

SimplyWell

Wellness tips and encouragement from Hally® health.

WHAT'S INSIDE

Hally health: Walk your way to better health. - 2

A Better Way to Get Your Vaccines - 9

Have you tested your bones lately? - 10

Pharmacy Corner: Avoid the harms of opioids. - 14

And much more.



hally[®]
hally.com

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.

Hally Health

Walk your way to better health.

Sure, marathon runners are impressive. And so are champion weightlifters. But for many of us, exercise isn't as intense or newsworthy – and it doesn't have to be! In fact, we can get healthier simply by walking. Here's what you need to know, via information from Mayo Clinic.

How Walking Helps

Taking regular, brisk walks can improve your health and well-being in a number of ways. Among other great benefits, walks can:

- Increase your muscle endurance.
- Improve your coordination and balance.
- Strengthen your immune system.
- Help you lose extra body fat and maintain a healthy weight.
- Increase your energy and boost your mood.
- Lower your stress and tension levels.
- Help you prevent health conditions like high blood pressure, heart disease and stroke.



Tips to Keep in Mind

To get the most out of your walks, keep these helpful tips in mind.

- Ask your doctor what your walking goals should be, based on your specific health goals, conditions, age and ability.
- Come up with a plan – and write it down. If your life is busy and full of activities, plan the specific times you can fit your walks in.
- Set realistic goals. Walking the length of a marathon right away? Most likely, no. Starting with a more realistic plan and building up over time? Yes!
- What can building up over time look like? Walking faster, farther and more often. You can set weekly goals, monthly goals or whatever works for you.
- Make sure to track your progress. This will help you build bigger goals – and you'll be able to see, and celebrate, all your achievements!
- Stay motivated. Make walking a regular part of your life. To stay pumped up, mix things up – walk new routes, hike new trails, bring along walking buddies and celebrate your wins. Walking should not only be a healthy activity, but a fun one too!

We hope these tips will help you walk your way to your healthiest life. We're honored to treat you and your loved ones as our dear partners, as we work with you to improve your overall health and wellness.



Don't forget to download the MyChart mobile app to access your Hally® account information on the go. Visit the App Store® or Google Play®, or simply scan one of these QR codes.



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



Beware of these scams.

We care deeply about keeping your personal information safe, and we're here to help protect you from fraud and bad actors.

The federal government, and its Department of Health and Human Services (HHS), wants you to keep an eye out for current fraud schemes that often use social media and other ways to try to get you to give up your personal or financial information. Stay smart and protect your information – to learn about the most recent scams, visit this HHS website: <https://oig.hhs.gov/fraud/consumer-alerts>.



Doctor's Orders

Don't forget to stretch.

We hear it all the time: “Get your exercise.” But one thing we don't hear as often, but should: “Make sure you stretch, too.” Stretching helps us stay healthy, prevent injuries and more. Here's key information from Mayo Clinic.

The Many Benefits of Stretching

No matter what your age, regular stretching helps your body stay healthy. Among other benefits, it can:

- Increase your flexibility, helping you move more freely and easily.
- Lower your risk of injuries.
- Help your muscles work better.
- Improve your blood flow.
- Help you better perform your daily tasks.
- Improve your ability to exercise.
- Help raise your performance in sports and physical activities.

Your Stretching Guide

So you're ready to go – but you might be asking where to begin and how to best start stretching. Here are some key tips.

- You can stretch anytime, anywhere – you don't have to be in a fancy gym or sports club.
- Make stretching a part of your regular exercise routine. You'll remember to do it if you include it within something you're already in the habit of doing.
- Don't stretch cold muscles. Many people use stretches as the first part of an exercise or sports routine – but stretching before warming up can actually be harmful. So make sure to warm up with five minutes of light walking, jogging or biking before you start stretching. Or stretch at the end of your workout, since your muscles will already be warm.
- Breathe normally during stretches – don't hold your breath or try to breathe faster or slower.

