

well!

Fall 2011

Maintain Your Brain With a Healthy Lifestyle

page 10

**new generics in 2012:
what to look for**
page 4

**save with the cvs
caremark extracare[®]
health card**
page 9

**help family and friends
find the right medicare
advantage plan for 2012**
page 12





Fall 2011

well!

In this issue of WELL! we focus on helping you get ready for a new year as a Tufts Health Plan member.

It's always important to stay up to date on changes in your pharmacy coverage, and we want you to be aware of changes in the Tufts Health Plan pharmacy benefit that may affect you on or after January 1, 2012.

So I encourage you to read "Check for Pharmacy Coverage Changes in 2012" on page 7. As always, your go-to resource for managing your Tufts Health Plan

4 new generics in 2012: what to look for

Generic drugs provide members covered by our pharmacy benefit with good value. Find out what new generics are on the horizon.

7 check for pharmacy coverage changes in 2012

Go to tuftshealthplan.com to stay abreast of any changes in your Tufts Health Plan pharmacy coverage that may affect you on or after January 1, 2012.

9 save with the cvs caremark extracare® health card

We all want to save money whenever we can. The ExtraCare Health Card can help. Learn how and on which items.

10 maintain your brain with a healthy lifestyle

Did you know you can make lifestyle choices that are good for your brain as well as the rest of your body? Learn what you can do to keep mentally and physically healthy.

14 health & nutrition news

Making healthy choices if you're a meat lover, exercising right as you age, being a discerning salt user, and more from the Tufts University Health & Nutrition Letter.

TUFTS  **Health Plan**
No one does more to keep you healthy.



Access your secure online account. Register in minutes at tuftshealthplan.com.

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Photograph by Leslie Anne Feagley

Jim Roosevelt

James Roosevelt, Jr.
President and CEO

pharmacy coverage is your secure online account at tuftshealthplan.com.

Because generic drugs can help increase the value of the Tufts Health Plan pharmacy benefit, be sure to read “New Generics in 2012” on page 4. The article previews generic versions of brand-name drugs we expect will become available over the next six months. The information may spark a discussion with your doctor about your prescriptions.

Be sure to also include in that conversation any over-the-counter

medications you take so your primary care physician has more complete information.

In addition, I’m pleased to tell you about an array of new resources at tuftshealthplan.com that will help you manage your plan and get the most value from it.

Our fully insured members will now be able to view and print an electronic copy of their benefit documents through their secure online account. This puts full information about their Tufts Health Plan coverage at their fingertips. Read about this

in “Benefit Documents Now Available Online for Fully Insured Members” on page 6.

Finally, we have launched a new doctor search at tuftshealthplan.com. It’s easy to use and even easier to navigate. With robust capabilities, it will help you zero in on network providers who fit your needs. Learn more on page 5.

As always, I thank you for being a Tufts Health Plan member. We appreciate your trust and confidence.

Reach for Your Wellness Goals

New resources in your secure online account can help you get there!

Each of us has a set of personal health goals. They are as individual as who we are as people.

Now, when you log in to your secure online account at tuftshealthplan.com, you’ll find new health resources and tools that can help you achieve your own wellness goals.

An array of new health tools

From the home page, you can click on Use Your Health Tools to:

- Take a Personal Health Assessment
- Track your weight, cholesterol, stress, and more
- Create a personal health record
Your Personal Health Assessment can help you identify your risk factors for serious conditions such as heart disease and diabetes.

Your total wellness score gives you an idea of how well you are doing in being the healthiest you can be.

Your assessment is the first step to using all your health tools to their fullest. You’ll receive a series of suggested activities that can help you work toward the lifestyle changes you want to make.

New online programs are available to help educate and guide you to make lifestyle changes. Programs address weight loss, stress relief, and getting in shape, for example.

You will also see monthly health bulletins and seasonal health and wellness tips and tools.

And Nurse 24, our 24-hour nurse line, is available to answer your health questions.



Take charge of your health

Visit the Take Charge of My Health page and learn how Tufts Health Plan is there for you when you need us.

Find out about immunizations and preventive care, pregnancy,

and dealing with emotional stress, among other topics.

Get started on your road to wellness today

Don’t delay. Log in to your secure online account at tuftshealthplan.com, and get started on your personal road to enhanced wellness.

