

The Advantage

A NEWSLETTER FOR OUR MEMBERS | ISSUE 2 | 2021



Spread the Word!

Refer a Friend

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. **Ask them to call 1-866-544-7502.** They will thank you, and so will we!



MARTIN'S POINT[®]
MEDICARE ADVANTAGE PLANS

GENERATIONS ADVANTAGE

In this edition:

- New Wellness Wallet Items for 2021
- Shop with Your Over-the-Counter Benefit
- Fast Facts about Hearing Aids
- Vaccine Costs: Know Before You Go
- Protect Yourself from Scammers
- Check Out the New Member Portal



Here's to a Healthy Summer for All!

Dear Neighbor,

Summer is right around the corner and a great time to use your Wellness Wallet benefits! This year, we expanded our list of reimbursable items to include sports/club/golf membership fees, sporting equipment like canoes and kayaks, and wearable fitness trackers—including the Apple Watch! Check our website for even more new options to help you stay fit and well.

Speaking of Staying Well...

Don't forget your ounce of prevention. If you put off your regular preventive care due to COVID safety concerns, now is the time to get back on track for your annual physical exams and Medicare Wellness Visits. Your Generations Advantage plan covers these services, as well as recommended cancer screenings that could save your life. Call your PCP today to schedule these important visits.

Improved Member Portal Serves Your Needs 24/7/365

Need quick access to plan details like benefits, claims, authorizations, and more? Want to order ID cards, pay premiums, and download reimbursement forms when and where it's convenient for you? Now you can do it all and more on our improved member portal. Sign up for a portal account (or use your existing account) to get to our new one-stop-shop for interacting with your health plan.

As always, we are here to help. Don't hesitate to call if you have questions about your valuable plan benefits and how to use them.

Best wishes for a healthy summer,

Your Member Services Team

Hear Everything Life Has to Offer

Make the most of your hearing benefit.



FOUR FAST FACTS: HEARING AIDS

1 **Hearing aids are more adjustable than ever.** They can distinguish between speech and background noise, which can be very helpful in airports, stadiums, restaurants and public transport areas. These adjustable features may also be available on your smartphone.

2 **Hearing aids can help reduce the symptoms of tinnitus,** a condition generally experienced as noises or ringing in the ears or head. Some hearing aids provide a kind of 'masking' effect for tinnitus, allowing you to hear sounds more naturally.

3 **Hearing aids may slow down cognitive decline.** People who can't hear properly tend to be less engaged, which can lead to cognitive decline. Hearing aids can boost your confidence to take part in conversations with the people around you, keeping your mind active and engaged.

4 **Hearing aids take time to get used to.** It can sometimes take up to three visits for your audiologist to bring your hearing aids up to full prescription as you adjust. Amplifon offers a 60-day no-risk trial period with a 100% money-back guarantee if the hearing aids are just not the right fit for you.

If you have questions about the technology available today and what the best options are for you, contact Amplifon to schedule an appointment with a provider today.

Call Amplifon at 1-855-533-7486 (TTY: 1-763-268-4264) for more information and to receive a formal referral to a participating provider.



Medicine Tracker

List all medicines you take, including prescriptions, eye drops, inhalers/nebulizers, oxygen, creams and ointments, etc.

Medication Name	When and how much I take?	What do I take it for?	Doctor/Prescriber	Date added or changed

MEDICATION TIPS

Here are some tips to help you take your medications correctly—especially if you take several:

Talk to your doctor, nurse, or pharmacist to understand what each medication is treating and why you are taking it.

Here are some questions you might ask:

- What is the name of the medication?
- Why am I taking it?
- When and how am I supposed to take it?
- How long am I supposed to take it?
- Should I avoid anything (food, driving, alcohol, other medications)?
- What are the side effects?
- What happens if I don't take it or if I miss a dose?

