

PLAN ON Wellness

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SUMMER 2022

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WOMEN'S WELLNESS
Special Feature



Get a Jump-Start on Healthy Habits

Some experts believe that if you commit to a personal goal for 21 days, it becomes a habit. Stick with the goal for a few months longer, and it may turn into a permanent lifestyle. Take advantage of this season to jump-start a few healthy habits. Need inspiration? This issue of *Plan on Wellness* is full of ways you can make positive change.

If you want to move more, you're thinking in the right direction. The benefits of exercise are endless. But it's easier to get

into an exercise routine when it feels like fun. Check out our article on **Page 2** for tips on enjoying outdoor activities this summer. Need to tweak your nutrition focus? Make the most of the season's fresh produce with a tasty lunch recipe on **Page 5**.

Eating right and exercising—not to mention reducing stress, getting enough sleep, and building healthy relationships—add up to major health benefits. So does focusing on preventive care and staying on top of medical conditions. We can help.

For instance, are you managing diabetes? Avoid complications with the tips on **Page 4**. Flip through our women's health feature on **Pages 6–8** for a refresher on well-woman visits, reasons to see your OB-GYN, and more. And learn how to better care for your colon with our article on **Page 9**.

Enjoy the sunshine and slower pace of the season. But use these months to invest in yourself, too. By choosing small goals and making changes one day at a time, you'll be well on your way to creating healthier habits.

Summertime: The Season for Exercise!

There's nothing like stepping outside to enjoy summer's warmth and sunshine. Now is the perfect time to get out in the great outdoors while improving your fitness and overall health.

Pick Your Favorite Activity

Older adults should get 150 minutes of moderate-intensity physical activity every week. You should also do exercises that strengthen your muscles two or more days per week.

Here are some fun summertime activities you may enjoy:

- Walking the dog
- Hiking
- Bicycling
- Water aerobics
- Tennis or pickleball
- Golf
- Softball
- Badminton

- Swimming
- Kayaking
- Fishing
- Gardening or yard work
- Playing with grandchildren
- Outdoor tai chi
- Bocce
- Shuffleboard

Safety First

Physical activity is safe for most older adults. But if you haven't exercised in a while or have a medical condition, then it's a good idea to talk with your health care provider before increasing your activity level. If you're at risk for falls, ask which activities are safe for you.

Since you're going to be spending more time outside, keep these sun-safe tips in mind:

- Apply sunscreen with an SPF of 30 or higher.
- Wear sunglasses that block UVA and UVB rays.

TAKE ADVANTAGE OF FITNESS PERKS

For just \$10 per benefit year, you can get a Home Fitness Kit* through the Silver&Fit program.

To order yours today, visit [MyUniveraMedicare.com/SilverFit](https://www.MyUniveraMedicare.com/SilverFit)

- Choose a hat with a wide brim to protect your face, ears, and back of your neck.
- Drink water before, during, and after exercise.

Make It Happen

One of the best ways to stick with an exercise program is to be active with others. Ask friends, family members, or neighbors if they want to try an outdoor activity with you. You can also find a walking club or exercise class at a nearby senior center.

Above all, make it fun! When you enjoy what you're doing, you're more likely to do it.



Get Fit to Prevent Falls

Did you know physical activity plays a big part in fall prevention? That's because the weaker your muscles are, the greater your risk of falling. Exercise helps build and maintain strength as well as improve balance.

If you should fall, tell your health care provider—even if you weren't injured. They can review your medicines, check for health problems, and share tips to avoid future falls.



Key Facts About 3 Heart Conditions

Hear attack, heart failure, and heart disease sometimes go hand in hand, but they are very different conditions. Discuss your risk factors and any concerning symptoms with your health care provider to keep your ticker in tip-top shape.

Heart Attack

- **Definition:** The flow of oxygen-rich blood gets blocked from a section of the heart.
 - **Symptoms:** Pain or a feeling of squeezing in the center or left side of the chest that lasts more than a few minutes or goes away and comes back. Pain or discomfort in one or both arms, the back, neck, or upper part of the stomach. Shortness of breath, cold sweat, unusual tiredness, nausea, or light-headedness.
- Call 911 at the first sign of symptoms.**
- **Risk factors:** Smoking, high blood pressure, high cholesterol, obesity, an unhealthy diet, diabetes, and an inactive lifestyle.

