

MORE FROM LIFE[®]

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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 benefits advisor.



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



Together, all the way.®

Stay current on COVID-19

As the coronavirus and its variants continue to make news, it's important to stay up to date on the latest information. Check out these reliable resources:

- > Cigna's COVID-19 resource page at **Cigna.com/coronavirus**, which lists frequently asked questions, vaccine facts and information about care and coverage, including details about at-home test kits, as well as monoclonal antibody and other treatments
- > Centers for Disease Control and Prevention's (CDC) COVID-19 page at **www.cdc.gov/coronavirus/2019-ncov**, where you'll find the latest on variants, testing, vaccines and more

FROM OUR PRESIDENT



Welcome to the first 2022 issue of *More From Life!* With the start of a new year, one of my top priorities is making sure you fully understand your plan. So, beginning on page 14, you'll find some

useful reminders about how your plan works and the services Cigna provides. For more details:

- > Check the Customer Handbook you received in the mail, which contains lots of information about your benefits and how to access them.
- > Visit [CignaMedicare.com/resources](https://www.cignamedicare.com/resources) or [myCigna.com](https://www.myCigna.com) for specific information about your plan.

If you still have questions, call Customer Service at **1-800-668-3813 (TTY 711)**

Also in this issue, we explore the concept of resilience — an especially timely topic as we continue to feel the effects of the COVID-19 pandemic — and take a look at how you can strengthen your ability to bounce back mentally, emotionally and physically. Getting stronger now can better equip you to weather future storms.

Before I close, I want to take a moment to brag a bit: I'm so proud that 89% of our customers are in Medicare Advantage plans that have earned 4+ Stars (out of a possible 5 Stars) from the Centers for Medicare & Medicaid Services (CMS). These high ratings are the result of our efforts to provide quality across all of our plans.

I wish you a healthy spring. See you next issue!

Aparna Abburi
President, Medicare



YOUR FEEDBACK MATTERS

Survey results guide Cigna improvements

Surveys are important for health care organizations like Cigna. They help us identify our strengths and show us what we can do better. We take survey responses to heart and use your feedback to guide us in making improvements to our programs and services. As a result, most of our customers are now in plans that have earned 4+ Star ratings (out of a possible 5 Stars) from the Centers for Medicare & Medicaid Services (CMS).

There are two key surveys we encourage you to participate in if you're asked:

1. In March, CMS may randomly select you to participate in a survey about your Cigna plan, called the Consumer Assessment of Healthcare Providers & Systems (CAHPS). If 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.
2. In August, CMS may randomly select you to complete the Health Outcomes Survey (HOS), which looks at how your plan helps maintain or improve your physical and mental health over time.



BOOST YOUR BOUNCE-BACK ABILITY

How to face challenges and come back even stronger

Ancient philosopher Confucius said, “Our greatest glory is not in never falling, but in rising every time we fall.” He was talking about being resilient.

Everyone experiences setbacks and roadblocks as they go through life’s journey. Some are major — like the COVID-19 pandemic — while others are minor. But we all have the ability to bounce back and use skills and resources to overcome these challenges; in other words, we’re resilient.

Even better, people who are highly resilient often experience profound personal growth following periods of adversity. Scientists have examined this human ability to not just overcome but come back even stronger. They’ve found that older adults tend to be more resilient than other age groups. That’s likely due to several factors, including life experience and their ability to focus on what they can control and to keep things in perspective.

One study found that even though seniors were worried about the pandemic, they generally responded to it in healthy ways: They exercised, spent time outdoors, practiced self care, and adjusted their attitudes through meditation and mindfulness.

While the ability to bounce back does come somewhat naturally, there are things you can do to strengthen it. In the following pages, we suggest ways you can improve your physical, emotional and mental resilience.

Source: Kaiser Family Foundation

Research shows older adults tend to be more resilient than other age groups.



BUILDING EMOTIONAL RESILIENCE

Emotional resilience is a trait that can be developed and strengthened throughout your life. It takes some effort and patience, but here are some things you can do.

Be optimistic

It's easy to become gloomy when things don't go your way. But looking for the positive in each situation and believing you can learn from your hardships goes a long way toward becoming more resilient. Look for the silver lining among the gray clouds. Try to avoid a victim mentality. Instead, claim your power by looking at your choices (yes, there are always choices) and doing what you can to turn a situation around.

Tap into your spirituality

This doesn't necessarily mean you must go to a place of worship every week — although many enjoy the sense of community it offers. It's more about connecting to your spiritual side, whether that means praying, meditating or simply being out in nature. Only you know what's right for you. But feeling connected to something bigger than yourself can help build resilience.

