

# MORE FROM LIFE<sup>®</sup>

## THE NEXT CHAPTER

First in a three-part series  
on age-related life planning  
page 4

## CAREGIVING ACROSS GENERATIONS

A Cigna employee opens  
his home to a loved one  
page 10

## CATCH SPRING FEVER

Energize and mobilize!  
page 12

## HEALTHY RECIPE

Chilly fusilli pasta salad  
page 20

## FEATURES

- 4 **The Next Chapter**  
*Age-related planning*
- 6 **Opioid Safety 101**  
*Important overdose information*
- 7 **Extras! Extras! Read All About 'Em**  
*Learn about your plan benefits*
- 8 **Get the Most from Your Plan**  
*Tools and resources for better health*
- 10 **Caregiving Across Generations**  
*A Cigna employee cares for a loved one*
- 12 **Catch Spring Fever**  
*Get motivated and get moving*
- 16 **Are You Depressed?**  
*Signs and symptoms to look for*

## COLUMNS

- 14 **Ask the Doc**  
*Dr. Laurie Greenberg discusses new aspirin guidelines*
- 15 **Find-a-Word Puzzle**
- 20 **Healthy Recipe**  
*Chilly fusilli pasta salad*

## CONNECT WITH US



Cigna 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.

Not yet a customer? Call:  
**1-888-284-0270 (TTY 711)**  
7 days a week, 8 a.m. – 8 p.m.

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



**LetUsHelpYou@HealthSpring.com**



**CignaMedicare.com**



**facebook.com/Cigna**



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



**Together, all the way.®**

**Get more from your Cigna plan | page 7**



Are you familiar with all the benefits that come with your Cigna plan? Check out page 7 to learn about extras your plan might include, such as dental and vision coverage, no-cost transportation to medical appointments, and an allowance to purchase over-the-counter items like cold and sinus medicine.

To learn even more about extras your plan offers, check the customer handbook you received in the mail in December. Or visit **Cigna.com/medicare/resources/plan-documents** — your one-stop online shop for all things benefits-related — and review your Evidence of Coverage.

## FROM OUR PRESIDENT



Dear Cigna friends,  
Do you like having everything planned out, or do you prefer to take each day as it comes? While living in the moment has its merits, it's still a good

idea to have a plan in place for future chapters in your life. It's also essential to discuss that plan with loved ones so they understand your wishes. On page 4, we're introducing a three-part series on age-related planning. In part one, we focus on finances.

Speaking of planning, it's a great time to start thinking about your spring season to-do list. It's a scientific fact that warmer weather and longer days give us more energy, so if you want some ideas on how to put that extra energy to good use, check out page 12.

At Cigna, we work to give you the tools you need to live your best life. These include plan extras, programs to treat depression and a website we developed to help you reduce stress: **Cigna.com/MyStressPlan**. You'll find more about these topics throughout this issue of *More from Life*.

Enjoy your spring — see you next issue!

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

Brian Evanko  
President, Government Business

## SPEAK YOUR PIECE

### Survey responses can make a difference

Your opinion matters to us, and we use surveys to give you an opportunity to share how you feel about the services we provide. In the past, your feedback has led to positive changes to some of our processes and chronic condition programs.

You may be asked to participate in one or both of these two key surveys:

### Cigna customer service survey

If you call Cigna Customer Service, your representative might ask you to stay on the line at the end of the call to answer four short questions. The representative won't remain on the line or hear your responses.

### Consumer Assessment of Healthcare Providers & Systems (CAHPS)

In March, the Centers for Medicare & Medicaid Services (CMS) may randomly select you to participate in a CAHPS survey. If you're chosen, you'll receive the survey in the mail from a company called SPH Analytics. You can complete it and mail it back in the postage-paid envelope provided. If you're unable to mail your response, SPH will give you a call and you can answer survey questions over the phone.







# THE NEXT CHAPTER

## Practical tips for planning your future

**New York Yankees catcher Yogi Berra was famous for his Yogi-isms, quotations that were funny on the surface but often held a deeper meaning. Here's one: "If you don't know where you're going, you'll end up someplace else." In other words, life takes careful planning.**

Getting older doesn't mean we stop thinking about what lies ahead, especially when it comes to finances. It's crucial to have a plan and discuss it with our loved ones — before a medical crisis happens. Here are some steps you can take to ensure a well-planned financial future.

### Get financial planning assistance

Need help with money-related decisions? Wondering whether it's time to appoint a financial power of attorney?

