

INSIDE:

Friends are good for your life and your health

3

Valuable benefits that support your health

5

Save time and money on your prescriptions

6

To Your Health

SPRING/SUMMER 2023



care.
It's what we believe in.

A message from Richard Burke, President and CEO

The health plan that's here for you



Fallon Health is a unique organization. Our focus is to provide care and coverage that goes further—and everything we do is centered around the people we serve. We take the extra step when it's needed, and we lend a hand whenever we can. Being there for you, our members... that's what makes Fallon Health stand out.

Our navigators exemplify this every day. They actively reach out to members to make sure they are getting the care and services they need. So, when our navigators learned recently that two members needed new primary care physicians (PCPs), they stepped into action. They helped both members find PCPs who were taking new patients. What's more, our navigators

helped these members with scheduling (and sometimes rescheduling) appointments and getting medical records transferred.

For one member, this meant that she would be getting important routine screenings and an Annual Wellness Exam, which were overdue. For the other member, this meant an ongoing health concern was going to be addressed quickly. In both cases, our navigators collaborated with other Fallon Health team members and providers, making sure that the members' needs were being met.

That's what we're about at Fallon Health—making sure you get the care and services you need when you need them. Because care is what we believe in. If you ever need assistance or have questions about your plan or benefits, we're here for you. Please don't hesitate to give us a call.

Sincerely,

A handwritten signature in blue ink that reads "Richard Burke". The signature is fluid and cursive.

Richard Burke
President and CEO



Friends are good for your life and your health

If you're focused on living your best life and being as healthy as you can be, you may want to find a friend.

According to one of the longest-running studies of adult life ever conducted—the Harvard Study of Adult Development (now in its 85th year and still going)—close relationships directly affect the quality of our lives. They may be as important for physical and mental health as eating well and getting a good night's sleep.

"The clearest message we get from this study is this: Good relationships keep us happier and healthier," said Robert Waldinger, M.D., in a TEDx Talk in 2015 that has had more than 40 million views (view the talk at <http://bit.ly/WaldingerTEDxTalk>). An American psychiatrist, Dr. Waldinger is the current director of this study.

And while friendships are beneficial at any stage of life, they're especially valuable as we age. Older adults may experience decreases in social interactions when they leave the workforce, lose loved ones or friends, or have chronic health conditions.

In fact, social isolation (having a lack of social connections) affects approximately 24% of adults aged 65 and older. And loneliness—the feeling of being alone regardless of how often you socialize—affects approximately 35% of adults over age 45.



Having good friends can:

- Help you enjoy good times and cope with tough times
- Support you when you make positive lifestyle changes
- Encourage you to avoid unhealthy habits
- Improve your self-confidence and self-worth
- Increase your sense of purpose and belonging
- Boost feelings of happiness and life satisfaction

Meaningful friendships can also help reduce the risk for certain health issues, including high blood pressure, heart disease, a weakened immune system, anxiety and depression, dementia, and obesity.

"[A big lesson] we learned is that it's not just the number of friends you have, and it's not whether you're in a committed relationship," said Dr. Waldinger. "It's the quality of your close relationships that matters." So, whether your friendships are lifelong or new, tending to them is important.

Here are a few tips for getting the most out of your friendships.

- Reach out regularly. It can be by phone, email, or text—or even by sending cards or letters. Connection is key.
- Get together as frequently as you can. This can be for coffee, a walk in the park, a hobby or class, or to volunteer.
- When you do connect, be present in those moments. Limit

Continued on page 4

Friends are good for your life and your health cont'd from page 3



distractions and give each other your undivided attention.

- Share your feelings. It'll bring you closer and build trust.
- Be kind and thoughtful. Because it makes everyone feel good.
- Commit to counting on each other. Being reliable makes for a strong relationship.
- Be the type of friend that you'd like to have. Healthy, strong relationships involve give-and-take—on both sides.

Reconnecting with old friends or making new ones may feel more

challenging now than it did when you were younger. But it's easier than you might think—and there's no time like the present to give it a try. Here are a few ideas to get you started.

- Join a group that does an activity you enjoy or would like to learn. Bring a friend or go solo to meet new people with similar interests.

- Get to know your neighbors. Neighborhood groups—whether in-person or online—are a great place to start.
- Focus on fitness. Taking regular walks or joining a fitness program or gym gives you twice the value: You'll get more physical activity while connecting with like-minded people. Be sure to check out your SilverSneakers® benefit for options (available with most plans).

- If you're a member of a place of worship, attend regular services and any events they sponsor.
- Do you have a favorite place to spend time, like a coffee shop, diner, or bookstore? Try connecting with the other regulars and/or staff. Since you've already got one thing in common, it'll be easy to break the ice by talking about something relevant to the place (i.e., favorite drinks at a coffee shop or meals at a local diner).
- Volunteer your time. You'll help others and meet people who share a similar mindset.
- Call or send a text to a friend you haven't spoken to in years. You might be pleasantly surprised at the response.