Find your purpose

It's been said that the two most important days in a person's life are the day they're born and the day they discover why. If you wake up with a sense of purpose every day, you can look forward to accomplishing something that's important to you. Even if you're having trouble finding a single purpose, you can still set goals for yourself.

Help others

Taking the focus off yourself and your troubles can lead to greater emotional resiliency. You don't have to make grand gestures. Simply smiling at a stranger, offering a hug or bringing a meal to a sick neighbor can make a difference in someone else's life. Helping others can really help you, too.

Keep a sense of humor

Whoever said, "Laughter is the best medicine" was on to something! Laughing at life's difficulties can shift your perspective and make things feel more manageable and less threatening. Not only can a sense of humor help you build resilience, but it can also enhance your overall physical and emotional health. It just feels good to laugh!

Emotional resilience won't make your problems go away, but it can give you the ability to see past them, find enjoyment in life and better handle stress. So do your best to take care of yourself. Eat well, stay active and remember these tips: Keep a hopeful outlook, find your spirituality and purpose, help others and remember your sense of humor.

Source: Mayo Clinic

BUILDING MENTAL RESILIENCE

Mental resilience can be defined as an overall wellness in how you think, control your feelings and behave in your daily life. Chances are good you know someone who is dealing with a mental health challenge, such as anxiety, stress or depression. That person might even be you, since these conditions are on the rise.

Mental health challenges: More common than ever

In the past year, nearly 25% of Americans over age 65 reported anxiety or depression. That's significantly higher than the pre-pandemic rate of 11%. While older adults experienced lower rates than adults under age 65, it's clear COVID-19 had an impact on mental health, regardless of age.

Ways to reduce anxiety

Everyone feels anxious from time to time. And there are some easy — and free — things you can do to help. For example:

- > **Breathe deeply.** Inhaling and exhaling slowly and evenly can help calm your mind.
- > **Redirect your nervous energy.** Go outside and take a walk, or take a few moments to think or daydream about something pleasant.
- > **Put anxiety on a schedule.** Decide that you can worry for only 15 minutes a day. Get it all out and then put it aside until tomorrow's "worry session."
- > **Talk to a friend.** Sometimes, just saying things out loud and getting someone else's perspective can make all the difference. Maybe you'll find your friend has had similar experiences, which might make you feel less alone.
- > **Write it down.** Keeping a journal of your private thoughts can help give you perspective about your worries.
- > **Try a meditation app.** Many calming apps for your phone or tablet are free. They can center your mind, helping you release your anxiety.

Signs that you or someone you know needs help

There are also times when things feel like more of a struggle. A mental health disorder doesn't mean you aren't normal. Instead, think of your mental health as a sliding scale; at various times in your life, it might be better or worse. This can affect your personal relationships, how you function in social settings and even perform tasks.

Signs and symptoms can vary, but it might be a good idea to consult a professional if you experience:

- > Noticeable changes in personality, sleeping or eating patterns
- > An inability to cope with daily activities
- > Feeling disconnected or withdrawing from normal activities
- > Excessive anxiety
- > Persistent sadness, depression or apathy
- > Substance misuse
- > Mood swings

Mental resilience means overall wellness in how you think, control your feelings and behave in your daily life.



Professional help is available 24/7

Taking care of your mental health is an essential part of your overall health care. So, if you need help with depression, anxiety or substance use, Cigna is here to support you. Our behavioral health team can help you find behavioral health care providers, understand costs and explain your care choices, such as psychiatrists, psychologists and therapists.

To learn more, call **1-866-780-8546 (TTY 711)**, 24 hours a day, 7 days a week. All calls are completely confidential.

Get mental health support from the privacy of home

Cigna also partners with MDLIVE, a leading national telehealth provider, to give you an easy and convenient way to talk to a mental health professional. A licensed therapist can provide talk therapy and coping strategies. And if you need help with assessments or medication management, our board-certified psychiatrists can help.

Appointments are available 7 days a week — even during evenings and weekends. All sessions are private and secure. To learn more or schedule an appointment, visit **myCigna.com** or call **1-866-918-7836 (TTY 711)**, 24 hours a day, 7 days a week.

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

BUILDING PHYSICAL RESILIENCE

Physical resilience is your body's ability to adapt to challenges, stay strong and recover quickly. Keeping your body healthy by adjusting your diet and increasing your physical activity can help you avoid or overcome medical issues as you age. Improvements don't have to be dramatic. Instead, start with these small steps and gradually build on them.