- > Get help from a financial planner who specializes in decisions associated with aging. He or she can help you come up with a personalized plan. Keep in mind that costs for these services can vary.
- > Check with your bank. Many offer no-cost financial planning services.
- > Contact your Area Agency on Aging. Visit [eldercare.acl.gov](https://eldercare.acl.gov) and enter your ZIP code in the search box to find help in your community.

## Fill out advance directive documents

Do you have a plan if you become too sick to make your own health care decisions? Having advance directives in place lets the medical community and your loved ones know your wishes. These legal, written documents come in two parts:

- > **A living will** lets you specify whether you want life-saving efforts made on your behalf. These may include cardiopulmonary resuscitation (CPR) and/or the use of a ventilator/feeding tube.
- > **A medical power of attorney** is the person you name to make medical decisions for you if you're unable to do so yourself.

Be sure to have the documents signed, witnessed and notarized according to your state's requirements before they're needed. Visit [nhpco.org/patients-and-caregivers/advance-care-planning](http://nhpco.org/patients-and-caregivers/advance-care-planning) to download and print state-specific documents.

After you finalize advance directives:

- > Keep original copies where you can easily find them.
- > Give copies to your medical power of attorney, health care providers and family.
- > Carry a card with you that says you have advance directives.
- > Review your advance directives every year.

## Understand your financial picture

If you have a family member who handles most of your financial matters, make sure you're aware of:

- > Your overall financial status
- > Financial adviser names and contact information
- > Insurance policies, like medical, life, homeowner's and disability (including insurer, premium amounts and their due dates)
- > How to pay bills and whether they're paid automatically, online or by check
- > The location of:
  - Advance directives
  - Insurance policies
  - Safe-deposit box keys
  - Birth certificates
  - Social Security statements
  - Pension benefits details

### Stay tuned for part 2

In the next issue of *More from Life*, we explore how to make difficult or emotional age-related decisions. For example, should you downsize your home? When is the right time to stop driving?

## TALK TO YOUR LOVED ONES NOW

The Conversation Project® is a campaign that teaches you how to talk with loved ones about end-of-life wishes. It teaches that discussions should “begin at the kitchen table — not in the intensive care unit — with the people we love, before it's too late.”

For helpful tools you can use to get the conversation started, visit [theconversationproject.org](http://theconversationproject.org).

*A Conversation Project survey found that 92% of those who answered said it's important to talk about end-of-life care with loved ones — but only 32% have had that talk.*

Sources: Medicare.gov; Administration on Aging; The Conversation Project





# OPIOID SAFETY 101

Prescription opioid medications, such as hydrocodone and oxycodone, are effective in treating moderate to severe pain when taken as prescribed by your doctor. But they also carry a range of risks, including side effects, health problems, overdose and death. It's vital to understand these risks, know what to do if you have problems, and talk to your doctor about safer alternatives for pain relief.

## Side effects

Opioid side effects can include constipation, nausea, vomiting, confusion and increased risk of falls. Side effects from long-term use include bone loss (osteoporosis), hormone imbalances (such as low testosterone in men) and sexual dysfunction.

## Overdose

Overdose is the biggest risk when taking opioids. Overdose can happen to anyone, but some people are at higher risk, including those who:

- > Combine opioids with alcohol or certain drugs, such as sleeping pills, muscle relaxers, and medications for anxiety and nerve pain
- > Take high doses or more than prescribed
- > Have had an overdose in the past
- > Have breathing problems, such as asthma, COPD or sleep apnea
- > Have a mental health disorder
- > Have a history of addiction to drugs, alcohol or other substances

Because overdose can lead to death, it must be treated as an emergency. Signs include:

- > Small, constricted pupils
- > Loss of consciousness
- > Slow, shallow breathing
- > Choking or gurgling sounds
- > Pale, blue or cold skin



Opioid overdose is a leading cause of accidental death in the U.S. and most often happens at home.

## Be prepared

Whether you or a loved one is prescribed an opioid, the best way to prevent an accidental overdose is to take it exactly as prescribed and discuss risks with your doctor.

If there is an increased risk of overdose, ask your doctor whether you also need a prescription for naloxone (brand name Narcan®). Naloxone, when given to a person who may be overdosing, reverses the effects of opioids within a few minutes and can be lifesaving. Naloxone is available as an injection or nasal spray.\* Both are safe to give a nonresponsive person, even if you're not sure an overdose has occurred.