OVER-THE-COUNTER MEDICINES

Medicines you can buy without a prescription (Check all that you use regularly:)

- ☐ Allergy medicine, antihistamines
- ☐ Antacids (for heartburn or stomach)
- ☐ Aspirin
- ☐ Cold/cough medicines
- ☐ Diet pills
- ☐ Herbals, dietary supplements, hormones
- ☐ Laxatives
- ☐ Sleeping pills
- ☐ Vitamins, minerals
- ☐ Pain, headache, or fever medicine
- ☐ Other: _____



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Time for Summer Shopping!

Use Your Over-the-Counter Benefit

It's time to stock up on those summertime items that help protect you from the sun and stay healthy outdoors! All Generations Advantage members receive a quarterly amount to purchase select, CVS-brand over-the-counter items.

Popular covered items include allergy medications, sunscreen, aloe vera, mosquito repellent, and first aid items like bandages, anti-itch cream, and more! For information on how to make purchases and a list of covered items, please visit our website at MartinsPoint.org/OTC.



Insect repellent is one of the many items covered by your OTC benefit. Visit MartinsPoint.org/OTC for more!



Help with Managing Your Medications

One of the most important things you can do to protect your health is to take all your medications as directed. As your health plan, we want to make sure you have the information and support you need to manage your medications. One of our health plan pharmacists may send you a letter or email or call to talk with you about ways to make sure you are able to follow your medication treatment plan. If you receive a letter or email, we encourage you to call one of our health plan clinical pharmacists. They, along with your doctor and your pharmacy, are on your team and are here to support you!

Vaccine Costs: Know Before You Go!

The cost of a vaccination can vary depending on where you receive it.

This is because some vaccines are covered by Medicare Part B, while others are covered under Medicare Prescription Drug coverage (Part D).

In the chart on the next page, you'll find the different amounts you would pay at a doctor's office and a network pharmacy for certain vaccines on plans with Medicare Prescription Drug coverage (Part D). Check with Member Services before you receive a vaccination at the doctor's office, or if you have questions about reimbursement.

NOTE: Alliance (HMO) plan does not include Part D coverage. Members pay 100% of cost of vaccines normally covered under Part D.

Vaccine/ Coverage	Name/ Type	Your Cost at Doctor's Office*	Your Cost at Network Pharmacy
COVID-19 <i>Part B</i>	All COVID-19 Vaccines	Medicare covers COVID-19 vaccines for Medicare Advantage plan members with no out-of-pocket costs in 2021. For information on the distribution of the COVID-19 vaccine, please visit your state's CDC website.	
Flu (influenza) <i>Part B</i>	Quadrivalent Trivalent Intradermal High Dose	You pay \$0 for the vaccine.	You pay \$0 for the vaccine when you go to a pharmacy in the Vaccine Pharmacy Network.
Pneumonia <i>Part B</i>	Pneumovax® Pevnar 13®	You pay \$0 for the vaccine.	You pay \$0 for the vaccine.
Shingles** <i>Part D</i>	Zostavax® Shingrix®	You pay full cost and submit to plan for reimbursement. Your final cost will be more than a pharmacy copayment. Shingrix requires two shots and two payments.	You pay a Tier 3 copayment. You must bring a prescription to the pharmacy. Shingrix requires two shots and two copayments.
TDAP** <i>Part D</i>	Adacel® Boostrix®	You pay full cost and submit to plan for reimbursement. Your final cost will be more than a pharmacy copayment.	You pay a Tier 3 copayment.

IMPORTANT NOTE: BEFORE YOU GET ANY TETANUS VACCINE, YOUR DOCTOR OR PHARMACIST MUST CALL CVS CAREMARK FOR AUTHORIZATION.

Tetanus <i>(preventive, NOT treatment of wound)</i> <i>Part D</i>	You pay full cost and submit to plan, but you will not receive 100% reimbursement. Your final cost will be more than a pharmacy copayment. Approved Prior Authorization is required for reimbursement approval.	Maine ONLY***: You pay a Tier 3 copayment and will need an approved Prior Authorization.
Tetanus <i>(treatment of wound)</i> <i>Part B</i>	You pay 20% of the cost of the vaccine.	Not available at a pharmacy.

