

MORE FROM LIFE[®]

THE RIGHT WAY TO FALL

Be prepared *before* it happens
page 4

MORE THAN JUST OUR CUSTOMERS

Case Manager makes personal connections
page 6

DATE NIGHT WITH A TWIST

Dinner, movie ... and a flu shot
page 9

SAY YES TO PARTY FOOD!

Tips for healthy holiday eating
page 12

HEALTHY HOLIDAY RECIPES

pages 13 and 20

FEATURES

- 4 **The Right Way to Fall**
What to do if it's unavoidable
- 6 **"They're More than Just Our Customers"**
Case Manager makes personal connections
- 8 **Which Preventive Screenings Do You Need?**
Your stay-healthy to-do list
- 9 **Date Night with a Twist**
Dinner, movie ... and a flu shot!
- 10 **Get Help Managing Congestive Heart Failure**
Cigna-HealthSpring launches heart health program
- 15 **Headed Home from the Hospital?**
Make sure you understand your medicines

COLUMNS

- 11 **Crossword Puzzle**
- 13 **Healthy Recipe**
Pumpkin pie
- 16 **Ask the Doc**
Dr. Bob Coxe explores the dangers of opioids and how to manage pain safely

CONNECT WITH US

 Cigna-HealthSpring Customer Service
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8 a.m. – 8 p.m., 7 days a week

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By calling the number above, you will be directed to a licensed benefit advisor.

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 View the online version of *More from Life* at **Cigna.com/medicare/resources/newsletters**



Together, all the way.®



PAGE 12

Healthier holidays ahead!

The holidays are fast approaching — are you ready? It's not too early to put a game plan in place to avoid piling on the pounds. By following the tips on page 12, you can have your (fruit)cake and eat it too! And check out the easy-to-make bonus recipe on page 20. Serve these deliciously sweet heart-healthy carrots as a side dish at your holiday celebrations.

FROM OUR PRESIDENT

Dear Cigna-HealthSpring friends,



It's busy around here! That's because we're gearing up for Medicare's Annual Enrollment Period (AEP), which runs from October 15 to December 7. Be sure to check the **Annual Notice of Changes** we sent you, which explains any

changes to your health plan for 2019. See the article below for more information.

If you're pleased with your current plan, you'll be automatically re-enrolled for 2019 — there's nothing you need to do. If you have questions about your options, Customer Service is just a call away.

Last year, a record number of our customers stayed with Cigna-HealthSpring. Your satisfaction is our top priority, so I was very happy to see results from a recent J.D. Power survey* that show we're ranked among the top three Medicare Advantage plans for customer satisfaction. We appreciate your trust in us, and we'll continue to work hard to earn it.

I also saw an interesting statistic that shows today's seniors are more internet-savvy than ever. In 2000, just 14% used the internet. Today, 67% do.** That means many of you can access **CignaHealthSpring.com**, which provides a wealth of plan information. For example, we update our list of network doctors and list of covered drugs often. You can view the most current versions on our site.

AEP is a good time to remind your Medicare-eligible friends and family to check us out. If they return the enclosed business reply card, we'll help them get started enjoying the same Cigna-HealthSpring benefits you do.

See you next issue!



Brian Evanko
President, Cigna-HealthSpring

* J.D. Power and Associates

** Pew Research Center

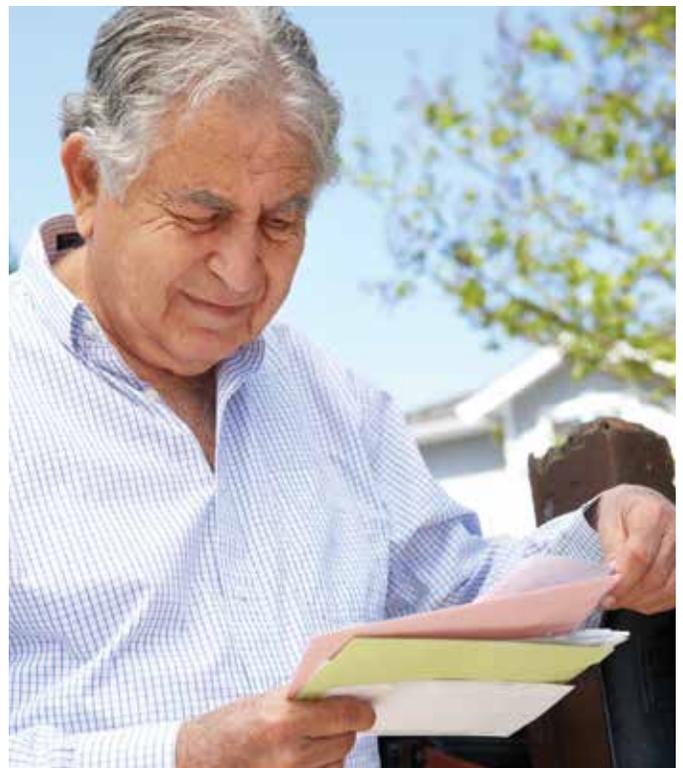
BE INFORMED

During Medicare's Annual Enrollment Period (AEP), Medicare Advantage companies like Cigna-HealthSpring are required by law to mail you an Annual Notice of Changes (ANOC). This notice lists any changes to your benefits for 2019.

We encourage you to read your ANOC carefully so you're fully informed about your 2019 plan. Regardless of any changes, you'll continue to receive the same level of quality care from us and our network of providers.

