

A publication for **AvMed Medicare** Members

ASPIRE

Special Issue 2019

Your
Gateway
to Better
Health

Women's
Health:
Breast
Cancer
and
Osteoporosis

SPECIAL ISSUE:
Annual
Enrollment
Period

Improving
Mental Health

Low-Impact
Exercises 101

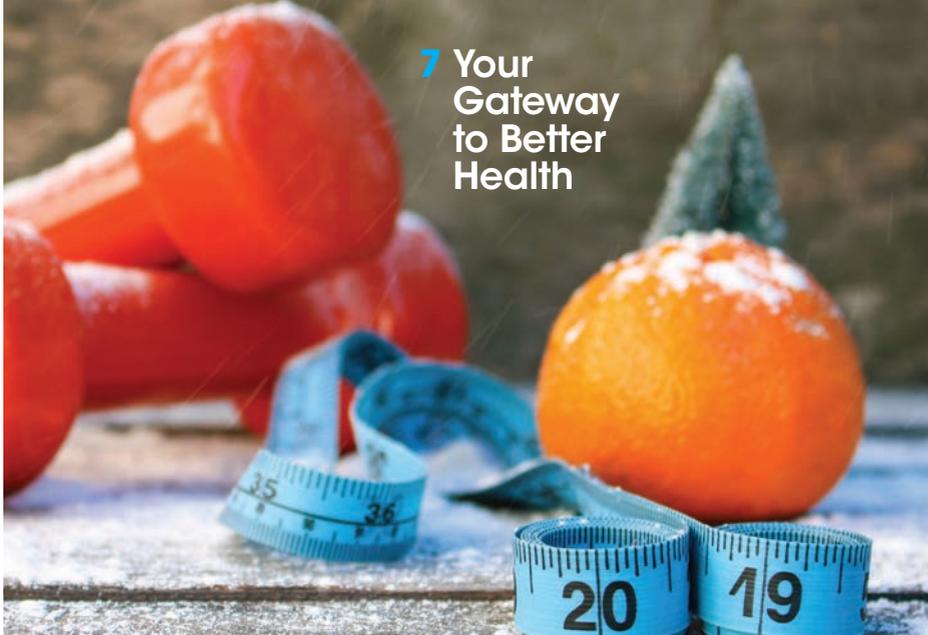
SPECIAL

AvMed

50th ANNIVERSARY

EDITION

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ASPIRE

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

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www.AvMed.org

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Pour un représentant bilingue
qui peut répondre à vos
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OUR COMMITMENT TO YOU

Dear Valued Medicare Member:



Since our humble beginnings in 1969, AvMed has been focused on helping Members live a healthier life. What started as a prepaid healthcare system for local pilots has since grown to become one of Florida's largest not-for-profit health plans. For the past 50 years, we've provided Members like yourself with the knowledge, tools and care to embrace better health. And we

hope to do that for 50 more.

Reaching this milestone has been quite the journey, and this special issue is an opportunity to share that story and the impact AvMed has made throughout the years. Inside these pages, you'll hear from a number of our Members, including Frank A., otherwise known as The Mauler. In his 60s, he still works out for three hours a day, six to seven days a week and fights in local boxing competitions.

Or take Gayle C., a self-proclaimed SOB (spunky old broad). As a CEO coach, author and radio show host, she's certainly living up to the label. Her level of energy is inspiring, and we hope you feel the same way. These are just a few of the 50th anniversary stories we have in store for you. In other news, it's

that time of the year again: The Annual Enrollment Period, which starts October 15th. This is an important time for you to make healthcare choices for the upcoming year. That's why this issue contains a rundown of your enhanced 2020 coverage and how it has changed from the previous year. We firmly believe that AvMed remains the best value in South Florida, and we want to make sure you have everything you need to lead a **WELLfluent™** life – one rich in health and happiness.

Speaking of a **WELLfluent** life, don't miss our feature on AvMed Member Roberto Pena, an AvMed Member and employee who has a story for the ages. Turn to page 11 to read this former resistance fighter's tale on escaping communism, joining the AvMed team and taking charge of his health. Other articles in this edition of **ASPIRE** focus on women's health, the flu, low-impact exercises and mental health – all important topics that emphasize taking small steps toward a better you.

AvMed is proud to be a part of this community. In our five decades, we have earned the trust and loyalty of generations of Floridians, and we work hard each year to continue to do that. We thank you for being a valued Member.



