

Enjoy Life

A Newsletter for VIVA MEDICARE Members

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your 2027 benefits

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It's Flu Season!

One small shot can make
one big difference.

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2027 *Benefit Highlights*

For a detailed update on all your 2027 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 2027 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 practice, or geriatric practice.



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.



Telehealth

Talk to your doctor over the phone or by video.



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!



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) drugs and supplies, like vitamins, toothpaste, or a blood pressure monitor with your OTC allowance.



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.



See clearly!

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



Travel!

You have worldwide emergency coverage.



Hear better!

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.

One Small Shot *Can Make* One Big Difference

Why Your Flu Shot Matters More Than Ever

Every year, thousands of people get the flu. Many recover at home, but for older adults, the flu can become very serious. If you are 65 or older, getting a flu shot is one of the easiest and most important things you can do to protect your health.

The flu is not just a bad cold. It is a virus that can cause high fever, body aches, coughing, trouble breathing, extreme tiredness, and dehydration. For some people it can lead to pneumonia, a hospital stay, or even death.

Why Are Older Adults at Higher Risk?

As we get older, our immune system naturally becomes weaker. That makes it harder for our bodies to fight off infections like the flu.

Many seniors also live with health conditions such as:

- Heart disease
- Diabetes
- Asthma or COPD
- Kidney disease
- High blood pressure

The flu can make these conditions much worse. Even healthy older adults can become seriously ill.

During the 2024-2025 flu season, adults age 65 and older had the highest rate of flu hospitalizations in the United States. In fact, older adults accounted for more than half of all flu-related hospital stays nationwide.

The Flu Can Be Serious in Alabama

Every fall and winter, Alabama experiences a rise in flu cases. Because many Alabama residents are age 65 or older and live with chronic health conditions, flu season can put extra pressure on families, hospitals, and communities.

The good news is that one simple step can make a big difference.

The Flu Shot Helps Protect You

The flu vaccine cannot prevent all cases of the flu, but the flu shot is still your best defense.

A flu shot can:

- Lower your chance of getting the flu.
- Help keep you out of the hospital.
- Make your illness milder if you do get sick.
- Lower your risk of serious complications like pneumonia.
- Help protect your family, friends, and grandchildren.



“I Never Get Sick.”

Many people say they have never had the flu. That's great, but every flu season is different.

The flu virus changes from year to year. That's why you need a new flu shot every year. Each year's vaccine is updated to better match the viruses expected to spread that season. Even if you have had the flu before or received last year's vaccine, you still need this year's protection.

“Can the Flu Shot Give Me the Flu?”

No. The flu shot cannot give you the flu.

Some people notice a sore arm or mild tiredness for a day or two. That is simply your body's immune system learning how to fight the virus. It is not the flu.

The Best Time to Get Vaccinated

September and October are great times to get your flu shot before flu season reaches its peak. But remember: it is never too late. As long as flu viruses are spreading, getting vaccinated can still help protect you.

Many people choose to get their flu shot during their Annual Wellness Visit or a regular checkup.

Last flu season, the CDC estimates that flu vaccines prevented about **10 million illnesses, 180,000 hospitalizations, and 12,000 deaths** across the United States.

Protect More Than Yourself

When you get vaccinated, you are helping protect:

- Your spouse
- Your children
- Your grandchildren
- Friends at church
- Neighbors
- People with weakened immune systems

Sometimes the best gift we can give the people we love is staying healthy ourselves.

Take Action Today

Don't wait until you get sick.

Call your doctor's office or visit a neighborhood pharmacy to schedule your flu shot. It only takes a few minutes, but it can help protect you for the entire flu season.

Remember: A flu shot is a small step that can make a big difference. Protect yourself. Protect those you love. Get your flu shot this season.

Sources: Centers for Disease Control and Prevention (CDC). *Seasonal Influenza (Flu)*. <https://www.cdc.gov/flu>
Centers for Disease Control and Prevention. *Flu Vaccine Benefits and Effectiveness*. <https://www.cdc.gov/flu/vaccines>
Alabama Department of Public Health. *Seasonal Influenza*. <https://www.alabamapublichealth.gov>

Living Well with Diabetes

Your VIVA MEDICARE Benefits & Resources

We're Here to *Help*



Nurse Care Managers

As a VIVA MEDICARE member, you have access to nurse care managers who can help you:

- ✓ Better understand your diabetes
- ✓ Manage medications
- ✓ Reach your health goals
- ✓ Coordinate your care



Helpful Diabetes Education

The American Diabetes Association offers trusted information on:

- Type 1 and Type 2 diabetes
- Healthy eating
- Blood sugar management
- Caregiver resources
- Diabetes education classes

Healthy Habits for Living with Diabetes:

Know Your Numbers

Talk with your doctor about:

- Whether you have Type 1 or Type 2 diabetes
- Your A1c goal
- Your daily blood sugar target
- When and how often to check your blood sugar