If your doctor recommends keeping naloxone on hand, follow these tips:

- > Store naloxone at room temperature.
- > Alert friends and family about where it's stored and how to use it.
- > Refill or replace your supply if it's damaged or expired.

Learn more at [cdc.gov/drugoverdose/opioids](https://www.cdc.gov/drugoverdose/opioids).

\* Generic injectable naloxone is covered by all Cigna Medicare prescription drug plans and is typically the least costly option.

Source: Centers for Disease Control and Prevention

# EXTRAS! EXTRAS!

## Read all about 'em



Are you familiar with all the extras that may come with your Cigna Medicare Advantage plan? They're benefits and programs that go beyond your typical insurance coverage. Take a look:

### Dental, vision and hearing benefits

Many Cigna Medicare Advantage plans offer dental, vision and hearing benefits — like routine exams — that aren't covered by Medicare.

### Transportation

Routine transportation coverage provides non-emergency trips at no cost to and from approved locations within 60 miles of your home. Rides via vans, taxis, wheelchair-equipped vehicles or the Lyft rideshare service are scheduled through the transportation service listed in your customer handbook.

### Over-the-counter (OTC) allowance

The OTC program provides a quarterly allowance you can use to order certain OTC medications and products, like cold and sinus medicine, vitamins, bandages and more. The amount of your OTC allowance depends on your plan.

If your plan includes this benefit, you should have received an OTC catalog in the mail. To request one, call Cigna Customer Service. Your OTC order will be delivered to your home.

### Post-hospital meal delivery

Most of our plans offer a benefit that delivers nutritious meals to your home after a hospital stay — at no cost to you and for up to three or four qualified hospital stays per year. After you leave the hospital, our meal vendor will contact you to set up delivery.

### Fitness center membership

The Silver&Fit® Exercise and Healthy Aging fitness program\* provides a no-cost fitness center membership at participating locations. Or if you prefer to exercise at home, you can enroll in Silver&Fit's home fitness program. Both include access to a mobile app to track your fitness activity and weekly, one-on-one telephone lifestyle coaching sessions.

\* Non-standard services at the fitness center that call for an added fee are not included in the Silver&Fit program and are not covered. Silver&Fit is a product of American Specialty Health Fitness, Inc., (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a federally registered trademark of ASH and used with permission herein.

These extras aren't included in all plans, and limitations, copayments and restrictions may apply. To see if they're included in your plan, or to learn more about them, check your customer handbook or your plan's Evidence of Coverage. You can also contact Customer Service.

# GET THE MOST FROM YOUR PLAN

## Tools and resources for better health



What should you expect from your health plan? At Cigna, we work hard to provide excellent customer service, coverage and benefits that meet your unique needs, and programs to keep you as healthy and independent as possible.

To meet these goals, we offer tools that make it easy to:

### Find a doctor

For most of our Cigna Medicare Advantage plans, you need to choose a primary care provider (PCP) from our provider network to serve as the leader of your health care team. For some of our plans, it's not required, but we still encourage you to select a PCP.

To find network PCPs and specialists, visit **CignaMedicare.com** and click on "Find a Doctor" at the top of the home page. If you need help, give Customer Service a call.

Not sure if you're required to choose a PCP? Want to find out more about the benefits offered by your plan? Check your plan's Evidence of Coverage at **CignaMedicare.com/advantage/resources**.

---

Check out the article on page 7 to learn about extra benefits that may come with your Cigna Medicare Advantage plan.

---

### Get your medicine

If your plan includes prescription drug coverage, our online search tool at **CignaMedicare.com** (click on "Find a Drug or Pharmacy" at the top of the web page) can help you:

- > Find retail and home delivery network pharmacies
- > See if your medications are on our drug list (also called a formulary)
- > Estimate your costs for specific medicines

### Pay premiums

If your plan has a monthly premium, you can mail in your payment or use one of these free autopay options:

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

To sign up for autopay, call our Customer Service Premium Billing team at **1-866-897-4904 (TTY 711)**, Monday – Friday, 9 a.m. – 6 p.m. Eastern Time.



## Get an annual wellness exam

Our yearly 360 Exam is a thorough check-up that looks at your:

- > Current health status and medical history
- > Family and social history
- > Medications
- > Pain level
- > Mental health status
- > Health risk factors, if any
- > And more

The exam is covered at no added cost to you.\* If you haven't already done so, call your PCP's office now to schedule your exam.

