

More From Life[®]

The Surprising Science Behind Simple Steps

How walking helps
your health

page 6

Surviving Sneezing Season

Keep the sniffles at bay

page 16

Care Beyond Coverage

Care managers in action

page 14

Healthy Recipe

Spring vegetable sauté

page 9

Features

- 4 Spring Cleaning for Your Health**
A health care to-do list
- 6 The Surprising Science Behind Simple Steps**
How walking helps your health
- 8 8 Ways it Pays to Have a PCP**
Your partner in prevention
- 10 A Cure for Loneliness**
Ways to stay connected
- 11 Springtime Superfoods**
Seasonal produce that's loaded with nutrients
- 14 Care Beyond Coverage**
How care managers make a difference
- 16 Surviving Sneezing Season**
Keep the sniffles at bay
- 18 2025 Prescription Perks**

Columns

- 9 Healthy Recipe**
Spring vegetable sauté
- 12 Ask the Doc**
Dr. Grant Tarbox discusses chronic kidney disease
- 13 Find-a-Word Puzzle**

Don't miss out!

The *More From Life* summer 2025 issue will be available online and via email only (not mailed). If you don't already receive it by email, sign up to receive documents electronically at myCigna.com (see page 3). You can view the online version in July at Cigna.com/medicare/member-resources/medicare-customer-newsletters.

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Welcome To Spring

It's a new season and a new year for your Cigna Healthcare Medicare Advantage plan. If you've been with us for some time, you probably already know we offer tools and resources that make managing your health easier. Our goal is simple: to help you live your best life, every day.

Some of the extra benefits that might be included in your plan are described in the following pages. If you have questions about what your specific plan provides, check your plan's Evidence of Coverage. It's available on our website at [CignaMedicare.com/resources](https://www.cignamedicare.com/resources) (see page 5). You can also call Customer Service.

Have you ever wondered why we ask you to select a primary care provider (PCP)? There are lots of good reasons for this; see page 8 for a

few of them. We believe it benefits you when you receive personal guidance designed to improve your overall well-being. A PCP can help you manage your health proactively, which can improve your quality of life and help prevent emergencies and hospitalizations.

We encourage you take advantage of spring's warmer weather and spend time outside putting in the yard or taking a stroll. See page 6 for some surprising health benefits walking provides. And if you battle seasonal allergies that make it challenging to be outdoors, you'll find helpful tips on page 16.

Enjoy everything spring has to offer. And thank you for being our customer.

Get connected for your health

We want to keep you updated with important benefits and health-related information through emails and text messages. To receive these important messages, go to [myCigna.com](https://mycigna.com) and select Profile under your name at the top of the web page. Under **Communication Preferences**, choose your email and text message preferences. You can opt out of receiving texts at any time. Message and data rates may apply.

Make sure your contact information is current by visiting [myCigna.com](https://mycigna.com) (in your Profile), or by calling Customer Service.

Spring Cleaning for Your Health

Springtime's warmer weather can motivate us to improve our well-being. In addition to getting outside, being more active and cleaning out that messy garage, spring is also a great time to check some items off your health care to-do list.

✓ **Schedule a Yearly Health Check-up with your PCP.**

This important annual exam is a thorough check-up that gives you and your PCP a detailed picture of your overall health. It helps guide your PCP in recommending treatments and lifestyle changes to help prevent or manage chronic conditions. If you haven't already had this important exam this year, call your PCP's office to schedule it.

✓ **Get the preventive screenings your doctor recommends.**

During your Yearly Health Check-up, talk to your PCP about which preventive screenings you need based on your age and risk factors. Use your digital **Passport to Health** to track your preventive screenings. Go to [CignaMedicare.com/resources](https://www.cignamedicare.com/resources) to download your Passport.

