

MORE FROM LIFE[®]

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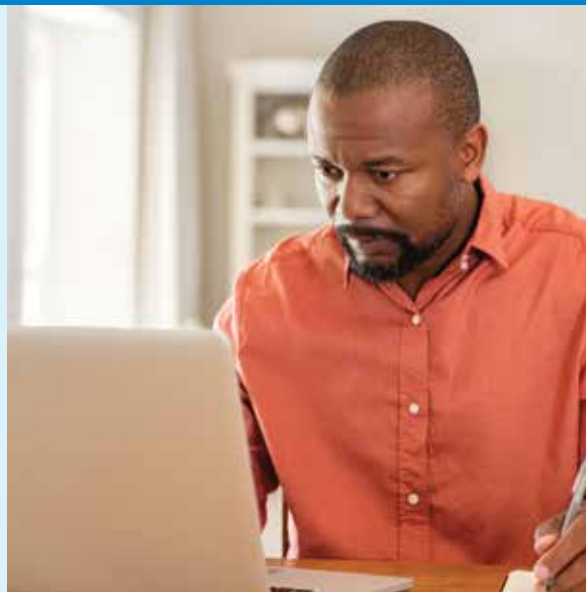
Together, all the way.®

Giving you easy access to important plan information

Did you know you can view your 2021 Cigna plan documents online? Starting October 1, visit **CignaMedicare.com/resources** for access to these important materials:

- > Annual Notice of Change (ANOC), which notes any changes in coverage, costs or service areas
- > Evidence of Coverage (EOC), which provides details about what your plan covers and how much you pay
- > List of covered drugs, also called a formulary
- > Provider and pharmacy directories, and more

As always, if you have questions about your Cigna plan, call Customer Service.



FROM OUR PRESIDENT



Dear Cigna friends,

We're here to make sure you have great benefits and coverage to help you get and stay healthy, strong and independent. We're also here to provide

expertise and guidance, and ensure you have access to the most accurate medical information available.

That's never been more important than now, as we continue to weather the ever-changing COVID-19 storm together. For continually updated, reliable information, check out our online Coronavirus (COVID-19) Resource Center at **Cigna.com/coronavirus**. See this issue's Ask the Doc on page 16 for more information about the site.

On a different note, we're nearing Medicare's Annual Enrollment Period (AEP), which runs from October 15 through December 7. I encourage you to take a few minutes and review your Cigna plan materials. For easy access, we'll put important plan documents in one place at **CignaMedicare.com/resources** starting October 1. If you're happy with your current Cigna plan, no action is required — you'll be automatically re-enrolled for 2021.

I wish you a happy holiday season filled with joy, peace and, most of all, good health. See you next issue!

Sincerely,

Brian Evanko
President, Government Business



THE POWER OF COMMUNITY

Cigna employees are putting their passions and compassion to work in our communities. We're proud to share one of these stories below.

BRINGING SMILES TO SENIORS

"There's power in a kind word. Power in a gesture that says that you matter and someone is thinking about you."

This quote from Cigna Marketing Managing Director Bridget Harper describes the motivation behind Cigna's involvement in the Bring Smiles to Seniors program, where employees made or decorated greeting cards and sent them to residents of senior care communities.

Bridget helped promote the effort at Cigna and recognized it as an opportunity to bring happiness to seniors while supporting Cigna's work to eliminate loneliness in the U.S.

Together with their families and friends, Cigna employees created and sent more than 7,000 cards.

Learn more about the Bring Smiles to Seniors program at **bringsmilestoseniors.com**.



THE NEXT CHAPTER

Age-related planning for good health

Our series on aging has explored ways you can plan today to ensure a healthier tomorrow. In this issue, we discuss what aging does to our bodies, how nutritional needs change and more. Keep reading to see what may lie ahead — and what you can do *now* to stay strong and independent later.

CHANGING BODIES

Actress Bette Davis summed up the aging process perfectly when she said, “Getting old isn’t for sissies!” Physical changes like loss of bone density, decreased muscle mass and slower metabolism can take a toll. But there are ways to keep these changes in check.