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved. ■



In case you missed it

Beacon Health Options is now Carelon Behavioral Health

As of March 1, 2023, Beacon Health Options changed its name to Carelon Behavioral Health Strategies, LLC. This is a name change only. The care and services they provide remain the same—and you're still able to see all your previous doctors and health professionals. Also, all phone numbers, e-mails, websites, and apps will automatically redirect you to the right place. ■

Valuable benefits that support your health

Fallon Medicare Plus™ members

The Benefit Bank*

Pay for dental care, eyewear, fitness memberships, and hearing aids with your Benefit Bank card. We put money on the card, and you choose how to use it. Pay for a portion, or the full cost, of an item. For example, use your card to buy an extra pair of eyeglasses, or use it toward the cost of your root canal. It's your card, your choice.

**Available with Fallon Medicare Plus Orange, Green, Blue, and Premier HMO plans, and Central Green, Blue, and Premier HMO plans*

Dental care

Your plan* includes routine preventive dental care, like cleanings, exams, and X-rays. Comprehensive dental care, like root canals, fillings, and crowns are also covered with a copayment. Your Benefit Bank can be used to pay for copays and out-of-network services.

**Included with Fallon Medicare Plus Orange, Green, Blue, Saver No Rx, and Premier HMO plans, and Central Green, Blue, and Premier HMO plans*

Have questions? Call us. We're here to help.

1-800-325-5669 (TRS 711)

8 a.m.–8 p.m., Monday–Friday, (Oct. 1–March 31, seven days a week)

NaviCare® SCO and HMO SNP members

Papa Pals

Papa Pals is a program that partners you with a carefully chosen Papa Pal. Your Pal can help you with daily needs like grocery shopping, light housekeeping, preparing meals, picking up medications, and more.

Free rides

You get free unlimited rides to medical appointments and places where you receive health care, like

doctor office visits, physical therapy, counseling sessions, and hospital visits. Plus, you get 140 free one-way trips per year to run errands, visit friends, attend religious services, and more. You can get rides from Fallon's partner service, or your own friends and family who can receive reimbursement for mileage of rides that have been pre-approved.

Benefit cards that save you hundreds of dollars

Your plan includes benefit cards that are preloaded with money. Use these cards to buy certain items that support your health needs, such as cold medications, first-aid supplies, shampoo, toothpaste, and food.

Have questions about these benefits? Call us. We can help.

1-877-700-6996 (TRS 711)

8 a.m.–8 p.m., Monday–Friday, (Oct. 1–March 31, seven days a week) ■

Have you had your Annual Wellness Visit yet?

Visiting your primary care physician (PCP) regularly is one of the most important things you can do for your health. People who have an honest, long-term relationship with their PCP tend to have fewer visits to the emergency room and better overall health and well-being.

Your Fallon Health coverage includes both an Annual Wellness Visit and a supplemental annual physical exam*. These visits provide you and your PCP with great opportunities to focus on improving any health conditions you currently have and preventing new problems.

**A routine annual physical exam is not part of the Original Medicare Annual Wellness Visit, but both are covered by Fallon Health with no copay. ■*



Save time and money on your prescriptions

Do you have prescriptions? Fallon Health has services for Fallon Medicare Plus and NaviCare members that can help you get the medications you need, exactly when you need them.

Not available for members of Fallon Medicare Plus Supplement or Fallon Medicare Plus Saver No Rx HMO.

Fallon Medicare Plus

Rx Savings Solutions (RxSS™)

Fallon Health has partnered with RxSS to help Fallon Medicare Plus members find lower-cost options for their prescriptions. Through its free, confidential service, RxSS will identify alternative prescriptions that could save you at least \$5 or more.

You and your doctor decide what medication options are best for your health and budget. RxSS makes the process easy and will help you along the way. Visit fallonhealth.org/rxss to learn more. Or you can call

us at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week).

OptumRx® Home Delivery

With home delivery, you can get an extended day supply (up to 90 or 100 days) of most prescriptions for the cost of a 60-day supply*. That's a savings of a whole month's copayment!

Getting your prescriptions delivered is easy, and the shipping is free to anywhere in the U.S.

For more information about how to use this mail-order pharmacy program, visit fallonhealth.org/mailorder. Or you can call OptumRx Home Delivery at 1-844-657-0494 (TRS 711), 24 hours a day, seven days a week.

**Extended day supplies are based on the drug tier as well as your plan coverage. Certain drugs are not available in an extended day supply.*

NaviCare

OptumRx Home Delivery

Using OptumRx Home Delivery is easy and it's free. And, you don't have to use your transportation benefit to pick up your prescription—it's delivered right to your door! Plus, shipping is free to anywhere in the U.S.

To register, visit optumrx.com or call them at 1-844-657-0494 (TRS 711), 24 hours a day, seven days a week. Or visit fallonhealth.org/mail-order for more information.

Tip!