NEW GENERICS IN 2012: *What to Look For*



Generic drugs provide members covered by the Tufts Health Plan pharmacy benefit with a way to get the most value from their benefit by obtaining quality medications and saving money.

Although we put most generic drugs on Tier 1 (the lowest tier with the lowest copayment) of our 3-tier pharmacy copayment program, we do put some generic medications on higher tiers—Tier 2 and Tier 3.

Tiering for new generics

Through the end of 2011 and the first half of 2012, we expect a number of generic versions of brand-name drugs—such as Lipitor, Lexapro, and Seroquel—to become available.

Generic versions of drugs that are priced much lower than the brand version of the drug are, as a rule, placed on Tier 1.

When the generic price stays very close to the brand price, however, the generic may be placed on Tier 2. We review the cost of generic medications placed on Tier 2 each quarter, and will move them to Tier 1 when the price comes down.

Finally, we may place generics that are high-cost and offer no clinical advantage over other generics in the same therapeutic category on Tier 3.

The first generics moved to a higher tier were proton pump inhibitors, which were moved to Tier 3 as of January 1, 2011.

Tiering changes throughout the year

We look at our list of covered drugs on an ongoing basis throughout the year, and may

change a drug's tier level or move it to our list of noncovered drugs as a result of our review.

We encourage you to work with your provider to decide which prescription drugs are best for you.

If you take a brand-name drug that is no longer covered by the Tufts Health Plan pharmacy benefit and you cannot take the generic, your provider can ask for coverage of the brand-name drug by submitting a Universal Pharmacy Medical Review Request Form to Tufts Health Plan.

For the most up-to-date information about your pharmacy benefit and covered medications, log in to your secure account at tuftshealthplan.com and click on Pharmacy under the My Coverage tab.

New Generics Expected Through End of 2011 and First Half of 2012

Generic versions of the following brand-name medications are expected through the end of 2011 and the first half of 2012.

- Avalide
- Avandamet
- Avandaryl
- Avandia
- Avapro
- Keppra XR
- Lexapro
- Lipitor
- Plavix
- Provigil
- Seroquel
- Zyprexa

Coverage Changes for 2012

We want to remind you of changes in Tufts Health Plan benefits for members of some Point of Service Option (POS) and Preferred Provider Organization (PPO) plans when your coverage renews in 2012.

■ Outpatient high-tech

imaging: For members of Massachusetts-based POS and PPO plans, the copayment will increase for the following high-tech imaging procedures when they are performed in an outpatient setting in the Tufts Health Plan network: CT/CTA scans, MRIs/MRAs, PET scans, and nuclear cardiology. This copayment will not apply when the outpatient high-tech imaging procedure is required as part of an active treatment plan for a cancer diagnosis.

■ **Emergency room visits:** The copayment for emergency room visits will increase for Massachusetts-based fully insured plans, with the exception of Advantage and Advantage Saver plans.

■ **Emergency room visits:** Visits will be subject to the plan's deductible for Massachusetts- and Rhode Island-based Advantage PPO plans.

■ **Assisted reproductive technology:** For members of Massachusetts-based fully insured plans with an in-network day surgery copayment, the copayment will apply for ART cycles, partial and complete, obtained in the Tufts Health Plan network.

■ **Mail-order pharmacy service copayment:** The Tier-3 copay-



ment for mail-order pharmacy prescriptions will increase for members of Massachusetts-based fully insured plans.

■ **Tier-1 pharmacy copayment:** The Tier-1 pharmacy copayment will increase for members of some fully insured Massachusetts-based plans.

Check for benefit changes and get answers to your coverage questions 24/7 in your secure online account.

Just log in or register at tuftshealthplan.com for instant access to your personal benefit information. Or ask your employer if these changes apply to your coverage.

Member Services: 800-462-0224 (POS), 800-423-8080 (PPO), TDD 800-868-5850
Monday – Thursday 8 AM – 7 PM; Friday 10 AM – 5 PM



LOOKING FOR A NETWORK PROVIDER?

Our new doctor search at tuftshealthplan.com is easy to use and easier to navigate!

We recently launched a new network doctor search at tuftshealthplan.com.

With enhanced capabilities, our Find a Doctor will help you more easily find providers who fit your specific needs.

Select your plan type, then choose the type of provider you want. You can search by:

1. Provider name
2. Practice name
3. Location
4. Distance from your home

You'll be able to compare as many as three providers at a time, and maps and directions to providers' locations will help you get to the care you need.