If you're happy with your current plan, there's no action required on your part — you'll be automatically re-enrolled for 2019. If you need help or have questions about your coverage, give Customer Service a call at **1-800-668-3813 (TTY 711)**, and we'll help you understand your options.

Thank you for choosing Cigna-HealthSpring.



THE RIGHT WAY TO FALL

No one *wants* to take a spill, but falls do happen and can be a serious issue for older adults. That's why some physical therapists teach seniors how to prevent falls — and the right way to fall if it's unavoidable.

Let's take a closer look at why people fall and what to do if it happens.



WHY we fall

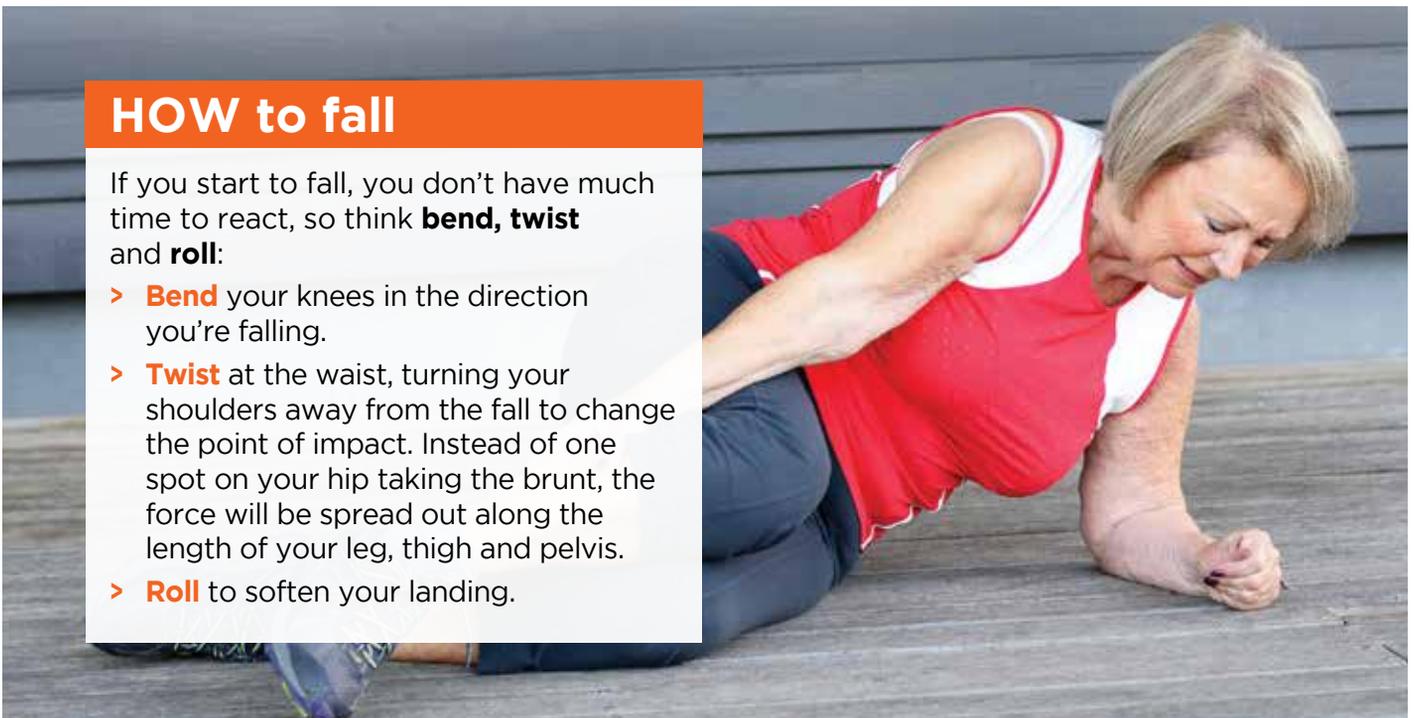
Falls can occur because of:

- > **Health issues** like dizziness or balance problems caused by vision loss, certain medicines, or having a chronic condition such as arthritis
- > **Home or outdoor hazards** such as slippery area rugs, poor lighting or icy sidewalks
- > **Sudden events** like low blood sugar or a dog pulling on a leash

HOW to fall

If you start to fall, you don't have much time to react, so think **bend, twist** and **roll**:

- > **Bend** your knees in the direction you're falling.
- > **Twist** at the waist, turning your shoulders away from the fall to change the point of impact. Instead of one spot on your hip taking the brunt, the force will be spread out along the length of your leg, thigh and pelvis.
- > **Roll** to soften your landing.



IF you fall

Try to stay calm and assess the situation. Are you in pain? Do you think you're seriously hurt? If not:

- > Turn your head in the direction you want to get up and slowly roll on your side.
- > Get on your hands and knees and crawl to where there's something sturdy to hold onto, like a countertop.
- > Slowly lift yourself up.
- > Call out for help if you can't get up. If you're alone, try to slide on the floor toward a place someone can hear you.



Let your doctor know right away if you take a spill. He or she can work with you to find the reason. For example, are you eating enough to keep your body strong? Have you experienced vision loss? Do you have a medical condition that affects your balance? Are you taking a medication that makes you dizzy?

If your doctor feels you're at high risk for a fall, he or she may suggest an emergency alert system like LifeAid®.

For more information about fall prevention, visit www.ncoa.org/healthy-aging/falls-prevention/falls-prevention-programs-for-older-adults.

Sources: National Council on Aging; NIH Osteoporosis and Related Bone Diseases National Resource Center; *The New York Times*

Falls are the leading cause of injuries for U.S. adults age 65 and older.