James M. Repp

President and Chief Operating Officer, AvMed

ASPIRE@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.

| 2020 BENEFITS

Welcome to Your NEW 2020 Benefits



The Annual Enrollment Period is upon us. That means it's time to make some important healthcare decisions for the new year. As you review your 2020 benefits, we want you to know that we're here for you.

Our goal is to offer a healthcare experience that helps you lead a **WELL**fluent™ life – one that's rich in health and happiness. We've done just that with enhanced benefits for 2020, including lower copays and improved coverage limits and allowances.

During the Annual Enrollment Period, which starts October 15, we invite you to learn more about these changes and understand your

options. The more informed you are, the more reassured you will feel about your decision.

These benefits include the following:

- Access to one of the largest and highest-quality networks of Primary Care Physicians (PCPs), specialists and hospitals in South Florida
- The advantages of a large national plan with the highly personalized service of a regional plan
- AvMed HealthyperksSM, an incentives program that rewards Members with gift cards for staying on top of their health
- Lower copays and cost-sharing responsibilities through AvMed's High Performance Network of Providers
- Comprehensive dental benefits through Delta Dental
- Prescription drug coverage, including 90-day retail and mail-order discounts through our preferred pharmacy partners
- Free gym memberships and fitness classes through SilverSneakers[®]
- Emergency care anywhere in the world for travelers

There are two plans you can choose from: Circle and Choice. On the next few pages, you'll find a chart outlining the differences between the plans. For a full benefits overview, look for your Annual Notice of Change and Evidence of Coverage in the mail.



Have questions? If you have questions about your changes in coverage, call AvMed's Member Engagement Center at **1-800-782-8633** (TTY 711) 7 days a week, 8 am–8 pm.

WELLfluent™ Living Wasn't Always Possible for Cuban Immigrant Roberto P.

Roberto P.'s life story is one for the ages. From being a resistance fighter in Cuba during the '50s to surviving a near-death experience following his capture to fleeing communism in a daring escape to redefining his career several times, Roberto has made the most of life, no matter the circumstances.



"Fighting for what I believe in was and is very important to me," says the Cooper City resident, who spent the first 30 years of his life resisting a dictator, combating communism and trying to get his family out of Cuba. "I was very fortunate, to say the least."

One of the many amazing circumstances in Roberto's story is his decision, upon being captured by the military, to change the initial letters of his first and last name, hiding his true identity in the process.

"We didn't have picture IDs in Cuba back then," says Roberto, "so I submitted my name with two little changes, and it ended up saving my life."

Following his resistance-fighting days and the fall of a dictator, Roberto worked as an accountant, landing a government job prior to the communist regime's arrival in Cuba. "We had the crazy idea we could

take them down from the inside, which wound up being a huge mistake," says Roberto, who was captured and beaten, suffering injuries that led doctors to believe he only had months to live.

"They sent me home to die, basically, accompanied by several military guards," says Roberto, who miraculously recovered from his condition. What followed was an even more amazing series of events

that allowed Roberto to protect his family by connecting with the Ministry of Interior, which became a buffer between Roberto and the military that was after him, simply because his position with an international airline allowed him to get medicine and car parts for his newfound "friends."

"I told you it was a long and complicated story!" says Roberto, who eventually fled Cuba with his family during a daring escape in 1968. Roberto, dressed as an airline grounds worker, allowed him to jump into a plane his family was legally leaving the country in. "While many people think my life has been one of misfortune," he says, "I believe my desire to persevere only helped me get to where I am today."

After leaving Cuba, he relocated to Europe and retained his position with the airline

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TESTIMONIAL

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Have a Story to Share?

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.

for 15 years, traveling the world honing his business skills. He eventually landed in the United States, where he earned a Master of Science in Financial Services. Today, Roberto is a Field Benefit Consultant for AvMed.

"I formed a life bond with AvMed after the incredible care they provided my daughter for four years before she passed from cancer," says Roberto. "They were remarkable caregivers and even more outstanding human beings."

When the time came for Roberto to sign up for Medicare, AvMed was his only choice. His passion for AvMed was obvious, and the representative writing up his application suggested he work for AvMed since he was a licensed broker.

"For seven years, I worked during open enrollment," says Roberto, "and just earlier this year, they brought me on full-time."

Not only is Roberto an AvMed employee and Member, he's also a strong supporter of AvMed's **WELLfluent**[™] approach to living and its programs.