## Schedule age-appropriate preventive screenings

Detecting health problems early through preventive screenings can help you avoid serious illness and hospitalization, and may even save your life. Cigna covers the same preventive screenings as Original Medicare at 100% with no out-of-pocket cost to you.\* To see a list of common, recommended screenings, refer to your customer handbook. Then talk to your doctor about which screenings are right for you.

If you need help scheduling a preventive screening, call us at **1-800-956-8126 (TTY 711)**, Monday - Friday, 8 a.m. to 5 p.m. Central Time.

## Track your care

Your Cigna Passport to Health is a great place to log all your preventive screenings. You can also use this handy booklet to record important phone numbers and any medications you take. Make sure to share it with your doctor or nurse at each medical appointment. You should have received a Passport to Health in the mail in January.



## Earn a gift card for healthy activities

You can earn a \$50 gift card for completing certain health activities. Incentives are based on your health needs and Cigna plan. To learn more, call Customer Service or visit **CignaMedicare.com/incentives**.

## Receive rewards to help you stay well

Through our Cigna Healthy Rewards® program, you can save on many health and wellness products and services, including weight and nutrition management programs, yoga and wellness products, LASIK vision correction, acupuncture, massage and more. Visit **CignaMedicare.com/CHSRewards** for details.

\* Copayments/coinsurance may apply for other diagnostic services received during the yearly 360 Exam or preventive screening visit.

---

Detecting health problems early through preventive screenings can help you avoid serious illness and hospitalization, and may even save your life.

---

# CAREGIVING ACROSS GENERATIONS

A Cigna employee opens  
his home to a loved one



*Ruben with his mother-in-law, Metha*



Caring for an older loved one comes with plenty of challenges, demands and rewards. No one

knows that better than Ruben Osorio, a senior database administrator in Cigna's Express Scripts division.

Ruben and his wife, Renee, care for his 94-year-old mother-in-law, Metha. Until recently, the fiercely independent Metha lived on her own. But advancing glaucoma and near-blindness meant it was time to move in with her daughter and son-in-law.

Ruben was up for the task, especially since he and

Metha have always had a strong, mutually respectful relationship. But even the closest family has obstacles to overcome when multiple generations live under the same roof.

## The challenges

Metha, like many seniors, struggled at first with her loss of independence, and Ruben soon learned that caregiving sometimes requires backing off. He and his family have their own obligations and hobbies, which gives Metha some space and much-needed time alone.

"It may sound strange to say that leaving Metha alone helps her," Ruben says. "But that's exactly what she needs. There may be other elderly people

who suffer from loneliness, but she's surrounded by us."

Time management also creates day-to-day hurdles, but Renee and Ruben operate as a team. They get help from a home health aide, and both work from home from time to time. And some activities have simply become lower priority.

"There are only so many hours in a day," says Ruben.

Metha needs Renee's help with certain things, like showering, but Ruben is there to lend a hand in numerous other ways, especially if he sees Renee tiring.

"I'll say, 'Honey, I've got this,'" he says. "If you're having a hard day, just call me. I can help out."



## The rewards

Besides the obvious perks of sharing a home with a beloved family member, Ruben and Renee see gaining a roommate as a chance to teach their two daughters, Ramie (11) and Ana (10), what love in action looks like.

“It’s given us an opportunity to show our daughters how to care for the elderly, how to care for others,” Ruben says. “They just love helping their grandma. We’re going to be old and need help, so our hope is that we show our younger generation how to care for our older generation.”

Ruben has advice for others who find themselves in similar situations.

“You don’t know a person until you live with them,” he says. “Just be prepared for that, and then you can make the necessary adjustments so it becomes an overall positive loving experience.

“Metha has had 94 years of wisdom that we get to tap into, and we’re continuing to learn things from her. I’ve called her the mother-in-law from heaven for the 18 years Renee and I have been married. It’s really a blessing to have her with us.”



*Ruben’s wife, Renee (left), helps Ruben (right) with Metha’s day-to-day care.*

## CARING FOR THE CAREGIVER

Because caring for a live-in loved one is often a 24/7 job, the stress of having so little downtime can be emotionally, mentally and physically exhausting. If you don’t have the help and support you need, that stress can ultimately take a toll on your health and leave you open to depression and anxiety.

The first step to avoid caregiver burnout is understanding that you can’t do it all; instead:

**Seek support.** Talk to neighbors, friends and family members about pitching in. Make a list of specific caregiving tasks, decide what you’re able to do, and then ask others for help with the rest.

