

# More From Life<sup>®</sup>

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## Meeting your unique needs

Do you ever wonder why we ask you for race and ethnicity information from time to time? It's because that information helps us better understand your unique health care needs. We can then tailor our resources, services and support to meet those needs, ensuring you receive high-quality health care.

**Important note:** This information is kept confidential. It isn't used in any way to determine benefit coverage under your health plan.



This information is not a complete description of benefits. Call 1-800-668-3813 (TTY 711) for more information. To file a marketing complaint, contact Cigna Healthcare<sup>SM</sup> or call 1-800-MEDICARE (24 hours a day/7 days a week). Please include the agent/broker name if possible. Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. The Cigna names, logos and marks, including THE CIGNA GROUP and CIGNA HEALTHCARE, are owned by Cigna Intellectual Property, Inc.

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# From Our President



With the end of the year right around the corner, now is a good time to review and check items off your health care to-do list. Haven't had your Yearly Health Check-up? It's not too late to schedule it in 2024. You can even earn a reward through our incentives program just for completing that visit. Read more on page 7.

We'll kick off a new plan year in January. Even though you're already set for next year, I still encourage you to look over the Annual Notice of Changes you received in the mail (see below). It shows any changes to your plan benefits for 2025. Starting in October, you can also find details about your benefits at [myCigna.com](https://myCigna.com)

or [CignaMedicare.com/resources](https://CignaMedicare.com/resources). If you have questions about your coverage, give Customer Service a call.

Finally, as we approach the holiday get-together season, it's a good time to brush up on generational differences. To make it easier to talk to the younger people in your life, we put together a fun guide on pages 10-11.

Wishing you a safe, happy holiday season. See you next issue!

Chris DeRosa  
President, Cigna Healthcare Medicare

## Plan for a Healthier 2025

What lies ahead for your health in 2025? While we can't predict the future, we *can* provide tools, resources and information to help you make it one of your healthiest years yet.

Start now — here's how:

- **Review your Annual Notice of Changes (ANOC)**, which tells you about any changes to your Cigna Healthcare Medicare Advantage plan benefits for 2025. You should have received it in the mail in September. If you didn't or if you have questions, call Customer Service.
- **Look at your plan's 2025 Evidence of Coverage (EOC)** online. It lists all the benefits included in your 2025 plan, along with prescription drug coverage details. You can

view your plan's EOC starting October 1 by visiting [CignaMedicare.com/resources](https://CignaMedicare.com/resources) and clicking Find Plan Documents. To request a printed copy, call Customer Service.

- **Find updated provider and pharmacy directories and your plan's drug list online** starting October 1. You can easily find network doctors and pharmacies. Plus, you can look at your plan's list of covered drugs, also called a formulary. Visit [CignaMedicare.com/resources](https://CignaMedicare.com/resources) and click Find a Doctor or Find a Drug or Pharmacy.



# Fall Factor: Are You at Risk?

*If you've ever taken a spill, you know how scary it can be. Fortunately, understanding your risk for a fall may help you avoid one. Test your knowledge below, then talk to your doctor about fall prevention. And ask whether starting an exercise program is right for you.*

## True or false?

### Falls are the leading cause of injury for older adults.

**True.** Falls are the number one cause of injury — and injury-related death — among U.S. adults ages 65 and older. More than 14 million seniors fall each year.

### Most falls occur outdoors.

**False.** Over half of all falls happen at home. Household hazards — like poor lighting, area rugs and clutter — can cause trips and spills.

### Falling is a normal part of aging.

**False.** Falling is *not* a normal part of aging. Many falls can be prevented with proper precautions. For example, wear shoes with non-slip soles, install grab bars in the bathroom and remove household tripping hazards.

### Medications can increase your fall risk.

**True.** Certain drug combinations can be especially problematic. Ask your doctor or pharmacist to review your medications. See page 12 for more details.

### Routine hearing and vision check-ups can reduce your fall risk.

**True.** Age-related hearing and vision changes can affect your balance and increase your fall risk. Regular check-ups can spot and correct these changes.



For tips on avoiding falls as you get older, visit the Centers for Disease Control and Prevention's *Still Going Strong* website at [cdc.gov/StillGoingStrong](https://cdc.gov/StillGoingStrong).

