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PAGE 5

Food as medicine? Yes!

There's a clear connection between what we eat and how healthy we are. Good nutrition can help control or even prevent heart disease, diabetes, obesity and other chronic conditions. In fact, **approximately 80% of chronic diseases could be avoided altogether through simple lifestyle changes.** So, starting on page 5, we explore how to get the most from the foods you choose. We highlight two eating plans with proven health benefits, take a look at how to read food labels and introduce you to the latest food pyramid.

FROM OUR PRESIDENT

Dear Cigna friends,



We've made it our mission to improve your health and well-being. We constantly look for ways we can make your health care experience the best it can be. As part of our commitment to you, we use the pages of *More From Life* to share

healthy living tips and information we think you'll find useful.

Now that summer is here and fresh fruits and vegetables are plentiful, it's a great time to look at how nutrition can affect your well-being. That's why much of this issue focuses on the food at the end of your fork.

The phrase "you are what you eat" perfectly describes how your food choices affect your

overall health. Good nutrition can help you reduce your risk for chronic conditions, like diabetes and heart disease, or help you manage any condition(s) you already have.

Food as medicine isn't a new concept. We've always known some ways to eat are healthier than others. Starting on page 5, we explore two popular healthy eating plans: the Mediterranean and DASH diets. These plans aren't quick fixes; instead, they serve as a guideline to help you make permanent diet changes that can improve your health.

Enjoy your summer, and I'll see you next issue!



Brian Evanko
President, Cigna Medicare Services

FOUR SUNSCREEN MISTAKES TO AVOID

Protecting your skin against the sun's damaging rays is important, especially during summer months. Sunscreen provides excellent protection — but only if you use it correctly. Avoid these common missteps:



Not using enough. It takes about one ounce to cover your whole body. Think a shot glass full.



Applying it too late. It takes about 15 minutes for sunscreen to sink into your skin and provide protection.



Not reapplying often enough. One application protects you for about two hours. If you're swimming or sweating, that may drop to an hour or less. Reapply often, even if your sunscreen is waterproof or water resistant.



Forgetting certain parts. Most people remember their arms, legs, face and chest. But don't forget the tops of your feet, behind your knees and heels, front and back of your neck, scalp and ears.

The American Academy of Dermatology recommends using a sunscreen with an SPF of 30 or higher.



DO YOU KNOW WHERE TO GO?

If you have an illness or injury that's not life threatening, calling your primary care physician's (PCP) office is a good first step. But what if your PCP isn't available? You have other options, like a nearby urgent care center or the emergency room (ER) at your local hospital.

Do you know where to go? Test your knowledge below.

1

It's a Wednesday morning, and you burn your arm while cooking breakfast. Who do you call?



Call your PCP's office since it's a weekday during regular office hours. Depending on how bad the burn is, your PCP may advise you to go to the ER.

2

You wake up in the middle of the night with what seems at first to be a bad case of indigestion. But a few minutes later, you become short of breath and start having chest pain. What should you do?



Call 911 right away. This is a possible life-or-death situation that requires immediate attention.

3

On a Sunday, you start vomiting and have diarrhea. As the day goes on, your symptoms continue with no end in sight, and you're getting dehydrated. Where should you go?



Go to an urgent care center. Your PCP's office is closed for the weekend and your symptoms don't likely require a trip to the ER.

4

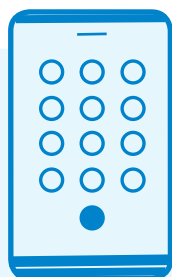
Your lower abdomen is cramping, and it feels like you have to urinate constantly. Where should you turn?



Start with your PCP if it's during regular office hours. If he or she can't see you quickly, an urgent care center may be the fastest way to get the care you need. Urinary urgency and pain can be symptoms of a bladder and/or kidney infection, which are rarely serious enough to warrant a trip to the ER.



If you're not sure where to go, start by calling your PCP.



Cigna's Health Information Line

Have general health or symptom questions or need help finding an urgent care center in your area? Give the Cigna Health Information Line a call at **1-800-356-0665 (TTY 711)**. We're here to answer your questions 24 hours a day, 7 days a week.

