

Enjoy Life

A Newsletter for VIVA MEDICARE Members

Look inside for a sneak peek at your 2024 benefits!

BIG NEWS for VIVA MEDICARE Plus, Select, and Infirmiry Health Advantage members! See page 2.

Learn about the connection between hearing loss and dementia on pages 6-7.

Try the EASY chicken and broccoli with rice recipe on page 11.



 VIVA MEDICARE Plus (HMO)

 VIVA MEDICARE Prime (HMO)

 VIVA MEDICARE Premier (HMO)

 VIVA MEDICARE Select (HMO)

 |  VIVA MEDICARE CLASSIC (HMO)

 |  VIVA MEDICARE INFIRMIRY HEALTH ADVANTAGE (HMO)

BIG NEWS for VIVA MEDICARE *Plus* and *Infirmiry Health Advantage* members!

VIVA MEDICARE is putting more money back in your pocket by adding back to your Social Security or Railroad Retirement statement each month. This is called a giveback or buy-down. It helps you pay even less for your Part B premium. Watch your mail for more details about how the giveback works.

 VIVA MEDICARE *Plus* (HMO) \$20/month giveback



 VIVA MEDICARE
INFIRMARY HEALTH ADVANTAGE (HMO) \$30/month giveback

VIVA MEDICARE *Select*

members will see a jump in their giveback to \$65 every month.

Thank You

FOR BEING A MEMBER OF VIVA MEDICARE!

We are so grateful to be your health care partner. We know that trust is earned. That's why we work hard to make sure your claims are paid fast, your questions are answered quickly, and every phone call is answered by an employee who lives right here in Alabama.

We are not just your health insurance provider; we are your neighbors who you see each week at the grocery store and church. We value your ideas and want to know how we can help you live your life to the fullest. We asked, and here is what members are saying about VIVA MEDICARE across the state.

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"They are always helpful and pleasant to talk to."

- Joan, VIVA MEDICARE Member

"Love that calls are answered immediately, representatives politely speak plain English, and issues are resolved promptly."

- Frieda, VIVA MEDICARE Member

"We have felt very confident using VIVA and have told our friends and neighbors how much we like them."

- Benny, VIVA MEDICARE Member

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NEW Pharmacy Benefit in 2024!

While you're in the initial coverage phase of your Part D Prescription Drug Benefit:

- ✓ All Tier 1 drugs are \$0.
- ✓ Tier 2 – 4 drugs: You save money by getting a 90-day supply of your prescription drugs filled by paying for 2 ½ copays instead of 3.

You can use any pharmacy in the VIVA MEDICARE network. In 2024, once you reach the catastrophic phase of your drug coverage, you have no more copays.



NOTICE OF Privacy Practices

VIVA MEDICARE is committed to protecting your privacy. Our Notice of Health Information Practices tells you how your medical information may be used and how you can get that information.

See this notice at VivaHealth.com/Privacy or call Member Services at 833-760-0592 to get a printed copy in the mail.



2024 Benefit Highlights

The Care You Need,
When You Need It



\$0 Primary Care Physician Visits

This is the doctor who manages all your regular care, and lets you know when it's time for screenings, lab tests, and vaccines, like a flu shot.



No Referrals to See Specialists

If you need to go to a specialist, like a heart or orthopedic doctor, you don't need to get a referral first.



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 at 833-605-1511 (TTY: 711).



Telehealth

Talk to your doctor over the phone or by video.



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 Physician or go to a local pharmacy. VIVA MEDICARE pays for your flu shot at no cost to you!

VIVA MEDICARE *Select* plan members will get a voucher in the mail to use at any CVS store.



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 (OTC) items like vitamins, toothpaste, or a blood pressure monitor with your quarterly OTC allowance.



See clearly!

You get a yearly eye exam and an allowance to help pay for prescription eyeglasses or contact lenses. **In 2024, you can use your eyewear allowance for contact lens fittings, too.**



Listen up!

