

The Advantage

A NEWSLETTER FOR OUR MEMBERS | ISSUE 2 | 2022



*One of the few plans
in the country
to receive 5 stars from
Medicare in 2022.*



MARTIN'S POINT[®]

MEDICARE ADVANTAGE PLANS

GENERATIONS ADVANTAGE

In this edition:

- No-Cost OTC COVID-19 Tests
- Monthly Premium Payments Made Easy
- Understanding Chronic Kidney Disease
- Taking Control of Your Blood Pressure
- Eating Healthy on a Budget
- Martin's Point Hero Donates Kidney



Summer's Here!

Dear Neighbor,

Well, almost! Buds and blossoms are sure signs that it's time to start planning for the special treats of summer—including outdoor activities and cooking. Your Generations Advantage plan is here to help with Wellness Wallet reimbursements for a wide variety of outdoor gear and Foodsmart™ tips on enjoying fresh summer veggies and fruits while saving on groceries. And, you can use your Over-the-Counter benefit to stock up on sunscreen and more.

Want to learn more about these and all your other valuable plan benefits? Check out the next page for a quick guide to the many resources available on our website, plus tools you can access through your member portal to interact with your plan. Please give us a call if you ever need help finding what you're looking for!

To make sure your summer is as healthy as it can be, we recommend scheduling any preventive care you may have skipped due to the pandemic. Booking your fully covered Annual Wellness Visits, annual exams, and important preventive screenings soon will be key to getting timely care.

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.

Here's to a happy, healthy summer!

Your Member Services Team



Quickly Find & Use Your Online Plan Resources!



Our Martin's Point Generations Advantage website offers anytime access to your health plan information, forms, documents, and much more! For your privacy, you can also find personalized information and tools by logging into your Member Portal account (available through our website). Below is a quick list of the resources and tools available at MartinsPoint.org/MedicareMembers.

Tools And Resources	Available Without Logging Into Member Portal	Available After Logging Into Member Portal
Extra Plan Benefits	✓	✓
Find a Provider/Pharmacy	✓	✓
Pay Monthly Plan Premiums (one-time, not autopay)	✓	✓
Member Resources	✓	✓
Update Your Primary Care Provider (PCP)		✓
Request a New ID Card		✓
Review Your Claims		✓
View Authorizations		✓

To set up a Member Portal account: Go to MartinsPoint.org/MedicareMembers and click on the “Member Portal” icon under the “Generations Advantage Members” headline. Next, click the “REGISTER” button under “First Time Logging In?” and follow the directions.

Already registered? Click on the Member Portal icon and log in with your username and password.

No-Cost OTC COVID-19 Tests Now Covered through Medicare

Medicare beneficiaries with Part B coverage (including all Generations Advantage members) now have another way to get FDA-approved, over-the-counter (OTC) COVID-19 tests at no cost. Medicare now covers up to eight self-administered tests per calendar month for the duration of the COVID-19 public health emergency. Participating pharmacy chains include Hannaford Pharmacies, CVS, Rite Aid, Walgreens, Walmart, Costco, and more. **Note: Medicare pays eligible pharmacies and health care providers directly for the tests, so please present your red, white, and blue Medicare card when getting these tests, NOT your Generations Advantage member ID card.**

In addition to this new coverage, you have these other ways to get no-cost testing:

- Every US home can receive two sets of four at-home COVID-19 tests by mail. Request them online at www.covid.gov/tests.



- Get no-cost tests at over 20,000 community-based testing sites nationwide. Find a list at <https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html>.
- Medicare covers at no cost:
 - » Lab-based PCR and antigen tests ordered by an authorized health care professional
 - » One lab-performed test without an order during the public health emergency.

For more information, call 1-800-MEDICARE or visit: www.medicare.gov/medicare-coronavirus.

Diabetes and You!

If you have a history of high blood sugar, diabetes, or similar conditions, regular preventive care is key to your ongoing health. At your **Medicare Annual Wellness Visit** and **Annual Physical Exam**, check in with your doctor to make sure you are up to date with all your recommended screenings.

Be sure to complete these tests this year to maintain your health:

- **A1C Blood Test:** Measures your average blood glucose (sugar) over the past 2-3 months. If 8 or higher, ask your doctor how to lower it.
- **Glomerular Filtration Rate (GFR), Microalbumin Urine Test, and Urine Albumin-to-Creatinine Ratio (ACR):** These tests help detect early kidney damage.

- **Dilated-Eye Exam:** Eye drops widen the pupils so your doctor can see signs of damage caused by high blood sugar.