TAKE TWO CARROTS AND CALL ME IN THE MORNING

Food as medicine

What would you think if your doctor says your cholesterol levels are too high, then hands you a prescription that reads, “Eat at least four servings of vegetables a day”?

A prescription for nutrition isn’t as far-fetched as it seems. Your doctor knows that **if you eat the *right* foods, you can improve your health and reduce your risk for many chronic conditions**, like high cholesterol, high blood pressure and diabetes.

So what are the right foods? In the following pages, we take a look at a couple of just-what-the-doctor-ordered eating plans you might have heard about, and the pros and cons of each. Be sure to talk to your doctor before starting a new diet.

MEDITERRANEAN DIET

People who live in countries bordering the Mediterranean Sea, like Greece and Italy, generally have much lower obesity and heart disease rates than other parts of the world (including the U.S.), and they rank highest in life expectancy. There’s a reason for that. Many Italians eat pasta and bread nearly every day, but they practice portion control. Average pasta servings generally weigh in at a mere four ounces per meal.

They also tend to pair their pasta dishes with plenty of vegetables, like eggplant, mushrooms and zucchini. They consume little red meat, instead focusing on seafood, fruits, veggies and whole grains. And they cook with heart-healthy olive oil.

THE RIGHT FOODS

The Mediterranean plan doesn’t recommend specific serving sizes or number of servings per day. Instead, it encourages a lifelong way of eating that replaces certain foods with healthier options.

Instead of:	Try:
Butter	Healthy fats like olive, canola and avocado oils
Sour cream	Greek yogurt
Creamy salad dressing	Olive oil and vinegar-based dressing
Mayonnaise	Mashed avocado
Salt	Herbs and spices
Red meat	Skinless chicken and salmon
Jellies and jams	Fresh fruit

Pros

If you want to lose weight and keep it off, this may be the plan for you. Eating the Mediterranean way can also lower your blood pressure and reduce your risk of heart disease and diabetes. And many of its recommended foods are proven fighters against mental health decline and some cancers, such as breast cancer.

Cons

The focus on lean proteins instead of red meat may cause low iron, and the lack of dairy could mean you get less calcium. Keep iron levels up by eating dark-green leafy vegetables. Talk to your doctor if you’re concerned about calcium loss.

Want to eat like you live in Italy? Check out the healthy recipe on page 8.



DASH DIET

The popular DASH eating plan has been ranked as one of the healthiest diets in the U.S. DASH stands for Dietary Approaches to Stop Hypertension, and was developed in the 1990s by the National Heart, Lung, and Blood Institute.

THE RIGHT FOODS

DASH mirrors these daily recommendations from the new version of the USDA's food pyramid, now called MyPlate (see related article on page 8):

- > 6-8 servings of whole grains
- > 2 or fewer servings of meat, poultry or fish
- > 4-5 servings of vegetables
- > 4-5 servings of fruit
- > 2-3 servings of low-fat or fat-free dairy

DASH also suggests limiting:

- > Foods that are high in saturated fat, such as fatty meats, full-fat dairy products, and tropical oils such as coconut, palm kernel, and palm oils
- > Sweets, including sugar-sweetened beverages

Pros

DASH was developed specifically to lower blood pressure levels. It recommends consuming less than 2,300mg of sodium (salt) a day. Because it also limits saturated fats, it's been shown to improve LDL, or bad, cholesterol. And it's low in sugar, which can help you avoid or manage diabetes.

Cons

If you have lots of weight to lose, DASH may not be the best eating plan for you. While it has proven heart-health benefits over the long term, it's not billed as a weight-loss plan because it's somewhat high in carbohydrates.

For more information about DASH, visit www.nhlbi.nih.gov/health-topics/dash-eating-plan.



