QUESTIONS?

CALL
8 a.m. – 8 p.m., 7 days a week
Cigna-HealthSpring customers:
1-800-668-3813
Not yet a customer?
1-888-284-0270
By calling the number above, you will be directed to a licensed benefit advisor.
TTY: 711

EMAIL
LetUsHelpYou@HealthSpring.com

WEB
CignaHealthSpring.com

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FROM OUR FOUNDER AND PRESIDENT

Dear Cigna-HealthSpring friends:

“Alone we can do so little. Together we can do so much.”

This inspirational quote from Helen Keller perfectly describes the thought behind Cigna-HealthSpring’s new philosophy: **Together, all the way.** We want you to know that, as our customer, you have a partner in health — one who’s with you all the way and will always have your back.

Cigna-HealthSpring’s mission has long been to improve your health, well-being and sense of security. That’s why I often use this column to encourage you to get the preventive screenings your doctor recommends. We want to help you catch problems early, before they get bigger and more difficult to treat. For a list of recommended preventive screenings, take a look at the article that starts on page 8.

Enjoy your summer — see you next issue!

Sincerely,

Herb Fritch
President, Cigna-HealthSpring

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COMPLIANCE CORNER

DON’T GET SCAMMED

Criminals use the phone to target seniors

“Hello, John? This is Mr. Smith from Cigna-HealthSpring. How are you today? We’re updating some records on our customers, and we need to confirm your Medicare ID number. Would you mind taking a look at your Medicare card and reading that number to me?”

This call is a scam.

Unfortunately, some of our customers have received calls from people claiming to be Cigna-HealthSpring representatives. Criminals use this technique to steal a person’s identity — or money — by accessing their personal private information.

If Cigna-HealthSpring calls you, we will never ask for your Medicare ID, Social Security number or checking account number over the phone.

A good rule of thumb to avoid being scammed is never give out personal information to anyone who calls you.

Visit the National Council on Aging website at [ncoa.org](http://ncoa.org) for more information on scams that target seniors. Enter “scams” in the search box.

Cigna-HealthSpring is committed to protecting your personal health information.
When Paulette Cole’s symptoms worsen, Cigna-HealthSpring nurse practitioner Lesley Mathis is the first to know, thanks to Cigna-HealthSpring’s Virtual Care Program for Congestive Heart Failure (currently available only in Tennessee).

As a participant, Paulette communicates with health care professionals via an electronic tablet connected to a blood pressure cuff and scale. Each day, she logs in and records her weight, blood pressure and blood sugar. Lesley receives that information and takes action based on the readings.

“Lesley will call and tell me if my blood pressure’s up,” Paulette says. “Or she’ll say, ‘You’ve gained three pounds; you need to take your Lasix.’ The medicine gets rid of fluid and keeps it from backing up around my heart and lungs.”

Heart failure is the number one cause of hospital readmissions for people age 65 and older, even though symptoms can often be easily managed. Lesley monitors more than 100 patients daily through Cigna-HealthSpring’s virtual heart failure program.

“If we watch their blood pressure and weight, we can keep symptoms and hospitalizations at bay,” says Lesley. “Fluid buildup is the biggest problem for patients.”

To participate, patients must have had a heart failure-related hospital admission or emergency room visit within the past year. They’re then contacted and invited to join the program. Doctors and case managers can also refer patients who they feel will benefit from monitoring. If a customer doesn’t qualify for this program, he or she may qualify for a Disease or Case Management program.

Continued
Heart failure is the number one cause of hospital readmissions for people age 65 and older, even though symptoms can often be easily managed.

Lesley encourages each patient to work with his or her doctor to come up with a sick plan.

“If you wake up one morning and you’re short of breath and your weight’s up, the plan helps you know what to do,” Lesley says. “I try to empower patients. They’re not going to be with me forever, and I want to teach them how to call a doctor’s office and get results.”

Program benefits go beyond just monitoring. For some patients, it’s the human contact that matters most.

“It means a lot to people to have someone to communicate with,” Lesley says. “They know they can call me anytime. I’ve gotten very close with many of them.”

Paulette is clearly one of the patients Lesley has grown close to, and the feeling is mutual.

“Lesley is my buddy,” Paulette says. “We have a rapport. When I get frustrated, I can call and she’ll listen to me.

“Cigna-HealthSpring has been awfully good to me,” Paulette continues. “If somebody tried to take my health plan away from me, they’d have a fight on their hands!”