Keep healthier food on hand

Healthy eating starts with a well-planned fridge and pantry:

- > Opt for fresh fruits and vegetables, along with reduced-fat or low-fat versions of yogurt, cheese, sour cream and milk.
- > Buy lean cuts of meat, like pork, turkey and skinless chicken.
- > Keep a stash of nuts and heart-healthy dark chocolate, and indulge in small amounts when you crave something salty or need to satisfy a sweet tooth.
- > Steer clear of prepackaged, processed foods (like chips, cookies and canned soups), which are high in sodium, fat and sugar.

For more tips on ways to improve your diet, visit the National Institute on Aging's website at www.nia.nih.gov/health and click on "Healthy Eating."

Use healthier cooking methods

A big plate of fried chicken can be hard to beat, but there are other cooking methods that yield equally delicious results — without the unneeded fat and calories:

- > Air frying uses a countertop version of a convection oven. It circulates heat via a fan and can produce food that tastes like it's been deep-fried.

- > Stir frying uses a small amount of oil in a wok or nonstick skillet to cook meat and vegetables quickly over high heat (see the stir-fried orange beef recipe on page 20).
- > Grilling cooks food on a rack directly over a heat source. Welcome springtime's warmer temperatures by firing up your gas or charcoal grill. Bonus: Grilling your food means less cleanup.

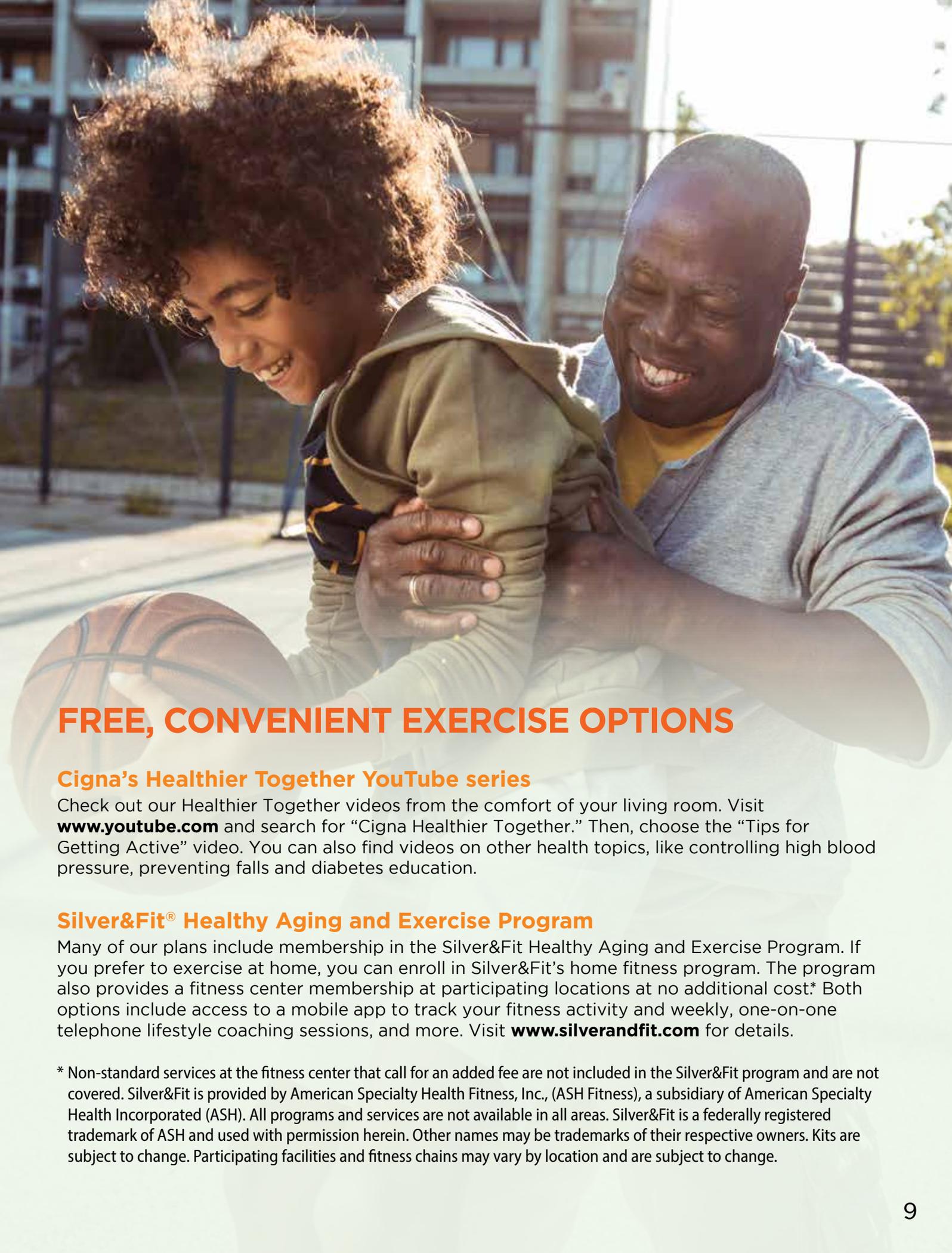
Add activity to your daily routine

A strong body requires regular physical activity, but you don't have to run a marathon to see results. Start by sneaking extra movement into your daily routine; for example:

