

# Enjoy Life

A Newsletter for VIVA MEDICARE Members

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 VIVA MEDICARE *Plus*  
(HMO)

 VIVA MEDICARE *Prime*  
(HMO)

 VIVA MEDICARE *Premier*  
(HMO)

 VIVA MEDICARE *Select*  
(HMO)

 |  VIVA MEDICARE  
**CLASSIC** (HMO)

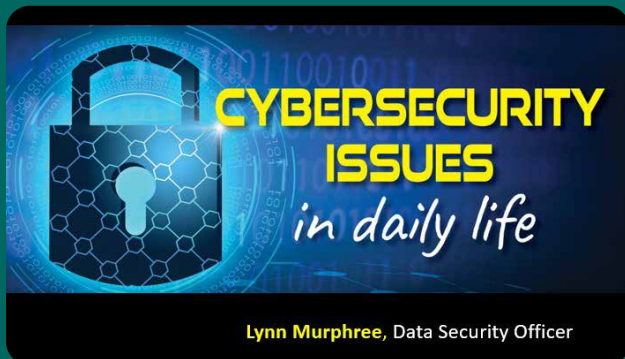
 |  VIVA MEDICARE  
INFIRMARY HEALTH ADVANTAGE (HMO)

# Cybersecurity

## 10 Tips for Staying Safe on the Internet from VIVA HEALTH's Data Security Officer Lynn Murphree

Many seniors don't use digital tools because they worry about Internet scams and hackers. Knowing what to look out for will help keep you safe. Read these tips from VIVA HEALTH's Data Security Officer Lynn Murphree to learn how to spot harmful websites, shop online safely, choose secure passwords, and much more.

- 1.** Don't share sensitive information, like your social security number, Medicare ID number, bank account details, or other personal data in an email. When registering for portals like the VIVA HEALTH Member Portal or our partner portals, you will be asked to provide your Medicare ID number to make sure you are the one setting up the account. This is safe and secure.
- 2.** When browsing sites, do not click on pop-up ads. Pop-up ads are ads that open in a new window. Pop-ups may have viruses that can auto-download to your device or computer.
- 3.** Only shop from sites you are familiar with, like Amazon.
- 4.** When making online purchases, make sure the product is shipped from the USA rather than another country.
- 5.** To make sure a website is secure, check for "https" instead of just "http" in the URL.
- 6.** Never use your debit card (linked to your checking account) for online transactions. Use a credit card instead.
- 7.** Always use 2-Factor Authentication whenever it is available. This is also known as multi-factor authentication.
- 8.** If you use Facebook or other social media sites, never accept a friend request from someone you don't know.
- 9.** When creating passwords, make sure they are *at least* eight characters long and include a combination of numbers, uppercase and lowercase letters, and symbols.
- 10.** Never respond to personal emergency emails, posts, or messages on social media.



Watch this video with Lynn Murphree, VIVA HEALTH's Data Security Officer, to learn more about staying safe online:

1. Type [vivahealth.com/medicare/events/videos](https://vivahealth.com/medicare/events/videos) in your web browser where you type a web address/URL.
2. Type 'cybersecurity' in the search box.
3. Click the green 'Search' button.
4. Click the **red arrow** to start the video.

# Pharmacy News

## Members with Part D Prescription Drug Coverage: In 2025, the Most You'll Pay in Out-of-Pocket Costs for Part D Drugs Is \$2,000!

High drug costs are a big concern for many members. In 2025, VIVA MEDICARE is paying a higher share of your prescription drug costs to help put money back in your pocket. You will no longer have a coverage gap (called a “donut hole”), and you will pay no more than \$2,000 in out-of-pocket costs for Part D drugs.

If you do not take many prescription drugs, you may never reach \$2,000 in out-of-pocket drug costs. Members who are prescribed several drugs or take a high-cost drug may reach this amount early in the year. These members may benefit from a new program called the Medicare Prescription Payment Plan (M3P).

## Medicare Prescription Payment Plan (M3P)

M3P is a new government program that lets Medicare members make monthly payments for high-cost prescription drugs throughout the year (January – December) instead of paying the full amount at the pharmacy when the prescription is filled. While this program may be helpful for some members, it’s important to know all the facts and your options before enrolling in M3P.

To learn more about M3P, go online to [VivaHealth.com/Medicare/Member-Resources](https://VivaHealth.com/Medicare/Member-Resources).

