

MORE FROM LIFE[®]

THE RISKS OF INACTIVITY

Get moving for
better health
page 8

BE PROACTIVE

Annual wellness exam
can spot problems early
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HEALTHY RECIPE

Southern banana
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LOVING CARE

Tips and tricks
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8 a.m. – 8 p.m., 7 days a week

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FROM OUR FOUNDER AND PRESIDENT

Dear Cigna-HealthSpring friends:



Do you know all you need to know about your health status? It's important to learn where you stand with measures like blood sugar, blood pressure and

cholesterol levels. It's also important to know and understand your family's medical history. All this information helps you and your doctor know which conditions you might be at risk for.

A great starting point for gathering this information is completing the Health Risk Assessment (HRA) you received

from Cigna-HealthSpring. Filling out this important form will give your doctor a snapshot of your total health picture.

To learn more about the HRA, turn to page 10. And if you need help completing it, don't hesitate to call one of our HRA representatives at **1-800-331-6769**.

I hope this spring brings you good health and happiness. See you next issue!



Herb Fritch
President, Cigna-HealthSpring

HELP US GIVE YOU FIVE-STAR SERVICE

We always strive to give you the best service possible. Your feedback about the service we provide you is important and can help us best meet your needs. Here are several ways to reach out to us:

RIGHT NOW...

- Call us at **1-800-668-3813 (TTY: 711)**. Customer Service Representatives are available to talk with you 8 a.m. – 8 p.m., 7 days a week.
- Send us an email at **LetUsHelpYou@HealthSpring.com**.
- Talk to the staff at your next doctor's visit.

IN THE NEXT FEW WEEKS...

- If you receive a survey from Cigna-HealthSpring, please take the time to complete it. The survey asks about your lifestyle and the service we provide. Your feedback and opinions matter to us, and the information you share helps us improve the quality of care you receive from Cigna-HealthSpring.

What are Star Ratings? ★ ★ ★ ★ ★

The Centers for Medicare & Medicaid Services (CMS) uses the results of surveys like the one described above to rate the quality and performance of health plans. Resulting scores are called Star Ratings — the highest possible score is five stars. Our goal at Cigna-HealthSpring is to achieve five stars for all our plans.

LOVING CARE

Tips to make caregiving easier



My ailing grandmother moved in with my parents soon after my grandfather died. At first, her needs were minor. But as time went on, she began to require more hands-on care. As my mother took on most of the caregiving duties, she came up with ways to make certain things easier; for example, she gave my grandmother a whistle. That way, if she needed to wake my mother during the night, she could easily do it from her bed.

-Cindy C.

Caregiving is a tough job. Long hours and the emotions that come with dealing with a loved one's illness can take a toll. Caregivers can get so caught up in their daily duties that they forget or don't make time to look after themselves.

If you're caring for someone, remember to take care of yourself first. You can only be effective if you're healthy and stable.

Whether you're caring for a loved one or are being cared for yourself, these tips and tricks can help:

- ✓ **Keep a printout of all current medicines.** Include dosages and how often they're taken. Take the printout to all doctor's appointments and, if necessary, the emergency room.

Continued

✓ **Sponge baths are okay.**

Bathing in a tub or shower doesn't have to happen every day. A sponge bath and fresh change of clothing can achieve the same goal, minus the stress and workload. When it is time for a bath, gather towels, soap and shampoo before getting started.

✓ **Use liquid soap instead of bar soap.**

Some people have trouble holding items like bar soap in their hands. Liquid soap in a pump bottle is often easier to use.

✓ **Make mealtimes easy.**

Instead of forks, use spoons with large handles. To prevent spilling, cups and mugs can take the place of glassware. Put plates and bowls on a non-skid surface, like a rubber-backed placemat.

✓ **Limit caffeine.**

Drinks like coffee, tea and soda tend to increase urination. That can mean extra trips to the bathroom. If mobility is an issue, ease up on the caffeine. Water is a better choice. However, don't withhold fluids. That can cause dehydration, which can contribute to urinary tract infections.