Benefit Documents NOW AVAILABLE ONLINE *for Fully Insured Members*



You need surgery and want to know how your plan covers it. Or a family member covered by your plan needs physical therapy and you're not sure how those services are covered.

You can find answers to these and other coverage questions in your member benefit document.

And now, if you're a fully insured Tufts Health Plan member age 18 or older, you'll be able to view and print an electronic copy of your benefit document through your secure online account at tuftshealthplan.com.

Your benefit document, which will be available in your secure account for two years, can also be copied to your own computer at any time.

A fully insured plan is a plan in which the health insurance company is responsible for the cost of health care benefits and for making the benefit document available to subscribers.

In self-insured plans, on the other hand, the employer who offers the plan to employees is responsible for the cost of health care benefits and for making the benefit document available for their employees.

If you're not sure whether your plan is fully insured, check with your employer.

When will your benefit document be ready?

We'll let fully insured subscribers know by mail when their document is posted to their secure online account at tuftshealthplan.com.

The notification will also tell subscribers—and their dependents age 18 and older—how to register for their secure online account, if they haven't already, and how to get to their benefit document. Registering for your secure online account is fast and easy.

Why the document is important

Your benefit document is the legally binding document Tufts Health Plan provides to plan subscribers.

It explains your Tufts Health Plan health care coverage, providing a complete overview of your covered health care benefits.

It also lists important phone numbers and includes information about how you can appeal a decision Tufts Health Plan has made about your coverage.

If you have questions

If you have questions, or you don't have access to a printer and would like a printed copy of your document, please call a member specialist at the number on the back of your member ID card.

CHECK FOR PHARMACY COVERAGE CHANGES IN 2012

Go to tuftshealthplan.com for updates.

As we approach a new year, we want to remind you to stay up to date with changes in your pharmacy coverage that may take effect on or after January 1, 2012, if you're covered by the Tufts Health Plan pharmacy benefit.

Visit tuftshealthplan.com for information about Tufts Health Plan's prescription drug coverage. Click on Pharmacy on the I'm a Member tab to review:

- A list of covered medications and tier, or copayment, levels
- Steps to take before filling a prescription

Because we look at our drug list on an ongoing basis to provide you with current, clinically appropriate choices, it's a good idea to check the following for any medications you take:

- **Tier level:** We may change a drug's tier, or copayment level. This can happen when a new drug—brand-name or generic—becomes available.
- **Copayments and any applicable deductible:** Before you go to the pharmacy, check if your medication has changed its copayment or if a deductible applies, so you know what you're going to pay at the pharmacy counter.
- **Pharmacy management programs that might apply:** Be sure your prescription medication is covered by your plan. Then check whether it needs an approval before you can fill it, needs to be filled through a specialty pharmacy, or is covered up to a certain quantity, and whether the plan requires you to try another medication first.

Manage your prescriptions online

To manage your own prescription drug coverage, log in to your secure online account at tuftshealthplan.com where you can:

- Review your benefits
- Learn what your costs will be
- Check that you have received a needed approval for a medication
- View pharmacy claims and your prescription history
- Request prescription refills you get by mail

If you haven't registered for your secure online account yet, register now for immediate access. It's fast, easy, and secure.



COVERAGE *for*

AUTISM SPECTRUM DISORDERS

We want you to know that under Massachusetts law members of fully insured, Massachusetts-based health plans are covered for certain medically necessary services related to the diagnosis and treatment of autism spectrum disorders.

These services include:

- Pharmacy

- Outpatient psychiatric and psychological care (consultative services)
- Habilitative, physical, occupational, and speech therapy
- Applied behavioral analysis (ABA)

Some self-insured employers may also cover treatment for autism spectrum disorders, so check with your employer to learn more.

Prior authorizations and other coverage guidelines apply to these services.

Please note that services related to autism spectrum disorders that school personnel provide as part of an individualized education program are not covered under the law.

The law is effective the date your plan renews on or after January 1, 2011.

If you have questions

If you have questions or requests for authorizations for applied behavioral analysis or psychological services, please call Tufts Health Plan's Mental Health Department at 800-208-9565.

For benefit questions and coverage guidelines related to other services, please call the number on your member ID card.

Safety, Convenience, and Savings



THERE'S **Value** IN USING A SINGLE PHARMACY

As the costs of medications increase, it's not unusual to want to "save" by shopping around for the lowest prices—and using more than one pharmacy.