The trouble with processed foods

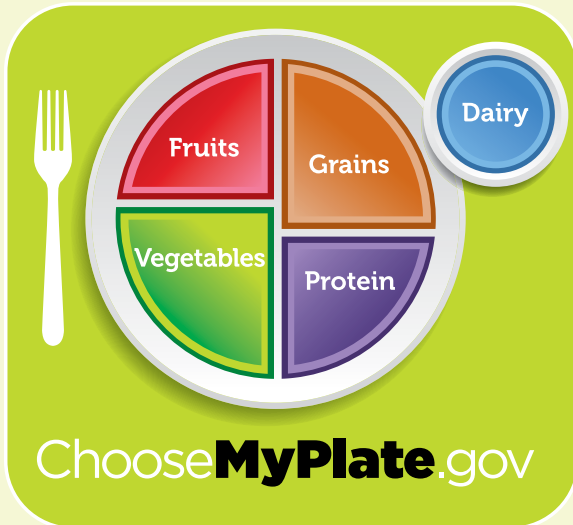
Most healthy eating plans share at least one characteristic: They discourage eating processed foods, which are defined as foods purposefully changed in some way prior to being eaten.

Not all processed foods are bad for you; for instance, vegetables like pre-washed, bagged lettuce are considered processed, because they're packed in a way that preserves and keeps them fresh for consumers.

The real culprits are *highly* processed foods. These can include hot dogs, chips and crackers, and quick meal items like jarred pasta sauces, canned soups and frozen dinners. They can be loaded with sodium, sugar and preservatives.

Sources: National Heart, Lung, and Blood Institute; Mayo Clinic; WebMD

WHAT'S ON YOUR PLATE?



Did you know the food pyramid has been replaced? Now, instead of the familiar triangle, the five major food groups are shown on a colorful plate, called MyPlate.

As creator of the food pyramid and now MyPlate, the U.S. Department of Agriculture recommends:

- > Choosing foods and beverages with less saturated fat, sodium and added sugars.
- > Starting with small changes to build healthier eating styles.

For more information, visit www.choosemyplate.gov.

HEALTHY RECIPE

PASTA PRIMAVERA

Good-for-you veggies are the stars of this summery dish

DIRECTIONS

Bring 3 quarts of water to a boil over high heat. Add spaghetti, cook according to package directions and drain. Meanwhile, combine olive oil and garlic in large sauté pan. Cook until garlic is soft but not browned (about 30 seconds). Add mixed vegetables and cook until soft but not browned (about 3-5 minutes). Add diced tomatoes, tomato juice and pepper. Bring to a boil. Reduce heat and simmer 5 minutes. Add spaghetti and Parmesan cheese. Toss until pasta is hot and well mixed, and serve.

Makes four 2-cup servings

Per serving: 319 calories; 6g total fat; 2g saturated fat; 4mg cholesterol; 167mg sodium; 12g total fiber; 13g protein; 59g carbohydrates; 596mg potassium

Recipe is from the National Heart, Lung, and Blood Institute's Keep the Beat™ collection at www.nhlbi.nih.gov.



INGREDIENTS

- 8 ounces dry whole-wheat spaghetti
- 1 tablespoon olive oil
- 1 teaspoon garlic, minced
- 4 cups assorted vegetables, such as red pepper strips, broccoli florets, carrot sticks and green beans
- 1 15½-ounce can no-salt-added diced tomatoes
- 1 5½-ounce can low-sodium tomato juice
- ¼ teaspoon ground black pepper
- ¼ cup grated Parmesan cheese

READ ALL ABOUT IT

Food labels explained

Do you know what's in the packaged foods you're eating? If not, you should! Food labels provide a wealth of information that can help you move toward a healthier diet. But there are some things to watch for when reading food labels, so we've offered a few tips to get you started.

Beware the calorie count! This number can be misleading because it represents calories per serving, **NOT** calories per container. If you plan to eat the whole box, bag or can, you'll have to do some math (in this case, 230 calories x 8 servings = 1,840). You may be surprised at the total calorie count.

Dig into the details. If you're watching your intake of a specific nutrient, this is where you find the details. Amounts are generally listed in grams (g), milligrams (mg) or as percentages (%). The percentages are generally based on a 2,000- or 2,500-calorie-a-day diet.

So if you're limiting your daily sodium to 2,300mg, this product would use 160mg (or 7%) of your daily allowance. But remember, these values are *per serving*, not *per container*. So portion size matters!

Do a quick check. Food labels are an excellent way to monitor a specific problem area, like carbohydrates, or carbs for short. There are several types of carbs, like sugar and starch, but they all affect your blood sugar. You may be surprised at how many carbs non-sweet products can have. Some spaghetti sauces contain more than sugary cereals! Ask your doctor how many grams of carbs you should have each day.