Also, please ask your doctor if taking a statin medication to lower your blood cholesterol may be right for you.

Monthly Plan Premium Payments Made Easy!

Whether you want to set up automatic recurring payments for your Generations Advantage plan premiums or just want to make a one-time, online payment, we make it simple! Choose from several convenient ways to pay your premium and/or your Part D late enrollment penalty (if applicable).

Recurring Payments

Contact Member Services for help setting up automatic monthly payments (three options):

- **Automatic Monthly Deduction from Your Social Security or Railroad Retirement Board Check**
 - » Social Security will send you a letter confirming your new payment method. Setup can take up to three months before the deductions begin. During this period, you must continue to pay your plan premium from the paper invoices we will continue to mail to you.
 - » If moving to a different county or switching to a different Martin's Point Generations Advantage plan, you must reapply to have your premium deducted from your Social Security (again taking up to three months to begin). This is a Medicare/Social Security process.
- **Automatic Monthly Fund Transfer from Your Bank Account.** Withdrawals occur in the first week, but never before the third day, of the month.
- **Automatic Monthly Credit Card Charge.** Charges occur in the first week, but never before the third day, of the month.



One-Time Credit Card Payment

You don't need to call Member Services to make a one-time plan premium payment online using a credit card. It's easy to do this yourself, anytime!

Go to our website at MartinsPoint.org/GAPayment and follow the instructions for using our secure payment vendor (PayTrace) to make a one-time (not recurring) plan premium payment with your credit card.

For more information visit the Member Resources section at MartinsPoint.org/MedicareMembers or call Member Services.

Chronic Kidney Disease

What You Need to Know

If you have or are at risk for having chronic kidney disease (CKD), learning about this condition can help you feel more in control of your health.

An estimated 37 million Americans have CKD. According to the American Diabetes Association, nearly 90% are unaware they have CKD because of low awareness about the importance of CKD testing and diagnosis.

Your kidneys filter all the blood in your body every 30 minutes. They remove waste and extra fluid, creating urine. When your kidneys don't work as they should, wastes build up in your blood which makes you sick.

If you have had type 1 diabetes for over five years, or have type 2 diabetes or high blood pressure, it is recommended to have the

following tests annually. Be sure to ask your provider about them.







Urine “albumin-to-creatinine ratio” (uACR)

Your urine is tested for a type of protein called albumin. Having protein in your urine may mean your kidneys are not filtering your blood well enough and can be a sign of early kidney disease.

Blood “estimate glomerular filtration rate” (GFR)

This blood test measures your kidneys' function. Your GFR determines what stage of kidney disease you may have. There are five stages.

By knowing the stage your chronic kidney disease is in, you and your doctor can discuss the best treatment plan.

Stages of Chronic Kidney Disease		GFR	Kidney Function	
Stage 1	Kidney damage with normal kidney function	90 or higher	90-100%	
Stage 2	Kidney damage with mild loss of kidney function	89-60	89-60%	
Stage 3a	Mild to moderate loss of kidney function	59-45	59-45%	
Stage 3b	Moderate to severe loss of kidney function	44-30	44-30%	
Stage 4	Severe loss of kidney function	29-15	29-15%	
Stage 5	Kidney failure	Less than 15	14-0%	

As your partner in health, we want to help ensure you get timely preventive care. If you are due for testing, you may be contacted by our Health Plan Quality team throughout the year. This contact could be by phone, mail, or by receiving an at-home testing kit.

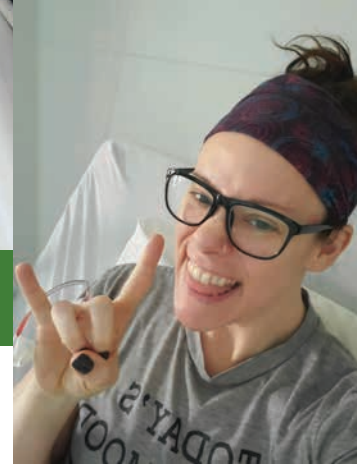
We offer Care Management services at no cost to you. If you are interested in speaking with a nurse care manager, please call 1-877-659-2403

Sources: <https://www.kidney.org/> and <https://www.niddk.nih.gov/health-information/professionals/advanced-search/quick-reference-uacr-gfr>



Giving Life

Martin's Point Employee Donates Kidney



Many Martin's Point employees generously give their time and energy to causes in the spirit of helping others. Megan Marsh, a supervisor at our Contact Center, took that spirit to a new height on April 6, 2021, when she was rolled into a Maine Medical Center operating room. As a participant in their Living Kidney Donation program, Megan's gift of a healthy kidney made possible a life-saving transplant to a recipient in Illinois that same day.

