

PrimeTime

 Preferred
Care Partners
A UnitedHealthcare Company

 PREFERRED
CARE NETWORK
A UnitedHealthcare Company

YOUR GUIDE TO HEALTHY LIVING

FALL/WINTER 2022

UNDERSTANDING
YOUR 2023 COVERAGE

THE IMPORTANCE OF
COORDINATED CARE

USING VIRTUAL VISITS
TO HELP YOU THROUGH
FLU SEASON

2022 ANNUAL
CARE CHECKLIST



FALL/WINTER 2022 EDITION

- 3 UNDERSTANDING YOUR 2023 COVERAGE
- 4 3 HEALTH ISSUES THAT MIGHT FEEL EMBARRASSING — BUT SHOULDN'T
- 6 HOW TO COMPARE PLANS USING MEDICARE STAR RATINGS
- 7 THE IMPORTANCE OF COORDINATED CARE
- 8 2022 ANNUAL CARE CHECKLIST
- 10 USING VIRTUAL VISITS TO HELP YOU THROUGH FLU SEASON
- 11 GAME CENTER
- 12 MISSION CONTROL
- 14 MINI FROZEN PUMPKIN MOUSSE PIES
- 15 IT'S NOT TOO LATE TO GET THE FLU SHOT
- 15 GAME CENTER ANSWERS



UNDERSTANDING YOUR 2023 COVERAGE

UnitedHealthcare gives you options when it comes to choosing a plan, and now is the time to review your 2023 health plan coverage to make sure it's still a good fit for your needs. Whether you stay with your existing plan or explore the other options we have available, we're committed to providing the peace of mind that comes with coordinated, easy-to-understand health plan coverage. That means helping walk you through each step of reviewing the coming year's coverage. Use the simple checklist below to get started.

Look back on the past year

Certain factors should be considered when determining if you need a different UnitedHealthcare plan, including:

- ▶ Have you experienced any health changes?
- ▶ Are you taking any new medications?
- ▶ Have you had any illnesses or injuries that may require more or different medical attention in the coming year?

Review your plan materials

There are two important documents that will help you compare this year's benefits with the 2023 plan year.

1. To find updates to your benefits for the coming year, take a look at your **Annual Notice of Changes**. You should have received this in the mail, or by email, in September.*
2. For a full description of your benefits and coverage, refer to the **Evidence of Coverage** by visiting your plan website or calling the Customer Service number on your member ID card.*

Review your drug list (formulary)

Take a look at your 2023 drug list to make sure you understand how your medications are covered. To find this list, visit your plan website or call the UnitedHealthcare Customer Service number on your member ID card.*

Still have questions?

We're here to help you every step of the way, and our Customer Service Advocates are available to provide personalized support. If you still have questions after reading your materials and going online, call us. Our Customer Service team has the tools and resources to help you get the care you need. Just call the number on your member ID card.

**The Annual Notice of Changes, Evidence of Coverage and formulary (if applicable) can be found on the Plan Documents & Resources page in the Annual Notices of Changes section.*

3 HEALTH ISSUES THAT MIGHT FEEL EMBARRASSING — BUT SHOULDN'T

BY HEIDI PEARSON

Some health issues may feel embarrassing. As a result, you may avoid sharing them with anyone — even our primary care providers (PCP). But not addressing sensitive concerns can lead to bigger health problems in the future. Here are three common health issues that people may be reluctant to bring up to your provider. Whether you're dealing with one of these or another health concern that you've been keeping quiet, remember:

- ▶ Many people are dealing with the same thing you are.
- ▶ Providers have heard it all before.
- ▶ You deserve to get the help you need.

1. Urinary Incontinence

Why It Happens: Both men and women can experience urine leakage. In women, weakened pelvic muscles or menopause are often the cause. Common causes for men are an enlarged prostate or prostate surgery.

Other causes can include obesity, urinary tract infections, diabetes and Alzheimer's disease.

