

Enjoy Life

A Newsletter for VIVA MEDICARE Members

New NationsBenefits[®]
Over-the-Counter Discounts

PAGE 2

**Why Your Surgery
Location Matters:** Hospital
vs. Ambulatory Surgery Center

PAGES 4-5

Stay Safe and Steady:
Simple Ways to Lower
Your Risk of Falling

PAGE 6-7

Use your Silver&Fit[®]
Healthy Aging and Exercise
Program Benefit

PAGE 8

VIVA HEALTH Member Portal

PAGE 9

**Lentils: The Tiny Protein
Powerhouse**

PAGE 10

One-Pot Spiced Lentils

PAGE 11



New NationsBenefits[®] Over-the-Counter Discounts

We worked with NationsBenefits, your over-the-counter (OTC) provider, to give you a **20% discount** and lower the prices on all the items listed in these sections of your OTC catalog:

Cold, Flu, and Allergy & Vitamins and Dietary Supplements

Starting April 1st through the end of 2026, you'll see the 20% discount when you place eligible items in your cart at viva.nationsbenefits.com. If you place your order by phone or mail, the NationsBenefits team member will apply your discount for you.

If you're on the VIVA MEDICARE *Extra Value* (HMO SNP) or VIVA MEDICARE *Extra Care* (HMO SNP) plan, you can also use your flex card at in-network stores, like Walmart, Dollar General, Publix, and more.

The 20% discount does not apply when shopping in store with in-network retailers.

We hope you're as *excited about this discount* as we are!



Member Portal and Member App

24/7 Access to Your Health Plan at Your Fingertips

The Member Portal gives you easy, secure access to your health plan.

- ✓ See your claims
- ✓ View or download your ID card
- ✓ Get your plan documents, like Copay Sheets and Summary of Benefits
- ✓ Opt-in to get plan information by email instead of regular mail
- ✓ Track your spending, and more!



To login to your Member Portal account or register, go to VivaMembers.com today!

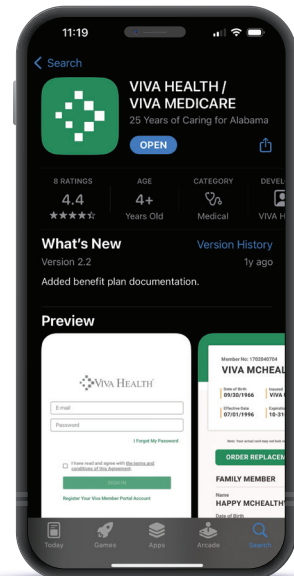


Member App

The VIVA HEALTH Member App shows everything in your online member portal, right from your smartphone or tablet.

To check out the VIVA HEALTH Member App, visit the Apple or Google Play store. Download the app and register.

If you have any trouble, please call 1-800-633-1542 (TTY: 711).



Why Your Surgery Location Matters

Hospital vs. Ambulatory Surgery Center



Where you have your surgery can make a big difference in what you pay. Ambulatory surgery centers often offer the same high quality care at a lower cost. Taking a moment to compare your options can help you stay healthy and save money at the same time.

Choosing where to have a surgery isn't just about finding the closest location to your home or doctor's office. Where you have a surgery can affect how much you pay. The same procedure can cost very different amounts depending on the setting. We want to help you make the best choice for your health and your wallet.

Two Places You Might Have Surgery

1

Hospital Outpatient Department

This is when you have surgery at a hospital but don't stay overnight. Hospitals have more staff, more equipment, and higher operating costs. This can lead to **higher copays or coinsurance** for you.

2

Ambulatory Surgery Center

An ambulatory surgery center is a smaller, specialized center that focuses only on same-day surgeries. They are safe, efficient, and usually cost less to run. Because of this, your **copay or coinsurance is often lower**.

Why Copays Are Different

- Hospitals charge more because they provide many services and must be ready for emergencies.
- Ambulatory surgery centers focus on planned procedures, so they can keep costs down. **When you have a procedure at an in-network ambulatory surgery center, your copay is \$0.**

A Simple Example:

Joe is a member who needs cataract surgery. The surgery is the same. The doctor may even be the same. But the setting changes the price.

Surgery Location	What You Might Pay	Why
Hospital Outpatient	Higher copay	Higher facility costs
Ambulatory Surgery Center	Lower copay	Lower operating costs

Is an Ambulatory Surgery Center Right for You?

This may be a good choice if:

- Your doctor says your surgery is safe to do in an outpatient setting.
- You want to save money on your copay.
- You prefer a smaller, more streamlined environment.

A hospital outpatient department may be better if:

- You have health conditions that require extra monitoring.
- Your doctor recommends hospital-level support.