Tips for avoiding falls

- > Get dressed from a seated position.
- > Stand up slowly to avoid getting dizzy.
- > Wear shoes with non-skid soles.
- > At home, wear non-slip socks with gripping soles.
- > If you use a cane or walker, add rubber tips.
- > Use a night light or keep a flashlight next to your bed for middle-of-the-night bathroom visits.
- > Store necessities like food and clothing within easy reach.
- > Avoid using a step stool, especially if you live alone.
- > Ask your doctor or pharmacist if you're taking any medications that might increase your fall risk.

**“THEY’RE MORE THAN
JUST OUR CUSTOMERS.”**



Stephanie Cramb takes her job supporting Cigna-HealthSpring customers very seriously — and very personally. To her, they’re more than just customers.

**“ They’re our grandmothers, our moms, our dads,” she says.
“ I think about how I would want an insurance company to
treat a member of my own family.”**

With that thought serving as daily motivation, Stephanie Cramb, a Cigna-HealthSpring Case Manager, strives to make a difference in the lives of customers like Frank.* He says Stephanie’s support has changed his world and his health for the better.

Stephanie started working with Frank about three years ago after he was hospitalized following a heart attack. When he went home, she paid him a visit to see how she could support him in his recovery. That’s when Frank confessed he hadn’t been following his diabetes care plan, for one reason:

“He couldn’t afford his medicines,” she says. “And because he wasn’t taking his medication, his diabetes had gotten out of control, which wasn’t helping his heart.”

In addition to making home visits, Stephanie also provides valuable support to Cigna-HealthSpring doctors. She assists them in coordinating care and finding solutions for patients’ specific needs.

“ When you have a one-on-one relationship with somebody, you understand them and they understand you.”

In Frank’s case, she sends requests to drug manufacturers each year so he can get his medicines at little or no cost. That additional help enhances the excellent care he receives from his doctors. But while Stephanie’s assistance has gone a long way toward improving Frank’s health, in the end, it’s up to him to turn her advice into action.

“When we started our journey, he said he was going to do better with his diet, exercising and taking his medications, and he has!” she says. “He does everything his doctor asks him to do. His medical conditions are back under control. He feels healthy and hasn’t had a single hospital stay since.”

Today, Frank values Stephanie not only for her heartfelt support but also for her friendship.

“First she was my caseworker; then she became my friend,” he says. “I told her she was God-sent because at the time I didn’t know what to do.

“Out of all the insurance companies I’ve had in my life, I’ve never had a Case Manager who comes to my house and helps me with the problems I’m having,” he continues. “When you have a one-on-one relationship with somebody, you understand them and they understand you.”

* Name has been changed to protect privacy.

Could a Case Manager help you?

If you have a serious health condition like diabetes or congestive heart failure, Cigna-HealthSpring’s Case Management program can help! You’ll have access to nurses, pharmacists and other medical staff who will work with you to create a personalized care plan.

There are several ways you can join:

- Your doctor can refer you. If so, a Case Manager will 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.
- You can refer yourself, or a caregiver can contact us on your behalf.

For details, visit **CignaHealthSpring.com** and click on Case Management in the Customer Tools section, or call Customer Service.

BE PROACTIVE ABOUT PREVENTION

Do you know which preventive screenings you need and how often you need them? The chart below provides some general guidelines. But be sure to talk with your doctor. He or she may recommend more or fewer screenings, depending on your specific health care needs. Use your Cigna-HealthSpring Passport to Health to track your screenings.

Screenings/tests/immunizations	How often?
OVERALL HEALTH	
360 Exam (wellness exam)	Every year
Blood pressure screening	At least once a year
Depression screening	Every year
Flu shot	Every year
Pneumonia shots	Two shots given 6-12 months apart
COLON HEALTH (3 OPTIONS)	
Colonoscopy OR	Every 10 years
Flexible sigmoidoscopy OR	Every 5 years
Stool FIT card (in-home option)	Every year
WOMEN'S HEALTH	
Breast cancer screening (mammogram)	At least every 2 years
Osteoporosis screening (bone density test)	At least once after age 67 OR within 6 months after a fracture
DIABETES MANAGEMENT	
Blood sugar monitoring (HbA1c)	At least once a year
Urine microalbumin test	Every year
Retinal eye exam	Every year



During your yearly 360 Exam (wellness exam), ask your doctor which screenings are right for you.



DATE NIGHT WITH A TWIST

Dinner, movie ... and a flu shot!

Eva* was excited about date night with her husband, Hugh.* So she was surprised when, on the way to their favorite restaurant, he pulled into the pharmacy parking lot. She looked at him questioningly.

“We’re getting flu shots,” he said. “Before we eat.”

Hugh knew his wife tended to put off getting her annual flu shot. So he devised a plan to make it more fun. The pharmacist laughed when they explained Hugh’s trick.

“His trick did the trick,” Eva said with a smile. “I know getting a shot every year is important. And now I don’t mind.”

Schedule date night with a friend or loved one today!

The flu and both pneumonia shots are available at no cost to you when you use a provider or pharmacy in the Cigna-HealthSpring network.

* Names changed to protect privacy

The truth about flu

It’s easy to put it off like Eva did, but getting a flu shot every year is vital. Once you turn 65, getting the flu is much more dangerous. It can lead to life-threatening complications, like pneumonia. And because the flu virus changes **every year**, you need a shot **every year** to be protected.

It’s true that some years the flu shot is less effective, like it was in 2017. But don’t let that stop you. It’s impossible to predict how effective the shot will be from year to year, and some protection is always better than none. And be sure to get your pneumonia shots if you haven’t already.