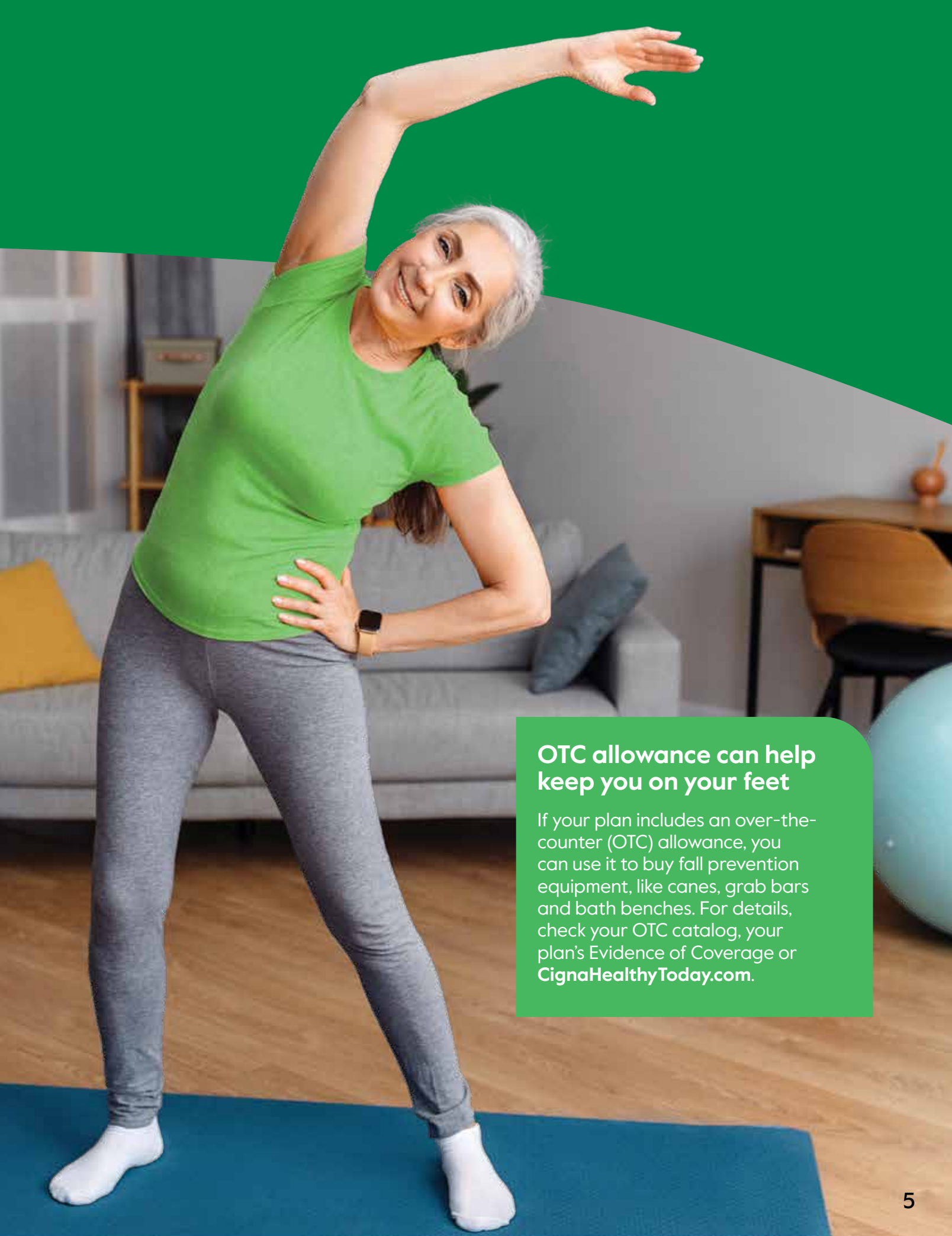
### You don't have to worry about falling if you're in good health.

**False.** Falls can happen to anyone, regardless of health status.

### You should avoid physical activity to prevent falls.

**False.** In fact, muscle weakness is a major fall risk factor. Work to improve your balance, muscle strength and coordination through activities like walking, tai chi and yoga. Take advantage of the Silver&Fit® Healthy Aging and Exercise program benefit that's included in your plan at no additional cost. Visit a Silver&Fit fitness center, work out at home to their online videos or order a fitness kit. Visit [silverandfit.com](https://silverandfit.com) for details.

