Blooming With Health
AVMED MEMBERS MARIANNE AND RENE A.

CENTERING CARE ON YOU

Working Past RETIREMENT AGE
Brain Teasers
Challenge your mind and put your skills to the test

Recipe
Healthy Granola

Opting Out of Retirement
More Americans are choosing to work past age 65

AvMed Speaks Your Language
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AvMed, one of Florida’s largest not-for-profit health plan companies, provides quality health benefits throughout the state.

Always consult your primary care physician regarding medical advice. The health information in this publication is not intended to replace your doctor’s directives.

AvMed Member Services
1-800-782-8633 (TTY 711 or 800-955-8771)
Monday–Friday, 8 a.m.–8 p.m.; Saturday, 9 a.m.–1 p.m.
AvMed.org
Dear Member:

My name is Mike Gallagher and I have the great privilege of leading AvMed, one of the oldest not-for-profit health plans in our home state of Florida. I feel equally fortunate to have the opportunity to speak with you through Aspire, our award-winning publication.

As my colleague Winston Lonsdale wrote in the previous issue, we chose to call our magazine Aspire because we seek to inspire and support you in achieving your health goals. We want each of you, our Members, to live your best life.

Spring is here, and there is no better time to get connected and engaged in your health and make positive lifestyle choices. As you read through this issue, you will notice a focus on motivation, fitness and exercise, which we all know are keys to good health.

You’ll read about AvMed Members Rene and Marianne A. as they recount their firm commitment to healthy living – and Marianne’s amazing yoga abilities, including her handstands! We also mention them in our article about a growing trend of working well past retirement age. At 83 years young and still working, Rene is an inspiration to us all.

AvMed continues to offer the SilverSneakers® Fitness Membership, which provides free classes at participating fitness locations. We also offer Walkadoo™, a free motivational walking program that is a South Florida exclusive for AvMed Members. It’s a great way to start moving and stay moving.

Finally, a reminder to plan on getting your flu shot early. The flu shot is our most effective means of prevention and it is available, at no cost to you, beginning in August. That seems like a long way off – but it’s never too early to put a reminder on your calendar.

No matter where you are with your health goals, AvMed is here to help you make positive changes throughout the spring – and in the months and years ahead.

Here’s to your health!

Questions about AvMed coverage or benefits? Call us! We’re here to help. Contact AvMed Member Services at 1-800-782-8633 (TTY 711 or 1-800-955-8771) Monday–Friday, 8 a.m.–8 p.m.; Saturday, 9 a.m.–1 p.m.

Michael P. Gallagher
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A lack of activity is not only a recipe for poor health, but it may be twice as harmful as obesity, according to a recent report on physical activity published in the *American Journal of Clinical Nutrition*. Walking, even for as little as 20 minutes a day, can lower the risk of early death by as much as 30 percent, the study found. Walking and other aerobic activity strengthens the immune system, increases energy, improves mental functioning, conditions muscles and bones, and lowers the risk for many chronic diseases, including heart disease, diabetes and cancer.

The many benefits of walking are a major reason why AvMed offers an exclusive, free walking program to its Members in South Florida. Walkadoo is a pedometer-based walking program that Members can do on their own. The program uses digital technology to keep Members engaged and to encourage participants to meet fitness goals. A wireless pedometer, daily emails with goals, and a website that lets people track their progress are some of Walkadoo’s features. In addition, there’s a brand-new Walkadoo app for participants who have access to Apple devices.

“Small increases in physical activity in inactive individuals likely have significant health benefits,” reported Ulf Ekelund, lead author of the study and a Senior Investigator Scientist in the Medical Research Council Epidemiology Unit at the University of Cambridge.

To enroll in Walkadoo, visit [Walkadoo.com/AvMed](http://Walkadoo.com/AvMed).

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**HOT TIPS:**

**Getting the Vaccine for Shingles**

Ready for your shingles vaccine? Caused by the same virus that causes chickenpox, shingles results in a painful rash. Fortunately, there is a vaccine, Zostavax, that may help.

It’s easier and typically less costly to get the vaccine in a pharmacy than in your healthcare provider’s office, due to the way in which it is reimbursed. Because the vaccine is a Part D benefit, in a pharmacy you simply pay your co-payment. However, if you receive the vaccine in your healthcare provider’s office, you usually pay for it and then receive a reimbursement.