✓ **Schedule a dental exam.**

A dental cleaning and exam can help prevent oral health problems. While the type of dental coverage you have depends on your plan, you'll get the most from your coverage when you visit a dentist in the Cigna Dental network. For more information about your plan's dental coverage, check your Evidence of Coverage or call Dental Customer Service at the phone number listed on the back of your Cigna Healthcare ID card.

✓ **Get a hearing check-up.**

Regular hearing exams can detect hearing changes and help prevent long-term issues. Most Cigna Healthcare Medicare Advantage plans provide coverage to help pay for routine hearing services, such as a hearing exam, hearing aids and a hearing aid fitting evaluation.

✓ **Look into an eye exam.**

Your plan may help pay for a routine eye exam as well as a diabetic retinal screening and a glaucoma test if you're at risk. And some plans include an eyewear allowance to help cover the cost of lenses and frames or contacts.

✓ **Try home delivery for your prescriptions.**

If your plan includes prescription drug coverage, you might save money on your medications by switching to Express Scripts Pharmacy by Evernorth® for home delivery.* To get started, call **1-877-860-0982 (TTY 711)**, 24 hours a day, 7 days a week.

* Other pharmacies are available in our network. Preferred pharmacies are not available in all plans. For a complete list, visit [CignaMedicare.com](https://www.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.



myCigna makes it easy

Visit [myCigna.com](https://mycigna.com) or download the myCigna app to:

- Find a network provider or pharmacy
- Look at claims and Explanations of Benefits
- Review your plan's coverage
- Manage your prescriptions or find a lower cost for a drug
- Find mental health resources
- View, share or print your Cigna Healthcare ID card

To download the app, go to the App Store (iPhone) or Google Play Store (Android device). Search for "myCigna" and follow the prompts.

Your Evidence of Coverage

To see the benefits included in your plan, check your plan's Evidence of Coverage (EOC). It also contains important information about:

- Your rights and responsibilities as a Cigna Healthcare customer
- Any potential network, service or benefit restrictions
- Pharmacy management procedures

To view or download your EOC, go to CignaMedicare.com/resources and select the Evidence of Coverage (EOC) link in the Additional Plan Resources section. To request a printed copy of your EOC, call Customer Service.

The Surprising Science Behind Simple Steps

If you enjoy walking, you're in good company. More than 145 million American adults already incorporate walking into their routines. It's one of the simplest forms of exercise, but it can have a profound effect on your body and mind. And that's backed by science. Check out these benefits of walking:



Promotes brain health

Walking stimulates the production of a protein that promotes brain health. Regular walking can help improve memory and slow cognitive decline.



Enhances mood and reduces stress

Walking boosts the release of endorphins and serotonin, the “feel-good” chemicals in your brain. This helps elevate mood and combat stress. It also reduces levels of the stress hormone cortisol, improving mental well-being and reducing anxiety.



Improves gut health

Moderate physical activity, including walking, can help with digestion, regulate bowel movements and relieve constipation.



Helps control blood sugar

Research shows even a 10-15 minute walk after meals can help lower blood sugar levels.



Reduces inflammation

Walking lowers levels of inflammatory markers and improves circulation. Regular movement also helps manage weight and reduce stress, both of which decrease chronic inflammation.



Boosts the immune system

Movement increases blood flow, which helps white blood cells move around your body to fight infection.



Protects joints

Walking lubricates joints and strengthens the muscles that support them. It can improve balance, which aids in fall prevention. And walking can help delay or prevent many age-related ailments, like arthritis.



Provides portable meditation

Walking can serve as a mental reset button. It's a form of portable meditation that can help you think clearly, reduce stress and help with emotional healing.

Ready to lace up your walking shoes?