Heart Failure

- **Definition:** Your heart can't pump enough blood and oxygen to meet your body's needs.
- **Symptoms:** Shortness of breath that may continue when lying down. Feeling tired; coughing; swelling in feet, ankles, and legs; or weight gain.
- **Risk factors:** A past heart attack, high blood pressure, heart valve disease, obesity, diabetes, thyroid problems, and drug or alcohol abuse.

Heart Disease

- **Definition:** A variety of conditions that impact the heart's function and structure. It can lead to heart attack, heart failure, or sudden cardiac arrest.
- **Symptoms:** Fluttering feelings in the chest. Plus, all symptoms of heart attack and heart failure.
- **Risk factors:** High cholesterol, high blood pressure, smoking, an inactive lifestyle, diabetes, obesity, age, and a family history of heart disease.

Member Survey

We put together this quarterly newsletter with you—our valued Univera Healthcare member—in mind! It's important that the stories and tips we share are helpful to you. We would love it if you'd take a few minutes and fill out our brief survey on the content of our newsletters. Your answers will help shape future issues. You can access the survey by typing this link into your browser: <https://bit.ly/39Zn1AE>. Or scan the QR code on this page to access the link directly!

QR Codes 101

QR stands for "quick response." These coded patterns are turning up on menus, signs, websites, newsletters, and more! All for good reason: Scanning a QR code gives you instant access to online information and resources without having to type in a web address. Simply open the camera on your phone and point it at the code. Then tap the link that appears.

Tip: If your camera doesn't read the code right away, try moving it closer or farther to bring the code into focus.



6 Tips to Tame Your Diabetes



Are You Testing Too Much?

When it comes to checking your blood sugar levels at home, more isn't always better. For most people with type 2 diabetes who don't use insulin (or other medications for low blood sugar), experts recommend against testing multiple times per day. Research shows it doesn't improve glucose control.¹

Plus, checking your levels too often costs money and wastes resources. To avoid these downsides, don't overbuy supplies. Stick to the testing schedule that your health care provider recommends. If you aren't sure when and how often to test, ask your provider.

¹K.D. Platt et al. "Assessment of Self-Monitoring for Blood Glucose in Individuals with Type 2 Diabetes Not Using Insulin." *JAMA Internal Medicine*. Vol. 179, no. 2, pp. 269–272. doi:10.1001/jamainternmed.2018.5700

Keep diabetes under control with these strategies:

1. Monitor your blood glucose (sugar) levels. By using a blood glucose meter, you can make sure your levels are in the target range. Checking your numbers helps you learn how your body reacts to factors such as food, exercise, and medicine.

2. Pay attention to your feet. Diabetes can cause nerve damage that makes it difficult to feel an injury, so it's important to check your feet every day. Look and feel for any cuts, calluses, swelling, hot spots, or dry skin.

3. Tend to your teeth. High blood sugar can lead to problems in your mouth, such as gum disease and cavities. Visit your dentist regularly and stick to a good oral hygiene routine. This includes brushing at

least twice a day and flossing at least once a day.

4. Stop smoking. People who have diabetes and who smoke are at a higher risk for:

- Heart, kidney, eye, and gum disease
- Damaged nerves in the arms and legs
- Poor blood flow to the legs and feet

5. Follow medication directions. If you use medicine to manage your blood sugar, cholesterol, or blood pressure, it's important to take it as directed.

6. Stay on track with checkups and eye exams. See your provider at least twice a year to review your self-care plan, nutrition needs, activity level, and more. Every year, schedule a vision exam. Your eye doctor will check for signs of diabetes-related eye diseases.





Low-Carb Lunch: Chicken ‘Sandwiches’ & Sides

Take time over the weekend to prep this healthy, low-carb lunch for your week ahead.

Ingredients

- ¼ cup balsamic vinegar
- 1 tsp. garlic powder
- 1 tsp. onion powder
- 1 tsp. dried rosemary
- 1 lb. boneless, skinless chicken breasts (about 4)
- ¼ cup white vinegar
- 8 red onion slices
- ¼ tsp. sea salt (optional)
- ¼ tsp. honey (optional)
- Olive oil spray
- 20 to 28 cherry tomatoes
- 8 slices of romaine lettuce

Directions

1. Whisk together balsamic vinegar, garlic powder, onion powder, and rosemary. Pour into a resealable bag and add chicken breasts. Let marinate for at least one hour.
2. Pour white vinegar over red onions. Let sit at least 15 minutes (or up to one hour),

then strain. If using salt and honey, add them to the mixture.