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## OTC allowance can help keep you on your feet

If your plan includes an over-the-counter (OTC) allowance, you can use it to buy fall prevention equipment, like canes, grab bars and bath benches. For details, check your OTC catalog, your plan's Evidence of Coverage or [CignaHealthyToday.com](https://www.cigna.com/healthy-today).

# The Prevention Prescription

## Guidelines shape your doctor's advice

**Doctors have a vast amount of medical knowledge. But they can't know everything. So, how do they make treatment decisions for the array of medical conditions out there?**

Health care providers use clinical guidelines, which are created by experts in each field and based on the latest scientific data. For example, the American Heart Association publishes guidelines on the best way to treat conditions like high blood pressure and heart disease. The American Psychological Association offers guidance on managing depression and other mental health disorders.

### Preventive care recommendations

Doctors also use these guidelines to determine which preventive screenings you need and how often you need them. Except for a few that are gender-specific, most screenings are recommended for everyone. They include a Yearly Health Check-up and screenings for:

- Abdominal aortic aneurysm
- Alcohol misuse
- Cardiovascular health and blood pressure
- Colorectal cancer
- Depression
- Diabetes
- Lung cancer
- Obesity
- Vaccinations, including flu (see page 16), RSV, COVID-19, Tdap, hepatitis B and pneumonia

Ask your doctor which screenings you need.

### Prevention has its rewards

As a bonus, you can earn reward dollars for completing many of the screenings and services listed above. Learn more about the Cigna Healthcare Medicare Advantage Incentives program on the next page.

### Additional screenings for women

Women should also get a mammogram at least every two years through age 74. And they need a bone density test at least once after age 67 or within six months after a fracture.

### Additional screenings for men

Men should talk to their doctor about whether they need any male-specific preventive screenings, such as a prostate-specific antigen (PSA) test.



**October is Breast Cancer Awareness Month.**

**November is Men's Health Awareness Month.**



# Wellness Wins

## There's still time to earn incentives in 2024



***Are you participating in the Cigna Healthcare Medicare Advantage Incentives program? If so, we applaud you for taking steps to improve or maintain your health. If you're not, we encourage you to join — there's still time to earn incentive rewards in 2024.***

### How you earn rewards

You can earn up to \$100 or \$200 in rewards this year — depending on your health plan — for completing certain healthy activities and preventive screenings. You earn reward dollars for each activity you complete. For instance, you get \$30 for completing a Yearly Health Check-up and \$25 for getting a mammogram.

See your 2024 Customer Handbook for a complete list of incentive activities and how much you can earn by completing them. Or log on to [myCigna.com](https://myCigna.com) and select View Incentives on the Wellness tab.

#### *Keep in mind:*

- While you can earn incentives anytime, you must complete your Yearly Health Check-up before you can redeem any rewards.
- First-time participants must submit an attestation form online or by mail after their Yearly Health Check-up to acknowledge participation. If you need the form, check your mailed program materials, go online to [myCigna.com](https://myCigna.com) (click View Incentives on the Wellness tab) or call Customer Service.
- If you participated in the incentives program in 2024, you'll automatically be reenrolled for 2025. You don't have to submit a new form.

### How you redeem your rewards

Reward dollars you earn are loaded on your Cigna Healthy Today® card as activities are verified. You can use it like a debit card to buy eligible health-related items at participating retailers or online at [CignaHealthyToday.com](https://CignaHealthyToday.com).

You'll continue to use your 2024 Cigna Healthy Today card in 2025. You won't receive a new one, so make sure you keep it. If you can't find your card, call **1-866-851-1579 (TTY 711)**, Monday – Friday, 8 a.m. – 11 p.m., Eastern Time to request a new one.

#### *Keep in mind:*

- You must complete annual incentive activities by December 31, 2024.
- You can spend your 2024 reward dollars through March 31, 2025.
- Paper claims for some activities, like the Yearly Health Check-up or colorectal screening, can take up to 90 days to process. But if you submit your form online at [myCigna.com](https://myCigna.com) (click View Incentives on the Wellness tab), you may receive rewards in about a week.

To check your reward balance or see a list of eligible items to purchase, visit [CignaHealthyToday.com](https://CignaHealthyToday.com).

