

# MORE FROM LIFE<sup>®</sup>

## ADVICE FROM A DOCTOR WHO SURVIVED COVID-19

page 13

## STAYING ON YOUR FEET STARTS IN YOUR HEAD

Do you know your fall risk?

page 6

## ENERGY SAVERS

Tips to lower your utility costs

page 10

## HEALTHY RECIPE

Apple coffee cake

page 20

## FEATURES

- 5 Is Face-to-Face Back?**  
*Resuming in-person office visits*
- 6 Staying on Your Feet Starts in Your Head**  
*Know your real fall risk*
- 8 The Value of Vaccination**  
*Don't overlook flu and pneumonia*
- 9 Don't Get COVID-19 Scammed**  
*How to spot red flags*
- 10 Energy Savers**  
*Tips for reducing your home's utility costs*
- 16 Opioid Risks and Alternatives**  
*Pain management options*

## COLUMNS

- 12 Ask the Doc**  
*Cigna Chief Medical Officer Dr. Gina Conflitti debunks some COVID-19 misinformation and provides a doctor's perspective on surviving the virus herself.*
- 15 Find-a-Word Puzzle**
- 20 Healthy Recipe**  
*Apple coffee cake*

## CONNECT WITH US



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.

Not yet a customer? Call:  
**1-800-592-9231 (TTY 711)**

Monday - Friday, 8 a.m. – 8 p.m.

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



**LetUsHelpU@Cigna.com**



**CignaMedicare.com**  
**myCigna.com**



**www.facebook.com/Cigna**



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



**Together, all the way.®**

## Details about your Cigna plan are at your fingertips

Wondering what your Cigna Medicare Advantage plan will cover next year? Answers to that question are right at your fingertips. Starting October 1, you can view these 2022 plan documents online at **CignaMedicare.com/resources**:

- > Your Annual Notice of Changes (ANOC), which notes any changes in coverage and costs for the upcoming year (you'll also receive a copy in the mail)
- > Your plan's list of covered drugs, also called a formulary
- > The Evidence of Coverage (EOC) for your plan, which provides details about what your plan covers and how much you pay
- > 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,

At Cigna, we've always been passionate about prevention. We make sure you have access to fully covered preventive care services — and encourage you to use

them. Prevention takes center stage in this issue of *More From Life*, and it's about more than health care. Check out the larger role prevention plays in our lives starting on the next page.

Many older adults already have a grasp on one important form of prevention: COVID-19 vaccination. That could be because they're part of a generation that lived through other frightening disease outbreaks, and they understand the value of lifesaving vaccines.

If you still have concerns about getting your COVID-19 vaccination(s), check out our Ask the Doc column on page 12. And

don't overlook the continued importance of getting your annual flu shot and pneumonia vaccination — we explain why on page 8.

This fall, I encourage you to take a few minutes to review your Cigna plan documents. You can get the most from your plan when you understand the benefits available to you.

Starting October 1, you can find your important 2022 plan docs, including any changes to your plan for 2022, in one place at **[CignaMedicare.com/resources](https://www.cigna.com/medicare/resources)**. You're all set for next year, so no action is required — you'll be automatically re-enrolled for 2022. If you have questions, give Customer Service a call.

See you next issue!

A handwritten signature in black ink.

Aparna Abburi  
President, Medicare



## BOOSTING IMMUNITY IN YOUR COMMUNITY

### Easy, convenient vaccinations

To ensure everyone has access to COVID-19 shots, Cigna has launched the Community of Immunity program to help bring vaccinations into our communities. For example, we teamed up with the Arizona Department of Health and the City of Scottsdale to open a community vaccination center. In addition to clinical teams that give the shots, the center is staffed by hundreds of our employees, who check patients in and schedule their second appointments.

We've also reached out to many of our customers to help them schedule vaccination appointments. Our ultimate goal is to help vaccinate more than two million seniors in underserved communities.

Need a ride? See page 13 to learn about no-cost transportation to and from your vaccination appointments.