How to Make the Best Choice

- **Ask your doctor** if your surgery can be done at an ambulatory surgery center.
- **Compare your plan** copays or coinsurance at vivahealth.com/medicare/member-resources. Click on your plan name and then your copay sheet.
- **Call Member Services** at 1-800-633-1542, if you need help understanding your options. We can take your call Monday - Friday, 8am - 8pm. From October 1 to March 31, 8am to 8pm, 7 days a week. TTY users, dial 711.

Stay Safe & Steady:



Simple Ways to Lower Your Risk of Falling

Falls can happen to anyone, but as we get older, our bodies change. Muscles may weaken, balance can shift, and vision might not be as sharp as it used to be. The good news is that there are many easy steps you can take to stay safe and confident every day. Think of these tips as small habits that help protect your independence.



Make Your Home an Easy and Safe Place to Live

A few small changes at home can make a big difference.

- **Clear the walkways.** Move cords, shoes, and clutter out of paths you use often.
- **Add good lighting.** Make sure hallways, stairs, and bathrooms are bright enough to see clearly.
- **Use non-slip mats.** Place them in the bathroom, kitchen, and anywhere floors may get wet.
- **Install grab bars.** These can help steady you in the shower or near the toilet.

Keep Your Body Strong

Strong muscles and good balance help prevent falls.

- **Stay active.** Walking, stretching, or gentle exercise can help your legs stay strong.
- **Try balance activities.** Simple moves like standing on one foot (while holding a counter) can help improve stability.
- **Talk with your doctor** before starting new exercises to make sure they're right for you.





Check Your Vision and Hearing

Your eyes and ears help you stay aware of your surroundings.

- **Get regular eye exams.** Updated glasses or contacts can help you see steps, curbs, and objects more clearly.
- **Check your hearing.** Good hearing helps you notice things around you, like someone approaching or a pet underfoot.



Review Your Medications

Some medicines can make you feel dizzy or sleepy.

- **Ask your doctor or pharmacist** if any of your medications could increase your fall risk.
- **Never stop taking a medication** without talking to your doctor first.



Use Support When You Need It

There's no shame in using tools that help you stay steady.

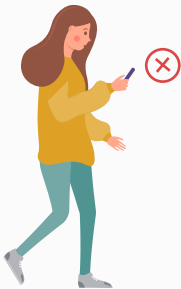
- **Canes or walkers** can give extra balance and confidence.
- **Wear supportive shoes** with non-slip soles. Avoid loose slippers or shoes that slide off easily.



Stay Hydrated and Eat Well

Your body works better when it's fueled.

- **Drink water throughout the day** to avoid dizziness from dehydration.
- **Eat balanced meals** to keep your energy up and your muscles strong.



Pay Attention When Moving Outside of Your Home

Being aware of your surroundings helps you stay safe.

- **Take your time.** Rushing increases the chance of tripping.
- **Watch for uneven surfaces** like curbs, rugs, or cracks in sidewalks.
- **Use handrails** when going up or down stairs.

You're Not Alone

Lowering fall risk is a team effort. Check out your gym and at-home fitness kit options with the Silver&Fit® Healthy Aging and Exercise Program that is included with your health plan. They have online classes that support balance and fitness. Learn more on the next page.



Empowering You in *Living Boldly*™

The Silver&Fit® Healthy Aging and Exercise program supports every member.



National Network of Fitness Centers

Access to participating fitness centers or YMCAs. You also have access to Premium locations, like fitness centers and studios, at an extra cost.¹



Workout Plans

Answer a few online questions to get a custom exercise plan.



Home Fitness Kits

Pick one kit per benefit year.²



Well-Being Club

Learn new skills and focus on well-being with classes and events on the Silver&Fit website, chances to connect in-person, and articles and videos.



Well-Being Coaching

Get help with your goals during phone, video, or chat sessions with a coach.³



FitnessCoach™ Virtual Personal Training

Challenge yourself through virtual sessions with a personal trainer.⁴



On-Demand Workout Videos

Visit the Silver&Fit website to find workout videos for all fitness levels.

Go to [SilverandFit.com](https://www.silverandfit.com) to get started today! For questions, call us toll-free at 1.877.427.4788 (TTY/TDD: 711), Monday through Friday, 7 a.m. to 8 p.m.



Are you using your Wellness Wallet Card?

Your Wellness Wallet Card was included in the 2026 calendar mailed to your home. This card helps you keep up with preventive screenings, shots, and drugs, vitamins, and supplements you're taking. It's important that your providers and pharmacist have the most up-to-date information on your health.

This card makes it easy to remember what you've checked off the list and what you still need.

