

ASPIRE ADVOCATE

ISSUE 6 — FALL 2018

Dear Member,

The Medicare Advantage annual election period (open enrollment) is upon us again.

Each year, as a Medicare Advantage member, you have the opportunity to review your Aspire benefits for the coming year. By now you should have received your Annual Notice of Changes (ANOC) book. Take time to review the ANOC and the minor changes to your benefits for 2019. If you have questions, give us a call. If your Aspire benefits continue to meet your healthcare needs for 2019 — you do nothing, just sit back and enjoy the holidays.

One exciting addition to our benefits in 2019 is our new fitness benefit through Silver&Fit®. You asked for this new fitness benefit and we heard you. In fact, we added this benefit because of feedback from members like you. This year you will also continue to enjoy access to hundreds of doctors in our network. These doctors share our commitment to high-quality, coordinated care. **Need help scheduling a service?** Our team of experts is here to help. Let us guide you through the process and get the soonest-available appointment. **We are a phone call away.**

Finally, Aspire is celebrating 5 years of our all-in-one plans, and we hope you've been happy with the service and benefits we provide. It is through your feedback and support that we have continued to grow each year. With members like you spreading the word, we are able to support the health and wellness of our community. We know you have Medicare options, so thanks for entrusting us with your health.

Wishing you all the best in 2019.



Sincerely,
Cyndie M. O'Brien
Chief Sales, Marketing and
Member Relations Officer

INSIDE

- » Introducing Silver&Fit®
- » Go green
- » More than unconditional love
- » 3 ways toward a healthy, happy holiday season
- » Optional Enhanced Benefits
- » Upcoming events
- » From our home to yours
- » Win a swag bag for Fido



Introducing Silver&Fit®

The Silver&Fit® exercise and healthy aging program is coming to Aspire Health Plan January 1, 2019. With something for everyone, it will be easy to keep your New Year's fitness resolutions.

TWO WAYS TO PARTICIPATE

Fitness Facility Program — Enroll for access to a variety of fitness facilities, from national chains to small community clubs.

Silver&Fit® provides access to a fitness center or YMCA for only \$25 per year. Some have classes designed for older adults. They may also offer dance or yoga studios and/or swimming pools.* Among the fitness centers you will have access to are Snap Fitness, Gold's Gym, Anytime Fitness, and Curves.

Home Fitness Program

Prefer to work out on your own? No problem. You can enroll in the Home Fitness Program for just \$10 per year. You'll get to choose 2 home fitness kits each benefit year, with kits available for all levels of ability.

The kits include DVDs, guides, and other items to help you get fit on your own terms.

Some of the fun 34 options are:

Cardio strength • T'ai chi • Chair dancing • Chair boxing • Yoga • Total body workout • And many more

Whether you choose a fitness center or YMCA, or you prefer the Home Fitness Program, all Silver&Fit® members get:

- Healthy Aging classes 4 times a year (online or by mail)
- The *Silver Slate* newsletter 4 times a year (online, by email, or by mail)
- The Silver&Fit Connected™ program — a fun and easy way to track your exercise at a fitness center, or through a wearable fitness device** or app and earn rewards
- Other web tools like a fitness center search, challenges, and online classes

*Services that call for an added fee are not part of the Silver&Fit program.

**Rewards subject to change; purchase of a wearable fitness device or application may be required and is not reimbursed by the Silver&Fit program.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, Something for Everyone, the Silver&Fit log, and Silver&Fit Connected! are trademarks of ASH and used with permission herein. This information is not a complete description of benefits. All programs and services are not available in all areas. Contact your health plan for more information. Not all YMCAs participate in the network. Please check the searchable directory on the Silver&Fit website to see if your location participates in the program.

Go green. YOU ASKED AND WE LISTENED.

We will now be providing our *Annual Evidence of Coverage* electronically. You can always request this document in hard copy, if needed.

You can also elect to receive the *Aspire Advocate*, *Community Connections* classes, and information on other member educational events via email. You may opt out of these electronic communications at any time, and we will never send private or personal information via email.