But filling prescriptions at many pharmacies may actually cost more in the long run.

Why use the same pharmacy?

Filling your prescriptions at a single pharmacy can help you get the most value and benefit in managing your medications. How?

- **Your pharmacist will know you better and will have access to your full medication history.** When you use more than one pharmacy, each pharmacy may have only a partial history of your medication use.
- **Your pharmacist can help you improve the quality of your health care** by showing you how to use the medications prescribed for you safely and effectively. He or she can check your medication history before filling your prescription

The CVS Caremark Network of Pharmacies

Plan members covered by Tufts Health Plan's pharmacy benefit may fill prescriptions at any of the more than 63,000 CVS Caremark-participating pharmacies, which include retail chain stores, independent pharmacies, and designated specialty

pharmacies, in addition to CVS/pharmacy locations. The CVS Caremark Mail Service Pharmacy is also available to members who want to get maintenance medications delivered directly to their home or office.

and screen for duplication in medicines and potential drug interactions. This is important if more than one doctor prescribes medications for you.

- **Your pharmacist can work with you** to help you save on medications. If you are concerned about the cost of your medications, your pharmacist can advise you if alternatives are available.

Please note: There are times when a prescription medication may cost less than the copayment amount. When this is the case, you pay the lower cost of the medication—and not the copayment amount.

When choosing a pharmacy

Everyone's needs are different, but when you're looking for "your" pharmacy, you might want to consider these important features:

- Hours of operation
- Location
- Availability of adequate parking and/or a drive-through window
- Low turnover in pharmacist staff, so you get to know your pharmacist
- Availability of a private area where you can talk with the pharmacy staff if you have questions or concerns

Are You Prepared for Flu Season?

Fall means the approach of flu season, which usually lasts from late fall to early spring.

Shots for seasonal flu are recommended each year because the flu virus changes and the effects of the vaccine do not last from year to year.

So each year, it's important to consider protecting yourself from the flu with a flu shot.

Should you have a flu shot?

According to the Centers for Disease Control and Prevention, everyone over 6 months of age should have a flu shot this year.

Speak with your health care provider about whether you should have the seasonal flu vaccine.

To learn more

To learn more about how to avoid catching or passing on the flu, visit tuftshealthplan.com.

Go to tuftshealthplan.com for ongoing updates on the flu season, and click on the flu information link to cdc.gov.

Ask Your Provider About the Pneumonia Vaccine

If you're 65 or older or you have a chronic health condition, ask about getting the pneumonia vaccine too. The pneumonia vaccine can be safely given at the same time as the flu shot. Most adults need only one pneumonia vaccine, although some may need to be immunized again after five years.

Save WITH THE CVS Caremark ExtraCare Health Card



These days, we all want to save money whenever we can. Every little bit helps.

To help you stretch your dollar further, we send you a CVS Caremark ExtraCare® Health Card when you join Tufts Health Plan, if you are covered by the Tufts Health Plan pharmacy benefit and your employer

has chosen to participate in the program.

Items you can save on

The ExtraCare Health Card will help you save 20%* on the price of many CVS-brand items, such as:

- Allergy relief products
- Baby care items

- Eye and ear care products
- Over-the-counter medicines for colds, stomach problems, pain, and more

You'll get the discount when you shop at CVS/pharmacy stores anywhere in the country, as well as online at cvs.com.

You can also save at cvs.com

You'll get a 20% discount on items when you shop online with your ExtraCare Health Card, but you'll have to set up an account first. Here's how:

1. Go to cvs.com and click on Sign In at the top of the screen. In the Create an Account box, click on the red button at the bottom of the box.
2. Fill out the online form. You'll need your ExtraCare Health Card number, which is printed under the barcode.

Do you already have an ExtraCare Card?

The new card we send with the Tufts Health Plan logo will replace your CVS/pharmacy ExtraCare Card, if you have one.

You can transfer your rewards with a phone call to 888-543-5938. Some limits may apply. You can learn more when you go to cvs.com.

**The 20% discount does not apply to sale items. It also doesn't apply to alcohol, gift cards, lottery items, money orders, prescriptions, postage stamps, prepaid cards, tobacco products, and photo finishing. It can't be used to buy items that government programs pay for.*

MAINTAIN YOUR BRAIN

with a

*How you can improve
your odds for long life
with a healthy brain*

Did you know you can make lifestyle choices that are good for your brain as well as the rest of your body?

