November | 2025

GlobalHealth
MEDICARE ADVANTAGE PLANS

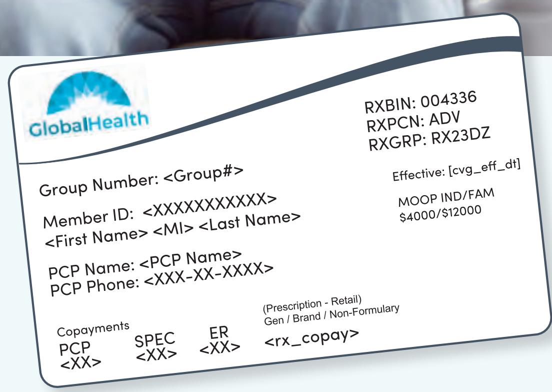
GlobalHealthBeat

A Newsletter for GlobalHealth Medicare Advantage Members

Annual Notice of Changes

Be sure to review your Annual Notice of Change (ANOC) booklet. It tells you about the important changes to your plan starting **January 1, 2026.** Call Customer Care with any questions about the changes. You still have the great benefits you are used to – glasses, hearing aids, over-the-counter benefits, transportation, fitness tracker and gym membership, and meals following inpatient stays for all members. Many members also get benefits for gasoline, grocery, utility assistance, dental services, and home support help.

Remember, to stay in your current plan, you don't need to do anything



2026 GlobalHealth ID Cards

You should have received your **2026 GlobalHealth ID card** in the mail. The ID numbers on the card will differ from the ID numbers listed on your 2025 card.

Protect yourself against flu by following these 3 steps:

1. Get vaccinated every year at the beginning of the flu season, between August and September. One dose of the vaccine is recommended each season. Remember that the annual flu shot is covered 100% by GlobalHealth, with a $0 copay! Contact your primary care physician to schedule your flu shot or visit an in-network pharmacy.

2. Practice preventive measures

- Wash your hands regularly with soap and water for 20 seconds.
- If soap is not available, use a hand sanitizer with at least 60% alcohol.
- Clean and disinfect surfaces or objects that may be contaminated.
- Avoid touching your eyes, nose, or mouth.
- Avoid close contact with sick people.
- Cover your mouth and nose with a tissue when coughing or sneezing and throw it away after.

3. If you have the flu:

Seek medical attention and follow your doctor's instructions. Rest at home and avoid contact with others to prevent the spread of the virus.

At GlobalHealth, we want you to be healthy! Get vaccinated against the flu to protect you and your loved ones.

Key Facts About Seasonal Flu Vaccine | CDC

How to use your GlobalHealth Dental Benefit

Remember that you must visit an in-network DentaQuest dentist to utilize your dental benefits*.

1. For a list of network dentists, see the Provider Directory at www.GlobalHealth.com or contact **DentaQuest Customer Service** to obtain a provider directory of network dentists or to answer any of your dental benefit questions at **1-833-955-3423.**
2. Contact an in-network dental provider to schedule an appointment. When scheduling an appointment, be sure to tell the dental office that your dental benefits are provided by GlobalHealth.
3. Your general dentist will help coordinate care **when specialty dental care is needed**. They can direct you to the right type of specialty dentist for your needs and share your dental history along with any x-rays prior to your appointment. It can save you time and money.

For GlobalHealth Medicare Advantage plans with dental coverage, there is no copay for **preventive dental checkups**.

See your Evidence of Coverage (EOC) for specific coverage, service limitations, and coinsurance details. GlobalHealth has no referral or prior authorization requirements. You or your dentist can call DentaQuest to make sure all your dental work will be covered before you have it done. Use the **Smart Wallet Benefit** (a Benefits Mastercard® Prepaid Benefits Card, through our partnership with NationsBenefit) to cover expenses that aren't covered under supplemental benefits.

*Generations State of Oklahoma Retiree (HMO) member dental plan does not cover supplemental dental coverage. **Smart Wallet Benefit coverage varies by plan.

Importance of Good Oral Health

Oral health is more important to your overall health than you may realize. Your mouth is filled with bacteria and is the entry point to your digestive and respiratory tracts. The body's natural defenses and good oral health, such as brushing and flossing, keep bacteria under control.
Without proper oral hygiene, bacteria can lead to oral infections, tooth decay, and gum disease.

