

MORE FROM LIFE®

THE NEXT CHAPTER

Second in a three-part series:
Age-related life planning
page 4

COULD YOUR MEDICATIONS USE A CHECKUP?

A customer's medicine review
made all the difference
page 6

CRACKING THE CASE

Care manager digs deep to solve
health problems
page 8

FRESH BEGINNINGS

How to choose summer's ripest produce
page 12



FEATURES

4 The Next Chapter: Part 2

Age-related life planning

6 Do Your Medications Need a Checkup?

*A customer's medicine review
made all the difference*

8 Cracking the Case

Care manager solves health problems

10 Where Should I Go?

Your medical care options

12 Fresh Beginnings

How to pick the ripest produce

15 Your Summertime Ta-Da! List

Enjoy family, friends, fellowship and food

COLUMNS

14 Find-a-Word Puzzle

16 Ask the Doc

Dr. Laurie Greenberg talks about coping with extended home time during the Coronavirus (COVID-19) pandemic

20 Healthy Recipe

Gazpacho

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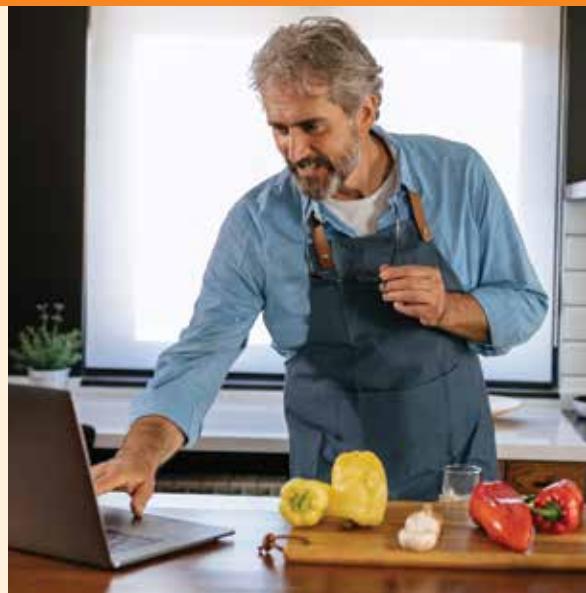


Together, all the way.®

How will you spend your summer?

Coronavirus has changed our daily routines. For some, more time spent indoors has sparked an interest in cooking. If you're one of these new home chefs, check out the tips on how to pick the ripest produce — and make it last — starting on page 12.

Even if you're practicing physical distancing this summer, you can still connect with friends and family face-to-face online. And you can always enjoy time outdoors, whether it's relaxing solo in your backyard or cycling on nature paths. If you do opt for public places, be sure to check for any health restrictions in your area first. See some other summer to-do ideas on page 15.



FROM OUR PRESIDENT



Dear Cigna friends,

The past few months have brought some tough challenges. Coronavirus (COVID-19) has changed how we live our lives in many ways. We've had to learn how to stay close while keeping our distance. But through this adversity, we've learned how strong we really are. It's been gratifying and humbling to watch our humanity shine as people reach out to help others.

Your health remains Cigna's top priority, especially now. That's why we're currently waiving out-of-pocket costs for COVID-19 testing (if your doctor recommends it), diagnosis and care. We know how important it is for you to stay informed as Coronavirus news and guidelines rapidly change. So, in the article to the right, you'll find resources designed to keep you up to date, improve your well-being and give you peace of mind.

We're also passing along some tips to help you enjoy family, friends and fresh food this summer. If you've ever wondered how to choose the ripest watermelon or tomato, check out the article on page 12. Then use your newfound produce-picking skills to whip up some healthy, perfect-for-hot-weather gazpacho. The recipe is on page 20.

Have a safe and healthy summer — see you next issue!

A handwritten signature in black ink that reads "Brian Evanko".

Brian Evanko
President, Cigna Medicare Services



FOR PEACE OF MIND

Cigna's Coronavirus (COVID-19) Resource Center

The sheer volume of COVID-19-related information in the news can be overwhelming and confusing. We can help you cut through the clutter and focus on what's important.

Cigna's Coronavirus (COVID-19) Resource Center at Cigna.com/Coronavirus has:

- Up-to-date Coronavirus news
- What to do if you're feeling sick or think you've been exposed to the virus
- A tool for checking your virus risk, based on symptoms
- Instructions on how to find virtual care and connect with a doctor or nurse remotely 24/7
- Articles, podcasts and webinars on managing stress and anxiety
- Information to ensure you get your medications (see home delivery pharmacy details on page 16)
- Links to resources from the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO)

COVID-19 information changes rapidly. Sign up for email messages at Green.CignaMedicare.com.

THE NEXT CHAPTER

Age-related planning



As we get older, some decisions are easy, like moving kitchen items lower to avoid potential falls from using a stepstool. Other decisions are harder.

Some age-related decisions — like giving up driving or downsizing our home — are more difficult because they threaten our independence. But thinking things through *now* can help us view them less emotionally when the time comes.