# THE POWER OF PREVENTION

Back in the early 1900s, scientist and inventor Thomas Edison said, “The doctor of the future will give no medicine, but will interest her or his patients in the care of the human frame, in a proper diet, and in the cause and prevention of disease.” Edison was ahead of his time, considering we now know that 80% of chronic conditions are preventable. Starting on the next page, learn why it may be time to return to in-person preventive care visits. Then keep reading as we explore ways you can use the power of prevention to avoid...



## FALLS

Each year, about 36 million U.S. adults age 65+ suffer a fall. For tips on how to stay on your feet and what to do if you do take a spill, see page

6



## FLU/ PNEUMONIA

It's more important than ever to get your annual flu shot and pneumonia vaccination. See why on page

8



## SCAMS

Adults age 60+ lose more than \$36 billion each year to scammers. Learn about COVID-19-related scams and how to protect yourself on page

9

# IS FACE-TO-FACE BACK?

During the height of the COVID-19 pandemic last year, Cigna encouraged you to continue regular health care appointments with your doctor via telehealth. For many, that was the safest way to meet with doctors while scientists developed vaccines that would make in-person contact safe again. Now those vaccines are widely available.

Is it time to consider returning to in-office visits with your primary care provider and other doctors? The answer to that question depends on you. If you're comfortable with face-to-face visits, be sure to follow your doctor's masking and distancing guidelines. However, you can still opt for telehealth visits.

## In person: If you feel comfortable

In spite of the availability of telehealth, many people skipped doctor visits altogether last year; in fact, about one-third of older Americans put off getting routine preventive care. The result: Health conditions are now being diagnosed at later, more advanced stages, when treatment could be less successful.

Face-to-face meetings with your doctor are important because you may still need:

- > Your yearly 360 Exam (Wellness Exam)
- > A yearly flu shot and your pneumonia vaccination (also available at local pharmacies)
- > Labs and blood work to monitor your cholesterol, blood pressure and blood sugar numbers
- > Screenings for breast, colon and skin cancer
- > Foot checks if you have diabetes
- > Follow-up care for any chronic conditions you have

## Telehealth: If you feel safer

Telehealth appointments remain a good alternative if hands-on care isn't necessary. If your doctors don't offer telehealth, you can see an MDLIVE provider for minor concerns. MDLIVE providers are board-certified doctors committed to quality virtual care. Call **1-866-301-8658 (TTY 711)**, 24 hours a day, 7 days a week, or visit **MDLive.com/CignaMedicareAZ**.

Sources: Kaiser Family Foundation;  
Centers for Disease Control and Prevention

## See your doctor, earn a gift card

You can still earn a \$25 gift card if you complete your yearly 360 Exam (Wellness Exam) by December 31, 2021.

Visit **CignaMedicare.com/incentives** to register. Be sure to have your Cigna ID card handy. If you have questions or need help, call Customer Service.



# STAYING ON YOUR FEET STARTS IN YOUR HEAD

**It's a fact:** Fall risk can increase with age, especially if we lose strength. Many people don't take this fact seriously as early as they should.

They may think, "That won't happen to me." Or "I'll think about that later." Some people need to be prompted by their children or grandchildren. Others don't act until they've fallen and are in danger of losing their independence.

So, what's the answer?

The first step in preventing an independence-robbing fall is to get your head in the right place. Be willing to admit if you've experienced changes. Ask yourself:

- > Has my balance changed?
- > Do I feel unsteady when standing or walking?
- > Do I get dizzy or feel light-headed?
- > Have I lost strength in my lower body?
- > Am I less flexible than I used to be?
- > Have I stumbled or nearly fallen? Does this happen more often than it used to?
- > Have I misjudged how close or far away obstacles are?
- > Am I taking any medicines that can increase my fall risk?

If you answered "yes" to any of these questions, the next step is to be honest with your doctor and work with him or her to find solutions — *before you fall*. Always let your doctor know if you've fallen, even if you weren't injured. And be forthcoming about any changes you've experienced or concerns you have.

Even if you answered "no" to these questions, taking steps to prevent a fall is always a good idea. Here are two things you can start working on today to stay safe and protect your independence:

### Think strength

Your ability to stay on your feet rests on the health of your muscles and bones — both need to be strong. That means you should add strength exercises — either with hand weights or with your own body weight — into your daily routine. And to make that strength really work for you, incorporate balance and flexibility exercises, too. Be sure to talk to your doctor before starting an exercise program.