To sign up for email delivery, visit:
www.aspirehealthplan.org/gogreen

Or call Member Services: (855) 570-1600

NEW Medicare cards

By now, you've received your new Medicare card and stored it away in a safe place. As a reminder:

- **The new Medicare card doesn't replace your Aspire Health Plan card.**
- **The new Medicare number is needed to join, leave, or switch to a different plan.**
- **You should destroy your old Medicare card once you receive your new card.**

While the new Medicare cards are designed to minimize fraud, they have sparked some new scams.

Aspire and Medicare want you to know that there is no activation process or fee for your card. Medicare will never initiate calls and ask to verify information over the phone.

Another con involves beneficiaries being told they have a refund on their old Medicare cards and need to provide their bank information to process the return of the funds.

If anyone calls asking for personal or financial information, hang up the phone and report the scam to the federal government at 1-800-MEDICARE.

Aspire will occasionally call you about programs we think may be of benefit to you. If we call you from Aspire, we will ask you to confirm some personal information to verify we are speaking with the right person. If you have any doubts about the call, you can call Member Services to verify it is a legitimate call. Member Services: (855) 570-1600

MyChart is here

THE NEW PORTAL FOR MONTAGE HEALTH PATIENTS.

You already go online to manage almost everything else in your life — your schedule, shopping, music, and friends. Why wouldn't you be just as engaged with your health?

Montage Health, and its entities, Montage Medical Group and Community Hospital of the Monterey Peninsula, are proud to announce the launch of MyChart. This free, secure online health tool allows you to manage your health as never before.

With MyChart, you will be able to:

- See test results and caregiver notes within a couple of days of your appointment. No more waiting for a phone call or letter
- Pay bills securely
- Share medical information with family, caregivers, or providers not on MyChart

If you are a Montage Medical Group patient you can:

- View, cancel, or schedule appointments
- View medication or request refills
- Communicate with your provider and healthcare team

Sign up today to start connecting with your health.

www.montagehealth.org/mychart

Need help?

Contact Montage Health MyChart services
(831) 622-8000, 24 hours a day, 7 days a week
Or email mychartsupport@montagehealth.org





Before getting a pet, consider if you are physically, mentally, and financially able to care for it. Take the pet's size into consideration, and avoid puppies, which require a great deal of training, time, and energy. Consider taking a veterinarian or a professional breeder with you to the shelter. They can help you determine which pet has the best chance of developing into a good companion for you.

More than unconditional love

If you are a pet owner you already know how much your furry friend improves your quality of life. The unconditional love we feel for our pets, and they for us, is undisputed. But more and more we are hearing about the benefits to our physical health, emotional health, and mental well-being. So, if you are debating an addition to the family, read on to discover some incredible benefits of owning a pet.

It's no surprise that dog owners are more likely to get the recommended amount of exercise. Whether throwing a Frisbee or simply taking a stroll, dog owners get outside and move. The physical activity boosts heart health. On top of that, just being outdoors has been shown to **improve mental health and reduce stress**. The levels of Vitamin D, essential for fighting depression and building a healthy immune system, are raised from spending time outdoors.

Pets can boost heart health in other ways, too. Just interacting with a dog has been shown to have health benefits. A 2007 UCLA study showed that patients suffering from heart failure had improved cardiopulmonary pressures, healthier neurohormone levels, and less stress after a 12-minute visit with a dog. According to the CDC, just having a dog around helps lower blood pressure.

Animals, particularly dogs, are often used to help manage stress. Researchers have found that people who have their pets around show less stress during stressful tasks. Cats, known for being low maintenance, are particularly good for reducing stress. All pets decrease the level of stress—more than even a spouse, family member, or close friend. This improvement in emotional health makes us more resilient, self-confident, and able to develop strong, healthy relationships.

Finally, **pets promote social interactions**. They act as an icebreaker, increasing the opportunities to meet your neighbors. It's no surprise that dog owners are more likely to form new friendships. Cats, rabbits, snakes, or any other pet can also help foster those connections. So what are you waiting for?