Here's some general advice:

- **Let your doctor know you're planning to start walking**, especially if you haven't been active in a while.
- **Build in accountability.** Schedule walks with friends — or join a walking club — and you'll be more likely to follow through.
- **Find a safe and interesting route.** Walk in areas that are safe and free from heavy traffic. Parks, walking trails or even shopping malls are good options. If you walk at dusk or later, wear reflective clothing and carry a flashlight.
- **Set goals.** Experts advise getting at least 150 minutes of exercise a week. Your ultimate goal may be to walk for 30 to 60 minutes most days of the week. Keep in mind, it's okay to start small and set goals that gradually get you to the minutes experts recommend.
- **Count your steps.** Consider using your smartphone, a pedometer or a fitness app to track your steps. If your plan includes a Silver&Fit® fitness benefit, you can order a Fit at Home™ kit at silverandfit.com that includes a wearable fitness tracker.* To see if this benefit is included in your plan, check your plan's Evidence of Coverage (see page 5) or call Customer Service.

* The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit and Fit at Home are trademarks of ASH and used with permission herein. Kits are subject to change. Fitness center participation may vary by location and is subject to change. This information is not a complete description of benefits. Contact your health plan for more information.

Sources: Harvard Health; Prevention.com; National Institute on Aging

8 Ways It Pays to Have a PCP

You're the most important member of your health care team. But your primary care provider (PCP) runs a close second. Here are 8 reasons why it's important that you choose a PCP to lead the team:

1 Proactive preventive care

A PCP focuses on preventive care that goes beyond routine screenings and vaccinations. They can often identify early signs of health problems you may not recognize. This can help prevent health issues before they arise.

2 A trusting partnership

Over time, seeing the same PCP allows you to build a trusting, two-way relationship. You'll feel more comfortable discussing sensitive or personal health matters with them, and they'll have a chance to get to know you. That can lead to better communication, more personalized care and improved health outcomes.

3 A complete view of your health

A PCP considers more than just your physical health. They also look at mental, emotional and social factors that may impact your overall well-being.

4 Help navigating the health care system

A good PCP acts as a guide, helping you navigate a complex health care system. They provide referrals, coordinate with specialists and ensure you receive care without unnecessary delays.

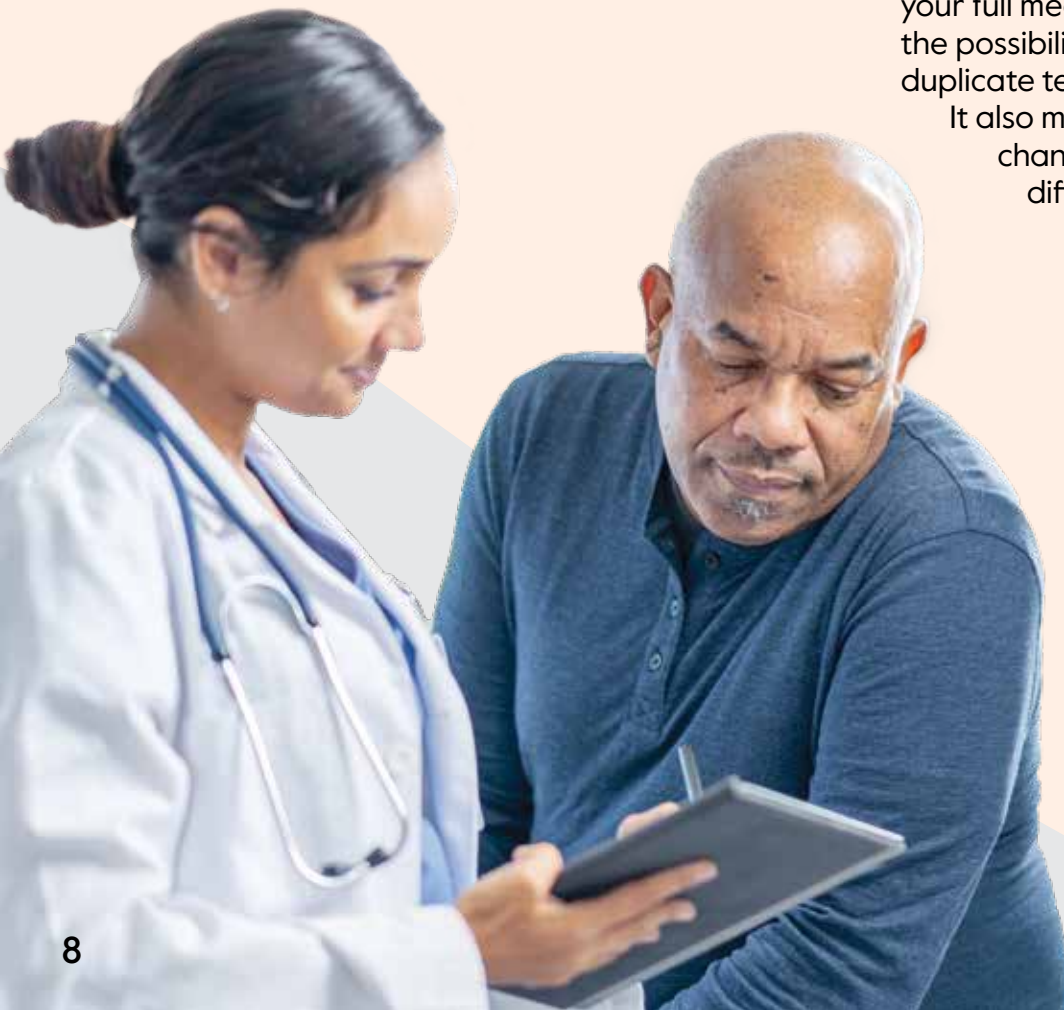
5 A comprehensive understanding of your health history