✓ **Reduce eating problems.**

Some food can be hard to chew and swallow, such as raw vegetables and nuts. Instead, choose soft foods such as scrambled eggs or applesauce. Thick liquids like shakes are more easily swallowed.

✓ **Take the knobs off stoves.**

If forgetfulness is a problem, removing knobs can ensure a loved one doesn't leave burners on and unattended.

✓ **Clear pathways.**

Make sure paths — both inside and outside the home — are well lit and clear of obstacles.

✓ **Don't go it alone.**

In almost every city, there are caregiver support groups available. If you can't find one or don't have time to attend meetings, consider joining an online support group. There are many available. Visit **Caring.com** to find online groups that address specific conditions.



Sources: Centers for Disease Control and Prevention; Mayo Clinic; Alzheimer's Association

I DON'T TAKE MY MEDICINE BECAUSE...

Medication problems solved

Many people don't take their medicine the way they should...for many reasons. No matter what the reason, failing to take your medicine as prescribed by your doctor can cause your condition to get worse and increase your chances of being hospitalized. Below are some common reasons people don't take their medicine as prescribed — and some smart solutions.

REASON:	WHAT YOU CAN DO:
I forget.	<ul style="list-style-type: none"> ✓ Take your medicine at the same time(s) each day. ✓ Set a reminder alarm on your watch or phone. If you're not tech-savvy, ask someone to do it for you. ✓ Put a reminder note on the bathroom mirror, or place your medicine next to your toothbrush.
I was supposed to take it on an empty stomach and I ate breakfast.	<ul style="list-style-type: none"> ✓ Call your doctor or pharmacist and ask what you should do. Depending on the medicine, you may be told to take it anyway OR wait until the next dose.
I hate the side effects.	<ul style="list-style-type: none"> ✓ Talk to your doctor. Often, he or she can recommend ways to lessen side effects or offer you other treatment options that don't have the same side effects. Medicines can have unpleasant side effects, but skipping doses can make your condition much worse.
It makes me feel worse.	
I don't think I need it.	<ul style="list-style-type: none"> ✓ Ask your doctor to explain why you need medicine at the prescribed dose. Just because you can't feel a difference doesn't mean the medicine is not working. Skipping doses can make your symptoms get worse or allow new problems to develop.
It doesn't work anyway.	
I can get by with less.	
I can't remember why I'm taking it.	<ul style="list-style-type: none"> ✓ Ask your doctor or pharmacist what each medicine is for. ✓ Ask for an information sheet on each medicine you take, with the most important information circled.
I can't keep track of all my pills.	<ul style="list-style-type: none"> ✓ Get a weekly or monthly pill organizer at your pharmacy. ✓ Sign up for automatic refill reminders through your pharmacy.
If I skip doses, I can save money.	<ul style="list-style-type: none"> ✓ Ask your doctor if there is a more affordable option.
I can't afford it.	

Continued



It's always a good idea to keep a current list of your medicines and dosages. Be sure to include over-the-counter medications because they can sometimes interact with prescription drugs. Share the list with your doctor at each office visit so he or she knows about medicines prescribed by other doctors.



Medicine Matters

Cigna-HealthSpring Pharmacist Lenore Kelley offers tips for taking your medicine the right way. Listen to an audio podcast at Cigna.com/healthwellness/audio-library/take-your-medicine-the-right-way.

Sources: NIH Senior Health; Agency for Healthcare Research and Quality

COMPLIANCE CORNER

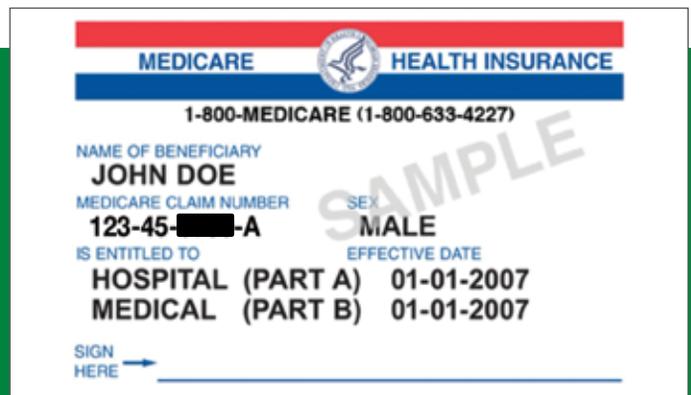
PROTECTING YOUR MEDICARE CARD AND PRIVACY

PROBLEM:

