



GlobalHealthBeat

A Newsletter for Generations Medicare Advantage Members

Hearing, Vision & Dental Benefits

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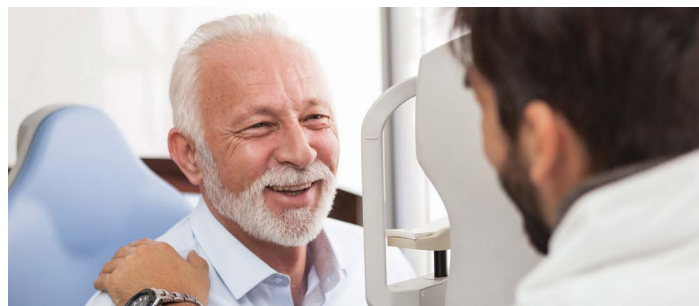
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Are You Hearing Everything You Should?

Your hearing affects your social life, your balance and your physical and emotional well-being. That's why your GlobalHealth Generations Medicare Advantage Plan includes one routine hearing exam per year and up to a \$1,000 hearing aid benefit. Check your EOC for more coverage details.

People who don't hear well may:

- not engage as much as usual in conversation
- fall due to balance issues
- not fully understand their physicians' instructions
- become depressed or anxious

If you are having any of these issues, hearing aids could be the answer.

Contact NationsHearing to schedule your hearing exam with a network provider. An audiologist will determine if a hearing aid could help you. Your physician will help get you fitted with your new hearing aid and schedule any necessary follow-up visits.

You also have the option to take a digital hearing test from the comfort of your home. When using this option, you can complete the test online, order hearing aids and chat live with a representative if you have questions.

To learn more, contact NationsHearing:

1-877-241-4736 (TTY: 711)

Monday - Friday, 7 a.m. to 7 p.m. Central, or visit www.nationshearing.com/GlobalHealth

How to Use Your Vision Benefit Allowance

All GlobalHealth Generations Medicare Advantage members have an annual benefit allowance to use toward eyeglasses or contact lenses*.

For an in-network eyewear provider:

1. Find a provider on our website by visiting www.GlobalHealth.com/provider-search.
2. All you need is your prescription. No referral or prior authorization is required.
3. Choose your glasses or contact lenses.
4. You will pay the remaining balance after your benefit allowance is applied.

For an out-of-network eyewear provider:

1. All you need is your prescription. No referral or prior authorization is required.
2. Choose your glasses or contact lenses.
3. You pay the full amount.
4. Call Customer Care and ask for a reimbursement form or download a form by going to <https://GlobalHealth.com/pub/dmr-form-and-instructions.pdf>
5. Submit the completed form and itemized receipt.
6. You will receive a check for the amount of the eyewear up to your annual maximum allowance.

*Not related to cataract surgery



See *Your Dentist**

Dentists are often the first to find early signs of health problems such as heart disease or diabetes and can alert you to make an appointment with your primary care physician.

We recommend scheduling regular dental checkups. Professional cleanings are the only way to remove tartar, which traps plaque bacteria along the gum line. If you notice any of the following signs, see your dentist right away:

- Gums that bleed during brushing and flossing
- Red, swollen or tender gums
- Gums that have pulled away from your teeth
- Persistent bad breath
- Pus between your teeth and gums
- Loose or separating teeth
- A change in the way your teeth fit together when you bite
- A change in the fit of partial dentures

Your benefits include an allowance for dental preventive checkups as well as a full range of treatments such as fillings, crowns, dentures and more. Check your plan's EOC for more details about your dental coverage. **Call Careington Benefit Solutions toll-free at (866) 636-9188 (TTY: 711) for help choosing an in-network dentist.**

*Supplemental dental benefits are not applicable to Generations State of Oklahoma Group Retirees (HMO) Plan.

How Your Primary Care Physician (PCP) *Helps You*

Reaching your optimal health is easier done with expert help. Your PCP is able to treat many medical problems like the flu, high blood pressure and diabetes. They also perform annual screening tests and exams.

