



CHOOSE
Because healthy
starts with happy
Happy

MEMBER PROFILE

JoEllen Davis chooses happy

As we explore the connection between happiness and good health, we offer inspiration on ways to be happy and share positivity with each other. Aspire member JoEllen Davis (Jody) embodies what it means to “Choose Happy.” After visiting Monterey County with her daughter years ago, she knew it was going to be the place she chose to retire. As a former educator, she’s used to being busy. **“Getting older means having more time for yourself. I stay busy**

now to keep myself out of trouble,” she says with a laugh.

STAYING CONNECTED

Research finds that social connections do, in fact, lead to happiness. Using sites like Meetup.com allow Jody to host and attend in-person and virtual events with people with similar interests. For example, she hosts a monthly book club, usually with local authors.

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JoEllen Davis



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JoEllen Davis chooses happy continued...

Most recently they welcomed Alka Joshi, author of *The Henna Artist*. Keeping with the theme, Jody encouraged the group to wear saris or traditional Indian clothing and served Indian food. “It’s fun to remove yourself from where you are and immerse yourself in a different place and culture,” she says.

GETTING INVOLVED

There are numerous health benefits to volunteering, including staying physically and mentally active, meeting others, and developing new relationships. Jody volunteers at both the SPCA for Monterey County and Dorothy’s Kitchen in Salinas. **If you’re looking for volunteer opportunities, following the Blue Zones Project® — Monterey County on Facebook is a great place to start.**

GOING OUTSIDE

One of the best things Jody says about moving to California from Indiana is that you can spend more time outside. Each Saturday, Jody gets together with a group for a morning walk along the ocean, with a stop at a local coffee shop. Also on Mondays, she participates in an international walking group. “Monterey County brings together so many people from different places and everyone has a story to share,” she says.

BEING ACTIVE

One of our 21 opportunities to focus on happiness in 2021 is to go for a brief walk at least once per day. Once an avid biker, walking 5–8 miles each day, along with working with a personal trainer, helps Jody stay active.



EATING HEALTHY

While sheltering in place during COVID-19, Jody worked with a nutritionist through the Community Hospital of the Monterey Peninsula. **“As a diabetic, they taught me how to eat better and introduced a couple of new diet options,”** she says. “The Mediterranean Diet has proven to be the best for me, and I’ve stuck with it since February.”

DOING SOMETHING FOR YOURSELF

Even with all her volunteer and social activity, Jody says she always remembers to unplug, relax, and do something for herself. “Having someone else do something for you gives you the energy to do something for others,” she says.

Let’s continue to bring happiness and positivity back into our lives this year — and don’t forget to have fun with it. “Life’s a party if you choose happy,” says Jody.



How to honor our struggles and show self-compassion this holiday season

Much like last year, the upcoming holidays may look different. While some of us want to return to “normal,” others may not be quite as ready. The pandemic has brought on extraordinary emotions of angst, fear, grief, and loss. On holidays such as Thanksgiving, Hanukkah, Christmas, or New Year’s, your thoughts may be consumed with how your life has been, how it could have been, and/or who (or what) is missing.

We’re here to tell you that “It’s okay not to be okay.”

An article* published in the Harvard Business Review describes a term called “toxic positivity” described by Dr. Jaime Zuckerman, a licensed clinical psychologist and trained cognitive behavior therapist as, “the assumption, either by one’s self or others, that despite a person’s emotional pain or difficult situation, they should only have a positive mindset or — my pet peeve term — ‘positive vibes.’”

Keeping this in mind, how can you help and support yourself and others?

Here are a few do’s and don’ts:

■ **Do allow yourself not to feel okay.**

Remember that emotions, whether anger and sadness or happiness and joy, come and go. As Dr. Zuckerman says, “we need to let ourselves experience painful feelings if we ever want to truly let them pass through us”

■ **Don’t pretend emotional pain doesn’t exist.**

Avoiding emotional discomfort can lead to great feelings of isolating, anxiety, and depression. Try and confront and process emotions in an effective and timely manner

■ **Do comfort others using phrases that**

acknowledge someone’s feelings and let them know you’re there. Rather than tell them to “get over it” say “you’re allowed to feel this way and your feelings are valid”

■ **Don’t assume that because you (or someone else) are not in a positive mood that you (or they) are wrong.** This invalidates someone’s emotional state and triggers secondary emotions, such as embarrassment, guilt, or shame

This holiday season, whether you are remembering a loved one who died or are just feeling overwhelmed with depression and anxiety, remember to show yourself compassion and offer yourself kind words. As Kristen Sky, therapist and life coach, writes “Take a moment to comfort yourself and honor that feeling. Know that you are not alone.”