Studies suggest that oral bacteria and certain gum diseases may play a role in some diseases, such as diabetes, cardiovascular disease, and osteoporosis, which can lower the body's resistance to infection, causing more severe oral health problems.

- Brush your teeth at least twice a day for two minutes using a soft-bristled brush.
- Floss once a day to help remove plaque and prevent cavities and gum disease.
- Clean full or partial dentures daily.
- Replace your toothbrush every three to four months, or sooner if bristles are worn.
- Schedule regular dental checkups and cleanings.

You may be able to use your **OTC benefit** for dental and denture care products like toothbrushes, toothpaste, dental floss, denture tablets, and mouthwash.

Where do I go for care?

When you aren't feeling well or are having an acute health episode, it can be confusing to know where you should seek care, especially if you are needing care quickly. **You should contact your PCP to help determine where to seek care.**

Primary Care Provider's (PCP) Office

Your Primary Care Provider (PCP) should be your first choice when you need care. They know your health history, the medications you take, and your overall health needs, which means they can provide more personalized and effective treatment. Your PCP also helps guide you through the healthcare system and coordinates your care. With your Medicare plan, you can visit your PCP for sick or well visits as often as needed—**with $0 copay**.

Urgent Care (or Walk-in Clinic)

Urgent Care can conveniently treat urgent minor medical issues, but they do not know your health history like your PCP does. Urgent Care facilities are usually staffed by physician extenders, Nurse Practitioners and Physician Assistants. Urgent Care copays are higher than your Primary Care copay but less than an ER visit copay. Examples of minor acute needs when your PCP is unable to see you are:

- Minor burns, wound care, or small cuts that may require stitches
- Flu, cold, or mild asthma attacks
- Nausea, vomiting, diarrhea, or dehydration
- Fever, earache, headache, abdominal pain, or skin rashes
- Sprains, muscle pulls, back pain, or minor fractures

Emergency Department (ER)

The ER can treat the most severe symptoms when emergency care is needed, and 911 should be called. It is also the most expensive option where co-pays can quickly add up. Examples of when you should seek emergency care are:

- Choking, having breathing difficulties, or have stopped breathing
- Suffering from a head injury, particularly if it's causing fainting or confusion
- Having severe chest pain or pressure lasting more than two minutes
- Having a seizure(s) that lasts between three and five seconds
- Severe burns
- Stroke symptoms (slurred speech or sudden numbness/weakness in any area of your body, facial droop, loss of balance or vision, changes in mental status)
- Suffering from a neck or spine injury, especially when it's accompanied by loss of feeling
- Severe allergic reaction (swelling lips, difficulty swallowing or breathing)

To get the most from your health plan, check which local medical facilities are preferred by your plan. Choosing these locations can help you receive the highest level of coverage and make the most of your benefits.
Visit www.GlobalHealth.com to **"Find Care Provider," Hospitals and Pharmacies in the GlobalHealth network.**

How to avoid hospital admission?

Being hospitalized can be physically and mentally exhausting for both you and your caregiver. Many times, people are admitted or readmitted due to complications caused by their health conditions. In some cases, admissions could be prevented and managed in your Primary Care Physicians (PCPs) office. Here are a few suggestions to avoid another hospitalization shortly after your discharge from the emergency room or hospital.

While you are in the hospital:

- Make sure you and your caregiver understand the instructions about the specific care you will need at home.
- Ask your doctor if you should continue taking any medications that you have at home in addition to any new prescriptions given at the time of discharge.
- Ask specific questions: don't leave any questions unanswered.

Taking Care of Myself: A Guide for When I Leave the Hospital | AHRQ

As you head to your home:

- Fill your prescriptions at the pharmacy right away.
- Schedule a visit with your primary doctor or specialist to be seen within 3 days. Take all your medications and discharge paperwork to the visit with your doctor.

When you get home:

- Follow all your doctor's instructions upon discharge.
- Contact your physician with any concerns and new or worsening symptoms to minimize the risk of having to go back to the hospital.

Why Choose Generic Drugs Over Brand-Name Drugs?

When it comes to prescription medications, Medicare members often have a choice between brand-name drugs and their generic equivalents. Understanding the difference can help you make cost-effective decisions without compromising your health

What Are Generic Drugs?

Generic drugs contain the same active ingredients as brand-name medications and are required by the U.S. Food and Drug Administration (FDA) to meet the same standards for safety, strength, quality, and effectiveness. In other words, they work the same way in your body as their brand-name counterparts.