In 2024, you have even more hearing aid options. If you need a hearing aid, you get great pricing and help picking out the best hearing aid for your hearing loss and your budget. Hearing aids can be ordered with a prescription or without through NationsHearing. (See more on page 7.)



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.



STUDIES SHOW

that older adults with hearing loss have a greater risk of developing dementia than those with normal hearing.

One in three people over 65 and nearly half of those 75 and older complain of hearing problems. But did you know hearing loss can lead to other health problems?

Most hearing issues start slowly and you may not even notice at first. A first sign may be turning up the television volume higher than before or having a hard time understanding others in a busy restaurant.

Diabetes, poor circulation or blood flow, or spending years around construction sites or other

areas with loud noises can all affect hearing. Not being able to hear is frustrating, but it can also lead to other problems.

Studies show that older adults with hearing loss have a greater risk of developing dementia than those with normal hearing. Hearing loss can cause problems with memory and concentration and cause confusion and depression.

The good news is that wearing hearing aids can help. Even better news: you have more hearing aid options in 2024!





Your current plan covers one prescription hearing aid per ear, each calendar year through NationsHearing. You get a hearing aid testing evaluation and hearing aid fitting free of charge.

Depending on the hearing aid you need, copays for each hearing aid range from \$500 to \$1,975.

In 2024, NationsHearing will also offer hearing aids without a prescription. While these hearing aids may not work for everyone, if you only have mild hearing loss, they may be a great lower-cost option. Prices for these hearing aids range from \$750 - \$3,100 for a pair.

To find out more about your hearing aid benefit or to make an appointment with a local hearing specialist:

Call NationsHearing at 1-877-209-5189 (TTY: 711), 7 days a week, 8am - 8pm, except for federal holidays

or

Go online to VIVA.NationsBenefits.com



2024 Dental Allowances

Let's talk about your teeth! All VIVA MEDICARE plans come with a dental allowance that you can use to help pay for cleanings, fillings, tooth removals, bridges, dentures, implants or other services you need that can be provided by a dentist, as long as it's not cosmetic, like teeth whitening.

What's great about our dental benefit is that **you don't need to get any approvals** before using your allowance. You can see any dentist in Alabama, as long as they take Medicare patients and are not excluded or debarred.

VIVA MEDICARE also has a dental network. When you use a dentist in the network, you can stretch your dental allowance even further, and that saves you money. Find a dentist near you at vivahealth.com/medicare/provider-search.



2024 Yearly Dental Allowances

 VIVA MEDICARE <i>Plus</i> (HMO)	\$1,175
 VIVA MEDICARE <i>Prime</i> (HMO)	\$1,200
 VIVA MEDICARE <i>Premier</i> (HMO)	\$1,600
 VIVA MEDICARE <i>Select</i> (HMO)	\$2,000
  VIVA MEDICARE CLASSIC (HMO)	\$1,600
  VIVA MEDICARE INFIRMARY HEALTH ADVANTAGE (HMO)	\$2,200

Get the **dental services you need.**



Routine Cleanings



Fillings



Tooth Removals



Crowns



Dentures



Implants, and more!

No plan approvals!

No copays or coinsurance!

No cost to you, unless you exceed your dental allowance!

Something for Everyone®



The Silver&Fit® Healthy Aging and Exercise program supports every member.

Enjoy all of the following, anytime, anywhere, at no cost to you (unless noted below):

National Network of Fitness Centers

Join thousands of participating fitness centers or select YMCAs, many with exercise classes for older adults. You also have access to Premium locations, like fitness centers and studios, at an extra cost.*

Home Fitness Kits

Pick your favorite kit (one per benefit year):**

- Fitbit® or Garmin® Wearable Fitness Tracker
- Walking/Trekking
- Pilates
- Beginner, Intermediate, or Advanced Strength
- Beginner or Advanced Swim
- Beginner or Intermediate/Advanced Yoga

FitnessCoach® Virtual Personal Fitness Training

Challenge yourself with up to 8 live virtual sessions per benefit year with a personal fitness trainer. Each session costs \$30.

NEW
in 2024!

On-Demand Workout Videos

Visit the Silver&Fit website to find workout videos for all fitness levels.