Heart and blood vessels

WHAT CHANGES

Blood vessels and arteries can stiffen over time, making your heart work harder to pump blood. This increases your risk for high blood pressure and other heart-related problems.

WHAT YOU CAN DO

- > Eat a diet low in saturated fats and cholesterol.
- > Exercise 30 minutes a day, at least five days a week.
- > Have your blood pressure checked at least once a year or as often as your doctor recommends.
- > Get a cholesterol check every five years if readings are normal; otherwise, talk to your doctor about frequency.



Bones and joints

WHAT CHANGES

Bones can become less dense and weaker because our bodies absorb less calcium and vitamin D as we age. This puts you at higher risk for falls and fractures.

WHAT YOU CAN DO

- > Get enough calcium and vitamin D in your diet (see nutrition-related section on page 6).
- > Do weight-bearing exercises, like dancing, walking and stair climbing.
- > Maintain a healthy weight to relieve stress on joints.
- > Eat foods rich in omega-3 fatty acids — like salmon, walnuts, Brussels sprouts and avocado — to reduce joint inflammation.



Eyes

WHAT CHANGES

Age-related changes in your eyes can make it harder to see close-up objects and in dim light. These changes can also impair depth perception.

WHAT YOU CAN DO

- > Use a brighter light for reading.
- > Get regular eye exams.
- > If you have diabetes, get a dilated retinal eye (DRE) exam every year.
- > Talk to your doctor if you have any changes in vision.



Muscle mass

WHAT CHANGES

Aging reduces muscle mass and strength — but only by about 15%. Loss beyond that is largely due to lack of physical activity.

WHAT YOU CAN DO

- > Build or maintain muscle tone by lifting light weights (soup cans work well) and using elastic resistance bands.
- > Work all major muscle groups: legs, hips, back, abdomen, chest, shoulders and arms.
- > Get enough protein in your diet.

CHANGING NUTRITIONAL NEEDS

The aging process affects how your body absorbs nutrients. For example, hormone changes can cause you to lose calcium through the kidneys, resulting in low levels. Always talk to your doctor before starting an exercise program or new eating plan.



Calorie requirements

WHAT CHANGES

Metabolism slows with age, which can cause unwanted weight gain. By age 75, body fat typically doubles compared to earlier adulthood, and that can lead to heart disease, diabetes and other chronic conditions.

WHAT YOU CAN DO

- > Increase physical activity to burn more calories.
- > Eat nutrient-rich foods, such as fruits, vegetables, whole grains, fish, nuts, beans, low-fat dairy and lean meats.
- > Use healthy fats for cooking, like olive oil and avocado oil.
- > Practice portion control.



Fluids and hydration

WHAT CHANGES

The sensation of thirst decreases with age, which can lead to loss of vital body fluids.

WHAT YOU CAN DO

- > Drink 48-64 ounces of fluid per day — preferably water.
- > Set an alarm or download an app to remind yourself to drink water throughout the day.
- > In addition to water, choose fluids that are hydrating, like decaffeinated beverages, fruit juices (in moderation), and nonfat or low-fat milk.
- > Eat hydrating foods, like cucumbers, grapes and watermelon.



Calcium and vitamin D levels

WHAT CHANGES

Your body absorbs less calcium from food as you age. Vitamin D levels, which help your body use calcium, also decrease. That can make bones less dense and put you at risk for osteoporosis.

WHAT YOU CAN DO

- > Eat calcium-rich foods, such as broccoli, salmon and dairy.
- > Spend 15 minutes in the sun without sunscreen for a daily dose of vitamin D. (If you're in the sun longer, make sure you use sunscreen.)
- > Ask your doctor if you need to take a vitamin D supplement.



Changes in taste and appetite

WHAT CHANGES

Many things can cause appetite loss, including depression and dementia. And taste buds decrease with age, which makes food less appealing. These issues can affect whether you're getting the right number of calories and proper nutrition.

WHAT YOU CAN DO

- > Talk to your doctor about possible causes of appetite loss, including your medications.
- > Chew sugarless gum to activate salivary glands and improve taste sensation.
- > Add flavor to food with herbs, spices, marinades and sauces.
- > Eat several small meals throughout the day.

