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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 sales representative.

TTY: 711

EMAIL
LetUsHelpYou@HealthSpring.com

WEB
MyCignaHealthSpring.com
Starting October 1, our official website address is changing to CignaHealthSpring.com. We’re simply dropping “my.” Be sure to update your bookmark.

CONNECT WITH US!

facebook.com/CignaHealthSpring

twitter.com/CignaHS

View exclusive features in our electronic version of More from Life! Watch videos, listen to podcasts and read articles available only online. Visit our Facebook page and click the More from Life tab.
FROM OUR FOUNDER AND PRESIDENT

Dear Cigna-HealthSpring friends,

If you’re a regular reader of More from Life, you’ve probably noticed that we frequently ask for your ideas and feedback. I’m pleased to share an impactful change we’re making because of your input.

You told us that health care terminology can be hard to understand. And we recognize how important it is that the information you receive from us is easy to understand. I’ve worked in the health care industry for more than 40 years, and I’ll be the first to say health care jargon can be frustrating, both to read and to hear. Starting with this magazine, we are using simpler language in all of our communication with you. See the article below for some examples.

This new effort does not change your coverage in any way. But it’s timely because the Annual Enrollment Period (AEP) is getting close, which means you’ll soon receive important information from us about your coverage. (See page 7.) If you have any questions about AEP or the materials you receive, give us a call. Our friendly Customer Service team is ready to help so you can make the right decisions about your Medicare Advantage coverage.

One final note on communication: We will no longer call you our member; rather, you are our customer. That’s because we believe customer better reflects the experience, products and services we’re delivering as your health plan. We are honored to serve you, our customer.

So have a wonderful fall, and I’ll see you next issue!

Sincerely,

Herb Fritch
President, Cigna-HealthSpring

YOU ASKED, WE LISTENED

You told us loud and clear: health care terminology is often hard to understand. We want your Cigna-HealthSpring experience to be the best it can be. That’s why we’re simplifying the language in all our communication with you. For example:

<table>
<thead>
<tr>
<th>INSTEAD OF:</th>
<th>WE SAY:</th>
</tr>
</thead>
<tbody>
<tr>
<td>provider</td>
<td>doctor, dentist, nurse, etc.</td>
</tr>
<tr>
<td>physician</td>
<td>doctor</td>
</tr>
<tr>
<td>formulary</td>
<td>drug list</td>
</tr>
<tr>
<td>effective date</td>
<td>start date</td>
</tr>
</tbody>
</table>

Sometimes it’s the little things that make a big difference. Thanks for helping us re-write the book on better customer communication.
COORDINATED CARE

We often refer to this as a team approach, but in its simplest form, coordinated care means better communication among all doctors that treat you. Your primary doctor is the head coach for your health. He or she needs to know about every procedure and medication provided by your other doctors. This helps ensure you get the most effective treatment — treatment that addresses your overall health, not just specific symptoms. And when all your doctors know the medications you’re taking, there’s less chance of dangerous interactions.

Referrals are another way we ensure your doctors are talking with each other and coordinating your care. It can seem like a burden, but referrals help ensure your primary doctor and specialists know your whole health picture. Referrals also help your primary doctor talk with you about:

• Test results and what they mean
• Medications you’re taking and how they’re working for you
• Recent specialist visits
• Any needed changes to your care plan

To see our team approach in action, read the story on page 6.
FOCUS ON PREVENTION

Another way we approach your health care is to help you practice prevention. Your primary doctor is there for more than sick care — he or she can also help you avoid getting sick in the first place.

When you see your doctor regularly and take advantage of the free preventive care services your Cigna-HealthSpring plan offers, you can keep small problems from becoming bigger, or better yet, keep illness away altogether. Simply put, preventive care can save your life, so why not take advantage of the services provided FREE by your Medicare plan? Check out the preventive care flow chart on page 18, then talk to your doctor about which screenings you should have before year-end.

VALUE-ADDED SERVICES

Cigna-HealthSpring customers get lots of extras. We call them “value-added services.” And they indeed add value to your health plan because they offer you savings on many popular products and services. These are separate from your plan benefits.

