

HEALTHSTYLES

INDEPENDENTHEALTH.COM

2022

*Eating
Healthier*

is easier than
you think

Independent Health
Foundation celebrates
30th anniversary

How to prepare for
your annual exam

Get the most out
of your health plan

See page 3.

Independent
Health

INSIDE THIS ISSUE

HEALTHSTYLES

The Wellness Magazine for
Independent Health Members

Thank you for choosing Independent Health. Today is a great day to review your healthy habits and self-care practices, such as dental care (see **page 9**) and good sleep posture (see **page 23**). Also, are you drinking enough water? Find out on **page 14**. Don't wait until tomorrow to renew your commitment to a healthy heart (see **page 20**) as well.

This issue is chock full of reminders about member benefits and tools you have available to help you be your healthiest self (see **pages 4-5**). Remember to regularly review your medications, such as antidepressants (see **page 17**). If you need extra support to help guide you on your health journey, our dedicated team of case managers are available to assist you (see **page 16**).

Now, take a much-needed break and relieve some stress by trying our latest word search puzzle on **page 13**. Enjoy!

Receive our online newsletter, *HEALTHStyles Monthly*, by registering for your own member account at **independenthealth.com**.

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KEITH PAGE
Editor



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You can protect your health with \$0 preventive care services

Regular preventive health services can help detect serious medical conditions early and lead to early treatment, which can increase survival rates, improve quality of life and lower long-term health care costs.

Independent Health has always believed in the importance of preventive care, which is why we offer members more than 60 free preventive care services and screenings* with no cost share when performed by an in-network/participating health care provider.

The preventive services covered with \$0 include:

- Annual routine checkup*
- Cholesterol screening
- Colonoscopy screening
- Diabetes screening
- High blood pressure screening
- Mammography screening
- Pap test collection and preparation
- Vaccinations
- Well-child visit*
- Well-woman visit*

These services are even excluded from deductibles—so those enrolled in a deductible plan can take advantage of these services right from the start.

Remember to Know Your ZeroSM, so you're aware of all the \$0 preventive services offered to help keep you healthy. We encourage you to talk with your primary care doctor to make sure you are up-to-date on your preventive care. Your doctor will determine which screenings you need based on age, genetics and previous test results.

You can view the complete list of preventive services that are covered in full at **independenthealth.com/preventive**.

**A well visit or preventive service can sometimes turn into a "sick visit," in which you will be responsible for paying an office visit copay or, if enrolled in a deductible plan, all charges until your deductible level is met. There may be other services performed in conjunction with the above preventive care services, which are subject to any applicable liability as described in your contract. Does not include procedures, injections, diagnostic services, laboratory and X-ray services, or any other services not billed as an Evaluations and Management (E&M) code.*



BENEFIT SPOTLIGHT

Get the most out of your health plan

At Independent Health, we want to make sure you are utilizing your health plan to the fullest by using all the tools, resources and benefits available to you. There are two simple things you can do to get started on the right path:

1 Register for your member account

By registering for your own secure member account, you get everything you need in one convenient place. You can review all of your benefits, check on recent claims, track your plan deductible and out-of-pocket maximum (if applicable), view your member ID card, access your member contract and more. Plus, you can use our Health Dashboard tool, which tracks personal health recommendations for each member of your family, including annual checkups, flu shots and preventive screenings.

Enrolling for your own secure member account is quick and easy. You can do it either through our free MyIH mobile app at independenthealth.com/myih (see page 4) or online at

independenthealth.com/register. Just make sure you have your Independent Health member ID card handy.

2 Make sure you have a PCP

It's important for you to choose a primary care physician (PCP) to serve as the central source for information and guidance on all matters of your health and well-being. A PCP provides:

- Better coordination of your care, which eliminates unnecessary visits and their associated costs
- Improved communication between you and any specialists you might need to see
- High-quality care focused on improving your long-term health, such as making sure you're up-to-date on preventive care

Unless you need emergent care, always try to call your PCP first to get advice. Also, make sure you schedule an annual physical exam with your PCP every year (see page 8).