"Since I discuss AvMed benefits daily, it only makes sense for me to participate—I practice what I preach, and it keeps me healthy, focused and happy," says Roberto, who partakes in AvMed's ChooseHealthy[®], Healthyperks[™] and SilverSneakers[®] programs.

To ensure he lives a long and healthy life, Roberto doesn't smoke or drink, and he walks every day and lift weights three times a week at home or in gyms throughout South Florida that offer SilverSneakers benefits.

"My philosophy for **WELLfluent** living is simple: If you keep yourself busy, you keep yourself healthy," says Roberto. "Watch what you eat, get plenty of rest and simply do the things that make you feel alive."



REMINDER: GET YOUR ANNUAL FLU SHOT

Flu season is here again. Are you ready? One of the most effective ways to avoid infection is the annual flu shot. If you haven't received your annual flu shot yet, it's not too late. AvMed Members can get the vaccine free of charge at any Participating Provider or pharmacy. Seniors should also consider getting a pneumonia vaccine, as adults 65 and older are at an increased risk.



Have questions about the flu or pneumonia? Contact AvMed's Nurse

On Call at **1-888-866-5432** (TTY 711) 24 hours a day, 7 days a week, to talk to a registered nurse. Everything is confidential.

Your Gateway to Better Health



Being an AvMed Member comes with many benefits. To make the most of your membership, we encourage you to create an account on www.AvMed.org. Through the website, you can get information about your benefits information plus much more:

AvMed Club ASPIRE – There’s more to good health than a healthy diet and regular exercise. Making new friends can help your overall well-being, too. To get started, check out Club ASPIRE. This exclusive club gives you access to a wide variety of social events, education sessions and other informational and inspiring activities. Learn about healthy eating on the go, enjoy a nutritious treat with AvMed Members, check out a private movie screening and more. Visit www.AvMed.org/about-us/calendar to find Club ASPIRE events near you.

AvMed HealthyperksSM – What if there was a way to get rewarded for taking charge of your health? There is! AvMed Healthyperks offers gift cards* as an incentive for scheduling your flu shot, filling out a Personal Health Assessment and taking other actions to improve your health. For specifics about the program, visit www.AvMed.org/Healthyperks.

High Performance Network – AvMed’s High Performance Network is made up of Providers who have consistently met or surpassed our benchmarks in delivering quality care. Another big advantage in selecting an HPN doctor: lower cost-sharing responsibilities and copays.

SilverSneakers[®] Fitness Program – Stay healthy on the road with AvMed SilverSneakers[®]. The fitness program offers gym memberships, exercise classes, flex classes and more at over 13,000 participating locations nationwide. Best of all, the benefit is available to Members at no additional cost. So whether you’re looking to join a gym close to home or work out on vacation, you’re always covered.

Recipes and Savings With WELLfluent[™] Coupons – Save on household items and enjoy delicious, healthy recipes with AvMed.



To create your account, visit www.AvMed.org and click the “LOGIN” button on the top right of the page. Then, click “REGISTER.”

*In accordance with the federal requirements of the Centers for Medicare & Medicaid Services, no amounts on the gift cards shall be redeemable for cash. All rewards (gift cards) must be redeemed within the contract year. Gift cards may not be used to purchase items or services covered by your health plan.

WOMEN'S HEALTH



Breast Cancer and Osteoporosis

Osteoporosis and breast cancer are two major diseases that women can face in their lifetime. Fortunately, early detection can address these problems before they become more serious. Here's what you need to know about these two diseases:

BREAST CANCER

Early detection is especially critical with breast cancer. Breast cancer has no symptoms in its early, most treatable stages. Undergoing regular screenings can spot cancer before symptoms appear, at which point treatment may be less invasive and more effective.

According to the American Cancer Society, even women with no personal or family history should schedule an annual mammogram; most women 55 and older can switch to a mammogram every other year, or they can choose to continue yearly mammograms based on their doctor's recommendation.

To learn about breast cancer prevention, visit www.Cancer.org.

OSTEOPOROSIS

Osteoporosis is a condition that makes bones brittle and weak. Worse yet, it doesn't show symptoms until after it has progressed. The same holds true for osteopenia, a condition where bone density is low but not low enough to be called osteoporosis. Bone density screenings are routinely recommended for postmenopausal women.

Millions of Americans – 54 million to be exact – have low bone density or osteoporosis. In fact, about one in two women and up to one in four men over the age of 50 will break a bone due to osteoporosis. The disease causes an estimated 2 million broken bones every year.

