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Healthy You Winter 2020

Peace of Mind Now Travels with You

Introducing Assist America® Global Emergency Services

What is Assist America?

Founded in 1990, Assist America, Inc. is the nation's largest provider of global emergency medical services. If you become ill or injured while traveling 100 or more miles from home, Assist America is on call to coordinate your care and help ensure you get the treatment needed. Their 24/7 Operations Centers are staffed by experienced, knowledgeable, multilingual emergency certified medical and assistance professionals.

One example of Assist America in action

A member suffers a heart attack while vacationing in rural Ireland. He is rushed from his B&B to a local clinic, then transferred to a hospital in Dublin for elevated care. After emergency surgery, his spouse contacts Assist America for help.

Assist America medical staff contact the local treating team to discuss his health condition and treatment. While he's recovering and waiting to be cleared for travel, Assist America begins arranging his repatriation to the U.S. When well enough to travel, Assist America arranges for the member and his spouse to fly first class with door-to-door car service.

While every situation is unique, this example illustrates how Assist America can ease the stress of dealing with complex decisions and financial considerations during difficult times. They commonly provide assistance with:

- Hospital admission
- Emergency medical evacuation
- Evaluation and referrals
- Medical monitoring and consultation
- And more

For more information, visit www.AssistAmerica.com.





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It's Covered! Check Out These 4 Popular Benefits



Eyeglasses & vision exams

Wear glasses or contacts? You're covered for routine vision exams once every two calendar years. You can also receive up to \$200 reimbursement for eyeglasses or contact lenses every two calendar years, with the freedom to choose the style and provider you like best.



Big discounts on premium hearing aids

If you've ever purchased a hearing aid, you know how expensive they can be. With your TruHearing® benefit, you can receive two high-quality hearing aids per year for a low copay of \$699 or \$999 per aid, depending on the type needed. The benefit includes a hearing exam for a \$45 copay, batteries, a money-back guarantee, and warranty. You'll also get three follow-up visits for fitting and adjustment.

For information, visit **www.TruHearing.com** or call (844) 255-7141 / TTY 711.



Worldwide coverage

Wherever you are, whether visiting family in another state or vacationing overseas, your PacificSource plan protects you for urgent and emergency medical needs. For emergency room, urgent care visits, and medically necessary ground or air ambulance service, you pay the same copays as you would when you are at home.

If you have a medical emergency, call 911 or go to the nearest hospital. If your need is urgent, but not an emergency, go to the nearest urgent care center or call your doctor's office for advice.



Over-the-counter medicines

If you regularly take aspirin or calcium, you'll be happy to know they're on us! Your plan includes reimbursement for up to \$100 per calendar year for over-the-counter aspirin, calcium, and calcium-vitamin D combinations. Just send us your receipt. Contact Customer Service for more information.



Winter Blues? Proven Ways to Keep Your Spirits Up

Managing your mental health is a year-round project. And what works in July may not cut it in the cold, dark winter months. Shorter days, gloomy skies, and holiday stress can combine to do a number on your mood, leading to seasonal blues, or something more severe.

How to keep an even keel?

Experts say one key is to know yourself. Don't commit to doing more than you're able to— even if it means having to turn down a request or invitation. Take time for downtime, giving yourself a chance to rest and breathe between activities.

For many people, spending time outdoors is a natural antidepressant. Sing along to your favorite songs, make art, play with grandkids, volunteer—do the things that bring you happiness, and make you you.

And please remember: Everyone feels blue now and then, but if those feelings last longer than two weeks, it's a good idea to talk to your doctor. While it may be nothing to worry about, a doctor can help you figure out how to feel better.

Signs you may have SAD

Seasonal affective disorder (SAD), a type of depression associated with the change in seasons, is more serious than the average winter blues. If you have any of the following common symptoms of SAD, it's important to get help from your primary care doctor or a psychologist.

- Sleeping too much or overeating
- Mood that is down or depressed most of the day, nearly every day
- Loss of interest in activities you typically enjoy
- Withdrawing and isolating yourself from friends and family
- Struggling to focus and perform at work or home
- Feeling constantly fatigued and lethargic
- Feeling hopeless about the future
- Having suicidal thoughts

While SAD may dissipate in the spring, there's no reason to suffer unnecessarily. There are many treatment options, include light therapy, cognitive-behavioral therapy, and medication.



Keeping Your Smile Healthy

You're probably aware of how important oral health is, but did you know your risk for gum disease increases as you age? There are also unique considerations that come with getting older. Here are the things to look out for and ways to take care of your teeth for your lifetime.



- The basics: Nothing beats good, old-fashioned oral hygiene. Brush teeth thoroughly twice a day with fluoride toothpaste and floss between teeth to remove dental plaque.
- Dry mouth: This condition, often a side effect of medications, aging, or other health issues, can also lead to more cavities. If you're experiencing dry mouth, talk with your doctor. It may also help to stay hydrated and chew sugarless gum.
- Be mindful of beverages: Drink fluoridated water and limit sugary and alcoholic drinks.
- If you have diabetes, work to manage the disease. This will help you avoid dental and other health complications. If you need support, your doctor and our Condition Support Program can help.
- Visit your dentist regularly, even if you have no natural teeth or have dentures.



