



Healthcare

News and information from IU Health Plans to help you take good care of your health.

News to use now

View these important resources at

iuhealthplans.org > **Tools & Resources:**

- Evidence of Coverage (benefits)
- Provider Directory (physicians)
- Formulary Directory (medications)
- CVS Caremark Mail Service Order Form



**IU Health Plans
Customer
Advocates**

T 800.455.9776

TTY 800.743.3333

950 N. Meridian St.

Suite 400

Indianapolis, IN 46204

Prepare for a healthy new year

Welcome to Indiana University Health Plans' 28th year of offering Medicare health plan coverage. You are not alone in setting new year's resolutions for your health. IU Health Plans wants to make sure you receive the best care, designed for you. We do this by:

1. Making it easy to manage your health and get the resources, answers and support you need to live life to the fullest.
2. Giving you access to the highest level of medical care, customer service and care coordination.
3. Providing health and wellness resources to help you schedule timely preventive care and prepare for your annual wellness visit. (See insert in this issue.)

Our knowledgeable customer advocates can help you learn more about your plan, find resources and make it easy to get the most out of your IU Health Plans benefits. When you need additional information and resources, we're here for you:

- Visit iuhealthplans.org, then click the Medicare Advantage Plans tab and select Tools & Resources.
- Call 800.455.9776 or TTY 800.743.3333. Free language interpreter services are available for non-English speakers.
- Stop in at 950 N. Meridian St., Suite 400, Indianapolis; weekdays from 8 am – 5 pm.



Health Plans

Indiana University Health Plans is a Medicare Advantage organization with a Medicare contract. Enrollment in Indiana University Health Plans depends on contract renewal. Other pharmacies/physicians/providers are available in our network. Product types include HMO and HMO POS.

Get ready to use your plan benefits

- Add IU Health Plans Customer Advocates to your smartphone contacts. (See front cover.)
- Add our email to your contacts: IUHPMedicare@iuhealth.org.
- Make an appointment with your doctor to start using your preventive benefits.
- If you are a Select Plus or Choice plan member and want to receive your medications by mail order, download the CVS Caremark Mail Service Order Form located at iuhealthplans.org **Medicare Advantage > Tools & Resources**.
- Visit SilverandFit.com to join a gym near you at no cost. Improve the quality of your life, meet new people and stay strong for the future by working out on a regular basis. Regular physical activity is among the best ways to improve your health.
- Search for members-only discounts for a variety of products and services from home improvement to vacations. You'll find details in the Healthy Living Programs & Discounts booklet available online at iuhealthplans.org **Tools & Resources**.

You can immediately access important documents on our website at iuhealthplans.org > **Medicare Advantage > Tools & Resources**. You will find the following documents and more:

- Annual Notice of Changes
- Evidence of Coverage
- Summary of Benefits
- Provider Directory
- Prescription Formulary
- Prescription Mail Order Form
- Provider links and contact information for Delta Dental, EyeMed vision, TruHearing and the Silver&Fit® Exercise & Healthy Aging Program

Special benefits for Select Plus plan members

- **Mail order** – Order a 90-day supply of Tier 1 and Tier 2 medications from CVS Caremark for \$0 copay (applies only to members with Select Plus plan option).
- **Travel benefit** – If you plan to be out of state for more than 30 days, but no more than 9 months, call us to activate this benefit. If you need non-emergency medical care while you are traveling, visit any Medicare-approved provider and pay the in-network copay or coinsurance. Provider billing instructions are located on the back of your member ID card. If there are any questions, our contact information is also listed on your ID card (applies only to members with Select Plus plan option).



There's still time to enroll in supplemental dental coverage

All IU Health Plans Medicare Advantage plans include one preventive cleaning, exam and bitewing X-rays per calendar year for only a \$10 deductible. Show your Delta Dental identification card when visiting the dentist.

IU Health Plans offers an optional supplemental dental benefit for a fee added to your monthly premium. You can add supplemental dental to your plan through March 31, 2019.