While the vaccine does not ensure that you will not get shingles, Zostavax helps to lessen the impact of the disease by likely shortening the duration and severity, and reducing the risk of lasting effects.

“Zostavax is recommended as a one-time vaccine for people age 60 and older, regardless of whether they have had shingles or not, as long as they don’t have immune system deficiencies,” says Shawn Barger, Pharm.D., AvMed’s Director of Pharmacy. “AvMed Members should speak with their healthcare provider to determine if the vaccine is right for them.”

Learn more about shingles from the Centers for Disease Control and Prevention at [CDC.gov/Shingles](http://CDC.gov/Shingles).
TIPS FOR PREVENTING Colds and Flu

Just because it is spring doesn’t mean we can relax about colds and flu. The flu season stretches well into spring, and colds stick around through fair weather. The best way to prevent the flu is to get the flu vaccine. Here are some other tips to stay healthy, and prevent colds and flu:

• WASH YOUR HANDS OFTEN. Cold and flu viruses tend to spread through direct contact.
• AVOID TOUCHING YOUR FACE. Our eyes, nose and mouth are where cold and flu viruses enter our bodies.
• EXERCISE. Aerobic exercise boosts our virus-killing capacity.
• QUIT SMOKING AND CUT BACK ON ALCOHOL. Both lower our immune system’s ability to fight viruses.
• GET YOUR R & R. Relaxing through activities such as meditation helps rev up our ability to fight off cold and flu viruses.
• DON’T PASS IT ON. When you do have a cold or flu, don’t use bare hands to cover coughs or sneezes (use a tissue or the inside of your elbow). Continue to wash your hands frequently and limit your direct contact with others.

Why You Should Look at THE BRIGHT SIDE

Optimism may be good for your heart, according to a study published in the January/February issue of Health Behavior and Policy Review. Health data from more than 5,000 adults was reviewed to see if there was a relationship between positivity and heart health. The study’s authors found that positive people were much more likely to have better heart health. But that wasn’t all. When it came to overall health, the more positive people in the study also had better blood sugar and cholesterol levels, a healthier body mass index and better exercise habits.

Boost your happiness by learning tools from the field of Positive Psychology. The Authentic Happiness website is a great starting point: www.AuthenticHappiness.SAS.UPenn.edu.

Comprehensive information about the flu is available from the Centers for Disease Control and Prevention at CDC.gov/Flu.

PHARMACY DRUG COVERAGE AT YOUR FINGERTIPS

On the first of each month, you can find updated information about AvMed’s prescription drug coverage online, including formulary changes, authorization requirements and more. Visit AvMed.org to learn more.
AvMed implemented CenteredCare in 2013 to improve the overall quality of care Members experience. “The results have been very positive. We are confident that our Members are receiving a better quality of care as the direct result of improved doctor-to-doctor communications,” says Michael Sheehan, M.D., AvMed’s Medical Director, Quality Improvement, and a board-certified family medicine doctor. “We have fantastic primary care physicians and wonderful specialists in our network but previously, they were not always communicating with each other as effectively as possible. With CenteredCare, systems are in place to promote better communication. The end result is keeping Members’ primary care physicians better informed about the overall healthcare picture of each of their patients and in a much better position to improve their health outcomes.”

AvMed is aware that some Members have questions about the CenteredCare approach, which puts the primary care physician (PCP) at the center of your healthcare. With CenteredCare, your PCP is a bit like your own personal mission control center, receiving information and results from tests and procedures from your specialists, and keeping track of your health and healthcare as a whole.

**PCP at the Center**

There may have been times in the past when you saw specialists and had tests or procedures, or even received prescriptions, but your PCP was unaware. You may have felt that your specialists were each focused in on their area of expertise, but no one was keeping track of the full story. And there may have been times when you did not know the correct specialist to go to when you had concerns. Those scenarios are exactly why AvMed developed CenteredCare. Studies show that making your PCP the center of your healthcare leads to better health outcomes, as does seeing your PCP regularly.

**Physician-to-Physician Referrals**

One of the new aspects of CenteredCare is referrals to specialists. Under AvMed’s new system, your PCP refers you to the appropriate specialists and then communicates with them to keep track of your health, including test results, procedures and prescriptions. Using a paperless, electronic system, your PCP refers you to specialists in AvMed’s network, which is one of the largest in South Florida. Depending on your situation, the referral may be for one visit or it may cover several. If there is a specialist you are already seeing or that you would like to see, you can almost always be referred to that doctor.