*You will also pay an office visit copayment when you get your vaccine from your doctor, if your plan charges one.

**If you are in the Part D Coverage Gap (the "donut hole"), you will pay the full amount for your Part D Shingles, Preventive Tetanus, and TDAP vaccines.

If your plan has a deductible, you will pay the full amount until you reach your deductible.

***Not available at New Hampshire pharmacies.

Chest Colds—Feeling Better Without Antibiotics

A chest cold—also called acute bronchitis—occurs when your airways swell and produce mucus in the lungs. That’s what makes you cough. It lasts less than three weeks and is the most common type of bronchitis.

Symptoms can include:

- Coughing with or without mucus, sore throat
- Soreness in the chest
- Feeling tired
- Mild head/body ache

Causes

Acute bronchitis is usually caused by a virus and often occurs after an upper respiratory infection. Even in cases where it is caused by bacteria, antibiotics are NOT recommended and will not help you get better.

When to Seek Medical Care

See a doctor if you have any of the following:

- Fever: 100.4 °F or higher
- Cough with bloody mucus
- Shortness of breath
- Symptoms that last more than three weeks
- Repeated episodes of bronchitis

This list is not all-inclusive. Please see a doctor for any severe symptoms.

Treatment

Antibiotics won’t help you get better if you have acute bronchitis, which usually resolves on its own.

Ask your doctor or pharmacist about over-the-counter medicines. They won’t cure your illness, but can help you feel better. Always use them as directed.

How to Feel Better

Get plenty of rest and drink plenty of fluids.

- Use a clean humidifier or cool mist vaporizer.
- Use saline spray to relieve a stuffy nose.
- Inhale steam from a bowl of hot water or shower.
- Adults: Suck on lozenges to relieve coughs.

Prevention

Do your best to stay healthy, including:

- Wash your hands often.
- Get recommended vaccines, including flu.
- Do not smoke.
- Cover your mouth and nose when coughing or sneezing.

Source: <https://www.cdc.gov/antibiotic-use/community/for-patients/common-illnesses/bronchitis.html>

Only use antibiotics when they are absolutely needed, as determined by a qualified health care provider. When antibiotics aren’t needed, they won’t help you, and their side effects could still cause harm. Side effects can range from minor issues, like a rash, to very serious health problems, such as antibiotic-resistant infections.

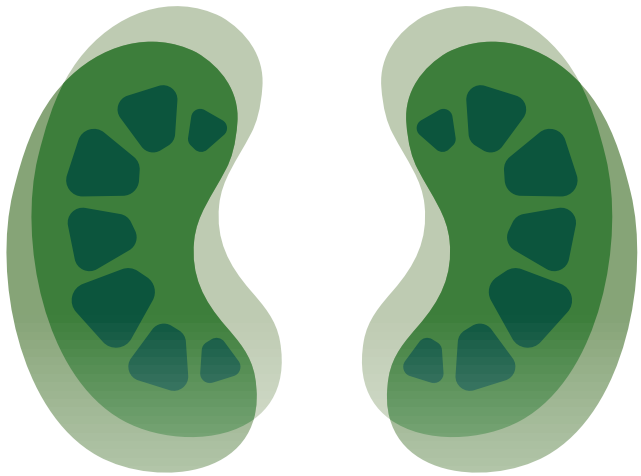
Antibiotics won’t help:

- Most bronchitis
- Many sinus infections
- Some ear infections

Antibiotics treat things like:

- Strep throat
- Urinary tract infections
- Pneumonia

For more information, here is a link to our Martin’s Point health and wellness page, <https://martinspoint.org/for-members-and-patients/health-and-wellness>



Understanding Chronic Kidney Disease (CKD)

According to the Centers for Disease Control and Prevention (CDC), around 37 million US adults have chronic kidney disease (CKD) and it is the ninth leading cause of death. CKD is a condition where your kidneys are damaged or are not working as well as they should. Certain conditions, such as diabetes and high blood pressure, may put you at a greater risk for developing CKD. There are things you can do to prevent your kidneys from getting worse if you have CKD, including:

- **Keep your blood pressure controlled**, including taking blood pressure medications every day if prescribed and eating foods lower in salt.
- **Keep your cholesterol level at goal** and eat a diet higher in fruits and vegetables.
- **Keep your blood sugar in a healthy range** if you have diabetes.
- **Quit smoking.** Smoking can interfere with blood pressure medications and may worsen kidney disease.
- **Maintain a healthy weight** and get regular physical activity.
- **Meet with a dietician** to make a kidney-healthy eating plan.