Your PCP is your greatest ally in spotting and treating minor health concerns that may arise. Regular preventive care could help keep you out of the ER or hospital, or even avoid a surgery.

You should have a PCP who knows you. When you do have a problem, a physician who knows you well is more likely to get you in for an appointment sooner, be more familiar with your medical history, and know some or all of the other elements in evaluating your issue—your social and family history, your lifestyle, your likes and dislikes – you. Familiarity is important.

Your PCP can recommend a few in-network specialists who might be most appropriate for you and your unique situation should you need additional care. When you do seek care from a provider who is not your PCP, ask to have the results of any exams or tests sent to your PCP. Your PCP will provide follow-up care if appropriate. Be sure to share a list of any new prescriptions so that your PCP will be able to check for drug interactions.

All visits to your PCP, whether for sickness or preventive care, are at no cost to you. You also have direct access to specialists for office visits and will have a copay in most cases. No referrals are required for in-network specialist visits.

Your PCP is your partner in health. Make sure you are open and honest with your PCP so that you can reach your optimal health.

What Do You Know About Medicare?

Key Terms

- **Coinsurance:** An amount you may be required to pay as your share of the cost for services or prescription drugs. Coinsurance is usually a percentage (for example, 20%).

- **Copayment (copay):** An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit or a prescription drug. A copayment is a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription drug.

- **Cost Share:** Cost-sharing refers to amounts that a member has to pay when services or drugs are received (for example, your copayment or coinsurance).

- **Deductible:** The amount you must pay for healthcare or prescriptions before the plan begins to pay.

- **Drug Formulary:** A list of prescription drugs covered by the plan. The drugs on this list are selected by the plan with the help of doctors and pharmacists. The list includes both brand name and generic drugs.

- **Health Maintenance Organization – Point of Service (HMO-POS):** A Medicare Advantage Plan that is a Health Maintenance Organization with a more flexible network allowing Plan Members to seek care outside of the traditional HMO network under certain situations or for certain treatment.

- **Maximum out-of-pocket (MOOP):** The most that you pay out-of-pocket during the calendar year for covered services.

- **Network:** Group of contracted providers, facilities and pharmacies for the plan.

- **Premium:** The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

- **Prior Authorization:** For certain services or prescription drugs, you will need to get approval in advance from your insurance provider before obtaining the services or drugs. Your Primary Care Physician (PCP) or specialist may submit the necessary information to your insurance for the prior authorization.

Do you have a question about your benefits or how your plan works?

Your Plan Member Materials are a great place to start.

The Plan Member Materials are the **Evidence of Coverage, Provider Directory, Annual Notice of Changes**, and for members with prescription drug coverage, **the Pharmacy Directory and Drug Formulary**. Your member materials are available on the GlobalHealth website at www.GlobalHealth.com or may be requested in print by calling Customer Care.

Your Plan Member Materials provide information about:

- Member rights and responsibilities
- Your covered benefits, exclusions and cost shares
- How and where to get services from your Primary Care Physician (PCP), specialists, including behavioral health and substance abuse, and after-hours emergency or urgent care
- How and when to obtain prior authorizations
- Benefit restrictions for services obtained outside the organization's system or service area
- Filing a claim or checking on its status
- Filing a complaint or appealing a coverage decision
- How to obtain language assistance
- How to change your PCP
- Availability of independent, external review of internal Utilization Management final determinations
- How the organization evaluates new technology for inclusion as a covered benefit
- Pharmaceutical management procedures if they exist
- How to determine cost share for a drug based on the pharmacy benefit
- How to initiate the exceptions process
- How to order a refill for an existing, unexpired mail-order prescription
- How to find the location of an in-network pharmacy
- How to determine the availability of generic substitutes
- What to do when a drug is recalled



Plan **Member Materials**



Member *Outreach*

At GlobalHealth, it is our mission to provide you with genuine care to help you reach your optimal health. We perform proactive member outreach throughout the year to help you stay on track to being your healthiest you. A GlobalHealth team member may reach out to you for one or more of the following reasons.