When you have a single PCP who knows your full medical history, it can reduce the possibility of conflicting treatments, duplicate tests or unnecessary procedures.

It also means they may notice subtle changes in your health that a different doctor might overlook.



Watch Cigna Healthcare Senior Medical Director Dr. Grant Tarbox discuss how to get the most from your Yearly Health Check-up with your PCP. Visit [CignaMedicare.com/resources](https://www.cignamedicare.com/resources) and scroll to the Media Resources section.



6 Lifestyle and wellness coaching

Many PCPs are knowledgeable about fitness, nutrition and other components of wellness. They can offer personalized advice to help you maintain a healthy lifestyle, which might be more specific and realistic than what you'd get from more general recommendations.

7 Cost-effective care

Regular check-ins with a PCP can help catch problems early. That can help you avoid expensive emergency room visits or the need for specialized care later.

8 An advocate for your health

A PCP who knows you well can serve as an advocate in situations when you need support. They can communicate with specialists, explain complex medical jargon to you and stand up for your preferences in a hospital setting.

Need to find a PCP? Use our online provider directory to search for network doctors near you at myCigna.com. Or go to CignaMedicare.com/resources and select "Find a Doctor." If you need help or would like a printed copy of the provider directory, call Customer Service.



Spring Vegetable Sauté

Bursting with delicious spring flavors, this delicious sauté is perfect with a side of roasted chicken, fish or tofu.

Ingredients

- 1 teaspoon olive oil
- ½ cup sweet onion (sliced)
- 1 garlic clove (finely chopped)
- 3 new potatoes (quartered)
- ¾ cup carrot (sliced)
- ¾ cup asparagus pieces
- ¾ cup sugar snap peas or green beans
- ½ cup radishes (quartered)
- ¼ teaspoon salt
- ¼ teaspoon black pepper
- ½ teaspoon dill (dried)

Directions

Heat the oil in a skillet. Cook the onion for 2 minutes, then add the garlic and cook another minute. Stir in the potatoes and carrots. Cover, turn the heat to low and cook until almost tender, about 4 minutes. If the vegetables start to brown, add a tablespoon or two of water.

Now add the asparagus, peas, radishes, salt, pepper and dill. Cook, stirring often, until just tender — about 4 minutes more. Serve immediately.