# Holiday Gift Giving from the Heart

Giving meaningful gifts during the holidays doesn't have to cost a lot. In fact, some of the best presents come from the heart — and maybe from your oven. Here are some creative gift ideas and a scrumptious recipe to get you started:

**Make copies of a beloved recipe** that's been handed down through the generations and frame them for family members.

**Fill a small basket with breakfast items** like pancake mix, maple syrup and jam. Or add hot chocolate mix, marshmallows and an inexpensive mug.

**Bake your gifts.** If you love to cook, your talent makes the perfect holiday gift. Try peppermint fudge, homemade snack mix — or these apple bars.

## Holiday Apple Bars

*Your home will smell like the holidays when you bake this comforting mix of oats, cinnamon and apples.*

### Ingredients

- ½ cup all-purpose flour
- ½ cup whole-wheat flour
- ¼ teaspoon salt
- ½ teaspoon baking soda
- ½ cup packed brown sugar
- 1 cup old fashioned rolled oats
- ½ teaspoon cinnamon
- ½ teaspoon nutmeg
- 1 pinch ground cloves (optional)
- ½ cup margarine or butter
- 3 cups sliced apples (about 2 apples, 3-inch diameter, peeled)
- ⅔ cup raisins
- ¼ cup sugar

### Directions

Preheat oven to 350°F. Lightly grease a 9x13-inch baking pan. Mix flour, salt and baking soda together in a large bowl. Add brown sugar, oats, cinnamon, nutmeg and cloves, if desired. Cut in margarine or butter with a pastry blender or 2 knives until mixture is crumbly. Spread half the crumb mixture in the baking pan. Top with apple slices and raisins and sprinkle with sugar. Spread remaining crumb mixture evenly over apples. Bake 40-50 minutes. Cool and cut into 12 bars.

Makes 12 servings. Per serving: 230 calories; 8g total fat; 0mg cholesterol; 180mg sodium; 38g total carbohydrates; 3g protein

**If you have dietary concerns, talk to your doctor about recipe ingredients.**

Recipe is from the Oregon State University Extension Service website at <https://foodhero.org/recipes/apple-bars>





# Hobby Hunt

Hobbies can stimulate your brain, keep you physically active and give you a sense of purpose. Search up, down, forward, backward and diagonally to find these hobby-related words:

Antiquing  
Baking  
Blogging  
Book clubs  
Card games  
Cooking  
Crocheting  
Dancing

Drawing  
Exercise  
Fishing  
Gardening  
Genealogy  
Golfing  
Kayaking  
Knitting

Music  
Painting  
Photography  
Pickleball  
Pilates  
Puzzles  
Quilting  
Reading

Scrapbooking  
Sewing  
Singing  
Swimming  
Tai chi  
Traveling  
Video gaming

Volunteering  
Walking  
Woodworking  
Writing  
Yoga

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

**Puzzled?**

The solution is on page 19.

# From Boomers to Zoomers

## We've come a long way, baby!

*Are you ever baffled by the younger generation? Your grandparents likely felt the same way when you were young. Generation gaps have always existed — but they can be bridged.*



Look at how interests have changed over the years. The more you know about these differences, the easier it is to connect with people of all ages. And that can be richly rewarding.

Learning about other generations can help you:

- Identify with others and feel less lonely
- Share your wisdom, experiences and history
- Keep family traditions alive
- Stay informed about what's happening in the world today
- Learn about new trends in areas like technology and music
- Build meaningful friendships
- Find new interests and hobbies

The chart on the right offers a quick look at generational favorites in a few categories. Not listed but coming soon: Gen Beta, who will be born from 2025 – 2039.

Interested in building relationships but feel sidetracked by issues like depression, anxiety or substance use? A behavioral health provider might be able to help. To find one in your area, check our online provider directory or call Customer Service.

