

MEDICARE

Member connection

**Pharmacists,
A KEY PART OF
Your Health Team**



***Overlooked*
DIABETES
COMPLICATIONS
to Watch For**

**Pick the
Perfect Produce
This Spring**
PAGE 7

Your Health In Full Bloom



Welcome to the Spring edition of **Medicare Member Connection**! A new season brings new opportunities to prioritize your well-being. As the days grow longer and the flowers start to bloom, it's the perfect time to give your health a fresh start.

On **Page 3** we're taking a closer look at a newly recognized condition that connects heart, kidney and metabolic health. Looking to stay active? Flip to **Page 4** to bust common fitness myths and discover simple ways to keep moving. And if chronic pain slows you down, **Page 5** has daily habits to help you find relief.

Did you know your pharmacist is also a powerful health resource? **Page 6** explains all the ways they can help you. Plus, we're covering lesser-known diabetes complications on **Page 8**. And in "News You Can Use" on **Page 9**, learn:

- How to nap like a pro
- The benefits of travel when it comes to healthy aging
- What soda is doing to your heart

Through every season, we're here to support you with award-winning service and expert guidance. Thank you for trusting us with your care!



contents

- | | |
|---|--|
| 3 Your Heart and CKM: The Key Facts | 8 The Hidden Side of Diabetes: Watch for These Warning Signs |
| 4 Exercising as an Older Adult: Fact vs. Fiction | 9 News You Can Use |
| 5 Tackle Chronic Pain with These Tips | 10 Keep Your Finger on the Pulse: Check In on Your Mental Health |
| 6 More Than Medicine: How Pharmacists Support Your Well-Being | 11 Recipe: Tilapia Fillets & Roasted Red Pepper Sauce |
| 7 Pick the Perfect Produce This Spring | |



Your Heart and CKM: The Key Facts

You've heard of heart disease and kidney disease. But did you know these two conditions often go hand in hand? In fact, health experts have recently named a new, combined disorder: cardiovascular-kidney-metabolic (CKM) syndrome.

What It Is

It's a syndrome, which is a group of symptoms or conditions that occur together. In this case, they all involve your heart, kidneys and metabolism (the way your body turns food into energy).

Specifically, CKM is made up of four conditions:

1. Cardiovascular disease
2. Kidney disease
3. Obesity
4. Type 2 diabetes

If you have one or more of these, you're in danger of developing the others. And when you have all of them, it can seriously jeopardize your health—and your life.

Who Can Get It

Anyone can get CKM. One in three U.S. adults already have three or more risk factors for heart disease, diabetes or kidney disease.

Knowing the Signs

You might not have any symptoms, especially early on. But your health care provider might find CKM during an exam or on blood tests. That's one reason why it's so important to see them for your Annual Physical.

Stay Ahead of CKM

The same tried-and-true steps that improve heart health also ward off CKM. And if you already have it, they can slow its progress. These steps include:

- Being active for at least 30 minutes most days of the week
- Eating a diet rich in fruits, vegetables, whole grains and lean proteins
- Not smoking, and limiting alcohol

Detecting underlying conditions like CKM is a reason why preventive care is so important. And good preventive care includes seeing your provider for annual care visits. Those visits include an Annual Wellness Visit and an Annual Physical. See the chart below to learn the difference. If you haven't seen your provider yet this year, schedule an appointment today!



Make Time for Annual Care Visits

Visit Type	How Often It's Covered*	What It Includes
"Welcome to Medicare" Visit	Once within the first 12 months after enrolling in Medicare	A onetime preventive visit to review your health history and create a personalized prevention plan
Annual Wellness Visit	Once per year after the first 12 months	A yearly check-in to update your personalized health plan
Annual Physical	Once per year	A hands-on exam to check your general health and find any problems

*During your visit, if you require further tests or screenings, a copayment or deductible expense may occur.

Exercising as an Older Adult: *Fact vs. Fiction*

Think getting older means exercise isn't for you anymore? Not by a long shot! Here's the truth about three common fitness myths, plus three musts, for feeling your best in your 60s and beyond.