Heart failure in high temperatures

If you have heart failure, summer’s heat may create extra problems. That’s why it’s a good idea to exercise indoors when the weather is hot and humid. Your heart is less able than a healthy one to move heat out of your body, and it can become overworked. If you take a diuretic (water pill) to get rid of excess fluid, your doctor may need to adjust your dosage. Higher temperatures can also reduce the amount of water in your body.

Source: American Heart Association
If you like picnics as much as Yogi Bear from the early ‘60s cartoon, they likely play a big role in your summer fun. It’s important to be “smarter than the average bear” like Yogi and make sure you’re doing all you can to ensure food safety. Summer heat can allow foodborne bacteria to thrive, so follow these food-handling tips to keep bacteria at bay:

> **Cold food has to stay cold.**
> Keep it at 40°F or colder to stop bacteria from growing. Store it in a cooler full of ice packs.

> **Keep it out of the heat.**
> If possible, transport coolers inside an air-conditioned car instead of a hot trunk. At the picnic site, place coolers in the shade.

> **Put a lid on it.**
> Try to limit the number of times the cooler lid is lifted to keep contents colder longer.

> **Time out.**
> Cold food should never sit out longer than two hours, or one hour if the outdoor temperature is 90°F or hotter.

> **Check it.**
> If you’re grilling, bring a food thermometer with you. Chicken should be cooked to at least 165°F and burgers to at least 160°F.

> **Keep it clean.**
> Put grilled foods on a clean plate, not the plate used for uncooked food.

Sources: U.S. Food and Drug Administration; Foodsafety.gov
FREE AUTOMATIC PAYMENT OPTIONS FOR YOUR CIGNA-HEALTHSPRING PREMIUMS

Many customers appreciate the convenience of our automatic payment options, available at no extra cost. If you have a Cigna-HealthSpring premium, consider having that amount deducted from your checking account or Social Security check each month — and never worry about a missed payment again!

<table>
<thead>
<tr>
<th>Electronic Funds Transfer (EFT)</th>
<th>Social Security check deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What it is</strong></td>
<td>Your premium is deducted monthly from your checking account.</td>
</tr>
<tr>
<td><strong>How to get started</strong></td>
<td>Your premium is deducted from your monthly Social Security check.</td>
</tr>
<tr>
<td><strong>Call the Customer Service Premium Billing team at 1-866-952-7564. We’ll mail you a form to complete that gives us permission to set up EFT with your bank.</strong></td>
<td><strong>Call the Customer Service Premium Billing team at 1-866-952-7564. We’ll contact the Social Security Administration to request deductions be taken from your Social Security check.</strong></td>
</tr>
<tr>
<td><strong>Tip</strong></td>
<td>It can take 60 days after your request for deductions to begin. Keep paying your premium until the first deduction is made.</td>
</tr>
<tr>
<td><strong>Keep paying your monthly premium until the first deduction is made. Check your bank statement to confirm your EFT is in effect.</strong></td>
<td></td>
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</tbody>
</table>

SAFETY FIRST

SAFE SUMMER FUN

Enjoy your summer fun safely by following these tips:

**Minimize sun exposure**
Enjoy outdoor time when the sun’s rays are weakest: before 11 a.m. and after 4 p.m. Watch out for cloudy or overcast weather — you can still get sunburned.

**Cover up**
Protect head, neck and ears with a broad-brimmed hat. Wear tightly woven, loose fitting, cotton clothing.

**Use sunscreen**
Apply sunscreen 30 minutes before exposure. Use a sunscreen with a high SPF (Sun Protection Factor) that protects against both UVA and UVB rays. Reapply often, as water and sweat can reduce effectiveness.

**Drink up**
Staying hydrated is even more important in the summer heat. For tips on staying hydrated, visit Cigna.com/sites/SeniorMomentum/hydration.pdf.
TWO STEPS TO BETTER HEALTH

Track your preventive screenings

At Cigna-HealthSpring, we believe preventive care is key to finding and treating problems early. It can also help keep you healthy, active and independent. Below is a handy two-step guide to practicing prevention for better health.

**STEP 1**

SCHEDULE YOUR FREE ANNUAL WELLNESS EXAM WITH YOUR PRIMARY DOCTOR.

This is especially important if you haven’t had a wellness exam in 2015. If you had one earlier this year and your doctor found areas that need improvement (for example, A1c blood sugar, blood pressure or cholesterol levels), you may need to schedule a follow-up to check your progress.