*“It’s Okay to Not Be Okay” by Vasundhara Sawhney, *Harvard Business Review*, hbr.org/2020/11/its-okay-to-not-be-okay





Same benefits and premiums in 2022

Our members have come to expect access to Monterey County's leading doctors and hospitals and extra benefits that are not available with Original Medicare. **In 2022, Aspire premiums and co-payments will remain the same, and you will have the same robust network of doctors and hospitals that you know and trust. Our drug list remains stable for next year, with a large number of drugs on each tier.**

We are again offering our members wellness and care management that help them stay healthy. This includes an enhanced care team for members with chronic conditions, fitness and gym benefits, transportation, chiropractic, and acupuncture. We even added an over-the-counter supplies allowance for those on the Advantage and Plus plans.

Aspire Health Plan members will again have lower overall out-of-pocket costs than those on Original Medicare. Our members save hundreds of dollars for specialist visits and thousands over the course of treatment for a severe health condition. We offer members the peace of mind that comes from catastrophic coverage protection — something not available in Original Medicare.

We know you have other healthcare options each year and we appreciate that you entrust us with your care. We look forward to serving you in 2022.

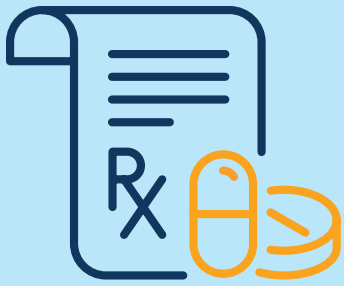
Yes, you still need a flu shot.

Influenza is a potentially serious disease that can lead to hospitalization and sometimes even death. The CDC estimates that influenza has resulted between 12,000 and 61,000 deaths annually, since 2010.

An annual seasonal flu vaccine is the best way to help protect against flu. A 2017 study showed that flu vaccination reduced deaths, intensive care unit (ICU) admissions, ICU length of stay, and overall duration of hospitalization among flu patients.

Getting vaccinated also protects people around you, including those who are more vulnerable to serious flu illness, like babies and young children, older people, and those with certain chronic health conditions.





Maximizing your prescription benefit

Many members ask if they can use a prescription discount card with our drug list. The answer, in most cases, is no. The reason for this is due to the Anti-Kickback Statute. This statute prevents pharmaceutical companies from offering incentives or discounts when filling prescriptions when paid in part by a federal healthcare program, like Medicare. You can use a discount card or a drug coupon from a manufacturer or third party company, like Good Rx, but you will not be able to combine that with your Medicare Part D prescription drug plan, like Aspire. The total cost of the medication or your out-of-pocket costs would not be added to your Part D drug totals.

When it comes to getting the best price on your prescription drugs, it is always a good idea to shop the prices at different pharmacies. Every pharmacy prices prescriptions differently, and that price can vary with each medication. Pharmacy A might process one drug higher than pharmacy B, but with another drug, pharmacy B may price the drug higher than pharmacy A. In all cases, if the pharmacy charges less than what your Part D copay is set at, then you will pay the lower cost of the medication. For example, if your expected copay is \$10, but the pharmacy only charges \$4 for the medication, you will pay \$4.

When possible, have the pharmacy fill your prescription using your Aspire benefit. **Processing through Aspire allows your drug to be evaluated for drug interactions and other safety checks by comparing against the other drugs you have filled in the past.** Aspire utilizes prescription drug claim history to help determine adherence. If you fill a medication that Medicare monitors for adherence, you may receive a phone call or a letter from us if you miss a refill. If you use a discount card outside of Aspire, we will not see that prescription refill in our system and may contact you to discuss your adherence and any challenges you might face in filling your prescriptions.

Drugs can be expensive and using generic alternatives is a great way to reduce your costs. **Always ask your prescribing doctor if the prescription is on the Aspire drug list (formulary) and if there is a generic option for that drug.**

If paying for your drugs becomes an issue, you may qualify for low income subsidy (LIS) or there may be a lower tier available. Call our Customer Service team and let us know if you need help.

We want to ensure you get the help you need when it comes to maximizing your benefits.



When does a stay in the hospital or skilled nursing facility (SNF) begin and end?



Seems like the answer is simple: when you walk in the door and when you walk out. But not Aspire Health Plan.

Getting admitted to a hospital or SNF can happen for one of two reasons: a scheduled procedure or because of an emergency need. In either case, it is a significant disruption to your life — and rarely can you expect to immediately return to your normal self. That's why we answer our question as follows: **your hospital or SNF stay begins when the need for it is identified (perhaps even weeks before the day you arrive) and ends when you are back to your optimal health status.** Recently, we began a new program to help you throughout that continuum — supplementing our nurse care management team with a new group of care-traffic controllers, known as “care guides.”

