



| JANUARY 2020 |

healthy life

**HAPPY
NEW YEAR:**
HOW TO STAY
HEALTHY IN 2020



**WHY DENTAL
COVERAGE
IS KEY**

**Resolutions
That WORK**

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**MEDICARE
MADE EASY**



**SEASONAL
WELLNESS**



**HEALTH
NEWS**

New Year's Resolutions That Work

If you've ever made New Year's resolutions and failed to stick with them, you're not alone. The key to keeping resolutions is to make them realistic and attainable. These tips can help:

- **Begin by assessing your lifestyle.** Focus on areas you'd really like to change. For example, if you want to improve your diet, keep a food diary for a week.
- **Focus on small changes you can realistically make.** Don't resolve to exercise seven days a week, for example. Go for three or four times a week, which may be more doable.
- **Break major resolutions into small, specific steps.** For instance, if you want to improve your diet, begin by eating a healthy breakfast every day or drinking water or sparkling water, not soda.

Once you've settled on a few good resolutions, these strategies can help boost your motivation:

- **Let friends and family know your goals.** Ask for their support, or even include them in your plan.
- **Consider joining a support group or working with a professional.** You could join a workout group at your gym. Or you can seek help from a nutritionist, personal trainer, or therapist.
- **Mark your calendar to check your progress.** Every few weeks, see how you're doing at meeting your goals. Tweak your plan based on how things are going.
- **Finally, cut yourself some slack.** Relapses are bound to occur. When they do, don't give up. Get back to your plan.

Scott and White Health Plan wishes you a happy, healthy New Year. Good luck with your 2020 dreams and goals.

Sincerely,



Jeff Ingram
President/CEO



► **Tell Us What You Think!** Email your comments and suggestions to swphhealthylife@bswhealth.org.

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Coming Spring 2020!



You may receive one or two surveys in the mail this spring. These surveys are titled Health Outcomes Survey (HOS) and Consumer Assessment of Healthcare Providers and Systems (CAHPS®). Here are the facts:

- The surveys will be mailed to you by our vendor, SPH Analytics. SPH Analytics follows survey rules set by the Centers for Medicare & Medicaid Services (CMS).
- The CAHPS survey is conducted to gain an understanding of patient experience with healthcare and health plans.
- The HOS survey is conducted to measure quality of life and health status. If you participate in the HOS survey, you will be resurveyed again in two years.
- Both surveys are voluntary and do not affect your benefits in any way.

Your feedback is used to help other people with Medicare make more informed choices about their health plan and improve healthcare. We appreciate your participation in the surveys!

Opioid Overdoses: *Be Aware*

I**N 2018, THE U.S. SURGEON GENERAL** released a public health advisory on the use of the overdose-reversing drug naloxone. Naloxone is an FDA-approved medication that can be given through an injection or nasal spray when someone shows signs of opioid overdose.

Overdoses on the Rise

Opioids include prescription drugs used to treat pain, such as oxycodone, hydrocodone, codeine, and morphine, and illegal drugs including heroin. Overdose can occur when a person misuses the medication accidentally or on purpose.

Between 2010 and 2016, the number of opioid overdose deaths doubled from 21,000 to more than 42,000. In the advisory, the U.S. Surgeon General noted that when communities have access to naloxone and overdose education, overdose deaths decrease.

Who Should Carry Naloxone?

First responders, such as EMTs and police officers, already carry naloxone for emergencies. Now, the U.S. Surgeon General suggests others in the community should be prepared to use it. This includes healthcare providers, people at risk for an opioid overdose and their family and friends, and other community members.

Are you or someone you know at risk for opioid overdose? If so, talk with your healthcare provider or

pharmacist about getting a prescription for naloxone. Training on the use of naloxone can be provided to patients as well as their family and friends.

Know the Signs of Overdose

Opioid overdose is a life-threatening emergency. If you think someone is overdosing, call **911** for immediate medical help. Signs of overdose include:

- Unresponsiveness—person will not wake up or cannot speak
- Limp body
- Pale and/or clammy face
- Breathing or heartbeat is slow or has stopped
- Fingernails or lips appear blue or purple
- Vomiting or making gurgling sounds



