

Enjoy Life!

 VIVA MEDICARE

Protect
Yourself
From the
FLU

The Benefits of
**BEING
SOCIAL**

URGENT CARE VS THE EMERGENCY ROOM

Learn Where to Go and When

Fall 2015

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, provider network, premium, and copayments may change on January 1 of each year.

H0154_mcdoc1577A CMS Accepted 10/17/2015

Protect Yourself from the Flu

Did you know?

- » A flu shot can protect you from getting sick **AND** can protect your loved ones.
- » A flu shot can reduce the risk of being hospitalized by 61% in adults 50 and over.
- » A flu shot **DOES NOT** give you the flu.



What is the high-dose flu shot and do I need it?

- » The high-dose flu vaccine is available for people 65 years and older. This flu shot contains 4 times the amount of flu protection when compared to the regular flu shot.
- » You should not get the high-dose flu shot if you've ever had a severe reaction to the standard flu shot.
- » Talk with your doctor to see if the high-dose flu shot is right for you. If your doctor feels you should have it rather than the standard flu shot, you can get it at your doctor's office.

With your VIVA MEDICARE coverage, you can get a standard flu shot at any network pharmacy or doctor's office free of charge. A high dose flu shot is free if you get it at a network doctor's office. In order to get a high dose flu shot at a pharmacy, you must pay for the shot and request reimbursement from the plan.

Flu Shots

VIVA is hosting flu clinics to help make getting your flu shot easier! Please visit us on these dates to get your standard flu shot with NO COPAY!

LOCATION	DATE	TIME	ADDRESS	CONTACT
HOOVER CAFÉ	11/17/2015 01/15/2016	10am-2pm	1550-K Montgomery Hwy, Hoover, AL 35216	205.978.4911
MOBILE CAFÉ	11/13/2015 01/29/2016	10am-2pm	3071 Dauphin Street, Mobile, AL 36606	251.380.2222
MONTGOMERY CAFÉ	11/13/2015 01/22/2016	10am-2pm	2107-B Eastern Blvd, Montgomery, AL 36117	334.272.8882
GRAND RIVER CAFÉ	11/20/2015 01/22/2016	10am-2pm	6200 Grand River Blvd E, Ste 438, Leads, AL 35094	205.699.3040
PRINCETON CAFÉ	01/29/2016	10am-2pm	833 Princeton Ave SW POB III, Suite 110 Birmingham, AL 35211	205.785.5559

WHERE AND HOW CAN I GET MY FLU VACCINE?

Flu shots typically are available each year starting in early October. VIVA MEDICARE members have full coverage for standard flu shots at any network pharmacy across the state of Alabama, at no cost.

For VIVA MEDICARE Plus, Extra Value, Premier, and Me Members

You can visit a network pharmacy or any network doctor's PCP office to get a standard flu shot at no charge.

For VIVA MEDICARE Select Members

VIVA MEDICARE Select (HMO) members receive a voucher to get a standard flu shot at CVS Pharmacy or any network doctor.

Please show your VIVA card wherever you get your flu shot

Please visit our Flu Shot Network resource online at

VivaMedicareMember.com/Wellness/

to search and locate a convenient location for you.

Where Do I Go? The Emergency Room? Or an Urgent Care Center?

When you have a life-threatening situation, such as chest pain or a sudden and severe pain, the emergency department of the nearest hospital is the best option. If your condition is less serious, but still requires immediate attention, choosing an urgent care facility can save you loads of time and money, as well as keeping the emergency room free to handle more serious situations.

If you have a sprained ankle or an ear infection, you may end up waiting for many hours in the emergency room and paying hundreds of dollars. Most urgent care centers are open for extended hours, and they usually will be able to accommodate you more quickly.



When you need to go to the Emergency Room:

If you have a serious condition - stroke, heart attack, severe bleeding, head injury or other major trauma - **go straight to the nearest ER**. Don't take a chance with anything life-threatening.