DO YOU HAVE CONGESTIVE HEART FAILURE?

We have a program that may help!

Congestive heart failure (also known simply as heart failure) is one of the most common reasons older adults require a hospital stay. That's why Cigna-HealthSpring is working with Medtronic, a leading remote patient monitoring company, to launch a heart health program for our customers. The program is designed to monitor certain heart failure symptoms for eligible* customers, with the goal of helping them and their doctors better manage their condition.

If Cigna-HealthSpring or your doctor thinks you might benefit from this new program, you may receive a phone call from Medtronic. Their experienced team will review certain aspects of your health information and may contact your doctor if necessary to help you get the support you need.

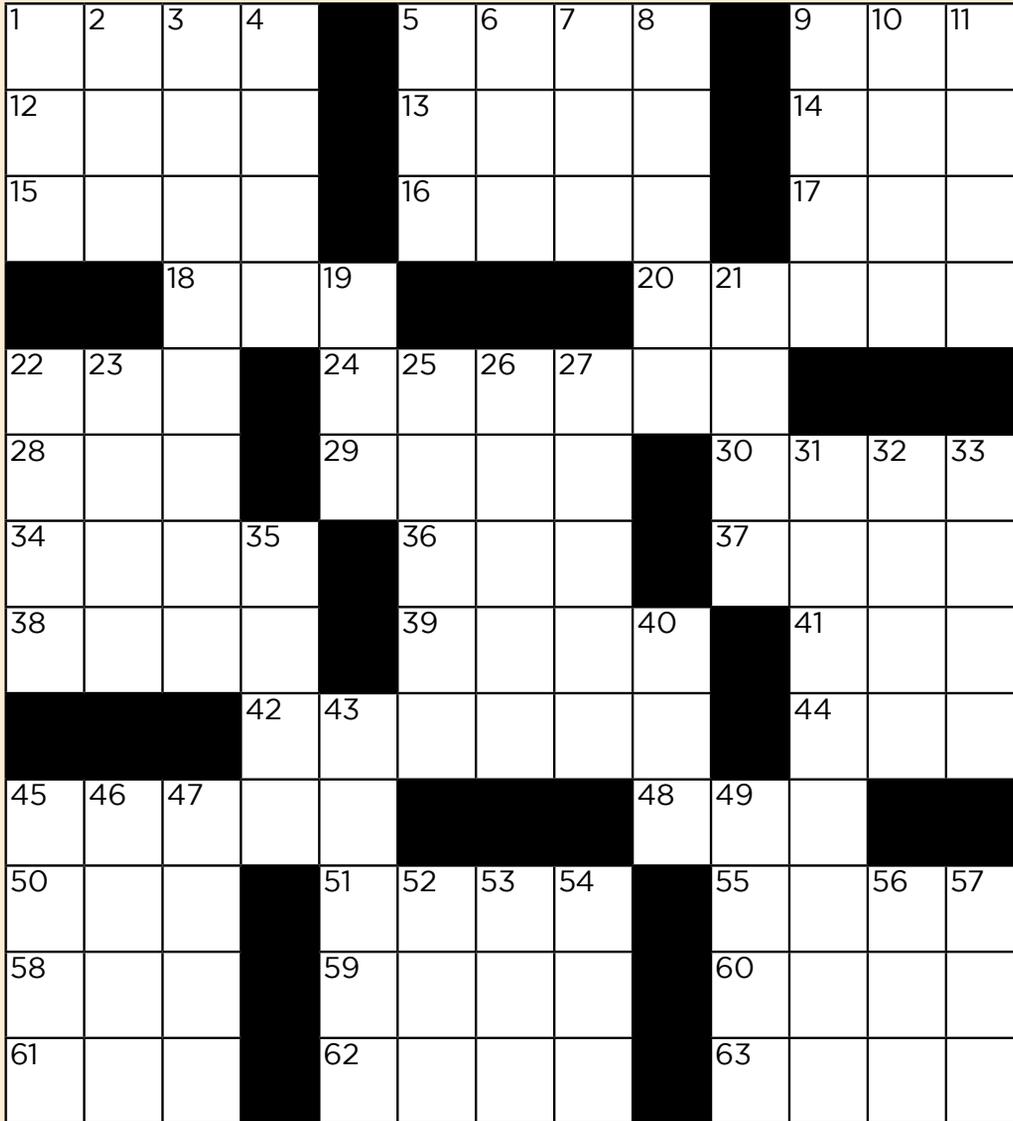
If you'd like to learn more about this heart health program, call Medtronic at **1-866-569-2843** (hours are Monday - Friday, 7 a.m. - 6 p.m. CST) or send an email to **pass@medtronic.com**.

* To be eligible, your doctor must have diagnosed you with heart failure, and you must be able to interact with Medtronic's technology system. Additional eligibility requirements may apply.

Approximately 6.5 million Americans have heart failure. By 2030, that number is expected to increase to more than 8 million.

