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# To Your Health

SPRING/SUMMER 2025



**care.**

It's what we believe in.

## Letter from Fallon Health's Chief Medical Officer



No matter what stage of life you're in, everyone wants the same thing: to be as healthy as they can for as long as possible.

Of course, the things we focus on in our 20s, 30s, and 40s are likely different than what we concentrate on as we get older—because health needs and priorities change as we age. Also, yours will be different

from mine, or from someone else's, because no 2 people are the same.

Even though we all have our own health experiences, there are several things that everyone can do to support good health.

You can:

- Focus on getting enough sleep, eating well, exercising, and staying active
- Avoid alcohol and smoking
- Visit with your primary care provider regularly
- Get appropriate vaccinations and health screenings
- Take your medications as prescribed
- Socialize with friends and family regularly
- Take part in hobbies and interests that you enjoy

Your health is important—it helps you focus on your priorities. We want to help you get the right care in the right place at the right time. When it comes to your health, we're here to help.

Sincerely,

A handwritten signature in black ink that reads "Lora Council".

Lora Council, MD, MPH, MCHM  
Senior Vice President and Chief Medical Officer

## Working to get you the care you need

At Fallon Health, we understand that your health experiences are unique to you. That's why our focus is on the needs of our members as individuals.

We want to get to know you better, because it'll help us improve the services and care we provide. When you speak with us, we may ask you questions about your age, gender identity, income level, race, ethnicity, sexual orientation, or health status. Some questions may be new and feel very personal. Some may be more important to you than others.

When we ask questions like these, you can choose to answer them or not. Or you can update your information through the MyFallon member portal. It's up to you. Whatever you decide, your enrollment status won't be affected. Also, your answers will be kept confidential and are protected by strict privacy policies.

Access your MyFallon member portal:

- Fallon Medicare Plus members: [fallonhealth.org/myfallon-medicare](https://fallonhealth.org/myfallon-medicare)
- NaviCare members: [fallonhealth.org/myfallon-navicare](https://fallonhealth.org/myfallon-navicare) ■



# Some food for thought on how to eat well

One of the best ways to maintain a healthy weight, improve your mood, and have energy is to eat well. According to the Office of Disease Prevention and Health Promotion, eating healthy foods also supports your immune system and decreases inflammation.

Healthy foods contain vitamins, minerals, lean protein, healthy fats, and complex carbohydrates. These foods are also low in sodium, sugar, and saturated fat.

Eating more foods that are good for you—especially vegetables—is easier than you may think. And it can be fun, too. Here are suggestions that can help you get more healthy foods into your diet.

## Talk to your medical provider

### Everyone's nutritional and health needs are different.

If you have chronic health conditions or are on any medications, there may be certain nutrients that you should have—either through food or supplements—or foods that you should avoid. Be sure to **check with your medical provider before making any big changes to your diet.**



## Get creative

The approach to eating well is simple and fits every lifestyle:

**Every day, try to eat foods from all the food groups—**vegetables, fruits, whole grains, protein, and dairy. Sometimes, all you need to do is make some simple swaps.

For example, you can **use large lettuce leaves rather than bread or a tortilla to make a sandwich wrap.** With dips like hummus or guacamole, try raw vegetables like peppers, carrots, and celery instead of crackers.

**Veggie noodles are a great substitute for pasta,** and they can be made from zucchini, carrots, and sweet potatoes. Many grocery stores sell pre-made vegetable noodles. Or you can make them with a spiralizer, a kitchen tool that



cuts vegetables or fruits into long, noodle-like strands. Thin slices of zucchini and eggplant also make great “noodles” for lasagna.

**Eat brightly colored fruits and vegetables often,** such as berries, dark leafy greens, broccoli, peppers, and carrots. They're full of nutrients that help protect us from chronic diseases. Include as many colors as you can, as often as you can, in your favorite dishes.

**Transform your salad from a side dish into a hearty meal** by adding some protein, like chicken or fish, and healthy grains, like rice or quinoa, which add fiber. Legumes such as lentils, black beans, kidney beans, and garbanzo beans,

*Continued on page 4*

## Some food for thought *(continued from page 3)*

have both protein and fiber. Including some fruits will add flavor. Nuts, seeds, and raw cabbage will provide extra crunch.

### When it comes to snacks, make them yourself

Everyone loves a good snack. However, pre-packaged versions are often high in sugar, fat, and sodium. Luckily, it's easy to make healthy versions of snacks at home.

