Enjoy Life

A newsletter for Viva Medicare members

Look inside for 2020 benefit information!

Viva Medicare Plus (HMO)

Viva Medicare Premier (HMO)

Viva Medicare Me (HMO)

Viva Medicare Prime (HMO)

Viva Medicare Select (HMO)

Viva Medicare

Fall 2019
YOUR 2020 VIVA MEDICARE PERKS

Over-the-Counter Allowance
VIVA MEDICARE members get a quarterly allowance to purchase over-the-counter medications and plan-approved medical supplies.

Dental Allowances
VIVA MEDICARE offers an annual allowance for your preventive, diagnostic, and comprehensive dental care. Learn more on the next page!

$0 Primary Care Physician Visits
All VIVA MEDICARE plans have a $0 copay for Primary Care Physician (PCP) visits.

Coverage for Vision & Eyewear
With VIVA MEDICARE, you’re covered for an annual routine eye exam at no cost to you and eyewear such as frames and contact lenses up to the plan’s yearly allowance.

Large Hospital & Provider Network
With 64 hospitals and over 8,000 providers, VIVA MEDICARE’s network is growing even larger so you’ll have plenty of options. Some plans are limited to certain provider systems.

Worldwide Emergency Coverage
You’re covered for emergencies, no matter where you are in the world.

With VIVA MEDICARE, your DENTAL BENEFITS are easy to use!

No plan approvals needed!
No limits up to your allowance amount!
No copays or coinsurance!

Your VIVA Medicare plan comes with a dental allowance to spend each year on any dental service you want except for cosmetic services (for example, teeth whitening). You don’t even need approval in advance! There are no limits up to your allowance amount and no copays or coinsurance.

Get the dental services you need, like:

- Routine cleanings
- Fillings
- Tooth removals
- Bridges
- Dentures
- And so much more!

VIVA MEDICARE PLANS

<table>
<thead>
<tr>
<th>VIVA MEDICARE Plans</th>
<th>Annual Dental Allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>VIVA MEDICARE Plus (HMO)</td>
<td>$500</td>
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<tr>
<td>VIVA MEDICARE Prime (HMO)</td>
<td>$600</td>
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<tr>
<td>VIVA MEDICARE Premier (HMO)</td>
<td>$800</td>
</tr>
<tr>
<td>VIVA MEDICARE Extra Value (HMO)</td>
<td>$1,000</td>
</tr>
<tr>
<td>VIVA MEDICARE ME (HMO)</td>
<td>$600</td>
</tr>
<tr>
<td>VIVA MEDICARE Select (HMO)</td>
<td>$600</td>
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</table>
Get the most out of your benefits!

Check out these extra benefits and services that are available to you just because you’re a Viva Medicare member!

CVS Pharmacy ExtraCare Health Card
The ExtraCare Health Card gives you a 20% discount on more than 1,300 CVS pharmacy brand health-related items valued at $1 or more. Viva Medicare members on plans with prescription drug coverage are automatically enrolled in this program.

Home Delivery Pharmacy
Great convenience and lower cost. Ordering 90-day supplies of your medicine through the mail helps you save money. Regular shipping is free, and expedited shipping is available for a fee. Call the CVS Customer Care Team toll-free number at 1-866-788-5146, Monday - Friday, 7am - 7pm.

Fitness Center Allowance
Viva Medicare includes up to $20 per month toward your membership at a participating fitness center! To find out which fitness centers participate, go to www.VivaHealth.com/Medicare, click Member Resources, select your plan, and click on the link labeled “Fit and Feeling Good Contracted Gym List.” Or, you can call Member Services at the number on the back cover of this newsletter.

Hearing Care Solutions
Annual hearing exams are available for Viva Medicare members at no charge at any Hearing Care Solutions location. Additionally, Hearing Care Solutions offers our members discounted pricing on hearing aids from major manufacturers. To participate, call Hearing Care Solutions at 1-866-344-7756, Monday - Friday, 7am - 7pm.