The downsizing decision

Home is where memories happen. This can make deciding whether to move emotionally difficult, especially if you've lived in the same house for years. But downsizing has some benefits. It's an opportunity to clear away years of clutter. And easing up on home upkeep responsibilities can lead to more time and money to spend on activities you enjoy.

Knowing when it's time

How do you know when it's the right time to downsize? Ask yourself these questions:

- **Are you using all your current space?** If you're an empty nester, it may not make sense to continue paying upkeep and maintenance for space you no longer use.

- **Do you need different accommodations?** If you live in a two-story home and have mobility issues, it might be time to consider one-story living. Or if you have caregiving needs, assisted living might be right for you.
- **Is your house taking too much of your income?** If you have other things you'd like to do — like travel, for example — it may be time to consider living somewhere less expensive.
- **Are you where you want to be?** Many older adults relocate to be closer to family or experience a different climate.

When you do decide it's time to downsize, don't be afraid to ask for support from your loved ones.

Should you consider assisted living?

If you could use help with everyday tasks like bathing, dressing and eating — but don't need full-time nursing care — consider assisted living. It can provide health care and housekeeping services, social activities, transportation and meals.

Assisted living might be right for you if you:

- > Fall and are unable to get up on your own
- > Suffer frequent injuries, even if they're minor
- > Have a health problem that's worsening
- > Have mobility issues
- > Are physically unable to keep up with housework and home maintenance
- > Feel socially isolated and lonely
- > Lose a significant amount of weight, which can signal poor eating habits

If you think you might need more support in daily living activities, let your doctor and loved ones know and get their help.



No driving required

The good news: You don't have to drive to stay independent! With today's access to rideshare options, you can catch a ride with the touch of a button on your smartphone.

Taxis and public transportation are other options. Also, check out low-cost, community-based transportation services for older adults. AAA keeps a list of these programs and other resources for seniors with transportation concerns at SeniorDriving.AAA.com. Or check your state government's website.

Need groceries? Many grocery chains have online ordering options that deliver to your home. Have a hankering for takeout? Download an app to order delivery, place an order online or call for home delivery.

Sources: Pew Research Center; HGTV.com; ConsumerAffairs.com

NEED A RIDE TO A DOCTOR'S APPOINTMENT?

Some Cigna plans provide transportation for non-emergency trips at no cost to and from approved locations within 60 miles of your home. You can schedule rides through the transportation service listed in your Customer Handbook. Check your Evidence of Coverage to see if your plan includes this benefit. Limitations and restrictions may apply.

Knowing when it's time

It may be time to hang up the car keys once and for all if you:

- > Have vision and/or hearing problems
- > Have frequent accidents, even minor ones
- > Have an increase in traffic tickets
- > Get lost while driving in familiar areas
- > Have mobility issues and/or slow reaction times that affect your responses behind the wheel

Stay tuned for part 3

In the next issue of *More From Life*, we'll take a look at how you can care for your health now to enhance your quality of life later.

IS IT TIME FOR A MEDICATION CHECKUP?

Ask your doctor

The true Cigna customer story below highlights the importance of talking to your doctor about whether the medications you take are safe and necessary.

“ Like many people my age, I take several prescription and over-the-counter medications. Over time, my primary care provider (PCP) and specialists made dosage changes and added new medicines.

For years, everything was fine. I had no obvious drug side effects. But then I started to notice things that didn't seem quite right. I'd suddenly feel off balance, and began to stumble and fall. I struggled to form letters when writing anything by hand — looped letters were especially difficult. My signature became unrecognizable. I began to lose track of conversations, forgetting what I was saying mid-sentence and struggling to follow what others were talking about.

Symptoms became so troublesome that I started using coping skills to hide them. When

I realized I was doing that, I knew I needed help. So I made an appointment with my PCP. A physical exam revealed significant balance issues, so my PCP did a complete workup, including blood testing. He also took a close look at my medications.

The diagnosis surprised me: My problems stemmed from drug side effects and interactions. A few dosages were too high, and some of my meds were no longer appropriate because of my age and other drugs I was taking. By making a few changes, my doctor brought my daily pill count down from nine to three. My balance problems are gone, my handwriting is better and I can follow conversations once again.”

Why older adults are at high risk for side effects

Nearly 9 in 10 adults age 65+ take a prescription medication. And more than half of those take four or more. Add over-the-counter medicines like pain relievers, sleep aids and vitamins to the mix, and it can add up to a full roster of powerful medications.

