Redesigning Healthcare
How AvMed Care Management helps members in sickness and health

Love Your Heart
Tips to keep your ticker in tip-top shape

The Beat Goes On
A heart attack and stroke survivor shares his heartfelt story

magazine
WINTER/SPRING 2015

AvMed
MAGAZINE
Dear Member,

At AvMed, we continually challenge and empower our members to ‘embrace better health.’ As a result, we are constantly exploring ways to help you maintain optimal health by giving you the resources and tools to make it easy to stay healthy all year long.

In this edition of AvMed Magazine, we offer information on a variety of wellness products and programs that are now available to enhance your overall health and well-being. For instance, AvMed’s Wellness Portal powered by Healthyroads® has released some exciting enhancements that will allow members to access the site on the device of their choice—anywhere, anytime.

In recognition of February being American Heart Month, we share one member’s remarkable story of survival after undergoing a series of potentially deadly cardiac events. Cardiovascular disease—including heart disease, stroke and high blood pressure—is the number one killer of women and men in the United States. We are proud to have supported this member with exceptional service and coverage over the last 30 years.

We’ve also included an update on AvMed’s Care Management Program, which has been redesigned to further improve the quality of care our members receive no matter where they are on the healthcare continuum. Our members now have access to a variety of clinical programs including those that address preventive care, chronic conditions and/or complex medical needs.

We are committed to your health and are grateful for the opportunity to serve you.

Here’s to an even healthier 2015.

Sincerely,

Michael P. Gallagher
President and Chief Executive Officer
### Contents

#### Health Smarts
Tips and news to keep you at your best

#### The Beat Goes On
A member’s heartfelt story of survival

#### Your Benefits
A detailed look at AvMed’s Care Management

#### Health and Wellness
News you can use to stay healthy

#### Pharmacy Benefits
Important updates about medications and generic alternatives

#### AVMED Member Services*
Monday-Friday, 8 A.M.-8 P.M.  
Saturday, 9 A.M.-1 P.M.

* Hours may vary according to your policy.
LOVE YOUR HEART

Your heart is one muscle that can never take a rest, no matter how stressed it becomes. That’s why taking good care of your ticker is critical to avoiding heart attacks and ensuring you remain as healthy as possible. Fortunately, there are plenty of things you can do to improve your heart health. Here are a few important ones to consider:

Get regular physicals. You may be tempted to put off your annual visit to the doctor, but a physical – with an EKG – is one of the primary ways heart disease is initially detected.

Keep a record of your blood pressure and cholesterol numbers so you can identify any trends that could signify disease. Ideally, you want your total cholesterol to be below 200 and your “bad” cholesterol (LDL) to be below 100. Ideal blood pressure is below 140/90 for those from 30 to 59 years of age and slightly higher for people 60 and over.

Get plenty of exercise and eat right. Generally, try to aim for at least 30 minutes of exercise each day and eat plenty of whole grains, lean protein, and fresh fruits and vegetables.

Keep sodium intake to less than 2,300 mg/day, and avoid foods high in saturated fats.

Quit smoking.

Consume only moderate amounts of alcohol.

It’s also important to know the signs of a heart attack. Not every attack is sudden and severe; some develop as mild symptoms that persist over time. Here are some of the common signs you need to be aware of:

• Shortness of breath
• Discomfort in the upper body, including the chest, arms, back, stomach, neck or jaw, that persists for several minutes or comes and goes; some people describe it as a feeling of pressure or squeezing
• Nausea
• Breaking out in a cold sweat
• Light-headedness or dizziness

Keeping your heart healthy isn’t necessarily difficult; it just takes an awareness of the steps you can take and a commitment to following them, day in and day out, for your heart’s sake.

Flu Myths DEBUNKED

“Wait a minute, I got a flu shot once, and I still got sick.”

Sound familiar? It’s a common misconception that the flu shot can give you the flu. But according to experts at the Centers for Disease Control, this is impossible because the viruses contained in the serum are dead. Flu-like symptoms are not a result of the vaccination, but rather from a variety of unrelated reasons.

What’s to blame? There could be a variety of reasons. Other viruses circulating at the same time as the flu may cause flu-like symptoms. Some people may have been exposed to flu viruses shortly before getting vaccinated or during the two-week period before protection from the vaccine takes effect.