CHANGING HEALTH STATUS

A rapidly aging U.S. population means a related rise in chronic conditions; for example, the number of Americans with diabetes is expected to increase from 30 million today to 46 million by 2030, and most of these new cases will be older adults.



Risk for chronic conditions

WHAT CHANGES

Nearly 80% of older adults have at least two chronic conditions. Two-thirds of all U.S. deaths annually are caused by four conditions: heart disease, cancer, stroke and diabetes.

WHAT YOU CAN DO

- > See your primary care provider (PCP) for your yearly 360 Exam (Wellness Exam).
- > Schedule any age-appropriate preventive screenings your PCP recommends.
- > Learn about your family history and take preventive action; for example, if you're at genetic risk for heart disease, keep blood pressure and cholesterol numbers in check and stay at a healthy weight.



Fall risk

WHAT CHANGES

Many factors contribute to falls in older adults, including lower-body weakness, dizziness and balance issues, medications, changes in vision and hearing, poor footwear, and home hazards.

WHAT YOU CAN DO

- > Make your home safer by clearing clutter and other fall hazards.
- > Incorporate balance and flexibility exercises into your fitness routine, like yoga and tai chi.
- > Talk to your doctor if you feel dizzy or unsteady, or at risk for falling for any reason.
- > See the article on page 14 to create a custom fall prevention plan.



Dementia risk

WHAT CHANGES

Some risk factors can't be changed, like age and genetics. Others can, such as heart health (which impacts brain health), medication side effects, poor nutrition and problems absorbing certain vitamins.

WHAT YOU CAN DO

- > Choose heart-healthy foods: fresh fruits, vegetables, legumes, nuts and whole grains.
- > Get aerobic exercise, which increases blood and oxygen flow to the brain; walk, swim or jog at least 150 minutes a week.
- > Stop smoking; it robs your brain of oxygen.



INCENTIVE PROGRAM DEADLINE IS EXTENDED

Earn a \$50 gift card for completing certain health activities by December 31, 2020. Incentives are based on your health needs and Cigna plan. Call Customer Service, or visit **[CignaMedicare.com/incentives](https://www.cigna.com/medicare/incentives)** and register to learn more.



HOME FOR THE HOLIDAYS

For many, there's not a more sincere wish than to put COVID-19 behind us. But because experts say the virus will likely be with us for the holidays, we may need to get creative to keep the season meaningful.

Many Americans are planning alternative holiday festivities this year — either not traveling or scheduling a smaller family gathering. While different, this break from tradition does come with benefits. Those who stay home can say goodbye to long drives in heavy traffic and pocket savings on gas and airline tickets.

Loved ones who are separated don't have to be apart. Spending quality time is just a few clicks away. Through video conferencing, we can still join family for Thanksgiving dinner, admire the neighbor's over-the-top outdoor lighting display and watch Rudolph, the Grinch or *A Charlie Brown Christmas* together.

Holiday cooking can include menus that don't have to please as many people. Gift giving can be less complicated. We can exchange more homemade and handmade gifts (made by us or a local artisan), or write a heartfelt letter that could become someone's treasured keepsake.

Simpler still? Instead of buying presents for adults, donate to a charity in their names. There's no shortage of important causes.

If you do get together

For the sake of safety, keep it small, and ask guests to practice physical distancing while there. For further safety, they can bring their own food. If family can't visit, consider inviting a trusted neighbor, friend or colleague instead.

Another option is to get outdoors. A hike in the fresh air or a gathering around a bonfire can be satisfying alternatives to long hours cooped up inside.

THE CASE FOR VACCINES

Seasonal shots should still be a priority

The dangers of seasonal flu and pneumonia may have faded into the background as the world focuses on COVID-19. While vaccinating for flu and pneumonia won't protect against COVID-19, health officials say the pandemic makes getting your shots more important than ever. Here's why:

The risk remains

Even though COVID-19 continues to dominate the headlines, flu and pneumonia are still dangerous illnesses — especially for older people and those with chronic conditions, such as heart, lung and kidney disease.