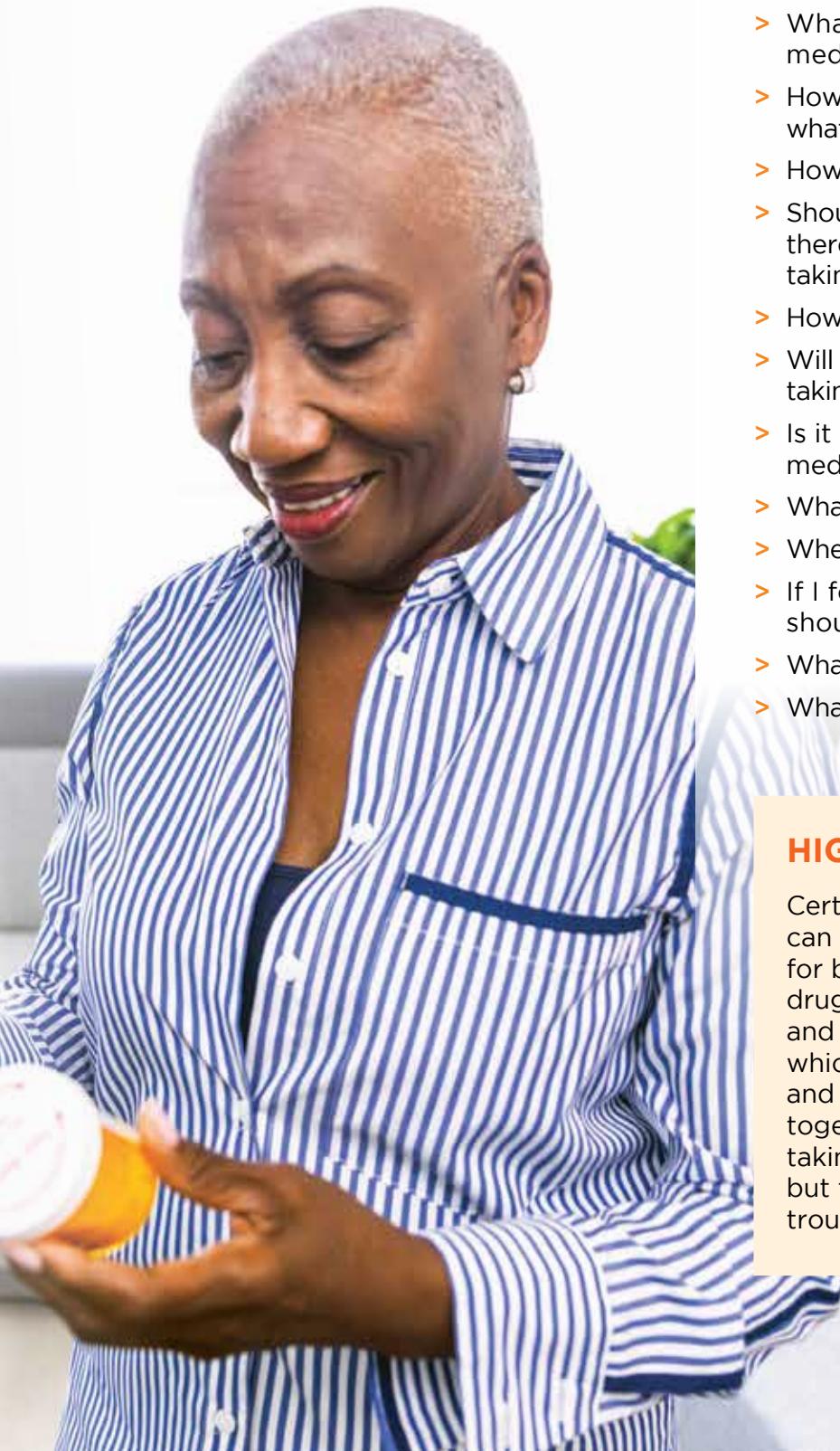
How drug interactions can happen

Drug interactions can occur even among medicines you've taken successfully for a long time. That's because, as you age, your body starts to process drugs differently. So, medication combinations that were previously effective can become harmful. Older adults may need a different dose of an existing medicine or a different drug altogether.

How to ask for a review

Bag your medications and bring them with you to each doctor visit, or list them in the Cigna Passport to Health you received in the mail and show it to your doctor. Don't forget to include vitamins, supplements and over-the-counter medicines. Ask your doctor to check for duplicates, too-high doses, possible interactions and any that are no longer necessary.

Never stop or change your medications without talking to your doctor first. And if you have questions or concerns about your medications, your pharmacist is also a great resource.



MEDICATION QUESTIONS TO ASK

The National Institute on Aging recommends asking your doctor these questions about any new medications you're prescribed:

- What is the name of the medicine and why am I taking it?
- What medical condition does this medicine treat?
- How many times a day should I take it? At what time(s)?
- How much medicine should I take?
- Should I take the medicine with food? Is there anything I should not eat or drink when taking this medicine?
- How long will it take this medicine to work?
- Will this medicine cause problems if I am taking other medicines?
- Is it safe for me to drive while taking this medication?
- What does "as needed" mean?
- When should I stop taking this medicine?
- If I forget to take my medicine, what should I do?
- What side effects can I expect?
- What should I do if I have a problem?

HIGH-RISK MEDICATIONS

Certain drugs and drug interactions can put older adults at higher risk for balance issues and falls. These drugs include some antidepressants and medicines used to treat anxiety, which can cause drowsiness, dizziness and confusion, especially when taken together. It's important that you keep taking your medications as prescribed, but talk to your doctor if you have troubling symptoms.

CRACKING THE CASE

Cigna care manager overcomes big obstacles with simple solutions

Seeing the doctor will always be important. But what happens afterward can be just as critical.