You may need to show your Medicare ID card to your health care professional when seeking care. But it contains your Social Security number, which appears on the card as your Medicare claim number. If your purse or wallet is ever stolen or lost, your number could fall into the wrong hands.

SOLUTION:

Make a photocopy of your Medicare card and cut it down to wallet size. Black out or cut out the last four digits of your Social Security number. Carry the photocopy with you, and leave the original at home. Remember: Never give your Medicare claim number/Social Security number over the phone.



THE RISKS OF AN INACTIVE LIFESTYLE

It's not unusual to become less active as we get older. But studies on the effects of a sedentary — physically inactive — lifestyle are clear: Sitting around is bad for your health. Here's how:

Inactivity increases your risk for...	Studies show...
Depression and anxiety	People who are least active are 25% more likely to be depressed than people who are most active.
Many common conditions and diseases, including high blood pressure, diabetes, cholesterol problems, heart disease, colon cancer, obesity and osteoporosis	Physical inactivity actually doubles your risk for diabetes, heart disease and obesity.
Disability	Just one additional hour of sitting per day (13 instead of 12) increases your risk of disability by 1.5 times.
Premature death	Older women who sit for extended hours each day have a greater risk of premature death.

The World Health Organization warns that a sedentary lifestyle could be among the 10 leading causes of disability and death. Let's put a stop to this preventable problem. **April 7 is World Health Day**, an ideal time to commit to being more active. Here are some quick tips to getting started:

- > Talk to your doctor first.
- > Start slow and increase your activity gradually.
- > Look for everyday chores or hobbies that reduce your sitting time.
- > Set a goal for something you want to do — like take the grandkids to a theme park or join a walking club — and work toward it.

Continued



Mary Guertin's 48 Adventures

Ziplining, whitewater rafting and parasailing are just a few of the adventures Cigna-HealthSpring customer Mary Guertin has embarked on since she retired. And at age 85, she's not finished. What hasn't she done? Dogsledding! But it's on her list. Read Mary's inspiring story here: Cigna.com/sites/SeniorMomentum. Click Get Inspired, then Spotlight Articles.



Exercise from your chair

If mobility is a problem, don't despair. Below are five exercises you can do while seated. Talk to your doctor before starting any exercise program.

OVERHEAD ARM RAISE

Strengthens shoulders and arms



CHAIR DIP

Strengthens arm muscles



SIDE ARM RAISE

Also strengthens shoulders



LEG STRAIGHTENING

Strengthens thighs; may help relieve symptoms caused by arthritis of the knee



CHAIR STAND

Strengthens abdomen and thighs

Talk to your doctor before trying this exercise if you have knee and/or back problems.

Photos courtesy of the National Institutes of Health

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

HELP US HELP YOU

HRA identifies risk factors

Do you know the true status of your health? Not just the way you feel today, but where you are in terms of blood pressure and cholesterol, and diseases you might be at risk for?

A Health Risk Assessment (HRA) lets you know where you stand, and it helps Cigna-HealthSpring know how to best manage your care.

We ask all new customers to complete an HRA within 90 days of enrolling for coverage.

The HRA is a questionnaire that asks questions like whether you've had preventive screenings such as a mammogram or colonoscopy.

It also provides a summary of your lifestyle choices, such as whether you exercise, eat a healthy diet and avoid smoking, for example.

