

SimplyWell

Wellness tips and encouragement from Hally® health.

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Hally Health

Be smart – get your preventive screenings!

You shouldn't see your doctor *just* when you're sick. Going in for your annual physical or wellness visit – and getting your preventive screenings and shots – is also key to staying healthy. As your trusted partner working to help you improve your overall health and wellness, we've listed some of the most important screenings that can help you catch health problems early. Read on – and reach out to your doctor for more information and to schedule your screenings today.



Breast Cancer Screening

U.S. Preventive Services Task Force (USPSTF) guidelines recommend that women age 50 to 74 get a mammogram every two years. If you're over 74, talk to your doctor for recommendations.

Colorectal Cancer Screening

The USPSTF recommends people age 45 to 75 get screened for colorectal cancer regularly. And if you're younger than 45 and think you may be at high risk, or if you're older than 75, ask your doctor if you should be screened. A colonoscopy is the preferred screening method, but you can talk to your doctor to see if other options are right for you. Options include: fecal occult blood test (gFOBT) or FIT (fecal immunochemical test) annually; Cologuard® every three years; a flexible sigmoidoscopy every five years; or a colonoscopy every 10 years.

Cervical Cancer Screening

Women age 21 to 29 should have a Pap test every three years – and HPV testing should not be used unless it's needed after an abnormal Pap test result.

Beginning at age 30, you should get a Pap test combined with an HPV test every five years (as long as the test results are normal). If the results are abnormal, you may need to be screened more often.

Bone Mineral Density (DEXA) Screening

If you're 45 or older and have recently broken a bone, ask your doctor if you should have a DEXA scan – a simple test that can help identify whether you have osteoporosis (thinning bones). It can also help you and your doctor create a plan to prevent broken bones in the future.

Tests for High Blood Pressure

When your blood pressure (the force of your blood pushing against your vessels) is consistently too high, it can lower life expectancy and lead to serious (and possibly deadly) health conditions. Blood pressure of 130/80 or higher is considered high (hypertension). Your doctor's blood pressure goal for you will depend on your personal factors.

BLOOD PRESSURE CATEGORY	SYSTOLIC mm Hg (Upper Number)	and/or	DIASTOLIC mm Hg (Lower Number)
NORMAL	LESS THAN 120	and	LESS THAN 80
ELEVATED	120 – 129	and	LESS THAN 80
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 1	130 – 139	or	80 – 89
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 2	140 OR HIGHER	or	90 OR HIGHER
<u>HYPERTENSIVE CRISIS</u> (Consult your doctor immediately.)	HIGHER THAN 180	and/or	HIGHER THAN 120

If you have diabetes, your doctor will probably have you get these preventive screenings too:

Diabetic Retinal Exam – With diabetes, you’re at higher risk for glaucoma, cataracts and diabetic retinopathy. Since many eye problems occur before you notice any symptoms, the American Diabetes Association® (ADA) recommends a yearly diabetic retinal eye exam to find issues early. If your exam’s normal, you can wait two years, rather than one, for your next exam. Make sure your exam results are sent to your primary care doctor.

Nephropathy (Kidney Health) Screening –

This yearly urine test measures level of kidney function and looks for early signs of damage. Diabetes can cause kidney damage and potential failure. The ADA also recommends keeping your blood sugar and blood pressure under control to help protect your kidneys.

HbA1c Testing – A1C blood testing shows what

your average blood sugar has been over the past three months. Get this test at least twice a year. If you have medication changes or are still working to meet your blood sugar goals, you may need to get the test more often. The goal for most adults with diabetes is an A1C under 7%. However, some people with other health issues may have a different goal – ask your doctor what yours should be.

For information on coverage and costs (if applicable) for specific screenings, tests, exams, vaccines and healthcare appointments, please see your health plan materials or call the number on the back of your health plan ID card.



What to Know About Seasonal Affective Disorder

Seasonal affective disorder – or SAD – is a type of depression that occurs during certain times of the year. Here’s what you need to know to help you or a loved one dealing with this common issue.

It’s not just during the cold months.

There are two types of SAD. The most common, often called “fall-onset SAD,” begins in the late fall and continues into the spring or early summer. This is sometimes known as “winter depression.” But SAD can also begin in the spring and continue until the fall or later (called “spring-onset SAD”).