1. Get a flu shot

Flu season starts in October and lasts until spring, so now is the perfect time to protect yourself. This no-cost benefit is the first step to prepare for the holiday season.

3 ways toward a healthy, happy holiday season



2. Just say 90-day

Getting a 3-month (90-day) refill of the medications you take regularly just makes sense. Ordering through mail order is more convenient, and it can offer a cost savings.

3. Be active every day

Walking the dog, gardening, or even marching in place (you can do it from a seated position, too), are all great ways to stay active. The key is to move your body every day.

Optional Enhanced Benefits – just got better

Aspire Health Plan provides comprehensive medical and pharmacy benefits, but many of our members want additional coverage like dental, vision, hearing, and more.

In 2019, Aspire is offering our members two options for their Enhanced Benefits. If you only want dental and vision for a low monthly premium, we have our Enhanced Benefits — Option A. If you are looking for added services like hearing aids, meals after a hospital stay, and additional transportation, explore our Option B package.

SIGNING UP FOR ENHANCED BENEFITS IS EASY

Aspire will automatically send members who were enrolled in the Enhanced Benefit package a new application in November. For those not enrolled in 2018, call the Member Services department, or stop by the Aspire office to obtain your application.

Aspire has added great new providers like Delta Dental™ and Mom's Meals NourishCare®.

Enhanced Benefits — Option A

\$44.90 in additional premium per month if you choose to enroll in this optional coverage.

This optional supplemental benefit includes dental and vision coverage:

Dental coverage is through Delta Dental™ Medicare Advantage Network for Aspire Health Plan in Monterey County, CA and includes:

- Preventive co-pay: \$0
- Comprehensive co-insurance: 20% – 50%
- Plan pays up to \$1,000 every year

Vision coverage is through MES Vision® and includes:

- Yearly routine eye exam: \$10 co-pay
- Eyewear: \$25 co-pay. Coverage limit is \$460

Enhanced Benefits — Option B

\$49.90 in additional premium per month if you choose to enroll in this optional coverage.

This optional supplemental benefit includes dental, vision, hearing, additional transportation, post discharge home-delivered meals:

Dental coverage is through Delta Dental™ Medicare Advantage Network for Aspire Health Plan in Monterey County, CA and includes:

- Preventive co-pay: \$0
- Comprehensive co-insurance: 20% – 50%
- Plan pays up to \$1,000 every year

Vision coverage is through MES Vision® and includes:

- Yearly routine eye exam: \$10 co-pay
- Eyewear: \$25 co-pay. Coverage limit is \$460

Hearing coverage is through TruHearing™ and includes:

- Yearly routine hearing exam: \$20 co-pay
- Hearing aids: \$599 or \$899/hearing aid

Transportation includes:

- Additional 10 one-way rides to in-network medical appointments: \$0

Post discharge home-delivered meals is through Mom's Meals NourishCare® and includes:

- 14 refrigerated meals, 2 meals per day for 7 days, customized to the member's preference: \$0
- Meal benefit must be requested within 14 days of an inpatient hospital or skilled nursing facility stay

FREE Upcoming events



Advance healthcare planning workshop

Monday, November 5, 4-6 p.m.
Community Hospital
Conference room B
23625 Holman Highway, Monterey



Community Hospital
of the Monterey Peninsula
Montage Health

If you have an accident or a serious illness, do your loved ones and your doctors know your wishes for your treatment and care?

JOIN US FOR THIS WORKSHOP TO:

- Select the best document to record your wishes
- Update advance planning documents you already have
- Receive expert coaching to clarify your wishes
- Submit your documents into your Community Hospital medical record

Registration required: chomp.org/planning
Information: (831) 625-4977

For more classes at Community Hospital:
www.chomp.org/classes

Scams: Financial exploitation of the elderly

Thursday, November 15, 2-3 p.m.
Salinas Valley Memorial Hospital
Downing Resource Center
Conference room A
450 E. Romie Lane, Salinas



Salinas Valley
Memorial
Healthcare System

Speaker Steve M. Mudd, attorney at law, will provide examples of the most common types of scams perpetrated against the elderly in Monterey County. Attendees will learn how to recognize signs of abuse, how to protect loved ones, and how and when to report suspected abuse. Attendees will also learn about the role that Adult Protective Services and the police take in such matters.