Linda Hassan's job as a Cigna care manager is to follow up with customers who were recently in the hospital or have a high-risk chronic condition to ensure they get the ongoing care they need. She often helps them avoid emergency room visits or readmission to the hospital. A registered nurse with a master's degree in public health, Linda is well suited to handle these cases. But often it's simple communication with customers that helps her break down their health obstacles.

By taking the time to dig below the surface and look beyond the obvious, Linda removes barriers to care and helps her customers find solutions to their health-related problems. Here are a few examples:



Linda Hassan

Magnifying the problem



A Cigna customer with diabetes had spent years carefully tracking and logging her blood sugar numbers. But after an extended hospital stay and a move into a long-term care facility, her blood sugar spiraled out of control.

Linda was perplexed, so she started asking questions.

"I asked her how much insulin she was taking before meals; she had no idea," Linda says. "Also, she was unable to tell me her blood sugar numbers. The customer shared she had difficulty reading, stating, 'Everything is blurry!'

That's when I discovered she had vision problems preventing her from being fully engaged in managing her diabetes."

That was a light bulb moment for Linda.

"I asked if she wanted to go back to writing down her blood sugar levels and self-managing her diabetes, and she agreed," Linda says. "So I suggested asking her family to purchase a magnifying glass as a temporary solution to her vision problems, which empowered her to advocate for herself once again."

Breathing easier



Linda discovered her customer with chronic obstructive pulmonary disease (COPD) hadn't seen her pulmonologist in more than a year. Investigating, she learned the woman had mobility issues

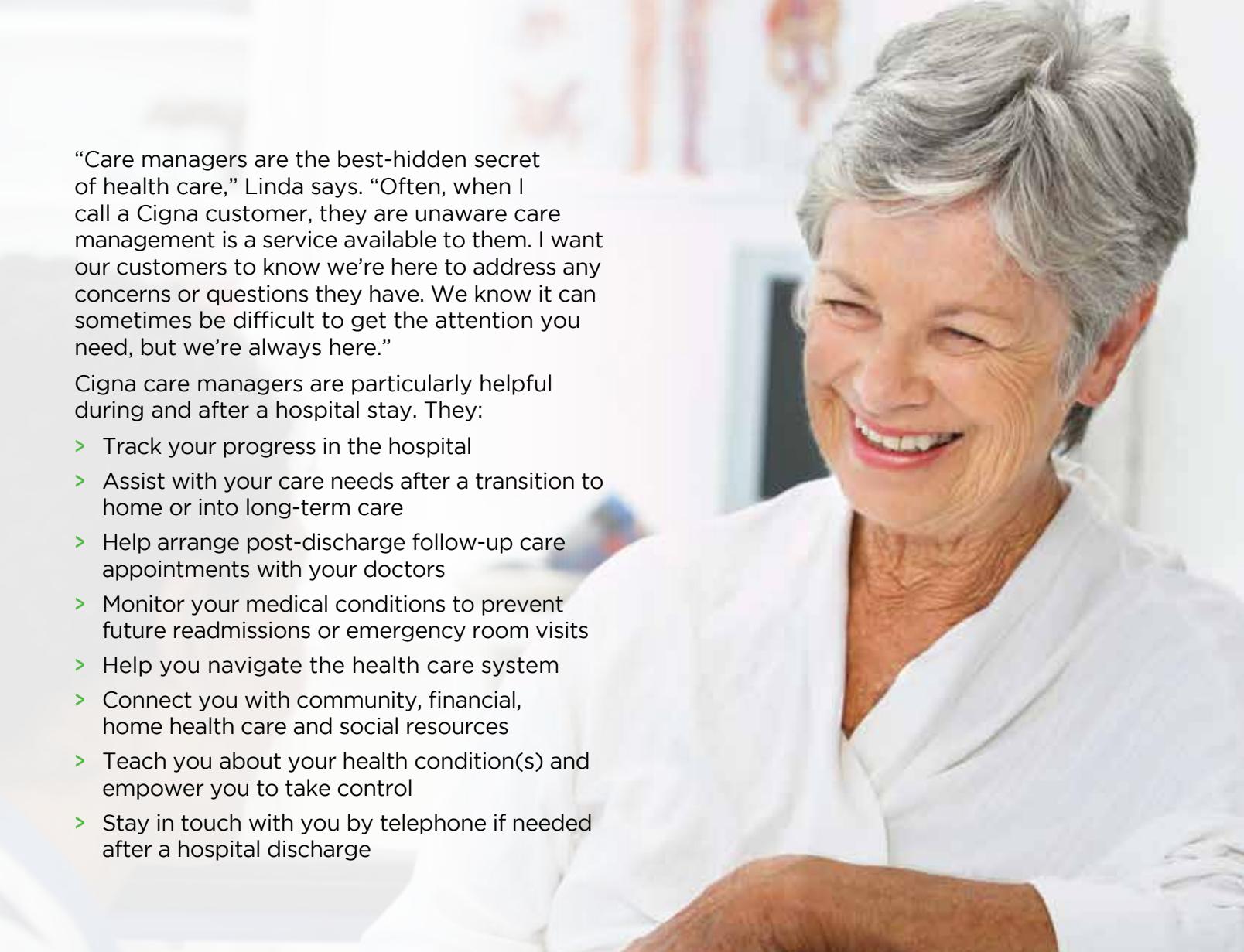
and couldn't make it out of her home to an office visit. Within 48 hours, Linda scheduled a phone consultation for the customer and got her the care she needed.