For example, you can **make your own chips** with vegetables (such as sweet potatoes, turnips, and parsnips), olive or avocado oil, and a bit of salt. Thinly slice the vegetables, coat them with a healthy oil, and lightly season with salt (or any spice you like). Bake, turning them every 15 minutes or so, until they're browned and feel slightly crisp.

When the weather's hot, **make nutritious popsicles** by blending any combination of your favorite fruits and vegetables and freezing them in a popsicle mold. If using vegetables like beets and carrots, it's best if they've already been roasted or steamed as they'll be softer and easier to blend.

If you enjoy nuts, seeds, and dried fruit, **create your own**

**trail mixes.** Use dry roasted and unsalted nuts and seeds as well as unsweetened dried fruit. Buy in bulk when you can, as the price per pound is often lower.

### Plan ahead to save time and money

#### Stock up on your favorite non-perishable healthy foods.

It's cost-effective and they'll store well for long periods. This includes cans or pouches of fish (tuna, salmon, and sardines), beans and lentils (dried or canned), grains (rice, quinoa, oats), pasta (whole wheat is best, as it's high in fiber and essential nutrients), and vegetables (frozen or canned). Choose canned goods that are low in sodium, low in sugar, and without any additives.

**Double the recipe so you can have leftovers.** Making extra servings of meals to have during the week will save you time and money, and it'll be less stressful than cooking every day. Soups, stews, casseroles, and one-pan or one-pot meals are all great options.

### Make it fun

The joy of cooking is found in sharing food that you've made and recipes you've used. **Host a potluck party** that's focused



on healthy dishes. You'll get to try different things and spend time with people you care about. Have everyone bring copies of their recipes to share.

#### Themed meals can also inspire lots of creativity.

Ideas for focusing on a specific cuisine or type of food include Mediterranean or Meatless Monday, Fish Friday, and Soup-and-salad Saturday. Or try themes like Leftovers for Lunch, Breakfast for Dinner, and Try-a-new-recipe Tuesday.

**Take a cooking class** to learn new recipes and try new cooking skills. Classes are offered in a variety of places, such as community colleges, libraries, and senior centers. Or you can **get together with friends to teach each other how to make your favorite dishes.**

### Congratulate yourself!

Any steps you take to getting more healthy food into your diet—from talking to your provider about what's right for you to getting creative in the kitchen—are worthy of celebration. Because when it comes to your health, all positive actions are beneficial. ■

# The more you know about... medication safety

Sometimes, as we age, parts of our bodies don't work as they should. For example, when you have an overactive bladder, you feel the urge to go to the bathroom more often than you need to. Or you have frequent abdominal cramps because of irritable bowel syndrome (IBS).

In situations like these, your medical provider may prescribe an anticholinergic (ACH) medication. In the case of an overactive bladder, ACH medications like Ditropan (oxybutynin) or Detrol (tolterodine) can help calm it down, so you stop going to the bathroom as often.

Medical conditions that can be treated with ACH medications include:

- Overactive bladder
- COPD (chronic obstructive pulmonary disease)
- Parkinson's disease
- IBS
- Motion sickness and nausea
- Muscle spasms and pain

**ACH medications are effective, but they also have side effects.** Common side effects include dry mouth and constipation.

Other side effects include dizziness, blurred vision, and confusion. These side effects can increase the risk for falls in older adults—especially if you've had a prior fall or have problems with balance—and cognitive issues.

**If you're taking an ACH medication and have experienced any side effects—or if you're concerned about the risk of falling—talk to your medical provider.** Different medications may be available. ■



# Important screenings to help manage diabetes

If you have diabetes, it's important to have regular tests and screenings. The results can tell your PCP or other health care provider if your diabetes is under control, and what to do if it isn't. Make sure you have these tests done regularly:

- Blood test (called HbA1C or A1C)
- Cholesterol and triglycerides lab tests
- Blood pressure
- Retinal eye exam

- Foot exam with a podiatrist to check for problems such as vascular disease or nerve damage
- Bone mineral density scan
- Body mass index (BMI)
- Kidney health evaluation for patients with diabetes (KED)

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

If you need support in managing any acute,

chronic, or complex health conditions, including asthma, cardiac conditions, congestive heart failure, COPD, and diabetes, Fallon Health's care management programs are here for you. These programs are free of charge, and you can choose to participate or not at any time—it won't affect your benefits.

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





# Fallon Medicare Plus™

## Important benefit information ✓

### Make the most of your Benefit Bank card

Fallon Medicare Plus members receive a Benefit Bank card. The card is preloaded with money that can be used for dental care, prescription eyewear, fitness/gym memberships, and prescription hearing aids. Allowances vary by plan (see your Evidence of Coverage for details).

