

MORE FROM LIFE[®]

BEAT THE SUMMER HEAT

Cool activities for hot days
page 7

ZEST FOR LIFE

Ageless vitality
page 8

HEALTHY RECIPE

Rainbow fruit salad
page 16

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Health and wellness or
prevention information

FEATURES

- 3 How to Save at the Pharmacy
- 4 A Case-by-Case Basis
Programs provide personalized support
- 6 COPD Flare-up: When to Call Your Doctor
- 7 Cool Fun in the Summertime
Activities to beat the heat
- 8 Zest for Life
Secrets to staying youthful
- 10 Cross-train Your Brain
- 12 Exercise to Prevent Falls? Yes!
- 15 Music to Your Ears ... and Brain
How melodies can help heal

COLUMNS

- 11 Find-a-Word
- 14 Ask the Doc: High Blood Pressure
- 16 Healthy recipe
Rainbow fruit salad

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FROM OUR PRESIDENT

Dear Cigna-HealthSpring friends,



Throughout our lives, we make many promises. For instance, if we marry, we commit to loving and honoring our spouse. If we have children, we pledge to care for and nurture them. But one of the most important commitments we can make is to our own health. Staying healthy as we age helps us remain independent and connected to the things we value most.

Taking care of ourselves is even more essential these days, because we're living longer than ever. In fact, since 1990, the number of people living to age 100 has increased by 51%! Some parts of the world are home to many centenarians. Check out the article on page 8 to discover how they remain youthful and full of vitality.

If you need help on your journey to good health, Cigna-HealthSpring is here for you. Remember, we're in this together, all the way.

See you next issue!

Shawn Morris
President, Cigna-HealthSpring



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Together, all the way.

HOW TO SAVE AT THE PHARMACY

Ask your doctor or pharmacist

When your doctor writes a new prescription, do you ask how much the medicine costs? If you don't, you're not alone — only 6% of patients taking prescription medications inquire about cost. And 63% don't learn the price of a drug until it's filled at the pharmacy.

While most doctors do try to keep affordability in mind when they write a prescription, they're more likely to consider safety and effectiveness first. So if cost is a concern, speak up!

Below are a few questions you can ask your doctor or pharmacist to avoid surprises at the pharmacy counter.

Is a generic option available?

Generic medicines can cost up to 90% less than brand names. When your doctor writes you a prescription, ask if it's available in generic form. The U.S. Food and Drug Administration requires generics to be the same as brand names in safety, strength and quality.

Is there a less expensive alternative?

If a medicine isn't available in generic form and cost is a concern, ask your doctor if there's a less expensive brand drug that might work just as well.

Do I still need it?

Ask your doctor to review all the medicines you take. A close look can sometimes reveal you're taking something you no longer need. And it can ensure you're on the most appropriate, cost-effective medicines for your health condition. Be sure to ask if there are non-drug treatment options that could help.



These may include physical therapy, exercise or diet changes.

Can I get a larger supply and save money?

Talk to your doctor about writing prescriptions for 90 days instead of 30, especially for medications that treat high blood pressure, high cholesterol and diabetes. Depending on your plan, a 90-day supply can sometimes lower your cost. And fewer refills may translate to fewer missed doses.

Can I get a discount?

If you discover your medicine costs more than expected, talk to your doctor or pharmacist. He or she can often help you find the best price. By simply asking your pharmacist "Is this the lowest possible price?" you may be able to save.

Source: U.S. Food and Drug Administration

A CASE-BY-CASE BASIS

Cigna-HealthSpring programs provide personalized help with your health care needs



Carol* has chronic obstructive pulmonary disease, or COPD. During a recent flare-up, she was admitted to the hospital. After a three-day stay, she felt better and was ready to go home. Before Carol left the hospital, her nurse gave her prescriptions for several new medicines and written instructions on how to care for herself after being discharged. When asked if she understood what to do when she got home, she said yes.

Two weeks later, Carol was back in the hospital.

Most hospital re-admissions occur within 15 days of the first stay, often because the patient is confused by new medicines or didn't fully understand follow-up instructions.

Do you want to avoid return trips to the hospital, better manage one or more chronic conditions and/or need some help finding health resources in your community? Cigna-HealthSpring's

* Fictional character

no-cost **Case Management** program might be just what the doctor ordered. Here are some program basics:

WHO CAN JOIN

Anyone can apply for the program, but it's most helpful for people who have serious health concerns. If you apply, your health status will be reviewed to determine if you're eligible.