There are a few ways to complete your HRA:

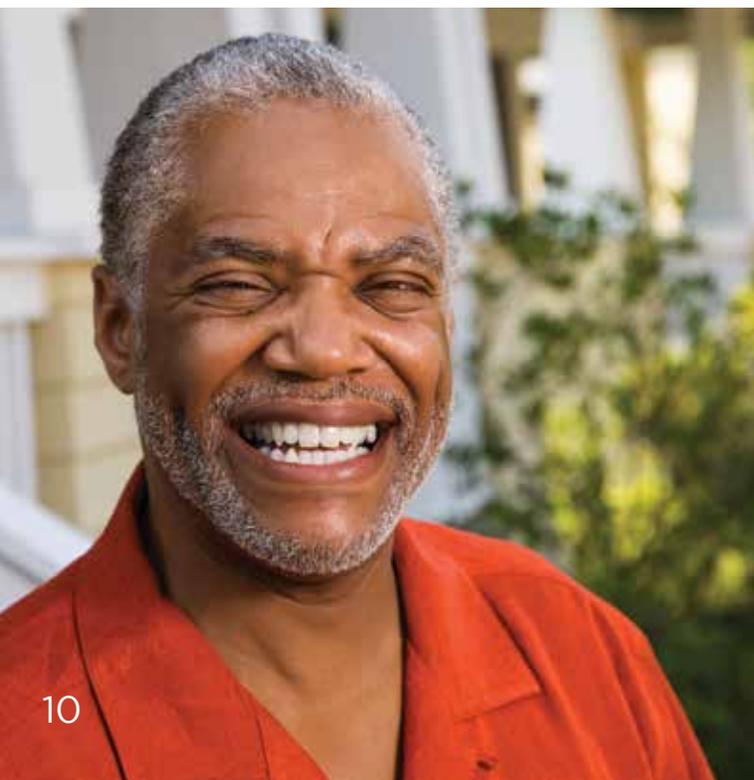
- Fill out the paper form we'll send you following enrollment and mail it back to us. If we haven't received it within 45 days, we'll give you a reminder phone call.
- Call an HRA representative at **1-800-331-6769**, and we'll help you fill it out over the phone.
- Complete it online at **Cigna.com/medicare/medicare-advantage/health-risk-assessment**.

As Cigna-HealthSpring Director of Health Services Molly Phillips explains, "A customer's answers may prompt us to send educational materials. Or they might show the customer can benefit from Case Management services because they have a medical condition that needs to be followed up on."