- > When you wake up in the mornings, sit on the side of your bed and do some gentle overhead arm stretches.
- > Take short walks throughout the day, even if it's just a few laps around the house.
- > Do leg lifts and stretches while watching TV.
- > Squeeze, hold and release your abdominal muscles several times throughout the day.
- > Clean your house energetically.
- > Walk the dog (if you have one) at least once a day — even if you have a fenced yard. Increase your distance a little each time.

Sources: Everyday Health; Mayo Clinic

Studies show pet owners also experience positive health effects from petting their four-legged friends. See page 19.

A young girl with curly hair and a man are smiling together on a basketball court. The girl is holding a basketball. The man is standing behind her, smiling. The background shows a basketball court with a fence and buildings in the distance.

FREE, CONVENIENT EXERCISE OPTIONS

Cigna's Healthier Together YouTube series

Check out our Healthier Together videos from the comfort of your living room. Visit www.youtube.com and search for "Cigna Healthier Together." Then, choose the "Tips for Getting Active" video. You can also find videos on other health topics, like controlling high blood pressure, preventing falls and diabetes education.

Silver&Fit® Healthy Aging and Exercise Program

Many of our plans include membership in the Silver&Fit Healthy Aging and Exercise Program. If you prefer to exercise at home, you can enroll in Silver&Fit's home fitness program. The program also provides a fitness center membership at participating locations at no additional cost.* Both options include access to a mobile app to track your fitness activity and weekly, one-on-one telephone lifestyle coaching sessions, and more. Visit www.silverandfit.com for details.

* 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 provided by 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. Other names may be trademarks of their respective owners. Kits are subject to change. Participating facilities and fitness chains may vary by location and are subject to change.



THE LETTER THAT CHANGED EVERYTHING

How a simple reminder helped catch cancer early

Steve Shipley wasn't opposed to seeing his doctor. In fact, the 67-year-old Cigna customer thought he was doing the right thing by seeing several different specialists to treat specific health conditions, like his type 1 diabetes. But he was so focused on what was happening in those specialized areas that he forgot to visit his primary care provider (PCP) for his yearly health check-up.

Then he received a letter from Cigna. It encouraged him to schedule his check-up and other age-appropriate preventive screenings, with the promise of a gift card when he completed them. That prompted Steve to call his PCP and make an appointment.

It was a move that earned him more than a gift card — it may have saved his life.



Due (or overdue!) for your yearly health check-up? Turn to page 12 to get ready for it.

Steve is a semi-retired teacher and basketball coach and, as a hobby, does some refereeing at games at the local high school. In spite of his diabetes and some earlier heart issues, he was active and felt good physically. There were no signs or symptoms that pointed to a health problem.

“You tend to think nothing’s wrong until it becomes wrong,” he says. “I was pushing the envelope.”

Pushing the envelope meant skipping his annual check-up. So, when the letter from Cigna arrived, it was the motivation he needed to schedule an appointment.

While he normally got a physical, this year, “I was a little tardy on getting my yearly exam,” he says. “The letter prompted me to go see my PCP. And of course, now we know what came from that.”

Steve had prostate cancer.

As part of his check-up, his PCP did a simple blood test called a PSA, or prostate specific antigen. The test found elevated levels of the antigen in his bloodwork, so his PCP referred him to a urologist for further testing, where his cancer was confirmed.

Prostate cancer often has no symptoms until it reaches advanced stages. But when caught early, it’s one of the most curable forms of cancer. Steve’s proactive response to Cigna’s letter gave him an excellent chance for recovery. He chose to have surgery and is now in remission.

“When you get a diagnosis of prostate cancer, you have some decisions to make about how to get it taken care of,” he says. “Had I not gone to get a physical at that time, the cancer may well have spread and gotten to a point that it became much more of a problem than it ultimately was.”

Cigna Care Manager Stephanie Sexton followed up with Steve after his surgery and believes his story delivers a strong message about the lifesaving power of preventive care.



