

Enjoy Life

A Newsletter for VIVA MEDICARE Members

**Get a sneak peek at
your 2026 benefits**

PAGES 2-3

It's Flu Season!

Top 10 Myths about the
Flu Shot

PAGES 4-5

**How to Read Your
Prescription Labels**

PAGE 6

**Introducing the New
Wellness Wallet Card**

PAGE 7

**Fight Cold and Flu
Season by Building
Your Immune System**

PAGES 8-9

Tell Us What You Think!

Take our survey, send it to
us, and get a gift!

PAGE 11

 **VIVA MEDICARE *Plus***
(HMO)

 **VIVA MEDICARE *Select***
(HMO)

 |  **VIVA MEDICARE
CLASSIC** (HMO)


INFIRMARY
HEALTH

 **VIVA MEDICARE**
INFIRMARY HEALTH ADVANTAGE (HMO)

2026

Benefit Highlights



For a detailed update on all your 2026 benefits, see your Annual Notice of Change that was mailed to you in September or go online to VivaHealth.com/Medicare/Member-Resources. Select your plan and then 2026 Annual Notice of Change.



\$0 Primary Care Provider (PCP) Visits

Your PCP is the provider who manages all your regular care and lets you know when it's time for screenings or lab tests. Your PCP may be a medical doctor (MD), doctor of osteopathy (DO), physician assistant (PA), or nurse practitioner (NP) in the fields of family practice, internal medicine, general practices, or geriatric practice.



Part B Premium Buy-Down*

In 2026, you'll still have a Part B premium buy-down. With this benefit, VIVA MEDICARE puts more money back in your pocket each month by adding money back to your Social Security or Railroad Retirement account. This helps you pay less for your Part B premium.



No Referrals to See Specialists

If you need to go to a heart doctor, orthopedic doctor because you have a fall, or any other in-network specialist, you don't need to get a referral first.



24-Hour Nurse Line

Free calls to a nurse—any time day or night—to talk about non-emergency problems you may be having. If you have mild symptoms or questions about a drug you're taking, there's no need to wait or worry; just call the Nurse Line!



Telehealth

Talk to your doctor over the phone or by video.



VCare

You can join a free wellness program that helps members with complex and/or chronic conditions, like diabetes or high blood pressure, stay as healthy as possible.



Smile!

You have a yearly dental allowance to help pay for cleanings, fillings, tooth removals, implants, dentures, or other services you need that can be provided by a dentist, as long as it's not cosmetic, like teeth whitening.



Go shopping!

You can get over-the-counter (OTC) items, like vitamins, toothpaste, or a blood pressure monitor with your OTC allowance.



See clearly!

You get a yearly eye exam and an allowance to use for prescription eyeglasses, contact lenses, and contact lens fittings.



Listen up!

You have a hearing benefit that gives you a free hearing test every year and discounts on hearing aids from NationsHearing. You can choose between prescription hearing aids that are sold as a separate purchase for each ear or over-the-counter (OTC) hearing aids that are sold by the pair.



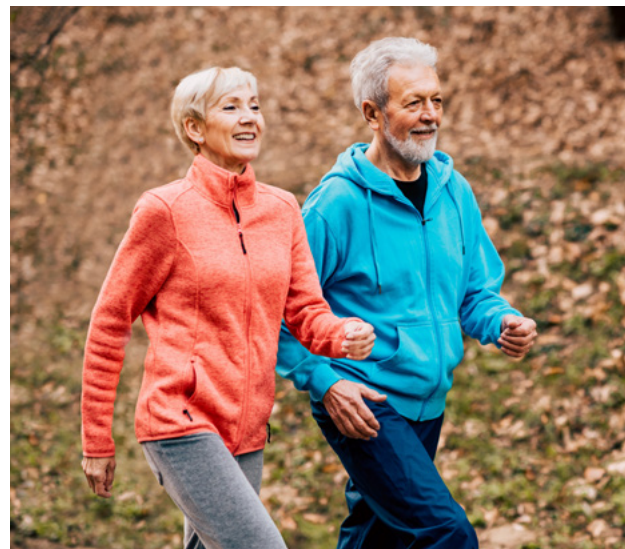
Get moving!

You can go to thousands of gyms across the nation or bring the gym to you with online workouts or an at-home fitness kit.



Travel!

You have worldwide emergency coverage.