What to Do About It: Tell your PCP about any changes you've noticed in your bladder control or if you are leaking urine. They can help you manage the condition by recommending treatment options, such as bladder training exercises, medication or surgery.

If you are experiencing any of these issues, talk to your PCP about treatment options.

2. Falling and Balance Issues

Why It Happens: The chance of falling increases with age. This may be caused by physical changes, health conditions or medications. But falling doesn't have to be part of aging.

What to Do About It: Tell your PCP about any falls you've had within the past 12 months (or since your last doctor's visit) and mention any increases in tripping or stumbling. Also bring up any balance issues. Your PCP may check to see if there have been changes in your vision or hearing and may check your blood pressure. They might suggest that you use a cane or walker or start an exercise or physical therapy program.

3. Feeling Depressed

Why It Happens: Depression has many possible causes, including genetics, stress, chemical imbalances, medications, seasonal changes or other medical problems. Feeling sad or having other burdensome emotions can be difficult to talk about.

What to Do About It: Your emotional and mental health play an important part in many aspects of your life, so be sure to talk with your PCP about how you are feeling emotionally.

Symptoms of depression may include sadness, fatigue, grumpiness and irritability, as well as having trouble sleeping, according to the National Institute on Aging (NIA).

Your PCP may ask if your emotions have interfered with work, relationships, daily activities or other interests. They can then recommend a number of treatments, including therapy, medication, diet changes, positivity exercises or meditation.



HOW TO COMPARE PLANS USING MEDICARE STAR RATINGS

WHEN YOU'RE SHOPPING ONLINE, YOU MIGHT LOOK FOR TRUSTED OPINIONS ON WHAT TO BUY. THIS COULD BE AN ONLINE REVIEW FROM A REPUTABLE SOURCE OR AN AWARD THAT A PRODUCT RECEIVES FOR MEETING CERTAIN INDUSTRY STANDARDS.

These can help you make an informed choice. The same can be said when shopping for Medicare plans. Each year, the federal government reviews health plan performance and releases new ratings, based on how well the plans perform.

These are called Star Ratings and are provided every fall. The Medicare Star Rating System rates the quality of Medicare Advantage plans, Special Needs Plans and Part D (prescription drug) plans. Star Ratings provide a score across several quality measure, including:

- ▶ The quality of care members receive
- ▶ Customer service and other health plan operations
- ▶ Member satisfaction

Each plan receives anywhere from one to five stars, with five being the highest.

A highly rated plan can mean that members feel that their plan provides good service, and that providers deliver effective and high quality care. It can also be a sign that members are receiving the necessary preventive screenings and services for their overall health.

When shopping Medicare plans, ask about the Star Rating. The information on Star Ratings is also publicly available on Medicare.gov.

There might be a lot of factors that go into your decision-making process, including premiums, out-of-pocket expenses and the size of the network. But understanding how the Star Ratings work can give you one more tool when finding the best Medicare plan that fits your needs.

You can learn more about the quality of plans in your area by using the Plan Finder tool on Medicare.gov and then reviewing the Star Rating for specific plans.





THE IMPORTANCE OF COORDINATED CARE

IT'S IMPORTANT TO KEEP YOUR HEALTH CARE TEAM IN THE LOOP AND TAKE STEPS TOWARD MAKING THE MOST OUT OF EVERY APPOINTMENT

Having a primary care provider (PCP) you like and trust is one of the most important ways to manage your health. In addition to providing your annual physical and wellness visit, your PCP can act as your main point of contact for all things health. They can also help connect you to other specialists, review your medications and even help create a personalized care plan to help keep you healthy. Just remember: It's important you and your providers are working together to coordinate your care.

BE PREPARED FOR APPOINTMENTS

Before your appointment, take steps to be prepared:

- ▶ Write down any specialists or other health care providers you see. This will help your PCP coordinate your overall care. (Conversely, let your specialists know who your PCP is).