Nutrition Facts

8 servings per container

Serving size 2/3 cup (55g)

Amount per serving

Calories 230

% Daily Value*

Total Fat 8g **10%**

Saturated Fat 1g **5%**

Trans Fat 0g

Cholesterol 0mg **0%**

Sodium 160mg **7%**

Total Carbohydrate 37g **13%**

Dietary Fiber 4g **14%**

Total Sugars 12g

Includes 10g Added Sugars **20%**

Protein 3g

Vitamin D 2mcg 10%

Calcium 260mg 20%

Iron 8mg 45%

Potassium 235mg 6%

* The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.

DON'T LET SUMMER BUG YOU

When the mercury rises, bothersome bugs abound. Insects of all kinds are eager, like you, to enjoy a warm summer day. Don't let these pests keep you inside. With a little prevention, you can reduce the risk of bites and stings. And, if one does get you, there are things you can do to lessen the discomfort.



BEES AND WASPS

Prevent

- > Avoid perfumes and scented soaps, body lotions and hairspray.
- > Wear light-colored clothes; stay away from bright colors and busy patterns.
- > Insect repellents generally don't work against these bugs. The best prevention is to avoid them.

Treat

- > Use your fingernail or the edge of a credit card and scrape the stinger off as fast as possible to stop the release of venom.
- > Apply a cold compress, like a washcloth.
- > Elevate the area, if possible, to reduce swelling.
- > Take an over-the-counter pain reliever to lessen discomfort, if needed.



MOSQUITOS AND CHIGGERS

Prevent

- > Use an insect repellent.
- > Wear a long-sleeved shirt and long pants (possibly tucked into socks) when in wooded or grassy areas.
- > Shower as soon as possible after exposure.
- > Wash your clothes in hot water.

Treat

- > Apply a cold compress for a few minutes.
- > Apply calamine or hydrocortisone ointment to stop the itch.
- > Take an antihistamine like Benadryl®. (Check with your doctor to make sure it won't interfere with other medications.)

Bug bite allergies

Some redness and swelling at a bite site is normal, but if a rash appears and you have trouble breathing or swallowing, it's a medical emergency and requires immediate treatment.



TICKS

Prevent

- > Minimize exposed skin when in wooded or grassy areas.
- > Use tick repellent with at least 20% DEET.
- > Shower as soon as possible after being in tick-prone areas.
- > Check your skin thoroughly. The sooner you can remove a tick from your skin, the lower your chances of contracting a tick-related illness.

Treat

- > Remove the tick as close to the skin as possible (using tweezers can make this easier). Pull straight out; don't twist.
- > Put the tick in a sealed container. If you have a reaction later, your doctor can see the source.
- > Wash the site with soap and water or rubbing alcohol.

Sources: Mayo Clinic; Harvard Health; Health.gov

Beyond bugs

Insects aren't the only summer dangers to avoid. Beware of sunburn, dehydration and heat stress. Here are some tips to sidestep them:



Wear sunscreen with at least 30 SPF (sun protection factor) and reapply often, especially if you're swimming or sweating.



Wear a lightweight long-sleeved shirt, a hat with a brim and sunglasses.



Avoid outdoor activities when the sun's rays are strongest, between 10 a.m. and 4 p.m.



Drink plenty of water; don't wait until you feel thirsty.



Eat hydrating fruits and veggies like cantaloupe, cucumbers, strawberries, tomatoes, watermelon and zucchini. They all contain more than 90% water.



Avoid caffeine; it can dehydrate you.



Know the symptoms of heat stress: dizziness, faintness, fatigue, muscle cramps, cool moist skin with goose bumps, heavy sweating and fast pulse.



If you get overheated, get someplace cooler as soon as you can.

IT'S CARE WITH COMPASSION

Cigna customer gets the support he needs for better health

Thomas Jenkins has experienced more than his share of health-related challenges. The 66-year-old minister and Cigna customer has endured several surgeries, along with a variety of other health problems. That made choosing his insurance coverage more than a routine decision.

Before he was eligible for Medicare, Thomas had been covered by his wife's plan. But when her employer switched to a different insurer, he lost some of his benefits. So when it was time to sign up for Medicare, he did his homework and thoroughly researched Medicare Advantage (MA) plans.