▶ **If you don't have a PCP, visit independenthealth.com/findadoctor to search for nearby physicians and other providers in our network. It's important that you add your PCP's name, address and phone number to your online account.**

We're helping you stay informed

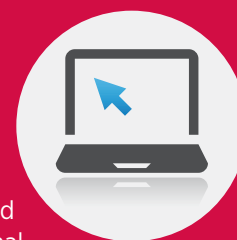
As part of our ongoing efforts to be more environmentally friendly by "going green," Independent Health will now publish only one issue of our *HealthStyles* printed publication each year, beginning with this issue.

In addition to our printed *HealthStyles* newsletter, there are a variety of ways we're keeping our members informed throughout the year. For example:

- Our *HEALTHStyles Monthly* electronic newsletter is emailed every month to all commercial plan members who have created an online member account at independenthealth.com/register. It includes articles about your benefits, community events and programs, general health and wellness information, and Healthy Options recipes.
- Since 2018, Independent Health's "A Healthy Vision" blog has been available on our website. Most of the content that is posted on the blog is written by experts from Independent Health and cover a wide range of topics, from monthly wellness tips to articles about the ever-changing health care landscape. You can bookmark the page at healthyvisionblog.com.

- For the latest information about COVID-19, we encourage you to visit independenthealth.com/coronavirus. From testing and vaccine updates to educational videos and wellness resources, we've got you covered.
- Our virtual Health Hub offers a variety of online classes, videos and podcasts to provide you with the knowledge to live a healthy life. Simply go to independenthealth.com/healthhub.
- We provide a comprehensive online library of health and wellness-related articles, infographics and videos at independenthealth.com/healthwise. Topics include asthma, blood pressure management, diabetes, eating healthy, exercise, medications and vaccinations.

CONNECT WITH US! Don't forget to follow Independent Health on Facebook and Twitter, too.



Tools and support available right at your fingertips

With Independent Health, our members can use today's smartphone technology to stay on track with their health and wellness while on the go. We currently offer a variety of digital health management tools and smartphone apps that can be accessed from anywhere at any time by Android and iPhone users.

Brook—Your Personal Health Companion

Brook is a free app that helps you get and stay healthy. Whether you are trying to eat better or are managing a condition like diabetes or high blood pressure, Brook gives you the personalized support and encouragement you need to find your healthy zone:

- Chat with health experts any day of the year, no appointment necessary.
- Get support for your blood sugar, blood pressure, weight and more.
- Discover what works best for you so that you can reach your health goals.
- Find ways to fit activity into your daily life and track your progress.
- Work with dietitians to eat right and find the best meal plan for you.
- Get reminders for healthy habits like taking your medications or checking your blood sugar.

Foodsmart™

Foodsmart is a free digital nutrition platform that helps our members select, purchase and prepare healthy foods. Through this app, you can find recipes and meals personalized to your dietary preferences or restrictions, medical needs and tastes.

Foodsmart also provides a comprehensive database of nutritional information and tools, including the ability to build meal calendars and shopping lists, access deals at local grocery stores and order home delivery on groceries (where available).

Plus, there's a telenutrition service available through Foodsmart that can help you determine what's right for you and your family's dietary needs. Get the nutritional guidance you need through user-friendly video chat or phone visits with a registered dietitian—at \$0 cost to you!

FitWorks®

FitWorks is our free, easy-to-use wellness tool that provides you with extra motivation and meaningful activities to help you start living a healthier lifestyle. By creating a FitWorks account, you can participate in various health and wellness challenges and connect with others by sharing and discussing workout ideas, healthy recipes, your personal victories and more.

Teladoc®

As a way to help make health care as accessible as possible, we offer a telemedicine benefit through Teladoc® that allows you to talk with a doctor anytime, anywhere by mobile app 24 hours a day, 7 days a week for a low copay (see page 8).



MyIH App

Take the RedShirt® Treatment with you with Independent Health's free MyIH mobile app. You can use MyIH to review your benefits and claims, track your deductible (if applicable to your plan), access your ID card and chat with a live Independent Health RedShirt.

Brook, Foodsmart, FitWorks and Teladoc can all be accessed through your smartphone by downloading our MyIH app at independenthealth.com/myih.

Share your opinion with us!