### Safeguard your home

Look around your home to identify and address hazards:

- > Make sure all pathways — indoors and outdoors — are well-lit and free of clutter.
- > Remove area rugs or make sure they have a non-skid backing.
- > Avoid ladders and stepstools. Keep items you use often in cabinets you can easily reach.
- > Be sure handrails are securely installed on all staircases.
- > Add grab bars in the bathroom.

### Avoiding injuries as you age

The Centers for Disease Control and Prevention's *Still Going Strong* campaign aims to raise awareness about preventable injuries among older adults. Visit [www.cdc.gov/stillgoingstrong](http://www.cdc.gov/stillgoingstrong) to learn more.

Sources: National Council on Aging; National Institute on Aging





## If you do fall

Sit or lie still for a moment to see if you're injured.

### If you don't think you're injured:

1. Slowly roll onto your side if you're lying down.
2. Push yourself onto your hands and knees, and slowly crawl toward a countertop or something sturdy you can use to pull yourself up. Rest as needed along the way.
3. Place weight on your hands. Slide one foot forward until it's flat against the ground, while keeping your other knee on the floor. Use your arms and legs to push upward, and carefully rise from the floor.

### If you're injured:

1. Stay calm and figure out where you're injured.
2. If you have an emergency alert device or cellphone within reach, call for help. If you don't, yell or bang on something nearby to make noise.
3. Do what you can to keep yourself warm and comfortable until help arrives.

## LET US HELP YOU AVOID A FALL

If your Cigna plan includes an OTC (over-the-counter) allowance, you can use it to order items like:

- |                              |                        |
|------------------------------|------------------------|
| > Shower benches             | > Nightlights          |
| > No-slip tub mats           | > Canes and gait belts |
| > Raised toilet seats        | > Non-skid socks       |
| > Safety rails and grab bars |                        |

Check your Evidence of Coverage to see if your plan includes this benefit. If it does, you should have received an OTC catalog in the mail. To learn more, visit **CignaMedicare.com/otc** or call Customer Service.



# THE VALUE OF VACCINATION

If COVID-19 has taught us anything, it's the lifesaving power of vaccination. Right before our eyes, our nation — once battered by the virus — is finally emerging from isolation, thanks to science and the fast development of safe, effective vaccines.

Now, we've all seen what happens in the absence of a vaccine. That underscores the importance of vaccinating yourself against not only COVID-19, but also the flu virus and pneumonia, too.

## Flu prevention

The distancing and mask precautions we took last year because of COVID-19 resulted in an unexpected benefit — we had far fewer flu cases than usual. While that's good news, it may also mean people will believe the flu is less of a threat than before and not get an annual flu shot. That couldn't be further from the truth. Before the pandemic, flu viruses were responsible for up to 650,000 deaths a year worldwide.

Bottom line: It's more important than ever to get your flu shot. The best time to get it is before the end of October, but it's never too late.

## Pneumonia prevention

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

Sources: World Health Organization; Centers for Disease Control and Prevention



The flu shot is different from the COVID-19 vaccination. You need both to be fully protected.





# DON'T GET COVID SCAMMED

As if dealing with COVID-19 wasn't bad enough, now scammers are actively using the pandemic to steal money. Unfortunately, they often target seniors. But knowledge is power. If you know what's going on, you can spot a red flag when you see it.

## Social Security scam

Some people have been told that their Social Security payments will be suspended or discontinued due to pandemic-related Social Security Administration (SSA) office closings. These scammers then tell victims they can restore their benefits for a fee, which can be paid via retail gift cards, wire transfers or mailing cash.

The SSA says that any call, text or letter offering to maintain regular benefit payments if you make a payment is fake. The SSA will never:

- > Threaten to stop or suspend benefits unless you pay a fine or fee
- > Send official notices or reports containing personally identifiable information via email

## IRS scams

The Internal Revenue Service (IRS) reports similar COVID-19-related scams. Watch out for fake calls, texts and emails about COVID-19 stimulus checks. Criminals may ask victims to sign over checks to them or ask to verify their personal or banking information. Needless to say, these scams can lead to tax-related fraud and identity theft. Forward any suspicious emails to [phishing@irs.gov](mailto:phishing@irs.gov). Then be sure to delete them.