Common Symptoms

Symptoms are often similar to those of other types of depression – a lingering depressed mood for two weeks or more; feeling sad, hopeless or cranky most of the day; and difficulty enjoying the things you used to love. Additionally, symptoms may include low energy and prolonged tiredness, insomnia (trouble sleeping) or hypersomnia (excessive sleeping), restlessness, feelings of guilt or worthlessness, weight changes, confusion or forgetfulness, and more. Often, people with fall-onset SAD experience hypersomnia, weight gain and an appetite for starchy foods. Spring-onset SAD is commonly marked by insomnia, weight loss and less appetite.

Treatment and Tips

If you think you or a loved one has SAD, reach out to your doctor – they can help you find the best treatment for your (or your loved one’s) unique needs. They might suggest talk therapy with a counselor, light therapy or antidepressant medications.

Getting good sleep is also key to dealing with SAD and its symptoms. Try these helpful tips:

- Follow a regular sleep routine every day (as much as possible).
- If you can’t fall asleep, get out of bed and try again later.
- In the morning, sleep to the point of feeling rested – then get up and start your day.
- Don’t smoke. And don’t have caffeine or alcohol in the evening.
- Keep your bedroom dark, cool and quiet.
- Get your exercise during the day, not right before bed. And walk or jog outside to get your daily dose of sun.
- Use a “dawn-simulating” lamp that brightens your bedroom gradually in the morning, before the sun comes up.

For even more helpful tips, reach out to your doctor. SAD is common, but it doesn’t have to get in the way of you or your loved one living a full, healthy – and happy – life.

References

David Avery, MD, “Seasonal affective disorder: Treatment,” UpToDate®, 2022.

“Patient education: Seasonal affective disorder (The Basics),” UpToDate®, 2022.



Announcing Our New and Improved Member Account and Mobile App

Get started today!

We're excited to announce that we've launched a new Hally® member account and mobile app. Both are available now, and you'll love the new experience they offer! They place you and your needs front and center.

Why have we launched a new member account and mobile app?

- It gives you a better member experience.
 - You'll get better service and streamlined care, because it helps us work more closely with your doctors – and the hospitals, clinics and specialists you know and trust.
 - How? The new member account and mobile app are supported by MyChart – a very popular platform that many doctors, hospitals and clinics already use. By using the same platform they use, we can better coordinate your care if needed. The end result? Better service and streamlined care for you.
 - You get enhanced security, protecting your account through a two-factor authentication process.
 - You get more seamless and direct access to all your healthcare needs within one single app. If your doctors or hospitals are already using MyChart, you can add their organizations directly on the new mobile app.
- Just like on our previous Hally app and on hally.com, you get the same secure, instant and easy access to your health plan's coverage, where you're able to:
 - Sign up for alerts.
 - Go paperless by opting in for secure e-Delivery of your plan materials.
 - Pay your monthly premium or set up recurring payments.
 - View your claims, authorizations and Explanations of Benefits.
 - Find doctors, healthcare facilities and pharmacies covered by your plan.

But the best part? There's a new look, enhanced speed and download times, advanced connectivity to your doctor and much more! With the new member account and mobile app, your needs are met better than ever before.

- You also stay seamlessly connected to all the Hally health resources, programs, perks and offerings you've come to know and love – and within a new, enhanced experience! You get the tools, tips and resources you need to help you live your healthiest life.

**Benefits and coverage may vary from plan to plan. Please review your plan materials or call the number on the back of your health plan ID card for specifics.*

You can get started right away – the new Hally member account and mobile app are available now!
Here's how to set up your new member account:

If you received a code via letter or email, follow these steps to register:

1. In your desktop browser, head to hally.com and click "LOGIN."
2. Follow the instructions provided within your letter or email.