## Get Your *Free Flu Shot Today!*



Getting the flu shot is the responsible thing to do for yourself, your family, and your friends. Call your Primary Care Provider or go to a local pharmacy. VIVA MEDICARE pays for your flu shot at no cost to you! VIVA MEDICARE *Select* (HMO) plan members will get a voucher in the mail to use at any CVS store.

# 2025 *Benefit Highlights*



For a detailed update on all your 2025 benefits, see your Annual Notice of Change that was mailed to you in September or go online to [VIVAHealth.com/Medicare/Member-Resources](https://VIVAHealth.com/Medicare/Member-Resources). Select your plan and then 2025 Annual Notice of Change.



## **\$0 Primary Care Provider (PCP) Visits**

Your PCP is the provider who manages all your regular care and lets you know when it's time for screenings or lab tests. Your PCP may be a medical doctor (MD), doctor of osteopathy (DO), physician assistant (PA), or nurse practitioner (NP) in the fields of family practice, internal medicine, general practices, or geriatric practice.



## **No Referrals to See Specialists**

If you need to go to a heart doctor, orthopedic doctor because you have a fall, or any other in-network specialist, you don't need to get a referral first.



## **Telehealth**

Talk to your doctor over the phone or by video.



## **Part B Premium Buy-Down\***

In 2025, you'll have a Part B premium buy-down. With this benefit, VIVA MEDICARE puts more money back in your pocket each month by adding money back to your Social Security or Railroad Retirement account. This helps you pay less for your Part B premium.

*\*The Part B Premium Buy-Down benefit is available on select plans and in select counties. Contact VIVA MEDICARE for more information.*



## **24-Hour Nurse Line**

Free calls to a nurse—any time day or night—to talk about non-emergency problems you may be having. If you have mild symptoms or questions about a drug you're taking, there's no need to wait or worry; just call the Nurse Line!



## VCare

A free wellness program that helps members with complex and/or chronic conditions, like diabetes or high blood pressure, stay as healthy as possible.



## Smile!

You have a yearly dental allowance to help pay for cleanings, fillings, tooth removals, implants, dentures, or other services you need that can be provided by a dentist, as long as it's not cosmetic, like teeth whitening.



## Go shopping!

You can get over-the-counter, or OTC items, like vitamins, toothpaste, or a blood pressure monitor with your OTC allowance.



## See clearly!

You get a yearly eye exam and an allowance to use for prescription eyeglasses, contact lenses, and contact lens fittings.



## Listen up!

You have a hearing benefit that gives you a free hearing test every year and discounts on hearing aids from NationsHearing. You can choose between prescription hearing aids that are sold as a separate purchase for each ear or over-the-counter (OTC) hearing aids that are sold by the pair.



## Get moving!

You can go to thousands of gyms across the nation or bring the gym to you with online workouts or an at-home fitness kit.



## Travel!

You have worldwide emergency coverage.



*How to*

# Prevent & Treat Joint Pain

Most of us never think about our joints until they start to hurt. As we age, we lose strength and flexibility in our tendons and ligaments. As our joints get tighter, it may become harder to move. The cartilage between our bones of the joints also starts to break down; this leads to inflammation and osteoarthritis, the most common joint disorder. Taking care of your joints can help reduce joint pain and stiffness.



# 5 Tips to Keep Your Joints Healthy

**1 Stay at a healthy weight.** Carrying extra body weight puts strain on the joints, especially the knees. On the flip side, being underweight can lead to a lack of muscle, which helps keep your joints strong and stable. Aim for a healthy weight based on your height and body type.

**2 Exercise every day** and make sure to warm up before and cool down after. You may think it's better to limit exercise if your joints are hurting, but regular movement and exercise is one of the best ways to prevent and help joint pain. Exercise strengthens the muscles around joints, helping to take pressure off them. If you have joint pain, **stick to low-impact activities** like biking, swimming, and walking. The more you move, the more likely you'll keep moving without pain and stiffness as you age. It's also important to **stretch before and after you exercise** to lower your risk of straining joints and muscles. Just five minutes of stretching before exercise to warm up your joints and five minutes after to cool down will help prevent workout injuries.