Independent Health takes pride in serving our community and values your feedback. That's why we created Insights—an online community that encourages you to provide open and honest feedback on a variety of topics related to Independent Health and the health care industry.

By joining Insights at independenthealth.com/insights, you will be able to interact with us on a more direct and

personal level. On average, you can expect to receive 2 to 4 surveys per month. Surveys will usually take no longer than 5 minutes to complete. Your responses will only be used for statistical purposes and will not be shared.

With your help, we can continue to work to meet the needs and interests of Western New Yorkers and provide a better overall health care experience.

Brook+ is helping our members make healthy lifestyle changes

As a way to help our members improve their overall health, achieve a healthy weight and reduce their risk for type 2 diabetes, Independent Health offers Brook+. This yearlong digital program is available to you as a covered benefit with a \$0 member cost share.

Prediabetes currently affects 1 in 3 American adults, but most people don't even know they have it. Without action, prediabetes increases the risk for type 2 diabetes, heart disease and stroke. As a CDC-recognized diabetes prevention program, Brook+ can help reduce the risk of developing type 2 diabetes by up to 58%.

How Brook+ works

Through digital delivery and on-demand content, Brook+ provides eligible participants with the tools and personal health coaching they need to help them make realistic and sustainable lifestyle changes, such as losing 5% of their body weight and increasing their activity level to 150 minutes per week.

Users can engage with Brook+ anytime from anywhere using a smartphone, tablet or computer. No



classrooms or clinic visits are necessary. Instead, it can all be done from the comfort and convenience of one's home.

What you'll get with Brook+:

- **Health Coaching**—One-on-one guidance from a personal Health Coach who helps customize the program to fit your needs.
- **Extra support**—Access to group support for encouragement, sharing ideas and celebrating success.
- **Tracking tools**—Receive a digital scale and Fitbit* at no extra cost to track your progress in the program and beyond.

Impressive results!

Since Brook+ was introduced a year ago, more than 7,500 of your friends and neighbors in Western New York have joined the program. In addition to losing weight, many of them have increased their energy and improved their blood work, too. Jonathan Lawrence of Kenmore is among the participants who have experienced a significant improvement in their health thanks to the program.

"Brook+ has given me the motivation to eat better and get more active," said Lawrence. "I've lost more than 40 pounds since I joined the program. My heart rate is better and I'm not having the shortness of breath walking upstairs like I used to. My doctor has even cut my blood pressure medication in half."

To hear more about Jonathan's story and to see if you meet the eligibility requirements for Brook+, visit the program's website at www.brook.health/plus-dpp.

**Digital scale mailed upon program sign-up. Fitbit voucher sent after 4 weeks of program participation.*



Compare, shop and save on your prescriptions

Did you know that the price of medications can vary by pharmacy? By using our "Compare Rx Costs" tool, you can review the cost of your medications at the different pharmacies in your neighborhood to see if you can save some money on them. This tool is easily accessible right from your Independent Health online member account.

Here's how it works:

1. Sign into your online account at independenthealth.com/login. If you have yet to create your account, you can do so by visiting independenthealth.com/register.
2. Click on the "Compare Costs" panel that's featured on your account's main page. Then click on "Compare Rx Costs."
3. Type the name of the prescription drug in the search bar.
4. You will then be able to review what the drug is used for, alternative options, compare real-time costs and see nearby pharmacy information of where to get it—all with pricing and covered options specific to your health plan.

DRUG FORMULARY REMINDER. You can learn what medications are covered under your plan by accessing your drug formulary through your online account.

Independent Health is excited to partner with a variety of local organizations to help Western New York get healthy and have fun at the same time. Here are just some of the ways we're working to make our community healthier.

Independent Health and Buffalo Bills Health & Wellness Challenge

Independent Health and the Buffalo Bills are once again teaming to offer the 15th Health & Wellness Challenge, a six-week initiative that encourages people to adopt healthy habits. By meeting daily goals and completing extra challenges, participants will earn points for a chance to win a variety of prizes, as well as an exciting grand prize. To register for this spring's Challenge, visit buffalobills.com/thechallenge.