An affordable solution



Linda had been unable to reach a customer by phone. Not giving up, she learned through a granddaughter that the customer was too short of breath to speak. So Linda arranged for permission for the granddaughter to speak on

her grandmother's behalf. During that process, she learned the customer had enrolled in an expensive out-of-network home health program. Instead, Linda referred her to a comparable Cigna in-network program at a lesser cost.



"Care managers are the best-hidden secret of health care," Linda says. "Often, when I call a Cigna customer, they are unaware care management is a service available to them. I want our customers to know we're here to address any concerns or questions they have. We know it can sometimes be difficult to get the attention you need, but we're always here."

Cigna care managers are particularly helpful during and after a hospital stay. They:

- > Track your progress in the hospital
- > Assist with your care needs after a transition to home or into long-term care
- > Help arrange post-discharge follow-up care appointments with your doctors
- > Monitor your medical conditions to prevent future readmissions or emergency room visits
- > Help you navigate the health care system
- > Connect you with community, financial, home health care and social resources
- > Teach you about your health condition(s) and empower you to take control
- > Stay in touch with you by telephone if needed after a hospital discharge

GET HELP MANAGING CHRONIC CONDITIONS

Cigna offers several no-cost programs to help you:

- > Our **Care Management** program provides highly individualized care for customers with a chronic condition. Our **Complex Care Management** program is for customers who have more than one chronic condition, are seeing multiple doctors or have complex drug regimens and need help coordinating it all.
- > Our **Disease Management** program* is for people with certain chronic conditions, like congestive heart failure. Our staff works closely with your primary care provider, specialists and other health care professionals to make sure you 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, check your Customer Handbook or visit **CignaMedicare.com**, select Medicare Insurance Plans, then choose Medicare Advantage Plans (Part C) and click on Case Management Preventive Care. You can also call Customer Service.

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

WHERE SHOULD I GO?

Your medical care options



You're hurting. This time, taking a pain reliever and lying down isn't enough. Whether you're dealing with fever, stomach pain, a sprained ankle or chest pains, you have to make a decision: *Where do you go for help?*

When the need for medical care arises, you have several options: your primary care provider (PCP), an urgent care center or the emergency room (ER). You also have in-home options, including telehealth and Cigna's 24-Hour Health Information Line.

Deciding which is appropriate can be tough in moments of distress. You have to balance the symptoms and severity of your condition with issues of timing, accessibility and cost. Let's examine the options.

The PCP advantage

Typically, your PCP should be your first choice because you have a relationship with this doctor. Your medical history is there and can be used to pinpoint the problem and steer you away from costly and unnecessary testing and treatment.

But what if your problem needs immediate attention and it's after regular office hours? You need alternatives.

Emergency room

→ the need for speed

Emergency rooms are set up with people and resources to provide life-saving measures fast. A health condition is generally considered an emergency if it causes an immediate threat to life or limb. Chest pain that might indicate a heart issue always requires immediate attention. Severe injuries and burns, problems breathing, kidney stones — these also are ER classics. But many conditions aren't. The Centers for Disease Control and Prevention (CDC) notes that more than half of people treated in the ER in recent years would have been fine with a different health care option. Let's look at those.

A health condition is generally considered an emergency if it causes an immediate threat to life or limb.

Urgent care center

→ another fast care option

Neighborhood urgent care centers have become important after-hour options for concerns that are urgent but not life threatening. They can treat flu, coughs, infections, back pain, vomiting and diarrhea, and minor injuries like sprains. Many also offer diagnostic services like x-rays and ultrasounds.

The CDC found that some minor emergencies that could cost upward of \$1,000 at an ER could cost much less at an urgent care center. Bear in mind, though, that if urgent care staff suspect a more serious problem, you might be sent to the ER.



Telehealth

→ today's version of a house call

When you're sick, just getting out the door can be tough. For minor illnesses, it might also be unnecessary. Your Cigna Medicare Advantage plan now covers telehealth services, provided by MDLIVE.

With telehealth, you can speak with a medical professional by phone, computer or tablet — from wherever you are. The doctor's office is always open because telehealth is a 24/7 option for ailments like allergies, stomach aches, coughs and minor injuries. Your cost is the same as an in-office PCP's visit.

You can register for telehealth in advance so you'll be ready if the need arises. Visit **MDLIVE.com/CignaMedicareAZ** or call MDLIVE at **1-866-301-8658 (TTY 711)**. You'll be asked to give a brief medical history.

24-Hour Health Information Line

→ when you need help deciding

If you have questions — about a health concern, symptoms you're experiencing, medication, where to get care or even whether you need to seek care — the Cigna 24-Hour Health Information Line is available seven days a week, at no additional cost to you. Simply call **1-800-356-0665 (TTY 711)**.

Always call 911 if you experience a medical emergency. Telehealth services and the 24-Hour Health Information Line are available for non-life-threatening conditions only. The 24-Hour Health Information Line cannot assist with customer service questions or issues.