Source: American Heart Association

CROSSWORD PUZZLE



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ACROSS

- | | | |
|----------------------------|---------------------------|-------------------------------|
| 1 Winter pear | 24 Lou's partner Bud | 45 Free-for-all |
| 5 Order request | 28 Remote control abbr. | 48 Mudbath locale |
| 9 Blubber | 29 Fishhook feature | 50 Historic period |
| 12 Word of honor | 30 Air force heroes | 51 Telephone button |
| 13 "Road" film destination | 34 Walkie-talkie word | 55 Perfume ingredients |
| 14 "Give it ___!" | 36 Fish story | 58 Harry Potter's best friend |
| 15 60's hairdo | 37 Tortoise racer | 59 Leave out |
| 16 Prayer's end | 38 Roman Emperor | 60 Fit of pique |
| 17 DiCaprio, to fans | 39 Disrespect | 61 Suffix with Canton |
| 18 Possess | 41 Pizza order | 62 California wine valley |
| 20 Kind of space | 42 Mercury or Mars, e.g. | 63 Catch sight of |
| 22 The works | 44 "Hazel" cartoonist Key | |

DOWN

- 1 Fluffy scarf
- 2 Blockhead
- 3 Perambulator
- 4 Vittles
- 5 Legal org.
- 6 Uncle of note
- 7 Brewed drink
- 8 Burgundy grape
- 9 Pepper's chum
- 10 Double curve
- 11 Crude dude
- 19 Apprehend
- 21 The Beehive State
- 22 Mary Kay competitor
- 23 Zero, on a court
- 25 Model wood
- 26 Wilson of the Beach Boys
- 27 Corpulent plus
- 31 Skippers
- 32 Buffalo's lake
- 33 Spring purchase
- 35 Lariat
- 40 Ave. crossers
- 43 Citrus fruit
- 45 Insignificant
- 46 Greek love god
- 47 Highway division
- 49 Sit for a photo
- 52 Thurman of "The Avengers"
- 53 Service award
- 54 J.F.K. posting
- 56 Mustache site
- 57 Pigpen

Find the answers to this puzzle on page 14.

HEALTHY HOLIDAY EATING STARTS NOW!

Candied yams. Your great-grandmother's famous family stuffing. Pecan pie.

It can be hard to resist rich, homemade dishes during the holidays. After all, it's the one time of year you get to indulge in your best friend's peppermint fudge. But it *is* possible to enjoy all your favorite holiday goodies without overdoing it.

Your healthy holiday starts now!

For a heart-healthy take on a holiday classic, check out the pumpkin pie recipe on the next page.



BEFORE

Commit to eating and baking mindfully — **before** you make your holiday grocery list, and **before** you find yourself standing at the buffet table. Use healthier ingredients to make your pumpkin pie. Ask a friend or family member to be your accountability partner. Tell him or her your intentions, and work together to stick to your plan.

DURING

There are lots of ways to trick your taste buds into believing you're indulging when you're really not:

- > **Eat a salad** — with veggies — before you put anything else on your plate.
- > **Use a dessert-sized plate.** It fills up quickly and looks like more food than it really is. And it requires you to make another trip to the serving table, which is an opportunity to reconsider that second helping.
- > **Save your favorites until last** when you're not quite as hungry and less likely to overeat.
- > **Wait 20 minutes to eat dessert.** This gives your food time to hit your stomach so you feel fuller.
- > **Slow down!** Remember, the fun of holiday eating is to enjoy yourself, so savor every bite.

AFTER

Go for a walk. A little physical activity helps you digest your meal so that late afternoon nap or ball game is even more enjoyable.

PUMPKIN PIE

A heart-healthy, easy-to-prepare version of this holiday classic



Crust:

Preheat oven to 425°F. Mix oats, flour, almonds, brown sugar and salt in small mixing bowl. Blend oil and water in measuring cup with fork or small wire whisk until well blended. Add oil mixture to dry ingredients, mix well. Press into 9-inch pie pan and bake for 8-10 minutes, or until light brown.

Filling:

Turn down oven to 350°F. Mix brown sugar, cinnamon, nutmeg and salt in bowl. Add egg and vanilla, and mix to blend ingredients. Add pumpkin and milk, stir to combine. Pour filling into prepared pie shell. Bake 45 minutes or until knife inserted near center comes out clean.

Makes 9 servings

Serving size: 1/9 of 9-inch pie

Per serving: 169 calories; 7g total fat; 1g saturated fat; 24mg cholesterol; 205mg sodium; 3g total fiber; 5g protein; 22g carbohydrates; 223mg potassium

Recipe is from the National Heart, Lung, and Blood Institute's *Stay Young at Heart* collection at www.nhlbi.nih.gov.

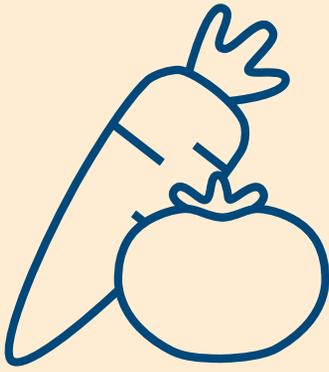
INGREDIENTS:

Crust

1 cup quick cooking oats
1/4 cup whole-wheat flour
1/4 cup ground almonds
2 tablespoons brown sugar
1/4 teaspoon salt
3 tablespoons vegetable oil
1 tablespoon water

Filling

1/4 cup brown sugar, packed
1/2 teaspoon ground cinnamon
1/4 teaspoon ground nutmeg
1/4 teaspoon salt
1 egg, beaten
4 teaspoons vanilla
1 cup canned pumpkin
2/3 cup evaporated skim milk



A LABOR OF LOVE

Cigna employees help fight hunger

No one should have to go hungry. That's why we launched **Cigna Fights Hunger**, a program that provides meals to those in need. To date, 15,000 Cigna employees have volunteered to man assembly lines and put together more than 2.6 million meals, in a true labor of love.