When people think about staying fit, by and large they think from the neck down. But the health of your brain plays a critical role in almost everything you do: thinking, feeling, remembering, working, and playing—even sleeping.

The good news is that emerging evidence suggests there are steps you can take to help keep your brain healthier as you age. These steps might also lower your chances of getting Alzheimer's disease or other dementias, brain disorders that affect your ability to function effectively in daily living.

Fight back to lower your risk

About 5.4 million people in the U.S. today have Alzheimer's disease, a deadly brain disease with few treatments and no cure. That fact makes it all the more important for us to find ways to fight back and lower our own risk.

The top risk factor for Alzheimer's is one that none of us can control: age. (See sidebar.)

However, a growing body of research shows that other risk factors—which can be controlled—may slow the onset of symptoms and, in some cases, stop a person from developing the disease.

The risk factors are similar to the ones we know are important for a healthy heart as well. Addressing all smoking, physical inactivity, mid-life high blood pressure, obesity, diabetes, and depression may prevent nearly one-fourth of Alzheimer's cases.

So, what's good for the heart is also good for the brain.

Make brain-healthy life choices

Like other parts of your body, your brain may lose some agility as you get older. It can deteriorate even more if you don't take care of it.

Science is unlocking many of the mysteries of the brain, but we don't have all the answers yet. You can do everything "right" and still not prevent Alzheimer's disease.



HEALTHY LIFESTYLE

Here's up-to-date information to help you make your own decisions about your health.

■ Stay physically active

Physical exercise is essential for maintaining good blood flow to the brain as well as encouraging new brain cells.

It also can significantly lower the risk of heart attack, stroke, and diabetes and protect against risk factors for Alzheimer's and other dementias.

Whether you decide to fit in a daily walk, take part in water aerobics, or begin cycling, regular exercise is the key. Before beginning any new exercise regimen, check with your provider to discuss a plan that's right for you.

■ Adopt a brain-healthy diet

Research suggests that high cholesterol may contribute to stroke and brain cell damage. A low-fat, low-cholesterol diet is advisable.

And there's growing evidence that a diet rich in dark vegetables and fruits, which contain antioxidants, may help protect brain cells. Watch the fats and up the blueberries, spinach, kale, and squash to make this an easy healthy choice.

■ Stay socially active

Social activity not only makes physical and mental activity more enjoyable, it can lower stress levels, which helps maintain healthy connections among brain cells.

■ Stay mentally active

Mentally stimulating activities strengthen brain cells and the connections between them, and may even create new nerve cells. Learning a new language is an excellent way to stimulate the brain. For a triple winner, consider ballroom dancing to engage your brain while benefiting from the physical exercise and social activity.

Betsy Fitzgerald-Campbell, who wrote this article for well!, is vice president, communications and public affairs for the Alzheimer's Association, MA/NH Chapter. She is also an award-winning author and former New York Times contributing writer.

10 Warning Signs for Alzheimer's

We can all experience memory lapses or forgetting something, but Alzheimer's is more than "senior moments." It's a fatal disease which affects the way our brain functions.

If you have concerns, see your provider. The following list can help you determine if you, or someone you are close to, may be experiencing Alzheimer's symptoms.

1. Memory loss that disrupts daily life
2. Challenges in planning or solving problems
3. Difficulty completing familiar tasks at home, at work, or at leisure
4. Confusion with time or place
5. Trouble understanding visual images and spatial relationships
6. New problems with words in speaking or writing
7. Misplacing things and losing the ability to retrace steps
8. Decreased or poor judgment
9. Withdrawal from work or social activities
10. Changes in mood and personality

For more information, talk with your provider. You can also call the Alzheimer's Association at its 24/7 Helpline at 800-272-3900 or visit alz.org/MANH.

Disease and Risk Factors You Can't Control

Well-established risk factors for Alzheimer's disease, the most common form of dementia, are genetics and aging.

Ten percent of those older than age 65 and 50% of those older than 85 have Alzheimer's.

Unfortunately, these are two risk factors you can't control.

It's not known what causes Alzheimer's disease or what role genetics play in most cases of Alzheimer's, though having parents or brothers and sisters with the disease increases your risk.

A small percentage of cases are known to be caused by inherited mutated genes. In other cases, variants of specific genes increase risk, but even people who inherit such variants from both parents still may not get the disease.