Workout Plans

Answer a few online questions about your fitness level and goals. Then you will get workouts to help you start or continue an exercise routine.

Well-Being Club

Learn new skills and focus on well-being by:

- Connecting with others
- Enjoying classes and events on the Silver&Fit website
- Viewing articles and videos

Healthy Aging Coaching

Get help with your fitness, nutrition, and lifestyle goals during phone, video, or chat sessions with a coach.

Go to [SilverandFit.com](https://www.silverandfit.com) to get started today! For questions, call us toll-free at 877-427-4788 (TTY/TDD: 711), Monday through Friday, 7 a.m. to 8 p.m.

nations benefits

Your One-Stop Site for Over-the-Counter Items

These VIVA MEDICARE plans come with a quarterly over-the-counter allowance that you can use to order bandages, vitamins, heating pads, and so much more. You'll get your order shipped for free to your home in just a few days.

Over-the-counter allowance money is added to your NationsBenefits' account every quarter – or every 3 months – in January, April, July, and October. If you place your order by phone, try to call before the end of the quarter when phone lines get very busy.

2024 Over-the-Counter Allowances

 VIVA MEDICARE *Plus* (HMO) \$50

 VIVA MEDICARE *Prime* (HMO) \$65

 VIVA MEDICARE *Premier* (HMO) \$95

 VIVA MEDICARE *Select* (HMO) \$100

  VIVA MEDICARE **CLASSIC** (HMO) \$60

  VIVA MEDICARE **INFIRMARY HEALTH ADVANTAGE** (HMO) \$80



To place an order, call 877-209-5189 (TTY: 711), 7 days a week, 8am - 8pm, except on federal holidays.



You can also order online at VIVA.NationsBenefits.com or use the order form in your OTC catalog.



See the catalog online at VIVA.NationsBenefits.com or scan the QR code.

Easy Fall Recipe

MAKES 2 SERVINGS

CHICKEN AND BROCCOLI *with Rice*



WHAT YOU'LL NEED:

- Knife
- Cutting board
- Measuring spoons
- Measuring cups
- Small pot
- Casserole dish

INGREDIENTS:

- 1/3 can cream of chicken soup
- 1/3 cup plain Greek yogurt
- 1/3 teaspoon curry powder
- 1/4 teaspoon salt
- 1/4 teaspoon black pepper
- Cooking spray
- 1 cup chicken breast - chopped
- 1 cup broccoli - chopped
- 1/4 cup grated cheddar cheese
- 2 cups white or brown rice

INSTRUCTIONS

1. Preheat oven to 400 degrees. Prepare rice according to package directions.
2. Make sauce by mixing 1/3 can cream of chicken soup and 1/3 cup plain yogurt in medium bowl; add 1/3 teaspoon curry powder, 1/4 teaspoon salt and 1/4 teaspoon pepper.
3. Spray casserole dish with cooking spray, to coat.
4. Layer in 1 cup cubed uncooked chicken and 1 cup chopped broccoli.
5. Pour soup/yogurt mixture over chicken and broccoli, top with 1/4 cup shredded cheddar cheese. Bake for 20 minutes.
6. Serve over rice.



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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 888-830-8482 (TTY: 711).**

Questions about your VIVA MEDICARE benefits?

Call our friendly Member Services team at **833-760-0592 (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.



*Fees vary by Premium location. Please refer to the fitness center search on the Silver&Fit website.

**Home Fitness Kit promotional codes cannot be used in combination with any other promotions on third-party vendor websites. Once selected, kits cannot be exchanged. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Please talk with your doctor before starting or changing your exercise routine. All programs and services are not available in all areas. Persons shown are not Silver&Fit members. Silver&Fit, Something for Everyone, FitnessCoach, and the Silver&Fit logo are federally registered trademarks of ASH. Limitations, member fees, and restrictions may apply. Other names and logos may be trademarks of their respective owners. Kits are subject to change. Fitness center participation may vary by location and is subject to change.

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. 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_mcdoc3921A_C_08/30/2023