**3 Add anti-inflammatory foods to your diet.** A Mediterranean diet rich in fruit, vegetables, whole grains, beans, and healthy fats reduces joint pain. Add these other anti-inflammatory foods to your grocery list:

- Tomatoes
- Olive oil
- Green leafy vegetables, like spinach, kale, and collards
- Nuts like almonds and walnuts
- Fatty fish, like salmon, mackerel, tuna, and sardines
- Fruits, like strawberries, blueberries, cherries, and oranges

**4 Make sure you're drinking enough water.** Your body's cartilage that cushions your joints is made up of 80% water. When you get dehydrated, your body starts pulling water from other sources, including cartilage. This leads to joint pain and a greater risk of injury.

**5 If you smoke, it's time to quit!** Smoking is a risk factor for everything, from heart and lung problems to cancer and joint pain. Smoking increases inflammation throughout the body. This makes it harder for your body to heal if you injure your joints. To quit smoking, seek support and a treatment plan from your Primary Care Provider. His or her phone number is on the back of your VIVA MEDICARE ID card.

# *Joint Health* Fall Recipes

## *Potato-Kale Soup*

Serves 4

- 1 tablespoon** extra-virgin olive oil
- 1 small** sweet onion, halved and thinly sliced
- 3 cloves** garlic, finely chopped
- 4 cups** low-sodium vegetable broth
- 2 cups** water
- 1 pound** baby red potatoes, halved lengthwise
- 2 medium** parsnips, peeled and sliced 1/4-inch thick
- 1 teaspoon** chopped fresh rosemary, plus more for garnish
- ¼ teaspoon** salt
- 1 small** bunch kale, stemmed and chopped
- ½ cup** grated Parmesan cheese, plus more for garnish
- ¼ cup** heavy cream
- 1 tablespoon** lemon juice

Heat oil in a Dutch oven or large heavy pot over medium-high heat. Add onion; cook, stirring occasionally, until tender, about 5 minutes. Add garlic; cook, stirring constantly, until fragrant, about 30 seconds. Stir in broth, water, potatoes, parsnips, rosemary and salt; bring to a boil. Reduce heat to medium-low; cover and cook, stirring occasionally, until the vegetables are tender, about 15 minutes. Using the back of a spoon, gently mash the vegetables to slightly thicken the soup. Stir in kale, Parmesan and cream; cook over medium-low heat, stirring occasionally, until the kale is wilted, about 10 minutes more. Stir in lemon juice just before serving. Garnish with additional rosemary and Parmesan.

This soup can be stored in an airtight container and refrigerated for up to 3 days.







## *Cheesy Ground Beef & Broccoli Casserole*

Serves 4

*This cheesy ground beef and broccoli casserole is comfort food the whole family can get behind. It's made and baked all in one skillet and finished in 30 minutes, making it the perfect weeknight meal.*

**1 pound** 90%-lean ground beef

**1 small** yellow onion, finely chopped

**4 cups** chopped broccoli

**3 tablespoons** all-purpose flour

**1 tablespoon** chopped fresh sage

**2 cloves** garlic, finely chopped

**1 ½ cups** nonfat milk

**4 ounces** 1/3-less-fat cream cheese

**1 cup** shredded Cheddar cheese

**½ teaspoon** salt

**¼ teaspoon** ground pepper

**⅔ cup** panko breadcrumbs

**1 tablespoon** extra-virgin olive oil

**½ teaspoon** paprika

*Place rack in upper third of oven; preheat broiler.*

*Cook ground beef and onion in a large broiler-safe skillet over medium heat, breaking the beef into bite-size pieces with a wooden spoon, until the beef is no longer pink, about 10 minutes.*

*Add broccoli; cook, stirring occasionally, until the broccoli is tender-crisp, about 3 minutes. Add flour, sage and garlic; cook, stirring constantly, until the beef and vegetables are well coated in the flour mixture, about 1 minute.*

*Add milk and bring to a simmer over medium-high heat.*

*Cook, stirring occasionally, until thickened, 1 to 2 minutes.*

*Stir in cream cheese and Cheddar until melted, about 1 minute.*

*Remove from heat and stir in salt and pepper. Mix breadcrumbs, oil and paprika in a small bowl. Sprinkle evenly over the mixture in the skillet.*

*Broil the casserole until the breadcrumbs are golden brown and the edges are bubbling, 1 to 3 minutes.*





# Fall Brain Games

Keep Your Mind Sharp

Just like lifting weights and exercising help your body stay strong, games that make you think help your brain stay strong. As you get older, you don't use your brain in the same way you did when you were going to work every day or helping your children with homework. When you keep learning new hobbies and skills and challenge your brain with games, it helps your thinking and

memory while easing stress and anxiety. It's never too late to start engaging your mind and benefitting from brain games. You can now play online games with friends and family who live far away. You can meet other people for weekly card games or do jigsaw and crossword puzzles on your own. The important part is to keep learning and keep your brain thinking.