All Cigna-HealthSpring plans include discounts on:
- Hearing aids
- Eyewear
- Identity theft protection
- Health and wellness products
- Medical alert systems
- Home meal delivery

But that’s not all! You get even more discounts through the Cigna-HealthSpring Healthy Rewards® program. Save on fitness club membership, acupuncture, chiropractic, massage therapy, LASIK vision correction, weight management programs such as Jenny Craig, registered dietician services, tobacco cessation classes, and much, much more.

Visit MyCignaHealthSpring.com/valueadded for more details.

Some Healthy Rewards programs are not available in all states. If your Cigna-HealthSpring plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. Healthy Rewards programs are separate from your medical coverage. A discount program is NOT insurance, and customers must pay the entire discounted charge.

ATTENTION: FITNESS-MINDED CUSTOMERS

Cigna-HealthSpring is excited to announce a new partnership with American Specialty Health Fitness, Inc. (ASH), provider of the Silver&Fit® Exercise and Healthy Aging Program.

This innovative program helps Medicare beneficiaries improve their quality of life through physical activity and lower their risk for chronic conditions. Silver&Fit members have access to no-cost membership at participating fitness facilities, plus many other fitness resources. A home exercise program is also available for those who need or prefer to exercise at home.

Cigna-HealthSpring’s partnership with ASH begins January 1, 2015. All programs and services are not available in all areas. Stay tuned for details.

24-Hour Health Information Line: 1-866-576-8773
IT TAKES A VILLAGE

The patient’s condition was often out of control, causing shortness of breath and swelling in his legs and feet. The solution always seemed to be another trip to the hospital. But then, one day, he answered the phone to hear these words: “I think I can help if you’ll give me a chance.”

That patient is Cigna-HealthSpring customer Billy Richardson. The voice on the other end of the line belonged to Jan Carter, RN and Cigna-HealthSpring Case Manager.

No one wants to be sick, and Billy is no exception. But it’s not always easy to accept help. So when Jan called to offer her assistance, she made it clear that it was his decision, that he had a choice. Before she could help him, Billy had to agree to give her a chance. He did, and it made all the difference.

Before Jan got involved, Billy’s congestive heart failure treatment wasn’t working. It had become a vicious cycle. His symptoms would worsen and he would head for the hospital. After intensive treatment there, he’d feel better and be discharged. After a few weeks at home, Billy would be back at the hospital again.

Because of his frequent hospital visits, Billy was referred to Jan through Cigna-HealthSpring’s Case Management Program. She would closely monitor his symptoms and help him better manage his condition.

After her initial conversation with Billy, Jan realized her first order of business was to help him find a new primary doctor who would lead his health care team. She gave him a list of in-network doctors, and Billy chose Dr. Anuradha Mundluru.

Jan then worked closely with Cigna-HealthSpring Medical Director Dr. Bhuvana Sagar to come up with a treatment plan to present to Dr. Mundluru.

“Dr. Mundluru played an active role by being willing to listen to what I had to say,” says Jan. “She was open to making changes to Billy’s treatment plan.”

Continued
Next, Cigna-HealthSpring Pharmacy team member Chris Henges joined Billy’s care team. He took a close look at Billy’s medications, recommended some helpful changes and sent that information to Dr. Mundluru. As a result, Billy was started on new medications and his health improved dramatically; in fact, he has not had to make a trip to the hospital in a year.

“He’s my star pupil,” Jan says. “I’m really pleased with his progress. And he’s happy too. He didn’t want to have to go back to the hospital.”

“AEP: WHAT YOU NEED TO KNOW

>> WHAT IS AEP?
AEP stands for Annual Enrollment Period. AEP is the one time of year you’re allowed to make changes to your Medicare coverage (some exceptions apply). You’ll also learn about any changes to Medicare, as well as changes to your Cigna-HealthSpring plan, for the next year.