These risk factors that you can't change will set a starting point for you, but there is hope that adopting healthy-brain life habits might delay or prevent the onset of Alzheimer's disease.

SAVE ON *Eyewear* AND *Vision Correction*



Caring for your vision as a Tufts Health Plan member has never been easier.

We offer coverage for routine eye exams and other vision services through the EyeMed Vision Care network.

You have the freedom to receive your care in a network of more than 22,000 eye care providers and these well-known retail stores:

- LensCrafters

- Sears Optical
- Target Optical
- JCPenney Optical
- Most Pearle Vision locations

Discounts on eyewear and vision correction

You also get great discounts on eyewear and vision correction from eye care providers in the EyeMed Vision Care network:

- 35% off the price of frames and discount prices on lenses when you buy a pair of glasses. Discounts may not apply to some frames. Prices may vary by retail store.
- 20% off the price of nonprescription sunglasses.
- 5% to 15% off the price of Lasik and PRK laser vision correction. For a location near you and approval for the discount, please call 877-5LASER6.

In addition, you can order contact lenses for less than the retail price and have them shipped to your home or office. Just go to eyemedcontacts.com. Please note that the cost of a contact lens evaluation and fitting are not covered.

How to learn more

To learn more about your eye and vision care coverage, log in to your secure online account at tuftshealthplan.com, or call EyeMed Vision Care at 866-504-5908.

Learn More About How Your Health Plan Works

Our webcasts at tuftshealthplan.com can help!

Are you confused about what a copayment is or when you pay it?

Do you understand how your deductible works, if your plan has one?

Are you a little unclear about what to do if your plan requires referrals?

If you have questions like these, our educational webcasts

at tuftshealthplan.com can help clear up some of the mystery.

Webcasts on the following topics are available:

- **What Do I Need to Know About Copays and Deductibles?** will help you understand what a copayment is, how a deductible works, and how to manage your health care costs.

- **Do I Need a Referral?** can help you understand when you need a referral—if your plan requires it—and how to get one.

To view these webcasts, visit tuftshealthplan.com/members whenever it's convenient for you and click on How Your Plan Works.

HELP THOSE

Are you among the more than 40 million Americans who provide care for a family member or friend?

Caring for a loved one can include all sorts of activities.

And at this time of the year, it can include helping older friends or loved ones sort through the ins and outs of the Medicare Annual Election Period, which is now under way through December 7.

During the election period, those you care for may have questions about their coverage for 2012—whether they have enough or too little, how they can manage their costs, and more.

The annual election period is an opportunity for them to look at their priorities and their coverage choices so they spend next year in a Medicare plan that's right for them.

Where to get help

As a caregiver, you may be able to help loved ones by contacting Tufts Health Plan Medicare Preferred for reliable information, good advice, and help with finding the right plan option for 2012.

A dedicated team of customer representatives is on hand at our toll-free helpline 877-212-9760 (TTY 888-899-8977), Monday through Friday, 8 a.m. to 8 p.m.

YOU CARE FOR FIND THE RIGHT MEDICARE ADVANTAGE PLAN FOR 2012

Medicare Annual Election Period is under way. Tufts Health Plan Medicare Preferred can answer your loved ones' questions and help them find the right plan for 2012.

(seven days a week from October 15, 2011, to February 14, 2012).

After hours and on holidays, please leave a message and a representative will return your call the next business day.

A plan people count on

More than 100,000 Massachusetts residents on Medicare already know Tufts Health Plan Medicare Preferred for its value, strength, and dependability.

Those you care for can count on Tufts Health Plan Medicare Preferred through the Annual Election Period and into 2012.



RECEIVE A FREE WELLNESS GUIDE

Are you a caregiver for a loved one? We want to better understand your challenges so we can better help everybody in your situation.

Complete our survey at tuftsmedicarepreferred.org/caregivers, and you'll receive a free copy of our Wellness Guide, which you can use to manage medical appointments and prescription drugs for those you care for. Your responses to our survey are anonymous.

IMPORTANT MEDICARE ADVANTAGE ENROLLMENT DATES

Here are key dates for people with Medicare.

■ October 1

The first day members of Medicare plans may have begun hearing about 2012 Medicare plans. Medicare

Advantage plan members also received their plan's Annual Notice of Change on or before September 30.