## Here is a brain game to do now!

### Word Search

- HARVEST
- COZY
- AUTUMN
- PIE
- CHESTNUT
- CIDER
- SMORES
- SOUP
- BLANKETS
- PUMPKINS
- CHILLY NIGHTS
- HOT CHOCOLATE
- FIRE PLACE
- FOOTBALL
- FALLING LEAVES

I	W	S	M	O	R	E	S	N	P	U	O	S	A	X	G	M
K	K	S	E	V	A	E	L	G	N	I	L	L	A	F	T	P
H	J	Y	P	B	F	L	Z	B	G	T	P	N	J	T	M	Y
E	L	D	I	H	P	N	H	I	D	Z	Y	M	G	S	Y	S
Y	J	H	P	Q	Q	D	C	Q	D	Y	N	I	P	E	A	G
H	A	C	A	C	H	V	Q	G	S	A	Y	C	I	V	U	P
Z	O	H	S	F	W	N	K	E	F	M	P	H	E	R	J	X
H	S	T	Q	E	M	G	C	E	P	O	T	I	S	A	N	U
T	Z	O	C	U	J	A	F	K	O	U	C	L	B	H	Z	R
P	F	M	T	H	L	U	B	L	N	I	L	L	R	X	D	B
H	U	E	P	O	L	B	T	G	A	O	Y	Z	B	U	X	
P	A	M	E	O	A	C	S	X	B	M	Y	N	C	R	K	T
Z	O	R	P	N	H	E	O	T	X	Z	Y	I	I	O	W	V
Z	I	R	K	K	H	N	O	L	O	K	C	G	D	L	E	R
F	M	E	A	C	I	O	J	C	A	I	S	H	E	I	A	A
P	T	G	D	R	F	N	C	O	D	T	X	T	R	V	U	B
S	G	R	O	R	J	M	S	C	Z	T	E	S	L	E	F	S

**Answer Key:**



# Survey Time!



Tell Us What You Think,  
and Get a Deck of VIVA  
HEALTH Playing Cards.

Fill out this survey and send it back to us in the envelope you'll find in this newsletter, and we will send you a deck of VIVA HEALTH playing cards.

How likely are you to recommend VIVA MEDICARE to friends and family?

1      2      3      4      5      6      7      8      9      10  
NOT LIKELY VERY LIKELY

How easy is it to use your VIVA MEDICARE plan?

1      2      3      4      5      6      7      8      9      10  
NOT EASY VERY EASY

How helpful is VIVA MEDICARE customer service?

1      2      3      4      5      6      7      8      9      10  
NOT HELPFUL VERY HELPFUL

What made you choose the ratings above? \_\_\_\_\_  
\_\_\_\_\_

Is there anything you'd like us to know? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Tell us your name and where to send the deck of cards.

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_



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## Invite a Friend to the VIVA MEDICARE Family

We are so happy you're part of our VIVA MEDICARE family. We'd love for your family, friends, and neighbors to join our family, too. Tell them to give us a call! Medicare's Annual Enrollment Period begins October 15th. We can help them find the plan that best fits their health care needs. Our friendly agents can explain Medicare options, review and compare prescription drug costs, and tell them about benefits or services they may be missing on their current plan.

**Have them give us a call at 1-833-760-0592 (TTY: 711).**



## Questions about your VIVA MEDICARE benefits?

**Call our friendly Member Services team at 1-888-830-8482 (TTY: 711).**

We are happy to take your call 7 days a week, 8am - 8pm, October 1 - March 31.

From April 1 - September 30, we are open Monday - Friday, 8am - 8pm

VIVA HEALTH complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sex characteristics, including interstitial intersex traits; pregnancy or related conditions; sexual orientation; gender identity; and sex stereotypes). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-633-1542 (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1-800-633-1542 (TTY: 711). H0154\_mcdoc4321r1A.C\_11/12/2024