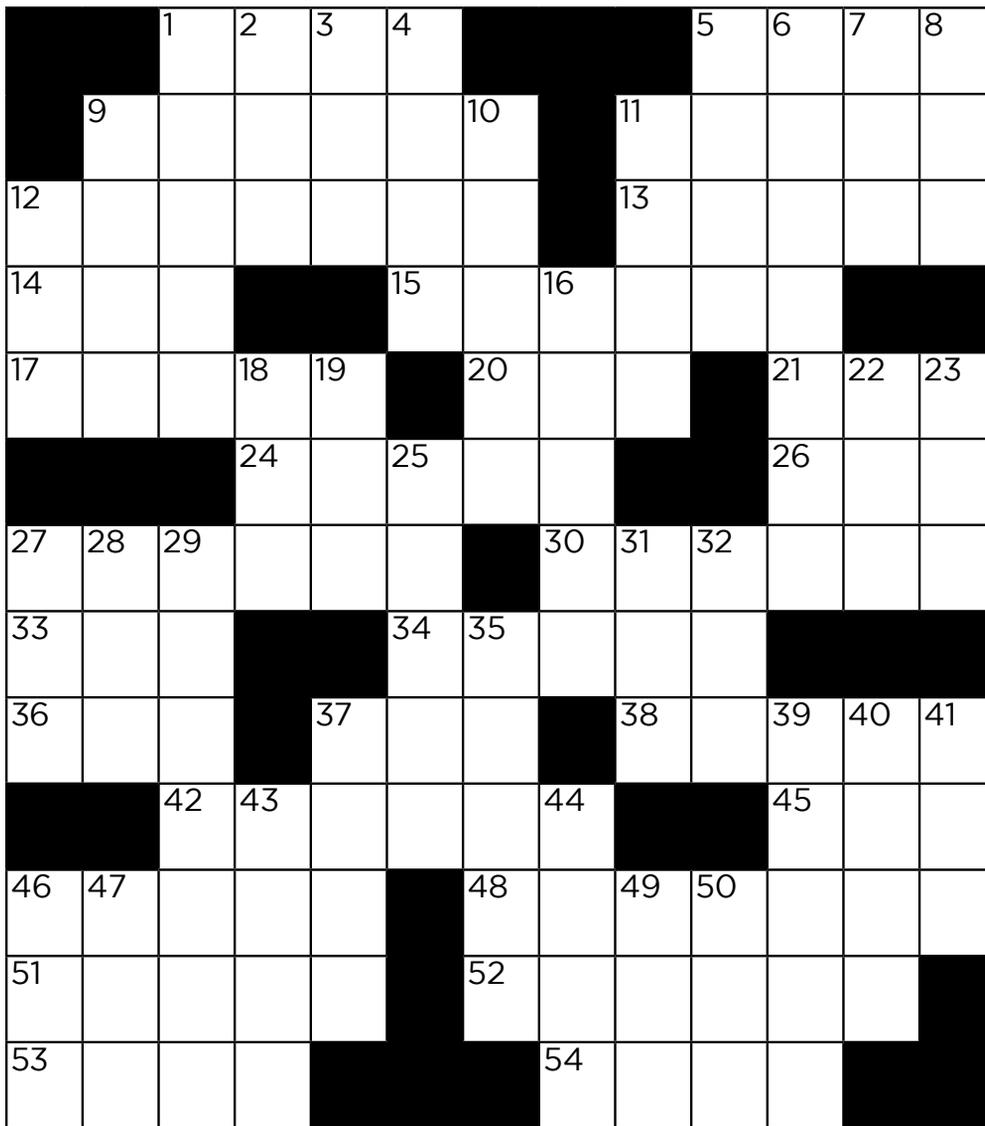
Generally, if you don't complete your HRA within 45 days, we'll give you a reminder phone call. We do this because the Centers for Medicare & Medicaid Services requires all Medicare Advantage plan enrollees to complete one.

Your HRA is completely confidential and will never be shared with anyone outside Cigna-HealthSpring.

"It's important for our customers to complete an HRA for their own well being," Molly says. "That helps us help them be healthier. We're able to provide them with better service if we know how they're feeling and what their health status is."



CROSSWORD PUZZLE



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ACROSS

- 5 Small eatery
- 9 Fiends and ogres
- 11 Come from behind
- 12 Famous bird society
- 13 Quarrel
- 14 Chair part
- 15 Pancake type
- 17 Sheep sound
- 20 Household pet (like Garfield)

- 21 Coal holder
- 24 Searches
- 26 Caviar (fish eggs)
- 27 Empty, like an abandoned building
- 30 Renter
- 33 Altar vow
- 34 Flavor
- 36 Chess pieces
- 37 Part of WWW

- 38 Soft drinks
- 42 Rabbit's food choice
- 45 Egg cells
- 46 Birds that fly in a "V" formation
- 48 Broken
- 51 John of Mayflower fame
- 52 Cheers up
- 53 Urgent request
- 54 Former spouses

DOWN

- 1 Bushy fence
- 2 Down Under bird
- 3 Unruly crowd
- 4 Winter forecast
- 5 Poet Sandburg
- 6 Math course
- 7 Winter bug
- 8 Hurricane part
- 9 Rearranged fight
- 10 Potato chips, for example
- 11 Huck Finn's conveyance
- 12 Priest's robe
- 16 Diets
- 18 Pie ___ mode
- 19 Heavy weight
- 22 Charged particle
- 23 Butterfly catcher
- 25 Playful aquatic animal
- 27 Energy
- 28 Fruit drink
- 29 Yield
- 31 And so on (Abbr.)
- 32 Modern (Prefix)
- 35 Dwelling
- 37 Songbird
- 39 Theater boxes
- 40 Street sign abbrs.
- 41 Bummed out
- 43 On the ocean
- 44 Narrative
- 46 Breach
- 47 Building annex
- 49 Nth degree
- 50 Broke bread

Find the answers to this puzzle on page 13.