3. Preheat grill to high. Spray with olive oil spray. Cook chicken breasts for five to six minutes per side, until the meat thermometer reads 165 degrees.
4. To build your “sandwich,” wrap one chicken breast, two red onion slices, and five to seven cherry tomatoes in two slices of romaine lettuce. Repeat for a total of four “sandwiches.”

Complete your low-carb lunch with one (or more) of these sides:

- Blueberries
- Low-fat string cheese
- Pistachios, unsalted

Per Serving, Chicken ‘Sandwich’

Serves four; serving size is one “sandwich.” Each serving provides: 180 calories, 3.5 g total fat (0.5 g saturated fat), 85 mg cholesterol, 60 mg sodium, 10 g total carbohydrate, 2 g dietary fiber, 6 g sugars, 27 g protein.

Per Serving, Additional Sides

- **1 6-ounce carton blueberries:** 97 calories, 1 g total fat, 2 mg sodium, 25 g total carbohydrate, 4 g dietary fiber, 17 g sugars, 1 g protein
- **1 low-fat string cheese:** 45 calories, 3 g total fat, (2 g saturated fat), 10 mg cholesterol, 150 mg sodium, 6 g protein
- **1 tablespoon pistachios:** 44 calories, 3 g total fat, 2 g total carbohydrate, 1 g dietary fiber, 1 g sugars, 2 g protein

Home Cooking Made Easy

Looking for nutrition tips, healthy snack recipes, and more? Go to UniveraHealthcare.com/Health-Wellness/Preventive-Health and scroll down to click on “Start Working on a Food Plan” (under Nutrition).

Here's Why You Should Get a Well-Woman Visit

Ladies, it's time to rethink your well-woman visits with your health care provider. These visits—often with an OB-GYN—offer more than you may know.

Get the Information You Need

Your OB-GYN can provide a wide range of health-related education, counseling, and services throughout your lifetime. You can discuss:

- Screenings, such as those for breast cancer, cervical cancer,

and sexually transmitted diseases (STDs)

- Postmenopausal care
- Surgery, including abdominal and vaginal procedures

While OB-GYNs are specialists, they may also provide many primary care services. For example, they can do immunizations and blood pressure screenings. You can even work together to set and reach health goals, like starting an exercise routine, losing weight, or quitting smoking.

Track Your Health History and Symptoms

Talking about your health history is a key component of each well-woman exam and important for staying healthy. You may be asked personal questions about:

- Sexual health and partners
- Current use of medicines, vitamins, and herbs
- Mental health history, including depression and anxiety
- Substance use, such as alcohol and tobacco
- Symptoms you're experiencing, such as pelvic pain or pain when urinating

Just as important—be ready to ask your questions!

Have Questions Answered

No topic is off-limits during a well-woman visit. Remember that your provider discusses sensitive issues every day. Feel free to ask anything.

Consider jotting your questions down before the day of your appointment. Record the answers at your visit. And remember, you can still contact your provider after you leave if you feel confused or have new questions or concerns.



A well-woman visit with an OB-GYN is covered every two years. Ask your provider if you need more frequent visits based on your risk factors.



Many women feel a bit awkward bringing up sexual problems with their provider. Remind yourself that this is just like any other conversation about your health!

Your Guide to Sex After 60

Sex can be one of life's great pleasures at any age. But as the years go by, you may notice changes in your comfort and sexual response.

Don't hesitate to discuss these issues with your health care provider. They may be able to suggest tips or treatments that help you enjoy a satisfying sex life.

Discomfort During Sex

Low estrogen levels after menopause can leave vaginal tissues dryer, thinner, and less stretchy. These changes may cause discomfort during sex. Things that may help include:

- Vaginal moisturizers (such as Replens), used every two to three days as needed
- Water-based lubricants (such as K-Y Jelly and Astroglide), used each time you have intercourse
- Vaginal tablets, rings, and creams that release small doses of estrogen (prescribed by your provider)

Lack of Desire

Losing interest in sex is another common problem. These strategies may help:

- Plan for sex during times of day when you feel your best.
- Spend extra time on foreplay.
- Explore sensual—but nonsexual—activities, such as massage.