HEALTH & WELLNESS CHALLENGE



Food Truck Tuesdays at Larkin Square

For the past decade, Independent Health has sponsored many events at Larkin Square. This includes Food Truck Tuesdays, which will kick off its 2022 season on June 7. Through the Independent Health Foundation's Healthy Options® program, every participating food truck will continue to offer at least one item that's considered to be lower in fat, saturated fat, cholesterol and sodium.

Reddy Bikeshare

In partnership with Shared Mobility, Inc., Independent Health has brought the popular Reddy Bikeshare program back to the streets of Buffalo and Niagara Falls. Approximately 400 GPS-enabled Reddy bikes are currently available for short-term rent at 90 conveniently located stations. In addition, Independent Health members are eligible for a discounted annual membership.



Outer Harbor Buffalo

As the official health and wellness partner of Outer Harbor Buffalo, Independent Health invites you to enjoy some fresh air along the waterfront on the 3-mile Independent Health Wellness Trail. Visit Wilkeson Pointe to rent bikes and kayaks at a discounted rate or take part in a free outdoor fitness class. You can also take a spin on the pump track and skills loop at Lakeside Bike Park.



Fitness in the Parks

Independent Health and the YMCA will once again offer Fitness in the Parks this summer. YMCA-certified instructors will oversee hundreds of free outdoor fitness classes—including Pilates, Yoga and Zumba®—at various parks throughout Western New York. Classes will begin on June 1. View the full schedule at independenthealth.com/fitpark.

Tift Nature Reserve Wellness Walks

Enjoy the sights and sounds of nature while getting your steps in by joining us for "Wellness Walks presented by Independent Health" every Thursday morning at Tift Nature Preserve. All ages are encouraged to attend these free casual walks, which are guided by a knowledgeable volunteer. Please call **(716) 825-6397** to confirm that the walk will take place.



An overview of all community programs and events that Independent Health offers and supports can be found at independenthealth.com/events.

Independent Health Foundation celebrating 30 years of making a difference in WNY

This year marks the 30th anniversary of the Independent Health Foundation. Since its launch on September 30, 1992, the Foundation has provided Western New Yorkers with the services, tools, resources and education they need to improve their quality of life. After all, a healthy community benefits everyone who lives in it.

By partnering with countless community centers, schools, parks, businesses and organizations, the Foundation offers a variety of free or low-cost programs and events that reach more than 225,000 individuals in Western New York each year. The Foundation's signature programs and events include:

- **First Night Buffalo**—Western New York's largest drug- and alcohol-free New Year's Eve celebration offers family-friendly activities, including magicians, jugglers, face painting, wild animals, costumed characters and more.
- **Kids Run**—This free event encourages families to exercise and stay active together through a 1.8-mile walk/run that is perfect for all ages, as well as a mini-dash for children ages 2-5 and a diaper derby for infants. The 2022 Kids Run will be held Saturday, June 4, at Delaware Park. You can learn more at kidsrunbuffalo.com.
- **Healthy Options Buffalo**—For the past 18 years, the Healthy Options program has been helping people make informed decisions when eating at home and dining out. As part of the program, the Foundation collaborates with local restaurants, food trucks and festivals to provide healthy food choices to the public, while also

delivering meal kits to 400 families every year. In addition, healthy recipes, cooking videos, dining tips and other helpful resources are available at healthyoptionsbuffalo.com.

- **Fitness for Kids Challenge**—This elementary school-based program is designed to combat the rising rates of childhood obesity by challenging youngsters to increase their physical activity and make good nutrition choices. The top participating schools and classrooms win grants to purchase fitness equipment or enhance health and wellness programming for their schools.
- **Good for the Neighborhood**—Throughout the year, Good for the Neighborhood brings free health screenings, farmers markets, nutrition classes, fitness programs and more to area neighborhoods where access to health care is limited.
- **Soccer for Success**—Created by the U.S. Soccer Foundation, Soccer for Success uses soccer, along with nutrition education, as a way to engage kids in their health and reduce childhood obesity. Now in its 10th season, the program guides youth away from negative influences by providing them with safe places to play during after-school hours and having them work with dedicated coaches and mentors.
- **Growing Up Strong**—As the Foundation's newest program, Growing Up Strong connects families, health care providers and social services to close gaps in care and ensure all children have an opportunity to start off on the right path to a healthy future.



