



BLUE ZONES PROJECT MONTEREY COUNTY Natural movement

Blue Zones Project is a community-wide well-being initiative that creates measurable change in communities while working to create a sustainable environment of well-being. Did you know we have a Blue Zones Project right here in Monterey County in support of this initiative?

A cornerstone of the Blue Zones Project is the Power 9®. In the five original blue zones, areas where people live longer, healthier lives, nine elements were

identified as commonplace or common practice, each supporting healthier behaviors.

The first Power 9® is natural movement. People in the five original blue zones don't necessarily lift weights, run ultra-marathons, or work out every day at a gym. Instead, they live in environments that constantly nudge them into moving without thinking about it.

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Reframing our idea of physical activity from traditional exercise to simply moving our bodies is step one in creating healthy habits. Find a healthy habit that is simple, easily accessible, and brings you joy — then share that with an accountability partner.

HERE ARE A FEW EASY IDEAS TO INCREASE YOUR NATURAL MOVEMENT

- Set a goal of 10,000 steps in your day
- Go for a swim
- Take a walk after each meal to lower blood sugars immediately following a meal
- If you work in an office, walk to a coworker's desk instead of emailing them
- Don't let family text each other from another room
- Set an alarm for a 1-minute standing stretch every hour
- Find friends who want to move with you more and make it a group effort
- Move around while watching TV — stretch during commercial breaks
- Bring tennis shoes to the office or leave a pair in your car for spontaneous walks
- Take a walking break, or better yet, when you can, make it a walking meeting
- Walk around the house while you talk on the phone or brush your teeth
- If you can walk there, do it — every step moves you closer to your goal
- Park further away from the entry to work, the grocery store, or any destination
- If you can take the stairs, do it — it is called a *stairwell* for a reason
- Walk your dog
- Walk with your family, even just 10 minutes, after dinner
- Make a date to walk or hike with a friend (accountability and scheduling is key)
- Sit less, move more

The Blue Zones Project website is a great place to start your move toward a fuller, healthier, longer, more enjoyable life. Sign up for our newsletter and check out the many local activities available.

montereycounty.bluezonesproject.com



The many health benefits of swimming

Want a good aerobic exercise that's easy on your joints, tones your whole body, and burns fat better than walking? Swimming is an excellent low-impact exercise that does all that plus improves cardiovascular health and builds overall strength. Best of all, it's easy for Aspire members to get right in the swim of things.

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Members enjoy a no-cost membership to Montage Wellness Center.

Montage Wellness Center is a premier fitness experience with an inviting indoor heated lap and therapy pool, a wide array of services, and personal training. There are two locations to choose from — Salinas and Marina. You'll find the atmosphere welcoming and inclusive and the facilities always clean and never crowded.

Members of the Montage Wellness Center also have access to group exercise classes.

With a wide array of classes, you will surely find an option for a fun, effective workout. All are led by professional trainers who understand how to best support your health needs and goals. For the five specific aquatic classes, workouts range from slow and easy, like the Aqua Dynamics class for people new to aquatic exercise, which focuses on improving joint health, to the Aqua Zumba® class — a veritable pool party of high-energy, body-toning aerobics set to Latin rhythms and dance steps.

What makes swimming such an effective exercise? Water resistance.

That's why walking through water is more difficult than on dry land. When you exercise in water, the gentle resistance makes your muscles work harder (which means they tone up faster). But water also supports up to 90 percent of your body weight, so there's far less impact on your joints than other aerobic exercises like running. Swimming engages all your muscles for a full-body workout that increases your heart rate without stressing your body.

It's also one of the most effective ways to burn calories.

swimming.org touts that a gentle swim can burn over 200 calories in 30 minutes. That's more than double that of walking. Their site features a calorie burning calculator where you can plug in a swim stroke and time period and calculate how many calories you'll burn.

The Centers for Disease Control and Prevention (CDC) is a big swim fan.

According to their website, just 2.5 hours per week of aerobic activity like swimming can:

- Lower the risk of chronic illness, like heart disease, and stroke
- Improve the health of people with diabetes, heart disease and arthritis
- Greatly lower the risk of death compared to those who don't exercise
- Decrease anxiety, while warm water hydrotherapy can help decrease depression
- Help maintain bone health in post-menopausal women

Before you dive in

Before beginning any new exercise routine, checking in with your doctor is always a good idea. And don't feel you have to swim like an Olympian to get results. Even a slow, steady pace can reap big health rewards. The key to success with any exercise program is to be consistent and find something you love to do.

And what could be more fun than swimming?

Aspire Rewards 2023

FIND OUT HOW **YOU** CAN BE REWARDED

As a valued member of Aspire Health Plan, your health is important to us. When you take steps to live a healthy life, we think that deserves a reward. With Aspire Rewards, you can earn rewards redeemable for your favorite over-the-counter goods, while working toward your healthiest self.