It's *flu* season!

When we think of fall, we think of cooler weather, the changing colors of the leaves, football season, and roasting marshmallows over a warm fire. We often forget that these fun fall events can be quickly ruined by the flu.

Influenza (flu) season usually runs from October through May. Last year's flu season started earlier than usual in Alabama and caused a spike in emergency room visits in December 2024 and January 2025.

The Centers for Disease Control and Prevention (CDC) recommends that everyone six months and older, with rare exceptions, get a flu shot every season. Flu shots can reduce flu illnesses, hospitalizations, and deaths.

There are a lot of myths about the flu shot, and it's important you know the facts. Here are the top 10 myths from the Alabama Department of Public Health and CDC:

Myth 1: The flu shot will give you COVID-19.

Fact: There's no way the flu vaccine can give you an entirely separate disease. In fact, the flu shot can't even give you the flu. Some people have mild symptoms after getting the vaccine, but even if they do, the symptoms don't last long at all. Mild symptoms are the normal result of your body's immune response to the vaccine.

Myth 2: The flu shot will protect you from COVID-19.

Fact: There's no evidence that flu shots can protect you from COVID-19, an entirely different disease. Having said that, the flu shot can help protect you from getting the flu, which results in hundreds of thousands of hospitalizations a year and thousands of deaths. Plus, with the continued spread of COVID-19, experts warn that without proper precautions, we could experience a "twindemic" of both flu and COVID-19.

Myth 3: I got a flu shot last year so I don't need another.

Fact: It would be great if there could be a lifetime vaccination against the flu, but it just doesn't work that way. Each year, the types of flu change, so researchers have to develop vaccines that

match the specific strain of flu that's occurring that year. Plus, the body's immune response from vaccination runs out over time. So, getting an annual flu shot is the best way to make sure we're protected from the flu.

Myth 4: The flu shot will give me the flu.

Fact: Not true! The CDC explains why. Flu shots are made in two ways:

1. With inactive (dead) flu viruses that aren't infectious; or
2. With one gene from a flu virus, as opposed to the whole virus (which isn't strong enough to cause an infection).

So, even if you feel mildly achy after a flu shot, it's light years better than spending days in bed (or the hospital) because you didn't get a flu vaccine and then came down with the actual flu.

Myth 5: Getting the actual flu will make me immune.

Fact: We've all heard people say that they aren't getting a vaccine because they'll probably catch the flu anyway. They think once they get it, the immunity will cover them for the next time the flu comes around.



The CDC reports that this is a bad decision. Getting the flu comes with the risks of dehydration, hospitalization, and other health complications, even if you're a relatively healthy person before getting sick. It's much better to get a flu shot and try to prevent the flu than to wait to catch it.

And for those who say “I never get the flu,” there’s always a first time!

Myth 6: I'm healthy, so I don't need a flu shot.

Fact: False. It is true that the risk of severe flu complications is higher if you have an underlying health condition, but even strong, healthy people can get very sick, even to the point of being hospitalized. Health experts recommend that everyone 6 months of age and older get a flu shot. Just because you’ve never had the flu doesn’t mean you can’t get it.

Myth 7: The flu shot doesn't even work.

Fact: Health experts will tell you that the flu shot isn’t perfect. But, even though it’s not 100% effective, wouldn’t you rather get the shot with the odds you could avoid the flu? Plus, flu shots have been proven to reduce the risk of flu-related hospitalizations. A new CDC study found that people who had a flu shot were half as likely to

be hospitalized with the flu compared to people who had not been vaccinated. In recent years, the vaccine reduced children's chances of landing in the ICU by 74% and adults by 40%.

Myth 8: It's too far into flu season to get the shot.

Fact: Even though experts suggest we get our flu shots early in September or October, most agree that since the flu season can last until May, it’s not too late to be vaccinated, even if you’re finishing up your Christmas shopping.

Myth 9: Pregnant women shouldn't be vaccinated.

Fact: Not true. It’s very important to be vaccinated when you are pregnant. There may be a rare case where a doctor would advise against it based on an underlying health condition, but for almost all women, it’s one of the more important ways to protect the mother and baby.

Myth 10: Kids should not get a flu shot.

Fact: False! Almost everyone over six months of age should get the flu shot. A 2022 study found that kids who got a flu shot reduced their risk of severe life-threatening influenza by 75%.