You can keep up with all the latest Independent Health Foundation program and event information at independenthealthfoundation.org and [facebook.com/IndependentHealthFoundation](https://www.facebook.com/IndependentHealthFoundation). All of the Foundation's efforts are possible thanks to the generous support of Ferguson Electric, Infnit Technology Solutions, Magellan Cares Foundation and Vein Treatment Center.



How to prepare for your annual exam

Cars need regular oil changes. Bridges need regular safety inspections. And your body needs routine checkups. Just think of it as maintenance—the price of keeping your body running smoothly.

Only in this case, that price is very, very low. As in \$0. That's because Independent Health offers a free annual routine checkup to all members.

Before you go to the doctor

To get the most out of your annual visit, make sure you prepare ahead of time. It may help you to bring written notes so you don't forget anything. Start with these specifics:

- Existing medical conditions you have and any changes since your last visit
- Your family health history
- A list of the prescription and over-the-counter medicines you take, including vitamins and supplements. Be sure to include how often you take the medications.

These details will help your doctor better understand your needs.

What to expect at your visit

The annual routine checkup is a chance for you and your doctor to devise a strategy to keep you healthy.



During this visit, your doctor will likely record some measurements and perform some routine tests. They may check your blood pressure, vision, weight and height.

Your doctor may also screen you for some common conditions and give you information about preventive care. These recommendations may include medical treatment, lifestyle changes or new prescriptions.

What to do during your visit

You can be proactive during these checkups. Refer to the notes you've brought with you and be an active

participant in your health care strategy. You may choose to ask your doctor about:

- Screenings and immunizations you need
- Your medications
- Lifestyle changes you can make
- Physical activity and nutrition recommendations
- Smoking-cessation assistance (if you smoke)

Personalize your list of questions and use your \$0 annual routine checkup to give your body the maintenance it needs.

Contact a doctor anytime with our telemedicine benefit

When you can't reach your primary care physician, Independent Health provides you with a telemedicine benefit provided through Teladoc®, which has a \$0 copay or a low copayment according to your plan benefits*.

Teladoc can put you in touch with a doctor, 24 hours a day, 7 days a week, to discuss a variety of common medical issues, such as cold and flu symptoms, bronchitis, pink eye, sinus problems and more. In addition, you can receive behavioral health (mental health and substance use) and dermatology consultations** through Teladoc.

How Teladoc works

Using our telemedicine benefit is an easy way for you and your family to feel better, faster.

- Create an account at teladoc.com/IH.
- Request a consultation through your online account, the Teladoc mobile app or by phone at **1-800-Teladoc (1-800-835-2362)**. Consultations are also available by online video, 7 a.m. to 9 p.m., seven days a week.
- Teladoc connects you to a national network of board-certified doctors who average 15 years' experience. The doctor will review your medical profile before contacting you to discuss your health concerns.

**If your plan is HSA-qualified, by law, you are responsible for paying the full cost of Teladoc services until your deductible is satisfied. **If your plan requires you to meet a deductible before your specialist cost share, you are responsible for paying the full cost of Teladoc dermatology services until your deductible is satisfied. If your plan does not require you to meet a deductible prior to a specialist cost share, you are only responsible for your specialist cost share for Teladoc dermatology services.*

▶ To learn more, visit independenthealth.com/telemedicine.



A healthy mouth is important for more than just a smile that sparkles. Good dental habits can protect your overall well-being, too.

Healthy mouth, healthy body

Brushing, flossing and visiting your dentist regularly can help prevent gingivitis, or gum disease. With gingivitis, your gums become red and swollen and may bleed easily. When it's left untreated, gingivitis can get much worse. It can cause your teeth to fall out and can lead to even more serious health issues.

The inflammation that comes with gum disease may increase your risk of developing heart disease. If you already have a heart condition, gum disease may make it worse. Gingivitis may also put you at risk for stroke.

Protect your pearly whites

The path toward a healthier mouth requires just a few simple steps. Practice the tips in the next column and your smile will be bright!