Aside from soreness, redness or swelling at the injection site, low-grade fevers and aches may develop. This is not the flu. These reactions are most likely the result of the body’s early immune response reacting to a foreign substance entering the body.
Your kidneys do an amazing job of keeping you healthy, helping to filter your blood and removing waste material from your body. But for people with diabetes, a type of kidney damage called diabetic nephropathy is one of the primary results of the disease, and learning how to recognize the symptoms and get control early is critical to avoiding organ damage or even kidney failure.

As an autoimmune disorder, diabetes causes the body to attack its own healthy cells, and the kidneys are one of the disease's primary targets. Even in the earliest stages of diabetes, before other signs or symptoms of the disease have become apparent, the kidneys can be undergoing significant changes that can cause permanent damage.

Inside your kidneys are tiny structures called nephrons that help filter your blood of impurities so waste can be removed through your urine. Diabetes damages nephrons, causing them to thicken over time. At the same time, elevated blood sugar levels can damage the tiny blood vessels that provide the nephrons with oxygen-rich blood. Combined, these two processes cause a type of protein called albumin to leak into the urine – one of the first signs of diabetic nephropathy.

Nephropathy often causes no symptoms until significant damage has occurred. The best way to prevent that damage is to know your risk factors and have regular urine tests, which are usually a routine part of a physical exam. Risk factors include:

- High blood pressure
- Uncontrolled blood sugar
- Family history of diabetes-related kidney disease
- Smoking

Diabetic nephropathy can take years to develop, but if you have diabetes or any of the risk factors above, there are things you can do to protect your kidneys and your health. Annual screenings such as a urine macroalbumin or microalbumin tests are used to diagnose nephropathy. Aside from having regular urine and blood tests from your doctor to check for the earliest signs of kidney damage, you should work to proactively control your blood sugar levels by following a healthy diet and getting plenty of exercise. There are also medications you can take.

Above all, see your doctor if you believe you may be at risk or if you’re experiencing any symptoms of diabetes. Early care is the best way to make sure you and your kidneys stay as healthy as possible.
In the spring of 2012, Joe Ryder died three times. The 64-year-old Maitland resident had experienced a rapid succession of deadly heart attacks, cardiac arrests and strokes. Yet by some twist of fate or celestial alignment, he lived to reverse some of the damage to his body and share his amazing story.

“My cardiologist told me that I was in the two percent category of surviving,” Ryder recalls of that harrowing time in his life.

That year, Ryder weighed 336 pounds, had been a diabetic for more than a decade, and, by then, had received four separate cardiac stints. On April 15, he got behind the wheel of his car, intending to drive his wife and four grandchildren to the park. Instead, a mile into the ride he pulled the car over in the grips of a massive heart attack.

His wife called 911. Passersby stopped and administered CPR. A deputy arrived and jump-started his heart with a defibrillator. Then the ambulance showed up, ferrying him to two different hospitals. His heart stopped again en route to the second ER. By the time he arrived at the hospital...
“It really is amazing that everything did work at that one point in time. I really shouldn’t be here.”

in Orlando, his cardiac function was at 10 percent.

“People having this kind of attack out-of-hospital have a two percent survival rate. [But] the deputy showed up on time, the ambulance showed up on time, the people in the second ambulance were astute enough to see that my heart had stopped again and they hit me up with the defibrillator,” Ryder recalls. “It really is amazing that everything did work at that one point in time. I really shouldn’t be here.”

Doctors installed a pacemaker. Four days after being moved from intensive to progressive care, Ryder started to regain consciousness. Two weeks later his heart function was up to 65 percent and his weight was down 40 pounds. He seemed to be on the mend, but in January 2013 Ryder suffered two strokes and flat lined several times. As a result, his cardiologist replaced the pacemaker with a defibrillator.

While he received excellent medical care—plus a large dose of good fortune—his extraordinary experience was made better in large part to AvMed. Ryder’s wife is an employee of the University of Central Florida. She had a choice of health insurance plans and picked AvMed, which provided the Ryders with exceptional service and coverage.

“AvMed was nothing short of miraculous,” Ryder says.

The former law enforcement officer and private businessman also didn’t worry about missing the benefits of advances in diabetes management. AvMed supported every new product made available to him to control the chronic disease. Ryder has since enrolled in AvMed’s Disease Management Program, which provides support for regulating his insulin levels and maintaining his health. His weight is still an issue and he has trouble catching his breath, but he’s optimistic about the future.

“I’m supposed to go for two tests before the end of the month [October], and hopefully we can get to where I’ve got a little more wind so I can start some weight training and exercising. I’ve got to get back to weighing around 200,” notes Ryder.