Condoms at *This Age?*

It's nice not to have to worry about an unplanned pregnancy. But you can still get sexually transmitted diseases (STDs). So before you become sexually active with a new partner, share your sexual histories. Get tested for STDs and HIV, and ask the other person to do the same. Until you know your partner's STD status and are in an exclusive relationship, use a condom with water-based lubricant every time you are intimate.

4 Reasons to Keep Seeing Your OB-GYN

Your monthly periods may have stopped. But regular visits to your OB-GYN are still beneficial. Here are some things your OB-GYN can do to support your health at this stage of life:

1. Be your go-to expert on sexual health issues and STD prevention
2. Manage any lingering menopause symptoms, such as hot flashes
3. Recommend screenings for breast cancer, osteoporosis, and more
4. Discuss healthy diet and exercise habits as well as weight management



Common Concerns for Women Later in Life

24/7 NURSE
CALL LINE

Have questions about a symptom? Members can call **1-800-348-9786 (TTY 711)** at any time to talk with a registered nurse.

You hear a lot about health during menopause. But what can you expect after that?

Below are some conditions that often affect women ages 65 and older. But keep in mind that you may not always have symptoms. So it's also crucial to get screenings—tests that look for problems before symptoms ever occur.

CONDITION	WHAT TO KNOW	SYMPTOMS	SCREENING
Coronary heart disease (CHD)	CHD is the most common form of heart disease, the number one cause of death in women older than age 65.	<ul style="list-style-type: none"> • Unusual shortness of breath • Extreme tiredness during exercise • Dizziness or fainting • Racing or uneven heartbeat 	<p>Blood cholesterol test: every year</p> <p>Blood pressure check: at least once a year</p>
Diabetes	Nearly 30% of people ages 65 and older have diabetes—but about one in six doesn't know it yet.	<ul style="list-style-type: none"> • Frequent urination, often at night • Extreme thirst or hunger • Blurry vision • Numbness or tingling in hands or feet 	A1c test or other blood glucose test: every three years up to age 70 if you're overweight; every one to two years if you have prediabetes
Breast cancer	This is the most common cancer in women other than skin cancer. Half of women who get breast cancer are older than age 62 at the time of diagnosis.	<ul style="list-style-type: none"> • New lump or mass in a breast • Swelling of all or part of a breast • Pain in a breast or nipple • Nipple discharge 	Mammogram: every one to two years; talk with your provider about how long to continue

Other health screenings that you may need include:

- **Bone mass density test:** Every two years if you are at risk for osteoporosis
- **Colorectal cancer screening:** On a regular basis through at least age 75 (the frequency depends on the type of screening you get)
- **Dental exam:** Every six months
- **Dilated eye exam:** Every one to two years
- **Hearing test:** If you or your provider suspects possible hearing loss

For a full preventive care checklist, visit [Medicare.UniveraHealthcare.com/Health-Wellness/Preventive](https://www.Medicare.UniveraHealthcare.com/Health-Wellness/Preventive). Talk with your provider about what services are right for you based on your personal risks and overall health.



How to Keep Your Colon Healthy

Other than talking about screening for colorectal (colon and rectal) cancer, the colon isn't a hot topic of conversation. Yet maybe it should be, because your colon plays a vital role in how your body uses food.

Why the Colon Matters

Your colon is a 5-foot-long tube that makes up most of the large intestine. This organ is a key part of the digestive system. When you eat, the food is first broken down in the mouth, stomach, and small

intestine. By the time it reaches the colon, it's mainly liquid.

The water in this mix is absorbed by the colon, and bacteria that live in the colon help break down what remains. The colon then moves any leftover waste into the rectum—the last 6 inches of the large intestine.

Colon-Friendly Habits

These steps can help keep your colon healthy and working as it should.

Boost your fiber intake.

A fiber-rich diet helps prevent constipation and keep bowel movements regular. To increase

your intake, choose more foods that are naturally rich in fiber, such as whole grains, vegetables, fruits, beans, nuts, and seeds. Just be sure to add fiber to your diet gradually to avoid gas, bloating, and cramps.