Call Customer Service if you need help scheduling your wellness exam.

**STEP 2**

COMPLETE YOUR CIGNA-HEALTHSPRING 2015 PREVENTIVE HEALTH TRACKER.

Cigna-HealthSpring mails you a Health Tracker up to three times a year. It’s a great way to keep track of the preventive exams and screenings you’ve completed, as well as the ones you still need to do.

On the next page is an example of what the Preventive Health Tracker includes. If you haven’t received yours, clip and use this chart to track your exams/screenings. Then, take it to your next office visit to use as a guide when talking to your doctor.

Speak up. There is help!

If a health concern is on your mind, your annual wellness exam is a great time to bring it up. Talk to your doctor or nurse if you’ve had trouble with any of the following:

- Frequent need to go to the bathroom or trouble “holding it”
- Falling, nearly falling or feeling dizzy
- Feeling sad or depressed
- Creating an exercise plan
- Maintaining a healthy weight

He or she can help find a solution that works for you.
## 2015 Preventive Health Tracker

<table>
<thead>
<tr>
<th>Preventive Screenings</th>
<th>How Often Needed</th>
<th>Date Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Overall Health</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual wellness exam</td>
<td>Every year</td>
<td></td>
</tr>
<tr>
<td>Blood pressure screening</td>
<td>At least once a year</td>
<td></td>
</tr>
<tr>
<td>Cholesterol test</td>
<td>Every year</td>
<td></td>
</tr>
<tr>
<td>Flu shot</td>
<td>Every year</td>
<td></td>
</tr>
<tr>
<td>Pneumonia shot</td>
<td>Two shots given 6-12 months apart</td>
<td></td>
</tr>
<tr>
<td><strong>Colon Health (3 Options)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colonoscopy OR</td>
<td>Every 10 years</td>
<td></td>
</tr>
<tr>
<td>Flexible sigmoidoscopy OR</td>
<td>Every 5 years</td>
<td></td>
</tr>
<tr>
<td>Stool FIT card (fecal immunochemical test; in-home option)</td>
<td>Every year</td>
<td></td>
</tr>
<tr>
<td><strong>Women’s Health</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mammogram</td>
<td>At least every 2 years</td>
<td></td>
</tr>
<tr>
<td>Bone density test</td>
<td>At least once after age 67 OR within 6 months after a fracture</td>
<td></td>
</tr>
<tr>
<td><strong>Diabetes Management</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HbA1c test</td>
<td>At least once a year</td>
<td></td>
</tr>
<tr>
<td>Urine microalbumin test</td>
<td>Every year</td>
<td></td>
</tr>
<tr>
<td>Retinal eye exam</td>
<td>Every year</td>
<td></td>
</tr>
</tbody>
</table>

Sources: British Journal of Sports Medicine; Journal of Physical Activity & Health; National Institutes of Health; World Health Organization
THE AIR UP THERE

Managing asthma and COPD in the summer

Ahhh, summer’s here. Warm, sunny days ... lush, green trees ... flowers in bloom ... freshly cut grass — let’s go outside!

Summer is the season for outdoor activities. It’s also peak time for pollen, ozone and other warm-weather irritants that can make the most well-controlled asthma and chronic obstructive pulmonary disease (COPD) flare up. Here are some of the worst culprits and what you can do to dodge their effects.

**HUMIDITY**

Hot, humid conditions can trigger asthma or COPD symptoms in some people. Allergens such as dust mites and mold love humidity and can multiply when levels go above 50%. If you’re already sensitive to these allergens, higher levels can make your asthma or COPD flare.

**What can you do?**

Use an air conditioner. Air conditioners lower humidity levels and help control airborne allergens. A dehumidifier can reduce humidity levels even more.

**POLLEN**

Pollen is a very fine powder released by trees, flowers, weeds and grasses. Ragweed is generally the biggest offender, pollinating (releasing pollen) in late summer and fall. However, weeds, trees and grasses all pollinate at different times of the year, so allergic reactions can be a year-round problem.

**What can you do?**

Set your air conditioner on “recirculate.” This setting re-uses the air in your home instead of pulling air from the outside, reducing the amount of pollen you bring in. Limit outdoor activity when pollen levels are at their highest.