Registration required: (831) 759-1890

For more classes at SVMH: www.svmh.com/Events-Classes

Archive: www.aspirehealthplan.org/members-newsletter.php
Share your thoughts: feedback@aspirehealthplan.org



Like us on Facebook:
facebook.com/aspirehealthplan

Aspire Health Plan is a Medicare Advantage HMO plan sponsor with a Medicare contract. Enrollment in Aspire Health Plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Aspire Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-570-1600 (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 1-855-570-1600 (TTY: 711) Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next. Other providers are available in our network. We are open 8 a.m.-8 p.m PT Monday through Friday from April 1 through September 30 (except certain holidays) and 8 a.m.-8 p.m. seven days a week from October 1 through March 31. H8764_MBR_Newsletter6_0918_M



CIDER WASSAIL

Aspire's director of Health Plan Operations, Elisabeth Fagan, makes this office favorite in a crockpot. The aroma fills the house (or office), and the crockpot makes it easy and perfect for office parties or open houses.

From our home to yours

Prep/Total Time: 30 min.

Makes 10-12 servings (2-1/2 quarts)

INGREDIENTS

- 2 quarts apple cider
- 1 ½ cups orange juice
- ¾ cup pineapple juice
- 1 tablespoon brown sugar
- ½ teaspoon lemon juice
- 2 cinnamon sticks (3 inches)
- Dash ground cinnamon
- Dash ground cloves

DIRECTIONS

In a large saucepan, combine all the ingredients. Bring to a boil. Reduce heat, cover, and simmer for 20-30 minutes. Discard cinnamon sticks. Serve hot in mugs.

Nutrition Facts: 1 cup: 107 calories, 0 fat (0 saturated fat), 0 cholesterol, 17mg sodium, 27g carbohydrate (23g sugars, 0 fiber), 0 protein.

www.tasteofhome.com/recipes/cider-wassail

Win a swag bag for Fido

Here at Aspire, we love our pets. In fact, if you follow us on Facebook, you've probably already met Henry, our office companion.

We would love to meet your furry (or scale-y, or feather-y) best friend. **Simply take a photo with your pet, and either email it to us or post it directly to our Facebook page.** All photos shared with us will be entered into a raffle to win a swag bag prize package specially designed for your best friend. Five winners will be randomly selected from all entries. Contest ends November 11. **By entering this contest you give Aspire Health Plan permission to publish your name and city in this newsletter, should you win.*



Share to our Facebook page:

www.facebook.com/aspirehealthplan/

After sharing, private message us with your name and date of birth (so we can easily identify you).

OR



Email a photo to us directly:

feedback@aspirehealthplan.org

Include your name and date of birth (so we can easily identify you)

Congratulations to last issue's winners:

H. Policarpio; S. Cassidy; J. Pryor;
K. Cooperman; G. Maxon



ASPIRE HEALTH PLAN

10 Ragsdale Drive, Suite 101
Monterey, CA 93940-9933
www.aspirehealthplan.org

Health and Wellness Information

NONPROFIT ORG
US POSTAGE

PAID
MONTEREY CA
PERMIT NO. 322

ADDRESS SERVICE REQUESTED

Grow
with us

We love referrals. The greatest compliment you can give Aspire is a referral to your friends and family. Thank you for your membership in Aspire Health Plan. Help us grow by sharing Aspire with the people you care about. **It's open enrollment NOW.**

Don't forget to tell your friends about Aspire.



ASPIRE
ADVOCATE

ASPIRE HEALTH PLAN



Your Medicare Advantage.
All-in-one plans. Exceptional service.
Great value.

In collaboration with



Community Hospital
of the Monterey Peninsula



Salinas Valley
Memorial
Healthcare System