- **People in the early stages of CKD can take medicines** to keep the disease from getting worse. For example, many people with CKD should take medicines known as “ACE inhibitors” or “angiotensin receptor blockers.” If your doctor prescribes one of these medications, it is very important that you take it every day as directed.
- **Avoid nonsteroidal anti-inflammatory drugs, or NSAIDs** (for example, ibuprofen, Advil, Motrin, naproxen, Aleve) and check with your doctor, pharmacist, or kidney specialist before starting any new medications (even over-the-counter and herbal products).

References:

https://www.uptodate.com/contents/chronic-kidney-disease-the-basics?search=chronic%20kidney%20disease&topicRef=7172&source=see_link

<https://www.cdc.gov/kidneydisease/basics.html>

https://www.cdc.gov/kidneydisease/pdf/CKD_TakeCare.pdf



After a year of indoor restrictions, it's time to safely get outside and enjoy the natural beauty of New England. Our state parks are great places to start and seniors can explore them for free!



MAINE RESIDENTS

You can enjoy most Maine state parks for free*. The day-use fee is waived for those 65 and older with proof of age and Maine residency. (There are some exclusions, including Acadia National Park, Scarborough Beach, and more.)

To learn more, go to https://www.maine.gov/dacf/parks/about/state_parks.shtml.



NEW HAMPSHIRE RESIDENTS

If you are 65 or older, you will be admitted free of charge* at all New Hampshire day-use state parks. A New Hampshire driver's license or state-issued ID is required.

To learn more, go to <https://www.nhstateparks.org/planning/schedule-and-fees/passes-promotions>.

*Please note that you may be responsible for parking fees at some locations.

Safe Visits during COVID-19 Pandemic

For the most up-to-date information on state park COVID-19 restrictions and precautions visit these websites:

MAINE: www.maine.gov/dacf/covid19/parks/
NEW HAMPSHIRE: www.nhstateparks.org/covid-19



Scammers Are Active, Protect Yourself!

Unfortunately, reports are on the rise of criminals using the COVID-19 pandemic to get individuals' personal information to commit fraud and other crimes.

Guard your COVID-19 Vaccination card! Don't share a photo of your card online or on social media. Scammers can use your personal information from these cards to steal your identity.

Know how to protect your information and be proactive:

- Don't answer calls from unknown numbers. Hang up on robocalls.
- Before you make any online or phone purchase, research the company to make sure it is legitimate.
- Be skeptical of texts, emails, and phone calls from sources that claim they are with the government or government agencies.
- **ALWAYS ask for the name and phone number of the person calling, as well as the name of the organization they represent. Write down their responses for future reference.**

Focus on Medicare Scams

Don't share your Medicare Number with anyone who contacts you by phone or email unless you have given them permission in advance to contact you.

Medicare, or someone representing Medicare, will only call and ask for your information in these situations:

1. A Medicare health or drug plan may contact you if you are already a member of the plan.
2. A customer service representative from 1-800-MEDICARE can call you only if you have previously had contact with a representative and agreed to a call back.

If you suspect identity theft or that you may have given your personal information to someone in error, we encourage you to report this to the Federal Trade Commission (FTC) for investigation.

<https://www.identitytheft.gov/> and <https://www.ftccomplaintassistant.gov/>

FTC's Consumer Response Center at **1-877-FTC-HELP (1-877-382-4357)**

Get Your Medication Explanation of Benefit (EOB) Documents Online!