The ER is the best place for these and other critical conditions, including:

- » Chest pain
- » Difficulty breathing
- » Severe bleeding or head trauma
- » Loss of consciousness
- » Sudden loss of vision or blurred vision



When an Urgent Care Center may better meet your needs:

- » Minor burns or injuries
- » Sprains and strains
- » Coughs, colds, and sore throats
- » Ear infections
- » Allergic reactions (non life-threatening)
- » Fever or flu-like symptoms
- » Rash or other skin irritations
- » Mild asthma

Source: *National Association of Ambulatory Care (NAFAC)*

Inpatient vs Outpatient Treatment



According to the Centers for Medicare & Medicaid Services (CMS), “Your hospital status (whether the hospital considers you an “inpatient” or “outpatient”) affects how much you pay for hospital services (like X-rays, drugs, and lab tests).

You’re an inpatient starting when you’re formally admitted to a hospital with a doctor’s order. The day before you’re discharged is your last inpatient day.

You’re an outpatient if you’re getting emergency department services, observation services, outpatient surgery, lab tests, X-rays, or any other hospital services and the doctor hasn’t written an order to admit you to the hospital as an inpatient. In these cases, you’re an outpatient even if you spend the night at the hospital.

DID YOU KNOW?

Did you know that an overnight stay in the hospital does not necessarily mean that you are considered “inpatient?”

Observation services are hospital outpatient services given to help the doctor decide if the patient needs to be admitted as an inpatient or can be discharged. Observation services may be given in the emergency department or another area of the hospital.

The decision for inpatient hospital admission is a complex medical decision based on your doctor’s judgment and your need for medically necessary hospital care. An inpatient admission is generally appropriate when you’re expected to need 2 or more midnights of medically necessary hospital care, but your doctor must order such admission and the hospital must formally admit you in order for you to become an inpatient.

The Benefits of Being Social

If you're not heading to work or getting out and about each day, you may be missing out on important social interaction that you need to stay sharp, healthy, and maybe even ward off dementia. Research has shown that social interaction offers older adults many benefits. Staying socially active and maintaining interpersonal relationships can help you maintain good physical and emotional health and brain function.

Health Benefits of Social Interaction

- » Potentially reduced risk for heart problems, some cancers, osteoporosis, and rheumatoid arthritis
- » Potentially reduced risk for Alzheimer's disease
- » Lower blood pressure
- » Reduced risk for mental health issues such as depression

Health Risks of Social Isolation

- » Feeling lonely and depressed
- » Being less physically active
- » Having a greater risk of death
- » Having high blood pressure

Social interaction helps keep your brain from getting rusty, but it's most effective when coupled with an overall healthy lifestyle, including a nutritious diet and physical activity.

Source: University of Rochester Medical Center



Keeping Connections Strong

Start by staying in touch with friends and family, and try to visit with them regularly. Here are other ways you can maintain a high level of social interaction:



Volunteer in your community

Visit a senior center and participate in offered activities with other seniors — this is a great way to make new friends

Join a group focused on activities you enjoy, such as **playing cards or a book club**

Try taking a class — learn a new language or a new style of cooking or experiment with a new hobby



Join a gym or fitness center to stay physically fit and engage with others

*Source:
University
of Rochester
Medical Center*



All VIVA MEDICARE plans cover up to \$20 per month toward your monthly membership dues at network fitness facilities to help you stay healthy and active.

VIVA MEDICARE Perks



VIVA HEALTH CAFÉS

The VIVA HEALTH Cafés are a comfortable, stress-free place to get answers to your Medicare questions, chat with some new friends, and enjoy a free cup of coffee. Come by a Café for fun events like health fairs, the book nook, healthy cooking classes, and classic movie days.



FITNESS BENEFITS

VIVA MEDICARE wants you to stay healthy and active! That is why all VIVA MEDICARE plans cover up to \$20 per month towards your monthly membership dues at network fitness facilities.



VCARE

Our team of VCare nurses and social workers provide one-on-one support by phone, mail, and/or in person visits to members selected for a program. VCare's primary goal is to provide members the information and tools needed to better manage their medical conditions.