Timing is important

The time to get your vaccinations is before flu season kicks in. That's because it takes a couple of weeks for antibodies to develop in your body. The best time to get your shot is before the end of October. However, it's never too late.

Think every year

You need a flu shot every year to be protected. Why? In the months leading up to flu season, health officials work hard to match the flu vaccine to the ever-changing flu strains in circulation. The closer the vaccine matches the strain, the more a shot will reduce your risk for coming down with the flu.

Don't overlook pneumonia

The flu can lead to pneumonia in some people. But other viruses and bacteria can also cause pneumonia. There are two shots that guard against pneumonia and other serious infections like meningitis: PCV13 and PPSV23. Adults age 65 and older are advised to have both, typically at least one year apart. If you haven't had your shots or can't remember if you have, talk to your doctor.

The greater good

It's common knowledge that flu and pneumonia shots can help keep you and your loved ones healthy. But there's even more at stake. A well-vaccinated public will keep more people out of the hospital and free up medical resources that might be needed for future COVID-19 cases.

Source: Centers for Disease Control and Prevention

Your flu shot is available at no additional cost to you. Your Cigna Medicare Advantage plan covers the cost of the shot once a year. You can get a shot at your doctor's office, an urgent care center or local pharmacy.



RIGHT PLACE, RIGHT TIME, RIGHT KNOWLEDGE

Cigna pharmacist calls at critical moment



Even over the phone, the panic in the customer's voice came through loud and clear. Cigna pharmacist Tricia Thai had called to check in with Bob*, a customer who was recently discharged from the hospital.

"He said his heart rate had been elevated that morning," Tricia says. "He'd recently had valve replacement and bypass surgery, so he was very concerned about his heart rate — and rightly so."

As part of Cigna's post-discharge program, a pharmacist may check in with a customer to review any medication changes that may have occurred during the hospital visit and to make sure any new instructions are clear. This call also allows the pharmacist to check for potential drug therapy problems, such as drug interactions or adverse side effects, and find ways the customer can save on drug costs.

In a case where good timing met urgent need, Tricia had called Bob to discuss his medicines at just the right moment. She asked him to take his heart rate and blood pressure, and he reported that only his heart rate was high. She knew he

took a medication to help lower both, so when she heard the answer to her next question, she knew there was a real problem.

"I asked if he took his heart medicine that morning," Tricia says. "When he said he did, that was alarming to me. He had taken his medication but his heart rate was still high, so that was abnormal."

Bob was becoming increasingly distressed and began pacing. Tricia knew that could make the situation worse.

"I wanted to create a calm environment, so I asked him to sit down and take deep breaths to get his heart rate down," she says. "I continued to have him check it. When it still didn't go down, I advised him to seek immediate medical attention."

“As a company, Cigna’s advantage is the genuine concern we all have for the well-being of our customers.”

Tricia Thai
Cigna Clinical Pharmacist



Bob took Tricia’s advice and was taken to the emergency room, where he was diagnosed with atrial fibrillation, an irregular, rapid heartbeat that can cause heart failure or a stroke if left untreated. He was re-admitted to the hospital for several days.

After Bob was released from the hospital a second time, he sent Cigna a message expressing appreciation for Tricia’s assistance.

“I’m thankful I was able to get in touch with Bob that day to review his medications and recognize this emergency,” says Tricia. “We’re always trying to go the extra mile for our customers. And when we do have an impact, it encourages us to continue providing excellent care to meet our customers’ needs and more.”

* Name changed to protect patient privacy

WE’RE COMMITTED TO QUALITY

At Cigna, we take our commitment to quality very seriously. In fact, here are three examples of measures we take to help us achieve our primary goal of keeping you healthy:

- > Our post-discharge program featured in Bob’s story helps patients transition from hospital to home safely.
- > Our coordinated care approach works to ensure all your doctors are communicating with each other about your care.
- > Every year, we survey our providers to learn how we can improve the quality of care you receive. We then use those survey results to make improvements to our processes, programs and services.

GET TECH SAVVY

More people than ever are turning to online technology for work, shopping, learning, health care and emotional connection. Below are a few tips to help guide your online experience.