**OZONE**

Ground-level ozone forms when air pollutants, such as car exhaust, interact with sunlight, heat and humidity. The combination can literally leave you breathless. Ozone is especially irritating and damaging to the lungs and, in rare cases, can be deadly.

**What can you do?**

Check your area’s Air Quality Index (AQI) and try to stay indoors on “unhealthy” days. The Environmental Protection Agency updates AQI levels daily and lists them on their website at airnow.gov.

Sources: Environmental Protection Agency; American Lung Association
CROSSWORD PUZZLE

DOWN
1 May honoree
2 Alias letters
3 Auto need
4 Regarded
5 Canyon feature
6 Harbor posting (Abbr.)
7 Excuse
8 Ogres
9 Trots
10 Go up against
11 Containers
19 Clodhopper
21 Look at flirtatiously
22 Chowder morsel
23 Barbershop emblem
25 ___ de France
26 Kind of ray in the ocean
30 Rude
31 Watch face
32 Feminine suffix
34 Breakfast choice
36 Racket
39 Wipes out
41 Twisty curve
44 Come clean
46 One-liner, e.g.
47 Spring bloom
48 Lady’s escort
49 “My gal” of song
50 Greek war god
53 401(k) alternative
54 Little dog, for short
56 Kitchen pest
57 ___ Vegas

ACROSS
1 Filly’s mother
5 Try for a part
9 Boxer’s punch
12 Approve
13 Inactive
14 ___-Wan Kenobi
15 Constructed
16 Injure badly
17 Rifle
18 Wedding words
20 Increases
22 Tax pro, for short
24 Pointing
27 Piece of land
28 Neighbor of Ga.
29 Skid
33 ___ vera
35 Stopping point
37 Give off, as light
38 Traffic sign
40 Dead heat
42 Butter portion
43 Displeasure noises
45 Bullfight cheer
46 Puzzle type
49 “My gal” of song
51 Refinable rock
52 Use scissors
55 Iranian coin
58 Relations
59 Continental currency
60 European erupter
61 Time zone
62 Junk e-mail
63 Tennis units

Find the answers to this puzzle on page 13.
3 EASY WAYS TO GET ACTIVE

“Working out” gets a bad rap. It conjures up images of sweaty weight lifters and pencil-thin marathon runners. But those are extreme fitness examples. Keep reading for some easier ways to add exercise to your daily routine and the benefits of each.

1 BALANCE YOUR FALL RISK

More than a third of people age 65 and older fall each year. Fall-related injuries — such as hip fracture — can lead to loss of independence. Good balance is an important part of fall prevention. It affects your ability to control your body’s position, whether you’re moving or standing still. Below are some exercises you can do at home to improve your balance. Tai chi and yoga classes can also help.

WALKING HEEL TO TOE

STANDING ON ONE FOOT

BALANCE WALK

2 20 MINUTES TO A LONGER LIFE

Which of these puts you at higher risk for early death: being obese or not exercising? The health risks of obesity are well known, so you may be surprised to learn that the correct answer here is “not exercising.” Perhaps even more surprising: All it takes is a daily 20-minute brisk walk to lower your chance of an early death by 30%.

Gloria checked off all the items on her lifelong bucket list, including skydiving and zip lining. Read how the 83-year-old did it at Cigna.com/sites/SeniorMomentum/gloria.pdf.

Continued
**JOIN THE SILVER&FIT® EXERCISE & HEALTHY AGING PROGRAM**

The Silver&Fit program can help you reach your fitness goals, and the Silver&Fit fitness facility network is expanding. Call 1-877-427-4788 (TTY/TDD 1-877-710-2746), Monday-Friday, 5 a.m.–6 p.m. Pacific Time, or visit SilverandFit.com to find a location near you.

*Not all plans offer Silver&Fit. Call Cigna-HealthSpring Customer Service to find out what your options are. The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH and used with permission herein.*

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**3 DANCE YOUR WAY TO BETTER HEALTH**

If you want to exercise without feeling like you’re working out, then dance may be for you. Consider joining a swing, ballroom or Zumba dance class. One hour of Zumba can burn as many as 1,000 calories. Check with your local fitness club or community recreation center about available classes.

Remember, it’s important to talk to your doctor before starting any exercise program.