“I’ve never had a problem with a referral. When it is a specialist I have already been seeing, I call my PCP’s office and tell them I would like a referral to my cardiologist, for example, and the office processes the referral,” says Mel N., 84, an AvMed Medicare
Member in Tamarac, Fla. “My PCP is very cooperative, and I rely on him a lot.”

Mel sees a few specialists regularly, including a cardiologist, a gastroenterologist and a urologist. “I do find that my PCP has the full picture. Since he made the referrals to the specialists, he is aware that I am seeing them.”

**Your Role**

To have the best results with CenteredCare, it is important to see your PCP regularly. AvMed recommends four visits to your PCP each year (or more, depending on your health status). And while your doctors play a critical role in your health, you do as well. Ultimately, your health is in your hands. Part of taking care of yourself means keeping up with screenings, doctor appointments, and taking medicine as prescribed. But it also means asking questions, making sure you understand any conditions you have and knowing what your options are when it comes to treatment.

Mel puts it very well. “There is a certain amount of patient responsibility. The three most dangerous words you can say to a doctor are, ‘Whatever you say.’ I value my doctors’ professional opinions, but I am responsible for the actions I want to take.”

“I do find that my PCP has the full picture. Since he made the referrals to the specialists, he is aware that I am seeing them.” – Mel N.
Marianne A. did not know there was a camera rolling when she gracefully reached for the floor and kicked up into a handstand during a yoga class on her 75th birthday last March. The yoga studio where she practices later posted the video online to serve as an inspiration for others. But what people who take a yoga class with Marianne or see the video may not realize is the truly inspirational backstory to the yoga pose. Mastering that handstand took years of practice – but it was worth it, because yoga has transformed Marianne’s health. Ten years of regular yoga has helped her transition from a life with a lot of pain from sciatica, spinal stenosis and osteopenia to one in which her bone density is steadily increasing and the pain is a memory. “As my doctor says, you can’t argue with success,” says Marianne, an AvMed Medicare Member in Kendall, Fla.

Her husband, Rene A., also an AvMed Medicare Member, is equally devoted to wellness. At age 83, he runs his own travel agency, is starting up a website to promote communication between people with serious illnesses and, like Marianne, he exercises regularly and eats a very healthy diet.
Lifestyle
Whether they are traveling around the world to places as far away as China and Antarctica (they especially like cruises), at home working together to run Rene’s travel agency or gardening in their yard full of flowers, the two share the same goals when it comes to healthy living. That makes it easier, they say, for them to stay focused on regular exercise and stick to a healthy diet.

Exercise
Both Marianne and Rene have exercise routines, some of which they do on their own and some together. Marianne does spinal stretches at home daily, she goes to a vigorous yoga class twice a week, and once a week she and Rene attend a Yogalates™ class at their YMCA, which they joined through AvMed’s SilverSneakers® Fitness Membership benefit. They also walk together a few times a week, at a brisk pace for 30 minutes.

Rene also has a daily routine he does at home – it is 10 minutes of stretching and push-ups that his father taught him. In addition to walking with Marianne and their weekly Yogalates class, he has been working out regularly at the gym since they joined SilverSneakers four years ago. Since he started the class and the gym workouts, he has noticed that he is much more flexible and stronger in his daily routine and can now do 30 push-ups easily, where before he could only do 20.

“A lot of staying healthy is about brain control,” Rene says. “I believe that positive thinking is very important. For instance, if I don’t feel like exercising, I will tell myself to stop being silly and to do it, and then I will,” Rene says.

And if he doesn’t tell himself that, Marianne will. The first time she brought him to a Yogalates class a few years ago was the hardest. “I was exhausted. I said I was not going to put myself through that again. The next week I was back.”

“I always push him to go. We feel so much better afterward. It’s such a mood booster,” Marianne says. “It helps when you do it with someone,” Rene notes.

Eating Well
While they have always had a healthy diet, in the past several years they have become much more conscious of nutrition. They have cut out most red meat, sugar, salt and saturated fats.

“We check all the labels when we buy food,” Rene says. “It’s not easy, but you have to decide what you want in life. I want to stay self-sufficient. I don’t want to be dependent on anyone.” If that means giving up sugar in his coffee, or pushing himself to go to the gym, he does it because it pays off.