Makes 4 servings

Per serving: 138 calories; 1g total fat; 0g saturated fats; 0mg cholesterol; 177mg sodium; 29g carbohydrates; 5g dietary fiber; 4g protein

Recipe is from the U.S. Department of Agriculture's MyPlate.gov website

A Cure for Loneliness



"I never thought I'd feel lonely in my own home. But after I lost my husband, the hours seemed longer and I felt very isolated. I decided to try something new. I signed up for a local gardening club, even though I didn't know the first thing about plants.

What I discovered wasn't just how to grow flowers — it was how to reconnect with people. In just a few weeks, my world got a little brighter, filled with new conversations, shared laughter and a sense of belonging. I realized it's never too late to find community again." — Edith R.*

Life changes can affect your social life and personal connections. If you've lost a spouse, you may find your home quieter than usual. If you've lost friends, you may miss the activities you used to share. Health or mobility issues can also make it harder to socialize or even get out.

If you're feeling lonely and isolated, look for ways to connect with others. When you do, it can have a positive effect on both your mental and physical health. Here are some suggestions:

- **Tap into your interests**

Did you always want to paint? Sing in a choir? Be part of a book club? Many communities have recreation or cultural centers that offer classes or groups. It's a great way to meet like-minded people.

- **Invite others into your routine**

Do you walk every day? Ask a friend or neighbor to come along. You'll both be healthier and enjoy the activity even more. Love to garden? Offer to teach others the joys of digging in the dirt.

- **Make a furry friend**

Dogs and cats make loving companions and can help you feel less alone. They also encourage regular activity, such as walks or trips to the dog park. You're likely to meet fellow animal lovers on these outings. If pet ownership isn't possible, offer to walk a neighbor's dog or volunteer at a shelter.

- **Find extra help**

Cigna Healthcare offers support for customers with concerns like loneliness, depression or anxiety. To learn how we can help, call **1-866-780-8546 (TTY 711)** 24 hours a day, seven days a week. All calls are private and confidential.

* Fictional story for illustrative purposes

Your Voice, Your Health

When you take a few minutes to complete a survey about your health plan, you help build a better health care experience for yourself and others. Your insights can make a real difference and ensure the care you receive is tailored to what truly matters.

Here are three surveys that may allow you to provide this feedback:

CAHPS: In March, the Centers for Medicare & Medicaid Services (CMS) may ask you to participate in a survey about your Cigna Healthcare plan. Called the Consumer Assessment of Healthcare Providers & Systems (CAHPS),* the survey asks about topics like getting needed care quickly and the quality of our customer service.

* CMS randomly selects survey participants.

HOS: In July, CMS may ask you to complete the Health Outcomes Survey (HOS).* HOS focuses on how your plan helps maintain or improve your physical and mental health over time. It also addresses whether your health care provider discusses important topics with you, such as staying physically active, fall risk and bladder control.

Customer Service: If you call Cigna Medicare Customer Service, a recording may ask you to stay on the line at the end of the call to participate in a brief survey. This survey is confidential.

We encourage you to complete these surveys if asked.



Springtime Superfoods

One of the highlights of spring is the abundance of fresh produce. If you're looking to stock up, be sure to seek out two superfoods of the produce world: berries and leafy greens. These nutritional powerhouses are packed with essential vitamins and antioxidants and offer many health benefits.



Berries

Blueberries, strawberries, raspberries and blackberries

They provide vitamin C, fiber and antioxidants, and can help:

- Boost your body's immune system
- Reduce the risk of memory loss
- Regulate your blood sugar
- Keep your skin healthy

Mix berries into yogurt, oatmeal or smoothies. Add them to salads. Or simply eat them as a healthy snack that also satisfies your sweet tooth.



