

A publication for **AvMed Medicare** Members

ASPIRE

Fall 2022

**It's All About
the Savings**

**Everything You
Need to Feel
Better**

**Maximize Your
Benefits**

AvMed
Member
Gema P.

**SPECIAL ISSUE:
Annual
Enrollment
Period**



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ASPIRE

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AvMed, one of Florida's largest not-for-profit health plans, provides quality health benefits throughout the state.

Always consult your Primary Care Physician (PCP) regarding medical advice. The health information in this publication is not intended to replace your doctor's directives.

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1-800-782-8633 (TTY 711)
October 1-March 31,
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Monday-Friday, 8 am-8 pm and
Saturday, 9 am-1 pm.
www.AvMed.org

AvMed Speaks Your Language
Estamos aquí para servirle.
En español, llame al
Departamento de Servicios a los
Afiliados al 1-800-782-8633
AvMed a votre service.
Pour un représentant bilingue
qui peut répondre à vos
questions 1-800-782-8633

OUR COMMITMENT TO YOU

Dear Valued AvMed Medicare Member:



Fall is a dynamic time of year: the Annual Enrollment Period (AEP), which starts October 15, is an important time for you to make healthcare choices for the upcoming year. Our Medicare Advantage plans are designed to give you better service, with the quality you

demand and the health you seek. And we do this in a way that's affordable.

New this year, AvMed now offers Medicare Advantage products in the Palm Beach and the Orlando areas (Orange, Osceola and Seminole counties). I want to assure you that AvMed also remains the best value in South and Central Florida.

We've put together this special issue of **ASPIRE** to help you make the best decision for your health. We want you to be WELLfluent – healthy in mind, body and spirit – by taking charge of your health. To do that, AvMed provides Members with extensive benefits, wellness programs with useful health-related tools, information, support, savings and rewards that you can use to reach your goals.

Some of the ways to help keep money in your pocket include:

- Prescription savings tool via **Rx Savings® Solutions**
- **HealthyperksSM** gives you up to \$125 in rewards for healthy behaviors

- Extra Benefits such as **over the counter, hearing aids, and eyewear allowance**
- Comprehensive **dental coverage** with **\$0** copay for crowns
- **\$0** premium, primary care provider office visits and telemedicine visits
- And so much more

We're also continuing popular programs like SilverSneakers® Fitness program where you can attend classes in person or receive in-home kits and exercise at home. Club Aspire which provides Members-only access to social events, activities, and education sessions to connect with others; be active; learn new things; and ultimately live a **WELLfluent** lifestyle.

Inside these pages, you'll also read about Medicare Member Gema P., who believes one of the keys to a healthy life is keeping it simple.

Be sure to take a look at the insert in the middle of the magazine. It contains information on your 2023 medical and pharmacy benefits. We're proud to be a part of the South and Central Florida communities for more than 50 years. Thank you for being a valued Member and we look forward to another great year!

Be well.



James M. Repp

President and Chief Operating Officer, AvMed
MEMBERS@AVMED.ORG



Share Your WELLfluent™ Life! How are you joining the **WELLfluent**? Email us at ASPIRE@AvMed.org with your story and photo or share it on Facebook – tag AvMed and use the hashtag **#JoinTheWELLfluent**. You could be featured in an upcoming issue of the magazine.

IT'S ALL ABOUT THE SAVINGS

Maximizing Your Benefits

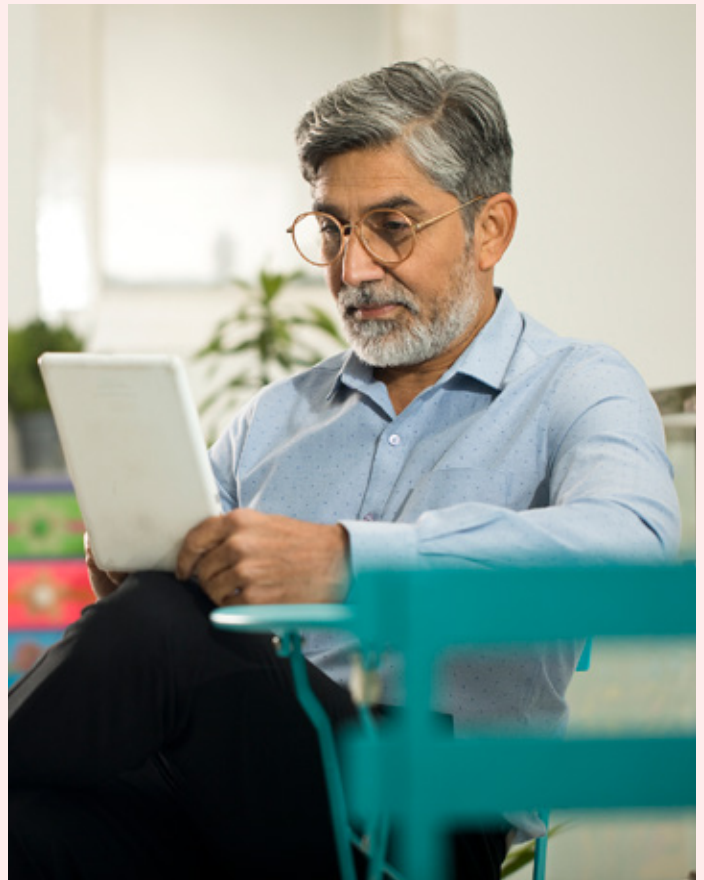
Accessing and understanding your coverage and benefits is now easier than ever.