Fiction

1. It's too late to start exercising.

Engaging in physical activity is a great way to improve your health at any age. It can also help you sharpen your mind and maintain your independence.

2. Exercise is dangerous later in life.

Whatever your age, almost everyone can do some type of activity. That's true even if you have a condition like diabetes or heart disease. The key to being safe is to start slowly.

3. Only long, intense workouts deliver results.

Any amount of physical activity is better than none at all. And low-impact workouts can do a lot of good without stressing your joints.

Getting Active Made Easier with FitOnHealth

If you haven't already, you can now enroll in your new free fitness benefit, FitOn Health! FitOn uses a credit system to give you access to a variety of fitness studios and gyms, as well as unlimited free access to digital wellness content.

To sign up, create or log in to your member account at **MyUniveraMedicare.com**. Click on "FitOn Health" under the Health and Wellness tab. If you do not have an online account:

- Call FitOn Health at **1-855-952-6423 (TTY 711)**, Monday through Friday, 8 a.m. to 9 p.m.
- Email **help@fitonhealth.com**
- Visit **FitOnHealth.com/Help**

Facts

1. Aim for endurance.

Gradually build toward at least 150 minutes of endurance activities each week. These are things that put your heart and lungs to work. Think dancing, climbing stairs, playing tennis or anything that makes you breathe hard.

2. Increase your strength.

Having strong muscles helps you in daily life. Plus, adding weights to your exercise helps slow age-related bone loss and prevent osteoporosis. Or instead of dumbbells, you could try resistance bands or a weighted vest.

3. Work on balance and flexibility.

Balance exercises like tai chi and standing on one foot help prevent falls, while flexibility exercises like stretching make it easier to move freely.

If you're new to exercise or have a health condition or disability, talk with your health care provider before starting a new fitness routine. They can help you modify any plans, if needed.



Tackle **Chronic Pain** with These Tips

If you're living with chronic pain, you're not alone. More than 50 million Americans—20% of the population—struggle with daily discomfort.

Chronic pain can last months or even years, sometimes stemming from an injury, infection or ongoing condition. To make matters more challenging, it also increases the risk for anxiety and depression.

Chronic pain can be exhausting, but you can find relief. For starters, try these strategies:



1 Revitalize Your Diet

A lot of chronic pain comes from chronic inflammation. Certain foods can fight that inflammation and make your bones stronger. The best foods for arthritis, for example, include:

- Salmon
- Tuna
- Garlic
- Vegetables like broccoli and brussels sprouts

No matter the cause of your pain, try to cut out "junk" foods. Instead, prioritize eating whole grains, healthy proteins, plenty of veggies and some fruit.



2 Get Moving

It may be tempting to stay under the covers when you're in pain. But being active will help keep your body—and mind—in better shape. Yoga can be a good place to start; it's a gentle way to reduce inflammation. You can also ask your health care provider for exercise ideas that are safest for you. No matter what you choose, remember that some movement, even in small doses, is better than none.



3 Connect with Your Inner Calm

Meditation and guided imagery have proven to be helpful in managing chronic pain.

Another idea: Engage in things that bring you joy, such as listening to music or watching a movie, to distract yourself from pain.



4 Know Which Meds Can Help

Nonsteroidal anti-inflammatory drugs, such as ibuprofen, can offer relief from muscular and bone pain. Antidepressants can help manage both physical pain and the emotional challenges that often come with it, whereas muscle relaxants can treat pain caused by muscle spasms.

It's important to understand all the choices available to manage pain and how they fit into your life. You and your provider can work together to decide what's right for you.

Want More Options? Acupuncture, which uses small needles to stimulate pressure points on your body, also relieves pain for many people. Your Univera Healthcare plan offers coverage for acupuncture when you see an in-network provider. At least 10 visits per year are covered at 50% coinsurance. If you need help finding a specialist, call one of our local Customer Care Advocates at **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m.



More Than Medicine:

How Pharmacists Support Your Well-Being

You pass them a slip, or your health care provider sends an order digitally. In return, they hand you a box or bottle in a crinkly paper bag. If that’s the extent of your interaction with your pharmacist, you’re missing out on a valuable health resource.