BRUSH YOUR TEETH TWICE A DAY WITH A SOFT-BRISTLED TOOTHBRUSH. Use toothpaste that contains fluoride. Remember to brush the insides of your teeth and your tongue, too. Replace your toothbrush at least every three months.

FLOSS ONCE A DAY. Flossing helps prevent gum disease and cavities. Holding the floss between two fingers, curve it in a C-shape around each side of the tooth. Slide the floss gently up and down.

VISIT YOUR DENTIST AT LEAST ONCE A YEAR. Some people may need to visit the dentist more often. Talk with your dentist about how often you should go.

Where should you go in a dental emergency?



THE DENTIST. Dentists have the specialized equipment and training to figure out what is wrong with your mouth and how to fix it.

BUT ... head to the emergency room if:

- You think you have a broken jaw
- Your mouth is bleeding and won't stop
- Your dentist's office is closed and you can't wait for help

Health Savings Accounts can provide triple tax benefits

If you are currently enrolled in an Independent Health qualified high-deductible health plan (HDHP), you may be eligible for a Health Savings Account (HSA). An HSA helps individuals save money for their current and future medical care expenses on a tax-free basis. In fact, it's one of the most tax-advantaged accounts that the Internal Revenue Service (IRS) recognizes.

While other retirement accounts are taxed at some point—whether that's when the funds go into the account or when the funds are taken out—HSAs have the following triple tax advantages that other programs just don't have:

1. Tax-free contributions

HSA contributions are tax-free, whether they come from you, your employer or as gifts from friends or relatives. Unlike a 401(k), the money you and your employer contribute to your HSA through payroll is also not subject to social security (FICA) and Medicare taxes.

Because of the significant tax advantages of an HSA, the IRS has put a limit on how much someone can contribute to an HSA each year. For 2022, the maximum contribution limit is \$3,650 for an individual and \$7,300 for a family.

Accountholders who are 55 and older can contribute an additional \$1,000 annually.

2. Tax-free growth

Accountholders can also grow the funds in their accounts through interest and, potentially, through investing. And, unlike other growth options, the increase in funds is not subject to taxes. There is also no expiration date on an HSA and no required minimum distribution like there is from a 401(k) or IRA. This means that accountholders can potentially spend years growing the funds in their HSAs—all tax-free.

3. Tax-free distributions

With traditional IRA and 401(k) programs, funds are taxed when they are taken out of the account. However, HSA funds are

not taxed as long as they are spent on qualified medical expenses (e.g., doctors' visits, prescription medications, dental and vision care, etc.). Spending HSA funds on non-qualified expenses, such as to pay for a vacation or buy a new big-screen TV, will result in taxes and an additional 20% penalty.

Save now and for the future

Independent Health is proud to partner with HealthEquity, the nation's leading HSA administrator. HealthEquity makes managing and using an HSA easy. Check with your employer to see if your plan includes an HSA option. You can also learn more at independenthealth.com/healthequity.



Show your ID card to receive exclusive member discounts

There are more than 550 community partners and local businesses that currently offer exclusive discounts for Independent Health members on a wide range of goods and health and wellness services.

Here is a sample of what you can save on:

- Fitness-related activities at Buffalo RiverWorks, including water sports, zipline, ropes course and climbing wall
- Reddy Bikeshare rentals at 90 stations throughout Buffalo and Niagara Falls
- Kayak and bike rentals at Outer Harbor Buffalo
- An annual membership to the Buffalo Museum of Science, which you can use to check out Explore YOU, a health science studio presented by Independent Health
- Fitness equipment, bike tune-ups and outdoor recreational activities
- Weight-loss programs, healthy prepared meals, vitamins and herbs
- Fitness center memberships, acupuncture and massage therapy
- Dental care and hearing aids

To take advantage of these valuable discounts, all you need to do is show your Independent Health member ID card. Some discounts offer a savings of 30% or more.

▶ Start saving today. Visit independenthealth.com/discounts to view the latest selections of wellness discounts and participating locations.

Internal and external reviews are available to our members

Independent Health works hard to help our members get the care they need when they need it. Even so, there are instances when you may not agree with our decision to deny coverage for a particular health care item or service. When you disagree with our coverage decision, you have the right to use our internal appeals process at no charge or, in rare cases, you may ask us to skip our internal review process.