Get Your *Free Flu Shot* Today!

Getting the flu shot is the responsible thing to do for yourself, your family, and your friends. Call your Primary Care Provider or go to a local pharmacy. VIVA MEDICARE pays for your flu shot at no cost to you! **VIVA MEDICARE Select (HMO) plan members will get a voucher in the mail to use at any CVS store.** Want to see what a VIVA HEALTH pharmacist says about the flu? Go to VivaHealth.com/Medicare/Events/Videos or scan this QR code with your smartphone.

If you get your flu shot at a community event, call our Member Services team at 1-833-760-0592 (TTY: 711) to let us know so we can update your records.

We are happy to take your call 7 days a week, 8am - 8pm, October 1 - March 31. From April 1 to September 30, we are open Monday - Friday, 8am - 8pm.



How to

Read Your *Prescription* *Drug Labels*

You know how important it is to follow your provider's directions when it comes to taking prescription drugs. It's easy to forget the exact directions between leaving your provider's office and picking up a drug from the pharmacy. That's why you need to know how to read the label on the drugs you're prescribed.

Learn what each part of the drug label is below. If you have any questions, don't be afraid to ask your pharmacist or give the VIVA HEALTH Pharmacy Team a call at the phone number on the back of this newsletter. Let Member Services know you'd like someone from the pharmacy team to call you back.

The diagram shows a sample prescription label with various fields. Callout boxes with lines pointing to specific parts of the label explain their function:

- Pharmacy name and address:** Points to "Local Pharmacy" and "123 Main Street, Anytown, USA 11111".
- Number used by the drugstore to identify this drug for your refills:** Points to "No 0060023-08291".
- Person who gets this drug:** Points to "JANE SMITH".
- Instructions about how often and when to take this drug:** Points to "TAKE ONE CAPSULE BY MOUTH THREE TIMES DAILY FOR 10 DAYS UNTIL ALL TAKEN".
- Name of drug and strength of drug:** Points to "AMOXICILLIN 500MG CAPSULES".
- Number of refills before certain date:** Points to "NO REFILLS - DR. AUTHORIZATION REQUIRED".
- Doctor's name:** Points to "DR. C. JONES".
- Drugstore phone number:** Points to "(800) 555-5555".
- Prescription fill date:** Points to "DATE XX/XX/XXXX".
- Expiration date:** Points to "USE BEFORE XX/XX/XXXX".

The label text includes: "Local Pharmacy", "123 Main Street, Anytown, USA 11111", "DR. C. JONES", "No 0060023-08291", "JANE SMITH", "123 Main Street, Anytown, USA 11111", "TAKE ONE CAPSULE BY MOUTH THREE TIMES DAILY FOR 10 DAYS UNTIL ALL TAKEN", "AMOXICILLIN 500MG CAPSULES", "QTY MRG", "NO REFILLS - DR. AUTHORIZATION REQUIRED", "(800) 555-5555", "DATE XX/XX/XXXX", and "USE BEFORE XX/XX/XXXX".

*Coming to
your mailbox
in November:*

The Wellness Wallet Card

Keeping up with the shots and screenings you've had and when you last had them can be a challenge. The VIVA HEALTH Advisory Councils came up with a way to help you remember.

This card will be inside your 2026 member calendar that you'll get around Thanksgiving.

Tear out the card, write in any shots and screenings you've had this year and the date. Share this card with your Primary Care Provider (PCP) at your Annual Wellness Visit (AWV) to make sure you're up to date with everything you need to keep you healthy. If you haven't had your AWV this year, call to get it scheduled now.



The image shows a sample of the 'Wellness Wallet Card' from Viva Medicare. The card is teal and white. It includes the Viva Medicare logo, the title 'Wellness Wallet Card', and contact information for Member Services: 1-800-633-1542 (TTY: 711). It also lists hours of operation: 8am - 8pm, Monday - Friday (October 1 - March 31) and 8am - 8pm, 7 days a week. The card is divided into sections for 'HEALTH SCREENINGS' (Blood pressure, Blood sugar, Cholesterol), 'OTHER SCREENINGS/TESTS' (Bone mineral density, Hearing, Kidney health, Retinal eye exam, Vision), and 'CANCER SCREENINGS' (Breast, Colorectal, Lung, Prostate). There are checkboxes for each screening and a line for the date. The card also mentions 'Members on Special Needs Plan'.