- ▶ Write down your prescriptions, over-the-counter medications, supplements and vitamins. Include dosages and how often you take them.
- ▶ Fill out any paperwork in advance and make sure that your PCP has access to your medical records.

If your PCP orders blood work, X-rays or any other tests during your visit, remember to ask when you can expect to receive your results. You can also ask if a follow-up appointment is needed.

Lastly, always tell your PCP about any urgent or emergency care visits. Share any information like diagnoses, treatment, prescriptions and therapy recommendations.

Whether it's coordinating care or managing treatments, keeping your PCP up to date on your care helps them make the best choices for your health and well-being.

MANAGING MEDICATIONS

During your appointment, it's important to discuss your medications with your PCP. This includes medications that were prescribed by a different provider or that you bought without a prescription. If you've been having any problems getting your medications, this would be a good time to mention it to your PCP. Here are some additional questions you may want to ask:

- ▶ Am I taking my medications correctly?
- ▶ Should I expect any side effects from my medications?
- ▶ Is there a generic or lower-cost option for my medications?

If you have prescription drug coverage, your plan helps make it easier to manage and refill your prescriptions. Visit your plan website and look for Pharmacies & Prescriptions. You can see coverage, estimate costs and may find ways to save money. You can also find a pharmacy nearest you and more. And remember, your PCP is there to help if you have a question.

Need help finding a provider?

You can search for a PCP or other health care providers on your plan website under the Provider/Facility Tab. You can also call the Customer Service number on your member ID card.

2022 ANNUAL CARE CHECKLIST

Nothing is more important than your health. That's why you can count on UnitedHealthcare® to help you get the care you need, when you need it. Take this checklist with you to your next doctor's appointment.

Good preventive care helps catch health issues early when they may be easier to treat. Have this checklist handy at your next appointment. Together, you and your primary care provider (PCP) can decide which tests and health care services are right for you. Recommended preventive care services may include the following¹:

ONCE A YEAR	DATE DONE
<input type="checkbox"/> Flu shot (every flu season)	
<input type="checkbox"/> Vaccine review (See what shots you may be due for)	
ANNUAL WELLNESS VISIT/ ROUTINE PHYSICAL	DATE DONE
<input type="checkbox"/> Blood pressure check	
<input type="checkbox"/> Head-to-toe examination	
<input type="checkbox"/> Height, weight and body mass index (BMI)	
<input type="checkbox"/> Lifestyle screening check such as alcohol use, help quitting tobacco and healthy eating, if applicable	
AS RECOMMENDED BY YOUR PCP	DATE DONE
<input type="checkbox"/> Cervical cancer screening (Pap smear) for women ages 21–65	
<input type="checkbox"/> Cholesterol screening	
<input type="checkbox"/> Dental exam	
<input type="checkbox"/> Bone mineral density test to screen for osteoporosis	
<input type="checkbox"/> Eye exam	
<input type="checkbox"/> Fasting blood sugar screening	
<input type="checkbox"/> Hearing exam	

AS NEEDED	DATE DONE
<input type="checkbox"/> Colon cancer screening (for adults age 50 or older)	
<input type="checkbox"/> Hepatitis C virus infection screening (for people at high risk and a one-time test for adults born between 1945–1965)	
<input type="checkbox"/> Mammogram screening (every year starting at age 45; starting at age 55, it can change to every other year ²)	
FOR PEOPLE WITH DIABETES	DATE DONE
<input type="checkbox"/> Exam to detect diabetes-related eye issues	
<input type="checkbox"/> Exam to detect diabetes-related foot issues	
<input type="checkbox"/> Hemoglobin A1c (HbA1c)	
<input type="checkbox"/> LDL cholesterol	
<input type="checkbox"/> Statin medication, if clinically appropriate	
<input type="checkbox"/> Tests to monitor for kidney disease	

¹This is a list of suggested screenings. Coverage for these screenings (including how often they are covered) may vary by plan. If you have questions about your specific benefits or coverage details, please call Customer Service at the number on your member ID card or check your Evidence of Coverage.