>> WHEN IS AEP?
October 15 - December 7, 2014

>> WHAT ARE MY HEALTH PLAN OPTIONS?
Before the start of AEP, Cigna-HealthSpring will send you two important documents:

- **Annual Notice of Change (ANOC)**, which lets you know of any changes to your current health plan for the upcoming year
- **Evidence of Coverage (EOC)**, which provides details about your health plan, including what it covers and how much you’ll pay for health care services for the upcoming year

Look for these documents to arrive in your mailbox by September 30.

>> WHAT DO I NEED TO DO?
If you’re pleased with your Cigna-HealthSpring coverage, you don’t need to do anything. Your coverage will automatically renew another year.

If you have questions about AEP, simply give us a call. Our Customer Service Representatives are ready to help you.

AEP is a good time to remind your Medicare-eligible friends and family to check us out. When they return the enclosed referral card, we’ll help them get started enjoying the same benefits you do!

As Billy continues to thrive and his symptoms stay under control, he can choose to be discharged from the Case Management Program. When that happens, Jan will follow up with him every few months to see if he still needs her support.

“It takes a village — a whole team — to coordinate care and help someone who has complications like Billy’s,” Jan says. “I have to credit all of us working together.

“Billy is our success story,” she continues. “I’m so proud of him. He has made lifestyle changes and is taking much better care of himself.”
EVERYTHING YOU NEVER KNEW ABOUT FLU

As flu season approaches, reminders to get your shot are everywhere: billboards, posters in drugstores, signs in grocery stores and letters from your doctor. They’re even in television ads and news stories. With all that publicity, vaccinations must be important — and they are.

Here’s a closer look at how flu shots got their start and why you should get one every year.

How it all began

The first documented large-scale outbreak of influenza, flu for short, occurred during World War I. More soldiers lost their lives from the flu than from doing battle, although no one knew what the illness was at the time.

The flu virus was officially discovered in the 1930s. By the 1940s, Jonas Salk developed a vaccine, which was first used to protect U.S. military forces during World War II. (Interestingly, Salk used his experience developing the flu vaccine to create the polio vaccine he later became most famous for.)

Flu vaccines produced in the ‘40s, ‘50s and ‘60s weren’t as pure as more modern versions and sometimes caused flu-like side effects. That made many people think the vaccines themselves caused the flu. While not true, it’s an old idea that some still hold onto. Since then, many improvements have been made in vaccine purity, and millions of people get vaccinated every year with few, if any, side effects.

Why it’s important

The flu can be dangerous for groups considered at high risk, like adults over age 65. That’s because immune systems can weaken with age. If older adults get the flu, they’re more likely to have serious complications that can send them to the hospital.

What to do

You have three vaccination options: a nasal spray, a regular dose shot or a higher-dose shot. The latter is designed for older adults. Ask your primary doctor which one is right for you. And don’t forget, flu season can begin as early as October, so don’t delay.

Your annual shot is free from your doctor and other locations that accept Medicare, like your local drugstore or clinic. Be sure to show your Cigna-HealthSpring card when you get your shot so it’s properly documented in your health records. To find a flu vaccine location near you, visit flu.gov and enter your ZIP code.

Sources: Time magazine; eMedicineHealth.com; Centers for Disease Control and Prevention

Falls are not a normal part of aging. See how you can prevent falls and fall-related injuries with tips from the National Council on Aging at ncoa.org/improve-health/falls-prevention.
WHY YOU NEED A HEALTH CARE POWER OF ATTORNEY

Part 2 in a 2-part series

In our summer 2014 issue of More from Life, we discussed why you need a living will, which is one important piece of an advance directive. In this issue, we’ll look at the other key piece: health care power of attorney, also called a health care agent.

When Ann* was in her 60s, she completed a document stating her end-of-life wishes. In the document, she named her son, Mark,* as her health care power of attorney.

Years later, Ann’s health declined, and she was diagnosed with dementia. Her doctors told family members that medical decisions would have to be made. As health care power of attorney, Mark was able to make decisions that honored his mom’s wishes. It took the burden off the rest of the family during an already emotional and stressful time.

A health care power of attorney is a legal document that allows you to name someone to make medical care and treatment decisions for you if you become unable to make them yourself.