VIVA MEDICARE
**Wellness
Wallet Card**

VIVA MEDICARE
Member Services
**1-800-633-1542
(TTY: 711)**
Hours: 8am - 8pm, Monday - Friday
(October 1 - March 31:
8am - 8pm, 7 days a week)

HEALTH SCREENINGS
Blood pressure _____
Blood sugar (diabetics) _____
Cholesterol _____

OTHER SCREENINGS/TESTS
☐ Bone mineral density (BMD) (women ≤ 65) _____
☐ Hearing _____
☐ Kidney health (diabetics) _____
☐ Retinal eye exam _____
☐ Vision _____

CANCER SCREENINGS
☐ Breast (women ≤ 75) _____
☐ Colorectal _____
☐ Lung _____
☐ Prostate (men only) _____

VIVA MEDICARE
*Members on Special Needs Plan

We hope this card is helpful!

Fight cold and flu season by building up your immune system

What you eat goes a long way in helping your body fight off colds and the flu. Here are some foods to add to your shopping list this fall and the benefits they provide to help you stay healthy.



Vitamin A:

Helps maintain the mucosal linings in your nose and lungs, which act as a barrier against infection.

Foods with Vitamin A:

Sweet potatoes, carrots, leafy greens, butternut squash, and broccoli



Vitamin C:

Protects cells from damage and keeps your immune system strong. Vitamin C helps fight off infections and can lessen the time and severity of cold symptoms.

Foods with Vitamin C:

Sweet red pepper, strawberries, kiwis, oranges, grapefruits, bell peppers, broccoli, and Brussels sprouts

Vitamin D:

Helps maintain a healthy immune system, and certain levels may reduce the risk of respiratory infections like colds and flu.

Foods with Vitamin D:

Fatty fish (salmon, trout, and herring), egg yolks, mushrooms, milk, yogurt, and cereals that have been fortified with vitamin D

Vitamin E:

Acts as an antioxidant and supports the immune system.

Foods with Vitamin E:

Sunflower seeds, almonds, peanuts, avocados, and spinach





Classic Chicken Noodle Soup

Serves 4

If you aren't feeling well, nothing hits the spot like classic chicken noodle soup. This easy recipe is great to cook for friends or family who may be under the weather.

2 boneless skinless chicken breasts
8 cups chicken broth
4 celery stalks (chopped)
4 whole carrots (peeled and chopped)
½ onion (diced)
¼ teaspoon dried thyme leaves

1 teaspoon minced garlic
½ teaspoon salt
½ teaspoon pepper
2 bay leaves
2 cups egg noodles
2 cups water

Add the chicken breasts, chicken broth, celery, carrots, and onions to a large stock pot or dutch oven.

Bring the mixture to a boil. Once the mixture is boiling, reduce the heat to low and cover.

Cook until the chicken is cooked through (chicken will be completely white when cooked) and reaches an internal temperature of 165 degrees F. This will take about 20-30 minutes depending on the size and quantity of the chicken breasts that you are cooking.

Remove the chicken, shred and stir it back into the stock pot.

Stir in thyme leaves, minced garlic, salt, pepper, bay leaves, egg noodles, and water.

Cook over medium-high for about 10 minutes until the noodles are tender and cooked through.

Remove the bay leaves.

Serve while warm and enjoy!