There are three supplemental dental plans to choose from:

1. Dental Basic 750 – \$6 per month

Covers a second preventive cleaning, plus basic restorative care (like fillings and extractions) for 50% coinsurance – up to \$750 of services covered annually

2. Dental Enhanced 1000 – \$12 per month

Includes Basic 750 services, plus this plan covers major restorative care (like root canals, crowns, bridges and dentures) for 50% coinsurance – up to \$1,000 of services covered annually

3. Dental Enhanced 1500 – \$18 per month

Includes Basic 750 services, plus this plan covers major restorative care (like root canals, crowns, bridges and dentures) for 50% coinsurance – up to \$1,500 of services covered annually

To see if your dentist participates in Delta Dental as a Medicare provider, learn about your Delta Dental coverage or review claims, go to deltadentalin.com. (Be sure to include the “in” when typing the web address.) Under “Tools & Resources,” log in to Delta Dental’s secure, online Consumer Toolkit®. If you are a new Delta Dental website user, click on “New User” to register for the first time. You may also contact Delta Dental

at 800.330.2732 (TTY users call 711). Live help is available Monday – Friday, 8 am – 8 pm. More details are available in the Delta Dental Certificate of Coverage.



Make getting fit your 2019 goal

There is no cost to you to get a fitness center membership through the Silver&Fit® Exercise & Healthy Aging Program. To get started:

- Go to **SilverandFit.com** and register to use the website.
- Choose a participating fitness center from the list.
- Take your fitness card (sent to you in January) to enroll at that fitness center or call Silver&Fit at 877.427.4788 (TTY users call 711), Monday – Friday, 8 am – 9 pm.

Prefer to exercise at home? Call for details about home fitness kits.

Diabetes prevention program now available



Prediabetes threatens more than a third of American adults, and most don't even know they're at risk. The YMCA's Diabetes Prevention Program provides proven community-based classes to help prevent or delay the onset of diabetes.

WHO: Adults at risk for developing diabetes or who have a prediabetes diagnosis

WHERE: Twelve locations across central Indiana

HOW: Call 317.269.6004 or email changemylife@indymca.org to register.

More about this program

The YMCA program emphasizes two primary goals: reduce body weight by seven percent and increase physical activity by 150 minutes per week. A trained lifestyle coach reviews the importance of healthy eating and physical activity to inspire behavior changes. Participants meet for one hour each week for four months, with follow-up sessions for up to a year.

Because research shows that programs like this can reduce incidence of diabetes among Medicare-age individuals by about 70 percent, this YMCA program is now covered for IU Health Plans Medicare Advantage members.

Member discounts and wellness programs add value

Find members-only discounts for various products and services in the Healthy Living Programs & Discounts booklet available at iuhealthplans.org > **Medicare Advantage** > **Tools & Resources**. Check out the booklet for details about:

- Eyewear discounts
- Hearing aid battery discounts
- Dental services
- The Silver&Fit® Exercise & Healthy Aging Program
- Personalized assistance
- Local shopping discounts
- Preventive care

Have feedback to share? Join our patient/family council

The IU Health Plans Patient/Family Advisory Council is made up of members who volunteer to provide feedback to improve the experiences members have with insurance services, communications and patient care. There are currently open positions on the council, and IU Health Plans is accepting applications from members interested in being considered for a council position.

The time commitment is 11 am – 1 pm on the last Wednesday of January, March, May, July and September. Meetings are held in Indianapolis.

The council provided valuable feedback in 2018, including:

- Assistance with creating a Personal Medicine Tracker
- Input on helpful tips for new members when making welcome calls
- Help to simplify member communications
- Development of new member guide content to improve understanding of coverage
- Guidance for web designers in making it easier for members to find resources

We want to hear about your experiences

Did IU Health Plans provide good service to you? We would appreciate hearing about your recent experience—exceptional or one that could be improved. Call us at 800.455.9776 or email IUHPMedicare@iuhealth.org.

Live healthy

Get rewarded with the Silver&Fit® Rewards Program

You can use the Silver&Fit Connected!™ program to track your exercise and activity—and improve your health. How you get active is up to you. You can even earn rewards for reaching your goals.

Visit SilverandFit.com to learn more and register for Silver&Fit Connected!™.



Know someone who could benefit from IU Health Plans?

We invite you to share your IU Health Plans experience with friends and family who may be shopping for a Medicare health plan.

A special referral line (844.377.1485) is available for friends and family to receive a personal consultation or request more information.

Ask the health experts

How can I set health goals that are achievable?

1. Decide where you want to focus your energy. For example, “I want to lose 20 pounds in 2019.”
2. Now decide how you will achieve the goal. Be very specific in the steps you will take. For example, “I am going to eat breakfast every Monday, Wednesday and Friday and each weekend day instead of skipping it.” Or, “I will record everything I eat in my smartphone app at least five days a week.”
3. Once you reach your first goal, continue with that behavior and set another goal. Keep going by setting a series of goals that focus on small behavior changes.