Leafy greens

Spinach, kale, Swiss chard and arugula

They're loaded with iron, calcium, vitamin A, vitamin C and fiber. They help:

- Support strong bones
- Improve digestion
- Boost eye health

Add these greens to salads and sandwiches. Blend them into a green smoothie with berries and yogurt. Or sauté with garlic and olive oil as a healthy side dish.

Sources: Harvard Health; American Heart Association



Dr. Grant Tarbox

National Senior Medical Director over Medical Operations

More than 35 million U.S. adults have chronic kidney disease (CKD), but nine out of ten don't know it. That's because it often develops slowly with few symptoms. CKD is a serious condition. But with regular testing, early detection and lifestyle changes, its progression can be slowed. Cigna Healthcare Senior Medical Director Grant Tarbox outlines the basics below.

What is chronic kidney disease (CKD)?

Your kidneys remove waste and extra water from your blood through urination. If your kidneys aren't working as they should, this waste builds up in your blood and causes CKD. This can lead to kidney failure if not properly managed. CKD also increases the risk of other problems, like heart disease and stroke.

Who's at risk for CKD?

Anyone can develop CKD, but some people are at higher risk than others. Common risk factors include:

- Being overweight
- Being age 60 and older
- Family history of kidney disease
- Past kidney problems
- Taking medicines that can harm the kidneys
- Having diabetes
- Having high blood pressure
- Smoking

If you have one or more of these risk factors, talk to your doctor about getting screened for CKD.

What steps can I take now to prevent CKD?

Lifestyle changes go a long way toward preventing CKD. Try to:

- Avoid processed foods and limit your sodium (salt) intake
- Limit alcohol
- Stop smoking
- Be active every day
- Work with your doctor to control diabetes and high blood pressure
- Manage your cholesterol
- Talk to your doctor about your medications so you avoid those that might harm your kidneys

Want to get more active? Take advantage of the Silver&Fit® Healthy Aging and Exercise program (see page 7), a benefit included in many of our plans. Learn more about Silver&Fit fitness center locations, workout kits and other program perks at silverandfit.com.

For more tips on how to prevent CKD, visit CDC.gov/kidney-disease/prevention/index.html.

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.

Spring into Action

Spring is here, bringing sunshine and fresh air — perfect for outdoor adventures! Dive into this word search to discover some of the best ways to enjoy the season.

- | | | | |
|------------------|------------------|-------------------|------------|
| Archery | Frisbee | Paddleboarding | Stargazing |
| Barbecuing | Fruit picking | Photography | Tai chi |
| Baseball | Gardening | Picnicking | Tennis |
| Beachcombing | Golfing | Rock climbing | Walking |
| Beach volleyball | Hiking | Rollerblading | Yoga |
| Biking | Horseback riding | Running | Ziplining |
| Birdwatching | Kayaking | Scavenger hunting | |
| Camping | Kite flying | Soccer | |
| Canoeing | Meditation | | |
| Cleaning | Nature drawing | | |
| Fishing | | | |
| Flower picking | | | |



Puzzled? The solution is on page 18.

Care Beyond Coverage: Care Managers in Action

Imagine you're on a road trip. You have a destination in mind, but the route is unfamiliar. Suddenly, your GPS goes on the fritz, and you don't have a map. Road signs are few and far between. You start to worry whether you'll find your way. Now imagine you have a trusty guide — someone who has the map and knows all the shortcuts.

In a similar way, Cigna Healthcare's team of 300+ care managers is here to help customers who need assistance managing their health. They're the ultimate guides, finding the smoothest routes through a health system that can be confusing — and making sure no one gets lost along the way. They can help with everything from nutrition support to transplant services.

Two of those care managers, Kaitlyn Mitchell and Donna Fountain, shared some customer experiences that highlight the services care managers can provide.

Navigating a complicated system

No matter how savvy you are, finding your way through the health care system and getting what you need can be challenging.