Flu Increases Your Risk for Heart Attack

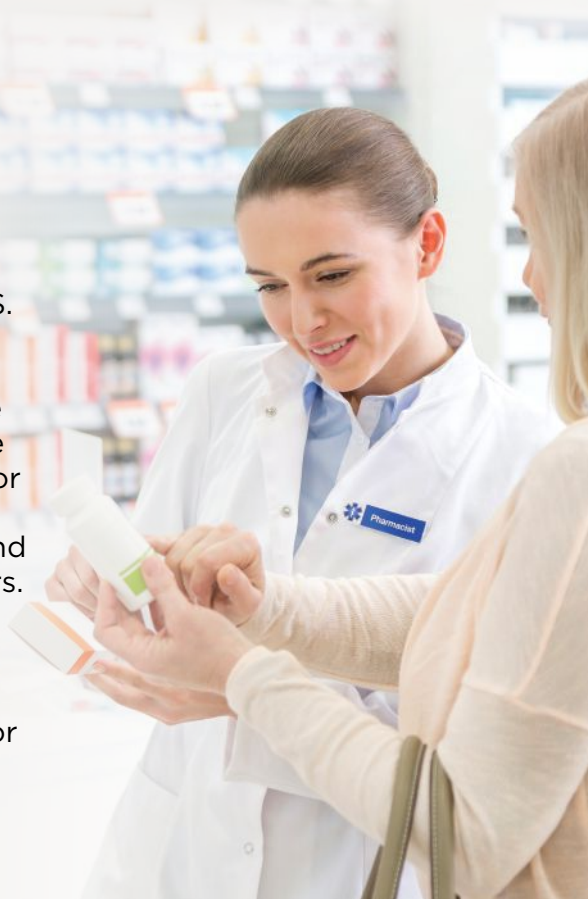
Doctors have long known that the flu increases your risk for complications such as pneumonia and bronchitis. A recent study shows that it can affect your heart, too.

Your risk for a heart attack is six times higher the week after getting the flu, reports the *New England Journal of Medicine*. The flu triggers inflammation throughout your body and affects oxygen levels and blood pressure. This puts a strain on your heart. Older adults and those with high blood pressure, high cholesterol, or diabetes were more likely to experience a heart attack during the flu.

The best way to prevent the flu, and protect your heart, is to get a flu shot every year.

► Free Flu Shot

Your SeniorCare Advantage plan features no-cost flu shots when using network providers. To stay healthy, get your free flu shot as soon as you can.



For a Healthier You: Care Management Services

Scott and White Health Plan (SWHP) delivers programs designed to meet the needs of our SeniorCare Advantage members. These free and voluntary services include case management, utilization management, and a 24-hour Nurse Advice Line.



CASE MANAGEMENT

SWHP has case managers available to help you if you have been diagnosed with complex health problems or need help managing a chronic condition, such as heart or artery disease, diabetes, or breathing problems like emphysema. Case managers can assist you with managing your condition and help you find medical or behavioral health providers. There is also help with getting community resources, even if you have reached the limits of what is covered in your plan.

Members are enrolled in this program through referrals from their healthcare providers and through SWHP monitoring of care patterns and claims to identify those who may benefit from case management. You can also refer yourself to this program.

To enroll in SWHP's case management program, email casemanagement@bswhealth.org or call Customer Service.



UTILIZATION MANAGEMENT

Some healthcare services require pre-authorization; that is, they must be approved by the health plan *before* receiving the service. The services that require pre-authorization are listed in your insurance plan documents and on your member website.

SWHP bases utilization management (UM) decisions on what your condition requires and on what your SeniorCare Advantage plan covers. We do not specifically reward practitioners or our own employees for denying coverage or for slowing down decisions about care. We also do not use financial incentives that would lead to a member receiving less care than they need.

SWHP employs nurses, social workers, doctors, pharmacists, and other clinical support personnel to help make sure that you are able to get needed healthcare and services.

Our clinical team is available Monday through Friday from 8 a.m. to 5 p.m., excluding holidays. If you have questions about services that must be pre-approved, or if you need help arranging for care, call Customer Service.



NURSE ADVICE LINE

Do you have health or medicine questions? Not sure if you should see a healthcare provider? For non-emergency symptoms and health or treatment questions, you have access to talk with a nurse 24 hours a day, seven days a week. This is one of your valuable health plan benefits.

By calling the Nurse Advice Line, you can talk one-on-one with a registered nurse about ailments, conditions, treatment options, and prescription drugs for you and your family. You can make an informed decision about your health needs and gain peace of mind.

Call **877-505-7947** (TTY: 711) to get the answers you need 24 hours a day, seven days a week.

▶ Customer Service

Call **866-334-3141** (TTY: 711), 7 a.m. to 8 p.m., seven days a week (except major holidays).

Welcome to the Silver&Fit® Program

Enjoy a better life balance and greater independence when you use Silver&Fit's Healthy Aging and Exercise program!