Telehealth

Telehealth visits (also called virtual visits) have benefits even when physical distancing isn't required. Sure, avoiding a waiting room reduces the potential spread of germs. But not having to travel to the doctor also saves time, money and stress.

If you're ready to give it a try, start with your doctor's office to see if they offer telehealth visits. Many practices do. But if not, you have another option. Your Cigna Medicare Advantage plan covers telehealth services through MDLIVE's board-certified doctors. The cost is the same as an in-office PCP visit. You can register now so you'll be ready if the need arises. Simply visit **MDLIVE.com/CignaMedicare** or call **1-866-918-7836 (TTY 711)**.

Once your telehealth visit is scheduled — either with your doctor or through MDLIVE — follow these tips to help you to proceed with confidence.

In advance

At least a few days before your visit:

- > Make sure your device has video capability and you know how to turn it on. Not sure? A friend, family member or even an online search can help.
- > Review any instructions provided by your telehealth doctor to prepare for your visit. For example, do you need to download any special apps?
- > If you have a chronic condition like diabetes or sleep apnea, you may already use an app to monitor your progress. If so, be sure to upload any reports to your telehealth doctor.
- > Prepare a list of questions you want to ask your doctor, a list of medicines you take and any that need refilling.

When it's time

Just before your virtual visit is scheduled to start:

- > Make sure your device is fully charged or plugged in.
- > Check your lighting and secure your device so the camera is steady.
- > Do a sound check. Turn off noisy fans, appliances and other distractions. If others are around, ask them to move to another room.
- > Make sure you're comfortably seated and wearing loose clothing. Even though your doctor can't listen to your heart or check your pulse, he or she may ask you to move or show something on your body.



Online learning

Online learning options are endless, and in many ways, older adults have an advantage. At some state schools, you can audit classes at low or no cost, and many colleges are expanding their online class offerings. Check with your local Area Agency on Aging about colleges that offer special programs.

Don't discount the seemingly endless free options on YouTube. Just search for a topic of interest and you're likely to find a tutorial. Want to learn how to watercolor? Build a website? Make fluffy pancakes? Tie a bowtie? It's in there.



Be cybersafe

You want to stay safe as you spend more time online. Unfortunately, some websites are set up to mislead you or even secretly steal your private information. How can you recognize these sites? Here are a few online safety basics to keep in mind:

- > Check for a green padlock icon symbol on the left side of the address bar, which means the site is secure.
- > Look for trust marks and security seals, such as Google Trusted Store, Norton Secured or BBB Accredited Business.
- > Make sure there's an About page that details who a company is. And check contact information — legitimate businesses will provide a mailing address and phone number.
- > Pay attention to a site's spelling and grammar. If it's poor, it could signal a less-than-professional site.

For more tips on staying safe online, visit the U.S. Department of Homeland Security's website at www.us-cert.cisa.gov/ncas/tips.

A more personalized health care experience is coming soon! At **myCigna.com**, you'll be able to see claims and coverage information, refill prescriptions, and more. Stay tuned — we'll send you details in the mail about how to register.

FALL PREVENTION GETS PERSONAL

Create a custom stay-on-your-feet plan



What do you worry about most as you get older? That question was asked in a 2019 survey of older adults by the National Council on Aging (NCOA). More than half answered this: losing their independence.

Falls, which are the leading cause of fatal and non-fatal injuries in seniors, can pose a significant threat to that independence. And physical changes that occur as we get older can put us at much higher risk of falling — things like loss of muscle tone, slower reflexes, medical conditions and vision problems.

That's not all. Environmental issues — such as poor lighting, lack of handrails and disorganized belongings — can also increase your risk.

The fact is your risk of falling is very specific to you, your health and your home. Consider creating a personal fall prevention action plan. Here's how:

Talk to your doctor and take steps to improve fitness:

- > Your yearly 360 Exam (Wellness Exam) is a great time to talk to your doctor about a personal fall risk plan. Mention any symptoms you might have that could contribute to a fall, such as eyesight problems or dizziness.
- > Improve your balance, strength, flexibility and endurance through physical activity. For tips on fitting exercise into your daily life, visit the NCOA website at www.nia.nih.gov/health/exercise-physical-activity.