Recent *Hospital Stay*

If you had a recent hospital stay, we want to ensure you continue on the care path best for you and your recovery. GlobalHealth may reach out to you to:

- Discuss home health services
- Discuss Durable Medical Equipment (DME)
- Assist scheduling follow-up appointments
- Identify and remove barriers in receiving care
- Identify helpful resources as needed

Prescription Drugs

Taking your medications as prescribed can significantly help control long-term chronic conditions and improve your overall health and well-being. If you are taking or have recently been prescribed one or more prescription drugs, GlobalHealth may contact you to ensure you are receiving and taking your prescription drugs as prescribed by your physician. We may discuss:

- Mail-order pharmacies
- Preferred pharmacies
- \$0 copay for 90-day supply on Tier 1 and Tier 2 drugs*
- Assisting with prescription drug refills

Preventive *Screenings &* Chronic Care Management

Staying on schedule with your preventive screenings and receiving the chronic care management you need is key. GlobalHealth may contact you to help coordinate the following:

- Annual Wellness Visit
- Mammogram
- Colonoscopy
- Bone density test
- Diabetes care

It is our top priority to build a strong partnership with you by providing you with personalized, engaging and responsive services.

*Applicable to 90-day supply at preferred retail and mail order pharmacies. Not applicable to all tiers. Only applicable to plans with prescription drug coverage.

Reminder to Get Your Flu and Pneumococcal Vaccines

Getting your annual flu and pneumococcal vaccines is the best way to help protect against the flu and pneumonia.

In 2020, there was a decrease in the use of routine preventive medical services, including immunizations. GlobalHealth encourages members to continue or start routine vaccinations essential for protecting people and communities from vaccine-preventable diseases and outbreaks, including flu and pneumonia.

The flu vaccination is very important to reduce flu because it can help reduce the overall impact of respiratory illnesses on the population. It can also protect vulnerable populations who are at risk for severe illness and thus lessen the burden on the health care system.

The flu is a potentially serious disease that can lead to hospitalization and, in some cases, death. Every flu season is different, but millions of people get the flu every year, with hundreds of thousands being hospitalized and tens of thousands dying from flu-related cases.

Another serious illness with a recommended vaccine is pneumococcal disease. The disease is common in young children, but older adults are at the greatest risk of serious illness and death.



COVID-19 Vaccination

Vaccination will be an important step to fight the spread of COVID-19 and to keep our communities safe and healthy.

It is important to know that, as a GlobalHealth member, you can get your vaccination at no cost to you. For Medicare Advantage members, Original Medicare is responsible for coverage of the COVID-19 vaccination. Your health care provider will submit vaccine-related charges to Medicare and you will not be responsible for these costs.

The Oklahoma State Department of Health (OSDH) has established a four-phase vaccine distribution plan to ensure that high-risk individuals are prioritized for vaccination. Visit the OSDH website at www.oklahoma.gov/covid19 to receive real-time updates on the vaccine. You can register to receive your COVID-19 vaccine on the OSDH registration portal at <https://vaccinate.oklahoma.gov>. Dial 211 if you need assistance with registration.