Philips Lifeline
With Philips Lifeline, you can get connected to their 24/7 Response Center with the press of a button, 24 hours a day, 365 days a year. Viva Medicare members get discounts on start-up and monthly fees. For more information about this and other products offered by Philips Lifeline, call 1-800-242-1306 ext. 4535.

VCare
VCare is a wellness program designed to help members with complex and/or chronic conditions stay as healthy as possible. Our specially trained team looks for opportunities to help keep you well. Your physician may refer you to this program, or you can refer yourself. Call 1-855-698-2273, Monday - Friday, 8am - 5pm, for more information.
Join us for a free & fun event at your local Viva Health Café!

Please call your local Viva Health Café to reserve a spot at our events. Space may be limited!

Viva Health Check-Up Day
We care about your health! Stop by your local café for the following services:

✔ Flu Shots
✔ Blood Pressure Checks
✔ Colon Cancer Screening Kits
✔ Bone Density Testing for Women
✔ Eye Scans for Diabetics
✔ A1C Blood Tests for Diabetics
✔ Fall & Bladder Risk Assessments

Flu Shot Clinic – Protect Yourself from the Flu!
Getting the flu shot is the #1 best way to protect yourself and your loved ones from the flu. You can get your flu shot at the Viva Health Café during our Flu Shot Clinics!

Florence: 10/21/2019 | 10 AM – 12 PM
Hoover: 10/22/2019 | 10 AM – 12 PM
Grand River (Leeds): 10/23/2019 | 10 AM – 12 PM
Montgomery: 10/24/2019 | 10 AM – 12 PM
Mobile: 10/25/2019 | 10 AM – 12 PM

For accommodation of persons with special needs at meetings, call 1-888-830-8482 (TTY users dial 711).

Viva Health Café Locations

Florence
North Alabama Medical Center
1751 Veterans Drive, Suite 290
Florence, AL 35630
256-787-8482

Hoover
1550 · K Montgomery Hwy.
Hoover, AL 35216
205-978-4911

Grand River (Leeds)
6200 Grand River Blvd. E., Ste. 442
Leeds, AL 35094
205-699-3040

Montgomery
2107 · B Eastern Blvd.
Montgomery, AL 36117
334-272-8882

Mobile
3071 Dauphin St.
Mobile, AL 36606
251-380-2222

Learn more about the flu shot on page 8

Holiday Cards for Hospitals
This is the season for giving, so share a little love with those who are sick during the holidays. Stop by your Viva Health Café to write a holiday card to patients in your local hospital. We’ll have a writing station set up all week!

12/16/2019 – 12/20/2019 | Anytime 8am to 5pm

For accommodation of persons with special needs at meetings, call 1-888-830-8482 (TTY users dial 711).
Do You Qualify for Help Paying for Medicare?

At ViVa Medicare, we want to help our members get more value for their health care dollar. If your income is less than $1,427/month as an individual or $1,924/month as a couple, then you may qualify for assistance from the state of Alabama in paying for your Medicare Part B premium and other Medicare expenses.

If your income falls below these limits, call a ViVa Medicare agent to find out what resources may be available to you. The number to call is 1-888-830-8482 (toll-free). TTY users dial 711. Our experienced agents are ready to assist you Monday - Friday, 8am - 8pm (Oct 1 - Mar 31: 7 days a week, 8am - 8pm).

If you qualify for this assistance from the state, you would also qualify for the ViVa Medicare Extra Value (HMO SNP) plan. This plan is just for people who have both Medicare and Medicaid or a Medicare Savings Program and comes with extra benefits at a $0 premium.

The ViVa Medicare Extra Value plan includes:

- $0 Primary Care Physician visits
- $1,000 to spend on dental services each year
- $100 to spend on eyeglasses or contacts each year
- $110 to spend on over-the-counter items each quarter
- 24 one-way rides (12 round trips) to or from your doctor or dentist each year
- Lowest prescription drug costs available through Medicare

STOP THE FLU BEFORE IT STARTS!