Generation Birth years	Cars
<b>Silent Generation</b> 1928 - 1945	Packard Eight
<b>Baby Boomers</b> 1946 - 1964	Volkswagen Beetle
<b>Gen X</b> 1965 - 1980	Pontiac Trans Am
<b>Gen Y (Millennials)</b> 1981 - 1996	Mazda Miata
<b>Gen Z (Zoomers)</b> 1997 - 2012	Toyota Prius
<b>Gen Alpha</b> 2013 - 2024	Tesla

# and Beyond



## Music types

Big bands  
Crooners  
Early rock and roll

Folk  
Soul  
Rock

Disco  
New wave  
Grunge

Hip-hop  
Indie rock  
Boy bands

Reggae  
Rap  
Electronic dance

K-pop  
Classic rock  
Pop



## Devices

Radio  
Record players  
Black and white TV

Color TV  
Cassette tapes  
Calculators

CDs  
Walkmans  
Video cassettes

MP3 players  
DVDs  
Flip phones

Streaming radio  
Smartphones  
Ear buds

Spotify  
Smart speakers  
Bluetooth



## Toys and games

Yo-yo  
Model planes/trains  
Slinky

Barbie  
Hula hoop  
Frisbee

Legos  
Rubik's Cube  
Matchbox cars

Cabbage Patch Kids  
Beanie Babies  
Pokemon

Furby  
Nintendo DS  
Xbox

Fidget spinners  
Roblox  
Playstation 5



## Movies

The Wizard of Oz  
It's a Wonderful Life  
Casablanca

The Graduate  
The Godfather  
Jaws

Star Wars  
E.T.  
The Breakfast Club

Titanic  
Clueless  
Toy Story

Iron Man  
Frozen  
Pitch Perfect

The Avengers  
Despicable Me  
The Hunger Games

# The Culprits in the Medicine Cabinet

Janine\* has a health condition that causes frequent nausea. Her doctor prescribes promethazine to treat it. Because she also has seasonal allergies, she often takes an over-the-counter antihistamine, too.

Recently, Janine started to have bouts of dizziness and loss of balance. After a couple of scary falls, she made an appointment with her doctor. He conducted a physical exam and medication review and quickly spotted the culprit: She was taking multiple anticholinergic drugs.

Medicines are developed to manage symptoms, cure diseases and save lives. But multiple drugs taken together can sometimes create unintended problems. For example, taking an opioid with a benzodiazepine can be dangerous. And, as Janine learned, so can taking two or more anticholinergic medicines at the same time (see the chart on the next page).

## Taking benzodiazepines and opioids together

Opioids are effective at relieving short-term pain. These narcotic pain relievers are very addictive, so they're not recommended for long-term treatment.

Commonly prescribed opioids include:

- Hydrocodone/acetaminophen (Norco<sup>®</sup>, Vicodin<sup>®</sup>)
- Oxycodone (OxyContin<sup>®</sup>)
- Oxycodone/acetaminophen (Percocet<sup>®</sup>)
- Morphine (MS Contin<sup>®</sup>)
- Tramadol (Ultram<sup>®</sup>)

Benzodiazepines are used to treat anxiety, insomnia and/or seizures and include:

- Lorazepam (Ativan<sup>®</sup>)
- Alprazolam (Xanax<sup>®</sup>)
- Clonazepam (Klonopin<sup>®</sup>)

When these medicines are used alone, for a short time and under a doctor's supervision, they're generally safe. But taking opioids and benzodiazepines together can cause serious side effects. These can include falls, confusion, slow or difficult breathing and accidental overdose.

\* Name changed for privacy



## Taking two or more anticholinergics

Anticholinergic medicines treat common conditions like allergies, depression, sleep problems, irritable bowel syndrome and overactive bladder. Some anticholinergics are prescription only, and others are available over the counter.

If you take more than one anticholinergic medicine at the same time, the risk of side effects is increased. These include dry mouth, blurry vision, constipation, urinary retention, confusion and higher risk of falls.

The chart below lists some anticholinergic medicines. If you take them in combination and notice changes in the way you feel or think, ask your doctor or pharmacist to review your medications.