Stephanie Sexton

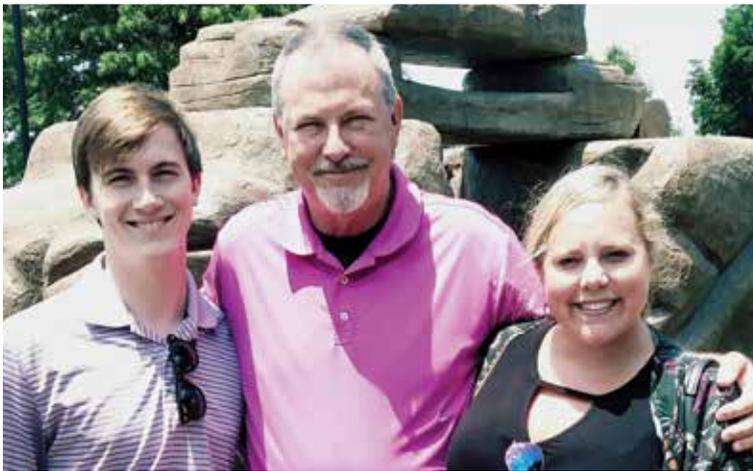
“He caught it early and was able to have the surgery and a very short hospitalization,” she says. “It’s taken care of, and he doesn’t have cancer anymore.”

Steve is now a firm believer in preventive screenings and appreciates the role his PCP played in detecting and following up on his elevated PSA levels. He has some advice for those who might not understand the importance of looking at their bigger health picture: “My suggestion to people in my age group is to put a value on your yearly check-ups. It’s worth the time it takes to be preventive.”

From a personal standpoint, Steve couldn’t be more grateful. He’s come full circle in his teaching career and now has the chance to coach his granddaughter’s basketball team. He still marvels at the simplicity of the process that made such a big difference in his life.

“I got a letter,” he says. “I read the letter. I made the appointment because of what the letter prompted me to do. Because of that, I’m healthier now than I would have been.”

I made the appointment because of what the letter prompted me to do. Because of that, I’m healthier now than I would have been.



Clockwise: Steve and his granddaughter, Ellie Grace Tomlin; Steve with his son, Landon Shipley, and daughter, Laura Shipley Tomlin; Steve and Ellie showing off her soccer trophy; Steve coaching Ellie’s basketball team

YOUR CHECK-UP CHECKLIST

Tips for a successful yearly exam

If you've ever wondered whether a yearly health check-up with your primary care provider (PCP) is worth your time and effort, just ask Cigna customer Steve Shipley. His story on page 10 illustrates perfectly why preventive care is so important.

It ensures you're up to date on important screenings and vaccinations. It allows your doctor to monitor any health issues you might have. It gives you the chance to develop and maintain a relationship with your doctor. And, as Steve discovered, it could save your life!

BEFORE your check-up

It's smart to be prepared. Doctors are busy, and your time is valuable, too. So, before your visit:

- ✓ **Make a list of all of your medications.** This includes prescription drugs and any over-the-counter supplements or vitamins you take. If it's easier, just toss everything into a zip-top bag and bring it with you.
- ✓ **Let your doctor know about your medical history.** It's not always easy to remember when you had surgery or cancer screenings. Jot down the dates so you can talk about that vital information easily.
- ✓ **Know your family history.** Being able to tell your doctor about your family's health history is important because many chronic conditions are genetic.
- ✓ **Make a list of questions.** Maybe you get a little tongue-tied at your appointments. Thinking through any questions you have and writing them down can help.
- ✓ **Ask someone to go with you.** A family member or close friend can provide a second set of ears, which can come in handy.

THE DAY OF your check-up

Your preparation is complete. When the day of your appointment arrives, it's a good idea to:

- ✓ **Show up early.** You don't want to be frazzled when you walk in the door. What's more, there's probably paperwork to complete — especially if it's your first visit with this doctor.
- ✓ **Tell your doctor what's going on.** Mention any recent health or life changes.
- ✓ **Answer questions honestly.** For example, don't say you walk one mile a day when you actually walk one block. Doctors aren't there to judge you. The best way for them to help is for you to provide honest answers.
- ✓ **Listen and take notes.** Make sure you understand what your doctor is saying so you can take the proper next steps. Jotting down notes or recording the conversation on your smartphone can help you remember it later.
- ✓ **Ask questions.** Medical terms can be confusing. If your doctor starts tossing around words that don't make sense to you, stop them and ask for an explanation.