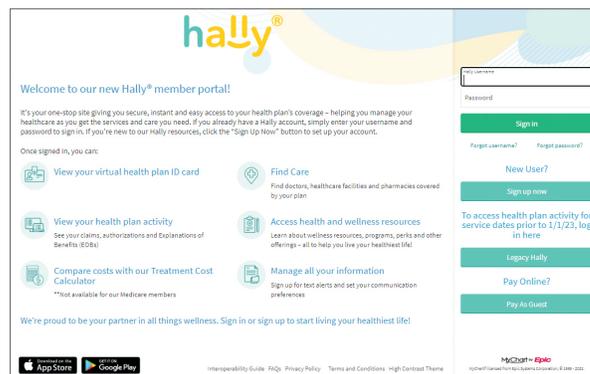
To register without a code:

1. In your desktop browser, head to hally.com and click "LOGIN."
2. Click "Sign up Now."
3. On the right hand side of the page, click "Sign up online."
4. Enter the required demographic information, complete the CAPTCHA (a test the computer uses to make sure you're a real human, not a robot) at the bottom of the page and click "Next."
5. After clicking "Next," you may be asked to verify your email address. To do so, click "Send to my email" and enter the code sent to your email.
6. Enter the username and password you'd like to use for your account. Click "Next."
7. Enable email and text message (SMS) notifications. Click "Sign In" to complete the sign-up process.

Note: Depending on how you pay your premium, you may be asked to reenter your payment information. If you're currently enrolled in Autopay, no further action is needed.

If you don't already have the MyChart mobile app, you need to download it to access your Hally account on the go. Here's how:

- Once your new Hally member account is all set up, download the MyChart mobile app by visiting the App Store® or Google Play®, or simply scan one of the QR codes at right.



Apple® and App Store® are registered trademarks of Apple Inc. Google Play® and the Google Play Logo are registered trademarks of Google LLC.

Already have the MyChart mobile app?
Many of our members already have the MyChart mobile app through their doctor or hospital – if you're one of them, great news! No need to re-download anything – just add us to the app.



If you have any questions or need help, contact tech support at (877) 647-2326. We're here for you!



Diabetes 101

An Eye Disease to Watch Out For

If you have diabetes, it's extra important to keep track of your eye health. Diabetes can cause a disease called diabetic retinopathy, which can lead to vision loss and even blindness. Here's what you need to know, from the American Academy of Ophthalmology®.



Diabetic Retinopathy: The Basics

With diabetes, high blood sugar levels can damage the blood vessels in your retina (the layer of tissue at the back of each eye). The vessels can swell and leak – or even close, stopping the blood flow. Sometimes new, abnormal vessels begin growing on the retina. All these things can lead to vision loss.

Two Stages

In general, there are two stages of diabetic eye disease. The early stage is called **non-proliferative diabetic retinopathy (NPDR)**, and a lot of people with diabetes have it. When you have NPDR, your tiny blood vessels leak, causing your retinas to swell. If your macula (an area in the center of each retina) swells, it's called a macular edema – and this is the most common cause of vision loss for people with diabetes. With NPDR, your retinas' blood vessels can also close (called macular ischemia). Additionally, tiny particles sometimes form in your retinas. All these issues affect your vision – when you have NPDR, your eyesight is usually blurry.

The later stage of diabetic eye disease is called **proliferative diabetic retinopathy (PDR)**, and it's very serious. With PDR, new blood vessels start growing on your retinas. These fragile vessels often bleed into the gel-like fluid that fills your eyes. When they only bleed a little, you'll probably just see a few dark-colored floaters. But when they bleed a lot, it can completely block all vision. The new vessels can also create scar tissue, which can lead to even more problems.

What to Watch For

You can have diabetic retinopathy and not notice anything abnormal, at least in its early stages. That's why yearly eye exams are so important, because they can catch it before symptoms appear. As the disease gets worse, you may notice these common signs, which will usually affect both eyes:

- A growing number of floaters.
- Blurry vision, or eyesight that shifts between blurry and clear.
- Dark or blank areas in your field of vision.
- Seeing colors as faded or “washed out.”
- Poor night vision.
- Loss of vision.

Take action today.

You can take action to help prevent vision loss from diabetic retinopathy. Follow these tips:

- Get your yearly dilated eye exam – every year.
- Talk to your doctor about ways to control your blood sugar. This can help prevent damage to your eyes' vessels.
- If you notice changes to your eyesight, call your eye doctor right away.
- If you're diagnosed with diabetic retinopathy, get treatment right away – while it's still in its early stages.

Your eyesight is too important to take lightly – be smart and stay on guard against diabetic eye disease.

References

Kierstan Boyd, “Diabetic Retinopathy: Causes, Symptoms, Treatment,” American Academy of Ophthalmology®, 2022.

