



HEALTH MATTERS

Fall 2016



Avoid the Flu: Get Vaccinated

Having a flu vaccine is the best way to prevent the flu. It's especially important if you have a chronic health condition like asthma, diabetes or heart disease, or if you're over age 65.

It can take about two weeks from the time you get vaccinated for your body to start building the antibodies it needs to protect you from the flu. So, call your doctor today to schedule your vaccination.

No extra cost! EmblemHealth covers an annual flu vaccine at no cost-sharing (no copay, coinsurance or deductible).

Questions? Call the EmblemHealth Flu Information Hotline at **1-877-859-9001** or visit **emblemhealth.com/flu**.

Medicare Annual Enrollment is October 15 through December 7.

Are you covered?



This information is not a complete description of benefits. Contact the plan for more information. Limitations, copays and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 each year. The pharmacy and/or provider network may change at any time. You will receive notice when necessary.



Annual Review of Your Health and Prescription Needs

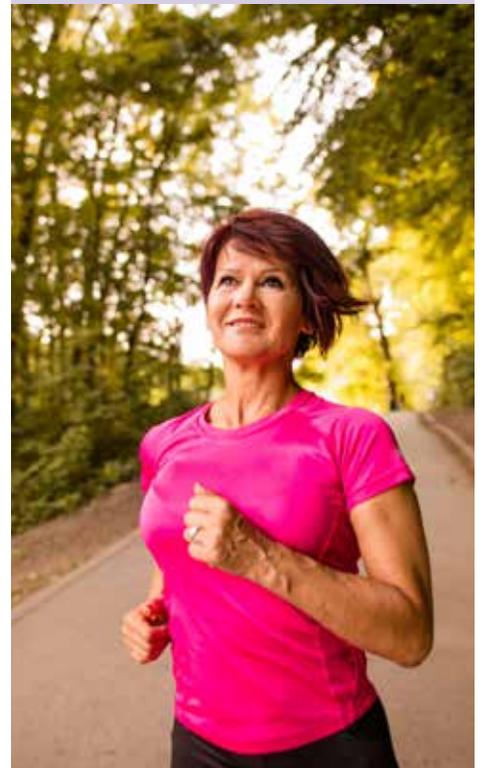
Each fall, it is important to review your health and prescription needs because your health, finances or plan's coverage may change. Your plan's Annual Notice of Changes (ANOC) and Evidence of Coverage (EOC), mailed to you by the end of September, can help you with this review. The ANOC will explain how your plan will change next year. Your EOC will give you details about your coverage and how to get the services you need. You can make changes to your Medicare coverage each year, during the Annual Enrollment Period. When you receive your ANOC and EOC it is important for you to:

- Check the changes to your plan's benefits and costs.
- Check to see if your doctors and other providers will be in your plan's network.
- Check to see if your prescription drugs will be covered.

The Annual Enrollment Period begins October 15 and ends on December 7. If you change your plan, coverage under the new plan will begin on January 1. If you want to remain in your current plan, you do not have to do anything. Any changes to your plan's benefits or coverage will automatically start on January 1.

A New PATH to Health Management

Join one of our PATH health management programs for help managing asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), diabetes or heart failure. The PATH programs are free and voluntary. To learn more about the program and see if you are eligible, call the Customer Service number on the back of this newsletter or visit emblemhealth.com/hmprogram.





Reminder – Get Your Annual Checkup

Have you had your well visit yet this year? As a Medicare member, you are covered for a wellness exam every 12 months. Most preventive tests and vaccines are covered with no copay. During your doctor visit, ask which preventive screenings and tests you may need to stay healthy. Make an appointment today and remember to bring all the medicines you are taking to every doctor visit, including vitamins and over-the-counter drugs.

Important Preventive Care to Discuss With Your Doctor

- Needed immunizations, including a flu and tetanus vaccine. Also, ask about the pneumonia vaccine
- Body mass index (BMI)
- Blood pressure check
- Lipid/Cholesterol test
- Cancer screenings such as breast, cervical, colorectal and skin, as recommended by the doctor
- Bone density screening as recommended by the doctor
- Help managing chronic conditions such as asthma, diabetes and high blood pressure
- Help managing medications like those for depression
- Support to quit smoking

For more information, visit [emblemhealth.com/preventivehealthguidelines](https://www.emblemhealth.com/preventivehealthguidelines).