AFTER your check-up

Good health is its own reward. After your check-up, you'll know your important health numbers: blood pressure, blood sugar, cholesterol and body mass index. But there's more:

✓ **Get rewarded for your yearly health check-up**

Once you get your yearly health check-up, you'll receive a \$50 gift card if you're eligible. You also might be able to earn additional rewards by completing other activities such as:

- > Diabetes screening
- > Diabetic retinal eye exam
- > Mammogram (breast cancer screening)
- > Colorectal cancer screening

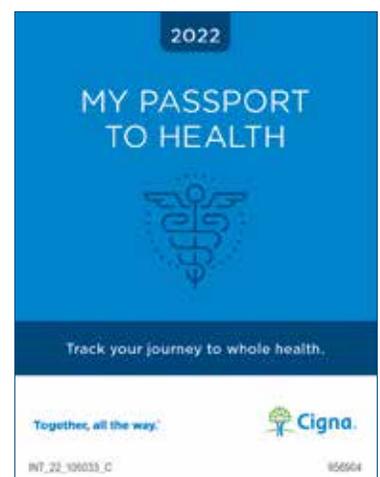
Visit **myCigna.com** and navigate to the Wellness tab to attest to your yearly health check-up and select your gift card. You can also view the incentives available to you and track the incentives you've earned.

✓ **Use your Cigna Passport to Health**

Track your care with your Cigna Passport to Health and share it with your doctor or nurse at your medical appointments. This booklet gives you a single place to:

- > Log your preventive care screenings
- > List essential phone numbers
- > Record any medications you take

You should have received the Passport to Health in the mail in January. If you didn't, give Customer Service a call to request one.



GET THE MOST FROM YOUR CIGNA PLAN

Your Cigna Medicare Advantage plan is built to deliver an excellent health care experience. The following page lists a few extras that can help you save on health care-related costs, along with some helpful online tools you can use to access important plan information. For additional details on specific benefits and more, check your Supplemental Benefits Guide or visit CignaMedicare.com/Supplementalbenefits. If you still have questions, give Customer Service a call.



Health care extras

Dental, vision and hearing benefits

Many of our plans offer dental, vision and hearing benefits that aren't covered by Medicare.* For example, dental benefits may cover or include an allowance for fillings, dentures, root canals and other services. Vision benefits often include a routine eye exam and/or a yearly allowance toward the cost of lenses, frames or contacts. And some of our plans offer benefits that cover a hearing aid fitting, evaluation and an allowance that could help pay for a hearing aid.

Over-the-counter (OTC) allowance

Your plan may provide a quarterly allowance you can use to order certain OTC items, like aspirin, cold and sinus medicine, vitamins, bandages, toothbrushes and more.* The amount of your allowance depends on your plan. If your plan includes this benefit, you should have received an OTC catalog in the mail. To request a new catalog, call Customer Service. For more information and a short video about the OTC allowance, visit CignaMedicare.com/otc.

Home delivery pharmacy

If your plan includes prescription drug coverage, our preferred home delivery option may provide the lowest cost for your medications, especially if your prescription is for a 90-day supply of a drug you take regularly. The Express Scripts® Pharmacy is the preferred home delivery pharmacy** for many Cigna customers. To get started, call Express Scripts at **1-877-860-0982 (TTY 711)**, Monday – Friday, 7 a.m. – 11 p.m. Central Time.

Save time; go online

Online provider directory

Many of our plans require you to choose a primary care provider (PCP) from our provider network to serve as the leader of your health care team. It's not required for some plans, but we still encourage you to select a PCP. Search for network doctors, specialists and dentists near you at myCigna.com (see page 19) or by visiting Cigna.com/medicare/resources and clicking on "Find a Doctor." If you need help or want to confirm whether the doctor is still accepting new patients, give Customer Service a call.

Online pharmacy and medication directory

Using our online search tool, you can easily find network pharmacies, look up medications to see if they're covered under your plan and estimate costs for specific medicines. Check myCigna.com for updated directories, or visit Cigna.com/medicare/resources and click on "Find a Drug or Pharmacy."

YOUR EVIDENCE OF COVERAGE

Your plan's Evidence of Coverage (EOC) contains important benefits-related information. This includes your rights and responsibilities as a Cigna customer; any potential network, service or benefit restrictions; and pharmacy management procedures. You can view and download your EOC by visiting CignaMedicare.com/resources and clicking the "Evidence of Coverage" link in the General Plan Document Resources section. Or call Customer Service to request a printed copy.

* These extras aren't included in all plans. Limitations, copayments and restrictions may apply. Check your 2022 Evidence of Coverage at CignaMedicare.com/resources for benefit details and to see which of these are included in your plan.

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

KNOW WHERE TO GO

to get the *right* care

If you're caught off guard with a sudden medical condition, it's not always easy to stay calm and think clearly. In fact, a trip to the emergency room (ER) may be your first thought. But that may not be the best solution.