WHAT HAPPENS WHEN YOU JOIN

You'll be assigned a Case Manager who will:

- > Explain your health condition(s) and help you set goals
- > Educate you about preventive care and healthy living
- > Review your medicines to make sure you know how to take them
- > Teach you how to recognize symptoms and know when to call your doctor (see related article on page 6)
- > Help you find health resources in your community
- > Follow up with you after a hospital or medical facility stay

HOW TO JOIN

- > Your doctor can refer you. A Case Manager will then contact you by phone or letter to review your needs and get you started.
- > Cigna-HealthSpring may call you if we think you might benefit from the program, based on your medical history.
- > You can refer yourself, or a caregiver can contact us on your behalf. See below for details.

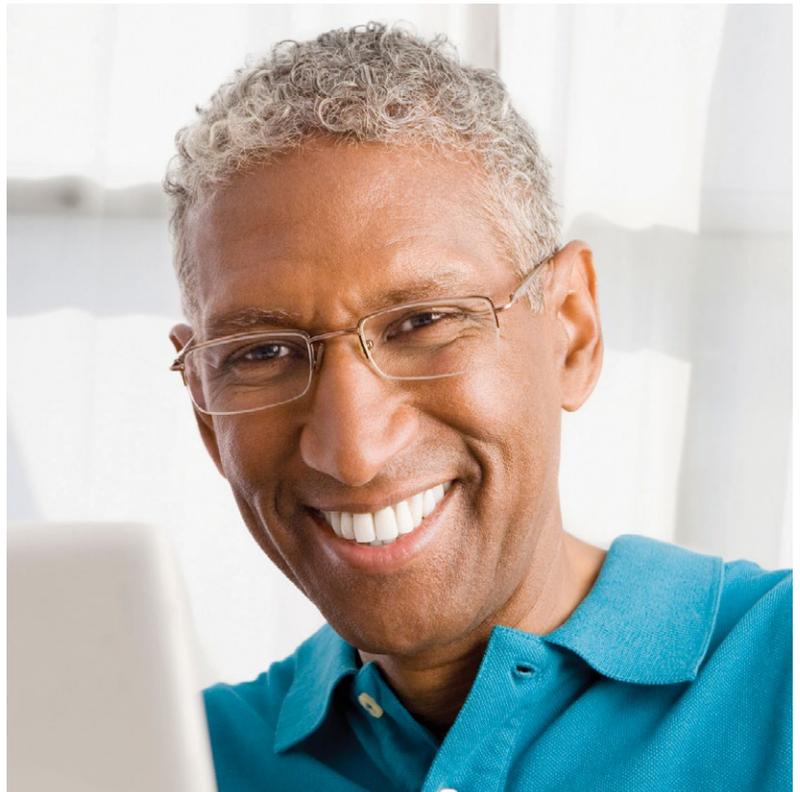
Our no-cost Case Management, Complex Case Management and Disease Management programs are completely voluntary. You can opt out at any time and it won't affect your benefits in any way. For program details, including contact information if you'd like to apply, visit **CignaHealthSpring.com** and select "Case Management" from the Customer Tools dropdown menu.

SUPPORT TAILORED TO YOUR SPECIFIC NEEDS

Cigna-Healthspring also offers **Disease Management** and **Complex Case Management** programs. While these programs share some similarities, they each have a specific purpose:

- > Our **Disease Management** program* is for people with certain chronic conditions, like diabetes, depression and congestive heart failure. Our staff works closely with primary care physicians, specialists and other health care professionals to make sure you understand your condition and get the care you need.
- > Our **Complex Case Management** program provides highly individualized care for patients who have more than one chronic condition, are seeing multiple doctors, have complex drug regimens and need help coordinating it all.

* Not available in all markets, and conditions supported may vary between markets.



COPD: KNOW WHEN TO CALL

If you have chronic obstructive pulmonary disease (COPD), there may be times your symptoms flare. These flare-ups can range from mild to severe. By learning to recognize early warning signs, you can often stop symptoms in their tracks. The guide below can help you decide when it's time to call your doctor.