Plus, if you're a member of our Saver No Rx, Orange, or Green plans, you get extra money to buy over-the-counter (OTC) health care products. You'll get either \$125, \$150, or \$225, depending on your plan.

Here's some information that will help you get the most out of your Benefit Bank card.

- Your card is ready to use—you don't need to activate it.
- You can use the card to pay for a portion, or the full cost, of a service or an item. It's your card, your choice.
- Use the card online or at locations where the main business category is dental care, prescription eyewear and hearing aids, or fitness memberships (including approved online programs and WW® online memberships).



- Eligible OTC purchases can be made at CVS, Walmart, and Walgreens, or you can get items delivered to your home—at no cost—when you purchase through our partner, Medline. Note: item selection and availability vary by store.
  - Your card can only be processed for the amount available on your card, or a lesser amount, at the time of purchase. You're responsible for any costs that are more than the available balance on your card.
- How to check your balance:
    - Call Cardholder Services at 1-833-299-5087.
    - Log into your MyFallon member portal at [fallonhealth.org/myfallon-medicare](https://fallonhealth.org/myfallon-medicare). Then go to "My Resources" and choose "Benefit Bank."
    - Use our mobile app, Fallon Health OTC, available in the App Store or Google Play Store (log into your MyFallon member portal first to get set up).
    - Call Fallon Health Customer Service at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31).

*Weight Watchers logo and Weight Watchers are the trademarks of WW International, Inc. ©2025 WW International, Inc. All rights reserved. ■*

### ✓ Stay safe this summer



When it's hot, stay out of the sun—especially between 10 a.m. and 4 p.m. You'll be less likely to overheat. Also, drink plenty of water each day and wear loose-fitting, lightweight clothing.

# NaviCare® SCO and HMO SNP

## Important benefit information ✓

### How to make the most of your Save Now card

NaviCare members can use their Save Now card to buy over-the-counter items, like cold/allergy medicine, pain relievers, probiotics, and more. Every calendar quarter, we'll load the card with \$275. That's \$1,100 per year to buy items you need.

Here's some important information that will help you get the most out of your Save Now card.

- Your card is ready to use. It comes pre-activated.
- Make sure you carry your card with you. You'll need to use it to pay for your items.
- Here's where you can use your card:
  - At any participating store, such as CVS Pharmacy, Rite Aid, Shaws, Star Market, Walgreens, and Walmart
  - Over the phone by calling our partner Medline OTC benefits at 1-833-881-1424
  - Online through your MyFallon member portal (log in at [fallonhealth.org/myfallon-navicare](http://fallonhealth.org/myfallon-navicare), then go to "My Resources" and choose "Save Now")
- When you go to pay for your items, swipe or enter this card for payment. The cost of your eligible items will be removed from the card balance. Note: item availability and selection vary by store.
- Be sure to spend the entire amount by the end of each calendar quarter. Any money left on the card won't carry over.
- Calendar quarters begin on:
  - Jan. 1                      - July 1
  - April 1                     - Oct. 1
- You can use this card for items to keep you healthy, such as:
  - Cold and flu items (allergy and cold/flu medications, humidifiers, nasal sprays and drops, thermometers)
  - Eye and ear care (drops, hearing aid batteries, reading glasses – non-prescription)
  - First aid (adhesive and liquid bandages, antibiotic ointments, gauze pads)
  - Mouth and dental care (dental floss, denture cream, toothbrushes)



- Pain relief (aspirin, ibuprofen, muscle pain creams)
- Vitamins and supplements (fish oil, probiotics)

If you have certain chronic conditions, you may qualify for Special Supplemental Benefits for the Chronically Ill—also known as SSBCI. If you qualify for SSBCI, you can use up to \$100 each calendar quarter (\$400 per year) of your Save Now card funds to purchase healthy food. This benefit provides you flexibility in how you use your Save Now card dollars. It doesn't provide additional money on your Save Now card. This benefit is only for qualified members who have certain chronic conditions. Not all members qualify. To find out if you're eligible for this benefit, call your Fallon Health Navigator. ■



## Third-party apps: Protect your personal information

Are you considering using a third-party application (app) to store and track your health data? Apps are used on mobile devices like smart phones and tablets. If you're thinking about using an app, you should be careful about what you choose. For example, if an app you're considering doesn't have a privacy policy, we advise that you not use that app.

Also, most third-party apps won't be covered by the Health Insurance Portability and

Accountability Act (HIPAA). HIPAA protects your medical records and other personal health information. This means the health information you share, or store, on an app may not be protected in the way you're used to.