The person you name has the same authority to make decisions about your care as you would have had. However, having a health care power of attorney does not end your right to make decisions for yourself as long as you’re able. And it does not empower your agent to make insurance changes or decisions. He or she must follow your written instructions.

Having an advance directive helps ensure you always have a voice in your own health care. You can download a state-specific advance directive form that includes both a living will and health care power of attorney by visiting caringinfo.org.

* Fictional characters used for descriptive purposes

Sources: Mayo Clinic; caringinfo.org

TIPS ON CHOOSING YOUR HEALTH CARE POWER OF ATTORNEY

• Choose someone you know and trust, then have a conversation to ensure he or she understands your wishes.
• Your health care power of attorney does not have to be a family member. Some people find non-relatives better able to make tough decisions.
• Include your family in the decision-making process and make sure they know your wishes.
• Give notarized copies of your legal documents to your doctor, health care power of attorney and family members.
• Don’t wait to get started. Unexpected things happen, so it’s important to be prepared.
ASK THE DOC

Q&A about dry mouth with Dr. Jim Lancaster, Cigna-HealthSpring Medical Director

Dry mouth is a bothersome condition that affects many people for a variety of reasons. But there are ways to get relief. Dr. Lancaster answers some frequently asked questions about dry mouth.

Recently, my mouth is always dry. What could cause this?

Several things could be the culprit. Certain prescription and over-the-counter medications can cause dry mouth as well as other symptoms such as dry eyes, dry skin and joint pain. Examples include:

- Antihistamines, such as Benadryl (diphenhydramine)
- Tricyclic antidepressants, such as Elavil (amitriptyline)
- Diuretics, such as Lasix (furosemide)

Another important possible cause of dry mouth is poorly controlled diabetes, which can affect the flow of saliva.

There’s also a condition called Sjogren’s (SHOW-grins) syndrome that can cause many of the same symptoms. It occurs when your immune system attacks the glands that keep your body’s mucous membranes moist. Symptoms of Sjogren’s may include the need to drink often to keep your mouth moist, burning or itchy eyes, dry skin, joint pain and vaginal dryness in women.

How is dry mouth treated?

Talk with your doctor. If your dry mouth is a medication side effect, your doctor may decide to change that medicine. There are also prescription medications available if your problem is severe.

There are several things you can do to help relieve your symptoms, including:

- Steering clear of alcohol, tobacco and caffeine — they all dry out the mouth
- Sipping frequently on water or sugar-free beverages
- Drinking water during meals to make chewing and swallowing easier
- Stimulating saliva flow by chewing sugar-free gum or sucking (not crunching) on sugar-free hard candies

Other than discomfort, are there other problems dry mouth can cause?

Saliva is more important than you might think. If you don’t produce enough, you may have problems with chewing and swallowing. It can also interfere with food digestion, and allow bacteria that cause tooth decay and infection to thrive.

Have a question for our doctor? Send it to newsletter@HealthSpring.com and it may be featured in the next issue of More from Life.

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.

Aging Matters is a documentary series that shines a spotlight on the needs of older adults and what communities can do to prepare for an aging population. We invite you to watch these documentaries, produced by Nashville Public Television and sponsored in part by Cigna-HealthSpring, and start conversations about these important topics within your community. Visit nptinternal.org/productions/agingmatters/about.
CROSSWORD PUZZLE

ACROSS
1. Bear’s foot
3. Snakelike fish
5. Female bison
6. Papa bear
8. Mouse’s larger cousin
9. Ape
10. Male goose
13. Nature’s tank
15. Bobby for one
17. Seek out
19. Fish arm
20. Baby bear
23. Whitewater
25. Alabama’s state bird
26. Woodsy for one
29. Eagles toenails
31. Escargot
32. Gila monster’s home
33. Gorilla
34. Sea lion’s cousin
35. Wolf’s call

DOWN
1. Sit upon
2. Kind of hornet
4. Lion’s zodiac sign
5. Microscopic tormentor lacking any redeeming value
6. Feathered neckpiece snake
7. Rock percher
10. California’s state fish
11. Pharaoh’s big sunfish
12. Pre-bird
13. Fishy nest
14. Pennsylvania’s state bird
15. Bison (slang)
16. Baby deer
18. Antlers (slang)
21. Florida’s bear
22. Large antelope
24. Richest mink
27. Bloodsucking wiggler (Var.)
28. Alpine wild goat
30. Aphid farmers

And the WINNER is… crossword puzzles! In the last issue of More from Life, we asked whether you prefer crossword or Sudoku puzzles. The response was overwhelmingly in favor of crossword puzzles. Don’t worry, Sudoku lovers, you can find free, interactive online puzzles at sudoku.com.