The Big Picture
“It’s incredible what you can do with perseverance,” says Marianne. “I never believed that at age 75 I would be able to do yoga poses that I couldn’t do 20 years ago. But it’s never too late. You are never too old.”

“A lot of staying healthy is about brain control.”

– Rene A.
There is a current trend for older Americans in the workplace. Put simply, they are going on ... and on ... More Americans are working past age 65 these days; fewer are retiring, in terms of percentages. And that just may be a very good thing. Staying active past age 65 not only keeps us engaged and challenged, but it can even have health benefits.

THE NUMBERS
The percentage of workers over the traditional retirement age of 65 is growing. According to the Bureau of Labor Statistics for September 2014, 60 percent of workers age 65 and up worked full-time, a jump from the approximately 55 percent in 2007.

Economists think that there are various reasons for this. Because of the recent recession, some people simply can’t afford to retire. Recession aside, some people are not able financially to retire because we are living longer, and therefore require more money to finance the years when we don’t work.

But even for those who can afford retirement, more people are choosing to keep working. Why? Partly because for many, being in a workplace can mean being mentally active, challenged, and having friends and a social network that they interact with daily. Another factor in working longer is that many Americans have office jobs, which typically are not physically demanding.

WORKING LONGER, FEELING BETTER
Staying engaged through work when you are older has been shown through research to not only keep people mentally active, but to have health benefits as well. That holds true whether the work is salaried, volunteer or creative in nature, such as art, music, writing or dancing. For example, seniors who regularly do something creative, when compared with those who don’t, experience better overall health, less depression, fewer doctor visits, not as many falls, and take less medicine, according to the study “Creativity and Aging,” sponsored by the National Endowment for the Arts.
NEW TRICKS
There are benefits to working and staying engaged in a profession you know well, and there are also benefits to learning new skills and even taking up a whole new field. For anyone who thinks it may be too late to learn something new, that is absolutely not true. For proof, just take a look at folk art in this country – much of it is created by seniors who took up their art or craft late in life. There’s the famous example of Grandma Moses, who began painting at age 78 and didn’t quit until she was 101.

Staying engaged through work is in many ways a flexible concept. To enjoy the benefits, you don’t need to keep punching the 9-to-5 clock if that doesn’t suit you. And you don’t need to become a famous folk artist, either. There is lots of middle ground – you might stay in your profession but reduce your work hours, volunteer, take classes, learn an art or craft, or even change professions. Why not? 😊

Staying engaged through work when you are older has been shown through research to not only keep people mentally active, but to have health benefits as well.

NO SIGNS OF SLOWING DOWN
AvMed husband-and-wife Members Rene A., 83, and Marianne A., 76, who are featured on pages 8 and 9 (“Making Health a Priority”), are a case in point. Rene runs a travel agency, and Marianne helps out with the paperwork. “I think it is very good for my husband to keep working. It keeps his mind sharp,” says Marianne.

Rene agrees: “You keep working and your brain is working.”

“You still feel needed. You have motivation to get up in the morning,” Marianne says. “It’s definitely a good thing.”

And even if you’re not working at an official “job,” that doesn’t mean you can’t work, Marianne points out. “There are so many opportunities to volunteer,” she says.
**AVMED RESPONDS**

**I was recently diagnosed with rheumatoid arthritis. Can you tell me about the disease and medicines that can help?**

**A** Rheumatoid arthritis (RA) is a chronic immune system disease that affects the joints. With RA, the immune system attacks healthy tissue in the joints, causing fluid buildup, pain and inflammation (swelling). Eventually, the cartilage and bone can wear away. Joints most commonly affected include the knees, feet, ankles, elbows, wrists and hands. The inflammation of RA can also affect organs like the heart, lungs and skin. Symptoms of RA can vary, and the disease is known for having flare-ups, where the symptoms are more intense, and sometimes going into remission, where the disease is not active with treatment.

**MEDICINE CAN HELP** We have not yet found a way to cure RA, but there are some very promising ways to treat the disease. Disease-modifying antirheumatic drugs (DMARDs) can help to slow or stop the progress of RA. DMARDs may be prescribed alone or with other DMARDs, including a new category of DMARDs called biologics. The medicines work to interrupt the inflammatory process.