²American Cancer Society, 2021.

Important topics to discuss with your PCP

Prepare for your appointment by filling in the information below. Then, write down recommendations your PCP has about these topics and treatment options during your visit.

Medications

- Write down your prescriptions, over-the-counter medications, supplements and vitamins you're taking, or having difficulty taking. Ask:
 - ▶ Am I taking them correctly?
 - ▶ Are there any side effects?
 - ▶ Is there a lower-cost option?
-
-
-

Care Team

- List any specialists or other providers you see. This will help your PCP coordinate your overall care.
-
-
-

Health Evaluations

Risk of Falls

- I have had a fall
- I have problems with balancing or walking
- I don't have problems with balancing or falling

Bladder Control

- I have problems with bladder control
- I have problems with leaking of urine
- I don't have bladder or urine leakage problems

Tests and Treatments

- Discuss any tests ordered during your appointment. Ask:
 - ▶ When can I expect results?
 - ▶ Will I receive a follow-up call?
 - ▶ Do I need a follow-up appointment?
-
-
-

Mental health

- Discuss your mental health with your PCP. Let them know if you're feeling sad or blue, or are having difficulty sleeping.

Or, discuss challenges you're experiencing in planning, or memory loss that disrupts daily life.

Physical Activity

- Discuss your level of physical activity with your doctor. Ask if you should start, increase or maintain your current exercise level.

Physical Health

- I have limitations with my regular daily activities
- I have pain that interferes with my normal work
- I have limitations with my social activities
- I don't experience any of the above

If you have questions, please call the Customer Service number on your member ID card.

From scheduling your next checkup appointment to finding a provider, you can count on us to help you get the care you need, when you need it.



USING VIRTUAL VISITS TO HELP YOU THROUGH FLU SEASON

Cold and flu season is here, which means it may be time to get your flu shot and stock up on health essentials.

Last flu season, more than 40 million people contracted influenza, resulting in at least 18 million medical visits and about a half million hospitalizations, according to the Centers for Disease Control and Prevention. The flu can be serious every year. With the ongoing COVID-19 pandemic, it may be more important than ever to be prepared and seek early treatment to help avoid possible complications.

For many patients, virtual visits may be a great way to help diagnose and treat illnesses like the flu. If the flu is spreading in your community and you develop a cough and fever, doctors can help assess your symptoms virtually, without having to visit the office. This may help you avoid traveling to the clinic – including in bad weather during the winter months – and experiencing a potential long wait when you don't feel well. It also helps reduce the chance of spreading the virus to others.

Since the COVID-19 pandemic began, more clinics are offering virtual care options, which may be covered by your health plan. Some providers may even offer extended hours and may have greater flexibility in when they can see you compared to an in-office appointment.

As you gear up for cold and flu season, here are a few virtual visits tips to help you get prepared:

Download apps now and sign up for a virtual visit account.

It's easier to set up your services when you're feeling well and not in a rush before a visit. Check with your provider to find out which services they use, plus the instructions to download. Plan to input your contact information and insurance details now, so your virtual visits services is ready when you need it most.

Check for an appointment as soon as symptoms appear.

If your doctor thinks you might benefit from antiviral medications for the flu, these usually have to be started within a few days after symptoms begin, so don't delay. Virtual visits may help you get diagnosed more quickly, so you can start your treatment sooner.

Be prepared to take your vital signs. Check home thermometers, blood pressure cuffs or scales to make sure they work well. Having them ready will allow you to share results with your provider more quickly during your virtual visit.