Find the answers to this puzzle on page 17.
**ALABAMA**

**BIRMINGHAM**
Slow Art Sunday
Birmingham Museum of Art
September 14, 2-3 p.m.

**MOBILE**
60th Annual Greater Gulf State Fair
The Grounds
October 24-November 2, starts at noon

**ARKANSAS**

**TEXARKANA**
9th Annual Alzheimer’s Arkansas Walk
Conway High West Campus
September 13, starts at 8 a.m.

**DELAWARE**

**GEORGETOWN**
Wings & Wheels fall festival
Sussex County Airport
October 4, all day

**WILMINGTON**
Downtown Wilmington
Farmer’s Market
Rodney Square
Every Wednesday through October 15
10 a.m.-2 p.m.

**FLORIDA**

**PENSACOLA**
Classic Movie Series
Saenger Theatre
Every Saturday, 7 p.m.

**GEORGIA**

**ATLANTA**
Jazoo!
Zoo Atlanta
September 14, 6:30-11 p.m.

**ILLINOIS**

**CHICAGO**
World Music Festival Chicago
Multiple locations, free admission
September 11-21

**MARYLAND**

**BALTIMORE**
2nd Annual Baltimore Family Reunion Expo
Reginald F. Lewis Museum
September 27, noon-8 p.m.

**MISSISSIPPI**

**BILOXI**
33rd Annual Biloxi Seafood Festival
Point Cadet Plaza
September 13-14, 10 a.m.-5 p.m.

**TUPELO**
15th Annual Chili Fest
Broadway Street
October 10, 11 a.m.-9 p.m.
NORTH CAROLINA

CHARLOTTE
9th Annual Festa Italiano
Raffaldini Vineyards
September 20, 11 a.m.-5 p.m.

OKLAHOMA

OKLAHOMA CITY
Art After 5
Oklahoma City Museum of Art
Every Thursday, 5-10:30 p.m.

TULSA
Rib Crib’s Rock ‘n Rib Festival
BOK Center
September 11-14, 11 a.m.-3 p.m.

PENNSYLVANIA

PHILADELPHIA
Autumn’s Colors
Longwood Garden
September 6-November 23,
9 a.m.-6 p.m.

SOUTH CAROLINA

CLEMSON
Music on the Mountain
Table Rock State Park
September 13, 2-6 p.m.

TENNESSEE

NASHVILLE
Cigna-HealthSpring-sponsored events
Senior Day at the Zoo
Nashville Zoo at Grassmere
September 22, 9 a.m.-4 p.m.
Silver Stars talent competition
Ryman Auditorium
October 19, 4-6 p.m.

TEXAS

BEAUMONT
Lunch at the Lake
The Event Centre
Every Monday, 11 a.m.-2 p.m.

BROWNSVILLE
Habitat Tours of Bayside Drive
Laguna Atascosa National
Wildlife Refuge
Sunday, Monday, Thursday, Friday,
1:00 and 3:30 p.m.
Saturday, 12:30 and 3:30 p.m.

WASHINGTON, D.C.

Taste of DC
Pennsylvania Ave. NW, at 9th and 14th Street
October 11-12, noon-7 p.m.
HOW YOUR PAST AFFECTS YOUR FUTURE

Does a chronic condition run in your family?

Last year, actress Angelina Jolie announced she had voluntarily undergone a double mastectomy. The reason: It dropped her inherited risk for breast cancer from 87% to just 5%. Because she knew her genetic background made her a target for the disease, she was able to take steps to avoid it.

But not everyone has to make such drastic choices to avoid diseases.