Drug class:	Used for:	Generic (brand):
Antihistamines	Allergies, sleep, anxiety, vertigo, motion sickness, nausea	<ul style="list-style-type: none"> <li>• Diphenhydramine (Benadryl®)</li> <li>• Doxylamine (Unisom®)</li> <li>• Hydroxyzine (Vistaril®)</li> <li>• Meclizine (Dramamine®)</li> </ul>
Antiparkinsonian agents	Parkinson's disease, movement disorders	<ul style="list-style-type: none"> <li>• Benztropine (Cogentin®)</li> </ul>
Antidepressants*	Depression, anxiety; also commonly used to treat conditions like migraines	<ul style="list-style-type: none"> <li>• Paroxetine (Paxil®)</li> <li>• Amitriptyline (Elavil®)</li> <li>• Nortriptyline (Pamelor®)</li> </ul>
Antipsychotics*	Depression, bipolar disorder, other behavioral health conditions	<ul style="list-style-type: none"> <li>• Olanzapine (Zyprexa®)</li> </ul>
Antimuscarinics	Urinary incontinence	<ul style="list-style-type: none"> <li>• Oxybutynin (Ditropan®)</li> <li>• Solifenacin (Vesicare®)</li> <li>• Tolterodine (Detrol®)</li> </ul>
Antispasmodics	Irritable bowel syndrome, stomach cramps, motion sickness	<ul style="list-style-type: none"> <li>• Dicyclomine (Bentyl®)</li> <li>• Scopolamine (Transderm Scop®)</li> </ul>
Antiemetics*	Nausea, anxiety	<ul style="list-style-type: none"> <li>• Promethazine (Phenergan®)</li> <li>• Prochlorperazine (Compazine®)</li> </ul>
Skeletal muscle relaxants*	Muscle spasms	<ul style="list-style-type: none"> <li>• Cyclobenzaprine (Flexeril®)</li> </ul>

\* Not all medications in this drug class have a high risk of anticholinergic side effects.

# Counting Sheep but Still No Sleep?



**“I slept like a baby last night. I woke up every two hours and cried.”** This old knee-slapper of a joke is funny — unless it happens to you. If you’ve ever experienced chronic insomnia, then you know sleeplessness is no laughing matter.

## What is insomnia and why is it bad?

Simply put, insomnia means you aren’t sleeping as you should. That could mean you:

- Aren’t sleeping long enough
- Have trouble falling or staying asleep
- Aren’t getting good quality sleep

Occasional poor sleep can impact how you feel and perform during the day. But chronic insomnia can also increase your risk for health conditions like high blood pressure, diabetes, obesity, depression, heart attack and stroke. Insomnia is called chronic if it occurs at least three nights a week for more than three months.

## How much sleep do you need?

Everyone is different. You might need eight full hours every night, while your friend feels great after only seven. The National Institute on Aging says people over age 65 generally need seven to nine hours of sleep to feel their best.

## Tips to improve sleep

Getting a good night’s rest starts with some healthy basics:

- **Stick to a schedule.** Head to bed and wake up at about the same time every day. And avoid daytime naps, if possible.
- **Create a relaxing evening routine.** Take a warm bath or read a book before bed.
- **Limit screen time.** Avoid phones, tablets or laptops before bedtime. Light from screens can keep you awake longer.
- **Watch what you eat and drink.** Avoid large meals, caffeine and alcohol close to bedtime. Instead, sip a cup of chamomile tea, which has relaxing effects.
- **Make your bedroom comfortable.** Ensure your room is cool, dark and quiet. Invest in a good mattress and pillow.
- **Exercise regularly.** Stay active but avoid vigorous exercise right before bedtime.
- **Manage stress.** Give deep breathing, meditation or yoga a try.
- **Get screened for obstructive sleep apnea (OSA),** a breathing issue that can disrupt sleep and cause daytime drowsiness, headaches and other health problems. Talk to your doctor about whether you need an OSA screening.



Still counting sheep? If you feel you've tried everything and nothing's working, it's time to talk to your doctor. They can help you find a solution, which may include relaxation techniques, behavioral therapy or medication.



## **Dr. Grant Tarbox**

National Senior Medical Director over Medical Operations

The best defense against the flu is a strong offense. Be proactive this fall and get your flu shot — ideally by the end of October. Below, Dr. Grant Tarbox discusses why you need a shot every year.

### **Who should get a flu shot?**

According to the Centers for Disease Control and Prevention (CDC), almost everyone over the age of six months should get a yearly flu shot.

### **Why should I get a flu shot?**

The flu isn't something to take lightly. During the 2022-2023 flu season, it sickened more than 31 million Americans. It sent 340,000 older adults to the hospital. And about 51,000 seniors died from flu-related complications.

Though not 100% effective, a yearly shot lowers your risk of getting the flu. And it can lessen your symptoms if you do get sick. You'll also have peace of mind that comes from knowing you've protected yourself and your loved ones.