Register and log in to your account to:

- View specific coverage and benefits
- Track payments toward your deductible
- View your Explanation of Benefits
- View your claims
- Request and view a digital copy of your ID Card
- View authorization or referrals
- Access wellness and savings tools



To learn more about the benefits and programs AvMed offers, visit www.AvMed.org/Medicare/medicare-plans/medical-benefits/



Flex Card – Easy on the Wallet

As an AvMed Member, you may use your flexible benefits on the prepaid Supplemental Benefits Mastercard® Prepaid Card, at **no additional cost to you**. There is a monthly benefit allowance every year that helps you cover out-of-pocket expenses on the following:

- **Dental**
- **Hearing***
- **Vision**
- **OTC (Over-the-Counter)**

If you do not use all of your (monthly) Flex benefit amount when you order, the remaining balance will accumulate to the next Flex benefit period.

Your benefit dollars can be spent at participating retail locations to purchase a variety of eligible products. Beginning January 1, 2023, please visit your Member Portal to access **NationsBenefits®**. Any unused benefit dollars will expire at the end of the year.

Your card must be activated before you use your benefits. You can **activate your card at AvMed.nationsbenefits.com/activate**.

This benefit is not a replacement for your current standalone benefits and is designed to help offset out-of-pocket expenses. The Flex benefit is only for your personal use, cannot be sold or transferred, and has no cash value.

**Your benefits may vary according to your plan.*



To learn more about this benefit, you can call a Member Experience Advisor at **1-877-239-2946** (TTY 711), 24/7/365 a year. Language support services are available free of charge.

IT'S ALL ABOUT THE SAVINGS

More affordable Rx options— just when you need them most.

Inflation is driving up prices all around us—from the grocery store to the gas station. And rising costs are nothing new when it comes to prescription drugs. In fact, a recent survey¹ found that nearly 30% of adults in the United States aren't taking their medications as prescribed because they simply can't afford to.

AvMed knows that giving our Members access to affordable medications is one of the best ways we can help them stay healthy. **Rx Savings® Solutions** (RxSS) is a tool you can use right now to see all the lower-cost options you have for your prescription drugs.



Activate your RxSS account or log in today.



Here's how it works:

- 1** - Your RxSS account shows you equally effective, affordable alternatives covered by your AvMed plan—including how much they'll cost.
- 2** - Search and compare prices at different pharmacies and even set reminders to take your medications.
- 3** - You and your healthcare provider can talk about your options and make the choice that's best for your health and budget.

Whether you're looking to reduce monthly expenses or just stay on track with your medications, RxSS is a resource that can help manage all your household's prescriptions from one convenient location.



You can always access RxSS by logging into your **AvMed Member portal** and selecting **Rx Savings** from the left menu.

IT'S ALL ABOUT THE SAVINGS

EARN REWARDS FOR HEALTHY LIVING

Earn up to \$125 in gift card rewards for completing activities that keep you healthy.

When you make healthy choices, you get rewarded with wellness and longevity. At AvMed we take it a step further with our HealthyperksSM program where you earn gift card rewards for completing healthy activities.

Choose Your Own Rewards

As you stay on top of your health, we offer you a range of options to redeem rewards like completing wellness visits, flu shots, your personal health assessment and much more. You can receive various annual gift cards of your choice from retailers, restaurants and grocery stores.



Get started receiving even more benefits by making healthy choices and taking part in the Healthyperks rewards program. Visit www.AvMed.org/medicare/wellness/fitness-rewards/healthperks/.

COVERAGE TO SMILE ABOUT

Your dental benefits include \$0 copay for crowns, x-rays and cleanings to keep you smiling.

Each health plan option offers unique dental benefits through our partner at Delta Dental that will put a smile on your face.