LOCAL MEMBER SERVICES

VIVA MEDICARE prides itself on being a local solution for Alabama members by providing world-class service through our dedicated Member Services team. When you call, you speak to a live representative right here in Alabama and not an automated system.



MAIL ORDER PHARMACY

VIVA MEDICARE offers mail-order pharmacy benefits from Caremark. The mail order option may reduce your out-of-pocket costs with the added convenience of having medications shipped directly to your home.

Protecting Yourself Against Medicare Scams And Identity Theft

Medicare's Annual Election Period is a great time to review your health coverage options and speak with knowledgeable people about getting a plan that best suits you. Unfortunately, this also opens the door for many people who will try to take advantage of others.

Identity theft happens when someone uses your personal information without your consent to commit fraud or other crimes. Personal information includes your name, Social Security, Medicare, or credit card numbers.

The crime takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make—or until you're contacted by a debt collector.

Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record.

Protect yourself. Keep your personal information safe. Don't give your information out over the internet, or to anyone who comes to your home (or calls you) uninvited. Give personal information only to doctors or other Medicare approved providers only when needed.

Check for Approval

To see if a provider is Medicare approved, call:

800-MEDICARE

(800-633-4227)

24 hours a day/7 days a week

877-486-2048

(for TTY users)

WHAT IS THE MEDICARE STAR RATING?

The Centers for Medicare & Medicaid Services (CMS) rates the quality of Medicare Advantage plans, like VIVA MEDICARE, as a way of helping beneficiaries who are considering enrolling in a Medicare Advantage plan. CMS rates Medicare Advantage plans on a one to five-star scale. In general, the better the star rating, the higher the care and value you'll receive.



HOW CAN YOU CONTINUE TO HELP?

- » **Complete your HRA.** All new members will be asked to complete a telephonic Health Risk Assessment (HRA). This will take about 15 minutes of your time, and it will help us get to know you and your health needs. Members of VIVA MEDICARE *Extra Value* are asked to complete the HRA each year.
- » **Take your medications!** It is important for you to take your medications as your doctor prescribed, especially if you have high blood pressure, diabetes, or high cholesterol. If you have questions about your medications, ask your doctor or ask us here at VIVA. We're here to help.
- » **Get your preventive services.** Make sure you get your flu shot, eye exam, and other preventive services like mammograms, colorectal screens, and cholesterol, blood pressure, and blood sugar checks.
- » **Return your member satisfaction survey.** Member satisfaction is the key to our success. We send out a member satisfaction survey every spring, and we want to know how we're doing. If you get a member satisfaction survey, please fill it out.

VIVA Earned 4 Stars!



WE INVITE YOU TO CELEBRATE WITH US!

Join us for Member Appreciation Day.

VIVA MEDICARE could not have earned 4 stars without the help of our amazing members. A 4 Star Rating means our members are engaged in their health care decisions and their insurance needs.

LOCATION	DATE	TIME	ADDRESS	CONTACT
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MOBILE CAFÉ	11/13/2015	10am-2pm	3071 Dauphin Street, Mobile, AL 36606	251.380.2222
MONTGOMERY CAFÉ	11/13/2015	10am-2pm	2107-B Eastern Blvd, Montgomery, AL 36117	334.272.8882
GRAND RIVER CAFÉ	11/20/2015	10am-2pm	6200 Grand River Blvd E, Ste 438, Leeds, AL 35094	205.699.3040

Member Events

Join us at a Member Event in your area and enjoy such activities as a healthy cooking presentation, bingo, games, medication review with a pharmacist, and more. A plan representative will be present to answer questions you may have about your VIVA MEDICARE benefits.

Questions? See what's brewing at your VIVA HEALTH Café.



