MORE FROM LIFE®

YOU’RE IN CONTROL!
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HEALTHY RECIPE
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FROM OUR PRESIDENT

Dear Cigna-HealthSpring friends,

When Herb Fritch retired late last year, I was honored to be asked to lead Cigna-HealthSpring. I look forward to carrying on Herb’s customer-first legacy. He believed in empowerment. He knew that if you feel in control, you can achieve amazing things. That’s why the theme of this first 2017 issue of More from Life is Taking Control. We’ve devoted five articles to empowering you to take charge of your health (see page 3).

This motivational saying comes to mind: “If it’s to be, it’s up to me.” Whether it’s making better nutritional choices, getting recommended preventive screenings or adding physical activity to your routine, you have the power to control and improve your health — it is up to you.

And we’re here to support you. We’re in this together, all the way.

See you next issue!

Shawn Morris
President, Cigna-HealthSpring
TAKE CONTROL OF YOUR HEALTH

Your doctor can guide you. Your family and friends can support you. But when it comes to your health, you’re in control! This issue of *More from Life* explores five ways you can take charge and live a healthier life.

**PREVENTION**
Do you see your doctor only when you’re sick? Decades ago, that was the norm. Today, more people are seeing their doctors when they’re well — in an effort to stay well. See page 4 to learn how to harness the power of prevention in your own life.

**MEDICINE**
Do you take — or have you considered taking — vitamins or supplements? More people are looking to alternative medicines to improve their health. But there are some important things you need to know. See page 5.

**MOVEMENT**
Did you know moving is one of the healthiest things you can do for your body? The opportunities for including movement in your day are practically endless. Learn how to get started on page 6.

**MIND/BODY**
Some experts believe mind and body are inseparable in the quest for better health. On page 8, we explore three healthy ways to reduce stress, anxiety, even depression — and achieve better mind/body health.

**NUTRITION**
Want to cook healthier meals but not sure where to start? Sometimes substituting one ingredient for another in your recipes is all it takes. Turn to page 10 for some easy substitution ideas.
PREVENTION

Do you only think about your health when you’re sick? If so, you’re missing important opportunities to avoid illnesses in the first place.

Instead, learn how to harness the power of prevention. Seeing your doctor regularly and getting age-appropriate preventive screenings can help you and your doctor identify health problems before you get sick.

Here are three ways to practice prevention:

1. Get your annual 360 Physical Exam

At this yearly visit, you’ll receive a thorough physical, but this checkup goes even further. It includes additional screenings to give you and your primary care physician (PCP) a detailed picture of your overall health. The information your 360 Physical Exam provides will help your PCP recommend treatments and identify lifestyle changes if you need help managing chronic conditions.

2. Get screened

Doctor-recommended screenings can help you stay healthy now and avoid problems in the future. Colonoscopies, mammograms, and screenings for conditions like diabetes, depression and obesity...these and other preventive services are included with your health plan at no additional cost.

3. Complete your Passport to Health

Cigna-HealthSpring mailed you a Passport to Health, a handy booklet that helps you track your journey to better health. It includes a place to record important phone numbers, preventive screenings you’ve received and any medications you take. Take your Passport to Health to all medical appointments and share it with your doctor or nurse.

Partner with your doctor to catch small problems before they become big ones.

YOU CAN TAKE CONTROL!

Don’t wait until you’re sick — partner with your doctor now to catch small problems before they become big ones and, in many cases, avoid illnesses altogether.
If you take vitamins, herbs or other supplements, you’re not alone. Half of all Americans take them in an effort to improve their health, prevent disease or even make up for poor eating habits.

However, there are some important things you need to know if you’re looking to alternative medicines like these for better health.

First, supplements are often promoted as an easy way to live a longer, healthier life. In truth, there’s scientific evidence that supplements provide little or no benefit if we’re well nourished. In other words, the best way to get the nutrients our bodies need is from the food we eat.