Need dental insurance?

You have until the end of the open enrollment period (March 31, 2020) to add a PacificSource dental plan for an additional premium, or change to a different plan. In addition to our preventive dental option, we now offer a comprehensive dental plan. For more information, visit **www.medicare.pacificsource.com** or call **(855) 265-5969**.



Winter Fruit Crisp

Ingredients:

- 4 cups diced apples or pears
- 2/3 cup packed brown sugar
- 1/2 cup all-purpose flour
- 1/2 cup old-fashioned rolled oats
- 1/3 cup butter or margarine
- 1 teaspoon cinnamon

Directions

- 1. Heat oven to 375 degrees. Lightly spray or oil a square pan (8 x 8 x 2 inches).
- 2. Arrange fruit in pan. Mix remaining ingredients and sprinkle over fruit.
- 3. Bake until topping is golden brown and fruit is tender—about 30 minutes.
- 4. Refrigerate leftovers within two hours.

Notes: Use any fresh, frozen, or drained canned fruit you have on hand.

Add a half cup of dried fruit (raisins, cranberries, cut apricots) if desired.

Prep time: 5 minutes **Cooking time:** 30 minutes

Makes: 8 bars (4 inches x 2 inches)

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Reducing Opioid Overdose with Medication-Assisted Treatment



As you may be aware, there is an opioid crisis nationwide. According to the United States Centers for Disease Control and Prevention (CDC), more than six out of ten drug overdose deaths involve an opioid.

What are opioids?

Opioids are drugs typically used to treat pain. Some examples of opioids are oxycodone, hydrocodone, codeine, and morphine. When a person uses more than the recommended doses of opioids, there is a high likelihood of developing opioid use disorder. Opioid use disorder is a chronic medical condition that can cause uncontrollable cravings for opioids.

How is opioid use disorder treated?

Fortunately, there is an effective treatment for opioid use disorder: Medication-assisted treatment (MAT). MAT involves the use of medications and behavioral health treatment to suppress opioid cravings, reduce withdrawal symptoms, and promote healing from the disorder. Studies have shown that when someone is treated with MAT, the risk of dying due to opioid use disorder is significantly reduced.

What is PacificSource doing to help?

PacificSource is committed to reducing the opioid crisis and increasing access to treatment with MAT. We have guideline supported medications on our drug lists for treatment of opioid use disorder. Behavioral health treatment may also be included as part of your medical benefit. If you have opioid use disorder, please talk to your doctor about MAT.

There are some exceptions for the use of MAT. When someone has recent surgery, cancer, sickle cell disease, or is receiving end-of-life care, they are usually not a candidate for MAT. Your doctor may still prescribe opioids when treatment is supported by medical guidelines, and when the benefit outweighs the risks.

If you have questions about your covered benefits for MAT, contact us for more information.

Medicare Fraud Hurts All of Us



Here's how you can help

- Protect your PacificSource member ID number, Medicare beneficiary identification number (MBI), and your Social Security number (SSN).
- Shred old documents containing your personal information. You can do this for free in our Springfield, Bend, and Boise offices on the first Friday of every month.
- Use a calendar to record all of your doctor's appointments, any tests you get, and any prescription drugs you fill.
- Review all medical and prescription drug Explanation of Benefits (EOB) statements you
 receive from us to make sure you got each service or drug listed.
- Never give your PacificSource member ID, MBI, or SSN to anyone except your medical providers or pharmacy or people you know should have it.
- Do not accept offers of money, gifts, or free medical care.
- Never allow anyone, except your doctor or other Medicare treatment providers, to review your medical records or recommend services.

If you see something, say something.

Please promptly report any concerns of fraud, waste, or abuse:

- Directly to PacificSource Medicare by phone, email, or in writing.
- Anonymously to PacificSource Medicare by contacting EthicsPoint (a PacificSource vendor):
 - ° By phone 24 hours a day/seven days a week at (888) 265-4068; or
 - ° Online at: https://secure.ethicspoint.com/domain/media/en/gui/16499/index.html
- Call Medicare at (800) MEDICARE [(800)-633-4227]. TTY users can call (877) 486-2048.
- Report it online to the Office of the Inspector General at: https://forms.oig.hhs.gov/hotlineoperations/report-fraud-form.aspx
- Call the Office of the Inspector General at (800) HHS TIPS [(800) 447-8477]. TTY users can call: (800) 377-4950.

PacificSource Community Health Plans is an HMO/PPO plan with a Medicare contract. Enrollment in PacificSource Medicare depends on contract renewal.

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

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (888) 863-3637, TTY: (800) 735-2900.

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 (888) 863-3637, TTY: (800) 735-2900。

Questions? We Can Help



Our friendly, knowledgeable Customer Service team will be happy to assist you.

Toll-free: (888) 863-3637 **TTY**: (800) 735-2900

MedicareCS@pacificsource.com

October 1 to March 31:

8 a.m. to 8 p.m., local time zone, seven days a week

April 1 to September 30:

8 a.m. to 8 p.m., local time zone, Monday through Friday

How-to Videos



Visit www.Medicare.

PacificSource.com to learn how to get the most out of your plan.



Healthy You Winter

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Health-and-wellness or prevention information

www.Medicare.PacificSource.com