- ✓ Annual Wellness Visit
- ✓ Health Risk Assessment
- ✓ Vaccines, like the flu shot
- ✓ Heart health screenings
- ✓ Other preventive screenings and tests



If you need an extra card, call Member Services and they will mail one to you. **1-800-633-1542 (TTY: 711)**

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

Lentils:

The Tiny Protein Powerhouse

Lentils may be small, but they pack a big punch when it comes to nutrition. These little legumes have been eaten around the world for thousands of years, and for good reason. They're one of the best plant-based sources of protein you can find.

Why Protein Matters

Protein helps your body grow strong. It builds muscles, repairs tissues, and keeps you feeling full and energized. Many people think you can only get protein from meat, but lentils prove that plants can do the job as well.

Lentils are:

- **High in protein:** One cup of cooked lentils has about 18 grams of protein. That's almost as much as a serving of chicken.
- **Full of fiber:** Fiber keeps your stomach happy and helps your body digest food smoothly.
- **Packed with nutrients:** Lentils contain iron, potassium, and B vitamins, which support your blood, heart, and energy levels.
- **Low in fat:** They give you energy without adding unhealthy fats to your diet.

Easy to Add to Meals

Lentils are simple to cook and fit into many dishes. You can toss them into soups, mix them into salads, or use them to make tacos or veggie burgers. They absorb flavors well, so they taste great with spices, herbs, or sauces.

Good for You and the Planet

Lentils don't need much water to grow, and they help keep soil healthy. Choosing lentils is not only good for your body—it's good for the environment, too.

Lentils may be tiny, but they're mighty. Adding them to your meals is an easy way to get more protein, more nutrients, and more flavor. They're a smart choice for anyone who wants to eat healthy and feel strong.



One-Pot Spiced Lentils

Prep time: 5 mins | Cook time: 55 minutes | Serves 4–6

2 tablespoons olive oil
3 medium carrots, peeled and diced into
1/2-inch pieces
1 tablespoon kosher salt, divided,
or to taste
3/4 teaspoon ground black pepper

2 cups dry green lentils
1 (14-ounce) can diced tomatoes in tomato
juice
4 cups water
1 tablespoon ground cumin
(Optional) Chopped fresh parsley

Step 1: *Sauté the carrots:* Heat the oil in a large saucepan over medium-high heat. When the oil is shimmering, add the carrots, 1 teaspoon salt, and black pepper. Shake the pan every 30 seconds or so to keep the carrots moving.

Step 2: *Add the lentils:* After 4 minutes, the carrots should have some nice browning at the edges. Add the lentils and stir to coat them with oil.

Step 3: *Add the tomatoes, water, and cumin:* Swish some of the water around in the tomato can, which will help you get all the tomato goodness into the pot. Add the cumin and the remaining 2 teaspoons of the salt (or to taste) to the pan and stir.

Step 4: *Cook the lentils and serve:* Cover the pan, bring the lentils to a boil, then reduce the heat to medium-low and let simmer for 50 to 60 minutes or until the lentils are tender, stirring them every 10 minutes. If the lentils get very thick before they're fully cooked, add a little more water. Season to taste, and serve garnished with finely chopped parsley, if using.

Refrigerate leftovers tightly covered for up to 6 days. To reheat, microwave, with the cover vented, for 2 minutes, stir, and microwave for another 30 seconds at a time until piping hot all the way through.

Nutrition Facts (per serving)

142 calories
5g fat

19g carbs
7g protein



It's survey season!

You may get a survey in the mail soon that asks about your health and how well VIVA MEDICARE is taking care of you. We want to make sure we're doing a good job. Please fill out the survey and send it back. Thank you for being a VIVA MEDICARE member!



Notice of Privacy Practices

VIVA MEDICARE is committed to protecting your privacy. Our Notice of Health Information Practices tells you how your medical information may be used and how you can get that information.

See this notice at VIVAHealth.com/Privacy or call Member Services at 1-800-633-1542 (TTY: 711) to get a printed copy in the mail.

We are happy to take your call Monday – Friday, 8am - 8pm.
From October 1 - March 31, we can take your call 8am - 8pm, seven days a week.

¹Fitness center participation may vary by location and is subject to change. Fees vary by Premium location. Please refer to the fitness center search on the Silver&Fit website. ²Home Fitness Kit promo codes cannot be used in combination with any other promotions on third-party vendor websites. Promo codes will expire at the end of the benefit year. Once selected, kits cannot be exchanged. Kits are based on availability and subject to change. ³The Silver&Fit program is not a medical provider or pharmacist, and its coaches do not offer medical or pharmaceutical advice. They cannot and do not diagnose or treat medical, mental health, or other health conditions. Coaches provide general information for educational purposes only. For any medical or health concerns, consult a qualified healthcare professional. ⁴Fees and limitations apply. The 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, FitnessCoach, 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. M950-712L-VIVA Program Flier 08/25 © 2025 American Specialty Health Incorporated. All rights reserved. H0154_mcdoc4748A_C_03/19/2026