If you're a Martin's Point Generations Advantage member on a plan with Part D Prescription Drug coverage, you can choose to receive your monthly Medication EOBs online instead of by mail. Paperless Medication EOBs provide the same information in the same format as the printed one available today, and they're faster and more convenient.

To get started with online EOBs, visit Caremark.com/Paperless to sign up. There you can register through their portal to access a secure, online prescription management center available 24 hours a day, seven days a week. You can also register to manage your prescriptions, monitor out-of-pocket spending, and get information about your medications.

The Medication EOB shows what you, your plan, and others paid for drugs during a particular

period. It also tells you what stage of coverage you are in and how much more you need to spend to move to the next stage of coverage. This can help you see if you are approaching the coverage gap or "donut hole" stage where you pay more for your medications.

NEW THIS YEAR!

Members can now find additional information on their Medication EOBs, including:

- How much the price of your medication has changed since the first fill of the year.
- Suggested drugs that may have a lower cost-share or drug price than the one you are currently taking (when applicable). You may want to talk to your doctor to see if the alternative is right for you.



Colorectal Cancer

It's the Second-Leading Cause of US Cancer Deaths

Are you up to date on your screening?

If you're between the ages of 50 and 74 and haven't had a colonoscopy in the last 10 years, call Member Services to request a FREE colorectal cancer screening kit called a "FIT Kit." It's a quick and simple test you do at home that could save YOUR life!

Online Resources at Your Fingertips Anytime

Did you know that our website provides lots of helpful resources for members? You can find information about your plan/benefits, including your Evidence of Coverage documents, Wellness Wallet FAQs and reimbursement request forms, and much more!

And, our newly redesigned Member Portal offers a one-stop-shop for finding plan information and tools to check claims and authorizations, order a new or replacement member ID card, pay monthly premiums, and more! Visit MartinsPoint.org and click on "For Members and Patients" to find what you need, whenever you need it!

May is National Osteoporosis Awareness and Prevention Month

Osteoporosis is a disease that causes bones to weaken so much that a fall or mild stress can cause them to break. These breaks occur most often in the hip, wrist, or spine.

Osteoporosis is common. The National Osteoporosis Foundation reports that one in two women and up to one in four men over the age of 50 will break a bone due to osteoporosis.

Fortunately, this disease is **not** a normal part of aging and there are things you can do to keep your bones healthy. The National Osteoporosis Foundation offers these tips:

- Every day, make sure to get the calcium and vitamin D you need to keep bones healthy. This may require supplements, ask your doctor what amount is best for you.
- Do regular weight-bearing and muscle-strengthening exercises.
- Don't smoke and don't drink too much alcohol.
- Ask your doctor about a bone density test.

The US Preventive Service Task Force recommends that all women aged 65 and older be tested for osteoporosis. If you haven't had a bone density test, talk to your doctor at your next visit.

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.	1-866-544-7504 (TTY: 711)
Interested in becoming a member? Please call:	1-888-640-4423 (TTY: 711)
Generations Advantage Website:	MartinsPoint.org/MedicareMember

Material presented in this newsletter is not intended to replace your health care provider's medical advice. Martin's Point Health Care complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.



Health and Wellness or Prevention Information

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Get COVID-19 Vaccine Protection!

With the weather warming up and people venturing out to public places to enjoy the company of friends and family, we encourage you to do so safely! As medical professionals, we believe in the power of vaccines to provide effective protection against COVID-19. Barring personal medical reasons, we strongly urge you to receive a vaccine as soon as possible, if you haven't already.

New Hampshire residents can register at vaccines.nh.gov/ to receive the vaccine at one of the state-run clinics.

Maine residents have the option to get their vaccines through a Martin's Point Vaccine Clinic (learn more at martinspoint.org/covid19) OR through any CDC-approved

vaccine site in Maine that is open to the public (see details at maine.gov/covid19/vaccines).



Make sure to bring your red, white, and blue Medicare card when you receive the vaccine.

Medicare covers COVID-19 vaccines for Medicare

Advantage plan members with no out-of-pocket costs in 2021.



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