Eat for Better Blood Sugar

Healthy eating can help control diabetes. Learn:

- Which foods contain carbohydrates
- How meals affect your blood sugar
- Ways to make healthier food choices

Stay Active

Regular physical activity can:

- Improve insulin sensitivity
- Lower blood sugar
- Improve heart health
- Help with weight management

Silver®Fit® Healthy Aging and Exercise Program¹

Your plan comes with:

- Memberships at participating fitness centers
- Home workout programs
- Online fitness classes

Take Medications as Directed

Make sure you know:

- What medications you take
- When to take them
- What to do if you miss a dose
- How to recognize and manage side effects, including low blood sugar

Your provider may also recommend:

- A statin to reduce heart disease risk
- Low-dose aspirin (when appropriate)

¹The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Please talk with your doctor before starting or changing your exercise routine. All programs and services are not available in all areas. Persons shown are not Silver&Fit members. Silver&Fit, Living Boldly, and the Silver&Fit logo are trademarks of ASH. Other names and logos may be trademarks of their respective owners. Limitations, member fees, and restrictions may apply.

2026 Prescription Drug Coverage



Insulin:

Covered insulin costs no more than **\$35** for each 30-day supply.



Brand & Injectable Diabetes Medications:

Most covered brand medications and non-insulin injectables (including Mounjaro®, Ozempic®, and Trulicity®) cost **\$12.65–\$47** for each 30-day supply (after your deductible).



Generic Diabetes Medications:

Most covered oral generic medications cost **\$0–\$5.10** for up to a 100-day supply.

*Copays shown are for covered medications and may vary by plan. For complete coverage information, refer to your VIVA MEDICARE Formulary or contact Member Services.

Diabetes Supplies Covered by Your Plan.

Continuous Glucose Monitors (CGMs)

For VIVA MEDICARE plans with Part D coverage, CGMs are available through network pharmacies with a \$0 copay, including:

- ✓ Dexcom® devices
- ✓ FreeStyle Libre® devices

Other brands are available from VIVA MEDICARE durable medical equipment suppliers.

Over-the-Counter (OTC) Health Products

All plans include an OTC benefit through NationsBenefits® to order eligible supplies, including:

- Alcohol swabs
- Compression socks
- Low-dose aspirin
- And many other health products

To place an OTC order, go online to **Viva.NationsBenefits.com**.

For questions about your OTC benefit, call NationsBenefits at **1-877-209-5189**

For questions about:

- ✓ Prescription coverage
- ✓ Covered medications
- ✓ Pharmacy benefits

Call VIVA MEDICARE Member Services at **1-800-633-1542** (toll-free) | **TTY: 711** and tell them you'd like to speak with a pharmacy team member.

An Apple a Day...

Fall Apple Recipe and Brain Games



Apple Cinnamon Baked Oatmeal

Ingredients

2 cups old-fashioned oats
2 apples, diced
1 teaspoon cinnamon
1 teaspoon baking powder
2 cups milk
2 eggs
2 tablespoons maple syrup or honey (optional)
1 teaspoon vanilla extract

Directions

1. Preheat oven to 350°F.
2. Mix all ingredients in a large bowl.
3. Pour into a greased 8x8-inch baking dish.
4. Bake for 35–40 minutes, until set and lightly golden.
5. Serve warm or refrigerate for an easy grab-and-go breakfast.

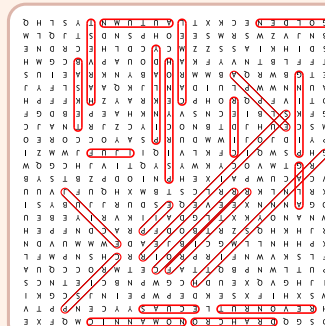


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Apple Word Search

Fritter	Golden	Pie
Cinnamon	Gala	Apple
Pinklady	Sauce	Caramel
Honeycrisp	Orchard	Basket
Juice	Cobbler	Grannysmith
Harvest	Autumn	Crisp
Turnover	Reddelicious	Cider
Picking	Fuji	

ANSWER KEY



Survey Time!

Tell Us What You Think

Please fill out this survey and send it back to us in the envelope you'll find in this newsletter.

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?