If you have:	You're in:	Action plan:
<ul style="list-style-type: none"> > No new changes in your condition > COPD symptoms under control according to the baseline set by your doctor 	 <p>Green Zone: BASELINE CONTROL</p>	<ul style="list-style-type: none"> > Continue the COPD management plan your doctor established > Maintain the activity and exercise routine set by your doctor > Schedule your annual flu shot and discuss pneumonia vaccinations with your doctor
<ul style="list-style-type: none"> > Fever > Change in your cough or increased sputum (mucous or phlegm) production or change in sputum color > Chest tightness, audible wheezing or increased shortness of breath with exertion > Difficulty sleeping because of inability to breathe comfortably 	 <p>Yellow Zone: CAUTION</p>	<p>Begin the sick-day action plan your doctor recommends, which may include:</p> <ul style="list-style-type: none"> > Immediate and increased use of your rescue inhaler > Immediate use of oxygen if you're on home oxygen > Starting antibiotics and steroids by mouth if prescribed > Continued use of your scheduled medications > Rest <p>Contact your doctor about your symptoms and any changes in your condition.</p>
<ul style="list-style-type: none"> > Changes in your condition that are immediate and severe or > Changes in your condition that are less severe but are NOT responding to treatment 	 <p>Red Zone: MEDICAL ALERT</p>	<ul style="list-style-type: none"> > Call 911 to get help as soon as possible > Notify (or have a family member notify) your doctor as soon as possible



COOL FUN IN THE SUMMERTIME

Activities to beat the heat

Looking for some fun activities to escape summer's heat? Options are plentiful, and some even provide a fitness benefit.

COMPUTER CLASSES

Want to sharpen your computer skills in air-conditioned comfort? Look no further than your public library. Many libraries offer free classes and computers you can use outside of class to brush up on your skills. Find libraries in your area by visiting www.worldcat.org/libraries.

BOOKS

Reading a good book in the cool comfort of your home, library or bookstore is a great way to pass the time while sheltering from the heat.

Like to read on a tablet, such as a Kindle or iPad? Check with your local library. Many offer e-books you can check out and temporarily download to your device. If you prefer being read to, most libraries also offer a variety of audio books.

MALLS

Indoor malls are great places to get a little exercise when outdoor temperatures rise. Make a date with a walking buddy and window shop to your heart's content. Good conversation in air-conditioned comfort can make exercise seem effortless.

MOVIES

Movies are an ideal summer pastime. Most theaters offer discounts for seniors and daytime matinees, which are often less pricey.

MUSEUMS

If you want your cool to come with a side of culture, museums are a great summertime entertainment option. Many offer senior discounts and some are free. And, like indoor malls, museums provide another opportunity to walk in comfort. Search for local museums at www.aam-us.org/about-museums/find-a-museum.

SENIOR CENTERS

Community senior centers often offer a variety of indoor activities, such as bingo and shuffleboard, along with programs like Zumba and swing dancing. As a bonus, some even have pools where you can cool off outside on hot summer days.

Sources: National Council on Aging; Institute of Museum and Library Services

ZEST FOR LIFE

3 secrets to staying youthful

A photograph of an elderly couple embracing outdoors. The woman, on the left, has short brown hair and is wearing a blue short-sleeved top. The man, on the right, has grey hair, wears glasses, and a white short-sleeved button-down shirt. They are both smiling warmly at the camera. The background is a soft-focus green, suggesting a park or garden setting.

Many factors, including genetics, play a role in healthy aging. But did you know that what you eat, how you move your body and having a sense of purpose can also affect longevity? Read on to learn how you can add years to your life — and life to your years.

There are villages in parts of the world where residents routinely live past the age of 100, and 80- and 90-year-olds maintain their youthful vitality. For example, the Italian village of Silanus holds the world record for the highest percentage of centenarians. So what's their secret? Here are three things that contribute to their longer lives:



EAT FRESH

Villagers put an emphasis on fish, grains, fruits, nuts and vegetables. Processed foods aren't part of their diet. They reduce their risk for certain cancers and heart disease by generally avoiding red meat; instead, they opt for beans, soy milk and whole-wheat bread, along with drinking lots of water each day.



GET PLENTY OF EXERCISE

Mild climates in some villages encourage outdoor activity. Residents often work on farms well past retirement age, which makes exercise a part of their everyday routine. Because they're physically active, they remain independent longer.