Make a list of your personal risk factors. Look around your home:

- > Are there area rugs or clutter you could trip over?
- > Is your pathway to the bathroom well lit for middle-of-the-night visits?
- > Do all stairs have railings? Do they have slip-proof treads?
- > Are there grab bars in your bathroom?

Consider your health, too:

- > Do you get dizzy or have balance problems?
- > Is your vision getting worse?
- > Have you lost muscle tone?
- > Do you have trouble grasping items?

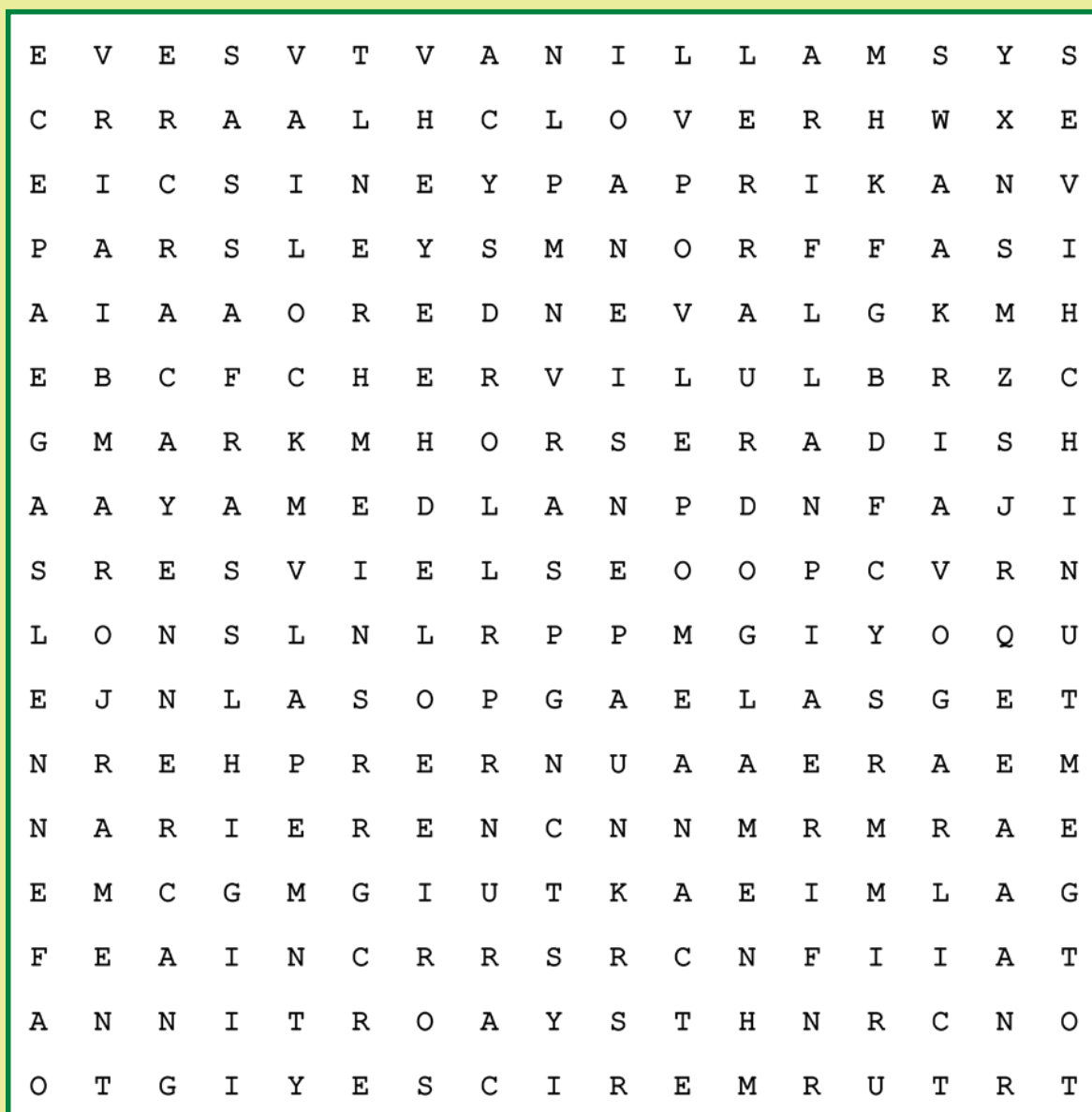
Order your list from easiest to hardest to fix:

- > Ask your doctor for help if you're experiencing physical changes and think they might be related to medication side effects.
- > Make any home modifications you can do yourself first.
- > For complicated jobs, enlist help from a friend, family member or professional.