When you visited your doctor for the first time, you probably filled out a form that asked about your family health history. That information let your doctor know whether you’re at higher risk for chronic conditions like diabetes or heart disease. That’s because many conditions like these have a genetic component to them, as it did with Jolie. Her mother died from ovarian cancer, which automatically put her daughter at greater risk for cancer.

It’s important to your overall health that you and your doctor know exactly what runs in your family. Consider writing down a detailed family health history, which is much like a family tree. If you can see where certain conditions began and progressed, you and other members of your family can take steps to avoid these diseases.

When you create a written family history, the best place to start is with your living blood relatives. Ask them about their own medical histories, such as any chronic health conditions they have. Find out how old relatives were when they died and their causes of death.

Just because you’re at risk for a disease that runs in your family doesn’t mean you’ll end up with that disease. That’s because genes aren’t the only things that play a role — lifestyle and environment also count. There are things you can do to avoid the same illnesses your ancestors had. Lifestyle changes like weight loss, physical activity and quitting smoking can impact your overall health in a good way.

If you need help getting started putting your health history on paper, the U.S. Department of Health and Human Services offers a handy online tool at familyhistory.hhs.gov. You can choose an online, interactive version or simply print and fill out the forms available on the site.

Source: U.S. Department of Health and Human Services

Thank you to our Facebook fans who helped us donate $1,000 to Homes for Our Troops, a 501(c)(3) non-profit organization whose mission is to provide specially adapted homes for severely wounded veterans. Learn more about HFOT and join in the conversation at facebook.com/CignaHealthSpring!
If you watch *The Today Show,* you’re probably familiar with Willard Scott. He’s best known for sending birthday wishes to viewers who have turned 100. Willard’s much busier these days, since more and more people are living to 100 and beyond.

What’s their secret?

There are many obvious things you can do to live longer: stop smoking, wear a seatbelt, exercise and use sunscreen, just to name a few. But there are others that aren’t quite so obvious. Take a look:

1. **Tea up.** Did you know tea — especially green tea — can help your body fight conditions like cancer and heart disease? It’s loaded with antioxidants thought to prevent these diseases and more. Another great source of antioxidants is walnuts. Eating just three a day can lower your disease risk.

2. **Hit the sack.** If you’ve ever been sleep deprived, you know how it makes you feel. Turns out it’s not just a feeling. Lack of sleep puts you at greater risk for depression and heart disease. Turning in just one hour earlier can help lower your blood pressure, which in turn reduces your risk for having a stroke or heart attack.

3. **Find a Fido.** Studies show that pets provide many health benefits. People with pets have less stress and depression, and an animal’s calming effect can mean lower blood pressure. If you walk your dog, studies say you’ll live an average of seven more years than non-dog owners.

4. **No fruit in the fridge.** If you think fruit belongs in the refrigerator, think again. Cold storage actually zaps the antioxidants and nutrients found in fruits and some vegetables. Turn to page 17 to read more about the benefits of eating fresh.

5. **Look on the bright side.** Being an optimist can add up to 12 years to your life, according to Mayo Clinic researchers. And that’s not all; you’ll also be less prone to viral illnesses.

6. **An apple a day.** There’s something to the old saying after all. Two glasses of apple juice a day may help keep your brain young and reduce the risk of dementia.

**Sources:** Social Security Administration; Mayo Clinic; Journal of American Geriatrics; University of California, Davis, Department of Food Science & Technology; Medical News Today

**Did you know…**

*We’re living longer than ever before, to an average age of 84 for men and 86 for women.*
PREMIUMS 101
The basics of paying your monthly premium

Paying bills — it’s no fun, but it’s part of life. We help make paying your Cigna-HealthSpring premiums as easy as possible by offering several convenient payment options:

MAIL. When you receive your bill in the mail, enclose your check (no cash) in the envelope provided and mail it back to us.

PHONE. Simply call 1-866-470-1534 (Monday-Friday, 8 a.m.–5 p.m.) to pay by debit or credit card.

ELECTRONIC FUNDS TRANSFER (EFT). If you would like your premium deducted each month from your checking account, call Customer Service. We’ll mail you a form to complete, giving us permission to set this up with your bank. Continue to make your monthly premium payment until the first transfer is made.