Second, it’s important to remember that even though supplements generally don’t require a prescription, they’re still considered medicine, and there are risks to taking them. They can interfere with other medicines you may be taking. For example, vitamin K and supplements like ginseng, ginger, garlic, ginkgo biloba and saw palmetto can affect blood-thinning medicines some people take to prevent blood clots.

Follow these important medication safety tips

› Always tell your doctor about everything you take — or are considering taking — including over-the-counter (OTC) medicines and supplements.

› When you fill a new prescription, tell your pharmacist about any OTC medications or supplements you’re taking. This can help identify any potential interactions.

› Bring your questions to your pharmacist. He or she can be a great source of information, especially if you have medication questions outside your doctor’s office hours.

Sources: www.gallup.com; National Center for Complementary and Integrative Health; U.S. Food and Drug Administration
MOVEMENT

Moving your body is an essential part of healthy aging, regardless of how old you are. Here are some fun ways to incorporate movement into your daily routine. With any exercise program, talk to your doctor first if you’re just getting started.

**WEIGHTS for STRENGTH**

As we age, we lose muscle, which can affect mobility. You can keep or regain some of that muscle by lifting weights. Whether you prefer to lift at home or at a gym, start small with one- or two-pound weights, then gradually increase as you’re able. A good rule of thumb: If you can’t lift a weight eight times in a row, it’s too heavy and you should go lighter.

**YOGA for FLEXIBILITY**

Yoga, with its focus on stretching and mindful breathing, releases body tension and increases flexibility. It can relieve anxiety and depression, tone muscles, and help with strength and balance. And it’s been shown to slow bone loss. You can practice yoga anywhere, whether it’s in a group setting or at home. Visit [www.healthfinder.gov](http://www.healthfinder.gov) and enter “yoga” in the search box to find classes close to you.

Get Silver&Fit!

Many Cigna-HealthSpring plans offer no-cost fitness memberships through the Silver&Fit® Exercise and Healthy Aging program.* You’ll have access to equipment, classes and other services at fitness clubs or exercise centers in the Silver&Fit network. You’ll also have access to healthy aging education materials, quarterly newsletters and participating fitness facilities outside your area. Home fitness kits are also available. For more information, visit [www.silverandfit.com](http://www.silverandfit.com).

* Silver&Fit is not offered in all plans. Check your Evidence of Coverage for details. Services at the fitness facility or exercise center that call for an added fee are not part of the program. Silver&Fit is a product of American Specialty Health Fitness, Inc., (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH and used with permission herein.
YOU CAN TAKE CONTROL!
Include physical activity in your daily routine to improve your strength, flexibility, endurance and balance.

AEROBICS for ENDURANCE
The word “aerobic” means “occurring in the presence of oxygen.” So any movement that increases your heart and breathing rates — like swimming, walking or even cleaning your house — is considered aerobic. Activities like these can improve heart health and promote weight loss.

TAI CHI for BALANCE
Tai chi is an ancient Chinese form of exercise that uses slow, graceful movement to help focus your mind and strengthen your body. It’s especially helpful in improving balance, which in turn prevents falls; in fact, studies show that tai chi can reduce falls in seniors by up to 45%. To find classes in your area, visit www.healthfinder.gov and enter “tai chi” in the search box.

Help us help you
We want to help you stay as healthy as possible. One way we do this is by asking you some questions through a Health Risk Assessment (HRA). Your answers provide valuable information about your health status and lifestyle, such as how active you are, and help identify conditions you might be at risk for. If you didn’t receive an HRA in the mail but would like to complete one, visit CignaHealthSpring.com and click the Health Risk Assessment link under Customer Tools. Print and complete the form, then mail it to us at the address listed on this Health Risk Assessment web page.

Sources: Harvard Health; Mayo Clinic; NIH Senior Health; National Center for Complementary and Integrative Health
Our minds and bodies are so interconnected that thoughts and feelings can actually affect our physical health.