Donna's customer, Lydia,* had multiple needs, including transportation to and from medical appointments, a wheelchair and special medical equipment. Lydia tried to manage everything herself but was quickly overwhelmed. So, Donna stepped in and made arrangements to meet Lydia's needs. This included new oxygen

equipment, potentially helping Lydia avoid hospital visits.

"The system can be overwhelming, even for us who do this every day," Donna says. "To get hold of a doctor for a written order, have it sent to the medical supply company to get it fulfilled and then make sure they have all the patient's information so it's delivered where it needs to go ... you can only imagine how complicated this could be for the customer."

Coordinating care between providers

If you have multiple medical conditions or a very serious medical condition, you may see multiple providers. That can require lots of legwork to ensure care is coordinated between specialists and primary care doctors. Kaitlyn works with Sean,* a customer who needed a kidney transplant.

"We coordinate care with all those providers," Kaitlyn says. "Things don't fall through the cracks, because you have someone who's looking out for you as a whole and not just in one specific area."



When you bring up certain things you need help with, your care manager can ensure you're aware of extra benefits that might come with your plan — such as a fitness program that's available at no additional cost through our vendor partners.

— Kaitlyn Mitchell
Cigna Healthcare Care Manager





The system can be overwhelming even for us, who do this every day... you can only imagine how complicated this could be for the customer.

— Donna Fountain
Cigna Healthcare Care Manager



Providing emotional support during tough times

Care managers can also provide encouragement when you need it most. In the years following Sean's successful kidney transplant, he experienced complications that ultimately led to a second transplant. Throughout this new challenge, Kaitlyn played a key role in keeping Sean's spirits up. Today she attributes his successful recovery in part to his optimism.

"He's such a positive go-getter," she says. "And I think he's a great example for other people — even for me."

Donna worked with another transplant patient who was determined not to waste his opportunity. She also credits his recovery to his outlook.

"He took the gift of a second chance at living a normal life so seriously," she says. "He did everything by the book — his medications, diet, exercise and physical therapy. He followed instructions to the letter and came out of it with flying colors. He had a great attitude and a grateful heart, and is now doing well."

Help beyond the basics

Cigna Healthcare offers many extra health programs and services. For example, some plans provide transportation to and from medical appointments and meal benefits after a hospital stay. Care managers can let you know which extras are available to you.

"When you bring up certain things you need help with, your care manager can ensure you're aware of extra benefits that might come with your plan — such as a fitness program that's available at no additional cost through our vendor partners," Kaitlyn says.

The bottom line

The Cigna Healthcare Care Management program provides assistance to customers who find it difficult to coordinate health care needs on their own or need help managing a chronic condition. Programs include:

- **Complex care management**, for customers with more than one chronic condition
- **Disease management**, for customers with specific chronic conditions involving diabetes, congestive heart failure, oncology or transplants**

You'll also have access to **social workers** who can assist with your day-to-day needs and **dietitians** to help you make healthier food choices. And **pharmacists** are available to make recommendations for managing your medications.

To see if you're eligible for care management or to enroll in the program, go to [Cigna.com/medicare/medicare-advantage/case-management](https://www.cigna.com/medicare/medicare-advantage/case-management). Or call **1-866-382-0518 (TTY 711)**, Monday – Friday, 8 a.m. – 5 p.m. Central Time.

* Name changed for privacy

** Not available in all markets, and conditions supported may vary between markets.

Surviving Sneezing Season

It's that time of year again. If you suffer from seasonal allergies, you already know that springtime's balmy breezes bring plenty of pollen. But there are things you can do to keep the sniffles at bay. Here's the scoop on seasonal allergies and how to control them.



What are seasonal allergies?

Seasonal allergies, also known as hay fever or allergic rhinitis, are caused by the immune system's response to airborne allergens like pollen, mold or dust mites.

Pollen is the most common allergy trigger. It's released by trees, grasses and weeds during different seasons. Pollen grains are extremely lightweight and can travel up to 600 miles. That means pollen from distant forests can still reach you, even if you live where there's not much greenery.