- Focus on your main muscle groups – neck, shoulders, lower back, hips, thighs and calves – and the muscles and joints you use most often during your daily activities. Make sure to stretch both sides.
- Stretch with smooth motions. Don't bounce.
- Hold each stretch for 30 seconds – or even up to 60 seconds for problem areas of your body.
- Repeat each stretch two to four times – on each side.
- Expect tension – but not pain. If you feel pain while stretching, you've pushed too far.
- If you have health conditions or injuries, make sure to ask your doctor or a physical therapist which stretches are right for you. You don't want to do any stretches that could cause injury, pain or harm.



Keep at it!

Make stretching a regular part of your life. Aim to stretch twice or three times a week, if not more. It can be time-consuming, but – it's not a stretch to say (pun intended!) – that the health benefits are more than worth it.

Help for Bladder Control

Many people have bladder control issues. Urinary incontinence (accidental urine leakage) is especially common as we get older. It can be uncomfortable, get in the way of our daily activities and more. To help you (or your loved ones) deal with this common issue, we've gathered tips from the National Institutes of Health and other experts.

The Most Important Thing to Do

If you're dealing with bladder control issues, the first thing you should do is talk to your doctor. Even if you feel embarrassed (although there's no reason to be!), it's important you reach out to them. They're the expert who'll know your medical history, and they can help discover the specifics – and possibly even the cause – of your bladder issues. Your doctor can create the treatment plan that's best for you.

Key Lifestyle Changes

Your doctor will probably suggest certain lifestyle tips, based on your age, health and more. These might include:

- Trying to use the restroom on a set schedule, perhaps once an hour.
- Avoiding carbonated drinks, caffeine, alcohol and spicy foods.
- Maintaining a healthy weight.
- Avoiding lifting heavy weights or hefty objects.
- Quitting smoking and other tobacco use.

Try these exercises.

Certain exercises – called Kegel or pelvic floor exercises – can help. They strengthen your muscles to help keep urine from leaking. Follow these simple steps:

- First, find your pelvic floor muscles by pretending you're sitting on a marble and trying to lift it off your chair. (Don't actually use a marble.)
- While sitting or lying down, tighten these pelvic floor muscles for eight to 10 seconds, and then relax them for three seconds. This counts as one repetition. Do eight to 10 repetitions of these exercises three times a day.

More Tips

- Try tightening your pelvic floor muscles when laughing, coughing or sneezing.
- If you feel a sudden urge to use the restroom, try tightening your pelvic floor muscles while sitting or standing. Once the urge is gone, go to the restroom.
- Talk to your doctor to see if other treatment options, like medication or pelvic floor physical therapy, may be right for you.



Discover more help and information.

- Visit [niddk.nih.gov](https://www.niddk.nih.gov) and search “Bladder Control Problems.” This is great information from the National Institutes of Health about bladder control issues – facts, symptoms, causes, prevention and more.
- Visit [nafc.org](https://www.nafc.org), the site of the National Association for Continence, for education, resources, support and more.

Bladder issues aren't fun and they're hard to talk about. But many people have found ways to control and treat these issues, bringing needed comfort back to their daily lives. You can too! Get with your doctor and start your plan of action.

Congestive Heart Failure – Quick Facts

Congestive Heart Failure (CHF)

- When your heart doesn't pump as well as it should. This forces your heart to work harder to keep blood flowing through your body.
- Over 6 million U.S. adults have CHF.
- Contributes to hundreds of thousands of deaths in the U.S. every year.
- Has many causes and develops over time. Causes can include damage from past heart attacks or untreated high blood pressure, or having coronary artery disease, leaking heart valves or heart rhythm issues.

Treatments

- Treatments usually include a combo of lifestyle changes and medications.
- This helps strengthen your heart, reduces the work it has to do and helps control your retention of fluid.

Helpful Lifestyle Changes

- Eat less sodium (salt).
- Don't smoke.
- Limit alcohol.
- Ask your doctor if you should lower the amount of fluids you drink.
- Get regular sleep and perhaps even a daytime nap. Balance being active and resting.
- Make sure to get your exercise – but also ask your doctor what types of physical activity are best for you.
- Weigh yourself every morning – and keep a weight log to share with your doctor.
- Ask your doctor about other helpful lifestyle changes too!