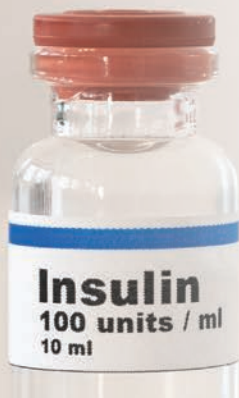
HERE'S HOW IT WORKS

When you complete a healthcare activity, let us know a few details and we'll send you a catalog of over 100 popular over-the-counter items to choose from — it's that simple.

Call us at **(855) 570-1600 (TTY 711)**, or attest via our member portal at www.aspirehealthplan.org. Click "SIGN IN" to register or login to our member portal. There, you can review and attest to your qualifying healthcare activities.

NEW THIS YEAR — FALL PREVENTION ASSESSMENT

Beginning this year, you can earn a reward for participating in a fall prevention assessment. To sign up for a one-on-one phone assessment, or a group class, go to www.aspirehealthplan.org/healthcoaching or scan QR code.



Changes to Part B insulin coverage

STARTING JULY 1, 2023

We want to inform you about an important change that will affect your Part B insulin (insulin used with an external infusion pump).

Thanks to the Inflation Reduction Act, starting on July 1, 2023, Aspire members will be responsible for paying a flat fee of \$35 for a one-month supply of insulin. Under the current system, beneficiaries pay 20 percent of the cost of their Part B insulin, with Aspire covering the remaining 80 percent.

We understand that medication costs can be a financial burden for many, even with Medicare Part D prescription drug coverage. However, if you are having trouble paying for your medications, resources are available to help.

One option is the Medicare Extra Help program, also known as Low-Income Subsidy. This program provides assistance to people with limited income and resources to help pay for their Medicare prescription drug coverage.

Learn more at www.ssa.gov/benefits/medicare/prescriptionhelp.

Another resource is the Medicaid program (Medi Cal in California), which can provide additional assistance with medication costs for those who meet the eligibility requirements. To find out if you are eligible, or to apply, visit the California Department of Health Care Services website at www.dhcs.ca.gov/services/medi-cal.

We encourage you to take advantage of these resources and seek help if you are struggling to pay for your medications. Your health and well-being are important to us, and we want to ensure you have access to the care and medication you need. For additional information, please contact Member Services.

The challenges of the Medicare Part D coverage gap

We understand that navigating the Medicare Part D program can be challenging, especially when it comes to the coverage gap, also known as the "donut hole." The coverage gap is when you may have to pay more for your prescription drugs until you reach catastrophic coverage. We want to ensure you have the information you need to get through this period and continue receiving the medication you need.

You must reach your plan's initial coverage limit to move into the coverage gap. In 2023, the initial coverage limit is \$4,660. Once you reach this limit, you will enter the coverage gap, paying 25% of the cost of your brand-name and generic drugs until you reach your plan's out-of-pocket threshold. In 2023, the out-of-pocket threshold is \$7,400. Some Aspire Health plan designs offer coverage during the gap for tier 1 and tier 2 medications. Once you reach the out-of-pocket threshold, you will move out of the coverage gap and into catastrophic coverage, where you will pay a small co-payment or coinsurance for your drugs for the rest of the year.

HERE ARE SOME TIPS ON HOW TO GET THROUGH THE COVERAGE GAP:

- **Understand your plan.** Review of the Aspire Health Plan's formulary, a list of covered medications, is essential. Make sure you understand your plan's drug coverage, including the annual deductible, co-payments, and co-insurance. This way, you can budget and prepare for the coverage gap
- **Use generics.** If possible, switch to generic drugs, which are usually less expensive than brand-name drugs
- **Talk to your doctor.** If you are taking a brand-name drug that does not have a generic equivalent, talk to your doctor. They may be able to prescribe a similar drug that is covered by Aspire or suggest other ways to reduce your medication costs
- **Apply for Extra Help.** If you have limited income and resources, you may be eligible for Extra Help, a program that helps pay for your prescription drugs. You can apply for Extra Help through the Social Security Administration
- **Shop around.** Compare prices at different pharmacies, as prices can vary between network pharmacies for different medications. For example, Drug A might be more expensive at CVS than at Walgreens, but Drug B is less expensive at CVS compared to Walgreens

Remember, if you reach catastrophic coverage, your plan will cover most of your drug costs for the remainder of the year. In the meantime, we hope these tips help you get through the coverage gap and continue to receive the medication you need.

If you have any questions about your Medicare Part D plan or need help navigating the coverage gap, don't hesitate to contact Aspire Health at (855) 570-1600.