Cost Savings

One of the biggest advantages of generics is cost. According to the FDA, generic medications typically cost 80–85% less than brand-name drugs. This price difference exists because generic manufacturers do not bear the high research and development costs that brand-name companies incur. For Medicare beneficiaries, choosing generics can significantly reduce out-of-pocket expenses and help keep overall healthcare costs down.

Are They Safe and Effective?

Yes. Generic drugs must demonstrate "bioequivalence," meaning they deliver the same therapeutic benefits as the brand-name version. While inactive ingredients like color or shape may differ, these do not affect how the medication works.

What Should You Do?

Always consult your doctor or pharmacist before switching to a generic. In most cases, generics are a safe, effective, and affordable alternative that can help you manage your health and your budget.

Caring for a Family Member

About one in three adults in the United States provides care to other adults as an informal caregiver of an ill spouse or partner, a disabled child, or an aging relative. As a caregiver, you may be so focused on your loved one that you can become emotionally and physically stressed, making you vulnerable to changes in your own health.

If you don't take care of yourself, you won't be able to care for anyone else. It is important to take advantage of the many resources and tools available to help you provide care for your loved one. To help manage caregiver stress:

- Plan to get everyone on the same page to focus on what is best for your loved one.
- Complete advanced directives and end-of-life plans, keeping important personal, medical, and financial documents ready to know what to do in an emergency.
- Focus on what you can provide. Understand that no one is perfect so believe that you are doing the best you can and making the best decisions you can at any given time.
- Get connected. Learn about caregiving resources in your community.
- Accept help by being prepared with a list of ways that others can help you, and let the helper choose what they would like to do.
- Seek social support. Try to stay well-connected with family and friends who can offer emotional support.
- Set personal health goals, including a good sleep routine, being physically active, eating a healthy diet, and drinking plenty of water. See your doctor for any health needs.

Healthy Lifestyle Stress Management | Mayo Clinic

Breast Cancer Screening

Breast cancer is the second leading cause of death from cancer in American women, and one in eight women will develop breast cancer in their lifetime. Mammograms are the most common screening test for breast cancer. Regular mammograms ensure that breast cancer is detected at an early stage when it can be treated and potentially cured. Additionally, while breast cancer occurs more often in women, men can develop it too.

While some people never experience any symptoms, there are some health changes to watch for:

- Any change in the size or the shape of the breast.
- Pain in any area of the breast.
- Nipple discharge other than breast milk (including blood)
- A new lump in the breast or underarm.

If you have any signs that worry you, talk to your PCP. If you would like assistance in scheduling a screening mammogram, please contact one of our GlobalHealth Clinical Quality team members at 1-844-280-5538 or Customer Care at 1-844-280-5555 (TTY: 711) 8:00 a.m. – 8:00 p.m., 7 days a week, Oct. 1 –Mar. 31; 8:00 a.m. –8:00 p.m., Monday through Friday, Apr. 1 – Sept. 30).

Breast Cancer Awareness | CDC

It's never too late for preventive health screenings!

Preventing and identifying diseases requires regular well checks and other non-emergency medical appointments that can help you maintain your best health through earlier detection and treatment of diseases.

The GlobalHealth Clinical Quality Team reaches out to members throughout the year to assist you in scheduling preventive screening exams and testing. We partner with your primary care provider to identify the best screening services for you. These are recommended services that are covered by Medicare and cost you nothing!

If you have questions or would like assistance in scheduling preventive services, please contact one of our GlobalHealth Clinical Quality team members at 1-844-280-5538 or our Customer Care at 1-844-280-5555 (TTY: 711) (8:00 a.m. – 8:00 p.m., 7 days a week, Oct. 1 – Mar. 31; 8:00 a.m. – 8:00 p.m., Monday through Friday, Apr. 1 – Sept. 30).

Checking Your Blood Pressure

Checking your blood pressure at home is an important part of managing high blood pressure to help determine if treatment is working. To get the most accurate measurement:

- Take your blood pressure at the same time every day.
- Measure your blood pressure before you take your medication.
- 30 minutes before taking your blood pressure, avoid food, caffeine, tobacco, alcohol, and exercise.
- Empty your bladder before taking your blood pressure.
- Try to use the same arm each time, rest your arm at the level of your heart on an armrest or a table.
- Sit in a comfortable chair with your back supported for five minutes with your legs uncrossed and feet flat on the floor.
- Place the correct size cuff above your elbow on bare skin, not over clothing.
- Don’t talk and avoid distractions while taking your blood pressure.
- Take at least two readings, one or two minutes apart.
- Use a blood pressure log to record your blood pressure measurements.