**Give yourself a break.** Take regular timeouts, even if it’s just spending 15 minutes alone enjoying a bath or reading a book. Look into adult day care programs to free up some time for yourself.

**Find community services.** Contact your local Area Agency on Aging, senior center or family services organization for suggestions. If your loved one has a specific condition, like Alzheimer’s, contact that advocacy group for information about support services.

As Ruben has learned, caring for a beloved family member can be extremely rewarding in spite of its demands. You know your loved one is in good hands and getting the attention he or she deserves. Having multiple generations living under one roof can create a great bonding experience. And you’ll have the chance to make a real difference in someone’s life.

For more information on caregiving, visit the National Institute on Aging’s website at [nia.nih.gov/health/caregiving](https://nia.nih.gov/health/caregiving).





# CATCH SPRING FEVER

Lighten your mood, increase your energy

Do you feel energized by spring's sunlight and warmer temperatures? If so, there's a scientific reason for that. With longer daylight hours, your body produces less of the sleep hormone melatonin and more serotonin, which is a mood lifter. These changes can boost your energy and make you feel happier. Put that extra energy to good use with these ideas:



Outdoor  
fitness

## MOVE

Sunlight, fresh air and warm temperatures provide a powerful incentive to get outdoors. You can:

- > **Go on a nature walk.** Stroll through a park, neighborhood or farmer's market to enjoy the blooming flowers and breathe in the fresh air.
- > **Try outdoor exercise classes.** Check with your local recreation center or YMCA — many offer classes such as yoga or tai chi in neighborhood parks and other outdoor areas.
- > **Play with the grandkids.** A backyard game of tag or a simple walk around the block has heart-healthy benefits and can make great memories in the process.



Spring  
cleaning

## CLEAN

Ready to put that extra energy to work by tackling some spring cleaning? If so, here are some ways to work smarter, not harder:

- > **Divide and conquer.** Don't try to clean your whole house at once. Work on a room or two a day instead.
- > **Clear the clutter.** It can make your home both safer and easier to clean. Throw out, donate, sell or give away items you haven't used in a year or more.
- > **Call in reinforcements.** Ask friends or family for help cleaning windows and high-up items, like ceiling fans and upper kitchen cabinet doors. (Avoid stepstools and ladders.)



### Closet refresh

## ORGANIZE

Spring is a good time to tuck away winter clothes and replace them with your warm-weather wardrobe. Experts say the best way to protect and store cold-weather clothing is to:

- > **Wash or dry clean** before packing away. Leftover oils from perfumes and deodorants can cause discoloring, and dirty clothes can attract moths.
- > **Store in bug-resistant, plastic containers, or re-purpose empty suitcases.** Tuck a dryer sheet into each container to keep clothing smelling fresh.
- > **Stack folded items loosely**, with the heaviest on the bottom and lightest on the top. Place acid-free tissue paper between layers.
- > **Sprinkle a little baking soda into winter boots** to absorb odors, and then stuff with paper towels to help keep their shape.



### Home grown herbs

## PLANT

You don't have to be a master gardener to successfully grow fresh herbs, and you don't need a plot of land to devote to a garden. They can thrive in containers on a porch, patio or windowsill. Even better, you can grow some of them indoors year-round.

To get started, choose your:

- > **Plants.** Basil, mint, oregano, chives and rosemary are easy to grow and widely used for cooking.
- > **Containers.** Plastic, fiberglass, clay and terra cotta pots are lighter weight, affordable options. Larger containers have to be watered less frequently, and you can plant several herbs together.
- > **Potting mix.** Don't use ground soil. Use a high-quality mix of composted bark, peat moss and an all-natural fertilizer, since container plants need extra nutrients.
- > **Location.** Most herbs need lots of sun. For indoor growing, place pots close to windows that typically receive the most hours of sunlight during spring months.

Ready to get started? Talk to a clerk at your local garden supply store or visit The Herb Society of America's website at [herbsociety.org](http://herbsociety.org) to learn more.

**Check out the recipe on page 20 to put some of your fresh basil to good use.**

Sources: HGTV.com; GoodHousekeeping.com; U.S. Environmental Protection Agency; The Herb Society of America







## ASK THE DOC



### Dr. Laurie Greenberg

Cigna Senior Medical Director

For decades, taking a daily low-dose aspirin was thought to be a simple, low-cost way to help prevent heart disease. But researchers now believe it could do more harm than good for some people. As a result, experts now advise against taking aspirin preventively unless certain risk

factors are present. Cigna Senior Medical Director Dr. Laurie Greenberg discusses what this change means for you.