HERBS AND SPICES

Cut back on salt, sugar and added fat; instead, flavor your food with herbs and spices. Search up, down, forward, backward and diagonally to find these hidden words:



Allspice
 Basil
 Cayenne
 Chervil
 Chives
 Cilantro
 Cinnamon
 Clove
 Curry
 Dill
 Fennel
 Fenugreek
 Garlic
 Ginger
 Horseradish
 Lavender
 Marjoram
 Mint
 Nutmeg
 Oregano
 Paprika
 Parsley
 Peppermint
 Rosemary
 Saffron
 Sage
 Sassafras
 Spearmint
 Tarragon
 Thyme
 Turmeric
 Vanilla

Puzzled? The solution is on page 17.





ASK THE DOC



Dr. Laurie Greenberg

Cigna Senior Medical Director

What we know about COVID-19 changes almost daily. While this new information is helpful to researchers working to manage the virus, it can be confusing for the average person just trying to care for their health. Conditions you had before COVID-19 still need to be treated, and safeguarding your mental health is vital in these difficult times.

Cigna Senior Medical Director Dr. Laurie Greenberg examines some more common questions and offers resources for getting the help you need.

Is it safe to visit my doctor? Will I take resources away from someone who needs them more?

Don't delay getting the care you need out of fear of catching COVID-19 or concern about overburdening the health care system.

Talk to your doctor's office about whether a telehealth appointment is available and appropriate for your needs. (See page 12 for tips on how to have a successful telehealth visit.) If your doctor feels you require a face-to-face appointment, ask about office safety procedures. Then, during your visit, take steps proven to slow transmission: wear a mask and practice physical distancing. Use hand sanitizer when your visit is over, and wash your hands with soap for at least 20 seconds when you return home.

There's conflicting information about drugs to prevent and combat COVID-19. What should I believe?

There's not yet an FDA-approved vaccine to prevent getting the virus. And while there have been some promising breakthroughs on treatment for severe COVID-19 cases, they're not approved for widespread use. This can be confusing, so remember that your doctor is your best source of information. Important note: Don't take any drugs you hear about in the news without talking to your doctor first.

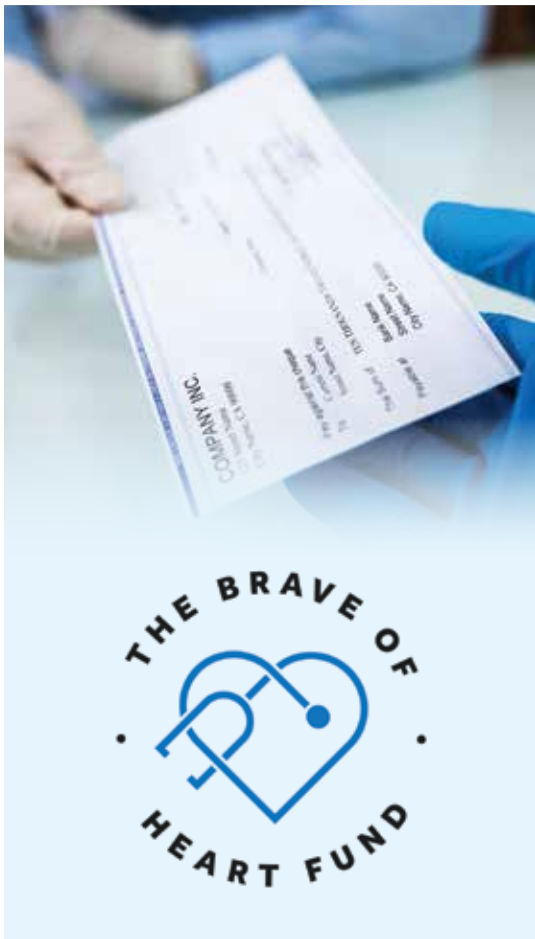
I can't stop worrying about the virus. What can I do to de-stress?