HAVE A SENSE OF PURPOSE

Feeling needed and maintaining a sense of purpose is also thought to have an impact on how long villagers live. Seniors are held in high regard and stay involved in family life, which provides support in times of crisis and gives them a sense of self-worth. They also stay busy working and participating in community programs designed to keep them mentally sharp, with classes in crafting and music.

Sources: World Health Organization; Centers for Disease Control and Prevention; National Geographic

CREATE YOUR OWN FOUNTAIN OF YOUTH

While you may not have access to year-round mild climates and farmwork like Silanus villagers, you do have opportunities to cultivate a lifestyle that can contribute to a longer life.

Can you commit to eating fresher, moving more and staying positive? The benefits are proven. Then go a step further to care for your health: Make sure you get your annual 360 Physical Exam (annual wellness exam) and age-appropriate preventive screenings. Use the *Passport to Health* you received in the mail from Cigna-HealthSpring to keep track of the screenings you've had and those you still need.



CROSS-TRAIN YOUR BRAIN

Workouts for mental fitness



Do you challenge your brain to keep it sharp?

Mental exercise is as important for your brain as physical exercise is for your body. It helps maintain healthy brain cells and keeps those cells communicating with each other. This becomes even more important as you age.

If you're no longer in the workforce, you may find that you don't "work out" your brain like you used to. But there are many things you can do to keep your mind alert, including some as simple as changing up everyday routines and tasks. Even minor changes like these require your brain to do extra work because it's encountering something new:

- > If you're right-handed, brush your teeth with your left (or vice versa)
- > Vary the routes you take to the store

- > Listen to a new kind of music

There are also plenty of activities you can pursue to keep your mind occupied and sharp. You can:

- > Take up a new hobby or learn a new skill
- > Sign up for a class on a subject you've never studied before
- > Read, especially in-depth or thought-provoking material
- > Play games that require thinking or strategy, like chess or bridge
- > Play verbal or memory games with a friend
- > Do puzzles and brain teasers
- > Volunteer in an area that's new to you
- > Start a family tree, write your life story or compile a journal of memories

Whatever your passion, experts suggest mixing it up. If you like puzzles, do a find-a-word today and a crossword tomorrow. If you're an analytical thinker, pursue an artistic or musical hobby. Instead of one skill, hobby or activity, think cross-training ... for your brain.

Sources: Harvard Health Publications; Reader's Digest



Want to stay mentally sharp? Commit to being a lifelong learner.

FIND-A-WORD

Exercise your brain with this puzzle. Search up, down, forward, backward and diagonally to find these health care-related hidden words:

Q T Z P P A C S H E A L T H Y Y
 Y H J L R H Q C L O R T N O C C
 M E G X E E G R O H E P K N K N
 E D N C C R V E U H Z E Z Y M E
 M Y K R E K N E J K P S Y O W G
 E U X S U I Q N N V G F K N T R
 P C R P C O U I M T G I U R R E
 F U N I Y B J N S R I T B E O M
 N I D E S A I G X Z R O B F P E
 R E T M R R E S H I C M N I P N
 M W V N I E L Y T S E F I L U G
 I W G O E G H I N E I N G L S Q
 P F X Q S S O D R M F J Z S V O
 G P S G N N S C A F U Z P G G D
 X M O Q G F K C C Z D Z N Y C U
 F T P R E S C R I P T I O N E N

ADHERENCE
 CHECKUP
 CONTROL
 EMERGENCY
 FITNESS
 HEALTHY
 JOURNEY
 LIFESTYLE
 MEDICINE
 NURSE
 NUTRITION
 PRESCRIPTION
 PREVENTION
 REFILLS
 SCREENINGS
 SUPPORT

Puzzled? Answers are on page 15.

EXERCISE TO PREVENT FALLS? YES!



Being proactive about fall prevention becomes increasingly vital as we get older. That's because changes in vision, loss of muscle strength, and reduced flexibility and balance — all things that happen naturally as we age — increase our risk for falls and fall-related injuries.

While it's important to examine your surroundings and make them safer (see page 13 for tips), don't overlook your very own body. Improving — or maintaining — your physical fitness can reduce your chances of a fall injury. Remember to talk to your doctor before starting any exercise program.

CHAIR EXERCISE

for strength, balance and fall prevention

This simple exercise strengthens your legs and buttocks. As you become stronger, try doing it without using your hands. This will improve your balance and help prevent falls.