Once identified through bone density screenings, your doctor will pick the best course of treatment, which can include diet changes, activity recommendations and medications. For more information, visit the National Osteoporosis Foundation at www.nof.org.

Improving Mental Health

Being social and involved are important for overall health and wellness. Research has shown that having a strong support system of family and friends can help lower your risk of depression. Fifteen to 20 percent of Americans over the age of 65 have experienced depression, according to the American Psychological Association.

If you think you're suffering from depression, it's important to see a doctor; your AvMed Provider may recommend medication and therapy. Lifestyle changes like exercising regularly and becoming more socially active can also fight off depression.

To find out more about behavioral health services and find a local Provider, contact Magellan Health at **1-800-424-4810**. You can also visit **www.AvMed.org** and click on "Find a Behavioral Health Provider" or visit **www.mgln.us/AvMed-PS** to access the behavioral health portal.

Here are two AvMed programs that can help you stay socially active:



GET ACTIVE WITH SILVERSNEAKERS®

SilverSneakers® lets you take advantage of group exercise classes at participating fitness facilities across the country. You can meet new people and get fit no matter where you are. Gym memberships, flex classes and other perks are also available, and this program is offered to Members at no additional cost. For more information, visit **www.SilverSneakers.com**.

MAKE NEW FRIENDS THROUGH CLUB ASPIRE

Club ASPIRE is another option for building your social network and improving your overall health. Through this exclusive Members-only club, you can attend fun social events, educational sessions and other activities in your community. Not only will you get to meet the AvMed team, but you'll have a chance to meet like-minded Members trying to lead a WELLfluent™ life. Visit **www.AvMed.org/about-us/calendar** to find Club ASPIRE events near you.

Low-Impact Exercises 101

Exercising regularly is something that everyone should do to maintain good health. But sometimes, your joints and muscles don't agree: Many workouts can put unnecessary stress on them.

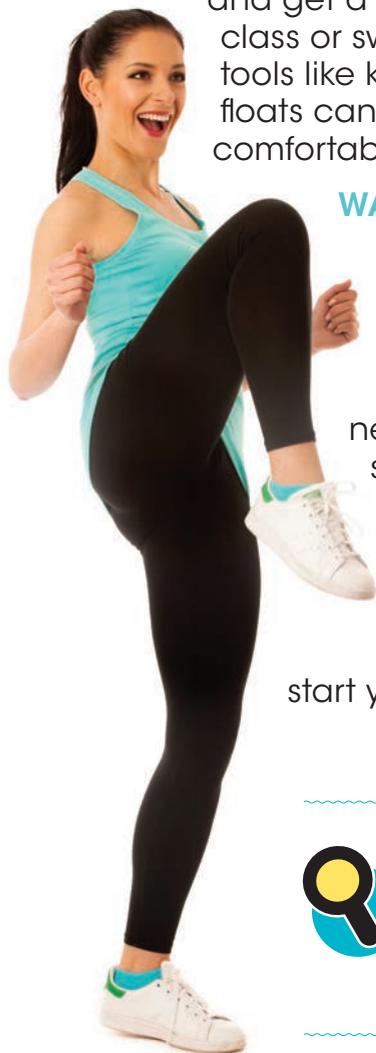
However, you don't have to do intense exercises to reap the benefits. Low-impact exercises can also have a big impact on your health. Here are a few ideas to keep you moving:

SWIMMING – Florida is hot year-round, and swimming is one way to cool off and get a workout in. Join a class or swim at your own pace; tools like kickboards and arm floats can help you get more comfortable in the water.

WALKING – Simply going for a walk around your neighborhood can get your heart pumping. If you need a change of scenery – or prefer air-conditioning – visit your local mall for a workout. You can even round up some friends and start your own walking club.



ZUMBA – Zumba is a fun way to get your exercise in; it takes the “work” out of your workout by combining low-intensity and high-intensity moves for a calorie-burning dance-fitness party. Different types of Zumba classes are available depending on your fitness goals.



Get moving with AvMed SilverSneakers®! The fitness program offers gym memberships, exercise classes, flex classes and more at over 13,000 participating locations nationwide. This benefit is available to Members at no additional cost. To learn more, visit www.SilverSneakers.com.