**YOUR ROLE** RA is a serious disease, and treating it is a group effort. It is important to have an excellent team of healthcare professionals. If you have RA, you play a critical role in your health. Taking good care of yourself with proper exercise, nutrition and lifestyle changes, and learning about RA, will help you manage your health.

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**YOUR PLAN, YOUR QUESTIONS**

**Q: Why did my co-payments go up for prescription drugs this year?**

**A** At AvMed, we do our best to keep co-payments as low as possible. However, due to various market factors, we needed to slightly increase co-payments this year. The costs of prescription drugs are increasing, in some cases significantly, and the higher co-payments are a reflection of that.

For generic drugs, prices have gone up often as a result of companies consolidating; with fewer suppliers, the costs increase. Brand-name drug costs have gone from an average cost of more than $275 in 2013 to over $350 in 2014. At the same time, we are seeing great advances in pharmaceutical innovation. These advances can be seen especially in the area of specialty drugs, which are costly, ranging from $600 to $30,000 per month, but are critical to people with certain diseases.

Along with the increases in drug costs, the premiums AvMed receives from the Centers for Medicare & Medicaid Services are decreasing due to federal cuts. This combination affects AvMed’s overall costs.

The good news is that most conditions now have generic alternatives available. We encourage anyone having issues with the cost of co-payments to discuss their options with their doctor, as there may be lower-cost alternatives. On AvMed’s part, we have and will continue to do all we can to keep co-payments as low as possible for our Members, while delivering the quality of care we are known for.

– Ashley Post, Quality Improvement Pharmacist
Exercising and eating well are the building blocks for health. To help you be your healthiest, AvMed has gathered some amazing tools, including the Activity Planner, Workout Library, Cardio and Strength Program, and Dietary Planner (its customized meals, daily suggestions and healthy recipes make it easier than ever to stay on track).

AvMed also offers a Personal Health Assessment to help you create a profile specific to your health needs. After you complete a confidential questionnaire, you are eligible to receive recommendations to help improve your health and reduce your healthcare costs.

There’s plenty of help available if you have specific areas to address. AvMed offers access to Weight Watchers® and smoking cessation programs, as well as nutrition counseling and yoga. Members can also receive discounts on complementary and alternative medicine options such as acupuncture, massage therapy, Tai Chi and relaxation techniques.

Get Started!
To access these great tools, visit your Wellness Portal online. Simply go to AvMed.org, log in to your AvMed account, select Health and Wellness, and under Tools for a Healthier You, click on Wellness Portal powered by Healthyroads®.

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**Crossword Solution**

ANSWERS

1. a. “You’re fired!”
   b. “Here’s … Johnny!”
   c. “Baby, you’re the greatest.”
   d. “Stiffl e!”
   e. “Who loves ya, baby?”
   f. “Nanoo, nanoo.”
   g. “Gee, Mrs. Cleaver … ”
   h. “Would you believe … ?”

2. There are three people: a grandfather, a father and a grandson. The father is both a son (of the grandfather) and a father (of the grandson).

3. Fill in the blanks with the same pair of letters to complete an English word.
   a. HARDWARE
   b. PERSEVERE
   c. UNDAUNTED
   d. WHOLESALE
   e. ALFALFA

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**Aspire Spring Issue – May 2015**

13
brain teasers

ACROSS
1 V.P.’s boss
5 Stairway post
10 Charge
13 Shed
14 Multicolored rock
15 Metric weight unit
16 Clang
17 Ball
18 Famous cookies
19 Valentine mo.
21 Galleys
23 Past
26 Fresh
28 Bowling __
29 __Care, AvMed’s approach to healthcare
32 Helen of __
33 Women’s magazine
34 Strange
36 Eye infection
37 Expression
38 Soap opera
42 Lovers’ meeting
43 Actor Alda
44 Otherwise
46 Razed (2 wds.)
49 Afloat (2 wds.)
51 Rapid eye movement
52 Stretch to make do
53 Can read
57 8 oz.
59 Camping equipment
60 Wood
62 Black
66 Chichi
67 Brand of sandwich cookies
68 Sentence part
69 East southeast
70 Holds
71 Musical symbol