Millions of people suffer from the flu each year. For older adults, especially those with diabetes or heart disease, the flu is a very serious illness and can lead to hospitalization or even death. Even healthy people can get very sick from the flu and spread it to others. Getting a flu shot significantly decreases the risk of you getting sick or getting others sick. One of the most important things you can do to stay healthy is to get a flu shot every year.

Your Flu Questions Answered

Should I Get a Flu Shot?
Almost every adult should get a flu shot every year, regardless of age. Those with severe allergic reactions to the vaccine should not take the flu shot.

Why Do I Need a Flu Shot? Is It Safe?
A flu shot can protect you from getting sick and also protects your loved ones from catching the flu from you. A flu shot is the best way to prevent getting the flu.

Flu shots are completely safe. It is impossible to get the flu from a flu shot. It is normal to have some mild side effects for a day or two after getting the shot, such as mild soreness, redness, or swelling at the injection site, headache, or a low-grade fever. These are signs that your body is protecting itself from the flu.

Do I Need a Flu Shot Every Year?
Yes. The virus, or germ, that causes the flu changes each year. New vaccines must be made to protect you from these changes.

When Should I Get My Flu Shot?
Flu shots are usually available before the end of August each year. We recommend getting a shot as early as possible, before the end of October. It takes two weeks after you get the flu shot for it to start working.

Does my ViVa Medicare Plan Cover the Flu Shot?
Yes! With ViVa Medicare, you can get a flu shot every flu season at no cost to you from any participating doctor or pharmacy. If you pay for a flu shot from somewhere like a church or senior center, ViVa Medicare will pay you back up to what Medicare pays. You can find a Member Reimbursement form on our website, www.VivaHealth.com/Medicare/MemberResources. Select your plan name under “Plan Information.” Or, you can call Members Services toll-free at 1-800-633-1542. Our hours are Monday - Friday, 8am - 8pm (Oct 1 - Mar 31: 7 days a week, 8am - 8pm). ViVa Medicare Select (HMO) members will receive a CVS voucher for a flu shot in the mail.

We are here to help you get the most out of Medicare!
What are Diabetes and Pre-diabetes?

Sugar, also called glucose, is the body’s main source of energy. In a normal healthy person, the pancreas releases insulin to move sugar out of your blood and into your cells and muscles to store as energy. A person with diabetes has increased sugar in their blood, known as high blood sugar or hyperglycemia. The body is not able to release enough insulin to lower the sugar in the blood, which can lead to health risks if it is not treated.

Pre-diabetes is a stage that a person goes through prior to developing Type 2 diabetes. Pre-diabetes is a warning sign that a person could develop diabetes. A person is categorized as pre-diabetic based on having certain risk factors and higher than normal blood sugar levels.

Are you at risk? Take the diabetes risk assessment on page 12 to find out.

Why is high blood sugar a bad thing?

High blood sugar levels may cause damage to blood vessels which can lead to nerve damage, kidney disease, and eye disease (including blindness). A person with diabetes who does not control the level of sugar in their blood is at increased risk of heart disease, stroke, and amputation due to nerve damage.

Diabetes is a really big deal!

- 30 million people (or about 1 in 10) in the U.S. have diabetes.
- 30,000 people in Alabama are newly diagnosed with diabetes each year.
- 84 million adults (or about 1 in 3) in the U.S. have pre-diabetes.
- Shockingly, 90% of adults with pre-diabetes do not know they have it!

What to do if you are at risk for diabetes:

- Talk to your Doctor.
  - Your doctor can determine the level of sugar in your blood using a test called an A1C blood test. Ask your doctor about your blood sugar levels.
  - If your doctors tell you that you have pre-diabetes or diabetes, he or she may prescribe you drugs to help lower your blood sugar and cholesterol. Be sure to take your medications exactly as your doctor tells you.
- Get More Exercise. Set a goal of 30 minutes of exercise a day for 5 days a week. Walking or light house cleaning are great ideas!
- Eat a Healthy Diet. Try cutting back on fried foods and sweets. Load up on healthy veggies!
- Don’t Forget About Vaccines. Remember to get a Flu Shot every year!