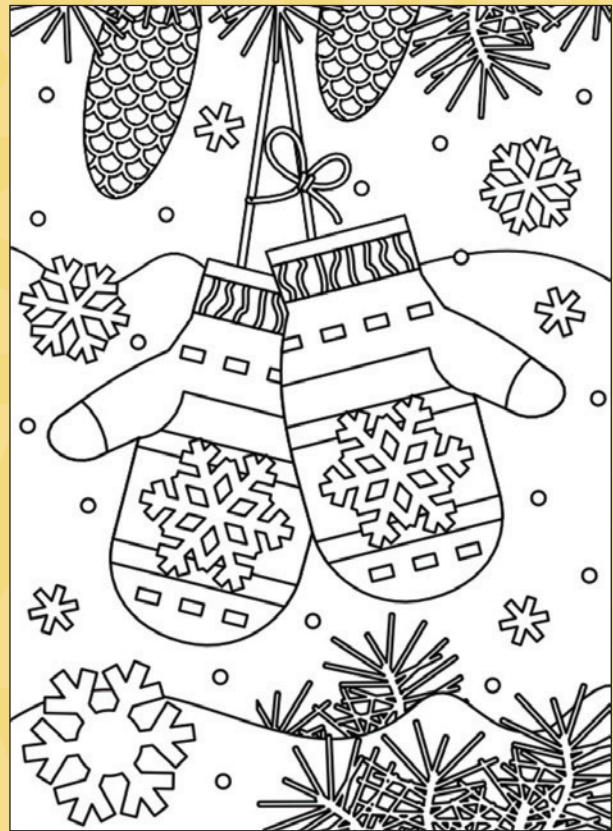
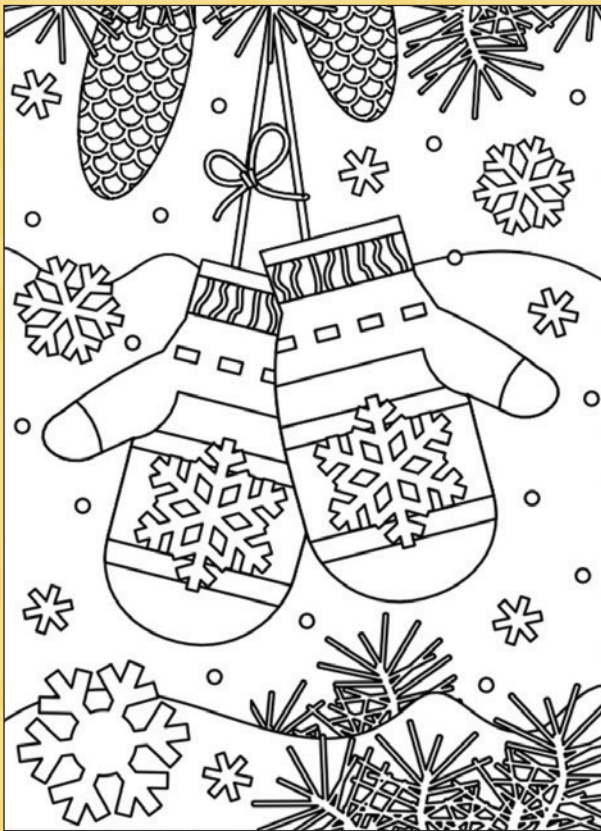
For more helpful tips and information, visit [TelehealthUHC.com](https://www.TelehealthUHC.com)

GAME CENTER

Give your brain a boost with spot the difference and word scramble.

OBSERVATION QUIZ

See if you can find the 10 differences between the two pictures. Then, have fun coloring!



WORD SCRAMBLE

Unscramble the words below. *Hint: Thanksgiving*

1. FUSTGFNI
2. AUNMUT
3. VGYRA
4. CNBRARREISE
5. GARTTUIED
6. KIPUMPN

SEE THE
CORRECT
ANSWERS
ON PAGE 15!