Thanks to the hard work of these employee volunteers, Cigna recently received the Hunger Hero Award from Feeding Children Everywhere (FCE). We partner with FCE to support its hunger projects — FCE provides the food and we provide the labor. The Hunger Hero Award brings awareness to the issue of global hunger and recognizes those making a difference.

“Because Cigna is dedicated to helping people improve their health, well-being and sense of security, getting involved was a natural step,” says Mary Engvall, Cigna’s director of civic affairs and corporate responsibility. “We’re thrilled to be able to provide nutritionally sound meals to those who need them most.”



LET'S BE CLEAR

Cigna-HealthSpring's plain language goal

Clear communication. It's what we strive for in the materials we send you. We know health insurance terms can sometimes be hard to understand. And it can be frustrating if the language we use is too complex. It's important to us that you understand your benefits and coverage.

That's why we've launched a new program that focuses on communicating clearly with you. In all the materials we develop — including this magazine — we put ourselves in your place by asking, “Would someone who doesn't work in health care understand this?” If the answer is “no,” we adjust the message when possible so it's easier to understand.

If you have questions about any materials you receive from us, don't hesitate to call Customer Service.

Crossword puzzle solution

from page 11

B	O	S	C		A	S	A	P		S	O	B	
O	A	T	H		B	A	L	I		A	G	O	
A	F	R	O		A	M	E	N		L	E	O	
		O	W	N					O	U	T	E	R
A	L	L			A	B	B	O	T				
V	O	L			B	A	R	B		A	C	E	S
O	V	E	R		L	I	E			H	A	R	E
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E	R	A			M	U	T	E		O	I	L	S
R	O	N			O	M	I	T		S	N	I	T
E	S	E			N	A	P	A		E	S	P	Y

GOING HOME FROM THE HOSPITAL?

Make sure you understand your medicines first

Getting released after a hospital stay is a happy moment. It's natural to want to get back to familiar surroundings and your usual routine.

Not so fast!

Before you leave, make sure you and your doctor have a plan — with some checks and balances for your medicines. Medication confusion is very common after a hospital stay, even when they're fully explained to you as part of the discharge process. Medication mistakes are one of the main reasons people end up back in the hospital.

Here are some things you can do to ensure a successful transition back home:

➤ **Don't rely on your memory.** Have a friend or family member listen in — and take notes — when your nurse or doctor explains your medicines. You may not remember all the details once you're home.

➤ **Know your before and after meds.** What you were taking before your stay and what you should take after you go home may be different. If you don't know exactly what you were taking before your stay, you'll need to find out while

you're still in the hospital. (You can avoid this step by making a list now!) You also need to understand what you should take once you go home and why changes are being made. These are vital points for your friend or family member to write down.

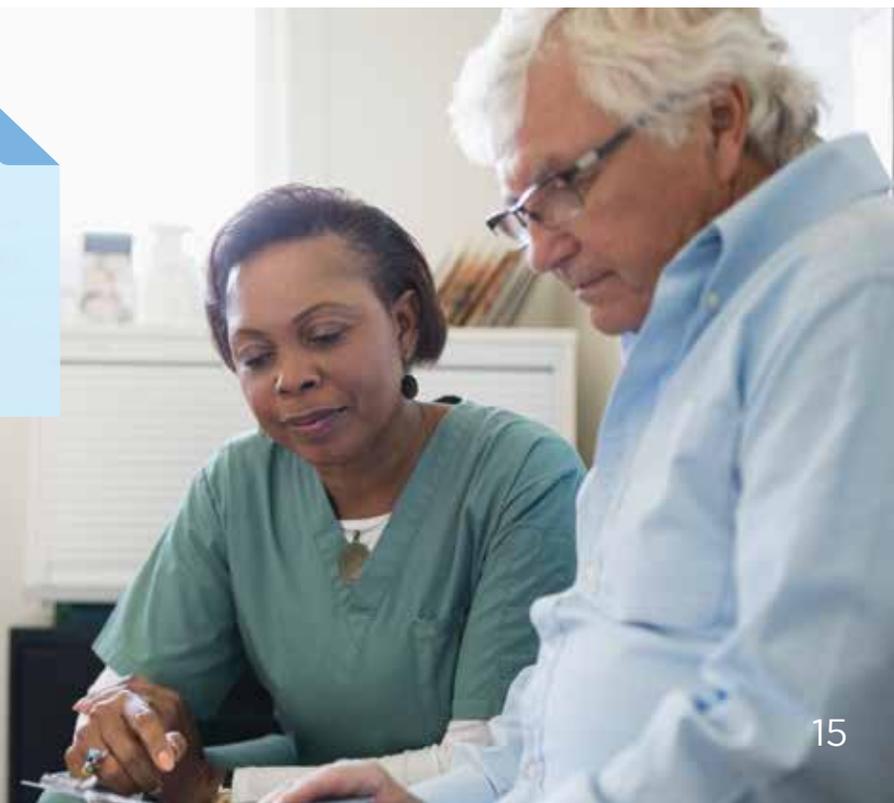
➤ **Ask questions.** If anything is unclear, don't hesitate to ask your discharge nurse for clarification. Additionally, a Cigna-HealthSpring nurse may call you at home to follow up. This is a good time to talk about any concerns that may come up in the first few days back home.

➤ **Follow up with your doctor.** Be sure your primary care provider (PCP) knows about your stay. Ask the hospital to send a list of your medications to your PCP. Then check with him or her to see when you need to schedule a follow-up appointment.

➤ **Only use one pharmacy.** This helps ensure your pharmacist is aware of all your medications. It also lowers the chance of a dangerous drug interaction.