## Spoofed calls

Scammers can "spoof" your caller ID so it shows a local number or an official government agency. Be careful answering these calls, as statistics show that if these criminals can get you to talk or text with them at the outset, you're more likely to end up a victim. Remember, some scammers will try to get money from you, while others are looking for personal information they can use or sell later.

## WHAT YOU CAN DO

These tips from the Federal Communications Commission (FCC) can help protect you from scams:

- > Don't share personal information, like your Social Security number or bank account numbers, via email, text messages or over the phone.
- > Know that government agencies will never call you to ask for personal information or money.
- > Don't click on any links in an unfamiliar text message or email.
- > Ask your phone company about call blocking services and apps to filter out suspected spam robocalls.

See a complete list of tips online at [www.fcc.gov/coronavirus-scams-targeting-older-americans](https://www.fcc.gov/coronavirus-scams-targeting-older-americans). And if you think you've been a victim of a COVID-19 scam, be sure to contact law enforcement immediately.



# ENERGY SAVERS

## Small changes add up

They say time is money. If you write a check every month to pay your home's utility bills, then you know energy is, too. Keep reading for a few ideas to help you save on energy costs, along with some safety tips to keep in mind.

### Light it up

Light your home with LED lightbulbs. They're 90% more energy efficient than traditional bulbs and can save you more than \$4/bulb per year. The average American house has 50 lightbulb sockets, so if you replace all your bulbs with LEDs, you could save about \$200 annually, according to the U.S. Department of Energy.

**Safety tip:** To reduce fall risk, make sure lighting is adequate, both indoors and outdoors. Use nightlights for safer middle-of-the-night bathroom trips.

### Cool it down

Did you know you can change the direction of ceiling fan blades? Most have a switch you can flip to change blade direction. In the summer, run them counterclockwise, which can reduce the need for more expensive air conditioning. On the other hand, you can lower winter heating costs by running the blades clockwise. That helps circulate rising warm air back down into the room.

**Safety tip:** Ladders and stepstools are fall hazards. Ask a friend or family member for help reaching ceiling fans.

### Turn it off

Save on water bills by following these steps:

- > Turn off the water while brushing your teeth.
- > Fill the kitchen sink to wash dishes instead of letting the water run the whole time.
- > Check for leaky sinks or toilets, and get them fixed.
- > Consider purchasing low-flow showerheads and faucets.

**Safety tip:** If you're not handy with tools, it's safest — and likely less costly in the long run — to leave home repairs to the experts.

### Save even more

The U.S. Environmental Protection Agency's Energy Star Home Advisor website offers a tool you can use to help make your home more energy efficient. Visit [www.energystar.gov/campaign/assessYourHome](http://www.energystar.gov/campaign/assessYourHome) to:

- > Create a custom energy profile for your home
- > Get tips and ideas for changes you can make to save money
- > Build a list of improvements you want to make, and track your progress making them

The average American house has 50 lightbulb sockets, so if you replace all your bulbs with LEDs, you could save about \$200 annually.

## CHANGE THEM OUT

Experts recommend changing your smoke and carbon monoxide detector batteries once a year to make sure they stay in working order. The U.S. Consumer Product Safety Commission says replacing batteries when the time changes for Daylight Saving Time each year is a great way to remember to do it. And don't forget to ask for help if you have to use a ladder or stepstool to reach detectors.







## ASK THE DOC



### **Dr. Gina Conflitti**

Cigna Chief Medical Officer

While much of the U.S. population is now fully vaccinated against COVID-19, many people are choosing not to get the shot(s) because of misinformation circulating via the internet, social media and word of mouth. Below, Cigna Chief Medical Officer Dr. Gina Conflitti busts some of those myths and shares her own story about contracting COVID-19.