You can also talk to your doctor about whether 90- or 100-day refills may be right for the medications you're taking. You can receive 90- or 100-day refills through mail order or at the pharmacy. Check with your plan's Evidence of Coverage for details. ■

Working to get you the care you need

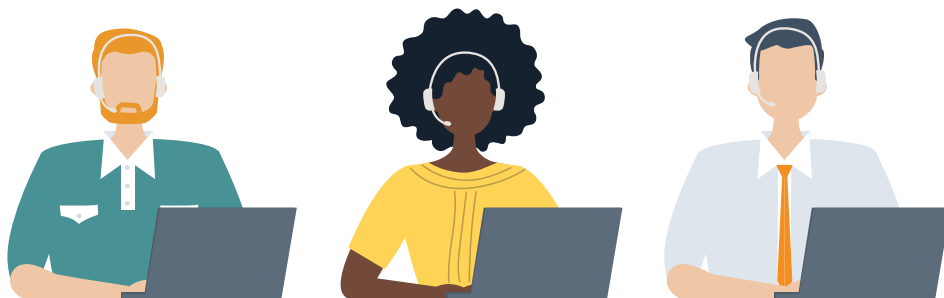
At Fallon Health, care is what we believe in. Every day, we strive to help our members get the care they need and deserve. Every one of our members is different, and in order to provide everyone with the individual care they need, we need to know as much about you as possible.

If we ask you questions about yourself—like your age, gender identity, income level, race, ethnicity, sexual orientation, or health status—

that information you give will help us improve the services and care we provide.

When we ask questions like these, you can choose to answer them or not. It's up to you. If you do choose

to answer them, your answers don't affect your enrollment status. Also, your answers will be kept confidential and are protected by the same strict privacy policies we have in place for all personal information. ■



Managing COPD

If you have chronic obstructive pulmonary disease (COPD), flare-ups such as excessive coughing or wheezing can make it difficult to breathe. There are many things you can do to help manage symptoms and improve your quality of life. These guidelines may help.

- If you smoke, stop.
- Avoid second-hand smoke and other air pollutants wherever possible.
- Know your triggers and avoid them whenever possible.
- Ask your primary care physician about medications that may help.
- If you already take controller medications, make sure to take

them every day, even if you're feeling good.

- Get vaccinated for the flu, pneumonia, and COVID-19, which can all cause respiratory infections.
- If you do get a respiratory infection, get treatment immediately.
- Maintain a healthy weight.
- Eat healthy foods and follow exercise recommendations from your physician.

Don't go it alone—You have support at Fallon Health

If you need support in managing any acute, chronic, or complex



health condition, such as COPD or diabetes, Fallon Health's Disease Management Programs are here for you. These programs are free and voluntary, and you'll work with a health educator or nurse on the areas where you want to focus.

To learn more, please call us at 1-508-799-2100, ext. 78002, Monday–Friday from 8:30 a.m.–5:00 p.m. ■

Help if you need it

Access to housing, food, clothing, and financial assistance resources all play a role in your overall health and well-being. If you need assistance with any of these, we're here to help.

Call us and ask to be connected to Fallon Health's social care management team. The services they provide are no cost to you, and you can opt out at any time.

Fallon Medicare Plus™ Supplement members

1-800-868-5200 (TRS 711)

Monday, Tuesday, Thursday, and Friday, 8 a.m.–6 p.m., and Wednesday, 10 a.m.–6 p.m.

Fallon Medicare Plus™ Medicare Advantage members

1-800-325-5669 (TRS 711)

8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week)

NaviCare® SCO and HMO SNP members

1-877-700-6996 (TRS 711)

8 a.m.–8 p.m., Monday–Friday (Oct. 1–March 31, seven days a week) ■



For more information

Fallon Medicare Plus™ (Medicare Advantage)

Customer Service

1-800-325-5669 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(Oct. 1–March 31, seven days a
week), fallonhealth.org/medicare

Fallon Medicare Plus Supplement (Medicare Supplement)

Customer Service

1-800-868-5200 (TRS 711)
8 a.m.–6 p.m., Monday, Tuesday,
Thursday, Friday
10 a.m.–6 p.m., Wednesday
fallonhealth.org/medsupp

NaviCare® SCO and NaviCare® HMO SNP Enrollee Services

1-877-700-6996 (TRS 711)
8 a.m.–8 p.m., Monday–Friday
(Oct. 1–March 31, seven days a
week), fallonhealth.org/navicare

Follow Fallon

Follow Fallon Health on
Facebook ([facebook.com/
fallonhealth](https://facebook.com/fallonhealth)) and Twitter
(twitter.com/fallon_health) for
health tips, community events,
and advice on how to best use
your insurance.



Fallon Health's health guide for members of Fallon Medicare Plus and NaviCare is produced by the health plan's Corporate Relations Department. The content of this newsletter has been reviewed by Fallon Health physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of non-affiliated websites referenced in this publication. Some of the articles in this newsletter may describe services and/or procedures that are not covered benefits. Eligibility for programs and benefits may vary by your plan and product.

Publisher: Heather Porter; *Managing Editor and Writer:* Lisa Dayne; *Design and Visual Brand Manager:* Pam Spielberg; *Graphic Designer:* Carol Daly; *Production Manager:* Ron Parker

Visit our website at fallonhealth.org/medicare-choices.

Copyright 2023

H9001_230493_C

H8928_230492_C Approved 04272023

23-679-010 Rev. 00 04/23