Talk with your primary care physician to determine how often you should measure your blood pressure at home and what to do if your blood pressure numbers are too high. Don’t stop your medication or skip any doses without talking to your doctor first.

Measure Your Blood Pressure | CDC
How to Accurately Measure Blood Pressure at Home | Heart.org

Monitoring Your Diabetes

Diabetes can affect every part of your body or put you at risk for many health problems, including vision loss, nerve damage, and kidney disease. If you have diabetes, there are several tests that you should have at least annually or more often if your doctor recommends based on your medical condition, risk factors, and goals.

- HbA1c blood test at least annually to measure your average blood sugar over the past three months.
- Retinal or dilated eye exam at least once a year by an eye care professional to find and treat eye problems early to protect your vision.
- Kidney disease screening at least once a year by blood, eGFR test, and urine protein (albumin) levels to evaluate kidney function.
- Foot exam at least annually for skin condition, and circulation, and screen for nerve damage.
- Discuss with your doctor if you should be considered for statin medications to lower your risk of heart disease and strokes.

If you haven't seen your doctor this year to manage your diabetes, call to get scheduled as soon as possible.

If you would like assistance in scheduling any of these services, please contact one of our GlobalHealth Clinical Quality team members at 1-844-280-5538 or Customer Care at 1-844-280-5555 (TTY: 711) (8:00 a.m. – 8:00 p.m., 7 days a week, Oct. 1 – Mar. 31; 8:00 a.m. – 8:00 p.m., Monday through Friday, Apr. 1 – Sept. 30).

High Risk Medications

As an older adult, it is important to be aware of the potential risks associated with certain medications. High-risk medications can have more significant side effects and interactions in the elderly.

Here is a list of some commonly prescribed **high-risk medications**:

- Benzodiazepines such as Diazepam (Valium) and Lorazepam (Ativan), which can make older adults feel more confused, and tired, and increase their chances of falling.
- Muscle Relaxants such as Carisoprodol (Soma), Cyclobenzaprine (Flexeril), Metaxalone (Metaxall,Skelaxin), and Methocarbamol (Robaxin), which can make older adults feel more confused, tired, nauseous, and increase your chances of falling.
- Anticholinergic Drugs, including certain antihistamines such as Diphenhydramine (Benadryl), Hydroxyzine (Vistaril), and antidepressants such as Amitriptyline (Elavil) can cause confusion, memory problems, constipation, and urinary retention in the elderly.

It is crucial to understand the potential dangers they pose and take steps to ensure your safety. Be sure to talk openly at every appointment with your healthcare provider about all the medications you are taking, including over-the-counter drugs and supplements. By actively participating in your care and following the guidance of your doctor, you can reduce the risks associated with high-risk medications and improve your overall well-being.

Benefits of Being a Social Butterfly

Nearly three in ten American seniors live alone. There's nothing wrong with maintaining independence, but it is important to recognize the benefits of socialization and the hazards of neglecting the social aspect of life.

People are inherently social. Seniors are more likely to isolate or experience loneliness than the rest of the population. It is important for seniors (and their loved ones) to be proactive about staying engaged throughout the day, as senior isolation and loneliness can often lead to physical decline and other health conditions.

Connecting with family and friends through technology, group outings, exercise classes, games, and other activities has a profound effect on the mental health of seniors.

Socialization improves mood, cognition, memory recall, and is associated with healthy behaviors, including exercise.

So, reach out to your family and friends to check-in, host or attend a potluck or holiday party, attend an art or educational class, go to a sporting event or craft fair, catch the latest movie, or play a round of cards.

The Mental Health Benefits of Socializing for Seniors | SeniorLifeStyle.com

Fraud, Waste and Abuse in Telehealth Services

Did you know that **fraud, waste, and abuse (FWA)** can also be potentially identified in telehealth services? The term has been coined, Telefraud.

Telefraud is defined as a scam that involves aggressive telemarketing to offer unnecessary services or products under the appearance of providing telehealth services.

Since COVID-19, telehealth services have been on the rise. While telehealth services, like phone calls, using videos and/or text messages with your provider, aid in maintaining your health and other needs, there are more possibilities of potential FWA occurring.