Care guides are not clinical professionals, but rather highly trained experts in helping you navigate the demanding and confusing healthcare

landscape. They make sure you're fully prepared for your admission (when possible) and that your return home and transition to recovery go smoothly.

In the case of a scheduled procedure, your doctor will provide instructions and education to prepare you for admission and might even prepare you for your post-hospitalization care. Aspire's care management team will supplement this and make sure your preparations go well.

Emergency admissions are unanticipated, more disruptive, and more consequential. Your care guide and care management nursing staff will be there to help you after discharge.

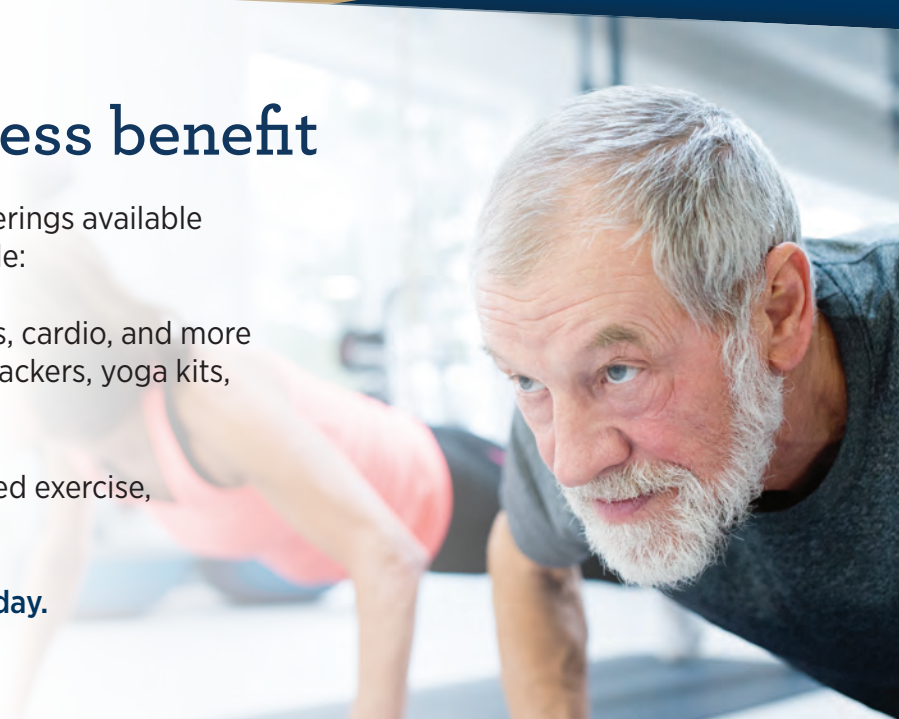
So, whether you get a visit while in the hospital or skilled nursing facility — or you receive a call once you're home — please let us help you get back on your feet.

Don't forget your fitness benefit

Don't forget to take advantage of all of the offerings available through Aspire's fitness benefit. Options include:

- Low cost annual fitness center membership
- Digital workout videos including yoga, pilates, cardio, and more
- Stay Fit Kits. Choose from wearable fitness trackers, yoga kits, dumbbells, and more
- Daily live workout videos
- Home fitness kits, including tai chi, chair-based exercise, and many more

Go to www.SilverandFit.com to get started today.





Blue Zones[®] pumpkin pancakes

Nothing says fall more than the smell of warm pumpkin spice. While pumpkins may be synonymous with fall, centenarians in the longest-lived places in the world eat squash year-round. Here is a cozy and delicious way to incorporate pumpkin into your diet.

INGREDIENTS

1 cup oat flour (store-bought or make
by blending quick oats)
¼ cup vanilla soy or almond milk
½ cup pumpkin puree
¼ cup applesauce
1 tsp cinnamon
½ tbsp baking powder
1 tbsp apple cider vinegar
1 ½ tbsp honey

DIRECTIONS

1. In a large bowl, mix all dry ingredients together.
2. Add the wet ingredients and mix until combined.
3. Let batter sit for 3-4 minutes to thicken.
4. Heat a non-stick pan over medium heat. Once pan is hot, reduce heat to medium-low.
5. Oil pan lightly and gently pour batter into the circular size you want.
6. Flip and cook the other side after 1-2 minutes.
7. Repeat until batter is used up.

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facebook.com/aspirehealthplan

For accommodations of persons with special needs at meetings call (855) 570-1600 (TTY users call 711). 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 and 8 a.m.-8 p.m. seven days a week from October 1 through March 31 (except certain holidays). H8764_MBR_Newsletter18_921_C



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

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MEDICARE ANNUAL ENROLLMENT PERIOD IS OCTOBER 15–DECEMBER 7, AND WE LOVE YOUR 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.