Megan's path to organ donation began in 2018, when she met a Martin's Point colleague who had been a surrogate mother. "I've always wanted to save the world," says Megan. "It got me thinking, what could I do to make a difference?"

Megan's first step was learning about living organ donation. The Living Kidney Donation program team ensures donors go in with their eyes wide open with extensive interviews, tests, and other evaluative steps. For Megan, support from family, friends, coworkers, and other program participants throughout the process was key. To further support donors,

health insurance covers evaluation, surgery and follow up; and financial help is available from Donor Shield, a program backed by the National Kidney Registry.

Though many donors have close relationships with their recipients, others like Megan are matched through the National Kidney Registry. According to Juan Palma, MD, Director of Living Donation at the Maine Transplant Program, "About 85 percent of patients on the National Transplant List are waiting for a kidney, including about 200 in Maine. It was our honor to facilitate this local hero's wish."

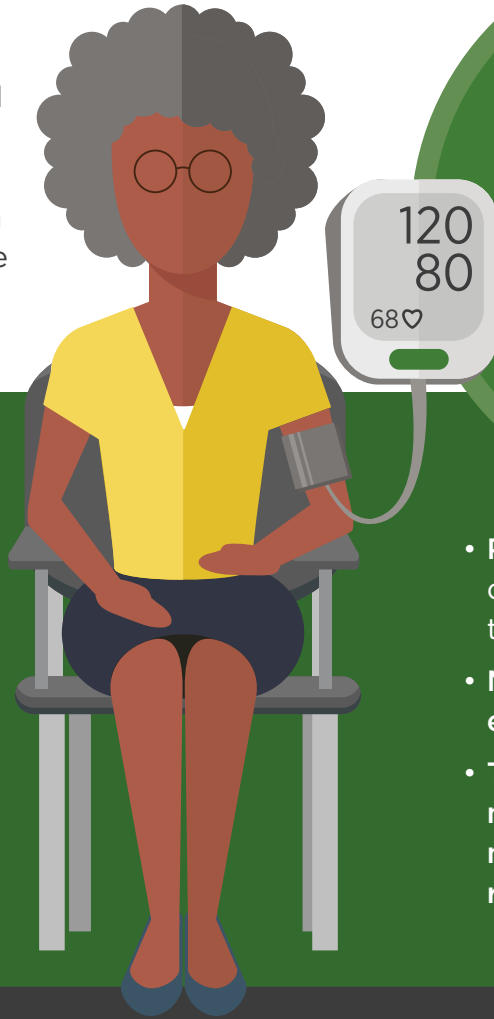
"Not everyone makes it to the top of the waitlist in time," says Megan. "If I could inspire one person to even learn more about this remarkable process, it would be awesome. I want people to live long, happy lives," she says. And thanks to her, now one more person can.

Find more information at the Maine Medical Center and National Kidney Registry websites.

Take Control of Your Blood Pressure with At-Home Monitoring

High blood pressure can damage your blood vessels, heart, and kidneys which can lead to serious health problems. Usually high blood pressure causes no symptoms, so it's important to measure it to find out if it's high.

A home blood pressure monitor makes it easy to keep track of your blood pressure. Checking your blood pressure at home doesn't replace having it checked regularly by your doctor, but it can help you work with your doctor to diagnose and manage your blood pressure.



Did you know?

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

Things to Remember

- Rest at least 5 minutes and don't smoke, have caffeine, or exercise within 30 minutes before measuring.
- Sit quietly with feet flat on the floor and uncrossed legs with your back straight and supported. Support your arm on a flat surface with the upper arm at heart level.

- Place the bottom of the cuff directly above the bend of the elbow on your bare arm.
- Measure at the same time(s) every day.
- Take 2-3 readings one minute apart each time you measure and record the results.

Blood Pressure Category	Systolic mm Hg (upper number)		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 doctor immediately)	Higher than 180	and/or	Higher than 120



Enjoy Independence with Peace of Mind!

LifeStation® Medical Alert Devices and Monitoring

Your Generations Advantage plan includes discounts* on LifeStation medical alert devices and monitoring so you can feel secure that help is available if you should need it.