First, take comfort in knowing you're not alone — these are stressful times for millions of people around the world. If you're feeling anxious or overwhelmed, there's help available. A great starting point is Cigna's Coronavirus Resource Center at **[Cigna.com/coronavirus](https://cigna.com/coronavirus)**. You'll find tools that can improve your health and well-being, and give you peace of mind. They include:

- > Resources for managing stress, anxiety and feelings of isolation
- > A COVID-19 symptom and risk checker
- > Help finding a provider who offers telehealth visits
- > COVID-19 insurance coverage details (click on the button for Medicare customers)

You can also call the Cigna Medicare Behavioral Health support line and talk to a behavioral health expert at **1-866-780-8546 (TTY 711)**, Monday-Friday, 8 a.m.-5 p.m. Central Time. Your call will still be answered after hours.

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.





THE POWER OF COMMUNITY

Cigna partners with other companies to provide extra support for our communities. Here's just one example.

HELPING THE BRAVE OF HEART

Cigna has teamed with New York Life to create the Brave of Heart Fund, an initiative that provides cash grants to families of health care workers who have lost their lives to COVID-19.

The grants help cover funeral costs and immediate living expenses (e.g., health care, counseling, food, mortgage, rent payments) for those left behind to help them move forward. They also help pay education expenses for their children and other dependents.

For more information, visit www.braveofheartfund.com.

Puzzle solution from page 15



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



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 1-800-668-3813 (TTY 711), 8 a.m. to 8 p.m., 7 days a week.

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

Attn: Grievance Department

PO Box 188080

Chattanooga, TN 37422

Phone: 1-800-668-3813 (TTY 711) Fax: 1-888-586-9946.

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

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

U.S. Department of Health and Human Services

200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc. ATTENTION: If you speak languages other than English, language assistance services, free of charge are available to you. Call 1-800-668-3813 (TTY 711), 8 a.m. to 8 p.m., 7 days a week. ATENCIÓN: si usted habla un idioma que no sea inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-668-3813 (TTY 711), 8 a.m. a 8 p.m., 7 días de la semana. 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. © 2017 Cigna

Multi-language Interpreter Services

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PO Box 20002
Nashville, TN 37202

Health and wellness or
prevention information

HEALTHY RECIPE

Italian Vegetable Bake

This good-for-you casserole is low in fat and high in flavor.

DIRECTIONS

Drain (save liquid) and coarsely chop tomatoes. In a casserole dish, mix together tomatoes and saved liquid, onion, green beans, okra, green pepper, lemon juice and herbs. Cover, bake at 325°F for 15 minutes. Mix in the zucchini and eggplant, continue baking, covered, for 60-70 more minutes or until vegetables are tender. Stir occasionally. Sprinkle top with Parmesan cheese just before serving.

Makes 18 ½-cup servings

Per serving: 36 calories; 1g total fat; 1g saturated fat; 1mg cholesterol; 86mg sodium

Recipe is from the National Heart, Lung, and Blood Institute's Stay Young at Heart recipe collection at <http://healthyeating.nhlbi.nih.gov>.



INGREDIENTS

- 1 28-ounce can no-salt-added whole tomatoes
- 1 medium-sized onion, sliced
- ½ pound fresh green beans, sliced
- ½ pound fresh okra, cut into ½-inch pieces (or ¾ cup frozen)
- ¾ cup finely chopped green pepper
- 2 tablespoons lemon juice
- 1 teaspoon chopped fresh basil (or ½ teaspoon dried)
- 1 teaspoon chopped fresh oregano leaves (or ½ teaspoon dried)
- 3 medium-sized zucchini, cut into 1-inch cubes
- 1 medium-sized eggplant, peeled and cut into 1-inch cubes
- 2 tablespoons grated Parmesan cheese

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CUSTOMER SERVICE

1-800-668-3813 (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.