### **If I've had COVID-19, is it true I don't need the vaccine?**

Not true! You can get re-infected with COVID-19 and develop severe symptoms. Although you likely developed antibodies when you had the virus, we don't yet know how long that natural immunity lasts. What's more, some scientists believe the vaccine offers better protection against the virus than antibodies developed through natural infection. Vaccines also protect against current variants of the virus.

### **Wasn't the vaccine developed too fast? How do I know it's safe?**

Researchers have been working with this type of vaccine development for decades. That's why Moderna and Pfizer were able to use this technology to develop the COVID-19 vaccines so quickly. Vaccine developers didn't skip any testing steps and used social media to find and engage study volunteers to help with research. As far as safety is concerned, know that the U.S. Food and Drug Administration has held these vaccines to the same rigorous safety and effectiveness standards as all other types of vaccines in the U.S.

### **Aren't vaccine side effects worse than getting infected?**

Getting COVID-19 can create far worse outcomes than you might experience from getting vaccinated. Everyone reacts differently to the vaccine, but typical side effects are mild and include soreness at the injection site, headache, body aches or a low-grade fever for a day or two. Those symptoms are actually signs that the vaccine is doing its job to stimulate your immune system. On the other hand, severe and sometimes long-term complications from COVID-19 continue to be widely reported.

### **I heard I can get COVID-19 from the vaccine. Is this true?**

No. None of the vaccines given in the U.S. contain live virus. That means you can't get sick with COVID-19 directly from the shots. But, you should know that it generally takes several weeks for the body to build immunity to the virus from the vaccine. You could get sick before the vaccine fully protects you, so you should continue to take precautions.

For reliable COVID-19 vaccine information, visit [\*\*www.cdc.gov/vaccines\*\*](https://www.cdc.gov/vaccines).

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.

Stay safe, follow safety procedures and get vaccinated. The only way we can move forward is if we do it together.

## Advice from a doctor who survived COVID-19

Dr. Conflitti has a personal stake in the fight against COVID-19. That's because she contracted the virus herself last year. Below, she discusses her experience and offers some advice.

As a doctor and Chief Medical Officer for Cigna, I've helped shape COVID-19 policies and procedures since the pandemic started. I knew the rules: wear a mask, limit social gatherings, stay six feet apart and so on. Like many others, I did my best to follow the safety guidance. Yet, in late November 2020, I contracted the virus.

I'm still recovering today.

I urge you to take control of your health by getting vaccinated. The shots are available at no cost to you and are critical to ensuring your safety and the safety of others. In fact, even though I've already had the virus, I got the vaccine because that's what my doctor recommends.

It's been a difficult time for all of us, but I am hopeful that the most challenging days are behind us. Stay safe, follow safety procedures and get vaccinated. The only way we can move forward is if we do it together.

# NEED A RIDE TO GET YOUR COVID-19 SHOTS?

Cigna has partnered with Access2Care to provide our customers no-cost round-trip transportation to get your COVID-19 vaccinations. Here's how it works:

- > Visit **[Cigna.com/coronavirus/medicare-and-medicaid](https://Cigna.com/coronavirus/medicare-and-medicaid)**.
- > Click "How do I schedule a ride to get my COVID-19 vaccination?" in the Medicare frequently asked questions list and follow the instructions.
- > It's a good idea to schedule a ride at least 48 hours before your vaccine appointment.



# THE UNEXPECTED BENEFITS OF PETS

There are lots of obvious benefits to pet parenting — unconditional love and limitless affection, for example. But there are other advantages to living with a dog or cat that aren't as well-known. Your pet can:

**Make you feel needed.** Caring for a living being gives our lives purpose and helps establish a routine that adds structure to our days. That mutual bond can help improve physical and mental health for humans and pets alike.

**Help you meet new people.** When you take your dog on a stroll through the park, you'll quickly learn what a great conversation starter he or she can be.

**Relieve feelings of isolation.** The company of a dog or cat can help you feel less lonely. They can also provide reassuring nuzzles and emotional support, which makes them perfect companions for older adults who live alone.

**Help you be mindful.** Pets live in the here and now, without worry about the future or thoughts about the past. Playing or cuddling with your dog or cat can help you do the same.