Be picky about protein foods.

Limit red meats (such as beef, pork, and lamb) and processed meats (such as hot dogs and some luncheon meats). Good sources of protein include lean chicken and turkey; fish; and fiber-filled beans, nuts, and seeds.

Get regular physical activity.

For your overall health, aim to fit in at least 150 minutes per week of moderate physical activity (such as walking briskly).

Avoid excessive alcohol.

If you choose to drink, do so in moderation. That means two drinks or less per day for men, and one drink or less for women.

Watch for These Symptoms

If your colon isn't working properly, you may experience:

- Constipation
- Diarrhea
- Belly pain
- Bloating
- Gas

Your colon has important work to do, so don't hesitate to speak up about it. Tell your provider if you develop frequent or severe symptoms, or if your bowel habits change. Also, ask about when to get screened for colorectal cancer—most people should start at age 45. Discuss which testing option is right for you.



Discrimination is Against the Law

Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Our Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Our Health Plan:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact our dedicated Medicare Customer Care representatives at 1-877-883-9577, (TTY: 1-800-662-1220). Monday - Friday, 8 a.m. - 8 p.m.
From October 1 - March 31, 8 a.m. - 8 p.m., 7 days a week.

If you believe that our Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Advocacy Department
Attn: Civil Rights Coordinator
PO Box 4717
Syracuse, NY 13221
Telephone Number: 1-800-614-6575 (TTY: 1-800-662-1220)
Fax Number: 315-671-6656

You can file a grievance in person, or by mail or fax. If you need help filing a grievance, our Health Plan's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-883-9577 (TTY: 1-800-662-1220).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-883-9577 (TTY: 1-800-662-1220).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-883-9577 (TTY: 1-800-662-1220)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-883-9577 (телетайп: 1-800-662-1220).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-883-9577 (TTY: 1-800-662-1220).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-883-9577 (TTY: 1-800-662-1220)번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-883-9577 (TTY: 1-800-662-1220).

אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-877-883-9577 (TTY: 1-800-662-1220).

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-৮৭৭-৮৮৩-৯৫৭৭ (TTY: ১-৮০০-৬৬২-১২২০)।

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-883-9577 (TTY: 1-800-662-1220).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-883-9577 (رقم هاتف الصم والبكم: 1-800-662-1220).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-883-9577 (ATS : 1-800-662-1220).

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-877-883-9577 (TTY: 1-800-662-1220).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-883-9577 (TTY: 1-800-662-1220).

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-877-883-9577 (TTY: 1-800-662-1220).

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-877-883-9577 (TTY: 1-800-662-1220).

Health and wellness or prevention information.

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CONTACT CUSTOMER CARE

Visit our website at MyUniveraMedicare.com or call **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m., from April 1 to September 30. From October 1 to March 31, you can also call on weekends, 8 a.m. to 8 p.m.

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Visit MyUniveraMedicare.com/Email to subscribe to email bulletins with health tips, benefit information, and nutritious recipes.

FRAUD HOTLINE

To report potential fraud, waste, or abuse, call **1-800-378-8024 (TTY 711)**, 24 hours a day, 7 days a week. All calls are confidential, and callers may remain anonymous.

Out-of-network/noncontracted providers are under no obligation to treat members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

*Home Fitness Kit promotional codes cannot be used in combination with any other promotions on third-party vendor websites. Once selected, kits cannot be exchanged. The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Please talk with a doctor before starting or changing an exercise routine.



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Univera Healthcare is an HMO plan with a Medicare contract. Enrollment in **Univera Healthcare** depends on contract renewal.

Member Rights & Responsibilities

As a member of our plan, you have certain rights and responsibilities. To help ensure you receive quality care, you have the right to:

- Be treated with dignity and respect
- Privacy
- Participate in the development of your treatment plan
- Voice complaints about the organization or your care

And to help ensure the best outcomes for your care, you have the responsibility to:

- Share necessary health information with your providers
- Follow the instructions for care that you agreed to
- Learn about your health care concerns
- Participate in developing your health goals

To learn more, we encourage you to review our Member Rights and Responsibilities on our website: UniveraHealthcare.com/Medicare-Coverage/Enroll/Beneficiary-Rights