In most cases, members achieve satisfactory results by using our internal appeals process. However, if you don't agree with the outcome of our internal appeals process, you may use New York's external review process for several types of cases.

Under the external review process, you or your designated representative (which may be your doctor) have four months to ask for an external review from the New York State Department of Financial Services (DFS). You may use this process if you receive a letter called a "final adverse determination" from Independent Health, which indicates that the health care item or service you or your doctor requested is:

1. Not medically necessary
2. Experimental or investigational
3. An out-of-network service
4. Part of a clinical trial
5. Related to the treatment of a rare disease
6. A formulary exception

The DFS will assign an external review panel to review your case. The panel will review your medical information, along with other data or medical literature, your doctor's recommendation and any accepted practice guidelines. The panel may ask you or your doctor to provide more information about your appeal. The panel will decide your case within 30 days. If your doctor verifies that a delay

would seriously threaten your health, the panel will make its decision within 72 hours. The external review panel will not review:

- Coverage or claim decisions
- Issues involving choice of provider
- Services that are not covered under the terms of your contract with Independent Health

There is a \$25 filing fee associated with requesting an external appeal. In some cases, we may agree to waive the \$25 filing fee. Also, members cannot be charged more than \$75 in a single plan year. The \$25 fee will be refunded to you if the external review panel decides a service should be covered.

In addition to your right to ask for an external review, your doctor also has an independent right to ask for an external review for cases in which a denial was issued and your health care is ongoing or where health care items or services have already been provided to you. If your doctor asks for an external review, either your doctor or Independent Health must pay for the costs of the external review. You will not be financially responsible for the cost of the external review if your doctor uses his/her independent right to ask for the external appeal.

▶ For more information on Independent Health's internal reviews process or external review, please call our Member Services Department at (716) 631-8701 or 1-800-501-3439. TTY users can call 711.

The external review appeals process in this article applies to fully insured managed care plans only. Self-funded plan participants should contact their plan administrator about their specific external appeal rights.

Keeping your health information protected



Independent Health has always put a high priority on protecting our members' health information. Under federal and state privacy laws, we may use or disclose your health information for payment, treatment and health care operations and as required by law.

For uses and disclosures other than those purposes, we must have a signed Protected Health Information/HIPAA Authorization Form from you before we share your health information. This includes sharing your health information with your spouse, relatives, employer, etc. Also, teenagers ages 13 and older have the right to keep information about their care confidential, even from their parents or guardians.

If you'd like to give a loved one access to your health information, the Protected Health Information/HIPAA Authorization Form is on the "Frequently Used Forms" page in the "Tools, Forms & More" section at independenthealth.com. Members who travel frequently or attend college away from home are especially encouraged to complete this form and send it to Independent Health.

Please note: Since the authorization you provide can expire, you may need to eventually resubmit an updated form to us.

To learn more about how we use and protect your personal information, read the Privacy Notice that is included with this issue of *HealthStyles*.

Eating healthy is easier than you think

Along with exercising consistently and avoiding smoking, your diet is an important way you can control what your life looks like decades from now. That's why it's so important to cut back on foods with minimal nutritional value in favor of foods that are good for your heart, body and mind.



The good news is you don't have to try the latest diet fad to eat healthier. All it takes is a few easy tweaks to your diet. Here are some simple food swaps to consider:

- **Start your morning off right.** Begin the day with a fiber-rich breakfast instead of sugary cereals, white toast or high-carb pancakes. Create your own oatmeal bowl topped with berries and nuts or try a piece of avocado on whole grain toast. Make a green smoothie with added flax or chia seeds, or swap out flavored yogurt for plain, Greek yogurt.



- **Midday snack exchange.** Hungry throughout the day and need a snack? If you are craving salty, go with a handful of lightly salted nuts or air-popped popcorn with a sprinkle of spice instead of a traditional bag of chips. Need something sweet? Choose a few ounces of dark chocolate over milk chocolate or processed cookies and cakes. In fact, spreading some mini dark chocolate pieces over a



bowl of raspberries can give you extra fuel to keep you going in the afternoon.