Yes, part of their job is to fill prescriptions written by your physician or other providers. But pharmacists can do so much more to help you get—and stay—healthy. The next time you visit one in a drugstore, grocery store or hospital, keep in mind that they may be able to help with the following, too.

Find Potential Interactions

You might receive care from multiple health care providers or move from the hospital to home and back again. Changing settings can create challenges, so it’s important to have a record of the medications you’re taking.

Pharmacists can perform what’s called medication reconciliation, where they review your entire list of prescriptions, along with over-the-counter treatments and supplements. This process may spot harmful combinations and reduce your risk for adverse events.

Make Taking Medicines Easier

Though childproof caps protect youngsters, they can be tough for older adults’ hands to manage. Your pharmacist can provide easy-to-open bottles if you’re having a hard time with medication lids.

And if you have trouble reading drug labels or directions, your pharmacist can print them in larger type. If swallowing tablets is the problem, pharmacists may have suggestions, like swapping for a liquid version.

Be a Partner in Savings

If you’re having trouble affording your medications, your pharmacist may be able to work with you to find pharmacy coupons or locate a patient assistance program.

Help Protect and Connect

Pharmacists can give you flu shots and other vaccines or check for health problems like high blood pressure. They can also offer you guidance on lifestyle changes like managing stress.

Understanding Medication Therapy Management






Medication Therapy Management (MTM) is a free program to support our Medicare members who take certain medications, have a specific health condition or have higher annual out-of-pocket prescription costs.

MTM eligible members will receive a letter in the mail from Univera Healthcare welcoming them to the program. If you receive the letter, please make sure to schedule your free medication review OR call to opt out of the program.



Pick the *Perfect Produce* This Spring

Spring is the time when the earth reawakens—and when you remember just how tasty the season’s fruits and veggies can be. Luckily, these foods are as nutritious as they are delicious. They’re bursting with vitamins, minerals and fiber that help promote better health. Keep an eye out for these seasonal favorites.

					
	Asparagus	Rhubarb	Strawberries	Peppers	Turnip greens Collards
Peak Months for Crop	May–June	May–July	June–July	July–October	May–August July–December
Nutritional Highlights	Provides folate, which the body needs to make DNA	Provides vitamin C, which helps heal wounds and supports the immune system	Pack more than half the Daily Value for vitamin C in one-half cup (sliced) Also, provide soluble fiber, which helps control blood sugar and cholesterol	Contain high amounts of vitamin C Also, provide vitamins B-6 and K, important for red blood cell formation and clotting	Boast lots of vitamin K, which helps with blood clotting and bone health Also, provide beta-carotene, which the body uses to form vitamin A
Serving Suggestions	Brush with a little oil, then roast or grill. If desired, cut into pieces and add to pasta.	Bake in a rhubarb-strawberry crisp for dessert. Use only the stalks. Rhubarb leaves are poisonous.	Add to a fruit salad or green salad, or stir into yogurt.	Serve raw for dipping in hummus, roast on the grill, or stuff with rice and other ingredients.	Sauté in a little oil with garlic or chop and add to soup. If you take a blood thinner, you may need to limit your intake of these foods.



The Hidden Side of Diabetes:

Watch for These Warning Signs

You already know the importance of checking your blood sugar regularly, and the importance of eye and foot checkups, too. But with diabetes, there are other health concerns you may face.

The good news? You can take steps to improve your overall health and prevent diabetes-related problems. Start with these tips.

Listen for Hearing Hardships

Your inner ear has small blood vessels and nerves, and nerve signals travel from your ears to your brain. High blood sugar can damage these structures over time, hampering your hearing.

Prevent It: Avoid loud noises and have your hearing checked annually.

Stop UTIs Before They Start

High blood sugar can lead to extra sugar in your urine, which lets bacteria grow. This, along with damage to the kidneys and nerve issues that affect your bladder, makes UTIs more common for people with diabetes.

Prevent It: Drink plenty of water. Don't wait until your bladder is full to use the bathroom. Talk with your provider about regular blood and urine tests to evaluate kidney health.

Spot Sexual Difficulties

Diabetes can affect men's testosterone levels and contribute to erectile dysfunction. Women can develop dryness and other problems that make sex unenjoyable or painful.