Most SeniorCare Advantage plans include a no-cost fitness center program, which is tailored toward you with a membership at one of 14,000+ participating fitness centers or select YMCAs.*

As a Silver&Fit member, you also get:

- Weekly one-on-one Lifestyle Coaching sessions by phone, where a trained health coach will give you personalized attention in areas like weight and stress management, nutrition, social engagement, fall prevention, and more, at no cost to you
- Silver&Fit's ASHConnect™ mobile app that includes virtual streaming exercise videos and activity tracking on more than 250 wearable fitness devices and apps, including Apple Watch®**
- The Silver&Fit Connected!™ tool for tracking exercise to earn points and rewards like hats and pins***
- Discounts up to 55 percent or more on popular health and wellness products and services with the ChooseHealthy® program
- 48 Healthy Aging classes (available on DVD or online)
- The Silver&Fit Home Fitness program option if you cannot get to a fitness center or prefer to work out at home
- *The Silver Slate*® newsletter four times a year

► What Are You Waiting For?

Explore silverandfit.com or call **877-427-4788 (TTY: 711)**, Monday through Friday, from 7 a.m. to 8 p.m. Central time, to:

- Ask questions about the program
- Switch to a new fitness center or YMCA, or change to the Home Fitness program
- Ask that a fitness center or YMCA be part of our network

The Silver&Fit no-cost fitness program is not available to SeniorCare Advantage PPO plan members in North Texas.

Talk with your healthcare provider before you start or change your exercise routine.

Your use of the Silver&Fit Connected! tool and ASHConnect serve as your consent for American Specialty Health Fitness, Inc. (ASH Fitness) to receive information about your tracked activity and to use that data to process and administer available rewards to you under the program. The Silver&Fit program is provided by ASH Fitness, a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit, ASHConnect, Silver&Fit Connected!, ChooseHealthy, *The Silver Slate*, and the Silver&Fit logo are trademarks of ASH and used with permission herein. Other names or logos may be trademarks of their respective owners. Limitations and restrictions may apply. 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.

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

**Purchase of a wearable fitness device or application may be required and is not reimbursed by the Silver&Fit program.

***Rewards subject to change.



let's cook!



Dijon Pecan Chicken with Sweet Potatoes

INGREDIENTS

- Cooking spray (such as canola oil)
- 1 large sweet potato (about $\frac{3}{4}$ lb.)
- 2 tbsp. Dijon mustard
- 1 tbsp. honey
- 1 tbsp. fresh lemon juice (juice from about $\frac{1}{4}$ to $\frac{1}{2}$ a lemon)
- 2 garlic cloves, minced (about $1\frac{1}{2}$ tsp.)
- 1 tsp. dehydrated, minced onion
- 1 tsp. fresh lemon zest (zest from about $\frac{1}{2}$ lemon)
- $1\frac{1}{4}$ tsp. paprika, divided
- 1 tbsp. pecan pieces
- 1 lb. thinly sliced, boneless, skinless chicken breasts (about 4)
- $\frac{1}{2}$ tsp. garlic powder (optional)

DIRECTIONS

- Preheat oven to 375 degrees. Line baking sheet with parchment paper or a silicone baking mat. Spray with cooking spray.
- Microwave sweet potato for two to three minutes to soften, then set aside to cool.
- In a small bowl, whisk together Dijon mustard, honey, lemon juice, minced garlic, onion, lemon zest, and $\frac{1}{4}$ tsp. paprika. Place pecan pieces into a zip-close bag, then crush into little bits. Dip chicken breasts into the Dijon mixture, then place on prepared baking sheet. Sprinkle with crushed pecans.
- Meanwhile, slice sweet potato into about 12 wedges, then spray with cooking spray and sprinkle with remaining 1 tsp. paprika and garlic powder (if desired). Add the sweet potato wedges to the sheet pan. Bake for 30 minutes.

PER SERVING

Serves four; serving size is one 4-oz. chicken breast and about three sweet potato wedges. Each serving provides: 248 calories, 4 g total fat (0.6 g saturated fat, 0 g trans fat), 65 mg cholesterol, 260 mg sodium, 24 g carbohydrates, 8 g sugar, 3 g fiber, and 28 g protein.

YOU'RE INVITED:

HealthSpeak Education Series



► ALS Support Group

Amyotrophic lateral sclerosis (ALS) is also known as Lou Gehrig's disease.

UPCOMING DATES: January 23, February 20, March 12, April 16
TIME: 11 A.M. TO 12:30 P.M.

Baylor Scott & White Clinic –
Round Rock 300 University
300A University Blvd.,
Round Rock

► Breast Cancer Wellness Group

Whether you're newly diagnosed or a long-term cancer survivor, learn about healthy lifestyle choices, symptom management, and emotional support.