These are the most common allergens by season:

- **Spring:** Pollen from trees and flowers
- **Summer:** Pollen from grasses
- **Fall:** Weeds, especially ragweed
- **Winter:** Indoor allergens like dust mites and pet dander

How to help control seasonal allergies

Your best bet is to limit exposure to allergens by:

- Keeping windows closed during peak pollen times (morning hours or windy days)
- Cleaning air conditioning ducts and filters
- Monitoring pollen counts and air quality on apps or websites, like [pollen.com](https://www.pollen.com) or [airnow.gov](https://www.airnow.gov)
- Wearing a mask outdoors if the pollen count is high and you're prone to allergies

Often, allergies lessen with age. That's because your immune system produces less of the antibody responsible for allergic reactions, which can reduce your symptoms. But if you're still bothered by them, talk to your doctor about steps you can take to control them, which may include:

- **Over-the-counter (OTC) medications** such as cetirizine (Zyrtec®) and loratadine (Claritin®) that can help reduce symptoms like sneezing, itching and runny nose
- **Nasal corticosteroids** that reduce inflammation in nasal passages and relieve congestion
- **Decongestants** to clear nasal congestion (should be used cautiously due to potential side effects)
- **Nasal saline rinses** to help flush out allergens and relieve nasal symptoms
- **Allergy shots (immunotherapy)**, which are used in severe cases to desensitize the immune system

If your doctor recommends an OTC medication, your plan may include an allowance you can use to pay for it. Check your plan's Evidence of Coverage for details.

Sources: Harvard Health; Mayo Clinic; U.S. Environmental Protection Agency; American Academy of Allergy, Asthma & Immunology

Have you ever heard of...?

- **Temperature allergies?** Some people get itchy, red rashes in the heat. Others break out in hives when a chilly wind hits their skin.
- **Water allergy?** For people diagnosed with aquagenic urticaria, a shower can cause intense itching or even anaphylactic shock.
- **Touch allergy?** People who have this may experience red, raised patches that appear when the skin reacts to scratching or rubbing as an allergen.

2025 Prescription Perks

If your plan includes coverage for prescription drugs, there are a few updates in 2025 you should know about. These changes might reduce your prescription costs. They include:

100-day supplies for Tier 1 and Tier 2 drugs

Many Cigna Healthcare plans now allow 100-day supplies for Tier 1 and Tier 2 drugs at the same price as a 90-day supply. Check your plan's Evidence of Coverage at [CignaMedicare.com/resources](https://www.cignamedicare.com/resources) to see if a 100-day supply for these drugs is available. If it is, be sure to mention it to your doctor so they're aware when they write your prescriptions.

No more donut hole

Your 2025 Part D drug coverage no longer includes a coverage gap, or "donut hole," which

previously led to higher out-of-pocket costs after a certain spending threshold was reached. **You'll now have a \$2,000 annual limit on what you'll pay out of pocket for covered Part D prescription drugs.** Once you hit this \$2,000 limit, you won't have to pay additional costs for covered Part D medications for the rest of the year.

Insulin reminder

If you use insulin to treat diabetes, your plan already covers it with a copay of no more than \$35 for a one-month supply, regardless of whether you've met your deductible.



Walgreens

Get Healthy Today

Have you heard? You can now use your **Cigna Healthy Today card** to shop online at Walgreens. Over-the-counter (OTC) allowance amounts that have been added to your card can be used to purchase eligible OTC medications and other health and wellness products. To get started, visit [Walgreens.com/MAOTC](https://www.walgreens.com/MAOTC).

Other pharmacies are available in our network.

Puzzle solution from page 13

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

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U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, DC 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>





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Health and wellness or
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What's Inside:

The Surprising Science Behind Simple Steps
page 6



8 Ways It Pays to Have a PCP
page 8



Surviving Sneezing Season
page 16



A Cure for Loneliness
page 10