Hoover Café

1550 – K Montgomery Hwy
Hoover, AL 35216
(205) 978-4911

Montgomery Café

2107-B Eastern Blvd
Montgomery, AL 36117
(334) 272-8882

Grand River Café

6200 Grand River Blvd. E,
Ste. 438
Leeds, AL 35094
(205) 699-3040

Welcome Center

417 20th Street N, Ste. 100
Birmingham, AL 35203
1-888-830-8482

Mobile Café

3071 Dauphin Street
Mobile, AL 36606
(251) 380-2222

Princeton Baptist Hospital

833 Princeton Ave. SW
POB III, Suite 110
Birmingham, AL 35211
(205) 785-5559

Visit us online at
www.VivaMedicareCafes.com
for a list of upcoming events.

Medicare Member Crossword

ACROSS

4. A Medicare _____ Plan, is sometimes called Medicare Part C. It is a plan that is offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and B benefits. In most cases Medicare Part D, prescription drug coverage will also be offered.

9. Doing this daily will reduce oral bacteria which improves overall body health.

10. The state bird of Alabama.

12. An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit or prescription drug. It is usually a set amount rather than percentage.

14. A program that provides medical care for low income individuals and families.

16. Monthly cost for health insurance.

17. The state flower of Alabama.

19. "_____" Tide

21. War "_____"

DOWN

1. Alabama's official nut.

2. Unwanted stuff in the dryer filter

3. If a provider bills for a service he or she didn't provide, this may be considered what?

5. Open "_____" is from October 15th-December 7th, when ALL people with Medicare can switch

their Medicare health plan and prescription drug coverage for 2016.

6. An amount you may be required to pay as your share of the cost for services or prescriptions drugs. It's usually a percentage, for example, 20%.

7. _____ Beach, AL

8. Largest cast iron statue in the world, located in Birmingham, AL.

11. Town in which the NASA Marshall Space Flight Center is located.

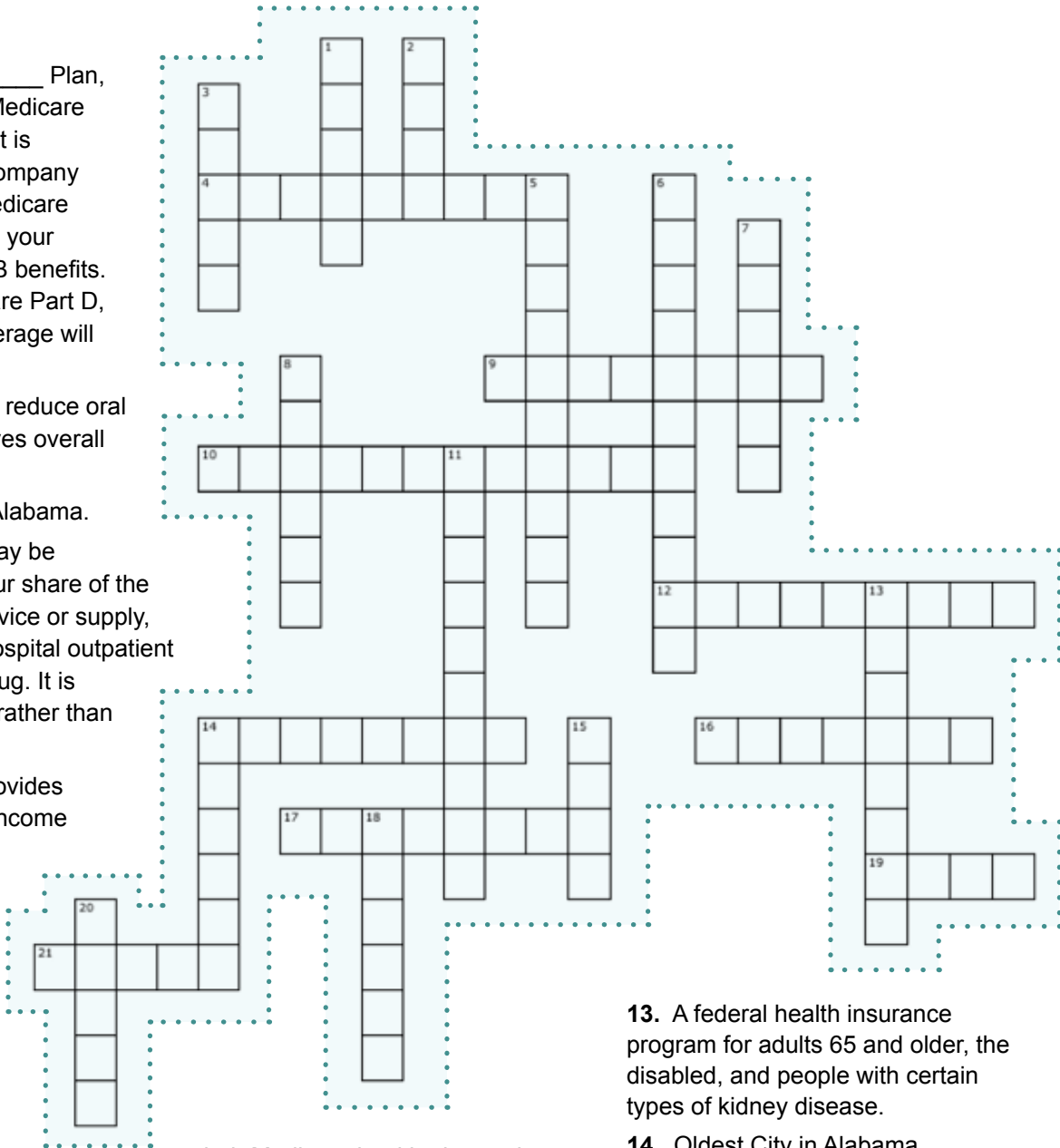
13. A federal health insurance program for adults 65 and older, the disabled, and people with certain types of kidney disease.