SOCIAL SECURITY CHECK DEDUCTION. Call Customer Service and we can contact the Social Security Administration to start deducting your premiums from your Social Security check. It can take 60 days after your request for deductions to begin.

Are you a forgetful Fred or Fran? Many customers prefer EFT or Social Security check deduction because they don’t have to remember to pay their bills each month.

Reminders
If we don’t receive your payment by the due date, we’ll mail you reminder notices. Most of the time, one reminder is all it takes. However, if we don’t receive your payment by the date listed on the second reminder, you could risk losing important health benefits. Other penalties may also apply. We want to help make sure this doesn’t happen to you. If you have questions about paying your monthly premium, call Customer Service. We’re happy to help.

Good cause reinstatement
On occasion, there is a “good cause” for not paying your monthly premium on time. These include being hospitalized, experiencing a prolonged illness, death of a spouse or close family member, or loss of your home. If your reason for non-payment meets the criteria above, you may be granted good cause reinstatement of your Cigna-HealthSpring coverage. Call Customer Service for more information.

Need payment assistance?
If you have concerns about your ability to pay your premium on time, call Customer Service and let us know. We can help you learn if you qualify for assistance.
BROCCOLI AND BANANAS
When more is better

It’s no secret that fresh fruits and vegetables are good for us. But how much does it take to stay healthy? Better yet, how much does it take to stay healthy longer?

For years, conventional wisdom has been that five fruit and veggie servings a day will meet our nutritional needs. But now, thanks to science, we know that more is better; in fact, we may actually live longer if we increase those servings. Research now shows that eating seven one-cup servings of fruit and vegetables a day can reduce your chance of premature death — from any cause — by as much as 42%!

But don’t think that eating seven bananas and no broccoli is your ticket to a longer life. The study also found that you get more health benefits from vegetables than from fruit. The recommended daily ratio is five cups of veggies and two cups of fruit.

BETTER HEALTH

Keep in mind, not all fruits and vegetables have the same healthy effect; for example, frozen and canned versions don’t have the same nutritional value. Fresh is always best.

Seven servings is a lot of greenery to pack on a plate, but don’t despair if you can’t eat that much. You’ll see health improvements even with fewer servings.

Source: Journal of Epidemiology & Community Health

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JUICE UP

Want an easy way to boost your number of servings? Try juicing. Experts believe extracting and drinking the juice from fruits and vegetables provides many health benefits. Consider these questions to decide if juicing is for you:

Do you enjoy eating lots of fresh fruits and vegetables every day?
YES. Then you’re likely getting the nutrition you need without juicing.
NO. You may want to look into juicing to get the daily vitamins and minerals your body needs.

Do you try to eat a high-fiber diet?
YES. You may want to stick with eating whole fruits and veggies because of their high fiber content.
NO. Juicing removes most of the healthy fiber from fruits and veggies. If you do juice, try to keep as much pulp as possible.

Source: Mayo Clinic

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Puzzle solution from page 11

```plaintext
PAW    BEE    COW
E    BOR    EHM
RAT    O    GORILLA
C    GAN    GR
RHINO    TIG    GRM
ELL    GUE    O
BADGER    F    FERRET
DUEP    A    FA
FINE    WE    CUB
OF    TORRENT    DUCKL
R    CR    G    A
YELLOWHAMMER    C
XOU    I    OWL    K
I    TALON    SUE
B    NE    SNAILS
DESERT    APE    C
X    SEAL    HOWL
```
MID-YEAR CHECK IN:
Are you up to date on your preventive screenings?

Have you completed all the preventive screenings your doctor recommended you have in 2014?

- Annual wellness visit
- Pneumonia shot (if you have not had one in the last 10 years)
- Glaucoma screening
- Blood pressure check
- Cholesterol check (LDL, HDL and triglycerides)
- Colorectal cancer screening
- Breast exam/mammogram

Plus these if you have diabetes:
- Blood sugar/A1c testing
- Kidney function testing
- Foot exam
- Dilated retinal exam

Did any of these screenings reveal problem areas?