"I spent eight months looking at MA programs," Thomas says. "Most of the plans out there offer almost identical services. But the important thing to me was Cigna's huge network of doctors."

A robust provider network can be especially important to people with multiple health concerns like Thomas, who has a full roster of "ists": a nephrologist, two cardiologists, an orthopedist, a podiatrist and a rheumatologist. But one of the most vital members of his health care team isn't an "ist" at all — it's his Cigna Case Manager, Cathy Anderson. Cathy was one of the first people he encountered as a new Cigna customer.

"I had a lengthy call with Thomas while we filled out his Health Risk Assessment," Cathy says. "He has some medical problems, but he's very educated about each of his diagnoses and can very much advocate for himself."

Continued



Cigna Case Manager Cathy Anderson

"Cigna's support services are second to none because of people like Cathy."

"I've probably done more self-education than most people do in two lifetimes," Thomas says. "I know a lot of the procedures, a lot of the terminology — I understand what the doctors are saying."

If problems do arise, Thomas knows he can count on Cathy's support. For example, when he got home after a recent surgery, he found that the medication he needed hadn't been delivered as promised. So he called Cathy, and she came up with a solution to help him get his medicine right away while she worked out the kinks in his treatment plan.

"Thomas has me on speed dial," Cathy says. "He finds reassurance in the fact that he can call me with questions. He knows I'll reach out to others if I don't know the answers. He's able to be at home today due to the village of Cigna employees who work together to provide the care he needs."

"I think of all the insurance companies, Cigna is more upfront and honest about what they can provide and what they can do for you," Thomas says. "Their support services are second to none because of people like Cathy. I've very much appreciated the help I've gotten from her and others. It's care with compassion."



Cigna customer Thomas Jenkins

Is Case Management right for you?

As Thomas learned, Cigna's **Case Management** program can serve as a great support system and provide personalized care for customers with chronic conditions.

We also offer a **Complex Case Management** program, which helps patients with two or more conditions, who see multiple doctors, have complex drug regimens and need help coordinating it all.

Our **Disease Management** program* is for customers with certain conditions like diabetes and congestive heart failure. Our staff works closely with primary care

physicians, specialists and other providers to make sure you understand your condition and get the care you need.

These programs are completely voluntary. You can opt out at any time, and it won't affect your benefits in any way. For details, visit **CignaHealthSpring.com**, select Customer Tools & Resources, then Case Management under Medicare Advantage Only Resources.

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



TELEPHONE ROBBERY

Don't be a victim

“Granddad, I need your help!” The pleading voice on the phone was muffled and hard to understand.

“Billy, is that you?” Jack* asked.

“Yes, it's Billy,” the caller responded. “Please don't tell mom I called you, but I'm in trouble and need money fast.”

“Of course I'll help,” Jack replied. “Tell me how much you need and where to send it.”

Scammers. Con artists. Thieves. No matter what you call them, there are plenty of bad guys out there trying to separate you from your money. And they're very good at it. Called the “grandparent scam,” the conversation above shows how they skillfully play on emotions and a grandparent's desire to help a grandchild.

So how did “Billy” know Jack had a grandson? Social media can be a rich source of personal information, and scammers often use it to find people to target. While social media is a great way to share your life, be sure your privacy

How to avoid scam phone calls

- > If you have caller ID, don't answer calls from suspicious numbers.
- > Never give out personal information like your Social Security number, account numbers, or other personal details like your mother's maiden name, which can be a clue to your passwords.
- > If for any reason you have doubts about a caller, just hang up.

settings won't allow your personal details to fall into the wrong hands.

This is just one of many scams that targets seniors. To learn about other scams and how to avoid them, visit the National Council on Aging website at **www.ncoa.org** and search for “scams.”

* Fictional character

“Hello. This is Cigna calling.”

Cigna may call you from time to time with health reminders or information about our programs. If you're ever concerned about whether it's really Cigna calling, ask for the department name and telephone number, then hang up and call Customer Service at **1-800-627-7534 (TTY 711)** to confirm it's us before responding.