Before you go scrambling for care, try seeking it in the order listed below:

When to:	
1	Call your PCP If you don't think your condition is life changing or life threatening, call your primary care provider (PCP) first for advice or treatment.
2	Visit an urgent care center Urgent care centers are a great option when your PCP isn't available. They're usually open evenings, weekends and holidays, and can treat conditions like: <ul style="list-style-type: none">> Asthma flares> Flu, coughing, sore throat or fever> Headaches> Earaches> Vomiting, diarrhea or minor urination problems> Infections> Sprains and muscle strains> Bites, cuts, bruises and rashes
3	Get virtual care on MDLIVE For non-emergency care of conditions like those listed above, you can talk with a virtual care doctor anytime using your phone, computer or tablet. Virtual care doctors can diagnose, treat and prescribe medication. Call MDLIVE at 1-866-918-7836 (TTY 711) , 24 hours a day, 7 days a week or visit MDLIVE.com/CignaMedicare . Your copay is the same as a PCP visit and usually less than the cost of urgent or emergency care.
4	Go to the ER or call 911 Are you experiencing a condition that's potentially life changing or life threatening? Go to the ER or call 911 if you: <ul style="list-style-type: none">> Think you may be having a heart attack or stroke, are having chest pains or trouble breathing or speaking, lose consciousness or have sudden blurred vision> Can't urinate or your urine is brown or red> Have severe pain or injuries like broken bones, head trauma, extreme stomach pain, uncontrolled bleeding, excessive vomiting or severe burns> Have a severe allergic reaction or medication overdose

If your PCP isn't available and you have a general health question or need help finding care, call our **Health Information Line at 1-866-576-8773 (711)**, 24 hours a day, 7 days a week.

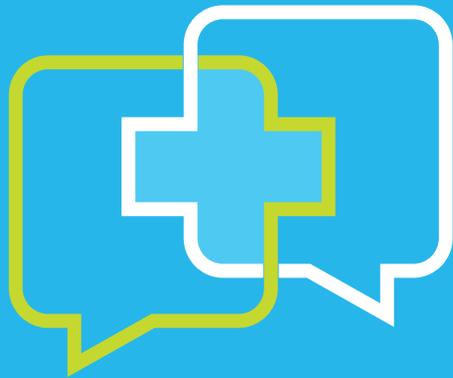
BE AN ETERNAL OPTIMIST

Part of being resilient is the ability to see the good in people and situations. Learn to think like an optimist and you'll soon become one. Search up, down, forward, backward and diagonally to find these hidden, positive words:

- | | | | |
|--------------|-------------|------------|--------------|
| Accomplish | Energy | Motivation | Resilience |
| Appreciation | Fitness | Optimism | Satisfaction |
| Aspire | Flexibility | Overcome | Serenity |
| Breathe | Goals | Patience | Spirituality |
| Calm | Gratitude | Peace | Strength |
| Challenges | Hope | Power | Support |
| Comeback | Humor | Purpose | Therapy |
| Drive | Laughter | Redirect | Together |
| Endurance | Meditation | Resolve | Tranquility |

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

Puzzled? The solution is on page 19.



ASK THE DOC



Dr. Michael Reardon

Cigna Chief Medical Officer

Did you know that 82% of American adults age 65 and older take at least one medication and 29% take five or more? Multiple medicines can be hard to keep straight, but it's essential to take them correctly. Below, Cigna Chief Medical Officer Dr. Michael Reardon explains why it's so important and what you can do to keep yourself healthy and safe.

Q: I feel fine. Why do I have to keep taking my prescription drug?

A: Many drugs are prescribed for chronic conditions you can't feel, such as high cholesterol or high blood pressure. You might not notice any immediate difference if you start or stop taking them. That's because these drugs — also called maintenance medications — work long term to help you avoid or treat these conditions. Ask your doctor to explain in detail how the medication will improve your health.

Q: How do I know if my medications will have side effects?

A: If you're concerned about the side effects of a particular drug, communicating with your doctor and pharmacist is key. Let them know about any allergies you have and other side effects you might have experienced in the past.

Q: How can I ensure my prescriptions won't have harmful interactions with each other?

A: Talk to your doctor and pharmacist to make sure they know about your current medications, including those for which you don't have a prescription, like over-the-counter medicines, vitamins and supplements. Even better, when

you visit your doctor or pharmacy, bring a list of all the medications you're taking, or put them in a bag (in their original packaging) and take them with you.

Q: What if I can't afford my prescription drugs?

A: It's no secret that prescription drugs can be expensive — especially if you're taking several medications. Still, it's important to fill the medication and take it as directed. Don't ever ration your pills to extend your supply.