“I rely on my doctors to provide me with adequate care and they’ve been doing an exemplary job,” he adds. "I couldn’t have picked a better team."
AvMed is improving the level of care members receive by

REDESIGNING HOW CARE IS DELIVERED IN THE FIRST PLACE

From primary care to specialty care, from hospital to home, AvMed Care Management strives to improve the member’s experience at every stage of wellness or disease by supporting them along the entire healthcare continuum.

“AvMed Care Management is not just complex case management, such as high-risk patients or those with multiple complex conditions. It’s much more than that,” says Teresa Gulino, Vice President of Care Management at AvMed.

IN SICKNESS AND IN HEALTH

Over the last 12 months, AvMed has redesigned its original care model to empower and educate members, which in turn, is improving the quality of care they receive. AvMed Care Management is now based on two models: care coordination and transition of care. By using an interdisciplinary approach, AvMed Care Managers are able to identify and reach out to members before they require more intensive services and are also on hand to provide follow-up care.

“Any member, or their family member, who needs to access care management can email us and get a referral into case management. It’s not just for that catastrophic or complex case, such as a transplant patient or neonatal home care coordination for a premature baby,” explains Gulino. “We also provide help for the marathon runner who now needs a knee...
replacement or the senior who requires assistance with their medications. We are available to walk members through the care coordination as well as the care transition process.”

Under the care coordination model, AvMed representatives are available prior to any hospital admission. Our team of nurse educators will meet with a patient before their surgical procedure, educate them about the intervention and then clear them for surgery, before the member ever sets foot in the hospital. These nurses also explain pre-operative and post-operative care, and walk members through the entire surgical experience.

For transitional care, nurses are on hand to guide the identified caregiver through the transition process. Our team explains how the caregiver can manage the member’s needs, what they need to know prior to entering the home setting and what is expected of follow-up care. If the patient’s needs are greater than what the caregiver can provide, AvMed has a care transition program that monitors the patient 30 days after transitioning from a hospital, acute care or rehabilitation setting.

Our integrated disciplinary team ensures that members are connected with the most appropriate post-surgical program. AvMed Care Management, in fact, offers a variety of clinical programs to support members with preventive healthcare, chronic conditions and/or complex medical needs. Programs are designed to encourage a collaborative partnership between our members and their providers, and include:

- Adult immunization and preventive health
- Affinity programs (yoga, chiropractor, massage therapy and vitamin discounts)
- Asthma
- Caregiver support
- Chronic kidney disease
- Chronic obstructive pulmonary disease (COPD)
- Comprehensive medication reviews
- Coronary artery disease (CAD)
- Diabetes
- End-of-life care
- End-stage renal disease
- Healthy back
- Healthy expectations
- Heart failure
- Hospice/palliative care
- Medication therapy management (MTM)
- Preventive health (Gaps in Care and Provider Care Opportunity Programs)
- Skilled nursing care
- Smoking cessation
- Weight management and Weight Watchers® Discount Program
- Wellness programs (e-coaching, healthy recipe searches and exercise avatars)

AvMed’s Care Managers contact members with complex medical conditions to discuss their needs and identify ways to improve their health and quality of life. Our team is intended to support the program of care prescribed by treating physicians. Potential participants are identified in a number of ways:

- By analyzing medical and pharmacy claims, and other data to identify high-risk members
- Following an admission to an acute or rehabilitation hospital for a complex medical episode or a catastrophic medical condition
- Through referrals by physicians, medical directors, case managers, family/caregiver or members themselves

The program is available at no cost to members and participation is voluntary. Primary care physicians or other treating physicians are notified of their patient’s participation in the program.

For more information, or to refer an AvMed member to our Care Management Program, please call 1-888-555-1212 or email us at cm@avmed.org.
**HEALTH AND WELLNESS**

**ANTIBIOTICS AREN’T ALWAYS THE ANSWER**

Most cough and cold illnesses, including many sore throats, runny noses and even the flu, are caused by viruses. That’s why it’s important NOT to take antibiotics to fight such infections since these drugs are designed to treat diseases caused by bacteria — not viruses. Taking antibiotics for a viral illness WILL NOT:

- Cure your child’s illness
- Help your child feel better
- Keep others from catching your child’s illness

In fact, taking antibiotics when you don’t really need them may do more harm than good and may even increase your risk of developing an antibiotic-resistant infection later on.

According to the Centers for Disease Control, viral illnesses, like colds, usually go away in a week or two without any treatment. Even many bacterial ear infections can be cured by themselves. Sometimes, of course, the only cure for a bacterial illness, such as strep throat, is an antibiotic.