1. Sit on a sturdy chair, knees bent and feet flat on the floor.
2. As you breathe in slowly, lean forward and feel the weight on your feet.
3. As you breathe out, slowly stand up, using your hands as little as possible. Balance by extending your arms as shown below.
4. While standing, pause for a full breath in and out.
5. Breathe in as you sit down. Don't collapse into the chair; move as slowly as possible.
6. Breathe out.
7. Repeat 10-15 times. If this is too difficult, begin with fewer repetitions and work up.
8. Rest for a minute and do a final set of 10-15.



Photos courtesy of the National Institutes of Health

ROOM-BY-ROOM SAFETY

Look around your living space. How safe and clutter-free are your rooms? Here are some tips to help you fall-proof your home.

LIVING ROOM: Reduce floor clutter. Remove loose rugs, or use double-sided tape to keep rugs slip-free.

KITCHEN: Keep items you use often within easy reach.

Ask Ask a friend or family member to help you reorganize your cabinets.

BATHROOM: Install grab bars next to your toilet and tub. Upgrade to slip-resistant surfaces. Add a raised seat to your toilet and a shower chair to your tub.

Ask Many people fall while hurrying to the restroom. If you have difficulty controlling your bladder, talk to your doctor about treatment options.

BEDROOM: Keep a lamp beside your bed for middle-of-the-night needs. If you use an assistive device like a cane or walker, keep it nearby. Get up slowly if you're prone to dizziness.

Ask Some medicines, or combinations of medicines, can cause dizziness or drowsiness. Ask your doctor or pharmacist to review your medicines, including over-the-counter, and make needed adjustments.

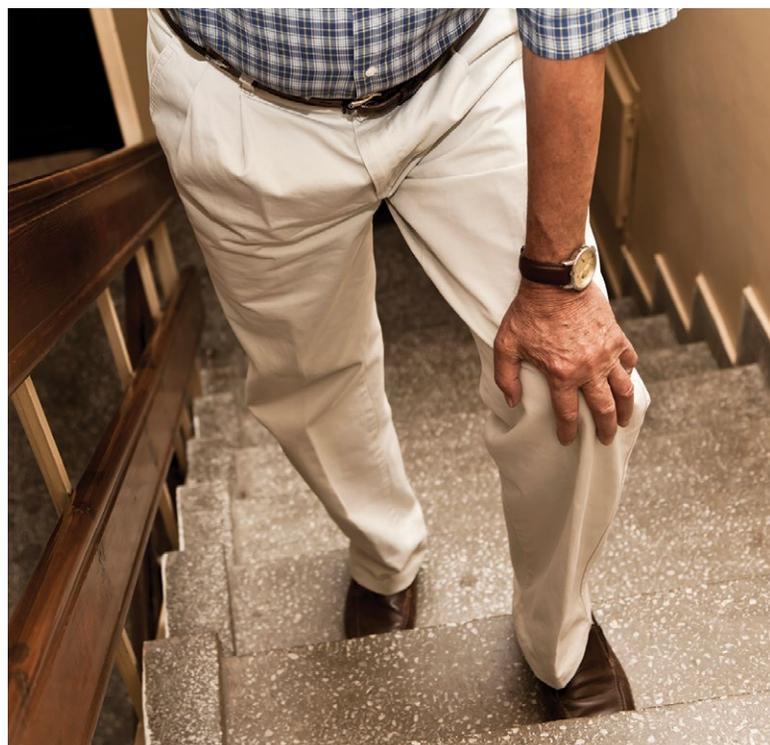
HALLS AND STAIRWAYS: Add nightlights to areas that tend to be dark. Install sturdy handrails and always use them, even if you've been up and down the stairs many times.

Ask Ask your doctor if changes in your vision might be affecting your balance.

SIDEWALKS, PORCHES AND PATIOS:

Install sensor lights that are triggered by movement.

Ask If you're concerned about falling, ask your doctor or nurse about a physical therapy evaluation. If prescribed, a physical therapist will examine you and work with your doctor to recommend the best assistive device, such as a cane or walker.



For more information on fall prevention, visit www.ncoa.org/healthy-aging/falls-prevention.