Whether you’re simply coping with everyday stress or dealing with a more serious emotional problem like anxiety or depression, your mental state can lead to physical symptoms, such as pain, upset stomach or difficulty sleeping. Stress, anxiety and depression can also make managing chronic conditions, like diabetes and heart disease, more difficult.

Below are some things you can do to help cope with the stress life often brings. However, if you find these steps aren’t enough and you need additional help, it may be time to talk to your doctor.

**BE MINDFUL**

Mindfulness is the practice of focusing your full attention on the present moment. Mindfulness works in part by helping people accept their experiences — even painful ones — instead of avoiding or judging them. It’s been shown to improve physical health by relieving stress, reducing chronic pain and improving sleep, to name just a few benefits. You can find many books on mindfulness at your public library.

**MEDITATE**

Meditation is a mind/body practice known to increase physical relaxation. It can help you cope with illnesses and boost your overall health and well being. Researchers believe meditation may physically change the brain and body; studies have shown it can lower blood pressure and ease depression symptoms. You can meditate in the comfort of your home — there’s no equipment required.
Think you might be depressed?

If you’ve felt sad, anxious or hopeless for longer than two weeks, you might have depression, a common but serious mood disorder. Talk to your doctor to find out for sure and get started on a treatment plan.

If you’ve been diagnosed with depression, you may be eligible for Cigna-HealthSpring’s Depression Management Program. The 12-week program is FREE to eligible customers and provides valuable information and resources to help you find a solution.

To learn more about this program and Behavioral Health services available to you through Cigna-HealthSpring, call our Behavioral Health team at 1-866-780-8546.

Sources: Harvard Medical School Division of Sleep Medicine; National Sleep Foundation; National Center for Complementary and Integrative Health
Do you avoid your favorite foods because they’re too darn unhealthy? What if you could make your favorite dishes healthier simply by substituting some ingredients? Here are some tasty alternatives to consider when making your favorite recipes:

<table>
<thead>
<tr>
<th>Instead of:</th>
<th>Substitute:</th>
<th>Instead of:</th>
<th>Substitute:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vegetable or canola oil</td>
<td>Mashed bananas or applesauce</td>
<td>Sour cream</td>
<td>Plain Greek yogurt</td>
</tr>
<tr>
<td>French fries</td>
<td>Baked sweet potato fries</td>
<td>Pancake syrup</td>
<td>Fruit compote</td>
</tr>
<tr>
<td>Mayo on sandwiches</td>
<td>Mashed avocado</td>
<td>Salt</td>
<td>Herb-based seasonings like garlic and onion powders</td>
</tr>
</tbody>
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See the turkey meatloaf recipe on page 16 for a great example of how to substitute ingredients without sacrificing taste. For even more healthy substitutions, visit [www.heart.org](http://www.heart.org) and enter “smart substitutions” in the search box.
CROSSWORD PUZZLE

DOWN
1. Direction
2. Muscle group, for short
3. Siamese
4. Inclined
5. Hawkeye State
6. Powder
7. Some
8. Record label inits.
9. Attila, for one
10. Genetic material (Abbr.)
11. 1960’s trousers
12. Finery
17. See 12 Across
19. Whopper
20. Copies
22. Deer
23. Football player
24. Pub
25. Bonanza’s Blocker
28. Nursery rhyme starter
31. Dutch city
32. Parcel of land
33. Brant
34. River Styx location
36. Implore
37. Ardor
38. Snooze
39. High rocky hill
41. Printer’s marks
42. Decay
43. Wisconsin city
46. Ocean feature
47. Black widows
48. Sensory receptors
49. Fuel

ACROSS
1. Shooting iron, to some
4. Pocket bread
8. Pieplant
12. Complain, with 17 Down
13. Cookery
14. Inferior
15. Connecting word
16. Farmer’s calendar
18. Brew
21. Mother ______
22. Blue jeans material
24. Pub
25. Bonanza’s Blocker
28. Nursery rhyme starter
31. Dutch city
32. Parcel of land
33. Brant
34. Stop
35. Min. part
36. Military unit
39. Fr. season
42. Decay
43. Wisconsin city
46. Ocean feature
47. Black widows
48. Sensory receptors
49. Fuel

Find the answers to this puzzle on page 15.
In the U.S., about 20 million women and 6 million men have experienced urine leakage, also called urinary incontinence. Those numbers may be even higher, because many patients don’t talk to their doctors about it. Cigna-HealthSpring Senior Medical Director Dr. Bob Coxe explains what incontinence is, how it’s treated and why you shouldn’t be embarrassed to talk to your doctor.