Concerned about COVID-19 symptoms?

Coronavirus (COVID-19) symptoms can be similar to those of seasonal flu with fever, body aches and fatigue. If you're also experiencing lower respiratory symptoms, such as a dry cough and shortness of breath, contact your PCP to see if you should be tested for COVID-19. If you have severe shortness of breath or chest pain, call 911 right away.

FRESH BEGINNINGS

The pick of the crop

With warmer temperatures comes an abundance of fresh fruits and vegetables to use in delicious recipes. Whether you're shopping at your grocery store produce section, local farmer's market or a nearby produce stand, summer months are a great time to sharpen your produce-choosing skills.

Recognize ripe

Here are a few guidelines:

PRODUCE	IT'S RIPE IF IT HAS:
Watermelon	<ul style="list-style-type: none">A hollow sound when thumped and feels heavy when liftedA cream- or yellow-colored patch where it's laid on the ground, also called a field spot — if the spot is white, it's not ripeScarring/webbing on the surface, which can be caused by bee stings and signals a sweet inside
Pineapple	<ul style="list-style-type: none">A firm, not mushy, feel, with a sweet-smelling base (if it's overripe, it will smell like vinegar)A consistent golden color from top to bottomA leaf that comes out easily when plucked from the center
Cantaloupe	<ul style="list-style-type: none">A heavy feel and yields slightly to the touchA bottom (opposite the stalk end, called the blossom end) with a floral, fresh smellAn all-over creamy beige rind — green or greenish-grey means it's not ripe
Strawberries	<ul style="list-style-type: none">A noticeably sweet smell and red through and through (if they're white or slightly greenish at the top, they're not ripe)Leaves that are dark green and healthy
Corn on the cob	<ul style="list-style-type: none">A firm, unblemished, bright-green huskTassels that are brown and sticky to the touch
Tomato	<ul style="list-style-type: none">A glossy, slightly shiny surface that gives slightly to the touch, but doesn't feel mushyUniform color on all sides
Avocado	<ul style="list-style-type: none">A dark green skin that yields to firm, gentle pressureA gold-colored stem end; if it's green, it's not ripe; if it's dark brown, it's overripe (if stem is in place, remove to check color)
Asparagus	<ul style="list-style-type: none">Tightly closed buds and straight stalksA rich green color

Sources: U.S. Food and Drug Administration; American Heart Association; TasteofHome.com

Maximize freshness

After you've taken time to pick the ripest produce, take steps to keep them fresh:

- Stand herbs like parsley and cilantro in a glass jar with a couple of inches of water. Cover with a plastic bag, secure with a rubber band and refrigerate. Change the water every couple of days. Store asparagus the same way and it can last up to 10 days.
- Keep potatoes in a cool, dark place, like a pantry or cellar. Avoid refrigeration, which can convert the starch in potatoes to sugar.
- Store onions in the fridge or at room temperature but never with potatoes. They give off a gas that can reduce potato shelf life.
- Wrap broccoli in plastic and store in the refrigerator.
- Apples will keep on the counter for up to a week, but you can dramatically extend their shelf life by refrigerating.
- Wrap celery in foil (not plastic) and store in the refrigerator crisper drawer.
- Store fresh mushrooms in a paper bag in the fridge. Plastic bags can cause them to mildew.
- Leave bananas attached to each other and wrap the stems ends in plastic to slow ripening.



How long they can last

The list below shows approximately how long you can expect fruits and veggies to stay fresh:

Apples	4-8 weeks in the fridge
Avocado	4-7 days at room temperature
Bananas	2-5 days at room temperature
Blueberries	1-2 weeks in the fridge
Broccoli	7-14 days in the fridge
Carrots	3-4 weeks in the fridge
Cucumbers	1 week in the fridge
Garlic	3-6 months at room temperature
Lemons	3-4 weeks in the fridge
Lettuce (romaine)	7-10 days in the fridge
Mushrooms (whole)	7-10 days in the fridge
Onions	2-3 months at room temperature
Oranges	3-4 weeks in the fridge
Peaches	1-3 days at room temperature
Potatoes	3-5 weeks in the pantry
Strawberries	3-7 days in the fridge
Tomatoes	1 week at room temperature
Watermelon	7-10 days at room temperature
Zucchini	4-5 days in the fridge

Want to learn more?

Visit the U.S. Department of Agriculture's website at
www.NAL.USDA.gov/fnic/fruits-veggies
for nutrition information, recipes and tips for growing your own fruits and vegetables.



FRESH FRUITS AND VEGGIES

Can you spot your favorite fruits and vegetables in the list below? Search up, down, forward, backward and diagonally to find these hidden words:

Apple
Apricot
Asparagus
Avocado
Banana
Bell pepper
Blackberries
Blueberries
Brussels sprouts
Cabbage

Cantaloupe
Carrot
Cauliflower
Cherries
Corn
Eggplant
Fennel
Grapes
Lemon
Lettuce

Lime
Mango
Mushroom
Okra
Onions
Orange
Peach
Pear
Pineapple
Radish

Spinach
Strawberries
Squash
Tomato
Watermelon
Zucchini

Puzzled? The solution is on page 17.