Please review the examples of potential FWA in your telehealth services:

- Billing for services not rendered
- Over prescribing of medications; for example, controlled substances
- Upcoding to a higher level of service than what was provided
- Receiving inappropriate medications in the mail; for example, topical creams
- Receiving inappropriate durable medical equipment (DME) in the mail; for example, braces, orthotics
- Unnecessary diagnostic testing
- Ordering genetic tests not medically necessary
- Billing for services not provided by the provider listed on the claim
- Identity theft
- Incomplete evaluation and documentation of medical treatment

Together we can Fight FWA!

If you suspect FWA within your Explanation of Benefits (EOB), please contact the **GlobalHealth Compliance department immediately.**

Reports may be submitted openly or anonymously by calling the GH Confidential Reporting Lines: ACTright Hotline (available 24 hours/7 days) at 1-877-627-0004 or Web Reporting Line at globalhealth.eithicspoint.com, email: compliance@globalhealth.com or by mail to: ATTN: Compliance Officer, GlobalHealth, 210 Park Avenue, Suite 2900, Oklahoma City, OK 73102-5621.

Have you signed up for the GlobalHealth Medicare Advantage Member Portal yet?

If you haven't already signed up for the member portal*, visit **www.GlobalHealth.com** under the Member Tools section. To register, you will need:

- Access to the internet and your email address*
- Your GlobalHealth Member ID card
- Your Medicare Health Insurance card
- Your name and date of birth
- The zip code associated with your Medicare Advantage enrollment

Using GlobalHealth's Medicare Advantage Member Portal will allow you to:

- Update your permanent or mailing addresses
- View or change your Primary Care Physician
- View, order, or print member ID cards
- View, order, or print materials of your current benefits and plan materials
- Send secure messages to the GlobalHealth Customer Care Team
- Complete your Health Risk Assessment
- Review approved clinical guidelines on recommendations on how to diagnose and treat a medical condition
- View your medical claims and Explanation of Benefits (EOB) from the last 365 days
- View your referrals and authorizations
- View Smart Wallet Benefit** balance for dental, hearing, vision, over-the-counter (OTC) products, grocery[1,2], gasoline[1,2], and/or utility allowance(s)[1,2]
- View the catalog and order over-the-counter (OTC) and grocery products
- Learn the latest GlobalHealth news through Alerts

To help protect you, **GlobalHealth will send a verification code** in an email or text message each time you log into the portal as a second step to confirm your identity.

For any questions about the member portal, please call GlobalHealth at 1-844-280-5555 (toll free) or 711 (TTY, for the hearing impaired). From 8:00 a.m. to 8:00 p.m., 7 days a week (October 1 – March 31), and 8:00 a.m. to 8:00 p.m. from Monday to Friday (April – September 30).

* We encourage you to use **Google Chrome, Microsoft Edge, or Mozilla Firefox.** ****Smart Wallet Benefit** coverage varies per plan.

Don’t leave your benefits on the table

GlobalHealth members have the Smart Wallet Benefit, a benefits Mastercard prepaid benefits card, through our partnership with NationsBenefit.[1,2]

What is covered and how to access benefits:

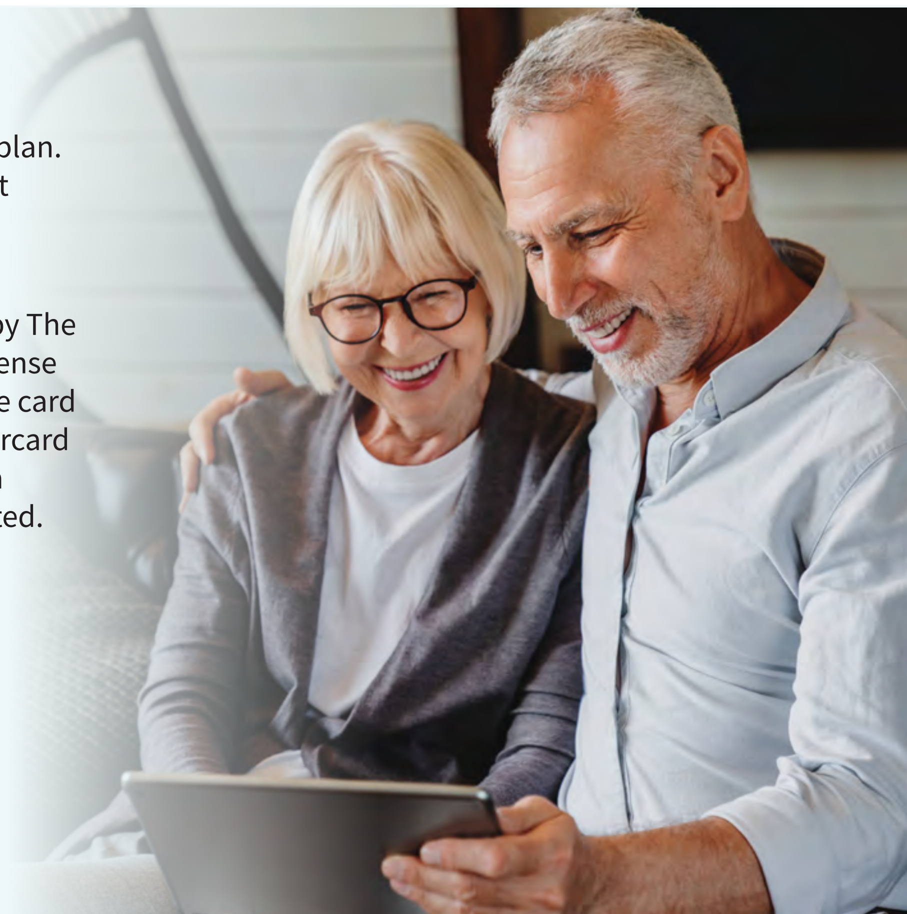
- **Over-the-counter (OTC) items and products**[1,2]
    - See the product catalog for eligible items like vitamins and minerals, first aid supplies, pain relievers, blood pressure monitors, supports, braces, adult incontinence, eye and ear care, foot care, bathroom safety products, and nicotine replacement therapy products, among other categories.
    - Order through the NationsBenefits Portal or visit certain retail locations – www.GlobalHealth.NationsBenefits.com.
- **Groceries**[1,2]
    - Use to purchase healthy foods like meat, fruits and vegetables, dairy products, and bread, among others. Do not use it for sodas, chips, cookies, baby formula, alcohol, desserts, coffee shop items, fresh baked goods, or non-food items.
    - Order through the NationsBenefits Portal or visit certain retail locations – www.GlobalHealth.NationsBenefits.com.
- **Gasoline assistance**[1,2]
    - Pay at the pump unless you get a message to see the cashier.
    - Use for gasoline purchases only. Other convenience store items will be declined.
- **Utility assistance**[1,2]
    - Utility assistance is for electric, gas, sanitary, and/or water.
- **Dental, vision, and hearing expenses**[1,2]
    - Use for expenses above the regular plan benefits or non-covered items (e.g., dental implants or lens upgrades).
    - Use in dental, vision, or hearing locations. Don’t use it at general locations (e.g., hospital outpatient departments).

General rules

- Over-the-counter catalogs are available at **www.GlobalHealth.com**, or you can request a printed copy from Customer Care.
- Don’t throw away your card. The new benefit amount is loaded into your same Smart Wallet Benefit card for each new period. Funds are not available until accrued.
- Select “CREDIT.” Transactions are declined when “debit” is selected.
- Any leftover balance does NOT roll over to the next month, quarter, or year on most plans.
- The benefit cannot be used for cash withdrawal nor purchase the following services or products: cosmetic procedures, hospital indemnity insurance, funeral planning and expenses, life insurance, alcohol, tobacco, cannabis products, broad membership programs inclusive of multiple unrelated services and discounts, and non-healthy food.
- Can only be used at certain online or retail stores. Go to the NationsBenefits Portal for a list of locations – www.GlobalHealth.NationsBenefits.com.
- Reimbursement is only available when:
    - The Smart Wallet Benefit card was first attempted at the point-of-sale for approved items in a retail setting.
    - GlobalHealth/NationsBenefits is able to verify that the card was used, or an attempt was made to use it, prior to any out-of-pocket payment method being utilized.
    - You have submitted itemized receipts for consideration.
    - Refer to your Evidence of Coverage, chapter 7, section 2, for information on reimbursement requests. Follow the instructions for Medical Claims.

Not all types of services are covered under every plan. See plan-specific Evidence of Coverage for benefit amount and types of services covered.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated, and the card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access.



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Health and wellness or prevention information

Information to help you achieve your optimal health

GlobalHealthBeat
A Newsletter for Medicare Advantage members

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