Reminder about Lab Services... To ensure coverage, all samples should be submitted to Quest Diagnostics laboratories. It's a good idea to remind the technician who performs the lab services.

Get coordinated care at AdvantageCare Physicians

Team-based care at AdvantageCare Physicians helps ensure all doctors know your care plan. Patients are assigned a personal Care Team of a primary care doctor, nurse, medical assistant and patient service representative — all focused on your optimal care. You can get your annual checkup as well as labs, X-rays and pharmacy services at many locations. Visit [acpny.com](https://www.acpny.com) to sign up for myACPNY, search doctors, and schedule an appointment or call **1-646-680-4ACP** (1-646-680-4227) for more information.

Need help finding a doctor? Search for a doctor any time, day or night, when you visit [emblemhealth.com/medicare](https://www.emblemhealth.com/medicare).

Rights and Responsibilities: Yours and Ours

Understanding your rights and responsibilities as a plan member can help you — and help us help you — make the most of your membership. That's why we ask that you go to emblemhealth.com and read your Member Rights and Responsibilities. It outlines what you can expect of us, as well as what we expect from you. When you become familiar with your rights and responsibilities, it makes it easier for us to provide you with access to the best health care possible. The list of Member Rights and Responsibilities is also available in your Member Handbook.



Keep Your Balance

Speak with your doctor if you have had any recent falls or issues with balance or walking. Falling is a serious issue. It can lead to broken bones and a long healing process. To prevent a fall from happening to you or someone you know, share these safety tips:

- Wear shoes that fit properly and have non-skid soles.
- Have a grab bar and bathmat in your shower.
- Keep your front steps and walkways clear of fallen leaves, and keep an eye out for them whenever you're walking. Wet leaves can be slippery.
- Keep items within your reach and avoid climbing ladders and using step stools.
- Keep your indoor steps free of clutter or anything you can slip on.
- Tell your doctor about all of the medicine you are taking, including over-the-counter, herbal and supplements. Certain combinations of medicine may cause dizziness, which can result in a fall.



Know Your Pharmacy Benefit, Find Savings and Refill Your Rx

Learn more about your prescription drug coverage and ways you can save money at emblemhealth.com/medicare

- Ask your doctor to prescribe a generic drug or a lower-costing drug. Generic drugs usually cost less and have lower or no out-of-pocket costs.
- Use our Rx Cost Calculator tool to estimate your out-of-pocket drug costs.
- Discover the convenience of prescription drug mail order for maintenance medicines.



Get Smart About Antibiotics

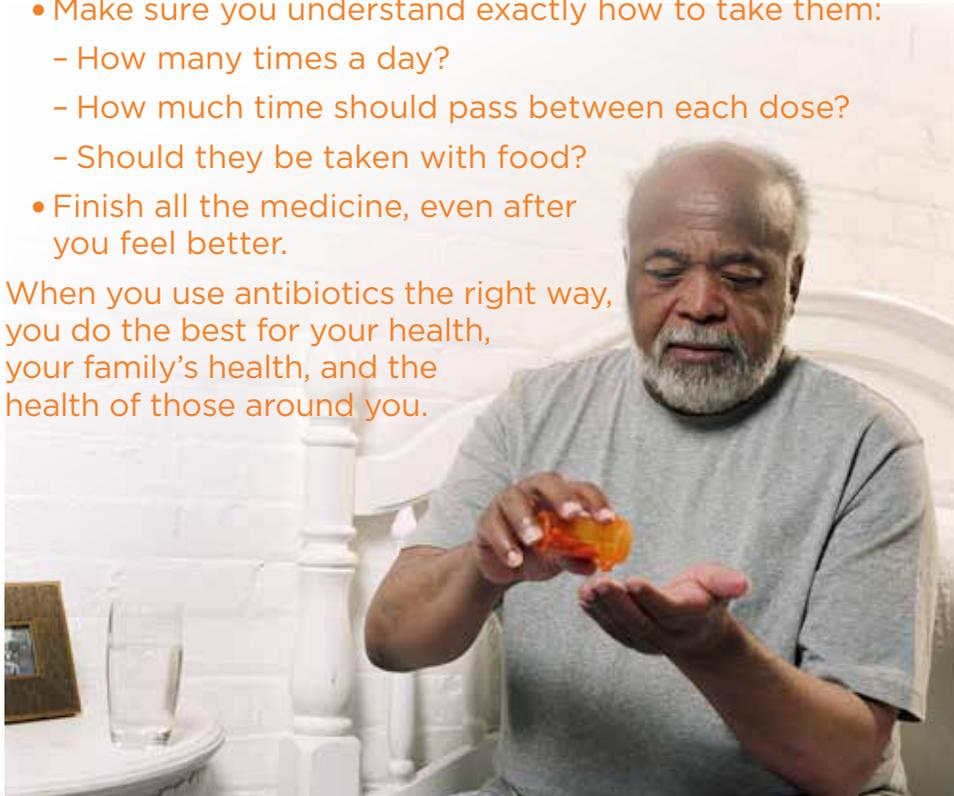
Antibiotics don't fight infections caused by viruses like colds, flu, most sore throats, bronchitis, and many sinus and ear infections. They should only be used to fight bacterial infections. Taking antibiotics incorrectly can actually strengthen bacteria, making these medications less effective.