HOT FUN IN THE SUMMERTIME

Sunny skies, the smell of freshly mown grass, crickets chirping ... summer is here! Search up, down, forward, backward and diagonally to find these hidden words:

Baseball
Beach
Fireworks
Grass

Grilling
Ice cream
July
Lightning

Picnic
Popsicle
Relax
Sandals

Shorts
Sunglasses
Seashells
Sunscreen

Swim
Travel
Vacation
Watermelon

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



I'm eating better and exercising more. Do these changes mean I'll be able to reduce my blood pressure medicine?

Congratulations on making lifestyle improvements! A healthy diet and regular physical activity are the foundation of good chronic condition management, and good health in general.

The main reason to adopt better habits is to live a healthy, independent life for as long as you can. While some people *are* able to reduce or stop certain medications after making lifestyle improvements, achieving better blood pressure numbers may not be enough to justify a change. There are many factors to consider, including the underlying cause of your high blood pressure, your family history, your age and weight, and whether or not you have other medical conditions.

For these reasons, my best advice is: Don't make *any* medication changes without your doctor's guidance. If he or she doesn't feel a change is warranted, listen to that advice.

ASK THE DOC

Dr. John Gore

Cigna Senior Medical Director



Living with a chronic condition — like diabetes or heart disease — can often require managing daily symptoms. You can help control those symptoms and improve your overall health through a combination of physical activity, good nutrition and taking your medicines as prescribed. In some cases, your doctor may decide to reduce the medications you take based on these health improvements. Dr. Gore offers some words of wisdom about why you should always take your medicine as prescribed.

I take diabetes medicine and admit that I don't always take it like I'm supposed to. Is that so bad?

Unfortunately, not taking your medicine can have both short-term and long-term effects. Just because you feel okay on a particular day doesn't mean everything is fine. More likely, you're harming your health in ways you can't yet see.

I suggest having an open, honest conversation with your doctor. Together, try to figure out what's keeping you from taking it exactly as directed. Is it side effects? Inconvenience? Forgetting? Cost? Or is it a combination of things?

Your doctor can help you find ways to make taking your medication easier. He or she can also help you better understand why you need it. Taking your medication correctly is ultimately up to you, but don't be afraid to ask for help.

The benefits of a 90-day supply

If you take medication for an ongoing condition, ask your doctor to prescribe a 90-day supply. This reduces trips to the pharmacy, lowers your chance of running out, and may save you money.

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.

CHANGING THE CHOLESTEROL CONVERSATION

We've been hearing for years that lowering cholesterol will reduce the risk for heart attack and stroke (cardiovascular disease). But there's a catch: Low cholesterol levels alone may not reduce your risk enough, especially if you:

- > Have high blood pressure
- > Use tobacco
- > Have a family history of heart disease and/or
- > Have a chronic disease like diabetes

Talk to your doctor about your risk. He or she may recommend:

- > Improving lifestyle habits like quitting smoking or drinking less alcohol
- > Building an exercise routine and eating a healthy diet
- > Starting a prescription medication, such as a statin

Statins can lower your risk of cardiovascular disease even if you have normal cholesterol levels. Statins block a cholesterol-producing substance in the liver, help your body reabsorb cholesterol and reduce inflammation. All these things make healthier blood vessels, which reduce your risk of cardiovascular disease.

A statin dose that takes your personal health risks into account may be more important than reaching certain cholesterol numbers.

If you're worried about side effects, talk to your doctor. Statins are well tolerated by most people. But if you experience headaches, muscle aches or nausea, switching the statin or changing the dose can help.

SHOULD I SEE MY DOCTOR FOR THAT?

You know that oops moment, when you cough, sneeze, or lift something heavy and accidentally leak some urine? It's certainly an annoying problem.

Urinary incontinence **is** more common in older adults, but it is **not** a normal condition you just have to live with. In fact, while incontinence itself is not an illness, it can be a symptom of an underlying medical problem.

So, the answer to "Should I see my doctor for that?" is "Yes."

Whether your incontinence started suddenly or came on gradually, whether it happens only occasionally or is interfering with your lifestyle, your doctor needs to know.

If you're too embarrassed to mention this problem, don't be. Many people over age 50 struggle with incontinence. Your doctor will know how to help. In some cases, he or she may refer you to a urologist, a doctor who specializes in treating urinary problems.