THE PICTURE OF HEALTH

See your doctor
before you get sick



You plan your vacations and retirement. Why not plan ahead for something even more important: your health?

That's the purpose of an **annual wellness exam**. This exam gives your doctor a picture of your overall health, and helps him or her come up with a personalized prevention plan for you. This plan lets you know when to get screenings, shots and other preventive services. It's designed to catch any health issues early, before they become bigger problems.

What can I expect at my wellness exam?

At your first wellness exam, your doctor will get information about your:

- › Medical history, including medicine allergies, past surgeries, illnesses and hospital stays
- › Family history, which can determine your risk for inherited diseases
- › Other health care professionals involved in your care
- › Height, weight, body mass index, blood pressure and other routine measurements
- › Risk factors for depression or other mental health conditions
- › Ability to perform daily living activities, such as dressing and bathing
- › Vision and hearing
- › Fall risk

Continued



To find a list of recommended preventive screenings for adults over age 65, visit [Cigna.com/sites/SeniorMomentum/screen.pdf](https://www.cigna.com/sites/SeniorMomentum/screen.pdf).

Your doctor will also give you personalized health advice, such as whether you need to lose weight or quit smoking, for example.

Is it really free?

Your annual wellness exam is a preventive service, which means it's covered by your Medicare plan at 100% when you see a doctor in the Cigna-HealthSpring network. However, if your doctor does tests or procedures in addition to the wellness exam, there may be a charge for those services. Talk to your doctor if you have questions or concerns.

Never had a wellness exam?

If you're a new Cigna-HealthSpring customer, or if you've never had a wellness exam, it's important to get one as soon as you can. Your first wellness visit sets the stage for future exams and gives your doctor information to compare against. Your annual wellness exam is also a good chance to get to know your primary doctor before you get sick.

Puzzle solution from page 11



STUFFED MAILBOX?

Go paperless

As a Cigna-HealthSpring customer, you receive important plan information from us regularly. Most of these mailings contain important details about your health plan, and many of them are required by law.

Now you can receive some of your Cigna-HealthSpring documents electronically, instead of by mail. Currently, this includes:

- > Annual Notice of Change (ANOC)
- > Evidence of Coverage (EOC)
- > Provider Directory
- > Notice of Privacy Practices (HIPAA)
- > *More from Life* quarterly magazine
- > Regulatory bulletins
- > Occasional surveys

Simply visit **Green.CignaHealthSpring.com** or call Customer Service to sign up. Your information will be delivered securely. For your protection, Cigna-HealthSpring will never send any personal information like Explanations of Benefits (EOBs) or ID cards electronically. We respect your privacy and will never sell or share your information with third parties.

If you try our paperless service and find you prefer to receive this information by traditional mail, call Customer Service and we'll switch you back right away.



LOWER YOUR SODIUM



Manage heart failure better

If you have heart disease, including heart failure, limiting your sodium intake is one of the most important things you can do. Many doctors recommend limiting sodium to 1,500-2,000 milligrams per day. Your goal may be different; check with your doctor. In the meantime, here are some ideas to help you make lower-sodium food choices.

INSTEAD OF:	CHOOSE:
Salt	<ul style="list-style-type: none">> Onion, garlic, chili powder and black pepper> Herbs such as thyme, basil, oregano, cumin and curry> Salt substitutes like Mrs. Dash® (but check with your doctor first; some contain extra potassium that might not be right for you)
Margarine or salted butter	<ul style="list-style-type: none">> Lemon or lime juice> Balsamic vinegar
Processed foods that come in cans or boxes	<ul style="list-style-type: none">> Fresh foods> Frozen (but avoid those that are pre-cooked, seasoned and/or include gravy or sauce)
Foods that are fried, sautéed, stewed, creamed, escalloped or in sauce	<ul style="list-style-type: none">> Foods that are baked, broiled, grilled, roasted or steamed
Bottled salad dressings	<ul style="list-style-type: none">> Oil and vinegar (or dressing on the side so you can control the portion)
Salty snacks (chips, pretzels, popcorn)	<ul style="list-style-type: none">> Unsalted pretzels, nuts, crackers, etc.
Deli meats and pre-packaged, cured meats like hot dogs, bacon and sausage	<ul style="list-style-type: none">> Fresh, lean, unseasoned meats like boneless, skinless chicken or turkey