- **Choose an in-home system**—landline or cellular—that can be used in and around the home or a mobile system with real-time location services which can be used nationwide, wherever you are.
- **Get discounted monthly costs** ranging from \$19.95–29.95, depending on the unit (approximately 25% off regular consumer pricing).*
- **Fall-detection option available** for an additional fee (automatically alerts LifeStation that you have fallen, even if you do not press the emergency button).
- **Product warranty on all service plans** (a \$5 per month value at no charge).
- **Spousal coverage available** on all in-home units (a \$3.99 per month value at no charge).

*The Generations Advantage Alliance (HMO) plan offers 100% coverage for LifeStation medical alert devices and monitoring (no cost to members).

For more information, call LifeStation at 1-866-220-0934.

MartinsPoint.org/AlertDevices

Do you have a friend *who deserves 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—they don't have to wait to switch!**

**Ask them to call
1-866-544-7502.**

*They will thank you,
and so will we!*

Eating Healthy on a Budget

Eating healthy doesn't have to be expensive! The Foodsmart app has tools and features to help you spend wisely and eat better.



Before You Shop

- **Find recipes in your budget.** Filter your recipe search in the Foodsmart app by cost per serving so you only see recipes that work for you.
- **Make a list.** Use the mobile grocery list on the Foodsmart app and take it with you to the store for seamless shopping.
- **Double check your inventory.** A lot of times we buy things we already have and they end up going to waste—check your fridge and pantry before you leave!
- **Look for deals.** Use the “Deals” feature in the Foodsmart app or check out your local grocer’s weekly discounts.
- **Have a nutritious meal before you go.** Shopping on an empty stomach often leads to overbuying junk food that sounds good in the moment.

At the Store

- **Stick to your list.** This will help you avoid pricey impulse buys that may not be the most nutritious.
- **Opt for non-perishables.** You can find healthy items that are shelf stable so they won't expire for a long time.
- **Look for the lowest unit price.** Comparing unit prices between name brands and store brands can often save a couple bucks per item.
- **Buy in bulk or look for family packs.** If you can spend more upfront, buying in bulk is cheaper in the long run for items you use frequently.
- **Shop the back of the display.** Grocers place older foods in the front for quicker sale. To avoid wasting fresh food, look for packages with the latest expiration dates.

Scan the QR code with your smartphone's camera app to find budget-friendly recipes!

foodsmart



To Contact Generations Advantage

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. 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. 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.

Taking Your Medication Correctly Can Be Key to Lowering Cholesterol

Many people take “statin” medications to help lower cholesterol levels in their blood. Statins can be very effective when taken as directed. If your doctor has prescribed a statin medication for you, taking the right dose, at the right time, and in the right way ensures that you get the most benefit from this and other medications. Doing this, along with following other lifestyle changes recommended by your doctor, can help prevent complications of heart disease such as heart attack and stroke.

Here are some tips to help you take your medications correctly:

- Know why you are taking the medications.
- Set a daily routine to take your medications.
- Keep your medications where you will notice them.
- Use a pill organizer, calendar or a smartphone app to remind you to take your medications.

Your pharmacist is a great resource for information and support. They can answer any medication-related questions you may have and can help communicate your questions and concerns with your doctor’s office.

Ask your pharmacy for ways to help you fill your medications on time.

Some examples include:

- Automatic prescription refills
- Timing your medications to refill together on the same day (medication synchronization)
- Helping you to request 90-day supplies of your long-term medications
- Faxing your doctor’s office when you are out of refills

We’re here for you!

As your health plan, we want to make sure that you have the information and support you need to take your medications correctly. If you have any questions about your Generations Advantage pharmacy or other benefits, please call Member Services.

Did you know?

Generation’s Advantage members receive a quarterly amount to purchase from over 350 CVS-brand, over-the-counter products. Eligible items include a 7-day Pill Box and Tablet Cutter.



The Advantage

A NEWSLETTER FOR OUR MEMBERS

Health and Wellness or Prevention Information



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Get Back on Track

Get Your Appointments on the Books!

The COVID-19 pandemic has created health care access issues across the nation with an increase in demand for Annual Wellness Visits, chronic care appointments, and preventive screenings that may have been delayed over the past two years. Be proactive in scheduling your appointments to ensure you stay up to date with important preventive health care such as breast cancer or colorectal cancer screenings.



Member Pulse Survey

We want to hear from you! You may receive a survey by email after you receive your scheduled Annual Wellness Visit. Please take the time to respond to this short survey so we can gain understanding of your experience as a member and ensure that your needs are being met. Your feedback is an important tool that helps us make improvements to serve you better!



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