YOUR SUMMERTIME TA-DA! LIST

Our summertime social calendars might look different this year. But while we may not be mingling in large crowds, there are still ways to connect with each other — and ourselves.

Be proactively social.

Don't wait for others to reach out to you. Make it a point to call at least one person every day to check in. Use online video options to interact face-to-face with friends and family. Join or start an online book club. Write a letter to someone you haven't heard from in a while.

Learn something new.

Take an online class; many are free. Watch a documentary. Join an online tour of a museum. Study up on a topic you've always been curious about.

Refocus on family and friends.

Sort through old photos and put a family album together. Use a video app to schedule a virtual dinner party. Set up telephone storytelling sessions with your grandkids. Share memories from your childhood.

Get some air.

Check guidelines in your area to learn about any outdoor restrictions. If allowed, ride your bicycle on designated bike paths in your area. Start a garden and grow your own vegetables. Get the grill going and eat outside. You might even have a lunchtime picnic on your own lawn. Don't forget to bring the Frisbee ... and the sunscreen!

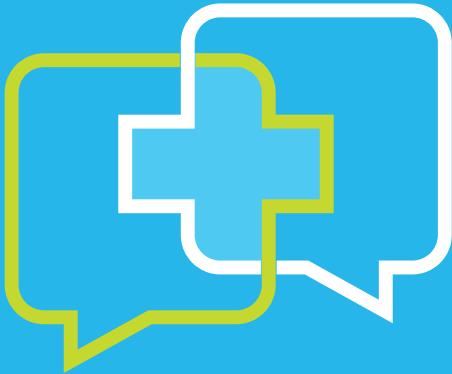
Improve your mood with food.

Being in control in the kitchen is a great way to distract from life's stressors. Cutting, kneading, chopping, grinding and sautéing can even be calming. Check out pages 12 and 13 for information about how to choose and store fruits and vegetables. And don't forget to give the gazpacho recipe on the back cover a try.



DID YOU KNOW?

If your Cigna Medicare Advantage plan includes an over-the-counter (OTC) allowance, you can use it to purchase summer safety-related items, like sunscreen and insect repellent. Check your Evidence of Coverage or Customer Handbook to see if this benefit is included in your plan and instructions on how to use your allowance.



ASK THE DOC



Dr. Laurie Greenberg

Cigna Senior Medical Director

As a result of the Coronavirus (COVID-19) outbreak, many people have been staying close to home for their own well-being and to protect the health of others. If you're accustomed to being out and about, this can be a challenge for both your physical and mental health.

Cigna Senior Medical Director Dr. Laurie Greenberg answers some questions about how to keep yourself healthy when staying home is the best option.

How can I get my prescriptions if I don't want to go to the pharmacy?

Call your doctor and ask for a 90-day prescription to reduce how often you need to go to the pharmacy. To eliminate trips completely, consider switching to home delivery. The Express Scripts PharmacySM is the preferred home delivery pharmacy* for many Cigna customers. To get started, call Express Scripts at **1-877-860-0982 (TTY 711)**, Monday - Friday, 7 a.m. - 11 p.m. CST, visit **Express-Scripts.com**, call Cigna Customer Service or check your Customer Handbook.

What can I do to keep my mind and body active?

There are lots of resources online to keep your brain engaged. Watch free videos on just about any topic you can think of. Subscribe to a streaming service for access to documentaries and movies. Many libraries offer free e-books.

If getting outdoors isn't an option, online video workouts abound, ranging from yoga and tai chi to aerobics. Because so many people are now spending more time at home, vendors are stepping up to offer discounted and even free online exercise and learning services.

* Other pharmacies are available in our network. Preferred pharmacies are not available in all plans. For a complete list, visit [CignaMedicare.com](#). Express Scripts may also contract with other Medicare Advantage plans. Express Scripts Pharmacy is a trademark of Express Scripts Strategic Development, Inc.

What if I need medical help?

Generally, your primary care provider's office should be the first place you call. He or she can guide you on how to seek care. Some providers offer telemedicine services, which allows you to be seen without leaving home. See the article on page 10 for details on where to go for care.

How can I stay informed without becoming overwhelmed?

Information overload is a common source of anxiety. Limit news and social media to one or two short sessions a day to keep your stress levels down. And choose your sources wisely. Stick to government websites, like the Centers for Disease Control and Prevention (CDC) and your state health department. Avoid tabloid-style reporting; instead, look for news outlets that deliver facts, not opinions.

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.



FEELING ANXIOUS OR DEPRESSED?