It's important to use antibiotics sensibly. For example, avoid taking them for illnesses caused by viruses; these conditions are best treated with rest and fluids.

If the doctor prescribes you an antibiotic:

- Don't skip doses.
- Don't stop taking the antibiotics early unless your doctor tells you to do so.
- Make sure you understand exactly how to take them:
 - How many times a day?
 - How much time should pass between each dose?
 - Should they be taken with food?
- Finish all the medicine, even after you feel better.

When you use antibiotics the right way, you do the best for your health, your family's health, and the health of those around you.



Need a Translator?

We provide free language translation services by phone in more than 100 languages, including Spanish and Chinese. To speak with a representative in your preferred language, please call the Customer Service number on the back of this newsletter.

Stay True to Your Heart



Heart disease is serious, but you can take control:

- **Follow your doctor's advice.** Your doctor may recommend lifestyle changes like increasing your physical activity, reducing salt in your diet and quitting smoking.
- **Handle your stress.** Spend time every day doing things you enjoy.
- **Take prescribed medication.** Your doctor may prescribe medicine to lower your blood pressure. Make sure you (1) know how to take it correctly, (2) refill it before you run out, and (3) don't stop taking this or any other medication without talking to your doctor.
- **Is aspirin right for you?** Talk to your doctor about the risks and benefits of daily aspirin therapy.

Together, you and your doctor can decide what's best for your heart. For more information, visit heart.org and the Health and Wellness section on emblemhealth.com.

Convenient Access to Your Benefit Information

Are you registered at emblemhealth.com? Get started and register today on emblemhealth.com to review your benefits, check on claims, create a personal health record and more.

Go Paperless! Once registered, you can sign up to go paperless and choose which communications to receive electronically. It's a great way to reduce clutter, stay organized and store your information in one safe place. Once you sign in, select Go Paperless under Tools That Help You.

Our **myEmblemHealth mobile app** provides easy access to useful benefit and plan information for members, anytime, anywhere:

- Search for a doctor or hospital
- See copay, benefit and claims information
- Access your ID card

Download it today. Available on all iOS and Android devices.

Who's Caring for You? — Our official blog on health and wellness in New York (blog.emblemhealth.com)



Leaving the Hospital?

Before leaving the hospital, your nurse or social worker will prepare discharge instructions explaining the steps you need to take when you get home, such as:

- List of all medications you've been prescribed.
- Recommended changes for your daily activities, such as a low-salt diet.
- Scheduled doctor appointments, if applicable.
- Specialists you may need to visit, like a cardiologist or pulmonologist, if applicable.

Here are some tips:

- Be sure you understand all instructions. Ask about anything that's unclear, such as unknown medical terms.
- Make doctor appointments as soon as you get home. Following up with doctors within a week of leaving the hospital can lower your chances of being readmitted to the hospital.
- See your primary care physician. He or she needs to know you were in the hospital and about any changes in your health or medications. Then you can work together on next steps.

Need help making follow-up appointments? Call the Customer Service number on the back of this newsletter.

Get Help for Depression — Know Your Options

Unlike sadness, depression is a medical condition resulting from a chemical imbalance and can be treated with medications like antidepressants. Ask your doctor what's right for you.