**What is urinary incontinence?**
Urinary incontinence is a loss of bladder control, resulting in accidental urine leaks. It can be a minor problem; for example, you may leak a small amount of urine after sneezing or laughing. Or it could be more severe, where you have such a strong, sudden urge to urinate that you can’t make it to the bathroom in time.

**Is incontinence a permanent condition?**
Not always. There are a number of things that can cause short-term incontinence, including urinary tract infections and certain medicines. Once the problem is treated, it usually gets better. But incontinence can be a lasting, or chronic, condition. In those cases, it’s even more important to talk to your doctor about it.

**What causes long-term incontinence?**
Causes can include overactive bladder muscles, weak pelvic floor muscles or chronic bladder inflammation. In men, an enlarged prostate can cause urine leakage.

**How is it diagnosed?**
Your doctor can test for incontinence in a variety of ways, such as a blood test, urinalysis, stress test or ultrasound. He or she may also ask you to keep a bladder diary, where you record each time and how much you urinate over 24 to 48 hours. This information can be valuable in coming up with a treatment plan.

**Is it treatable?**
Yes! Treatment options include bladder training, pelvic muscle training using Kegel exercises, medication and, in severe cases, surgery. You don’t have to live with uncontrolled leakage.

**How do I bring it up with my doctor? It’s embarrassing!**
Some patients won’t admit to having a problem even when questioned by their doctors. But incontinence is often fixable, and that makes it worth mentioning, especially if it’s affecting your daily life. If you’re shy, bring notes to your appointment that you can either read from or hand to your doctor or nurse. Rest assured it’s a problem shared by many and nothing to be embarrassed about.
When you get sick or hurt and it’s not an emergency, it’s always best to talk to your primary care physician (PCP). But what if it’s outside your PCP’s normal office hours?

If you need immediate care but your situation doesn’t require a trip to the emergency room, there’s another option: an urgent care center.

Urgent care centers are often open when doctor’s offices are closed at nights and on weekends. They treat many non-life-threatening medical issues, including:

- Coughs and sore throats
- High fevers
- Vomiting, diarrhea, stomach pain
- Cuts and severe scrapes
- Minor injuries and burns
- Sprains and strains

For a list of urgent care centers near you, check the Provider and Pharmacy Directory you received with your benefits materials, visit CignaHealthSpring.com, or call Customer Service.

Source: Cigna Medical Group

**When to go to the ER**

ERs handle true emergencies that may cause an immediate threat to “life or limb,” including:

- Severe pain or weakness
- Broken bones
- Severe burns
- Chest pain
- Constant vomiting
- Continuous bleeding
- Severe shortness of breath
- Dark (brown or red) urine or inability to urinate
- Deep wounds
- Head injuries
- Unconsciousness

Remember, because most ERs are very busy, the most seriously injured or ill patients are seen first. This can result in long waits for people with minor complaints.

NOTE: The above medical conditions do not represent a comprehensive list. If you experience a medical issue that you believe poses a threat to your health, seek the care you think is appropriate.
REMINDERS FROM CIGNA-HEALTHSPRING

With any health plan, there are lots of things you need to know. How to find a doctor. Which drugs are covered by your plan. What to do if you need medical advice after hours.

We want you to have the information you need to best use your Cigna-HealthSpring coverage. Below are some important reminders to help you do just that. If you need more detail about these or other topics, call Customer Service or check out your 2017 Customer Handbook.