The Dangers of High Blood Pressure

High blood pressure (HBP) can be very dangerous to your health and well-being. It lowers life expectancy and can lead to serious, possibly deadly conditions by causing damage to your blood vessels. Understanding the potentially serious complications resulting from HBP can help motivate you to make the lifestyle changes needed to get it under control.

Blood pressure of 130/80 or higher is considered HBP (also called hypertension). Your doctor's blood-pressure goal for you will depend on your individual factors. Ask them what you should aim for – and tips for how to get there.

Healthy eating and lifestyle changes are often the first treatments for HBP because they can have a big effect. Small changes can make a large difference in reducing your risk of developing conditions related to HBP. Talk to your doctor about these and more ways to lower your blood pressure, including medication. Learn more at heart.org/BloodPressure.

Stroke

HBP can cause blood vessels to burst or clog more easily, which can lead to a stroke if it happens in the brain. Seventy-seven percent of people who have a stroke for the first time have HBP.

Heart Attack

HBP can cause blood vessels to become blocked, leading to a heart attack. Sixty-nine percent of people who have a heart attack for the first time have HBP.

Kidney Disease

When damaged blood vessels stop your kidneys from getting the blood they need to function, your kidneys can no longer filter waste from your blood properly. HBP is the second-leading cause of kidney failure.

Vision Loss

HBP can cause blood vessels in the back of your eyes to rupture or make your optic nerve swell, causing loss of vision.

Sexual Dysfunction

Blood vessel damage from HBP reduces blood flow throughout your body. Lower blood flow to the pelvis can result in erectile dysfunction in men and lower libido in women.



A top-down view of a white bowl with a green rim, filled with a thick, orange-red tomato soup. The soup is garnished with a mix of diced red tomatoes, green cucumbers, and white onions. The bowl sits on a white plate with a green border, which is placed on a rustic wooden surface. To the right of the plate, there are several whole red tomatoes and a slice of bread. The overall scene is bright and appetizing.

hally®

Let's cook
something
delish!

Slow Cooker Vegetable Turkey Soup

6 servings
Serving size: 2 cups

Ingredients

- 1 lb. ground skinless turkey breast
- 3 large carrots, sliced crosswise into rounds
- 2 medium zucchini, halved lengthwise and sliced
- 1 small onion, chopped
- 1 28-ounce can no-salt-added tomato sauce
- 1 15.5-ounce can no-salt-added cannellini beans, rinsed and drained
- 2 medium garlic cloves, minced
- 1 T. dried Italian seasoning, crumbled
- ½ t. salt
- ½ t. pepper
- 4 c. fat-free, low-sodium chicken broth

Directions

1. Put all the ingredients in a slow cooker, stirring to combine and breaking up turkey.
2. Cook, covered and on low for 8 hours, or until turkey is no longer pink.

Find more delicious recipes at hally.com/category/food-cooking. Yum!

Calories: 224, Total fat: 2 g, Saturated fat: 1 g, Cholesterol: 51 mg, Sodium: 314 mg, Total carbohydrate: 27 g, Fiber: 7 g, Total sugars: 11 g, Protein: 26 g

Source: <https://recipes.heart.org/en/recipes/vegetable-turkey-soup>

Photo may include foods and ingredients that aren't a part of this recipe or included in the nutrition analysis.

Doctor's Orders

Learn more about colorectal cancer.

Colorectal cancer is one of the most common cancers – but also highly curable when caught early. Here's some key information from the not-for-profit healthcare organization **Fight Colorectal Cancer**.

Signs and Symptoms

Watch out for these signs. But also know two key things: symptoms aren't the same for everyone, and many people get colorectal cancer without noticing any symptoms (which is why regular screenings are so important).

- **Blood in your stool (poop) or bleeding from your rectum.** Make sure to let your doctor know the color of the blood (and of your stool); whether the blood's on or in your stool; how often it occurs; and if any other symptoms happen at the same time.
- **Significant or ongoing changes in your bowel habits.** Everyone has different habits for going to the bathroom – there is no one “normal.” But if you experience big or lasting changes to your usual routine, talk to your doctor. For example, if your stools become hard to pass or their color becomes black/tarry, clay-colored, white or deep red. Schedule a doctor's visit if you haven't passed stool for three days; have very narrow stool; experience mild abdominal pain; get sudden urges to go to the bathroom while being unable to control your bowel movement; or have unexplained weight loss. And get immediate medical help if there's blood, mucus or pus in your stool; you have severe abdominal pain; you can't pass gas; or if you have watery, diarrhea-like stools for 24+ hours.
- **Narrow stools.** If your stools are more narrow (thinner) than usual, it's often not a cause for concern – especially if this happens only once in a while. But if you have repeated narrow stools for over a week, talk to your doctor.
- **Frequent gas-passing pains, bloating, abdominal cramps or feelings of fullness.**
- **Rapid or unexplained weight loss.**
- **Extreme tiredness, fatigue or weakness.**

Be smart – take these steps.