■ October 15

Medicare's Annual Election Period starts. This is the first

day to sign up for a 2012 Medicare Advantage plan.

■ December 7

Medicare's Annual Election Period ends. It's the last day to sign up for a 2012 Medicare Advantage plan.

**Get 50% Off
Your Health &
Nutrition Letter
Subscription**

As a Tufts Health Plan member, you'll receive a special, low rate of \$14 a year—half off the regular subscription price—when you subscribe to the Tufts University Health & Nutrition Letter.

You'll receive the latest research-based health and nutrition news each month, as well as four in-depth reports a year.

Visit tuftshealthplan.com to learn more and to subscribe. Just click on Member Discounts on the I'm a Member tab.

The Heat Is on Red Meat

How to make your choices as healthy as possible

A key goal of recent recommendations from the Dietary Guidelines for Americans Advisory Committee calls for U.S. consumers to eat less meat of all kinds.

But it's red meat in particular—along with processed versions, such as bacon and salami—that's been in the bull's eye of recent research.

Advice for meat lovers

Eating too much red meat has been linked to chronic conditions including heart disease, diabetes, and cancer, as well as simply a higher risk of dying sooner rather than later.

So what's a red-blooded meat lover to do? The USDA's website has these tips for making your red meat choices as lean and healthy as possible.

- The leanest beef cuts include round steaks and roasts (round eye, top round, bottom round, round tip), top loin, top sirloin, and chuck shoulder and arm roasts.
- The leanest pork choices include pork loin, tenderloin, center loin, and ham.
- Choose extra-lean ground beef. The label should say at least "90% lean." You may be

able to find ground beef that is 93% or 95% lean.

- Choose lean roast beef, ham, or low-fat luncheon meats for sandwiches instead of luncheon meats with more fat, such as regular bologna or salami.
- Trim away all visible fat from meat before cooking.
- Broil, grill, or roast meat instead of frying.
- Drain off any fat that appears during cooking.
- Choose and prepare foods without high-fat sauces or gravies.



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AN *Exercise Prescription* FOR HEALTHY AGING

Tufts University's Jean Mayer USDA Human Nutrition Research Center on Aging in Boston has been advancing the knowledge of human nutrition since 1979.

And the center's Nutrition, Exercise, Physiology and Sarcopenia (NEPS) laboratory is on the front lines of the fight against aging and frailty.

Steps you can take to stay fit

The NEPS lab endorses the 2008 Physical Activity Guidelines for Americans, established by the U.S. Department of Health and Human Services.

Follow these guidelines to reap the benefits of physical activity:

- **Aim for 150 minutes**—two hours and 30 minutes—each week of moderate-intensity aerobic physical activity. Think brisk walking. **Or aim for 75 minutes each week** of vigorous-intensity aerobic physical activity. Think jogging or bicycling.

Or aim for an equivalent combination of moderate- and vigorous-intensity aerobic physical activity.

- Perform aerobic activity in episodes of at least 10 minutes, preferably spread throughout the week.
- Try muscle-strengthening activities at least two days a week.

Considerations for older adults

Consult your health care provider if you notice symptoms of chest pain, chest pressure, dizziness, or joint pain.

If you have a chronic condition, speak with your doctor before starting any new exercise program. You may need a physical examination.

Older adults at risk for falling should do exercises that maintain or improve balance. Some older adults cannot do moderate-intensity aerobic activity due to chronic conditions. Be as physically active as your abilities allow and avoid inactivity.

Is Sea Salt Healthier Than Regular Salt?

Makers of TV commercials about fries and other products seasoned with "sea salt" know their audience.

According to a new American Heart Association (AHA) survey, 61% of Americans incorrectly think that sea salt is a healthier, lower-sodium alternative to regular salt.

Confusion about salt

In fact, sea salt is the same sodium chloride, simply harvested from seawater rather than mined.

The U.S. public is equally confused, the survey found, about the primary source of dietary sodium: 46% blamed the saltshaker when, in fact, most dietary sodium comes from salt in processed foods.

Heart health knowledge gap

Fewer than a quarter of respondents knew that the heart association recommends a daily maximum of 1,500 mg for sodium, and only 59% knew what their blood pressure is.

The survey of 1,000 adults also asked about wine, which 76% said is good for the heart; only 30%, however, knew the

recommended limits (two drinks daily for men, one for women) beyond what is considered too much of a good thing.





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