*Sources: NIHSeniorHealth; The American Journal of Clinical Nutrition; Everydayhealth.com*

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**It’s a balancing act!**

If you’ve noticed problems with dizziness or balance, it’s important to mention it to your doctor. Several things can cause it, including:

- Age
- An inner ear infection
- Circulatory disease like stroke
- Low blood pressure
- A head injury
- Medicines such as antidepressants, sedatives, painkillers and tranquilizers

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**Puzzle solution from page 11**

```
M A R E  R E A D  J A B
O K A Y  I D L E  O B I
M A D E  M A I M  G U N
I D O  B O O S T S
C P A  A I M I N G
L O T  F L A  S L I D E
A L O E  E N D  E M I T
M E R G E  T I E  P A T
G R O A N S  O L E
J I G S A W  S A L
O R E  S N I P  R I A L
K I N  E U R O  E T N A
E S T  S P A M  S E T S
```
GRANDPARENTS...BY THE NUMBERS

If you’re a grandparent, chances are you look and feel younger than your own grandparents did when they were your age. Today’s grandparents are more youthful, vibrant and energetic. Take a look:

48
...is the average age of a grandparent in the U.S.

80%
...of people age 65 and older are grandparents, as are more than half of those age 50 to 64.

75%
...are computer-savvy and spend time surfing the Internet. And more than half share photos online.

5.8 million
...U.S. kids are being raised by their grandparents.

50%
...play sports or exercise.

10%
...have a tattoo.

National Grandparent’s Day is September 13.

72%
...think being a grandparent is the single most important thing in their lives.

45%
...are active in social media.

What’s in a name?
What do your grandchildren call you? Old favorites like Grandma and Grandpa are making way for trendier monikers. Grandparents.com lists some new favorites that include Coco, Lola and Cici for grandmothers, and Ace, Bop and G-Daddy for grandfathers.

Sources: AARP.com; Grandparents.com; Pew Research Center
I had a pneumonia shot three years ago. I’ve heard there’s now a second vaccine. Should I get that one too?

Yes. The shot you already had, called Pneumovax 23 (PPSV23), covers 23 strains of a bacteria that can cause pneumonia. The new vaccine — Prevnar 13 (PCV13) — covers an additional 13 strains.

Adults age 65 and older are at higher risk for getting pneumonia. They should get both vaccines, but not at the same time. Generally, there should be a six- to 12-month waiting period between shots.

Why are pneumonia shots important?

Pneumonia is a bacterial infection that commonly affects the lungs. The bacteria that causes pneumonia can also lead to other health issues, including meningitis, endocarditis (inflammation of the heart) or sepsis (blood infection), all of which can be life threatening.

Getting vaccinated not only lowers your chance of getting pneumonia, it helps you avoid passing it on to others close to you.

I’ve never had a pneumonia shot. What should I do?

If you’ve never had a vaccination or don’t remember if you have, talk to your primary doctor. He or she will help determine which vaccine you should receive first and how long you should wait between shots.

Are both shots covered by my Cigna-HealthSpring plan?

Yes. They’re both covered.
GRILLED VEGETABLE KABOBS

Nothing says summer like fresh veggies on the grill!

**Directions**

Cut zucchini, squash, bell peppers into 2-inch chunks. Cut onions into wedges. Combine cut vegetables with tomatoes and mushrooms in bowl. Cut corn into 1-inch pieces and cook in boiling water for about 10 minutes. Add cooked corn to other vegetables. Mix vinegar, mustard, garlic and thyme. Toss vegetables in sauce and thread onto skewers.* Spray grill with vegetable oil spray. Place skewers on grill over medium heat. Baste occasionally with extra sauce. Grill 20 minutes or until tender.

* If using wooden skewers, soak skewers in water first for 30 minutes.

Makes 8 servings

Serving size: 1 kabob on 16-inch skewer or 2 kabobs on 8-inch skewers

Per serving: 73 calories; 1 g total fat; 0 g saturated fat; 0 mg cholesterol; 107 mg sodium; 4 g total fiber; 4 g protein; 4 g carbohydrates; 515 mg potassium

*Recipe is from the National Heart, Lung, and Blood Institute website at nhlbi.nih.gov*

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**Ingredients**

- 2 medium zucchini
- 2 medium yellow squash
- 2 red or green bell peppers, seeded
- 2 medium red onions
- 16 cherry tomatoes
- 8 ounces fresh mushrooms
- 2 medium ears sweet corn

**Sauce**

- 1/2 cup balsamic vinegar
- 2 tablespoons mustard
- 3 cloves garlic, minced
- 1/4 teaspoon thyme, dried

*(or 3/4 teaspoon fresh)*