MISSION CONTROL

TAKING CONTROL OF YOUR DAILY ACTIVITIES AND CREATING A ROUTINE CAN HAVE A BIG IMPACT ON YOUR MENTAL AND PHYSICAL HEALTH

BY ERIC JOHNSON

When you think about having a good day, what comes to mind? We're not talking about the extraordinary days with events like weddings or the birth of a grandchild, but ordinary days that just feel "right." It's a fair bet that a "good day" features a productive routine filled with mental and physical stimulation.

While you might not even notice it, feeling in control can play an important role in your health. In fact, a 2019 study found that older adults feel younger when they feel that they have more control over their daily lives, regardless of stress or health concerns.

Achieving a sense of control

One effective way to gain that sense of control is by taking charge of your daily routines. Two researchers from the University of Houston use the analogy "an apple a day keeps the doctor away" when discussing the benefits of creating routines. Yes, the apple itself is good for your health. But the researchers argue that the routine of consistently eating healthy is just as important. This is a principle you can apply across your life.

Health benefits of having a routine

Daily schedules have also been shown to improve mental health for older adults with depression, according to The University of Arizona Center on Aging. By scheduling activities and incorporating stimulation into daily routines, researchers saw an improvement in symptoms over the course of 12 months. The types of activities ranged from social gatherings — attending community events or sharing a coffee with family or friends — to mundane tasks like organizing medications or maintaining a consistent schedule for meals. The results showed that the activities varied by person, but simply having a schedule is what improved outcomes.

Physical health can also benefit from a routine. Having an exercise routine and moving your body can help you maintain independence as you age. It can also improve energy, reduce stress and anxiety and even boost cognitive function. The National Institute on Aging offers these tips to gain control of your physical activity:

- ▶ Find an activity you enjoy and are likely to stick with.
- ▶ Make exercise a social activity by involving friends.
- ▶ Keep track of your progress and celebrate when you reach fitness goals.

How to create a daily routine

While having a routine and a sense of daily control is beneficial, that doesn't mean creating and maintaining a schedule is easy. It can be even more difficult for adults who are retired and no longer have the set rhythms of a workday. The International Federation on Ageing (IFA) offers three tips for organizing your day:

1. Establish a morning ritual.

The IFA says that mornings should be planned out. The National Alliance of Mental Illness (NAMI) agrees, noting that “having a morning routine can increase your energy, productivity and positivity.” Taking the time for a morning walk or simply sitting on the porch with a cup of coffee will also give your brain time to gear up for the day.

2. Keep a social circle.

It's not unusual for older adults to report feeling lonely. Therefore, it's good to work in an activity that will help you expand or maintain friendships.

3. Make evenings purposeful.

Engage in calming activities during the hours you are most likely to feel fatigued. Read a book, write in a journal, or call a friend.

If you start small and choose activities you enjoy, you'll find it easier and more enjoyable to maintain a routine.

When to relinquish control

Like many aspects of mental and physical health, control is great until you overdo it. While daily routines are beneficial, there are times when you're better off letting go. Raj Raghunathan, a professor and researcher for The University of Texas at Austin, agrees control is good only up to a certain point, and offers tips for when it's better to let go:

1. Don't try to control others.

Attempting to control the behaviors of others will drive people away and can be bad for your own mental health.

2. Be aware that you can't control all outcomes.

Achieving goals is great, but being overly controlling can increase stress and anxiety.

3. Embrace uncertainty.

Life tends to throw curveballs now and again, so it's good to know how to accept the unexpected. The good news: What-ifs can add excitement and joy to life.

MINI FROZEN *Pumpkin Mousse Pies*



Food styling by Sara Bartus

Gingersnap cookies make a quick and easy crust in this fall-inspired dessert. Spiced pumpkin puree folded into low-fat vanilla ice cream makes a light, airy filling for these individually sized freezer pies

INGREDIENTS:

- 6 gingersnap cookies
- ½ cup canned pumpkin puree
- 3 tablespoons packed brown sugar
- ½ teaspoon pumpkin spice
- 1 pint (2 cups) frozen low-fat vanilla ice cream, softened

DIRECTIONS:

Place six cupcake paper liners in a muffin tin with one gingersnap cookie in the bottom of each paper liner.