### I've taken a daily aspirin for heart protection for years. Why the change in thinking?

Aspirin has long been used as a prevention tool for people without heart disease. But in the world of medicine, we have to look at whether the benefits of a preventive treatment outweigh the risks. Aspirin, even as low as 81 mg/day dose, acts as a blood thinner and can increase bleeding risk, especially in patients over age 70. Many of those patients also take blood-thinning medications like Coumadin®, so adding aspirin to the mix really ramps up the risk of internal bleeding.

### Who is aspirin recommended for?

New American College of Cardiology/American Heart Association guidelines make it clear that a daily, low-dose aspirin can still be a valuable treatment after a heart attack or stroke, in patients with heart disease, and in patients who have had procedures to open clogged coronary arteries. If you've never had any of these conditions and are just taking aspirin for prevention, ask your doctor if you should continue. But never stop or change the way you take your medications without first talking to him or her.

### What are my alternatives to taking aspirin?

More than 80% of cardiovascular events are preventable through heart-healthy lifestyle changes. The American Heart Association recommends:

- > Quitting smoking if you're a smoker
- > Making healthy eating choices that include vegetables, fruits, legumes, nuts, whole grains and fish, while limiting salt, saturated fats, fried foods, processed meats and sweetened beverages
- > Aiming for at least 150 minutes of moderate-intensity exercises each week (like brisk walking, swimming, dancing or cycling)
- > Staying at a healthy weight
- > Reducing stress
- > Limiting alcohol
- > Maintaining healthy cholesterol, blood pressure and blood sugar levels
- > Having regular check-ups with your doctor

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.



# FLOWER POWER

Celebrate spring by testing your flower knowledge. Search up, down, forward, backward and diagonally to find these hidden words:

Azalea

Begonia

Bouquet

Buttercup

Carnation

Clover

Daffodil

Dandelion

Dogwood

Daisy

Freesia

Honeysuckle

Hydrangea

Iris

Jasmine

Lavender

Lilac

Lily

Magnolia

Marigold

Mimosa

Oleander

Orchid

Pansy

Peony

Poppy

Primrose

Snapdragon

Sunflower

Violet

Zinnia

Puzzled? The solution is on page 17.

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

# ARE YOU DEPRESSED?

## Signs and symptoms

Depression is a serious health condition. It can interfere in your daily life and affect the way you function. Even more disturbing, it often goes undiagnosed in older adults because sadness isn't always the main symptom. Physical signs — like fatigue and pain — can also be signs of depression.