Flu Season Word Search

Word Search

MEDICINE

PAIN

TIRED

DEHYDRATED

WEAK

SORE THROAT

STUFFY NOSE

CONTAGIOUS

SANITIZER

INFLUENZA

SNEEZING

HEADACHE

SYMPTOM

VACCINE

CHILLS

VIRUS

FEVER

GERMS

COUGH

ACHES

BKXJQRMYYJIVCIDTCDBCKZHBB
 NWCOFOWIFFHHWESONYFFUTSU
 WCHILLSQDGSXOXOVUIECHITS
 XCKCBACUZKXAQVDESNVODLTJ
 MYOGSHCBXRRSNTYBVEEUJALM
 HKSMGMFGNKPVI XLNMRGNNOOA
 CGAGWEQHEOMSMWTZONSHATMA
 ULZVSUOIGATNOCIIATSI PYWP
 SMREGSWJFOZWJRZZZHIMXADP
 XGYGNI ZEENSPBYEVEYRYDWV
 XVVDXVXKS YWOAYQTC SRCERHU
 YCTDUYIYTB DWQXEEHKYE QDKG
 NOJMF SORCLMIUIZHJRNFEHTF
 MDGNJOVNUFENIAPJC IOTYTXJ
 VCLRLVDRVSDWDSYXCAAAIWIA
 RDCZJAYPAQIVWDACRRDUTXJV
 BEEWVORFFICRKUAWDJFAZMLC
 XENMEDICATIONVLYWJYCEZDT
 ATOOVACHESNXKLHAXXGMSHVZ
 ECPKPKSOBEMEE EZAH TJYADR
 BUFYGTAPTJQODYBDOEYZVQVW
 DBQZCGRUIZPAFKMBTGDPNVUE
 REZEZGZUGUPXAZNEULFNIHIF
 GVSCYQXECVDWWONNCBYLMMLV

Answer Key:

BKXJQRMYYJIVCIDTCDBCKZHBB
 NWCOFOWIFFHHWESONYFFUTSU
 WCHILLSQDGSXOXOVUIECHITS
 XCKCBACUZKXAQVDESNVODLTJ
 MYOGSHCBXRRSNTYBVEEUJALM
 HKSMGMFGNKPVI XLNMRGNNOOA
 CGAGWEQHEOMSMWTZONSHATMA
 ULZVSUOIGATNOCIIATSI PYWP
 SMREGSWJFOZWJRZZZHIMXADP
 XGYGNI ZEENSPBYEVEYRYDWV
 XVVDXVXKS YWOAYQTC SRCERHU
 YCTDUYIYTB DWQXEEHKYE QDKG
 NOJMF SORCLMIUIZHJRNFEHTF
 MDGNJOVNUFENIAPJC IOTYTXJ
 VCLRLVDRVSDWDSYXCAAAIWIA
 RDCZJAYPAQIVWDACRRDUTXJV
 BEEWVORFFICRKUAWDJFAZMLC
 XENMEDICATIONVLYWJYCEZDT
 ATOOVACHESNXKLHAXXGMSHVZ
 ECPKPKSOBEMEE EZAH TJYADR
 BUFYGTAPTJQODYBDOEYZVQVW
 DBQZCGRUIZPAFKMBTGDPNVUE
 REZEZGZUGUPXAZNEULFNIHIF
 GVSCYQXECVDWWONNCBYLMMLV

Survey Time!

**Tell Us What You Think,
and Get a Special Gift
from VIVA MEDICARE.**

Fill out this survey, send it back to us in the envelope you'll find in this newsletter, and we will send you a surprise in the mail.

How likely are you to recommend VIVA MEDICARE to friends and family?

1 2 3 4 5 6 7 8 9 10
NOT LIKELY VERY LIKELY

How easy is it to use your VIVA MEDICARE plan?

1 2 3 4 5 6 7 8 9 10
NOT EASY VERY EASY

How helpful is VIVA MEDICARE customer service?

1 2 3 4 5 6 7 8 9 10
NOT HELPFUL VERY HELPFUL

What made you choose the ratings above? _____

Is there anything you'd like us to know? _____

Tell us your name and where to send your gift.

Name: _____

Address: _____



417 20th Street North, Suite 1100
Birmingham, Alabama 35203

PRSRT STD
US POSTAGE
PAID
BIRMINGHAM, AL
PERMIT NO. 2061

Invite a Friend to the VIVA MEDICARE Family

We are so happy you're part of our VIVA MEDICARE family. We'd love for your family, friends, and neighbors to join our family, too. Tell them to give us a call! Medicare's Annual Enrollment Period begins October 15th. We can help them find the plan that best fits their health care needs. Our friendly agents can explain Medicare options, review and compare prescription drug costs, and tell them about benefits or services they may be missing on their current plan.

Have them give us a call at 1-888-830-8482 (TTY:711).

Hours: 8am - 8pm, Monday - Friday (October 1 - December 31: 8am - 8pm, 7 days a week).



Questions about your VIVA MEDICARE benefits?

Call our friendly Member Services team at 1-833-760-0592 (TTY:711).

We are happy to take your call 7 days a week, 8am - 8pm, October 1 - March 31.

From April 1 - September 30, we are open Monday - Friday, 8am - 8pm.