Prevent It: Talk with your provider about any sexual concerns. Lubricants, prescription pills or other treatments may help.

Check for Oral Health Issues

Sugar is in your blood—and also in your saliva. Bacteria in plaque feed on it, causing cavities and gum disease. You may have dry mouth, bleeding gums and slow-healing infections, too.

Prevent It: Brush at least twice a day with fluoride toothpaste, floss daily and schedule regular dental visits.

Take Note of Digestive Troubles

Muscles in your stomach move food through your digestive system. But diabetes can short-circuit this process. Your stomach may have trouble emptying, which leaves you bloated, uncomfortable or malnourished.

Prevent It: Try to eat smaller, more frequent meals. Drink plenty of water. Avoid alcohol and stop smoking.

Pay Attention to Cognitive Regression

People with diabetes are at greater risk for Alzheimer's disease and dementia. Diabetes can damage nerves and blood vessels in the brain, causing memory problems.

Prevent It: Care for your mind the same way you do for your body. Exercise regularly, eat a balanced diet and keep your blood sugar in check.



TRAVELING: A Secret Time Machine



A new study has found an enjoyable way to ease the effects of aging on your body: Take a trip! Travel may slow down aging by:

- Providing new, positive experiences that improve mood
- Reducing stress and blood pressure
- Rebalancing hormones
- Speeding up metabolism
- Boosting immunity
- Easing tension and fatigue in muscles and joints
- Connecting you to new people—or deepening bonds with friends and family

Positive effects from travel don't mean you have to get on an airplane or book an extravagant trip abroad. These benefits can be found in day or weekend trips, too.

Tune In: Virtual Member Events

Thank you to our members who attended our Virtual Member Event in February. Our local Medicare experts talked about 2025 medical and dental benefits, as well as the perks and extras that are part of your plan. We also took a closer look at how the Medicare Part D pharmacy benefit works and shared some money-saving tips. If you weren't able to attend, the event has been posted to our YouTube channel at [YouTube.com/UniveraHealthcare](https://www.youtube.com/UniveraHealthcare)



Get Your Zzz's:



How to Maximize Napping

Falling short of seven to nine hours of sleep each night? Good news: Naps can act as a supplement. Research shows the benefits include a sharper mind, more alertness, better physical performance and a happier mood.

To reap the biggest rewards:

- **Time it right.** Try for midafternoon, around 3 p.m. Doze too late and you risk disrupting the next night's sleep.
- **Don't overdo it.** Aim for 20 to 30 minutes at most for a true power nap. Otherwise, you might wake up even groggier.
- **Find a good spot.** Look for a cool, quiet, dark place. An eye mask and earplugs can also help.

Goodbye Soda, Hello Heart Health

A cola for lunch one day. A root beer another evening. A sugary drink every once in a while might not seem like a big deal, especially if you have an active lifestyle.

But even people who exercise can't escape the negative effects of sweet beverages, a new study finds. Just two sodas per week might boost active people's risk for heart disease by 15%. That's compared with those who exercise regularly and don't drink soda.

Why? Simple carbs like high-fructose corn syrup and cane sugar may raise blood sugar and insulin levels, increasing inflammation. Instead, stick to unsweetened sips like water, seltzer, sparkling water and unsweetened tea.



Keep Your Finger on the Pulse: CHECK IN ON YOUR MENTAL HEALTH

It's easy to overlook small changes in your thoughts, feelings or behavior. But paying attention to these things early on can clue you into potential mental health issues—before they become a serious concern.