➤ **Monitor how you feel at home.** Report any concerns or unpleasant side effects to your PCP.

Hospital admission can be a chaotic time. Discharge is the ideal time to slow down and make sure you understand your medicines.



ASK THE DOC



Dr. Bob Coxe

The U.S. is in the midst of an opioid epidemic. It's getting a lot of attention in the media because these drugs can so easily open the door to addiction.

In fact, one in five people are at increased risk of opioid addiction with just a 10-day prescription.

Cigna-HealthSpring Senior Medical Director Dr. Bob Coxe explains the dangers of opioids and what you can do to manage pain safely. He also outlines some important changes to how Medicare covers opioids.

What are some common opioids?

Common prescription opioids include:

- > Oxycodone (OxyContin®, Percocet®, Roxicodone®)
- > Hydrocodone (Vicodin®, Lorcet®, Norco®)
- > Morphine (MS Contin®)
- > Methadone
- > Codeine (Tylenol® with codeine)
- > Tramadol (Ultram®)

Why should I be concerned about taking an opioid?

Opioids are highly addictive, even when taken as directed. The longer you take them, the more likely you are to become addicted.

There's also a risk of side effects when taking opioids with certain medications. For example, combining an opioid with a benzodiazepine — like alprazolam (Xanax®), clonazepam (Klonopin®) or diazepam (Valium®) — might cause a dangerous drug interaction that could lead to an accidental overdose.

If your doctor prescribes an opioid, make sure you talk to him or her about the risks.

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.

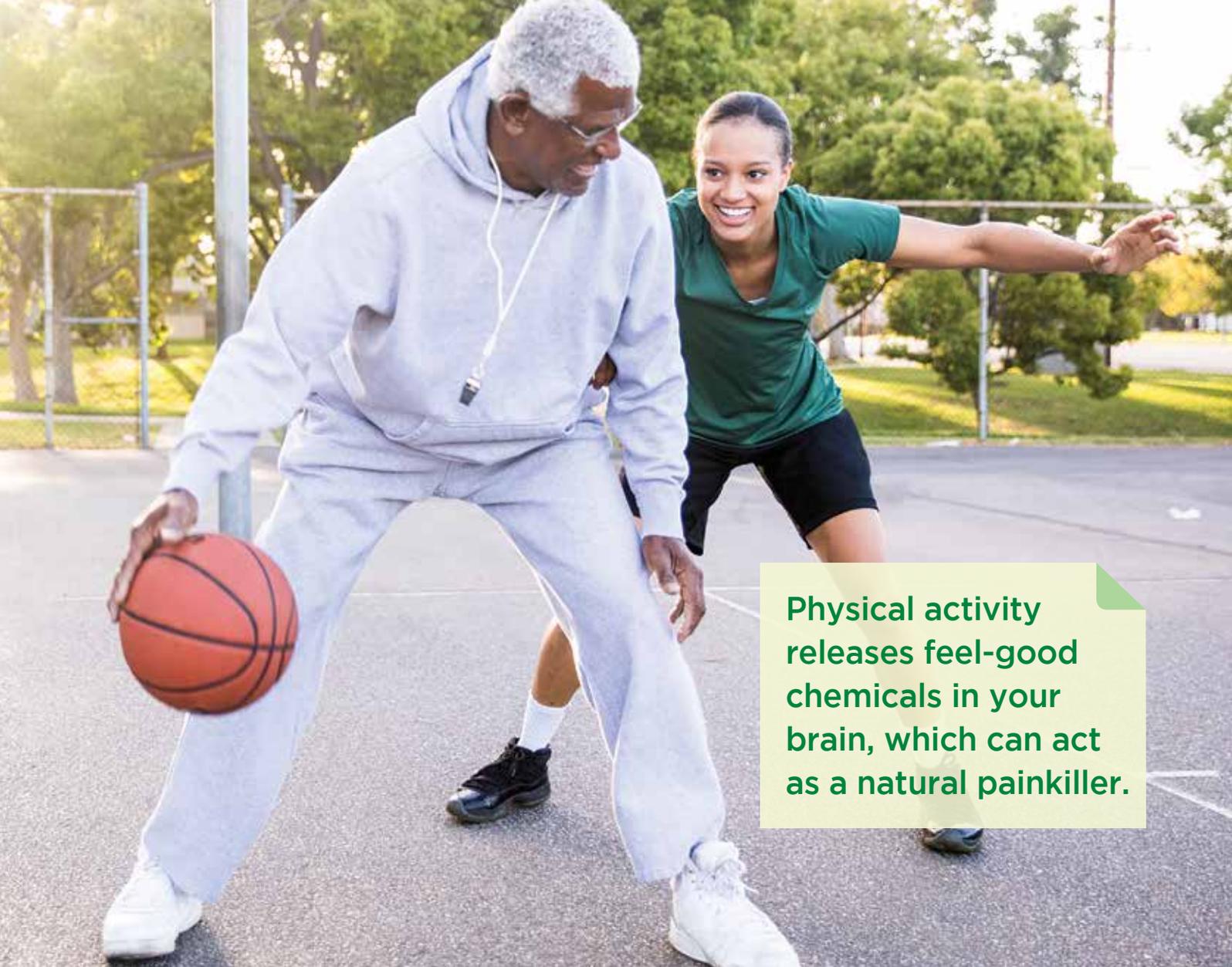
How is the opioid problem being addressed?