- **Stay up to date on your colorectal cancer screenings.** Beginning at age 45, get screened for colorectal cancer – and keep getting screened as often as your doctor says. This is very important even when you have no symptoms or family history of the disease. Let this sink in: 60% of colorectal cancer deaths can be prevented with screening. Talk to your doctor about screening options (it's not just colonoscopies!) and what's best for you.
- **If you have a family history of colorectal cancer or any other risk factors, ask your doctor about beginning your screenings at an even younger age.**
- **No matter how old you are, if you experience any of the signs or symptoms above, don't ignore them – reach out to your doctor right away.**

Colorectal cancer affects far too many lives – but, thankfully, we have tools to prevent it or catch it early. Stay up to date with your screenings, watch for warning signs and keep a close relationship with your doctor. Your health will thank you.

For information on coverage and costs (if applicable) for specific screenings, tests, exams and healthcare appointments, please see your health plan materials or call the number on the back of your health plan ID card.

Right Care, Right Place

Know where to go for care.

When you need a healthcare service, where should you go? Should you call your primary care provider? Visit the hospital or urgent care clinic? It all depends, based on what your illness, injury or need is; how severe it is; how soon you need care; your location; and more. Use this guide to help – and cut it out and put it on your fridge for easy reference.



Where to Go	When to Go	Typical Costs	Appointment Needed?
Primary Care Provider (PCP)	Non-emergency care. Physicals and wellness checks, vaccines, routine care and illness. Available in person and (often) by phone/video.	\$-\$\$	Yes. Available during usual business hours. Same-day often available.
Virtual Visits*	Non-emergency care. Illness, injury, behavioral health and more. Available from home or anywhere, by phone or video through hally.com.*	\$ Free with some plans.	No. Available 24/7, 365. Wait Time: ~15 mins.
Urgent Care Clinic	Non-emergency care. Illnesses and injuries that need care right away. Available in person.	\$-\$\$	No. Available for extended hours. Often open seven days a week.
Emergency Department	Emergency care. Immediate treatment for serious or life-threatening illnesses, injuries and issues.	\$\$\$\$	No. Available 24/7, 365. Potentially longer wait times.

For coverage information – or if you have any questions – call the number on the back of your health plan ID card. **And remember, always call 911 right away if you have a life-threatening medical or mental health emergency.**

Have you tried out virtual visits?*

Getting expert, trusted help for your physical, emotional and behavioral health needs has never been easier. Many plans offer **virtual visits**, which let you connect with board certified doctors and psychiatrists, as well as licensed therapists, by phone or secure video 24 hours a day, 365 days a year – all through your phone, tablet or computer.

Physical Health Needs – Get help for your allergies, insect bites, rashes, cold and flu

symptoms, ear problems, pink eye, nausea, vomiting, diarrhea and many other common conditions.

Emotional and Behavioral Health Needs – Get help for anxiety, stress, depression, grief, PTSD, trauma, bipolar disorder, addictions and substance issues, and more.

Easily set up a virtual visit online from **hally.com**.* Simply log in and get started today.

**Virtual visits aren't available on all plans. Also, some plans feature virtual visits through a source other than hally.com. To see if virtual visits are available on your plan (and to see if they're offered through hally.com), please see your health plan materials or call the number on the back of your health plan ID card.*

For more information about virtual visits, or help getting started, call the number on the back of your health plan ID card.

Virtual care isn't meant to treat all medical conditions – please remember to always visit the emergency department or call 911 for emergencies.

You'll need to have an online member account (for your health plan) before you're able to access virtual visits. If you haven't already created an account, visit login.hally.com.

For more specific details and information about coverage and costs for virtual offerings, please see your health plan materials or call the number on the back of your health plan ID card.

Cut here!