The Generations Kitchen Table

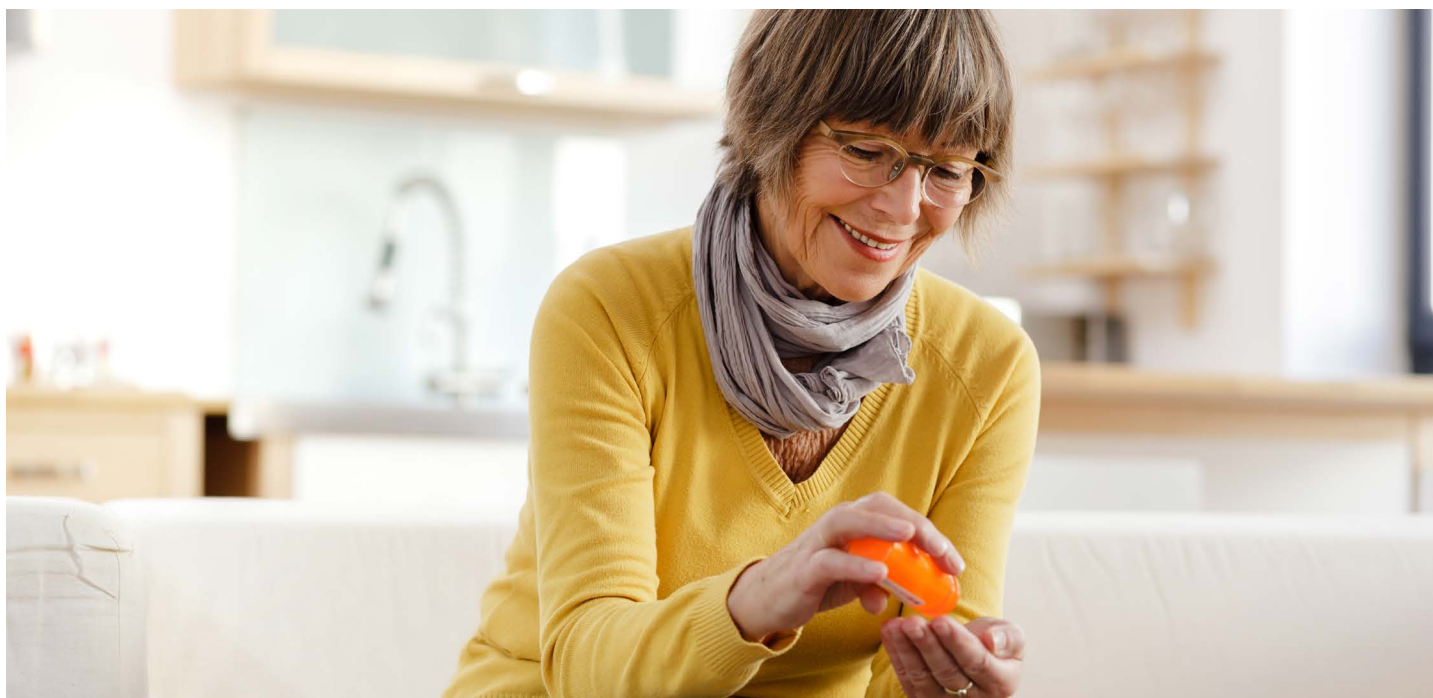
Zucchini Noodles with Avocado Pesto Shrimp

- 5-6 medium zucchinis, trimmed
- $\frac{3}{4}$ teaspoon salt, divided
- 1 ripe avocado
- 1 cup packed fresh basil leaves
- $\frac{1}{4}$ cup unsalted shelled pistachios
- 2 tablespoons lemon juice
- $\frac{1}{4}$ teaspoon ground pepper
- $\frac{1}{4}$ cup extra-virgin olive oil plus 2 tablespoons, divided
- 3 garlic cloves, minced
- 1 lb raw shrimp, peeled and deveined
- 1-2 teaspoon(s) Old Bay Seasoning



Directions

- 1 Cut zucchini lengthwise into long, thin strands or strips. Place the zucchini “noodles” in a colander and toss with $\frac{1}{2}$ teaspoon salt. Let drain for 15 to 30 minutes.
- 2 Combine avocado, basil, pistachios, lemon juice, pepper and the remaining $\frac{1}{4}$ teaspoon salt in a food processor. Pulse until finely chopped. Add $\frac{1}{4}$ cup oil and process until smooth.
- 3 Heat 1 tablespoon oil in a large skillet over medium-high heat. Add garlic and cook, stirring, for 30 seconds. Add shrimp and sprinkle with Old Bay; cook, stirring occasionally, until the shrimp is almost cooked through, 3 to 4 minutes. Transfer to a large bowl.
- 4 Add the remaining 1 tablespoon oil to the pan. Add the drained zucchini noodles and gently toss until hot, about 3 minutes. Transfer to the bowl, add the pesto and gently toss to combine.