Combine pumpkin, sugar and pumpkin pie spice in a large bowl and mix well. Add ice cream and stir until blended. Spoon the mixture into the paper liners. Freeze until firm, at least 2 hours.

Let the mini pies soften slightly in the refrigerator for 10–15 minutes before serving.

Tip: Top with low-fat whipped topping and crumbled gingersnap cookies, if desired.

Serves 6. *Calories: 140, Total fat: 3g, Saturated fat: 2g, Cholesterol: 7mg, Sodium: 60mg, Carbs: 25g, Dietary fiber: 1g, Sugar: 18g, Protein: 3g*

IT'S NOT TOO LATE TO GET YOUR FLU SHOT

Flu season is still in full swing, and anyone can get the flu — even if you're healthy. The good news is, you still have time to get your flu shot.

Other ways to help you, your family and friends stay healthy:

- ▶ Wear a face mask if you feel sick
- ▶ Stay home when sick
- ▶ Wash your hands well and often
- ▶ Make sure you are up to date on your annual wellness visit and vaccinations, including COVID-19 and pneumococcal pneumonia

Talk to your health care provider or find a flu shot location at uhcflulocator.com.



GAME CENTER

Answers

SPOT THE DIFFERENCE



WORD SCRAMBLE

1. STUFFING
2. AUTUMN
3. GRAVY
4. CRANBERRIES
5. GRATITUDE
6. PUMPKIN

Game Center on page 11

HEALTH AND WELLNESS OR PREVENTION INFORMATION



P.O. BOX 30770, SALT LAKE CITY, UT 84130-0770

Reprinted with permission, Renew by United Healthcare magazine- Issues; New Member 2022, May 2020, November 2021 and May 2022. This publication is for informational purposes only and does not replace the care or advice of a doctor. Always talk with a doctor before beginning any exercise program, therapy or medication. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year. HouseCalls may not be available in all areas. Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

UnitedHealthcare Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-814-6894 (TTY: 711)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-814-6894 (TTY: 711)

©2022 United HealthCare Services, Inc. All rights reserved.
Y0066_202202_NEWS_C

IMPORTANT PHONE NUMBERS

For information about your health plan, please call us toll-free:

8 a.m. to 8 p.m. 7 days a week / TTY 711
PREFERRED CARE NETWORK CUSTOMER SERVICE*: 1-800-407-9069
(Including Pharmacy & Vision)

PREFERRED CARE PARTNERS CUSTOMER SERVICE*: 1-866-231-7201
(Including Pharmacy & Vision)

8 a.m. to 8 p.m. Monday to Friday / TTY 711
PREFERRED CARE NETWORK FILE AN APPEAL: 1-800-407-9069
SOCIAL SERVICES UNIT: 1-877-698-7008

PREFERRED CARE PARTNERS FILE AN APPEAL: 1-866-231-7201

24 hours a day, 7 days a week
MENTAL HEALTH SERVICES: 1-800-985-2596

REPORT FRAUD, WASTE AND ABUSE

If you suspect fraud, waste, or abuse, you can contact our Special Investigations Unit at:

8 a.m. to 8 p.m. 7 days a week / TTY 711
PREFERRED CARE NETWORK CUSTOMER SERVICE*: 1-800-407-9069

PREFERRED CARE PARTNERS CUSTOMER SERVICE*: 1-866-231-7201

You may remain anonymous and you are protected from retaliation.

You can also contact the Centers for Medicare and Medicaid Services (CMS), Office of the Inspector General at:

PHONE: 1-800-447-8477 / TTY 1-800-377-4950
FAX: 1-800-223-8164

E-MAIL: HHSTips@oig.hhs.gov

MAIL: Office of the Inspector General
Department of Health and Human Services
Attn: HOTLINE, P.O. Box 23489
Washington, DC 20026