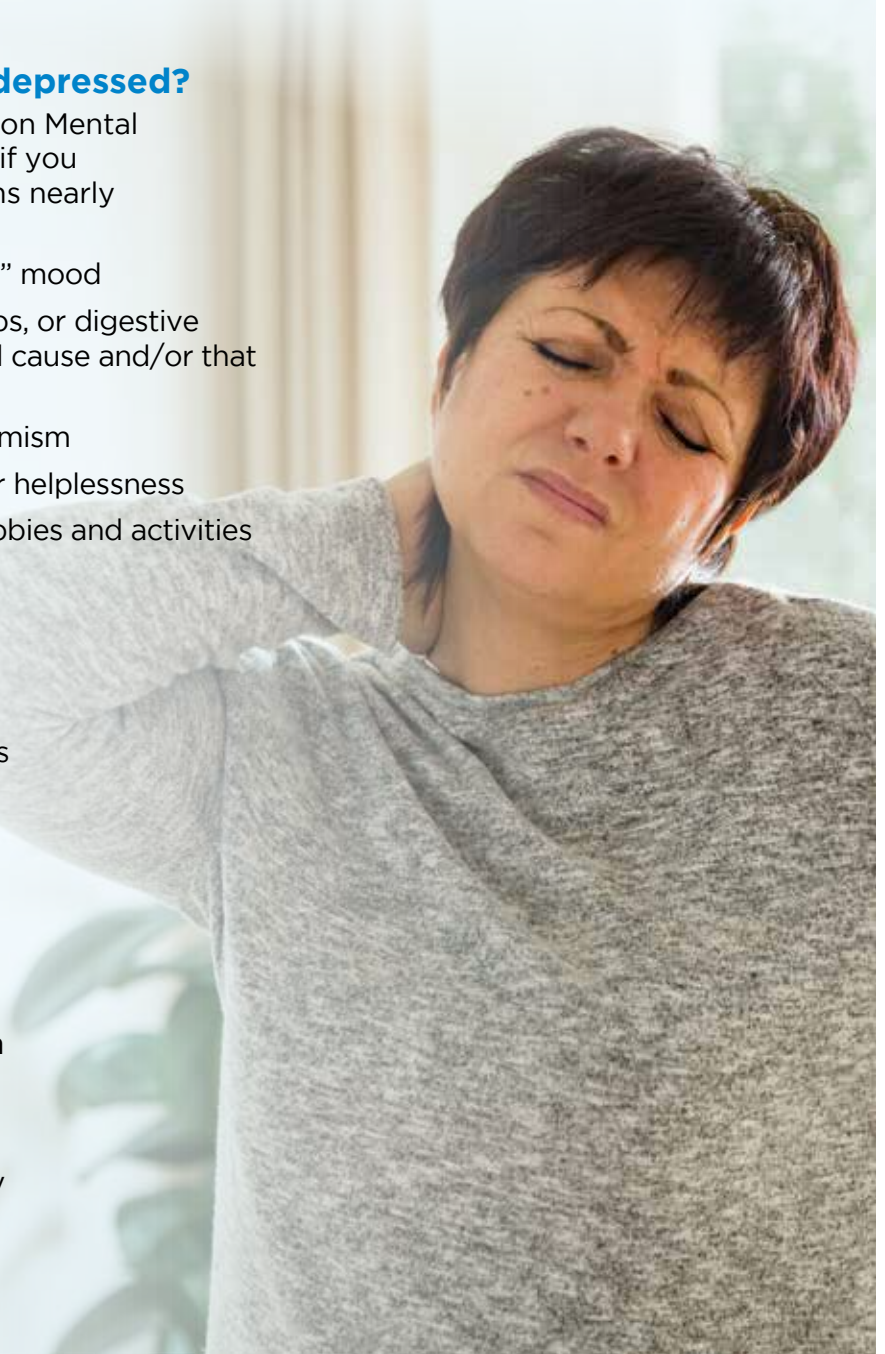
If you're struggling with your mood or experiencing some of the symptoms listed below, Cigna's no-cost Depression Management program is here for you.

### How do you know if you're depressed?

According to the National Institute on Mental Health, you might have depression if you experience some of these symptoms nearly every day for at least two weeks:

- > Persistent sad, anxious or "empty" mood
- > Aches or pains, headaches, cramps, or digestive problems without a clear physical cause and/or that don't ease even with treatment
- > Feelings of hopelessness or pessimism
- > Feelings of guilt, worthlessness or helplessness
- > Loss of interest or pleasure in hobbies and activities
- > Decreased energy or fatigue
- > Moving or talking more slowly
- > Restlessness or irritability
- > Difficulty concentrating, remembering or making decisions
- > Difficulty sleeping, early-morning awakening or oversleeping
- > Appetite and/or weight changes
- > Thoughts of death or suicide, or suicide attempts

To participate in Cigna's **Depression Management program**, call **1-866-780-8546 (TTY 711)**, Monday – Friday, 8 a.m. – 5 p.m. Central Time. Assistance is generally provided over the phone.





# HEALTH CARE WHEN AND WHERE YOU NEED IT

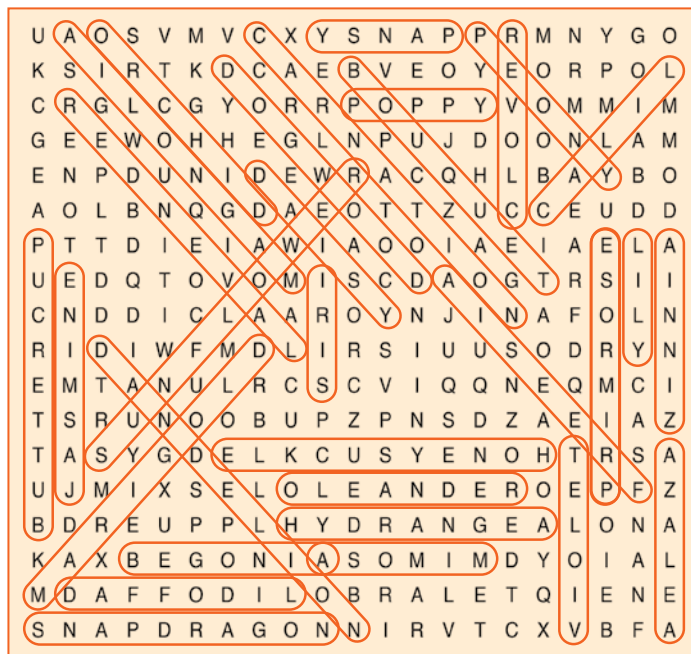
## MDLIVE telehealth brings doctors to you