14. Oldest City in Alabama

15. Alabama's largest mining industry.

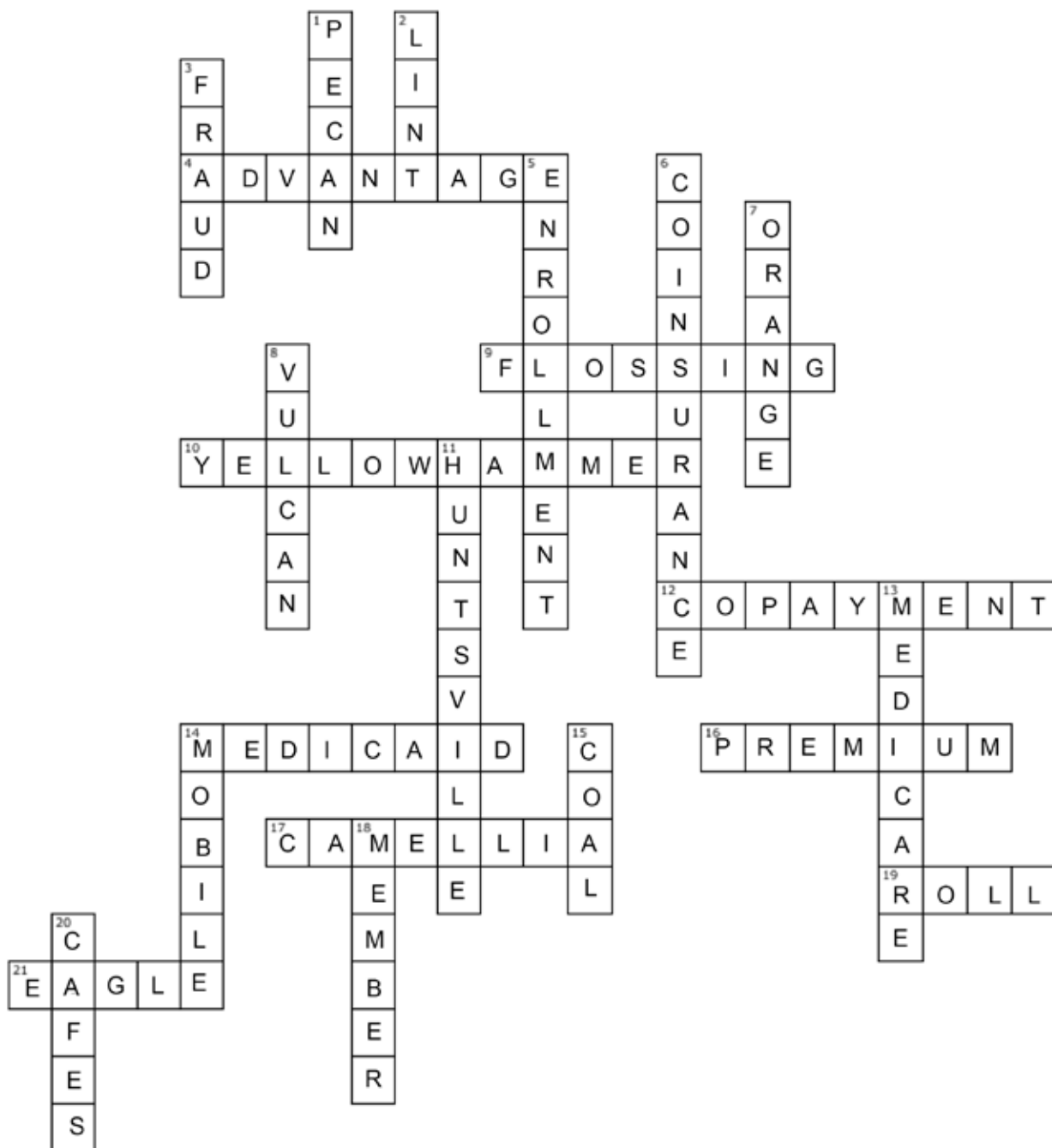
18. _____ Services are available to help with benefit questions Monday-Friday, 8am-8pm and 7 days a week from 8am-8pm from October 1st-February 14th.