See your doctor before year-end to get any necessary screenings you haven’t received this year.

See your doctor before year-end to be re-checked.

Congratulations! Keep up the good work.

There’s no need to wait until January to resolve to be healthy. Don’t let the year end without completing your doctor-recommended screenings. Use the flowchart below to see where you stand.

Listen to this podcast from our own Dr. Stuart Lustig on eliminating the stigma of getting help for mental health problems: Cigna.com/healthwellness/audio-library/fighting-mental-health-stigma.
When Bob answered the phone, the panicked voice on the other end said, “Grandpa?” Bob responded, “Yes, Josh, is everything okay?” That’s all it took for the scammer to swindle Bob out of thousands of dollars he’ll never get back. Because the caller now had the grandson’s first name, he convincingly posed as Josh, saying he was in a bind and needed fast cash. Bob believed the story and wired money to the location his “grandson” gave him.*

Scammers can be slick con artists that fool even the smartest people. Here are some other ways they take advantage of older adults:

**MEDICARE FRAUD**
Scammers pose as Medicare representatives to get personal information. They use this information to bill Medicare for services never provided.

**TELEMARKETING**
Fake telemarketers prey on vulnerable older adults by posing as a fake charity or other worthwhile cause.

**INTERNET FRAUD**
Popup windows may fool victims into buying unnecessary “virus protection.” Or you may receive an email from someone who appears to work for the IRS asking for tax payment.

Visit the National Council on Aging’s website at ncoa.org for details about well-known scams and how to avoid them. A good rule of thumb: If it seems too good to be true, it probably is.

* This is a true story. Names have been changed for privacy.

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**DEPRESSED? THERE IS HELP**

We all face challenges every day. Some are minor and easily fixed, such as when your car runs out of gas. Others can be harder to navigate, like dealing with a chronic health condition such as heart disease or diabetes.

Managing an ongoing health problem is a big job. It can affect more than just your physical well-being. It can also drain you emotionally. If you have had one or more of the symptoms below for more than two weeks, talk to your doctor or nurse. Help is available.

- Feeling nervous or emotionally empty
- Feelings of excessive guilt or worthlessness
- Feeling tired or “slowed down”
- Restlessness and/or irritability

If you answered yes to any of these, you may qualify for Cigna-HealthSpring’s Depression Management Program. This program offers help for those going through an emotionally difficult time. Call Customer Service for more information.

Source: Mayo Clinic
HEALTHY RECIPE

Chicken and celery stir-fry

Serve on top of steamed brown rice* for a quick and delicious meal.

1 tablespoon peanut oil or vegetable oil
1 tablespoon fresh ginger, minced
1 tablespoon garlic, minced (2–3 cloves)
1 tablespoon green onions, rinsed and minced
2 cups celery, rinsed and sliced
1 cup carrots, peeled in very thin strips
1 tablespoon cornstarch
1 cup low-sodium chicken broth
2 tablespoons rice vinegar
12 ounces boneless, skinless chicken breast, cut into thin strips
1 tablespoon lite soy sauce
½ tablespoon sesame oil (optional)
1 tablespoon sesame seeds, toasted (optional)

Heat oil in large wok or sauté pan. Add ginger, garlic and green onions; stir fry briefly until cooked but not brown, about 30 seconds to 1 minute. Add celery and carrots, continue to cook gently until celery begins to soften. In bowl, mix cornstarch with chicken broth, add to wok. Add rice vinegar, bring to boil over high heat. Lower heat to simmer, add chicken, stir continually for 5–8 minutes until chicken is cooked through. Add soy sauce, sesame oil (optional) and sesame seeds (optional); mix gently.

Makes four 1-cup servings

Per serving: 188 calories; 7 g total fat; 2 g saturated fat; 51 mg cholesterol; 237 mg sodium; 2 g total fiber; 22 g protein; 8 g carbohydrates; 370 mg potassium

* Rice not included in nutritional analysis

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

In the summer issue of More from Life, the guacamole recipe did not include serving information. The recipe makes eight 1/4-cup servings. We regret the omission.