### **Where can I get a shot?**

You can get a flu shot at your doctor's office and many pharmacies. It's available at no additional cost under your Cigna Healthcare Medicare Advantage plan. You can also earn a \$10 incentive reward that's loaded on your Cigna Healthy Today card.\*



**Watch Dr. Tarbox and NFL Hall of Famer Eric Dickerson discuss flu shot myths. Visit [CignaMedicare.com/resources](https://www.cignamedicare.com/resources) and scroll to Media Resources.**

### **Why do I have to get a shot every year?**

Flu viruses constantly change. So new vaccines are developed every year to stay ahead of new strains. Also, when you get a flu shot, your immune system produces antibodies to protect you. These antibody levels decrease over time, so an annual flu shot is important.

Ask your doctor or pharmacy whether the high-dose flu vaccine is right for you. It's designed for adults ages 65 and older who may have weaker immune systems.

\* Up to program reward limits. If you get a flu shot at a pharmacy, you must tell us so you can receive your reward. Log in at [myCigna.com](https://www.mycigna.com) and click View Incentives on the Wellness tab. Or call Customer Service at the phone number on your Cigna Healthcare ID card.

This column is intended only as general interest and does not in any way create a doctor-patient relationship. As with all information contained in this magazine, you should discuss any health concerns with your doctor or caregiver. If you have any immediate health care needs, contact your doctor immediately. The information in this column is not intended to serve as medical advice.



# Lost in Cyberspace?

Fill a virtual shopping cart with groceries and choose a delivery time. Pay bills online to avoid paying postage and late fees. Schedule a telehealth appointment with your doctor. Check their online portal to look at lab results from your last office visit.

These days, you can accomplish these things and more without ever leaving home. Nearly 75% of seniors age 65+ now use the internet, and more than 60% have smartphones. Still, many seniors struggle with — or even avoid — technology because they find it too confusing.

Whether you're technophobic or just worry about internet security, there are steps you can take to make your online experience safer and easier. If you're new to surfing the web, consider signing up for a computer class to boost your skills. Check with your local library, senior center, community college or church. Many offer free or low-cost basic classes.

On the right, we've listed ways to overcome two common concerns about going online.

**Concern: It can be hard to know which websites are reliable sources of information.**

**Solutions:** There are a few ways to spot an unreliable website:

- Type the website's name into a search engine. You'll quickly see any negative reviews.
- Look for odd spelling and grammar mistakes on the site.
- Scroll to the bottom of the website's home page where the contact information is usually listed. Legitimate sites will often display an email address, a phone number, a physical address and social media accounts. In other words, there will be multiple ways you can contact the site's owner.

**Concern: I'm worried about identity theft or falling victim to online scams.**

**Solutions:**

- Watch for red flags, like someone who wants to log into your computer remotely.
- Ask a computer-savvy friend or family member to help you install antivirus software.
- Most internet search engines offer preferences you can set to make web surfing safer.

Source: Pew Research Center



# How to Save on Prescriptions

## Care manager helps customer save hundreds

Say you're looking to buy a new car, but you only visit one dealership. You need a vehicle, so you don't question the steep price of the car you want — even though the same model may be available at another dealership for much less.

Sound absurd? Maybe, but depending on where you purchase your prescriptions, you could be making the same mistake. Like cars, medication prices can vary widely depending on where you buy them.

It's always a good idea to check other pharmacies for the best pricing. One Cigna Healthcare customer is now saving a bundle on her prescriptions by changing pharmacies, thanks to the efforts of care manager Angela Sanders.

### Tackling the cost problem

In her role as a care manager, Angela routinely reviews customers' medications to look for potential problem areas —

including cost. One of those customers, Renee\*, told Angela she was having trouble paying for her medications.

“Price is a huge determinant of whether a customer will actually take a medication,” Angela says. “And Renee was unable to afford some she really needed.”

During her review, Angela learned Renee wasn't using Express Scripts Pharmacy\*\* for home delivery of her medications. Knowing that prescriptions filled there sometimes cost less, Angela got to work. She set up a three-way phone call with Renee and an Express Scripts Pharmacy representative.

Renee was relieved to learn that by switching to Express Scripts Pharmacy to fill a 90-day supply of her most expensive drug, her cost went from \$225 to a little over \$5. That's a savings of more than \$800 per year! She also got lower prices on some of her other medications, reducing her total out-of-pocket cost even further.

### Bonus benefits

Angela did more than just save Renee money. She enabled her to take her medicine as her doctor intended. Not taking medications as prescribed is a common problem that can lead to worsening health problems, which can happen when people struggle to afford their prescriptions.