Antioxidants – Your Body’s Ally in Health

You’ve probably seen the word “antioxidants” on food packages or heard it on your favorite cooking show – but what exactly are antioxidants? It’s a big word, for things that can offer big protection for your health. Read on to learn more!



The Basics

Vitamin C, vitamin E and carotenoids (which include beta-carotene, lycopene and lutein) are all antioxidants. They protect your cells against free radicals. And what exactly are free radicals? They’re molecules that are created when your body breaks down food or when you’re exposed to tobacco smoke or radiation – and they may play a role in causing cancer, heart disease and other health problems. Antioxidants help keep your cells healthy, protecting them from the damage caused by these free radicals.

Carotenoids

There are 600+ types of carotenoids in the foods we eat! Beta-carotene, lycopene and lutein are perhaps the best known. Foods high in carotenoids may help prevent certain cancers, lower your risk of macular degeneration (eye damage that can cause loss of vision) and more. Looking for tasty meals with lots of carotenoids? Include red, orange and deep-yellow veggies, and certain dark-green leafy veggies too. Think sweet potatoes, carrots, tomatoes, winter squash, Brussels sprouts, broccoli and spinach. Yum!

Vitamin E

Vitamin E protects your health in many ways. As an antioxidant, it helps protect your cells from damage that could lead to cancer, heart disease, cataracts and more as we age. It can also offer protection from chronic diseases. Find vitamin E in vegetable oils, nuts, seeds, peanut butter, whole grains, wheat germ and fortified cereals.

Vitamin C

This is perhaps the best known of all. Vitamin C helps protect your body from infection and cell damage, helps you absorb iron, helps produce collagen (the tissue that holds your muscles and bones together), and more. Up your levels of vitamin C with citrus fruits (think oranges, grapefruits and tangerines), strawberries, sweet peppers, broccoli, tomatoes and potatoes.

Even More Antioxidants

Other antioxidants include flavonoids, tannins, phenols and lignans. Find these in veggies, herbs, fruits, whole grains, nuts, seeds, spices and cocoa.

Getting hungry?

And getting excited about protecting your health? Find delish recipes at [hally.com/category/food-cooking](https://www.healthline.com/category/food-cooking) – have fun exploring and search for dishes with the foods mentioned above. You’ll love the variety of tasty options!

References

“Healthy Lifestyle: Antioxidants, Slide show: Add antioxidants to your diet,” Mayo Clinic, 2022.

Esther Ellis, MS, RDN, LDN, “Antioxidants Protecting Healthy Cells,” Eat Right®, Academy of Nutrition and Dietetics, 2021.

Pharmacy Corner

Exciting New Savings for Insulin and Vaccines

If you're a member of one of our Medicare plans with prescription drug coverage (also called Medicare Part D), we have great news! This past January, new cost savings began for insulin and a number of important vaccines. Read on to learn more.

Helping You Save on Insulin

We know how costly insulin can be – but also how important it is for those with diabetes and certain other health issues. To help make it more affordable, **insulin covered by your plan will now cost you no more than \$35 a month.**

This means that any insulin option on your plan's formulary – no matter what tier it's on – will be this price or lower, through all phases of coverage. And you do not need to meet a deductible first – the new low cost begins right away. Whether you're a Low Income Subsidy (LIS) enrollee or not, this new price limit applies to you!

Vaccines at No Cost to You

Staying healthy also means getting vaccines to help you prevent diseases and illness. We're happy to announce that **you now have a much larger list of vaccines available at no cost to you!**

The Advisory Committee on Immunization Practices (ACIP), a group of medical and public health experts at the CDC, creates a list of their recommended vaccines – and you now can get all Part D vaccines on this list for a \$0 copay, including those that are not on your plan's formulary. And like with the insulin savings, you do not need to meet a deductible first. Just be sure to get the vaccines at an in-network pharmacy, not at your doctor's office. Dozens of vaccines are on the list, including those for shingles, tetanus and more.

We're excited to pass along these great savings – to help keep you healthy and your wallet happy. If you have any questions, give us a call.

These costs and savings only apply to our members with prescription drug coverage (Medicare Part D, which is also part of many of our Medicare Advantage plans). And they only apply to insulins on your plan's formulary that are covered by Part D and to ACIP-recommended vaccines that are covered by Part D. If you have any questions – or to find out which specific insulins and vaccines are included – call the number on the back of your health plan ID card.