THIRD TUESDAY OF EACH MONTH, NOON TO 1:30 P.M.

Baylor Scott & White Cancer Center – Round Rock
300A University Blvd.,
Round Rock

► Stroke Support Group

This group offers resources and hope for those who have experienced stroke, as well as family members or caregivers.

THIRD THURSDAY OF EACH MONTH, 3:30 TO 5 P.M.

Baylor Scott & White Clinic – Georgetown
4945 Williams Drive,
Georgetown

► **RSVP** for these events at **844-BSW-DOCS (844-279-3627)** or **bswhealth.com/healthspeak.**



Why Is Dental Insurance Important?



A **GOOD DENTAL PLAN MAKES IT EASIER** for you to protect your smile and save.* Most SeniorCare Advantage plans **include** dental benefits for no extra premium with coverage for cleanings, exams, X-rays, and more. Keeping up with your dental cleanings and other preventive care now can help you avoid costly dental problems and treatments in the future.

Q. How do I find a participating dentist?

A. Look for a list of MetLife PDP Plus participating dentists online at **metlife.com**.

Q. May I choose a non-participating dentist?

A. MetLife's Preferred Dentist Program is a dental PPO plan. You can visit any licensed dentist—in or out of the MetLife PDP Plus network—and receive benefits.

Q. Can I get an estimate of my out-of-pocket expenses?

A. Yes. We recommend that you request a pre-treatment estimate for services totaling more than \$300. Simply have your dentist submit a request online at **metdental.com** or call **877-MET-DDS9 (877-638-3379)**. You and your dentist will receive an estimate for most procedures while you are still in the

office. Actual payments may vary depending upon plan maximums, frequency limits, and other conditions at time of payment.

Q. What types of services does the plan cover?

A. Below is an overview of your cost-sharing benefits and availability by plan.

Q. How are claims processed?

A. Dentists may submit claims for you, which means you have little or no paperwork. You can track your claims online and even receive email alerts when a claim has been processed. If you need a claim form, visit **metlife.com/mybenefits** or call **800-GET-MET8 (800-438-6388)**.

Q. When can I enroll?

A. Except for Central Texas PPO Basic and North Texas PPO plans, most SeniorCare Advantage plans already include dental. However, you can add dental coverage for an additional cost at any time during the year by calling **800-782-5068** to speak with a licensed agent. **Note:** Dental benefits cannot be purchased on a stand-alone basis. If you disenroll from SeniorCare Advantage HMO or PPO, your dental benefits will end, too.

**Savings from the MetLife dental benefits plan featuring the Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit the dentist, and the cost of services rendered.*

SeniorCare Advantage	Central Texas			North Texas
	All HMO Plans	PPO Basic	PPO Platinum	PPO Plan
Monthly Premium	Included	\$20	Included	\$20
Yearly Benefit Maximum	\$2,000	\$2,000	\$2,000	\$2,000
Deductible	\$0	\$0	\$0	\$0
Oral Exams, Cleanings	\$0	\$0	\$0	\$0
Dental X-rays (every 3 years)	\$0	\$0	\$0	\$0
Extractions and Fillings	50%	50%	50%	50%
Dentures (every 5 years)	50%	50%	50%	50%

Can't Get to
a Doctor?
Try an eVisit!

Get care from a
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Health provider
any day of the week
without leaving
your home.
Just schedule an
eVisit on your
computer or mobile
device through
MyBSWHealth.com
or the
MyBSWHealth app.



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Lose the Stress of Bladder Trouble

You may consider urine leakage an unfortunate part of getting older. But doctors call it urinary incontinence—a medical condition—and say treatment can almost always help relieve it.

How Urine Slips Away

The muscles in and around your bladder work in a complex sequence to help you relieve yourself. Small glitches in this process cause urine to leak when you don't intend it.

Incontinence can prevent you from sleeping well and contribute to rashes and urinary tract infections. It can also bring down your mood and keep you from the activities you enjoy.

Reclaim Control

If you've had leakage but haven't talked with your healthcare provider, make an appointment. He or she will ask questions, examine you, and might do some lab tests.

Treatment depends on the cause. Relief may come as easily as changing prescriptions or cutting back on caffeine. Other options include:

- Exercises to strengthen the muscles that control urine flow
- Losing weight
- Bladder training, such as timed bathroom breaks
- Devices that use electric pulses to stimulate nerves
- Medications
- Surgery, in certain cases

By seeking help today, you'll take steps toward confidence, control, and happiness.