When used wisely, antibiotics can be life-saving drugs. BUT, if your child develops cold-like symptoms, talk to your doctor about the best way to care for your child. As with any drug, antibiotics should only be used when your child’s doctor determines they are truly needed.

**PAY IT FORWARD**

What better time to improve your health than at the start of a brand new year? That’s why now is the perfect time to visit AvMed’s Wellness Portal powered by Healthyroads® to complete your personal health assessment.

This confidential, easy-to-use interactive tool helps to identify potential health risks and sets improvement goals based on your personal needs. To show our appreciation and commitment to your well-being, we will send you a $15 gift card just for completing the assessment.

To help you stay on track, we encourage you to take advantage of the other key tools and resources available to you as an AvMed member. Through AvMed’s Wellness Program, you’ll enjoy discounts at a wide range of health-related businesses, Weight Watchers® reimbursements, personalized nutrition and activity planners, e-coaching courses, stress reduction, smoking cessation and much more.


If you’d like to learn more or have any questions, please contact AvMed Member Services at the number listed on your ID card, Monday - Friday, 8 a.m. - 8 p.m., or Saturday, 9 a.m. - 1 p.m. (TTY 711 or 1-800-955-8771).

Congratulations on taking this important step toward better health!
The Preferred Medication List includes specific coverage information on co-payment levels, medications that require prior authorization or have quantity limits, and therapeutic alternatives. The most recent listing can be viewed online at AvMed’s website, www.avmed.org. Click on Medication Lists, located under the log-in area at the right side of the page. Medications are added to the AvMed Preferred Medication List (formulary) after careful review by a committee of practicing doctors and pharmacists called the Pharmacy and Therapeutics Committee. The committee meets quarterly and decides which medications provide quality treatment at the best value. The medications on this page have been added to the formulary. Formularies are updated on the AvMed website by the fifth of each month.

See latest Formulary List on our website for co-pay levels and other pertinent pharmacy benefits information.

<table>
<thead>
<tr>
<th>Brand-Name</th>
<th>Generic Name</th>
<th>Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anoro Ellipta</td>
<td>(umeclidinium/vilanterol)</td>
<td>for COPD</td>
</tr>
<tr>
<td>Aptiom</td>
<td>(eslicarbazepine)</td>
<td>for partial seizures</td>
</tr>
<tr>
<td>Duavee</td>
<td>(conjugated estrogens/bazedoxifene)</td>
<td></td>
</tr>
<tr>
<td>Farxiga</td>
<td>(dapagliflozin)</td>
<td>for diabetes</td>
</tr>
<tr>
<td>Nexium 24HR 20mg OTC</td>
<td>(esomeprazole)</td>
<td>for gastroesophageal reflux (GERD)</td>
</tr>
<tr>
<td>Otezla</td>
<td>(apremilast)</td>
<td>for psoriatic arthritis</td>
</tr>
<tr>
<td>Orenitram</td>
<td>(treprostinil)</td>
<td>for pulmonary hypertension</td>
</tr>
<tr>
<td>Tanzeum</td>
<td>(albiglutide)</td>
<td>for diabetes</td>
</tr>
<tr>
<td>Velphoro</td>
<td>(sucroferric oxyhydroxide)</td>
<td>for hyperphosphatemia</td>
</tr>
<tr>
<td>Zontivity</td>
<td>(vorapaxar)</td>
<td>for stroke/heart attack prevention</td>
</tr>
<tr>
<td>Zykadia</td>
<td>(ceritinib)</td>
<td>for non-small cell lung cancer (NSCLC)</td>
</tr>
</tbody>
</table>

New Generics

<table>
<thead>
<tr>
<th>Generic Name</th>
<th>Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>adapalene</td>
<td>(Differin Gel 0.3%)</td>
</tr>
<tr>
<td>azelastine</td>
<td>(Astepro)</td>
</tr>
<tr>
<td>budesonide</td>
<td>(Rhinocort Aqua)</td>
</tr>
<tr>
<td>diclofenac 1.5% solution</td>
<td>(Pennsaid)</td>
</tr>
<tr>
<td>hydromorphone ER</td>
<td>(Exalgo)</td>
</tr>
<tr>
<td>riseredonate</td>
<td>(Actonel)</td>
</tr>
<tr>
<td>valsartan</td>
<td>(Diovan)</td>
</tr>
</tbody>
</table>
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 been diagnosed with a high-risk pregnancy? 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
- High-risk maternity
- Kidney disease
- Wound care

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