Embracing Grit

From James “Lights Out” Toney to Ray “Boom Boom” Mancini, no boxer worth his weight hits the ring without a good fight name. So, my trainer named me “The Mauler.” After a few Golden Glove bouts in my native New York City, I hung up my gloves in my early 20s for a career in the metal-refining business. The boxing bug bit me again at age 60. Now, I hit the gym for intense, three-hour workouts six to seven days a week. The first hour is spent stretching and performing calisthenics, doing abdominal work and weight lifting. The second hour focuses on boxing drills. I wrap up with 30 minutes of sparring and then finish with some work on the heavy bag. People ask me what my secret is, and I tell them, “Exercise.”

My advice for fellow AvMed Members who aren’t training for a title fight: You don’t have to work out three hours a day. When I started out, I couldn’t even do a half hour. I just stuck with it. Whatever you enjoy doing as far as exercise, get out there and do it!

– AvMed Member Frank A. “The Mauler,”
featured in *ASPIRE* Magazine Summer 2016

Embracing Spunk

I like to call myself an SOB: spunky old broad, which is the informal name of my mentoring business. I am an adviser and coach to CEOs and managers, author, and host of two Internet radio shows with 170,000 listeners a month

I just don't stop – I love what I do. However, the professional activity that tops my list is working as a mentor to women 50 and older. I saw people were stuck and I knew I could help them, whether in their personal or their business lives. I have lived through all these things, and I felt I could be a role model. I bill myself as someone who helps women who are 50 and older reinvent themselves from the inside out.

Among the messages I share are: Be the best you that you can be. Being your best self doesn't mean you can stop trying. Instead, it's grounds for trying even harder.

– AvMed Member
Gayle C., featured
in ASPIRE Magazine
Summer 2015



Embracing Activity

It seems like the stars began aligning last fall when it comes to my overall wellness. I went from thinking about losing weight to actually doing something about it. I started by changing my diet. Not necessarily going on a diet, but changing the way I eat, to eat healthier.

When I started losing some weight, I liked the way I looked, and I was generally happier. I was motivated. And then this spring, I passed by the AvMed Fitness Court at Colonial Drive Park and got a bit choked up. I felt like it was a sign for me to keep at it and move into the next phase: exercising. The fact that it's right here in my back yard inspires me to work out and keep going. I have a new target goal weight in mind and when I hit it, I'm going shopping to buy a new wardrobe - but don't tell my husband!

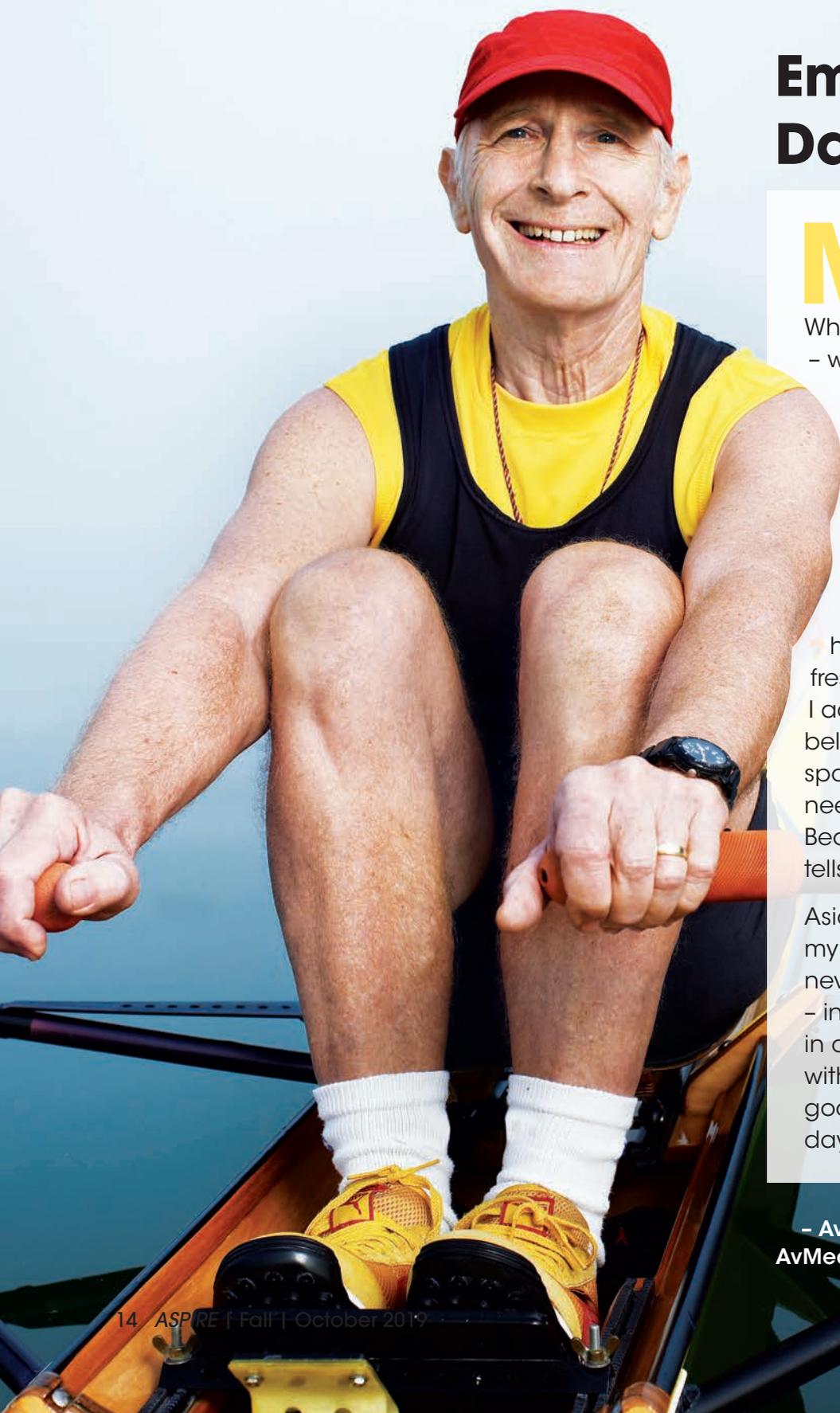
- Colonial Drive Park Testimonial:
Community Member