What you need to know:

- You will be asked to choose a primary care dental provider to coordinate your care
- Your plan provides predictable costs to make it easy to track your out-of-pocket expenses. You pay a set copay with no deductible and no annual plan limit.
- There is no waiting period to begin accessing your dental benefits
- Routine procedures such as annual checkups, hygienic cleanings and X-rays are covered at no or low cost for all Members enrolled in an AvMed Medicare Advantage Plan.
- Your costs for services such as deep cleanings, implants, crowns, extractions, root canals and dentures vary depending upon which health plan you are enrolled in*

With a selection of more than 1,500 dentists to choose from, and more than 340 locations in Miami-Dade and Broward, Delta Dental makes it easy for you to get the best dental care you need for your specific situation.



**You are responsible for the copayments listed in your Medical Evidence of Coverage (EOC) as well as non-covered services. Note that some services are excluded or include limitations such as frequency limitations as outlined in plan documents.*



For more information, visit: www.AvMed.org/medicare/medicare-plans/dental-benefits/. Delta Dental can be reached at **1-800-693-2601** (TTY 711) or visit <http://deltadentalins.com/AvMedmedicare>.

Gema P. Makes Living a Healthy Life Simple with AvMed



Gema P. believes one of the keys to a healthy life is keeping it simple. Gema participates in regular physical and social activities through AvMed's virtual programs. "I like to live my life simply and enjoy a variety of AvMed's programs, like SilverSneakers® and yoga, because they are easy ways to stay healthy and social."

Gema has always had a passion for education. When she moved to the United States from Cuba at 18 years old with her husband and parents, Gema continued her education at Miami-Dade College. While working at Miami-Dade College, Gema received her associate degree and supported the college's expansion to other campuses.

Inspired by her love of travel, Gema went on to work for an airline. Today, Gema plans regular trips with a group of friends to continue her travels.

When she is at home, Gema enjoys gardening, tending to her lemon and orange trees.

After working at the airline, Gema returned to school, receiving her bachelor's, master's, and doctorate degree, and working for the Miami-Dade school board. She is now retired but still tutors students. "I have a passion for education and love helping others – whether it's to pass a test or work on their language skills, I love to teach," said Gema.

As a lifelong learner, Gema also enjoys AvMed's book club. Gema added, "AvMed's book club is a fun way to connect and learn with other AvMed Members. We are introduced to the author and can gain a greater appreciation for the books in our discussions with them."



Feel inspired? Be sure to share your WELLfluent™ story with us by emailing Members@AvMed.org

NEVER-SKIP TESTS FOR WOMEN

When life gets busy, health screenings can fall to the bottom of your to-do list. But these potentially life-saving appointments are worth prioritizing.

The COVID-19 pandemic forced us to hit pause on so much more than birthday parties and haircuts. Health checkups were canceled. Prescriptions went unfilled. Cancer screenings were postponed.

Sound familiar? You're not alone. In a 2021 survey by the American Society for Radiation Oncology, 73% of radiation oncologists said they had patients miss cancer screenings during the pandemic.

Wellness visits aren't only key for managing any health conditions you may have. They can also help prevent them from happening in the first place. Now is the time to catch up on the tests you may have missed.

Not sure where to start? The appointments and screenings that matter most for you will depend on factors such as your age, race, sex and health history. Talk to your doctor about the screenings that are right for you. But here are six wellness screenings you should consider getting as soon as possible.

Annual wellness check - A visit with your primary care doctor is a great way to check in on your health as a whole. And they can identify health issues early before they become more severe.

Mammogram - The American Cancer Society recommends that every woman 45 years to 54 years old should get a mammogram every year. Women 55 and older should switch to mammograms every 2 years or can continue yearly screening.

Cervical cancer screening - Regular Pap screening has been shown to reduce the chance of developing cervical cancer, or dying from it, by at least 80%, according to the National Cancer Institute. That's because when pre-cancerous cells are found early, doctors can treat the area to prevent cancer.

Colorectal cancer screening - The lifetime risk of developing colorectal cancer is about 1 in 25 for



women, according to the American Cancer Society. The good news: Screening tests help find pre-cancerous polyps and allows them to be removed, before they can become cancer and identifies colorectal cancer earlier, when it's easier to treat.

Bone Density Test - Women are at a higher risk for osteoporosis, especially as they approach menopause. Osteoporosis is caused by low bone mass and increases your risk of bone fractures. The U.S. Preventive Services Task Force recommends that women 65 and older get a bone mineral density test. You may want to be tested earlier if you have gone through menopause and know you are at a higher risk for osteoporosis.