The health care of the future is here! If you have a phone, computer or tablet, you can now access non-emergency telehealth care from the comfort of your home. MDLIVE doctors are available days, nights, weekends and holidays to help you with many minor health concerns, such as allergies, flu, sore throat and nausea.\*

MDLIVE services are part of your Cigna Medicare Advantage plan. And you can sign up now so you're ready when you need a telehealth visit. Go to **MDLive.com/CignaMedicare** to complete the registration process and provide a brief medical history, or call MDLIVE at **1-866-918-7836 (TTY 711)**, 24 hours a day, 7 days a week.

\*Telehealth services are available to treat non-life threatening conditions only. Call 911 if you experience a medical emergency.

## Puzzle solution from page 15



## PLAN AWAY STRESS

We all experience stress from time to time. It can even be a healthy response, but chronic stress can impact your health and lead to things like insomnia, high blood pressure and diabetes.

That's why Cigna's medical professionals have developed a PLAN you can follow in times of high stress. Identify a:

**P**ERIOD of time to unwind, a

**L**OCATION to de-stress, an

**A**CTIVITY to enjoy, and the

**N**AME of someone to talk to.

Take an online quiz to reveal your stress level and learn more about how to manage stress at **Cigna.com/MyStressPlan**.







## 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, 8 a.m.–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: Customer Grievances  
PO Box 2888  
Houston, TX 77252-2888  
Phone: 1-800-668-3813 (TTY 711) Fax: 1-888-586-9946.

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

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

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

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc. ATTENTION: If you speak languages other than English, language assistance services, free of charge are available to you. Call 1-800-668-3813 (TTY 711), 8 a.m.–8 p.m., 7 days a week. ATENCIÓN: si usted habla un idioma que no sea inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-668-3813 (TTY 711), 8 a.m.–8 p.m., 7 días de la semana. Cigna-HealthSpring is contracted with Medicare for PDP plans, HMO and PPO plans in select states, and with select State Medicaid programs. Enrollment in Cigna-HealthSpring depends on contract renewal. INT\_17\_49135 09302016

## Multi-language Interpreter Services

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## HEALTHY RECIPE

### Chilly Fusilli Pasta Salad

#### DIRECTIONS

Bring 3 quarts of water to boil. Add pasta and cook according to package directions for shortest recommended time. Drain and rinse under cold water to cool. Place vegetables and chickpeas in large serving bowl. Season with basil, salt and pepper. Add cooled pasta. Combine olive oil and vinegar in a small bowl. Mix until completely blended. Pour over vegetables and pasta, and mix gently. Divide into four portions. Top each with 2 tablespoons of Parmesan cheese.

Makes four 1½-cup servings

Per serving: 418 calories; 11g total fat; 3g saturated fat; 10mg cholesterol; 455mg sodium; 13g total fiber; 21g protein; 63g carbohydrates; 576mg potassium

Recipe is from the National Heart, Lung, and Blood Institute  
Keep the Beat™ collection at [nhlbi.nih.gov](http://nhlbi.nih.gov)



#### INGREDIENTS

8 ounces whole-wheat fusilli (spiral) pasta  
2 cups cherry tomatoes, rinsed, halved  
1 large green bell pepper, rinsed, thinly sliced  
½ cup red onion, thinly sliced  
1 medium zucchini, diced (about 1 cup)  
1 15½-ounce can low-sodium chickpeas (or garbanzo beans), drained, rinsed  
1 tablespoon chopped fresh basil (or 1 teaspoon dried)  
¼ teaspoon salt  
⅛ teaspoon ground black pepper  
1 tablespoon extra virgin olive oil  
2 tablespoons balsamic vinegar  
½ cup shredded Parmesan cheese

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Arizona, Inc., Cigna HealthCare of St. Louis, Inc., HealthSpring Life & Health Insurance Company, Inc., HealthSpring of Florida, Inc., Bravo Health Mid-Atlantic, Inc., and Bravo Health Pennsylvania, Inc. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc. This information is not a complete description of benefits. Call 1-800-668-3813 (TTY 711) for more information.

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. © 2020 Cigna

## 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.



**Together, all the way.®**