There are some things you can do to keep costs down. First, let your doctor know if cost is an issue. Ask if a generic drug is available; if not, ask your doctor to check your plan's formulary (also called a drug list) to see if a less costly alternative is available. You'll pay less for a medication that's on the formulary. You may also pay less by switching to a preferred home delivery pharmacy and ordering a 90-day supply (see page 15 for more information). Finally, if you need a drug that doesn't require a prescription — like a cold or sinus medicine — you may be able to pay for it using the over-the-counter (OTC) allowance that may be included in your Cigna plan (see page 15).

Source: Kaiser Family Foundation

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.

HEALTH CARE ON THE GO

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Did you know you can now access your personal health plan information both online and via your mobile device? Visit **myCigna.com** and register, or download the free myCigna mobile app to manage your plan on the go – anytime and anywhere you need it. You can use the myCigna app to:

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- > Make a one-time premium payment or set up automatic payments
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- Update Your Profile**
Make sure your contact information is up-to-date so you don't miss out on important notifications about your plan.

PET YOUR PET

The health benefits of quality time

Nothing beats quality, one-on-one time between pets and their people. A little cuddle time on the couch, along with belly rubs or a calming brush session, is an engaging and less physically demanding activity for older pets.

Studies show pet owners also experience positive health effects from petting their four-legged friends, including:

- > Reduced blood pressure
- > Strengthened immune responses
- > Lower stress hormones
- > Reduced likelihood of depression

Cigna is working with Nationwide®!

Nationwide offers affordable pet health insurance for your four-legged loved ones. Visit **www.petinsurance.com/Cigna** or call **1-800-874-1520 (TTY 711)**, Monday - Friday, 5 a.m. - 7 p.m. and Saturday, 7 a.m. - 3:30 p.m. Pacific Time to learn more and get a free, no-obligation quote today.



PUZZLE SOLUTION from page 17

HEALTHY RECIPE

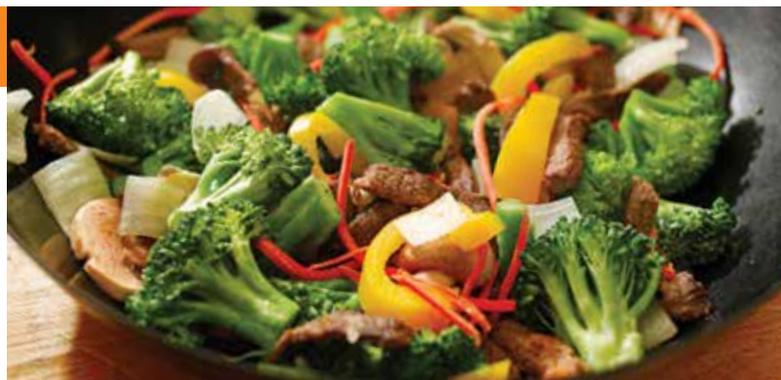
Stir-Fried Orange Beef

Directions

Thaw vegetables and set aside. Put egg white in one bowl and cornstarch in another. Dip steak strips into egg white, and then coat with cornstarch. Heat oil in a large wok or sauté pan. Add onion, garlic and ginger; stir fry until tender, about 1 minute. Add steak strips to pan and stir fry until lightly browned, 5–8 minutes. Add Hoisin sauce, soy sauce, orange juice and sherry (optional). Bring to a boil over high heat, then lower temperature to a simmer. Add vegetables and mix gently. Simmer until heated through, 3–4 minutes. Divide mixture into four equal portions and serve.

Makes four 2-cup servings. Per serving: 261 calories; 9g total fat; 2g saturated fat; 28mg cholesterol; 418mg sodium; 23g protein; 23g carbohydrates; 648mg potassium; 3g total fiber

From the National Heart, Lung, and Blood Institute's DASH Eating Plan at www.nhlbi.nih.gov.



Ingredients

- 1 bag (12-ounce) frozen stir-fry vegetables
- 1 tablespoon peanut or vegetable oil
- 1 tablespoon onion, minced (or ½ tablespoon dried)
- 1 tablespoon garlic, minced (about 2–3 cloves)
- 1 tablespoon fresh ginger, minced
- 1 egg white, lightly beaten (or substitute liquid egg white)
- 2 tablespoons cornstarch
- 12 ounces beef flank steak, sliced into thin strips
- 3 tablespoons Hoisin sauce
- 1 tablespoon low-sodium soy sauce
- ½ cup orange juice
- 1 tablespoon dry sherry (optional)

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.

Every year, Medicare evaluates plans based on a 5-star rating system.

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