Skin cancer screening - If you've been waiting to get that strangely shaped mole checked out, don't hold off any longer. Skin cancer is the most common cancer in America. When caught and treated early, survival rates for melanoma, the most serious kind of skin cancer, are 99% after 5 years.



For additional never-skip health screenings, visit <https://medlineplus.gov/ency/article/007463.htm>

EVERYTHING YOU NEED TO FEEL BETTER

Social isolation and depression impact many Americans under “normal” conditions and can be heightened during these challenging times. AvMed encourages you to talk with your doctor so they can help with your emotional and behavioral health care needs.

In the spirit of Mental Illness Awareness Week, the National Alliance on Mental Illness (NAMI) launched an awareness campaign, “Together for Mental Health,” focusing on the importance of advocating for better care for people with serious mental illness.

Mental Illness Awareness Week runs from October 2 – 8, 2022 and coincides with additional related events:

- Tuesday Oct. 4: National Day of Prayer for Mental Illness Recovery and Understanding
- Thursday Oct. 6: National Depression Screening Day
- Monday Oct. 10: World Mental Health Day

Join the movement to advocate for a better mental health care system by taking action when opportunities arise in your community. You can also engage online at www.Nami.org/get-involved/awareness-events/mental-illness-awareness-week.



A number of services and programs are also available through AvMed’s behavioral health provider, Optum. Routine office visits do not require a prior authorization and telehealth services are also available. Contact **Optum at 1-866-284-6989**.

The **Sanvello App** is also available to you at no extra cost as part of your AvMed behavioral health benefits. Start your journey to feeling better by downloading Sanvello from the App Store or Google Play. Select “Upgrade Through Your Insurance,” search “AvMed” and upgrade with your Member ID to unlock complimentary **Premium Access**.

Virtual Visits: Connecting to care in the comfort of your home.

Optum® Behavioral Health virtual visits are real-time, video-enabled sessions with a provider from a desktop or mobile device. Optum is making it easier for individuals to get care in ways they prefer through an extensive virtual visits network of more than 60,000 providers across all 50 states.

Using virtual visits, clinicians can evaluate and treat general mental health conditions, such as depression and anxiety. When appropriate, they can prescribe medications.*

Treatment is provided by psychiatrists and therapists who are part of the Optum Behavioral Health network.

Take the first step and register today

1. Log on to liveandworkwell.com. Register with your HealthSafe ID
2. Under “Find Care”, select “virtual visits”.
3. Find a provider in your state and schedule an appointment online or call to get set up.

**As per state telehealth rules and regulations.*



A number of services and programs are available through AvMed's behavioral health partner, Optum. Contact Optum at **1-866-284-6989**.

QUEST DIAGNOSTICS – YOUR LAB PARTNER

**Members have access to a secure tool to track your health history...
all in one place.**

Remember, most health screenings and routine lab work can be done with your lab partner, Quest Diagnostics. Members have access to a secure tool that makes it easy for you to get lab test results, schedule appointments, track your health history and more, all in one place.



Visit: MyQuest.QuestDiagnostics.com.

IMPORTANT NOTICE: REINSTATEMENT OF REFERRAL REQUIREMENT

Please be advised that AvMed will no longer be waiving primary care-to-specialist referrals for Members enrolled in the following Medicare Advantage Plans: Choice, Circle and Premium Saver.

These plans have always had a primary care-to-specialist referral requirement, but it was put 'on hold' during the pandemic. CMS no longer has restrictions for the referral requirement. Moving forward, Members will need to resume obtaining a referral from their primary care physician for specialist services. AvMed has not required referrals to specialist(s) since March 2020 due to Covid-19.

Please visit www.AvMed.org/medicare/member-resources to view a list of specialists requiring a PCP referral. Don't have an account with the Member Portal? Simply visit **www.AvMed.org/News/Service-Portals** for help with registration.



For more information, please call **AvMed's Member Engagement Center** at the number listed on your **AvMed Member ID Card** (TTY 711). Our representatives are available to assist you 8 am-8 pm, Monday through Friday and 9 am-1 pm, Saturday.

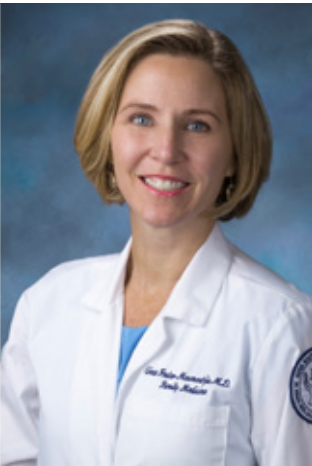
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» MEET DR. MOUMOUTJSI

DIFFERENCE BETWEEN FLU AND COVID-19

For this issue we interviewed Dr. Gina Foster-Moumoutjsi about differences between the flu and COVID-19 symptoms.