4. Share your goals with your family and friends, and your physician or health educator so they can help you achieve them.
5. Remember that you are human and will make mistakes. Not every day will be a great day; however, getting back on track is the best thing you can do. Don't be afraid of failure and keep moving forward.

Talk to your doctor about the goals that are right for your health.

Answer provided by: IU Health Diabetes Center. To meet with a diabetes educator or dietitian to set goals or attend diabetes/prevention classes, call 317.944.3500. For more information and a calendar of health education classes, visit iuhealth.org/classes-events.



Try this healthy recipe

Valentine strawberry cucumber salad

Ingredients

- 1/3 cup balsamic vinegar
- 1 large English cucumber, peeled and diced
- 1 1/2 cups strawberries, diced
- 2 tablespoons toasted almonds, sliced
- 2 tablespoons goat cheese
- Salt and pepper to taste

Instructions

- Heat the balsamic vinegar over medium high heat until it has reduced to a thick syrup, about five to seven minutes. Chill the syrup.

- Toss cucumbers and strawberries in the balsamic syrup.
- Plate the cucumber mixture and top with almonds and goat cheese.

Nutrition information (per serving)

Calories: 65

Protein: 2 g

Carbohydrates: 5 g

Fat: 3 g

Saturated fat: 1 g

Fiber: 1.5 g

Sodium: 65 mg (without added salt)

Making transportation easier

No one plans for a time when they have to rely on someone else to do the driving. For many people, this signifies a loss of independence and socialization, along with feelings of isolation, loneliness and defensiveness.

Even when individuals realize they pose a threat to themselves and others on the road, they still struggle with whether or not to give up driving. For the caregiver, talking to a loved one about the risk of driving can be challenging. Once a person decides not to drive, other issues arise. The non-driving individual often feels as if he/she is always planning around a caregiver's schedule, and the caregiver feels obligated to fulfill the request for transportation. The non-driver may feel they are requesting a favor that can't be repaid or that they have disrupted the caregiver's day. In reality, many caregivers appreciate the opportunity to give back to a loved one.

Some solutions to consider:

- Check with a caregiver on transportation availability before scheduling appointments.
- Invite others to your home instead of driving somewhere for social activities.
- Connect with religious or senior organizations that provide transportation.
- Live in a senior community with transportation.
- Explore the possibility of hiring paid transportation.

As a caregiver, accompany your loved one to his/her next doctor visit and talk about recent changes in driving skills. In some cases, minor interventions such as a medication change or new glasses prescription may improve driving capabilities and safety.



Tech toolbox

Searching for providers is easy

Follow these simple steps to search for a provider on the IU Health Plans website:

1. Go to iuhealthplans.org, then select **Medicare Advantage**.
2. Scroll down to **Commonly Used Tools & Resources** and click **Find a Doctor or Facility**.
3. Select **Medicare Advantage** under Plan. For a broad search, search by ZIP code and click **Find Provider**, or you can narrow your search by entering additional search criteria.
4. Use criteria to sort your results: accepting new patients, distance, name or specialty. View a map of the provider's office, download or email search results, and learn more about providers.



Health Plans

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Health and wellness or prevention information

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit and Silver&Fit Connected! are trademarks of ASH.

Questions? Our customer advocates have you covered.

IU Health Plans Customer Solutions Center

T 800.455.9776

T 800.743.3333 (TTY, call Relay Indiana)

Oct. 1 – March 31: 8 am – 8 pm, seven days a week
April 1 – Sept. 30: 8 am – 8 pm, Monday – Friday

You may receive assistance through alternate technology after 8 pm on weekends and holidays.

Visit our office or write to us:

950 N. Meridian St., Suite 400
Indianapolis, IN 46204-1202

Benefits are mentioned in this newsletter. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on Jan. 1 of each year. You must continue to pay your Medicare Part B premium.

ATTENTION: Our Customer Solutions Center has free language interpreter services available for non-English speakers. Call 800.455.9776 (TTY: 800.743.3333). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800.455.9776 (TTY: 800.743.3333). 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800.455.9776 (TTY: 800.743.3333).

IU Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. IU Health Plans cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. IU Health Plans 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。