**Speed up recovery.** Studies suggest that a positive outlook can speed recovery after an illness or injury. Pets are so good at helping us see the bright side that many hospitals and rehabilitation centers have established pet visitation programs for patients. Dogs are especially effective at helping older patients who have physical disabilities.

**Improve fitness.** Pets give you a clear reason to walk every day, and that rain-or-shine accountability can help you form a lasting exercise habit. Even a low-intensity daily 20-minute walk can improve heart health, lower blood pressure, relieve stress and much more.

**Help you live longer.** A 2020 Scandinavian study found that dog ownership was associated with a 24% reduction in death from any cause. Those who had previously suffered a heart attack or stroke were 31% less likely to die from heart disease.

Sources: Live Science; CNNhealth; HABRI





# GET READY FOR FALL

Don't you just love crisp fall days? If you're ready for sweater weather, we have just the puzzle for you. Search up, down, forward, backward and diagonally to find these hidden words:

Acorn  
Apple  
Autumn  
Brisk  
Camping  
Chestnuts  
Chilly  
Cider  
Cobweb

Corn  
Cozy  
Crackling  
Crisp  
Fireside  
Flannel  
Foggy  
Foliage  
Football

Frost  
Gourd  
Harvest  
Hayride  
Hiking  
Jacket  
Leaves  
Maize  
Pumpkins

Rainy  
Rake  
Scarecrow  
Scarf  
Spider  
Squash  
Sweater  
Turkey  
Vibrant



Puzzled? The solution is on page 17.





# OPIOIDS FOR PAIN RELIEF

## Know the risks and alternatives

Have you been prescribed — or are you currently taking — an opioid for pain relief? Medicines like hydrocodone and oxycodone are helpful at relieving severe pain. But they also come with side effects, such as drowsiness, nausea and constipation — and sometimes serious ones, like:

- > More sensitivity to pain (also called hyperalgesia)
- > Slowed breathing or trouble breathing while sleeping
- > Weakened bones
- > Greater risk of falls and fractures
- > Addiction
- > Risk of overdose

### Overdose risk

Because they carry a high risk of overdose, opioids are one of the leading causes of accidental death in the U.S. They must be taken with great care. If your doctor prescribes an opioid for you, ask him or her if you also need a prescription for naloxone (NARCAN®). Naloxone is a medication that rapidly reverses the effects of an opioid in the event of an accidental overdose.

### Opioid alternatives

The following drugs may be effective in managing your pain but without the risks related to opioids, and many are covered by your Cigna plan:

Drug name	Type of drug
Celecoxib, Meloxicam (prescription) Ibuprofen, Naproxen (over-the-counter)	Nonsteroidal anti-inflammatory drugs (NSAIDs)
Acetaminophen (over-the-counter)	Pain reliever/fever reducer
Duloxetine (prescription)	Antidepressant approved for pain management
Gabapentin, Pregabalin (prescription)	Nerve pain medications
Diclofenac gel (prescription) Capsaicin cream (over-the-counter)	Topical medications





These medications may not be right for people with certain health conditions. For example, if you have kidney disease or heart failure, you should avoid NSAIDs. Talk to your doctor to see if switching to an opioid alternative is right for you. Consult your doctor or pharmacist before starting a new medication or switching to an alternative.

Your Medicare Advantage plan also covers the following services to help manage pain:

- > Medication management
- > Behavioral health services
- > Physical and occupational therapy
- > Acupuncture for chronic low back pain

For more information about Medicare-covered pain management services, visit [www.medicare.gov/coverage/pain-management](http://www.medicare.gov/coverage/pain-management).

Learn more about opioids and overdose risk at [www.cdc.gov/drugoverdose/opioids](http://www.cdc.gov/drugoverdose/opioids).