CIGNA-HEALTHSPRING ID CARD

In December, you should have received a new Cigna-HealthSpring ID card in the mail. It lists your 2017 Cigna-HealthSpring plan, a few key copayment amounts and your primary care physician (PCP). If you change your PCP online or by calling Customer Service, you’ll receive a new ID card.

Keep your ID card with you and present it at every doctor and pharmacy visit. This helps us keep accurate records of the services you’ve received. You don’t need to show your Original Medicare card, but it’s a good idea to keep it in a safe place.

If you didn’t receive a Cigna-HealthSpring ID card or need to update the information on your card, give Customer Service a call at 1-800-668-3813 (TTY: 711).

PROVIDER AND PHARMACY DIRECTORY/FORMULARY

Both Cigna-HealthSpring’s Provider and Pharmacy Directory and our Formulary (list of covered drugs) are updated throughout the year.

To view the most current and complete directories, visit CignaHealthSpring.com and do the following:

- To find providers in your area, click the Find a Doctor button.
- To find pharmacies in your area, click the Find a Pharmacy/Drug button.
- To view the Formulary, select Drug List from the Medicare Advantage pull-down menu.

PREMIUMS

If you have a monthly premium, we offer several easy ways for you to pay. You can mail it in or use one of these free auto-pay options:

- **Electronic Funds Transfer (EFT),** where your premium is automatically deducted from your checking account
- **Social Security deduction,** where your premium is automatically deducted from your monthly Social Security check

To sign up for auto-pay or get more information on premium payment options, call our Customer Service Premium Billing team at 1-866-952-7564.
We want to hear from you!

Your opinions matter to us. And your feedback helps us improve the services we provide to our customers. You may have the chance to give us your valuable feedback through an upcoming survey.

Each year, a panel of randomly selected customers is asked to take this survey and rate their health plan experience. By participating, your answers help improve the quality of our health care services for everyone.

If you’re selected, your survey will arrive in March from a company called Morpace. You can either complete and mail the survey back in the prepaid envelope or call Morpace to complete the survey over the phone.

PRIOR AUTHORIZATIONS/UTILIZATION MANAGEMENT

Some services may need Cigna-HealthSpring’s approval before you can receive them. Examples of services that may require prior authorization include surgeries and imaging services like MRIs and CT scans. Generally, your doctor’s office will start the authorization process and keep you informed about the status.

Cigna-HealthSpring’s utilization management program manages this process. It focuses on working with your providers to help with referrals and approvals for certain services and procedures. This ensures you get the right service, in the right setting, at the right time.

For more information about prior authorization or utilization management, talk to your doctor or call Customer Service.

24-HOUR NURSE LINE

If you need medical advice when your doctor’s office is closed, call 1-800-668-3813 (TTY: 711) to connect with our 24-Hour Nurse Line. Registered nurses will answer your medical questions 24 hours a day, 7 days a week. Always call 911 if you’re experiencing a medical emergency, and remember to follow up with your doctor after calling the nurse line.

Puzzle solution from page 11
TURKEY MEATLOAF

This classic favorite swaps turkey for beef and oats for breadcrumbs, and turns up the flavor with fresh garlic.

Ingredients

1 pound lean ground turkey  
1/2 cup regular oats, dry  
1 large egg  
1 tablespoon dehydrated onion  
(or 1 small onion, minced)  
1/4 cup ketchup  
2 celery stalks, chopped  
2 garlic cloves, minced  
1/2 green bell pepper, seeded and diced

Directions

Preheat oven to 350°F. Combine all ingredients and mix well. Bake in loaf pan for 25 minutes (to a minimum internal temperature of 165°F). Makes five servings.

Per serving: 197 calories; 7g total fat; 2g saturated fat; 103mg cholesterol; 218mg sodium; 2g total fiber; 23g protein; 11g carbohydrates; 268mg potassium; 24mg calcium; 33mg magnesium

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


This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits may change on January 1 of each year.

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. © 2017 Cigna