We can help

The Coronavirus (COVID-19) pandemic has caused a great deal of uncertainty. For many, it has heightened feelings of worry and despair. If you're experiencing any of the following, it may be time to reach out for help:

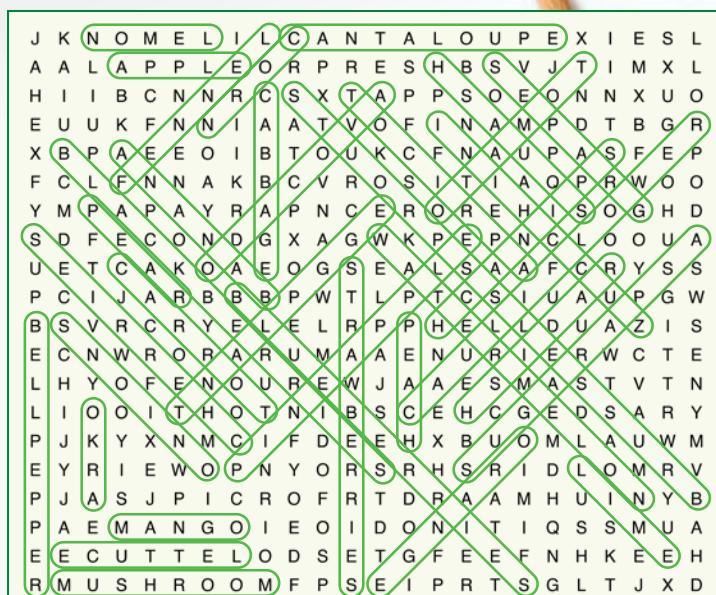
- > Extreme fear and worry about your own health and the health of your loved ones
 - > Feelings of hopelessness and despair
 - > Changes in sleep or eating patterns
 - > Difficulty concentrating
 - > Worsening of chronic health problems
 - > Increased use of alcohol, tobacco or other drugs

Cigna is offering a support line to provide assistance at no extra cost. To speak to a behavioral health expert, call **1-800-866-6534 (TTY 711)**, 24 hours a day, 7 days a week.

DID YOU KNOW?

Your plan's Evidence of Coverage (EOC) contains lots of important benefits-related information. This includes your rights and responsibilities as a Cigna customer; any potential network, service or benefit restrictions; and pharmacy management procedures. You can view and download your EOC online at **CignaMedicare.com/QuickStart** by clicking on "Evidence of Coverage" under the Quick Links, or call Customer Service to request a printed copy.

Puzzle solution from page 14





Notice of Nondiscrimination: Discrimination is Against the Law

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

Cigna:

- 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), October 1 – March 31, 7 days a week 8 a.m. to 8 p.m., local time. From April 1 – September 30, Monday – Friday, 8 a.m. to 8 p.m. local time (a voice-mail system is available on weekends and holidays).

If you believe that Cigna 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
Attn: 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. to 8 p.m., 7 days a week (hours apply Monday – Friday, April 1 – 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. a 8 p.m., 7 días de la semana (horario se aplica de lunes - viernes, del 1 de abril – 30 de septiembre). Cigna is contracted with Medicare for PDP plans, HMO and PPO plans in select states, and with select State Medicaid programs. Enrollment in Cigna depends on contract renewal. © 2020 Cigna

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)。

Tiếng Việt (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 Kreyol Ayisyen, gen sevis ed 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 - 1-800-627-7534 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية متوفّرة لك بالمجان. اتصل برقم (رقم هاتف الصم والبكم 711).

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-627-7534** (телефон: 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 - 1-800-627-7534 توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد با (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 yániłti’go Diné Bizaad, saad bee áká’ánida’áwo’déé’, t’áá jiik’eh, éí ná hóló, koji’ hódiilnih **1-800-627-7534** (TTY 711).

Gujarati – સુચના: જો તમે ગુજરાતી બોલતા હો, તો નનશુ ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલ ધ છે. ફોન કરો **1-800-627-7534** (TTY: 711).

Urdu خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال (711 :TTY) **1-800-627-7534**



PO Box 20002
Nashville, TN 37202

Health and wellness or
prevention information

HEALTHY RECIPE

Gazpacho

This classic chilled tomato soup is chock-full of garden-fresh vegetables and is cholesterol free.

DIRECTIONS

Put 2 cups of tomato juice and all other ingredients — except diced tomato, chives and lemon wedges — in a blender. Puree. Slowly add the remaining 2 cups of tomato juice to pureed mixture. Add diced tomato. Chill. Serve icy cold in individual bowls garnished with chives and lemon wedges.

Makes six 1-cup servings

Per serving: 87 calories; 5g total fat;
0g saturated fat; 0mg cholesterol;
593mg sodium

Recipe is from the National Heart, Lung, and Blood Institute's Stay Young at Heart recipe collection at HealthyEating.NHLBI.NIH.gov



INGREDIENTS

4 cups low-sodium tomato juice, divided
½ medium onion, peeled, coarsely chopped
1 small green pepper, cored, seeded, coarsely chopped
1 small cucumber, peeled, seeded, coarsely chopped
½ teaspoon Worcestershire sauce
1 clove garlic, minced
1 drop hot pepper sauce
⅛ teaspoon cayenne pepper
¼ teaspoon ground black pepper
2 tablespoon olive oil
1 large tomato, finely diced
2 tablespoons minced chives or scallion tops
1 lemon, cut into 6 wedges

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CIGNA CUSTOMER SERVICE

1-800-627-7534 (TTY 711)

October 1 – March 31:
7 days a week, 8 a.m. – 8 p.m.

April 1 – September 30:
Monday – Friday, 8 a.m. – 8 p.m.

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



Together, all the way.®