For more helpful information about heart health, visit hally.com and search “heart.”

Information from West Parry Sound Health Centre, UpToDate®, the CDC, Mayo Clinic and Emory Healthcare.

Diabetes 101

What to Know About A1C



If you have diabetes or prediabetes – or are at risk for either – knowing about A1C is as important as your ABCs. Here’s what you need to know, via information from WebMD®.

A1C Tests – The Basics

An A1C test (also called an HbA1c, glycated hemoglobin or glycohemoglobin test) tells you your average blood sugar level over the past three months. Here’s how it works. When glucose (sugar) builds up in your blood, it binds to a protein called hemoglobin that’s in your red blood cells. An A1C test measures how much glucose is bound within these cells. Since red blood cells live for about three months, the test shows the average level of glucose in your blood during this time. Higher amounts of glucose mean a higher A1C.

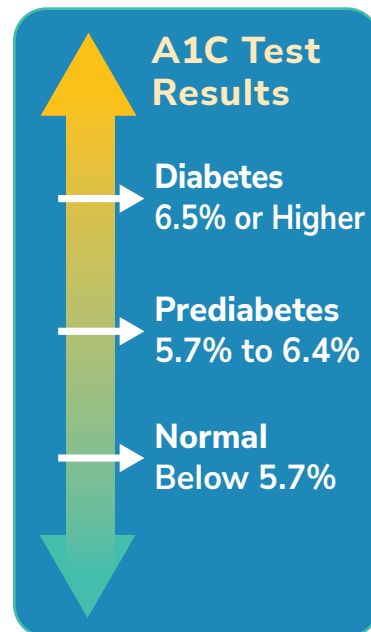
A1C and Blood Glucose (Blood Sugar)	
A1C (%)	Average Blood Glucose (mg/dL)
4	68
5	97
6	126
7	152
8	183
9	212
10	240
11	269
12	298
13	326
14	355

Source: WebMD®

Know your numbers.

For people without diabetes, a normal A1C is between 4% and 5.6%. If your A1C is between 5.7% and 6.4%, you have prediabetes (and are at higher risk for eventually getting diabetes). An A1C of 6.5% or higher means you have diabetes.

For most people with diabetes, an A1C of less than 7% is the goal. But ask your doctor what A1C you should aim for, based on your specific health and conditions. The higher your A1C, the greater your risk of developing complications from your diabetes. If you’re having trouble reaching your A1C goal, ask your doctor for help – they may even change parts of your treatment plan to help you get your levels down.



Source: WebMD®

Final Thoughts

- If you have diabetes, get an A1C test every three months to make sure you’re reaching your A1C target goals. If your diabetes is under control, your doctor may have you wait six months between tests.
- If you have anemia or another disease that affects hemoglobin, if you’re taking supplements like vitamins C or E, if your cholesterol levels are high, or if you have kidney or liver disease, your A1C test results may be misleading. Ask your doctor for best advice.
- You can help lower your A1C levels through a combination of diet, exercise and medication – ask your doctor what’s best for you.

Take action today – stay up to date on your A1C tests, set your target goals and start living the healthier life you deserve.

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

A Better Way to Get Your Vaccines

Save money, time and hassle.

In our last issue, we told you exciting news about new cost savings for a number of important vaccines. We'll now zoom in on the details of exactly how you can start saving money, time and hassle – all while getting the shots you need to prevent illnesses and stay healthy. A true win-win!

New Savings

If you're a member of one of our Medicare plans with prescription drug coverage (also called Medicare Part D), **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 you do not need to meet a deductible first. Dozens

of vaccines are on the list, including those for shingles, tetanus-diphtheria-whooping-cough and more. Give us a call at the number on the back of your health plan ID card to learn the full list.

Head to your local pharmacy.

Just be sure to get these vaccines at an in-network pharmacy, not at your doctor's office. This table shows the benefits of getting your shots at the pharmacy. Basically, you won't have to pay anything upfront or fill out annoying reimbursement forms.