Sources: National Council on Aging; Mayo Clinic; National Safety Council; Centers for Disease Control and Prevention

ASK THE DOC



Dr. Bob Coxé

High blood pressure is sneaky. It's often called the "silent killer" — not only because you can have it for years without knowing it but also because it's associated with many serious health conditions, including diabetes and heart disease. Senior Medical Director Dr. Bob Coxé discusses the importance of blood pressure control, especially for people with diabetes.

What is high blood pressure?

Each time your heart beats, it pumps blood through your blood vessels and puts pressure on your artery walls. High blood pressure means the force of your blood is creating too much pressure. Left untreated, high blood pressure can put you at risk for heart attack, stroke and Alzheimer's disease.

Blood pressure is recorded as two numbers; 120/80, for example. The top number, called systolic pressure, measures the force of blood flow when your heart beats. The bottom number, called diastolic pressure, is the force exerted between heartbeats.

How do I know if I have high blood pressure?

Your doctor should check your blood pressure at every office visit and may recommend that you check it yourself between visits. He or she will let you know

if you need to take steps to lower it.

National guidelines recommend starting treatment at 150/90 for people over age 60. However, some groups — like the American Heart Association — still advise treatment beginning at 140/90 until age 80, then at 150/90 after that. If you have diabetes, you should generally aim for a goal of below 140/90.

How is high blood pressure treated?

Your doctor may recommend lifestyle changes, medicine or a combination of both. Lifestyle changes might include eating foods low in sodium, losing weight, limiting alcohol consumption and quitting tobacco.

If your doctor prescribes medicine, keep in mind that taking it may not make you feel any different. You should never stop taking your blood pressure medicine without first talking to your doctor.

What does high blood pressure have to do with diabetes?

High blood pressure and diabetes often go hand in hand; in fact, more than 80% of people with type 2 diabetes also have high blood pressure. If you have both conditions, you're at higher risk for heart-related illnesses. Uncontrolled blood pressure also increases your chances of developing other diabetes-related conditions, like kidney problems and eye disease.

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.

MUSIC TO YOUR EARS ... AND YOUR BRAIN



The healing effects of music

If you've ever heard a song that stirred a long-ago memory, you know that melodies have the power to trigger emotions. But music can do more than make us nostalgic — it can also help us heal.

YOUR BRAIN

Through imaging studies, scientists have discovered that music actually changes the brain's structure. As a result, it can help patients with traumatic brain injuries, strokes, and disorders like Alzheimer's and Parkinson's regain some of their normal functions.

For example, music with a steady beat can improve Parkinson's patients' balance and ability to walk. Patients struggling with Alzheimer's often find it easier to remember a melody than to recall a name or event. One study found that stroke patients who listened to music a few hours a day recovered their ability to speak more quickly than with traditional therapy alone.

YOUR MOOD

A growing body of research reveals that music can also be part of a successful treatment plan for many mood disorders. It relaxes and soothes by reducing levels of cortisol, a stress hormone. Those calming properties can reduce depression and anxiety. In fact, listening to soothing music before surgery has shown to help patients relax more than some anti-anxiety medicines.

While calming melodies can help soothe, relax and heal, upbeat music has energizing powers. So when you need a mental pick-me-up, turn up those tunes!

Sources: American Psychological Association; Harvard Medical School; University of California Berkeley Wellness

Music relaxes and soothes by reducing levels of cortisol, a stress hormone.

Find-a-Word solution

from page 11



RAINBOW FRUIT SALAD

Nothing says summertime like a bowl of fresh fruit. Add a naturally sweet honey orange sauce and enjoy a refreshing, guilt-free treat.



Fruit salad

- 1 large mango, peeled and diced
- 2 cups fresh blueberries
- 2 bananas, sliced
- 2 cups fresh strawberries, halved
- 2 cups seedless grapes
- 2 nectarines, unpeeled and sliced
- 1 kiwi fruit, peeled and sliced

Honey orange sauce

- 1/3 cup unsweetened orange juice
- 2 tablespoons lemon juice
- 1 1/2 tablespoons honey
- 1/4 teaspoon ground ginger
- Dash nutmeg

Prepare fruit. Mix together sauce ingredients. Just before serving, pour honey orange sauce over fruit.

Makes 12 4-ounce servings

Per serving: 96 calories; 1g total fat; less than 1g saturated fat; 0mg cholesterol; 4mg sodium

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

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