Source: University of Michigan National Poll on Healthy Aging





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

Cigna Medicare Services:

- 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 1-800-627-7534 (TTY 711), 8 a.m.–8 p.m., 7 days a week (hours apply Monday – Friday, April 1 – September 30).

If you believe that Cigna Medicare Services 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 Medicare Services Attn: Medicare Grievance Department
PO Box 29030
Phoenix, AZ 85038
Phone: 1-800-627-7534 (TTY 711) Fax: 1-866-567-2474.

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 1-800-627-7534 (TTY 711), 8 a.m.–8 p.m., 7 days a week (hours apply Monday – Friday, February 15 – September 30). ATENCIÓN: si usted habla un idioma que no sea inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-627-7534 (TTY 711), 8 a.m.–8 p.m., 7 días de la semana (horario se aplica de lunes - viernes, del 15 de febrero -30 de septiembre). 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.

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Multi-language Interpreter Services

English – ATTENTION: If you speak English, language assistance services, free of charge are available to you. Call 1-800-627-7534 (TTY 711).

Spanish – ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-627-7534 (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 1-800-627-7534 (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 1-800-627-7534 (TTY 711).

French Creole – ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-627-7534 (TTY 711).

Korean – 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-627-7534 (TTY 711)번으로 전화해 주십시오.

Polish – UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-627-7534 (TTY 711).

French – ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-627-7534 (ATS 711).

Arabic – ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-627-7534 (TTY 711).

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-627-7534 (телетайп 711).

Tagalog – PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-627-7534 (TTY 711).

Farsi/Persian – توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-627-7534 (TTY: 711) تماس بگیرید.

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-627-7534 (TTY 711).

Portuguese – ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-627-7534 (TTY 711).

Italian – ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-627-7534 (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。1-800-627-7534 (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 hólq, kojí' hódíílnih 1-800-627-7534 (TTY 711).

Gujarati – ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-627-7534 (TTY 711).

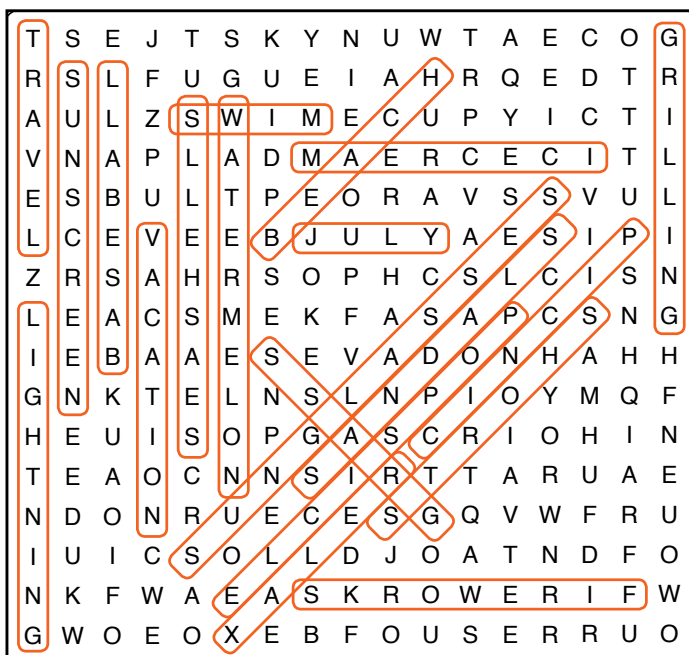
Urdu توجه دیں: اگر آپ اردو زبان بولتے ہیں تو آپ کے لئے زبان معاون خدمات مفت میں دستیاب ہیں۔ کال کریں 1-800-627-7534 (TTY 711)



PO Box 20002
Nashville, TN 37202

Health and wellness or
prevention information

Puzzle solution from page 15



FUN FACTS ABOUT A COOL TREAT

- > In 1905, 11-year-old Frank Epperson accidentally invented the Popsicle®. He left a cup of soda outside overnight with a stirring stick in it, and it froze.
- > Two billion Popsicles are sold every year.
- > Cherry is the number one flavor.

Source: www.popsicle.com

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CIGNA CUSTOMER SERVICE

1-800-627-7534 (TTY 711)

Monday – Friday, 8 a.m. – 8 p.m.

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



Together, all the way.®