	In-Network Pharmacy	Doctor's Office
Your Cost	\$0 upfront. (You don't need to submit paperwork, receipts, etc. Just go in and get your shot.)	Potentially \$600+ upfront, but reimbursed fully (so your cost becomes \$0) when you submit a receipt and documentation to the pharmacy claims portion on the back of your health plan ID card.
Reimbursement Timing	You pay \$0 upfront – so you don't need to wait for a reimbursement!	Getting your reimbursement can take several weeks to months.
Billing Certainty	You know exactly what you'll pay at the pharmacy – \$0.	You might not know how much the doctor will bill you for your shot upfront or how long it'll take to get reimbursed.

Learn More: Part B vs. Part D Vaccines

You may be wondering – what are “Part D vaccines”? Basically, Medicare is made up of different parts. Part A covers things like hospital care, Part B covers doctor visits and other care outside the hospital, and Part D covers prescription drugs. It gets more confusing because certain vaccines are covered by Part B – and other shots are covered by Part D. For example, Part B covers flu, COVID-19, pneumonia and hepatitis B vaccines, as well as certain shots needed to **treat** injuries or exposure to diseases. Part D, on the

other hand, covers the vaccines mentioned above (shingles, tetanus-diphtheria-whooping-cough and more) and others that help **prevent** illnesses (but are not already covered by Part B). We know it gets confusing – so if you have any questions, or wonder which Part D vaccines qualify for the \$0 copay, just give us a call at the number on the back of your health plan ID card.

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 ACIP-recommended vaccines that are covered by Part D.

Have you tested your bones lately?

Osteoporosis is called the “silent disease” because it has no warning signs or symptoms until you break a bone. But by getting a simple test, you can take action before it strikes (or before it causes additional harm). Read on to learn more.

What is osteoporosis?

Osteoporosis is a disease that makes bones weak and more likely to fracture or break. Fractures happen most often in the wrist, pelvis, hip, spine and upper arm. Worldwide, an osteoporosis fracture happens about every three seconds.

DEXA Scan – A Simple, Important Test

DEXA scans (also called bone density screenings) are simple tests that can help identify if you have osteoporosis. They can help you find and treat serious bone thinning and loss.



Women should get a DEXA scan at age 65 – and younger women should ask their doctor about getting the test if they have risk factors such as:

- Having broken a bone in a minor accident.
- A family history of osteoporosis or a parent who's broken a hip.
- Rheumatoid arthritis.
- Smoking.
- Drinking more than two alcoholic drinks per day.
- Using corticosteroid drugs for three months or more.
- Low body weight.
- Inch or so loss in height.
- Low vitamin D level.

DEXA scans are quick, noninvasive X-ray tests. They measure the amount of calcium and other minerals in your bones, and they're usually done on the bones most likely to break due to osteoporosis (like your lower spine, thighbone and forearm). The scan uses a very low amount of radiation and usually takes only 10 to 30 minutes.

The test is easy – but it can have a huge impact on your life. By finding osteoporosis early, or discovering the risk of future osteoporosis, your doctor can begin an action plan. And research has shown that medicine and a treatment plan can lower your fracture risk up to 70%.

Take action.

We value treating you as our partner in working to help you improve your overall health and wellness. We encourage you to talk to your doctor and schedule your DEXA scan. It's key to finding and treating osteoporosis, and it's helped so many people live a happier, healthier life. You deserve the best of health – no bones about it.

For more helpful information about osteoporosis, visit hally.com and search "osteoporosis."

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



A vibrant salad is served on a light green ceramic plate. The salad consists of fresh arugula, sliced avocado, blueberries, radishes, and crumbled white cheese. A small glass bowl of orange dressing sits on the plate. The plate is placed on a blue and white checkered tablecloth. The 'hally' logo is in the top left, and a teal speech bubble with text is in the bottom right.

hally[®]

Let's cook
something
delish!