“Some customers have trouble getting to the pharmacy, too,” Angela says. So, she'll suggest home delivery as an option.

Angela Sanders, MSW, LCSW  
Cigna Healthcare care manager

Or, customers might be confused about their medications. In these cases, "I can explain things to them better on the phone than if they're at a pharmacy with 10 other people waiting in line behind them," she adds.

Some people may be hesitant at first to switch pharmacies. But change can bring unexpected benefits: Home delivery is easy, convenient and may even help you save money on your medications. Express Scripts Pharmacy also offers an autofill feature that means you won't unexpectedly run out.

To find out if you can save on your prescriptions, call Express Scripts Pharmacy at **1-877-860-0982 (TTY 711)**, Monday – Friday, 7 a.m. – 11 p.m. CT.

\* Customer's name was changed for privacy.

\*\* Other pharmacies are available in our network. Preferred pharmacies are not available in all plans. For a complete list, visit [CignaMedicare.com](http://CignaMedicare.com). Express Scripts may also contract with other Medicare Advantage plans. The Express Scripts Pharmacy is a trademark of Express Scripts Strategic Development, Inc.

# Walgreens

## Never miss your medication

Taking your medications exactly as prescribed is one of the best ways to effectively manage your chronic conditions. This includes your prescriptions as well as any vitamins, supplements and over-the-counter medications that you take regularly. After all, your medications only work if you take them as directed.

### Tips to stay on track:


1. Speak with your pharmacist to understand what you're taking and why. It's important to know about possible side effects and when you should take your medications.
2. Review your medications when visiting your doctor.
3. Sign up for auto refills\* of your medications.
4. Consider using home delivery for your prescriptions.
5. Use a pillbox to avoid missing doses.
6. Using a mobile app, like the Walgreens app, can simplify medication management. For tips on how to use the app, visit your local Walgreens store.

P.S. Don't forget your annual flu shot. Schedule yours today at [Walgreens.com/ScheduleVaccine](http://Walgreens.com/ScheduleVaccine).†

\* Auto refill is not available in all states or for all prescriptions. Your insurance plan may also affect eligibility. Ask your pharmacist for details.

† Vaccines subject to availability. State-, age- and health-related restrictions may apply.

Other pharmacies are available in our network.



### PUZZLE SOLUTION

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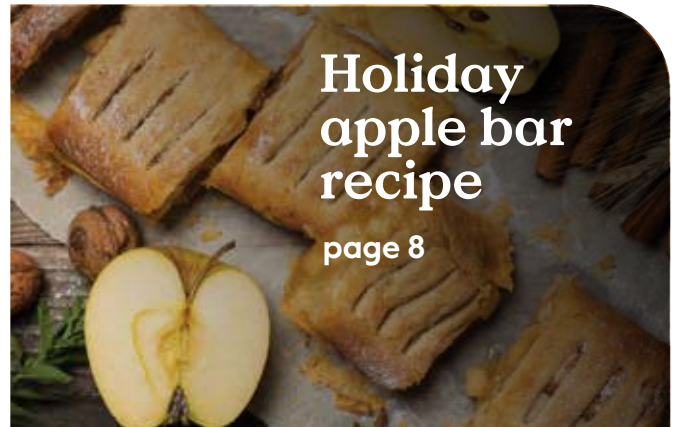
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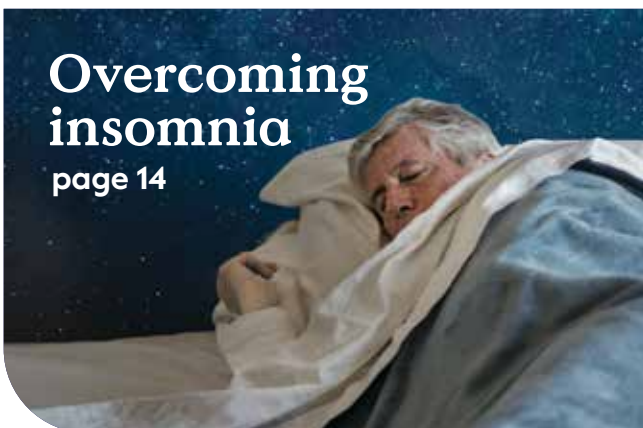
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