combine, about 10-15 minutes.



Using a blender, purée the soup in batches until smooth and serve topped with the pumpkin seeds and yogurt.



### **Martin's Point** in the Community

At Martin's Point Health Care, we're committed to taking great care of our health plan members, our patients, and our greater community. Check out our website's new "Community Impact" section and discover the many ways we support the health and well-being of our neighbors through employee volunteerism and partnerships with *local nonprofits!* 

MartinsPoint.org/Community

# Walking (or Working!) in a Winter Wonderland?

Walking or working outdoors in the winter can feel good after being inside for long stretches. Here are some tips for staying safe while getting some outside exercise this winter:

### **Avoid Falls!**

- Wear warm clothes and boots with nonskid soles.
- Remove ice and snow from stairs and walkways.
- Spread sand or salt on icy areas.

#### **Safe Snow Shoveling**

- Don't shovel right after eating.
- Take it slow and take frequent breaks.
- Push the snow rather than lift it.
- Use a small shovel to avoid straining your back and heart.
- Feeling cold, tired, and out of breath? Take a break!
- Never smoke while shoveling snow.

#### Talk to your doctor first.

Shoveling snow is hard work! If you have heart disease, thin bones from osteoporosis, or back pain, always talk with your doctor first about how much outdoor winter activity is right for you.

## **Breathe Easy All Through the Year!**

For people with asthma or COPD, winter months can be a challenge. Both cold outdoor air and warm, dry, indoor air can trigger symptoms.

#### As the season changes, here are a few tips to help you breathe more easily as the weather turns colder:

- Always keep your emergency medicine with you, even if just going for a quick walk to the mailbox.
- Wear a scarf over both vour mouth and nose to help warr the air you breathe.



- Avoid going out on very cold days. Ask for help shoveling or walking your dog.
- Clean filters on your furnace every fall.
- Use a room air filter (HEPA) to reduce allergens.
- Ask your doctor if using a humidifier is right for you.

Avoid colds, flu, and pneumonia. Do what you can to prevent serious illness:

- Get your flu and pneumonia shots.
- Wash your hands to avoid germs.
- Stay away from people who are ill.

#### STAY SAFE IN THE SNOW

Your Wellness Wallet now covers winter boots and crampons for safe walking!

# Five Fast Facts Medication Therapy Management



What is Medication Therapy Management (MTM)?

Medication Therapy Management (MTM) is a plan benefit for certain members. A pharmacist works directly with you to help you understand your medications and take them effectively.

A key part of MTM is the Comprehensive Medication Review (CMR). This is a phone or in-person conversation you can have with a pharmacist to review all your prescription and over-the-counter medications. For people who qualify, a CMR should be done each year.



### What does the pharmacist do during a CMR?

They will answer your medication questions and help with the correct dosage and timing of your medications. They'll ensure your drug therapy is appropriate and cost-effective for you.



#### How can a CMR help me?

After a CMR conversation, you'll understand your medications better and may save money. You'll have a complete medication list to share with all your health care providers.



Who qualifies for MTM?

Members who meet these criteria will receive an MTM outreach call:

- are on a plan that includes Medicare Part D Prescription Drug coverage
- have certain long-term health conditions
- take a certain number of maintenance medications
- spend a certain amount on prescriptions



#### How will I know if I qualify?

If you qualify, a pharmacy tech or pharmacist from one of these places will call you to schedule a medication review:

- A pharmacy where you recently filled your prescription(s)
- Martin's Point Health Care Pharmacy
   Administration
- A call on behalf of Martin's Point from OutcomesMTM, a call center we contract with



### **Generations Advantage Contact Information**

**Member Services (for current members):** We are available 8 am–8 pm, seven days a week from October 1 to March 31; and Monday through Friday the rest of the year.

Interested in becoming a member? Please call:

Generations Advantage Website:

1-866-544-7504 (TTY: 711)

1-888-640-4423 (TTY: 711)

MartinsPoint.org/MedicareMember

### **Prescription Pointers**

Here are eight tips that may help you get the most benefit from your medications:

- Take your medication at the same time every day.
- Create a daily routine to take your medication, like brushing

your teeth. Before choosing mealtime for your routine, check if your medication should be taken on a full or empty stomach.



Get the Most

**Out of Your** 

**Medications!** 

- Keep a "medicine calendar" with your pill bottles and note when you take a dose.
- Use a pill container. Some have sections for multiple doses at different times, such as morning, lunch, evening, and night.
- When using a pill container, refill it at the same time each week. For example, every Sunday morning after breakfast.
- Purchase timer caps or pill boxes with a timer function. Set them to go off when your next dose is due.
- When travelling, make sure to bring enough of your medication, plus a few days extra, in case your return is delayed.
- When flying, keep your medication in your carry-on bag. It won't risk getting lost or damaged as checked luggage.

If you have questions about your medications, ask your primary care provider or pharmacist.

## **Ask Questions**

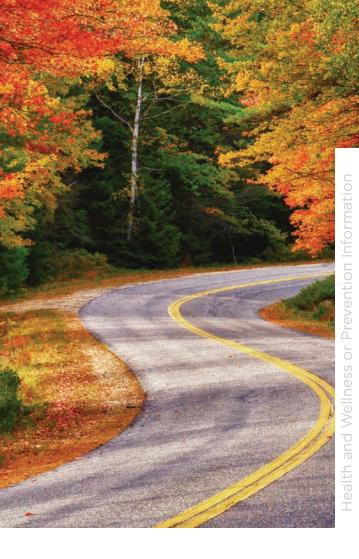
### Make the Most of Your Medications!

To get the most benefit from your medications, it's important to understand WHAT you are taking, WHY you are taking it, and HOW to take it correctly.

Take this checklist to your doctor or pharmacist and be sure to ask each question for every one of your current medications.

- What is the name of the medication, and what is it for?
- How and when do I take it, and for how long?
- What side effects should I expect, and what should I do about them?
- Should I take this medication on an empty stomach or with food?
- Should I avoid any activities, foods, drinks, alcohol, or other medications while taking this prescription?
- If I take it once a day, is it best to take it in the morning or at night?
- Will this medication work safely with my other prescription medications, over-thecounter medicines, vitamins, and other supplements?
- When should I expect the medication to begin to work, and how will I know if it's working?
- How should I store it?
- Is there any other information I should know about this medication?
- When should I stop taking this medication?

Adapted from www.bemedwise.org



### Martin's Point®

MEDICARE ADVANTAGE PLANS

GENERATIONS ADVANTAGE PO BOX 9746 | PORTLAND, MAINE 04104

The Advantage

A NEWSLETTER FOR OUR MEMBERS

NONPROFIT ORG US POSTAGE **PAID** PERMIT #186 PORTLAND, ME

### Eating Healthy through the Holidays

Though the holidays offer many gifts of love and joy—including sharing lots of festive food—they can also make you feel stressed and overstuffed. Below are suggestions for maintaining a healthy weight while enjoying all that the holiday seasons offer.

- Eat healthy throughout the season by having plenty of fruits and vegetables, protein, and healthy fats.
- If you are going to a holiday gathering with food and drink, bring a healthy offering to share.
- Drink plenty of water and avoid alcohol or limit your intake.

- Keep a couple of healthy snacks (nuts or protein bar) in your car or purse so that you have a backup plan when hunger strikes.
- As always, remember to follow CDC guidelines for safely enjoying group activities including recommendations for COVID-19 vaccinations, masking, social distancing.





GENERATIONS ADVANTAGE