Cucumber Blueberry Salad

Ingredients

4 servings

Vinaigrette

- 1½ tablespoons extra virgin olive oil
- 2 tablespoons white balsamic (or other) vinegar
- 1 tablespoon lime juice, freshly squeezed or bottled
- 1 teaspoon sugar
- ¼ teaspoon salt
- ⅛ teaspoon pepper

Salad

- 1 cup fresh blueberries
- 1 medium greenhouse-grown cucumber, cut into small chunks
- 4 cups fresh arugula
- ¼ medium red onion, thinly sliced
- ¼ cup crumbled reduced-fat feta cheese
- 2 tablespoons coarsely chopped walnuts (toasted optional)
- 4 slices whole grain bread

Directions

1. In a small bowl, whisk together vinaigrette ingredients.
2. In a large bowl, mix together all salad ingredients, except bread.
3. When ready to serve, add vinaigrette to salad and toss.
4. Toast bread, then cut into four pieces.

Find more delicious recipes at [hally.com/category/food-cooking](https://www.hally.com/category/food-cooking). Yum!

Nutrition facts: Calories: 212, Total Fat: 10 g, Saturated Fat: 3 g, Cholesterol: 8 mg, Sodium: 368 mg, Total Carbohydrate: 24 g, Fiber: 4 g, Total Sugars: 10 g, Protein: 7 g.

Source: <https://www.myplate.gov/recipes/myplate-cnpp/cucumber-blueberry-salad>

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

Pharmacy Corner

Avoid the harms of opioids.

Although popular culture often portrays the dangers of opioid use as a problem for young adults and teenagers, it's a growing issue for those 65 and older as well. Since older adults often have higher rates of chronic health conditions, doctors often prescribe more medicines to those 65+ than to younger age groups. This includes opioid drugs prescribed to help older adults manage pain. Opioids are highly addictive and misusing them can cause very serious harm. Here's some key info you should know about this group of medications.



There are other options for pain management.

Opioids aren't the only option – you can safely and effectively manage pain without opioids. Ask your doctor about these other, non-opioid options:

- Physical therapy and other exercise therapies.
- Acupuncture, massage and similar therapies.
- Acetaminophen (Tylenol®) or ibuprofen (Advil®).
- Topical ointments like lidocaine.
- Interventional therapies (injections).
- Certain antidepressant and anti-seizure medicines.
- Cognitive behavioral therapy.

We use safety measures to help keep you from harm.

Your plan includes certain safety measures to help you avoid the potential harms of opioid use. These are based on healthcare best practices and government guidelines. For example:

- If your doctor prescribes an opioid for you, we review the prescription first before you get the drug. This helps make sure it's indeed the right treatment for your pain.

- To help keep you safe:

- **You might not be allowed to fill your prescription.** For example, if you're also taking a benzodiazepine medication, if you've been prescribed more than one long-acting opioid drug, or if the combined dosages of all your medications equal a harmful level of drug-strength or the strength is beyond what you need for your particular health condition, your prescription might be rejected and we might need more information from your doctor.
- If you've never taken opioids before or if it's been more than 60 days since you last took them, **you might only receive a seven-day (or less) prescription of the drug** until your doctor gives further clarification. This helps you, your doctor and us see any immediate concerns.
- **If you're a new enrollee in your health plan,** even if you're currently taking an opioid medication, we might take the above measures to make sure your drug treatment plan is safe.

Your doctor might also prescribe you a medicine called naloxone, which can be lifesaving in the event of an accidental opioid overdose and there's also an over-the-counter naloxone nasal spray available for self-purchase without a prescription. Many people don't know how to correctly take their opioids, and when emergencies happen naloxone can rapidly reverse an overdose. That's why many people who take prescription opioids always have naloxone on hand. Ask your doctor about this lifesaving drug, and how to use it in case of emergency. And as always, both your doctor and us are here to help you with any questions you have about opioids, pain management and being your healthiest self.

Information from the CDC, Substance Abuse and Mental Health Services Administration, National Institutes of Health, U.S. Department of Health and Human Services, and American Medical Association.

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.



3310 Fields South Dr.
Champaign, IL 61822

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.