Here are signs you shouldn't ignore:



Emotional Changes

- ☐ Feeling very worried, afraid or sad
- ☐ Being much more irritable than normal
- ☐ Experiencing big mood swings, both highs and lows

Behavioral Differences

- ☐ Having no desire to participate in any activity
- ☐ Not functioning as well in school, work or sports
- ☐ Overusing alcohol or drugs

Physical Symptoms

- ☐ Feeling sick and not knowing the cause
- ☐ Being tired or having low energy
- ☐ Heightened sensitivity to sights, sounds, smells or touch

Shifts in Routine

- ☐ Feeling very hungry—or not hungry at all
- ☐ Not taking care of yourself or your living space
- ☐ Changes in sleep habits

Cognitive Difficulties

- ☐ Trouble concentrating or remembering things
- ☐ Having jumbled thoughts
- ☐ Getting stuck on one thought, like how you look

Social Struggles

- ☐ Avoiding loved ones
- ☐ Having a hard time relating to other people
- ☐ Changing friends frequently in a short time

If any of the following apply to you, it's time to ask for help:

- ☐ You're experiencing several symptoms at once.
- ☐ Your symptoms last more than two weeks and interfere with daily life.
- ☐ You're unsure if what you're feeling is "normal."

Millions of people experience and get treated for mental health issues each year. Don't hesitate to reach out to your health care provider—they can connect you with a mental health professional. If you need support right away, **call or text 988** to speak with a counselor.

Tilapia Fillets & ROASTED RED PEPPER SAUCE



This light meal is perfect alongside a salad or roasted vegetables. See the recipe note below for instructions on how to roast your own red peppers for the sauce.

Ingredients

- 12 oz. roasted red peppers (about 2 red bell peppers)
- 1 tsp. garlic powder
- 1 tsp. onion powder
- ½ tsp. Italian seasoning
- ¼ tsp. black pepper
- 1lb. tilapia fillets (about 4 fillets)

Directions

- Preheat oven to 350 degrees.
- To make the red pepper sauce: Puree red peppers, garlic powder, onion powder, Italian seasoning and black pepper in a high-powered blender or food processor fitted with a standard blade.
- Place tilapia fillets into a pan or an oven-proof ceramic dish. Pour red pepper sauce on top. Bake for 20 minutes or until fillets are opaque and cooked through.

How to Roast Red Peppers

- Preheat oven to 450 degrees. Place four red bell peppers on a foil-lined baking sheet and roast for about 40 minutes, turning twice, until the skins are blackened.
- Remove pan from oven and immediately cover it tightly with aluminum foil. Set aside for 30 minutes.
- Cut peppers into quarters, discarding the stems, skins and seeds. Transfer peppers to an airtight container and pour 2 tablespoons of olive oil over the peppers. Refrigerate for up to two weeks.

Nutrition Facts

Serves two; serving size is one fillet with about 1/3 cup sauce. Each serving provides: 140 calories, 2 g total fat (0.5 g saturated fat, 0 g trans fat), 55 mg cholesterol, 240 mg sodium, 7 g total carbohydrate, 2 g dietary fiber, 0 g sugars, 23 g protein.



Did You Know? You have access to hundreds of recipes as part of your FitOn Health free fitness benefit. If you haven't signed up yet, create or log in to your member account at **MyUniveraMedicare.com**, then click on "FitOn Health" under the Health and Wellness tab. You can also call FitOn Health at **1-855-952-6423 (TTY 711)**, Monday through Friday, 8 a.m. to 9 p.m.

HEALTH AND WELLNESS OR PREVENTION INFORMATION.

10578B Developed by Krames, a WebMD Ignite solution. Y0028_10924_C

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.

FRAUD HOTLINE

To report potential fraud, waste or abuse, call **1-800-378-8024 (TTY 711)**, 24 hours a day, seven 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.

FitOn Health is an independent company offering Univera Healthcare members a fitness benefit.

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



Download the Univera Healthcare app



Partners in Progress

Univera Healthcare has awarded funding to 13 nonprofit organizations across Western New York as part of our Health Equity Innovation Awards. These awards are designed to support programs and services that focus on fighting racial and ethnic health differences in our communities. Recipients include:

- **Suburban Adult Services Inc.** for a program that will help people with intellectual and developmental disabilities make money through self-employment, allowing them to reduce reliance on family or government assistance and gain a sense of financial independence
- **Chautauqua County Aging Services** for their Local Roots program, which will provide access to healthy produce and monitor participants' blood pressure and BMI
- **Community Connections at Findley Lake** for a program that provides the building blocks of well-being, including access to food, companionship and safe housing, to help residents remain safe and healthy in their own homes as they age