Knowing When to Take Antibiotics

Antibiotic resistance is one of the biggest public health challenges of our time. Each year in the United States, at least 2.8 million people get an antibiotic-resistant infection and more than 35,000 people die.

Antibiotic resistance happens when germs like bacteria and fungi develop the ability to defeat the drugs designed to kill them.

Antibiotics are not needed for common bacterial infections and do not work on viruses such as:

- Most cases of chest colds (bronchitis)
- Colds and runny noses, even if the mucus is thick, yellow or green
- Most sore throats (except strep throat)
- Flu

Any time antibiotics are used, they can cause side effects ranging from minor to very serious health problems.

When antibiotics are needed, the benefits usually outweigh the risks of side effects or antibiotic resistance. However, sometimes antibiotics are prescribed unnecessarily or misused, which threatens the usefulness of these important drugs.

Make sure to talk with your doctor about the best treatment for your illness.

Source: <https://www.cdc.gov/antibiotic-use/community/about/should-know.html>

Word Search

Vegetables

Find and circle all of the vegetables that are hidden in the grid.
The words may be hidden in any direction.

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

BEET
BROCCOLI
CABBAGE
CARROT
CAULIFLOWER
CELERY

CORN
CUCUMBER
EGGPLANT
LETTUCE
ONION
PARSNIP

PEAS
POTATO
RADISH
RUTABAGA
SPINACH
SQUASH

Sudoku

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	1		4			9	7	3
				3		5	8	
		2						
			5		6	1	4	
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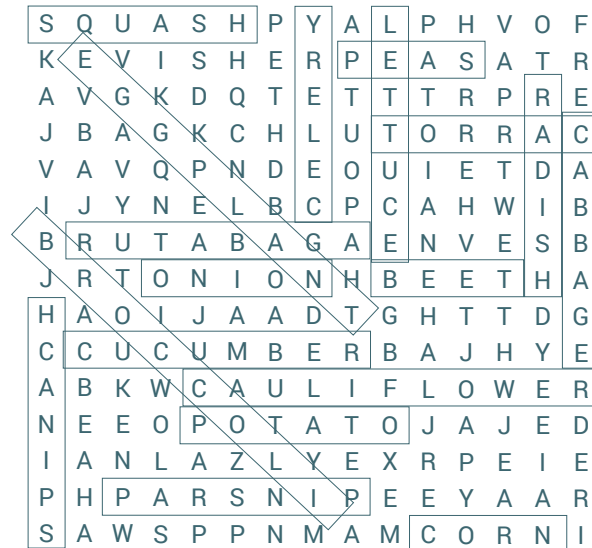
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Answers on page 12.

Word Search and Sudoku (answers)



4	3	5	8	9	7	6	2	1
8	1	6	4	2	5	9	7	3
2	7	9	6	3	1	5	8	4
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1	2	3	5	9	6	7	4	8
7	1	8	6	4	9	5	3	2
9	3	4	2	8	5	1	7	6
2	5	6	3	1	7	9	8	4

Important Plan Information

Helpful *Contacts*

Customer Care:
1-844-280-5555 (TTY: 711)

8:00AM to 8:00PM Central,
Seven days a week (Oct 1 - Mar 31)
8:00AM to 8:00PM Central,
Monday through Friday (Apr 1 - Sept 30)

**Generations Medicare
Advantage Plans Part D
(prescription drug) Questions:**
1-866-494-3927 (TTY: 711)

Available 24 hours per day, 7 days per week,
Calls are handled by the GlobalHealth
Pharmacy Services Team
Monday through Friday,
8:00AM — 6:00PM

**Beacon Health
Options-Behavioral Health:**
1-888-434-9202
(TTY: 866-835-2755)

GlobalHealth is an HMO plan with a Medicare contract. Enrollment in GlobalHealth depends on contract renewal. GlobalHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-280-5555 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-280-5555 (TTY: 711).

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