Are you at risk for diabetes? Take the risk assessment on the next page. Be sure to talk to your doctor about the results!
### Prediabetes Risk Test

**Risk Test provided by the American Diabetes Association and the Centers for Disease Control and Prevention.**

1. **How old are you?**

<table>
<thead>
<tr>
<th>Younger than 40 years (0 points)</th>
<th>40–49 years (1 point)</th>
<th>50–59 years (2 points)</th>
<th>60 years or older (3 points)</th>
</tr>
</thead>
</table>

2. **Are you a man or a woman?**

<table>
<thead>
<tr>
<th>Man (1 point)</th>
<th>Woman (0 points)</th>
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</thead>
</table>

3. **If you are a woman, have you ever been diagnosed with gestational diabetes?**

<table>
<thead>
<tr>
<th>Yes (1 point)</th>
<th>No (0 points)</th>
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</thead>
</table>

4. **Do you have a mother, father, sister, or brother with diabetes?**

<table>
<thead>
<tr>
<th>Yes (1 point)</th>
<th>No (0 points)</th>
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</thead>
</table>

5. **Have you ever been diagnosed with high blood pressure?**

<table>
<thead>
<tr>
<th>Yes (1 point)</th>
<th>No (0 points)</th>
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</table>

6. **Are you physically active?**

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<tr>
<th>Yes (0 points)</th>
<th>No (1 point)</th>
</tr>
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</table>

7. **What is your weight category?**

   (See chart at right)

<table>
<thead>
<tr>
<th>Height (in)</th>
<th>Weight (lbs.)</th>
<th>1 Point</th>
<th>2 Points</th>
<th>3 Points</th>
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<td>4'10&quot;</td>
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<tr>
<td>5'0&quot;</td>
<td>128-152</td>
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<tr>
<td>5'1&quot;</td>
<td>132-157</td>
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<tr>
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<td>6'4&quot;</td>
<td>205-245</td>
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</tbody>
</table>

**Write your score in the boxes below**

**Total score:**

If you scored 5 or higher

You are at increased risk for having prediabetes and are at high risk for type 2 diabetes. However, only your doctor can tell for sure if you have type 2 diabetes or prediabetes, a condition in which blood sugar levels are higher than normal but not high enough yet to be diagnosed as type 2 diabetes. **Talk to your doctor to see if additional testing is needed.**

Type 2 diabetes is more common in African Americans, Hispanics/Latinos, American Indians, Asian Americans, and Pacific Islanders. Higher body weight increases diabetes risk for everyone. Asian Americans are at increased risk for type 2 diabetes at lower weights (about 15 pounds lower than weights in the 1 Point column).

You can reduce your risk for type 2 diabetes

Find out how you can reverse prediabetes and prevent type 2 diabetes through a CDC-recognized lifestyle change program at [https://www.cdc.gov/diabetes/prevention/lifestyle-program](https://www.cdc.gov/diabetes/prevention/lifestyle-program).

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**Metformin: The “Gold Standard” of Diabetes Treatment**

As you have learned, controlling your blood sugar levels is important to prevent the long-term health concerns associated with diabetes.

**Metformin is a very effective diabetes medication** that works by reducing the amount of sugar your liver releases into your blood and making the insulin your body is already making work better. When used correctly, **Metformin can help reduce the health problems** associated with poorly controlled diabetes. It is typically prescribed to newly diagnosed diabetic patients or prediabetic patients and is considered the “gold standard” of treatment.

Even though Metformin is very good at its job, all medications have a risk of side effects. The most common side effects of Metformin are upset stomach and diarrhea. These side effects usually lessen after a few weeks of consistent use and may be reduced if you take Metformin with food.