Don't let falls knock you down.

Your health plan wants to be your trusted partner always working hard to improve your overall health and wellness. This means helping you prevent and manage illnesses and diseases – but it also includes helping you avoid an even more common health issue that many people forget about: falls.

Not Something to Take Lightly

Falls are serious. According to the CDC, about 36 million falls are reported in the U.S. every year among older adults. And each year, these falls result in 32,000 deaths and 3 million emergency department visits. As we age, our risk of falling goes up. But this shouldn't stop us from living life and doing things we love. You can take action to help avoid falls – and we have key information to help you! Here's what you should know and do.

Your doctor's your best resource – talk to them!

We strongly encourage you to reach out to your doctor to chat about falls and fall risks.

- Have them complete a personalized fall-risk assessment with you.
- Tell your doctor if you've fallen in the past, worry about falling or have moments when you feel unsteady.
- Go over the medications you take, including over-the-counter ones. Your doctor will know if any can cause side effects like dizziness, confusion or sleepiness.
- Ask if a bone mineral density (DEXA) screening (to test the strength of your bones) or vitamin supplements (to help improve bone, muscle and nerve health) are right for you.

- Have your doctor check your feet – and ask about proper footwear (like shoes with nonskid soles rather than house slippers) and whether you may benefit from seeing a foot specialist.
- Ask if you need to start using a walker, cane or other type of support.

And don't forget these helpful tips...

- **Make your home safer.** Remove clutter, throw rugs, and any wires or cords that are in the way. Make sure you have enough lighting to see clearly and get night lights for your hallways. Have sturdy handrails and good lighting in all staircases. Install grab bars in the bathroom and get a nonslip mat for your shower or bath.
- **Stay active.** Many exercises can improve your balance and strength – which can help prevent falls. Try yoga (or chair yoga), tai chi or some other fun activity! Ask your doctor what exercises are best for you.
- **Get an eye exam every year.** Bad eyesight can lead to falls. Get new glasses or contacts if your vision's changed.



Want more information and resources?

- Visit [hally.com](https://www.hally.com) and search for “fall risk.”
- For a checklist to help you spot and fix hazards in your home, go to [cdc.gov](https://www.cdc.gov) and search “Check For Safety, A Home Fall Prevention Checklist For Older Adults.” You’ll find a PDF with all the actions you should take for your stairs, steps, kitchen, floors, bathrooms and bedrooms.
- Visit [nia.nih.gov](https://www.nia.nih.gov) (the National Institute on Aging’s website) and search “fall prevention.”

Falls are serious, but you have the power to help prevent them. Talk to your doctor today and take action to lower your risk and stay steady on your feet. You got this!

For information on coverage and costs (if applicable) for specific screenings, exams and healthcare appointments, please see your health plan materials or call the number on the back of your health plan ID card.

Annual Wellness Visit vs. Physical: What's the difference?

To stay on top of your health, it's important to get an *annual wellness visit* and a *physical*. We're here to help explain what the differences are – and why you should get both every year.

Your Annual Wellness Visit

An annual wellness visit is a yearly appointment with your primary care provider (PCP) where you work together to develop a prevention plan that's personalized for you. The focus is prevention, and it's an opportunity for you to have a conversation about your overall health, health risks and end-of-life preferences. This visit includes creating or updating a personalized health plan that lists your preventive screenings as well as chronic condition management.

- Obtaining a personal and family medical history.
- Screenings/assessments (fall risk, hearing, depression, cognition and activities of daily living).
- Making a list of your healthcare team (providers, specialists, care coordinators, etc.).
- Creating a personalized wellness plan, including a screening and vaccine schedule.

Most of our health plans cover in-network annual wellness visits at 100%. But if your healthcare provider finds a new health problem and takes steps to treat it during your visit, you may be billed for the diagnostic care you receive.

Your Yearly Physical

An annual physical is different from the annual wellness visit. A physical is a “hands-on” exam, while the annual wellness visit is a “hands-off” exam. Your yearly physical is a head-to-toe assessment, where your PCP will check your vital signs, like blood pressure, heart rate, respiration rate and temperature.

They'll examine your head, neck, heart, lungs, abdomen, arms, legs, skin, balance, strength and mental state. Just like your annual wellness visit, the focus is on prevention and screening. For most plans we administer, you'll pay nothing for your annual physical as long as you use an in-network provider.