Medication needs time to work. You may start to feel better in a week or two, but it could take four to eight weeks before you feel the full effects. Ask your doctor what you can expect.

Tips for taking an antidepressant:

- Don't stop taking your medication without talking to your doctor first.
- Get a refill before the medicine runs out. Ask your doctor if a 90-day supply is right for you.
- Talk to your doctor if you notice any side effects. You may need another medication or a change in dosage.

It may be helpful to combine medication with talk therapy. A behavioral health specialist can help you cope with stress and symptoms as the medicine builds strength in your body.

If you are concerned you may be depressed, ask your doctor to screen you for depression, or take a self-screener at mhascreening.org/.

For more information, talk to your doctor, call Emblem Behavioral Health Services Program (EBHSP) at **1-888-447-2526**; TTY/TDD: **711** (Montefiore members only call **1-800-401-4822**) or visit emblemhealth.com/bh.



EmblemHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak other languages, language assistance services, free of charge, are available to you. Call **1-877-344-7364** (TTY/TDD: **711**). ATENCIÓN: Si usted habla español, tiene a su disposición, gratis, servicios de ayuda para idiomas. Llame al **1-877-344-7364** (TTY/TDD: **711**). 注意：如果您講中文，我們免費提供相關的語言協助服務。請致電 **1-877-344-7364** (TTY/TDD: **711**)。



Don't Miss Out on Important Information

Has your address or contact information changed? Please let us know so you'll receive communications like benefit changes and incentive checks. If we send something out in the mail and it is returned, we can only reach you if we have the correct telephone number. Sign in to your secure online account at emblemhealth.com or call the Customer Service number on the back of this newsletter to confirm that we have your correct contact information.

Ready to Quit Smoking?

Join our Tobacco-Free PATH program at no extra cost. Call **1-866-NY-QUITS** (1-866-697-8487). If you use a TTY/TDD, please call **711**.

Hours: Monday to Friday, 8 am to 9 pm, Saturday, 9 am to 7 pm, and Sunday, 9 am to 5 pm.



This information is available for free in other languages. Please call the customer service number on the back of this newsletter, daily from 8 am to 8 pm. 🇺🇸 Esta información está disponible gratuita en otros idiomas. Por favor llame a nuestro número de servicios de atención al cliente, localizado en la parte posterior de este boletín, diariamente entre las 8 am y las 8 pm.



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HEALTH AND WELLNESS OR PREVENTION INFORMATION



Help When You Need It

A registered nurse or social worker (case manager) can help you sort through your health care options. This person will work closely with you and your primary care physician to:

- Help you better understand your disease or condition.
- Be a link between you and your doctors.
- Connect you to community agencies.

- Be your health care advocate.
- Offer expert guidance on effective self-care.

Do you have a condition that needs a lot of care? Your case manager can help you get the right care, in the right setting.

Think this program may be right for you? Talk with your doctor or call **1-800-447-0768** (TTY/TDD: **711**).

HOW TO CONTACT US

Customer Service

PPO: **1-866-557-7300**

HMO: **1-877-344-7364**

Ask to speak with someone in your preferred language. Daily, 8 am to 8 pm

Tobacco-Free PATH Program

New York State residents

1-866-NY-QUITS (1-866-697-8487)

Lab Services — Quest Diagnostics

1-888-277-8772 (appointments)

1-866-697-8378 (customer service)

Mental Health and Substance Abuse

Emblem Behavioral Health Services Program (EBHSP) for HMO members:

1-888-447-2526

BeaconOptions for PPO members:

1-866-318-7595

PATH Program

1-866-447-8080

Report Insurance Fraud

1-888-4KO-Fraud (1-888-456-3728)

For TDD assistance, any of the above numbers can be reached by calling NYS Relay Services at **711**.

Web Resources

emblemhealth.com/medicare

(mail-order pharmacy)

questdiagnostics.com

(lab services)

beaconhealthoptions.com

(behavioral health services)

emblemhealth.com/familycaregiver

HIP Health Plan of New York (HIP) is an HMO plan and Group Health Incorporated (GHI) is a PPO plan with a Medicare contract. Enrollment in HIP and GHI depends on contract renewal. HIP and GHI are EmblemHealth companies.