Because opioids carry such serious risks, the Centers for Medicare & Medicaid Services (CMS) is making major changes to prescription rules for Medicare customers starting in 2019. For example:

- > Opioid prescriptions can only be filled for up to a one-month supply at a time.
- > Customers not used to taking opioids (i.e., haven't filled an opioid prescription in the past 120 days) will be limited to a seven-day supply for their first fill.
- > If you take a high dosage of opioids and fill prescriptions from two or more doctors, your pharmacist may be required to contact your doctor(s) before filling them.

How can I get help if I think I have a problem with opioids?

Cigna-HealthSpring offers a Substance Use Coaching Program at no additional cost to you. If you're eligible for the program based on your medical history, a coach will contact you to screen and enroll you in the program. Then we'll help you find services, resources and support groups available in your community. We'll also connect you with treatment options, provide referrals for in-network care and monitor your progress. For more information about this program, call **1-866-780-8546** (hours are Monday - Friday, 8 a.m. - 5 p.m. CST).



Physical activity releases feel-good chemicals in your brain, which can act as a natural painkiller.

What else should I do to manage my pain?

Taking a prescription opioid isn't the only option for managing pain successfully. You and your doctor should work together to come up with a pain plan. It may include:

- > Understanding how your medications work and how they will impact your body
- > Discussing medication risks with your doctor
- > Learning about non-opioid options, such as occupational and/or physical therapy

- > Staying active in spite of your pain
- > Keeping a pain diary to help guide you and your doctor in managing your pain
- > Identifying a support network
- > Maintaining a healthy diet

For more information about how to put a pain plan in place, visit www.cigna.com/helpwithpain.

Opioid addiction doesn't discriminate — it can happen to anyone, even when taken as directed.



Notice of Nondiscrimination: Discrimination is Against the Law

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

Cigna-HealthSpring:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service at 1-800-668-3813, 8 a.m.–8 p.m., 7 days a week.

If you believe that Cigna-HealthSpring has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Cigna-HealthSpring
Attn: Customer Grievances
PO Box 2888
Houston, TX 77252-2888
Phone: 1-800-668-3813 (TTY 711) Fax: 1-888-586-9946.

You can file a grievance in writing by mail or fax. If you need help filing a grievance, Customer Service is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc. ATTENTION: If you speak languages other than English, language assistance services, free of charge are available to you. Call 1-800-668-3813 (TTY 711), 8 a.m.–8 p.m., 7 days a week. ATENCIÓN: si usted habla un idioma que no sea inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-668-3813 (TTY 711), 8 a.m.–8 p.m., 7 días de la semana. Cigna-HealthSpring is contracted with Medicare for PDP plans, HMO and PPO plans in select states, and with select State Medicaid programs. Enrollment in Cigna-HealthSpring depends on contract renewal. INT_17_49135 09302016

Multi-language Interpreter Services

English – ATTENTION: If you speak English, language assistance services, free of charge are available to you. Call **1-800-668-3813** (TTY 711).

Spanish – ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-668-3813** (TTY 711).

Chinese – 注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-800-668-3813** (TTY 711)。

Vietnamese – CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-668-3813** (TTY 711).

French Creole – ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-668-3813** (TTY 711).

Korean – 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-668-3813** (TTY 711)번으로 전화해 주십시오.

Polish – UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-800-668-3813** (TTY 711).

French – ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-668-3813** (ATS 711).

Arabic – ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-800-668-3813** (TTY 711).

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-668-3813** (телетайп 711).

Tagalog – PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-668-3813** (TTY 711).

Farsi/Persian – توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-668-3813** (TTY: 711) تماس بگیرید.

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-668-3813** (TTY 711).

Portuguese – ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-668-3813** (TTY 711).

Italian – ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-800-668-3813** (TTY 711).

Japanese – 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。 **1-800-668-3813** (TTY 711)まで、お電話にてご連絡ください。

Navajo – Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíłnih **1-800-668-3813** (TTY 711).

Gujarati – ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો **1-800-668-3813** (TTY 711).

Urdu توجه دیں: اگر آپ اردو زبان بولتے ہیں تو آپ کے لئے زبان معاون خدمات مفت میں دستیاب ہیں۔ کال کریں **1-800-668-3813** (TTY 711)

CINNAMON-GLAZED BABY CARROTS

A sweet veggie side dish perfect for the holidays



4 cups baby carrots
2 tablespoons soft tub margarine
2 tablespoons brown sugar
1/2 teaspoon ground cinnamon
1/8 teaspoon salt

Place carrots in saucepan, add water to barely cover. Bring to boil, then reduce heat to medium. Cook 7-8 minutes until carrots are easily pierced. Combine margarine, brown sugar, cinnamon and salt in another saucepan. Melt together over low heat (or microwave for a few seconds until margarine is mostly melted). Stir to combine ingredients. Drain carrots, leaving them in saucepan. Pour cinnamon mixture over them. Cook and stir over medium heat for 2-3 minutes, until thoroughly coated and glaze thickens slightly. Serve warm.

Makes 4 1-cup servings

Per serving: 67 calories; 3g total fat; 0mg cholesterol; 149mg sodium; 1g protein; 10g carbohydrates; 260mg potassium

Recipe is from the National Heart, Lung, and Blood Institute's "Keep the Beat Recipes: Deliciously Healthy Dinners" collection: www.nhlbi.nih.gov.

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CUSTOMER SERVICE

1-800-668-3813 (TTY 711)

October 1 – March 31:

8 a.m. – 8 p.m., 7 days a week

April 1 – September 30:

Monday – Friday 8 a.m. – 8 p.m.

Saturday 8 a.m. – 5 p.m.

Messaging service used weekends, after hours and on federal holidays.