July is UV Safety Awareness Month

Most of us know that we have to be worried about ultraviolet (UV) rays. But we don't necessarily know what UV rays are or how they impact us and our health. Before we talk about the harmful effects of UV rays, let's talk about what they are.

WHAT ARE UV RAYS?

Ultraviolet (UV) rays are an invisible kind of radiation that comes from the sun, tanning beds, and sunlamps. UV rays can penetrate and change skin cells.

Ultraviolet A (UVA): UVA rays penetrate deep into the layers of the skin and lead to premature signs of aging, which include fine lines and wrinkles.

Ultraviolet B (UVB): UVB rays are the primary cause of sunburn, thickening of the skin, and several types of skin cancers - including melanoma. UVB rays penetrate the outermost layer of skin and cause damage to skin cells. UVB also can cause damage to the eyes and the immune system.

HOW DO I PROTECT MYSELF FROM UVA AND UVB RAYS?

- **Wear sunscreen.** Check the SPF (sun protection factor) to determine which sunscreen to use. Everyone should use an SPF of 30 or higher every day. Applying SPF 30 sunscreen sufficiently means that it will take 30 times longer for your skin to burn than if you did not wear any sunscreen
- **Clothing.** Long-sleeved shirts or long pants offer the most protection, with darker colors offering better protection

- **Shade.** You can reduce your risk of skin damage and skin cancer by seeking out a tree, umbrella, or other shelter. But remember, even in the shade, wear sunscreen
- **Avoid tanning beds.** Tanning beds can cause just as much damage as the sun. Both expose you to UVA and UVB radiation

DON'T OVERLOOK YOUR EYES. SUNGLASSES ARE A MUST.

Look for sunglasses that block UV rays. They should block 100% of UV-A and UV-B rays. Don't rely on color or cost — neither is an indication of UV protection. Wrap-around styles offer the most protection to your eyes and your temples.

WHAT IS MY RISK?

Several factors impact your individual risk of UV overexposure.

- **Your skin.** The lighter your skin, the higher the risk for melanoma. If you burn easily or have a history of severe sunburns, your risk could also be higher
- **Moles.** People with a lot of moles, or larger moles, may have an increased risk of melanoma
- **Family history.** If you have a family history of melanoma, you could be at higher risk

DON'T BE FOOLED BY CLOUDS OR FOG.

We can easily be fooled into thinking we are protected on cloudy or foggy days. Don't assume the sun is not out just because it is not a bright day. UV rays can easily pass through thin clouds and fog. In fact, according to the Skin Cancer Foundation, up to 80 percent of the sun's rays can pass through clouds.

Upcoming events

Member appreciation event

WEDNESDAY, JULY 19, 10:30 a.m.–1:30 p.m., Monterey County Fairgrounds

Join us for a fun day filled with lawn games, arts and crafts, bingo, and more. Enjoy a delicious boxed lunch with seating inside or out. Meet the Aspire team, make new friends, and enjoy a beautiful day.

RSVP: www.aspirehealthplan.org/summer2023

Community Connections Classes are open to the public. Share with a friend.

HEALTHY EATING MADE EASY



TUESDAY, JULY 25, 10–11 a.m.
Montage Wellness Center
1910 N. Davis Road, Salinas

Together we'll discuss how to eat healthy on the go and share meal planning and preparation tips to save you time in the kitchen. Join us to discover how to make the healthy choice the easy choice.

TAKE CONTROL OF HIGH BLOOD PRESSURE



THURSDAY, JULY 26, 10–11 a.m.
Montage Wellness Center
2920 2nd Avenue, Marina

Whether you have high blood pressure or are trying your best to avoid it, join us to learn what you can do in your daily life to take control of your blood pressure.

BALANCE YOUR BODY



TUESDAY, AUGUST 22, 10–11 a.m.
PrimeCare, 5 Lower Ragsdale Drive, Monterey

Strengthen your body and your balance to prevent falls. This session is thoughtfully designed to include an education session paired with an activity to help transform knowledge into action.

BRAIN HEALTH



WEDNESDAY, AUGUST 23, 10–11 a.m.
Montage Wellness Center,
1910 N. Davis Road, Salinas

Learn what impacts brain health, and how lifestyle choices can help maintain a healthy brain and body.

MINDFULNESS



THURSDAY, AUGUST 24, 10–11 a.m.
Montage Wellness Center
2920 2nd Avenue, Marina

Join us as we explore what it means to be mindful and the power of connection.

REGISTER FOR THESE FREE EVENTS:
www.aspirehealthplan.org/connections2023
or (855) 570-1600 (TTY 711)

www.aspirehealthplan.org/members-newsletters
Share your thoughts: feedback@aspirehealthplan.org



Like us on Facebook:
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_Newsletter25_0623_C



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TELL A FRIEND

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.