Why You Should Get Both

It's important to have both an annual wellness visit and a yearly physical. This gives you and your PCP the most complete view of your health and helps you create a personalized prevention plan to keep you as healthy as possible. Don't wait – contact your PCP today to schedule your appointments.

For more information about annual wellness visits or annual physicals – including information specific to your plan's coverage details – call the number on the back of your health plan ID card.



There are many great reasons to have an annual wellness visit. It helps you catch concerns sooner than a regular office visit, lowers your risk of disease development and increases your chances of getting preventive care services. An annual wellness visit also gives your PCP a more complete picture of your overall health, which can help with medical advice and future diagnoses. Make sure to bring a complete list of the medications you take, your vaccine history (if you have it), and a list of all the other healthcare providers and specialists you see.

Here's what may take place during your annual wellness visit:

- Measurements (height, weight and blood pressure).
- Medication review (prescription drugs, over-the-counter medications and supplements).

Get to Know Your Benefits Papa Pals – Our Exciting New Companion Benefit

We all need a pal sometimes. That's why we're partnering with Papa to offer most of our Medicare members access to Papa Pals, a network of friendly helpers available both in person or by phone. Get up to 30 hours of in-home support yearly – at no cost to you – from a friendly companion who can help you with a variety of tasks or just be a fun person to chat with. They can go with you to places like the library, parks, your doctor's office or pharmacy, and more. They usually give help in one-hour increments, and they can provide these services and more:

- Companionship (like playing games, eating meals or having conversations with you).
- Transportation – rides to where you need to go!
- Technical support (like computer help, setting up streaming platforms or teaching you how to make video calls).
- Light help around your house – and meal prep too!
- Grocery shopping and other errands.
- Help with your pet.
- Light exercise (the perfect walking partner!).
- Help discovering fall risks, mold and other potential harms in your home.

Scheduling time with your pal is easy: simply call (888) 498-4119 (TTY: 711), Monday to Friday from 7 a.m. – 10 p.m. CT, or Saturday to Sunday from 7 a.m. – 7 p.m. CT. Papa Pals are there for you when, where and how you need them.

Frequently Asked Questions

We often get these questions from people using – or interested in – the Papa Pals program.

I love my Papa Pal. Can I request the same pal for all my visits?

Yes! You can request a specific person (what we call your “preferred” Papa Pal). If they're available, they'll be there!



How do you qualify people to become Papa Pals?

I want to make sure this program is safe.

Papa Pals go through criminal background checks and motor vehicle record checks, and their insurance and identity are verified. Papa Pals also must agree to abide by the Papa Community Standards (found at papa.com/community-standards) of kindness, integrity and safety. Papa and your health plan care deeply about giving you the best, most compassionate, trusted companions.

What types of services do Papa Pals not provide?

Papa Pals do a lot, but they don't do it all. They don't assist with medical care, such as bathing, medication administration, dressing, toileting (including diaper changing), brushing teeth or help feeding. In terms of house tasks, they don't do activities that you'd pay a professional to do – such as deep cleaning, lawn care, power tool usage, climbing ladders or lifting over 20 pounds. But they can help with many types of light housework – such as dusting open surfaces, wiping down your counters, sweeping, folding clothes, organizing things, meal prep and physical safety tasks like changing your lightbulbs. If you're wondering if they can do a certain thing, just ask your pal!

We're here for you.

The Papa Pals program is just one of the many ways we're working hard to meet your needs and give you top-quality service and support. Try it out today. We care deeply about your well-being – and know how helpful a good pal can be!

Some of our plans do not include the Papa Pals program. To see if your plan includes it, or to find out more information about the program, see your health plan materials or call the number on the back of your health plan ID card.



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HEALTH AND WELLNESS OR
PREVENTION INFORMATION

Want to make a difference?

We are looking for members who are comfortable sharing their perspectives and feedback on how we, as a health plan, can improve for the greater good of our plan participants. If you are interested in learning more, please email Gregg.Mottola@HealthAlliance.org. Meetings are typically held on a quarterly basis, so you would be asked to share your perspective three to four times a year. As always, our goal is to represent our plan participants' diverse geographic, cultural and medical backgrounds.

Benefits and coverage may vary from plan to plan. Please review your plan materials or call the number on the back of your health plan ID card for specifics.