In addition, remembering to take Metformin can be difficult for some people as it is commonly taken two times each day. You can help yourself remember twice-daily medications by using a pill box with morning and evening dividers or associating pill-taking with daily activities like brushing your teeth in the morning and at night.

It is important to manage early-stage diabetes to prevent the disease from becoming uncontrolled and causing long-term health problems. If you are prescribed Metformin and have any questions or concerns about the medication, talk to your pharmacist or doctor. Be sure to go to your follow-up visits with your doctor to monitor your blood sugar and get the satisfaction of seeing your blood sugar levels improve!

**Multi-dose Packs offered through CVS Pharmacy**

Pill organizers are a helpful tool for remembering to take your medication, but sorting your medication each week can be a challenge. If you need some extra help, consider multi-dose packs from CVS Pharmacy.

You can have 30-day supplies of your medications individually packaged and labeled by dose, date, and time through CVS Pharmacy at no additional cost. CVS does the pill-sorting for you – you just pull the pack from the box, tear it open, and take your medications. Your monthly box of multi-dose packs can be picked up at your local CVS Pharmacy or delivered to your home with free shipping.

You can enroll for this service online at [www.CVS.com/multidose](http://www.CVS.com/multidose) or by calling 1-800-753-0596. To get started, you will need your list of medications and who prescribed them, the locations of where you currently fill your prescriptions, and your billing/insurance information.
What do members have to say about Viva Medicare?

“I am appreciative of the service that you all provide me. You are always there for me and never let me down whenever I need your help. I am a big fan of Viva Medicare and will always stay with you!”

– Linda | Montgomery, AL

“I sure am blessed to have the best Viva Medicare nurse [through the VCare Program]. My nurse has been a major factor in me eating and exercising better. She listens to me and understands my needs and goals.

– William | Luverne, AL

“I have always experienced courtesy and respect from Viva Medicare. When I was in the hospital, someone came to see how I was and I was even more surprised when two representatives came to visit me during rehab.

– Louise | Birmingham, AL

Going to member appreciation events helps me remember all the people at Viva Medicare who care about me.

– Melvin | Birmingham, AL

Thank you for being part of the Viva Medicare family!

We know you have a choice when it comes to your health plan and we appreciate you choosing us. It has been our privilege to serve you in 2019. We hope you continue to be part of our family in 2020 and that you have a happy and healthy new year!

Highest Members’ Rating of a Plan Given in Alabama

Rated Four Stars or Higher for the Last Four Years

1 Based on the 2011-2019 Medicare & You Handbooks for Alabama. 2 Every year, Medicare evaluates plans based on a 5-star rating system. The Star Ratings referenced are for contract years 2016-2019.

Photo is a representation, not the members quoted.
VIIVA MEDICARE

417 20th Street North
Suite 1100
Birmingham, Alabama 35203

VIIVA MEDICARE is an HMO plan with a Medicare contract and a contract with the Alabama Medicaid Agency. Enrollment in VIIVA MEDICARE depends on contract renewal. H0154_mcdoc2291A_M_08/30/2019

Invite a Friend to the VIIVA MEDICARE Family

We appreciate you being a part of the VIIVA MEDICARE family and would love to serve your family, friends, and neighbors. Have them give us a call! Medicare’s Annual Enrollment Period begins October 15th. We would like to assist people you know with choosing the plan that best fits their health care needs. Our experienced agents can help them gain a better understanding of their Medicare options, review and compare prescription drug costs, and learn about additional benefits they may be missing on their current plan.

Refer a friend to VIIVA MEDICARE! They can call us toll-free at
1-888-830-VIVA (8482) | TTY users: 711
Mon - Fri: 8am - 8pm (Oct 1 - Mar 31: 7 days a week, 8am - 8pm)

Toll-Free: Member Services 1-800-633-1542
TTY users: 711

Visit us online at
www.VivaHealth.com/Medicare
www.VivaHealth.com/Cafes

VIIVA MEDICARE

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