DOWN
1 Primary care physician
2 Fish eggs
3 Estimated time of arrival
4 Ego
5 Nailer
6 Self
7 Take one daily for good health
8 Decorative needle case
9 For fear that
10 Opportune
11 Isolated
12 Domineering
15 Painter Frida
20 Vane direction
22 Sympathize
23 Pros
24 Hanukkah “money”
25 Simply
27 Overgrown
30 Ball holder
31 Nonreligious person
32 Dickens’ Tiny __
35 Helicopter “wings”
37 Anger
38 Blue
39 Lotion ingredient
40 Ogle
41 Green Gables dweller
42 Russian ruler
44 One’s possessions
45 Wary
47 Alcove
48 Flightless bird
49 Fish tank growth
50 Layers
54 Behave uncontrollably
55 Weed in a wheat field
56 Dueling sword
58 Pennsylvania (abbr.)
61 Sever
63 Ghost’s greeting
64 Gone to lunch
65 Compass point

Solution on page 13
Who used this catchphrase on television?

a. “You’re fired!”
b. “Here’s … Johnny!”
c. “Baby, you’re the greatest.”
d. “Stifle!”
e. “Who loves ya, baby?”
f. “Nanoo, nanoo.”
g. “Gee, Mrs. Cleaver … ”
h. “Would you believe … ?”

Two fathers and two sons ate three steaks for dinner, each eating exactly one steak. How can that be?

Fill in the blanks with the same pair of letters to complete an English word.

a. H _ _ DW _ _ E
b. P _ _ SEV _ _ E
c. _ _ DA _ _ TED
d. WHO _ _ SA _ _
e. A _ _ A _ _ A

Recipe

Healthy Granola

Make your own granola for a delicious and healthy breakfast or a snack throughout the day. This recipe makes about 6½ cups of granola.

Ingredients

- 4 cups old-fashioned rolled oats
- 1½ cups toasted wheat germ
- ½ cup hulled sunflower seeds
- ½ teaspoon salt
- ½ cup frozen cranberry juice concentrate, thawed
- ¼ cup honey
- 2 tablespoons extra-light olive oil
- 2 teaspoons vanilla extract
- ⅔ cup dried cranberries

Instructions

1. Preheat oven to 250° F. In a large bowl, stir together oats, wheat germ, sunflower seeds and salt.
2. In a small bowl, stir together cranberry juice concentrate, honey, oil and vanilla. Pour mixture over oats mixture and, with a fork, stir to coat.
3. Spoon onto jelly roll pan, spreading mixture out to an even layer. Bake 1 hour or until oats are lightly browned and crisp, stirring several times as mixture cooks.
4. Remove from oven, cool to room temperature and stir in dried cranberries. Pack in an airtight container to store.

Prep and Cooking Time

70 minutes

Nutritional Information Per ½-cup Serving

- 258 calories; 7.8 g total fat; 1.1 g saturated fat;
- 2.7 g monounsaturated fat; 3.4 g polyunsaturated fat;
- 5.4 g dietary fiber; 9 g protein; 40 g carbohydrate;
- 0 mg cholesterol; 92 mg sodium

Good Source Of

fiber, magnesium, quercetin, selenium, vitamin E, zinc

More recipes are available through AvMed’s Healthy Living programs. Just visit AvMed.org and log in to your AvMed account. On the left-hand side of the screen, select Health and Wellness and under Tools for a Healthier You, click on Wellness Portal powered by Healthyroads®.
AVMED’S HEALTHY LIVING AND CARE MANAGEMENT PROGRAMS

Can They Help You?

Do you face chronic illness and the challenge of making healthy lifestyle choices? Talk to your doctor about your health condition and AvMed’s Healthy Living programs that can offer you support to deal with the following conditions:

• Asthma
• CAD – coronary artery disease
• COPD – chronic obstructive pulmonary disease
• Congestive heart failure
• Diabetes

Have you experienced a critical event or diagnosis that requires extensive use of resources? Do you need help navigating the system to facilitate appropriate delivery of care and services? An acute condition, injury or illness can require complex and sometimes intensive therapy. AvMed’s Care Management can work closely with you, your doctor and family to address complex medical conditions or health issues, such as:

• Organ transplant
• Cancer
• Kidney disease
• Wound care

These services may be available to you. Please refer to your benefits package.

If you think you can benefit from one of these programs, please call AvMed Member Services at 1-800-782-8633 (TTY 711 or 1-800-955-9771) Monday–Friday, 8 a.m.–8 p.m.; Saturday, 9 a.m.–1 p.m.

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

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