Instead, most third-party apps will fall under the authority of the Federal Trade Commission (FTC) and its laws. These laws include protections against deceptive practices, such as sharing your personal data

despite having a privacy policy that says otherwise.

For more information about protecting your personal health information when using an app, visit the privacy page of our website at [fallonhealth.org/about/privacy](http://fallonhealth.org/about/privacy).

If you notice suspicious activity related to your Fallon Health benefits, email us at [compliance@fallonhealth.org](mailto:compliance@fallonhealth.org) or call our toll-free, anonymous hotline 24 hours a day, 7 days a week at 1-888-203-5295. ■

## Health care fraud and abuse—know the signs

At Fallon Health, we're always working to prevent, detect, and report health care fraud and abuse. You can help by being aware of activity related to scams. For example:

- Be wary of an insurance agent who starts a discussion about other insurance products, such as life insurance annuities, during a visit or meeting about a Part C or Part D Medicare product.
- Don't entertain offers from unfamiliar companies for "free" or "little to no-cost" services, supplies, or tests. These activities are designed to obtain your personal health information.

- Don't respond to ads for services from outside of the U.S.
- Review all bills and statements. Look closely at dates for things like rides, home care services, and hospital visits to make sure

the information is accurate. Don't sign any forms saying you had services that you didn't receive.

Remember: Medicare will always contact you directly—and will send you prior notification—before any calls or visits. ■

### ✓ *Stay safe this summer*



Know the common signs of heat-related illnesses: red/flushed skin, rapid heartbeat, tiredness, headache, confusion, weakness, dizziness, nausea. **If you experience any of these, find a cool place to sit down and call 911 immediately.**

# Save time and money on your prescriptions

## NaviCare

### OptumRx® Home Delivery

Using OptumRx Home can help you get the medications you need at the right time. It's easy, 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](http://optumrx.com) or call them at 1-844-657-0494 (TRS 711), 24 hours a day, 7 days a week. Or visit [fallonhealth.org/mail-order](http://fallonhealth.org/mail-order) for more information.

## Fallon Medicare Plus

(all Medicare Advantage plans except Saver No Rx HMO)

### Rx Savings Solutions (RxSS™)

Fallon Health partners 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 would save you at least \$5 or more.

You and your provider 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](http://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 (7 days a week, Oct. 1–March 31).

### OptumRx Home Delivery

Prescription cost-sharing starts at \$0 for Tier 1 drugs at network retail and mail-order pharmacies. For Tiers 2–4 medications that are available in a long-term supply, you can use mail order to get up to 90 days' worth for the cost of a 60-day supply. For Tier 1 medications, you can get a 100-day supply of your prescription, and your copay remains \$0. 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](http://fallonhealth.org/mailorder). Or you can call OptumRx Home Delivery at 1-844-657-0494 (TRS 711), 24 hours a day, 7 days a week.



### Tip!

You can also talk to your doctor about whether 90-day or 100-day refills\* may be right for the medications you're taking. You can receive 90-day or 100-day refills through mail order or at the pharmacy.

\*Consult your Evidence of Coverage for details. ■



## Your feedback is important

Between March and early June, you may receive an independent survey, in the mail or by phone, asking about your health care experience. This survey is from a program called the Consumer Assessment of Healthcare Providers and Systems, or CAHPS® for short.

Should you receive the CAHPS survey, we hope you'll take it. Your feedback, which is anonymous, is important to

helping us improve your experience with your Fallon Health plan.

We also hope you can give us a score of a 9 or 10 out of 10. If you can't, please tell us what we can do to make your experience with Fallon Health better.

Here's how you can share your opinion with us:

- Email us at [listening@fallonhealth.org](mailto:listening@fallonhealth.org)
- Fallon Medicare Plus members can call us at 1-800-325-5669 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31)
- NaviCare members can call us at 1-877-700-6996 (TRS 711), 8 a.m.–8 p.m., Monday–Friday (7 days a week, Oct. 1–March 31) ■



## For more information

### **Fallon Medicare Plus™ (Medicare Advantage)**

#### **Customer Service**

1-800-325-5669 (TRS 711)  
8 a.m.–8 p.m., Monday–Friday  
(7 days a week, Oct. 1–March 31),  
[fallonhealth.org/medicare](http://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](http://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  
(7 days a week, Oct. 1–March 31),  
[fallonhealth.org/navicare](http://fallonhealth.org/navicare)

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health tips, community  
events, and advice on  
how to best use  
your insurance.



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Visit our website at [fallonhealth.org/medicare-choices](http://fallonhealth.org/medicare-choices).

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