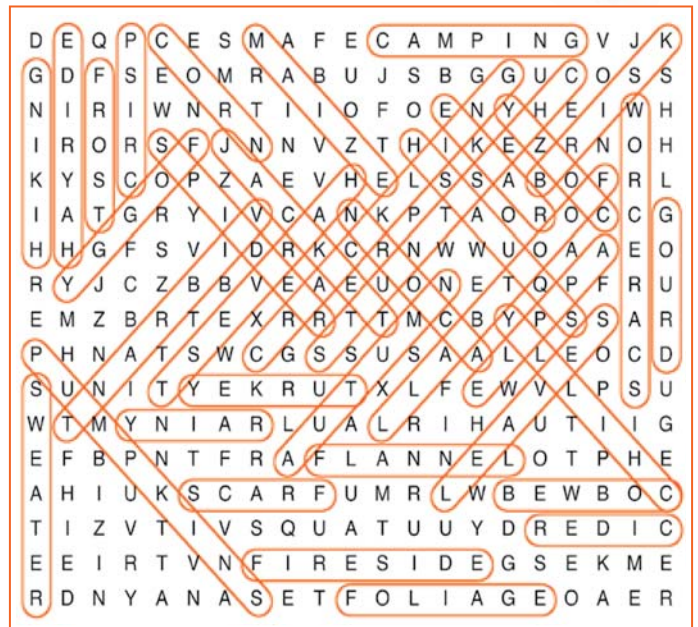
## Have you registered for myCigna.com?

If not, now's the time! Our site is easy to use and gives you instant access to your personal coverage details, plan documents and self-service tools. The first time you visit, you'll be guided through a simple registration process. If you need help registering, call **1-800-853-2713 (TTY 711)**, 24 hours a day, 7 days a week.



## PUZZLE SOLUTION

from page 15







## **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  
Attn: Grievance Department  
PO Box 188080, Chattanooga, TN 37422  
Phone: 1-800-627-7534 (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 1-800-627-7534 (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. © 2017 Cigna

## Multi-language Interpreter Services

**English – ATTENTION:** If you speak English, language assistance services, free of charge are available to you. Call **1-800-627-7534** (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 - ملحوظة:** إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم (رقم هاتف الصم والبكم 711). **1-800-627-7534** اتصل برقم

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

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

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

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

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

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

**Japanese – 注意事項：**日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-627-7534** (TTY: 711) まで、お電話にてご連絡ください。

**Navajo – Dǫ́í baa akó nínízin:** Dǫ́í saad bee yáníłt'i'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éi ná hóló, koji' hódíłnih **1-800-627-7534** (TTY 711).

**Gujarati – સુચન:** જો તમે ગુજરાતી બોલતા હો, તો નન:શુ 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 **1-800-627-7534** (TTY: 711) ک

PO Box 20002  
Nashville, TN 37202

Health and wellness or  
prevention information

## HEALTHY RECIPE

### APPLE COFFEE CAKE

Celebrate fall flavors with this moist cake

#### DIRECTIONS

Preheat oven to 350°F. Lightly oil a 13x9x2-inch pan. In a large mixing bowl, combine apples with sugar, raisins and pecans; mix well. Let stand for 30 minutes. Stir in oil, vanilla and egg. Sift together flour, baking soda and cinnamon; stir into apple mixture about  $\frac{1}{3}$  at a time, stirring just enough to moisten dry ingredients. Turn batter into pan. Bake 35 to 40 minutes, until a toothpick inserted in the center of the cake comes out clean. Cool cake slightly before serving.

Makes 20  $3\frac{1}{2}$ -inch x  $2\frac{1}{2}$ -inch servings

Per serving: 188 calories; 5g total fat; 1g saturated fat; 11mg cholesterol; 68mg 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

5 cups tart apples, cored, peeled and chopped  
1 cup sugar  
1 cup dark raisins  
 $\frac{1}{2}$  cup pecans, chopped  
 $\frac{1}{4}$  cup vegetable oil  
2 teaspoons vanilla  
1 egg, beaten  
 $2\frac{1}{2}$  cups sifted all-purpose flour  
 $1\frac{1}{2}$  teaspoons baking soda  
2 teaspoons ground cinnamon

### 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.

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. This information is not a complete description of benefits. Call 1-800-627-7534 (TTY 711) for more information.

Cigna contracts with Medicare to offer Medicare Advantage HMO and PPO plans and Part D Prescription Drug Plans (PDP) in select states, and with select state Medicaid programs. Enrollment in Cigna depends on contract renewal. © 2021 Cigna