SPECIAL

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Embracing Each Day With Gusto

My wife and I are originally from Switzerland; we have lived in Miami for 29 years.

What drew us here was the climate – we just love the weather. I took advantage of it, started rowing and fell in love with it. While most people get up and have a cup of coffee, I prefer a vigorous row. I get up at 5:30 every morning. I'm on the water by 6:00. It takes me about an hour to row 5½ miles. It gets my heart going and my lungs full of fresh air loaded with oxygen. And I actually do it competitively too; I believe that whatever exercise or sport you do, in order to stay fit, you need to take part in competition. Because who you compete against tells you the level of fitness you're at.

Aside from being fun, rowing is also my preventive maintenance. I've never been one to like doctor visits – in fact, I hadn't had a checkup in over a decade until I signed up with AvMed. Thankfully, I'm in pretty good shape and approach each day with gusto.

– AvMed Member Dieter B., featured in AvMed Magazine/Medicare Spring 2008

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AvMed:

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 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact AvMed Member Engagement, P.O. Box 749, Gainesville, FL 32627, by phone 1-800-882-8633 (TTY 711), by fax 1-352-337-8612, or by email to members@avmed.org.

If you believe that AvMed has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with AvMed's Regulatory Correspondence Coordinator, P.O. Box 749, Gainesville, FL 32627, by phone 1-800-346-0231 (TTY 711), by fax 1-352-337-8780, or by email to regulatory.correspondence@avmed.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Regulatory Correspondence Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-882-8633 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-882-8633 (TTY: 711).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-882-8633 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-882-8633 (TTY: 711).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-882-8633 (TTY: 711)。

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-882-8633 (ATS: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-882-8633 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-882-8633 (телетайп: 711).

ملحوظة: إذا كنت تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-882-8633 (رقم هاتف الصم والبكم: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-882-8633 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-882-8633 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-882-8633 (TTY: 711)번으로 전화해 주십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-882-8633 (TTY: 711).

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เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-882-8633 (TTY: 711).



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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
- Member Link Line: **1-800-806-3623**
- Fraud and Abuse Hotline: **1-877-286-3889**
- AvMed website: **www.AvMed.org**
- AvMed Medicare Facebook:
 **www.Facebook.com/AvMedMedicare**

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Invest in
long-term
bonds.



AvMed focuses on helping you become rich in what truly matters - health and happiness. Our convenient Nurse On Call, rewarding Healthyperks, engaging Club ASPIRE and SilverSneakers® are just some of the ways we help you get fit, eat right, connect, and grow. Learn more at **AvMed.org**

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