A good rule of thumb for any lifestyle change: Don't try to change your eating habits all at once. Instead, make small changes, one at a time. Give yourself time to get used to one change before making another.

Source: Cleveland Clinic



ASK THE DOC

Cigna-HealthSpring Medical Director Dr. Jim Lancaster talks about heart failure, a condition that affects more than 5 million Americans.



What is congestive heart failure? What causes it?

Congestive heart failure, or just heart failure (HF), is a condition that happens when the heart doesn't pump blood the way it should. As a result, fluid builds up in the lungs. HF can result from a heart attack, long-term high blood pressure, clogged arteries or a heart defect.

What are its symptoms?

The most common symptoms are shortness of breath, swelling in the legs and fatigue. Shortness of breath can worsen if you lie flat or exert yourself.

How do I know if I have HF?

Your doctor can test your heart's function in several ways, including an echocardiogram (ultrasound of the heart), heart scans that involve radiologic tests and in some cases a heart catheterization (where a catheter is placed through an artery and dye is injected to give a better picture of the heart).

What treatments are available?

There are HF medicines that reduce symptoms and can help you live a longer, better life. Just as important, work with your doctor on a plan for activity/exercise and a low-sodium diet. See page 14.

Can I still exercise if I have HF?

Exercise is extremely important for people with HF. Make sure you work with your doctors to set up a plan that's right for you.

Is there anything I can do to avoid HF?

Yes. Because HF most commonly results from the long-term effects of heart disease and high blood pressure, you can take steps to prevent it. Work with your doctor to make sure you're doing the right things to prevent damage to your heart. This may include finding the right combination of exercise, a healthy diet and medication.

Remember, having HF doesn't mean you can't lead an active and productive life. Take control of your health — don't let your health control you!

“Heart failure is a condition that happens when the heart doesn't pump blood the way it should.”

This column is intended only as general interest and does not in any way create a doctor-patient relationship. As with all information contained in this magazine, you should discuss any health concerns with your doctor or caregiver. If you have any immediate health care needs, contact your doctor immediately. The information in this column is not intended to serve as medical advice.

SOUTHERN BANANA PUDDING

Try this traditional recipe
with a healthy twist

Directions

Mix 3½ cups milk with pudding mixes. Beat mixture with wire whisk for 2 minutes, until well blended. Let stand 5 minutes. Fold 1 cup whipped topping into pudding mixture. Arrange layer of wafers on bottom and sides of 2-quart serving bowl. Drizzle 2 tablespoons of remaining milk over wafers. Add layer of banana slices, top with one-third of the pudding. Repeat layers, drizzling each wafer layer with remaining milk, ending with pudding. Spread remaining whipped topping over pudding. Refrigerate at least 3 hours before serving.

Makes 10 ¾-cup servings

Per serving: 143 calories; 2 g total fat; 1 g saturated fat; 2 mg cholesterol; 329 mg sodium; 1 g total fiber; 4 g protein; 29 g carbohydrates; 237 mg potassium

Recipe is from the National Heart, Lung, and Blood Institute's Heart Healthy Home Cooking African American Style recipe collection: healthyeating.nhlbi.nih.gov.



Ingredients

3¾ cups cold fat-free milk, divided

2 4-serving packages instant vanilla pudding, fat-free, sugar-free

2 cups fat-free whipped topping, divided

32 reduced-fat vanilla wafers

2 medium bananas, sliced

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