Dr. Foster-Moumoutjsi, Associate Professor of Family Medicine at Nova Southeastern University, discusses the importance of receiving both the flu and COVID-19 vaccines this fall.



1. What is the difference between Influenza (Flu) and COVID-19? While the symptoms of COVID-19 and Influenza (“the Flu”) are similar, they are caused by different pathogens. Influenza is the name of the illness caused by the influenza viruses, most commonly influenza A and influenza B. COVID-19 is the name of the illness caused by the new SARS-CoV-2 virus that was discovered in 2019. SARS-CoV-2, which stands for severe acute respiratory syndrome coronavirus 2, is a type of coronavirus that causes more severe symptoms compared to other more common and less dangerous coronaviruses. Both COVID-19 and Influenza can be variable in their presentations. The symptoms might be very mild like a “common cold”, with some nasal congestion, body aches and fatigue, or the symptoms be more severe with fevers, pneumonia and respiratory distress. It is very difficult to distinguish between the two infections without the use of diagnostic testing.

2. Can I have the flu and COVID-19 at the same time? Unfortunately, yes you can. Since they are two different types of pathogens, our body can be infected with both at the same time. Having both at the same time makes it more challenging for our immune system to fight off either infection and thus, may result in more severe outcomes.

3. I know COVID-19 can be very dangerous for some people, how dangerous is the flu? Based on data reported by the CDC for 2020, both COVID-19 and Influenza made the top 10 list of leading causes of death in the United States. To give some perspective on this, in 2020 the number one cause of death was heart disease resulting in

approximately 696,962 deaths. COVID-19 ranked third on the list, accounting for 350,831 deaths. Influenza and Pneumonia ranked ninth, accounting for and 53,544 deaths. While for some patients, COVID-19 and Influenza might result in mild symptoms, we know that for others, the illness may be more severe. Some common risk factors for severe COVID-19 or complications of the flu include: Age > 65-years-old, Diabetes mellitus, Chronic Obstructive Pulmonary Disease (COPD), heart disease and kidney disease to name a few.

4. Why is it important for people to receive both the influenza and COVID vaccines this fall? While we had hoped that COVID-19 would be a short-lived pandemic, the SARS-CoV-2 virus is still prevalent and circulating around the world. The influenza virus has been endemic for decades and thus, will always be a concern. Therefore, one of the main ways we can help prevent an infection and severe complications from either virus, is to get vaccinated. Currently there is no single vaccine that prevents both types of viruses, but these are in development and may be available in the future. Until then, you can get the flu vaccine to help prevent Influenza and the COVID vaccine to help prevent COVID-19. It is also important to know that no vaccine is 100% effective at preventing you from getting the infection altogether, thus it is still important to practice good hand hygiene.

5. Can I receive the COVID-19 and Influenza vaccines at the same time? Yes, you can.

6. Who should receive COVID-19 and Influenza vaccines this fall? The CDC recommends that all adults receive the influenza vaccine. The CDC has also published recommendations for the COVID booster shots. It currently recommends that all people over 50 years old or those who have moderate to severe immunocompromising conditions get their second booster. If you are unsure if you are due for your booster, you can check with your health care provider or visit the CDC’s interactive booster tool which will let you know if you are eligible for your next COVID booster. There are very few contraindications to either vaccine, but if you have any concerns about reactions you had in the past to a vaccine, make sure to check with your health care provider before receiving the vaccines.

- AvMed's Member Engagement Center
1-800-782-8633 (TTY 711)
October 1-March 31, 8 am-8 pm; 7 days a week.
April 1-September 30 Monday-Friday, 8 am-8 pm
and Saturday, 9 am-1 pm.
- AvMed Nurse On Call: **1-888-866-5432**
(TTY 711) 24 hours a day, 7 days a week
- Fraud and Abuse Hotline: **1-877-286-3889**
- AvMed website: **www.AvMed.org**
- AvMed Facebook:  **www.Facebook.com/AvMedHealth**



SANVELLO | **AvMed**

**Mental health support.
On your terms.**

If you're feeling extra stress, anxiety, depression, or isolation right now, you're not alone. **Sanvello can help.**

Download the Sanvello app and upgrade with your AvMed insurance information to unlock free premium access.

Get started

Download on the **App Store** | **GET IT ON Google Play**

Good evening,
Harper

How are you?

SKIP

AvMed Medicare is an HMO plan with a Medicare contract.
Enrollment in AvMed Medicare depends on contract renewal.