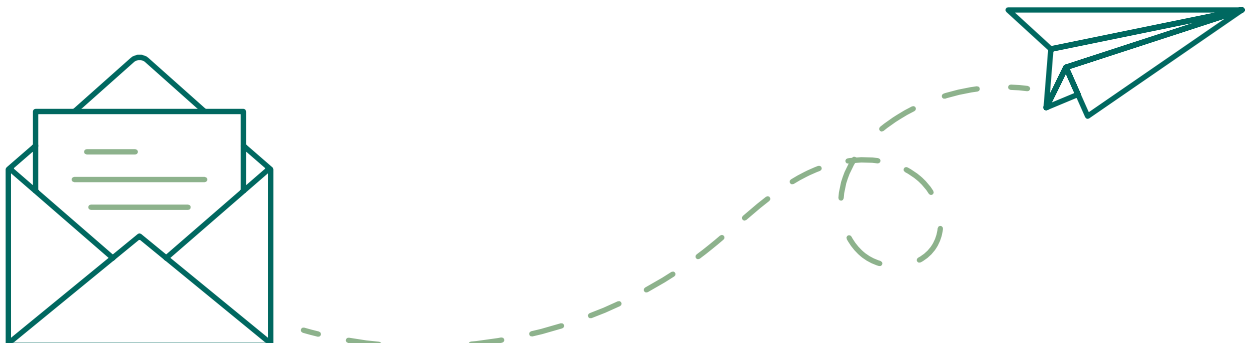
1 2 3 4 5 6 7 8 9 10
NOT EASY VERY EASY

How helpful is VIVA MEDICARE customer service?

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

How can we make VIVA MEDICARE even better? _____

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



Protecting Your Heart:

Why Statins Matter When You Have Diabetes

Did you know that having diabetes increases your risk of a heart attack or stroke, even if your cholesterol numbers are normal?

People with diabetes are about twice as likely to develop heart disease or have a stroke compared with people who do not have diabetes. Taking a statin can help lower that risk, even when cholesterol levels are normal.

That's why medical experts recommend that most adults ages 40 to 75 with diabetes take a cholesterol-lowering medicine called a statin. If your doctor has recommended a statin and you have not started it yet—or if you stopped taking it—this article is for you.



Why Do People with Diabetes Need a Statin?

Diabetes can damage blood vessels and make it easier for cholesterol to build up in the arteries. This buildup, called plaque, can lead to a heart attack or stroke.

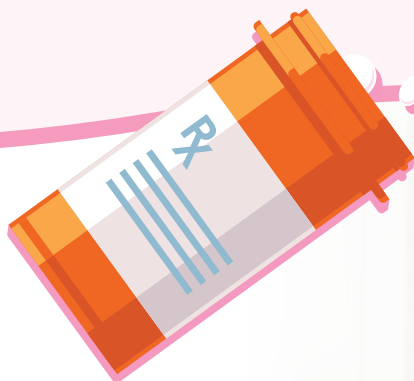
Statins help lower this risk. Studies involving thousands of people with diabetes have shown that statins reduce the risk of heart attacks, strokes, and death from heart disease. They help protect your heart even when cholesterol levels are not very high.

VIVA MEDICARE Wants to Help

To help you be as healthy as you can, we check to make sure members with diabetes are getting statin therapy. This is a nationally recognized Medicare quality measure.

If you are between the ages of 40 and 75 and take medicine for diabetes, a statin may be recommended for you. The great news is that a statin is covered by your VIVA MEDICARE plan, if you have Part D coverage.

If you have not filled your statin prescription, or if it has been a while since your last refill, now is a good time to talk with your doctor or pharmacist.





"My cholesterol is normal. Why do I still need a statin?"

Many people think statins are only for people with high cholesterol. But diabetes itself increases the risk of heart attack and stroke, even when cholesterol levels are normal. A statin does more than lower cholesterol. It also helps protect blood vessels and lower the risk of serious heart problems. That is why most adults ages 40 to 75 with diabetes are encouraged to take a statin unless their doctor determines it is not right for them.

"I'd rather control my diabetes with diet and exercise."

Healthy eating and regular physical activity are important parts of diabetes care. But, for many people with diabetes, lifestyle changes alone do not lower heart risk enough. A statin works together with healthy habits to provide added protection for your heart.

"I'm worried about side effects."

Statins are among the most studied medicines in the world and don't usually cause bad side effects. Some people may have muscle aches, but serious side effects are rare. If you have side effects, talk with your doctor. There are several statins available, and many people do well after switching to a different one or adjusting the dose.

"I already take too many pills."

It can be frustrating to take several medicines each day. However, a statin is one of the most important medicines for helping to protect your heart when you have diabetes. Many statins are taken only once a day and are available as low-cost generic medications.

"Will a statin make my diabetes worse?"

Statins may cause a very small increase in blood sugar in some people. However, experts agree that the benefit of preventing heart attacks and strokes is much greater than this small change.

For most people with diabetes, the benefits of taking a statin far outweigh the risks.

What Should You Do Next?

- If you have a statin prescription you have not filled, contact your pharmacy today.
- If you stopped taking your statin, talk with your doctor about restarting it. If side effects were a concern, ask whether another statin might work better for you.
- If you have never been prescribed a statin, ask your doctor if one is right for you.
- If you have questions about cost or coverage, call the Member Services number on the back of this newsletter or your ID card.

Taking a statin every day is one of the simplest and most effective ways to help protect your heart when you have diabetes. Even if your cholesterol numbers are normal, a statin can help lower your risk of heart attack and stroke and help you stay healthier for years to come.



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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).

Questions about your VIVA MEDICARE benefits?

Call our friendly Member Services team at

1-800-633-1542 (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.

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