20. You can come to one of our many _____ for fun events like Zumba Gold and Diabetes Management Education.



Puzzle Answers

The answers below are for the puzzle listed on page 13.



2016 Plan Changes

IMPORTANT INFORMATION YOU SHOULD KNOW

VIVA MEDICARE members were mailed their 2016 Annual Notice of Changes and other important plan materials in September. Please take a few minutes to read the Annual Notice as it tells you about changes to your plan premiums, out-of-pocket costs, our list of covered drugs (for plans that include Part D prescription coverage) and other important updates for 2016. If you got a notice that your current plan will no longer be offered in your county in 2016, please read it carefully to be sure you understand your options for selecting a new plan. You can call Member Services at 800-633-1542 TTY users dial 771, (Monday-Friday 8am-8pm, 7 days a week from Oct 1-Feb 14) if you have any questions about any of the information you received.



Would you *recommend* VIVA MEDICARE to a Medicare eligible friend or family member?

If so, please have him or her complete and mail this card for more information.



Mail this *free* postage-paid card to find out more about VIVA MEDICARE today.

Mail this *free* postage-paid card to find out more.

Yes! Tell me more about



(Please print, and fill out before mailing)

Name (please print)

Phone

Address

City, State, Zip

E-mail Address

A salesperson may call.

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417 20th Street North
Suite 1100
Birmingham, Alabama 35203

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VIVA MEDICARE is an HMO plan with a Medicare contract
and a contract with the Alabama Medicaid Agency.
Enrollment in VIVA MEDICARE depends on contract renewal.

HO154_mcdoc1577A CMS Accepted 10/17/2015



Toll-Free: **1-800-633-1542**

TTY users: **Alabama Relay Service at 711**

Hours: Mon - Fri, 8am - 8pm

From Oct 1 - Feb 14, 7 days a week, 8am - 8pm



Visit us online at

www.VivaMedicareMember.com



Stop by a VIVA MEDICARE Café:

Hoover Café: 205-978-4911

Grand River Café (Leeds): 205-699-3040

Princeton Cafe (Birmingham): 205-785-5559

Montgomery Café: 334-272-8882

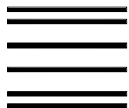
Mobile Café: 251-380-2222



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