- **Dinner trades to consider.** Serving colorful veggies with your dinner instead of white rice, pasta, bread or potato gives you added vitamins and minerals and helps keep blood sugar from spiking. You can always replace mashed potatoes with mashed cauliflower or a white potato with a sweet potato, too. When preparing meats, try to grill or broil instead of frying in a pan.

▶ Healthy recipes. If you are looking for a variety of healthy and delicious food ideas and recipes that you can enjoy throughout the day, visit the Independent Health Foundation's Healthy Options website at healthyoptionsbuffalo.com.

CAN I STILL EAT THAT? How long food stays fresh

Did you know that the "sell-by" and "use-by" dates on food don't actually have anything to do with safety? They're dates manufacturers believe food will have the best quality. In most cases, this means that a food may be safe to eat after that date has passed.

Here's how long some common foods stay safe in your refrigerator:

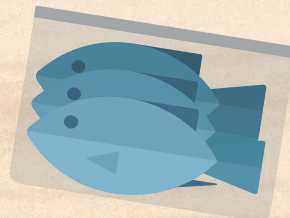
Eggs: 3 to 5 weeks

Store eggs in the carton on an inside shelf. The temperature on the door fluctuates too much.



Leftovers: 3 to 4 days

Refrigerate food within two hours of cooking it to keep bacteria from growing.

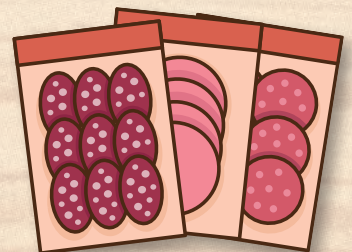


Fish: 1 to 2 days

Plan to cook it soon after you bring it home.

Lunch meat: 3 to 5 days

Unopened, vacuum-sealed packages are safe for two weeks.



Mayonnaise: 2 months

If you can't remember when the package was opened, it's probably a good idea to toss it.

TRUST YOUR GUT. If you notice the flavor, texture or odor of something in your fridge doesn't seem right, it's probably spoiled. Don't eat it!

Fighting disease with *healthy fruits and vegetables*

Fruits and vegetables are loaded with nutrients that can reduce the risk for chronic diseases. Hidden in this word search are the names of some. Can you find them? The words may appear vertically, horizontally or diagonally, and they may run from top to bottom, bottom to top, right to left or left to right.

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

Asparagus
 Bell Peppers
 Blueberries
 Clementines
 Green Beans
 Mushrooms
 Oranges
 Peaches
 Pears
 Squash
 Turnips
 Watermelon
 Zucchini

Buy more green, get some back

If your plan includes Independent Health's Nutrition Benefit*, you can receive \$1 back in rewards for every \$2 you spend on fresh fruits and vegetables at Tops Friendly Markets. The rewards dollars are paid out quarterly in the form of an in-store rewards card that can be used on future in-store grocery purchases, excluding tobacco products.

You can earn up to \$1,000 on your produce purchases each year on a family plan and up to \$500 on a single plan, with the benefit rewards tracked through the Tops BonusPlus® program.

REGISTER TO START SAVING! To activate your nutrition benefit, simply log into your online member account at **independenthealth.com** and enter your Tops BonusPlus or BonusCard number when prompted. You will then receive an email within 10 business days confirming that you can start earning points on eligible purchases at Tops.

The nutrition benefit is just one of the many ways Independent Health is making it easier for our members to adopt healthier behaviors. For more information, visit **independenthealth.com/nutrition**.

**Benefits vary by plan. \$2 in fresh produce must be purchased in a single transaction. \$2 in fresh produce spending is calculated after all store discounts have been subtracted for your order. Canned or frozen fruits and vegetables are excluded. Money back is in the form of store credit for future purchases. Rewards cards will expire 1 year after date of issuance. You can obtain reward card balance information by following the instructions on the back of the card.*

A simple fix to keep back pain at bay

Aching backs affect about 70% of people around the world. And while treatment typically works, it may not last. More than two-thirds of people who recover from low back pain will have another bout within a year.



One big reason? Poor posture. That's right: When mom told you not to slouch, she was on to something.

Posture problems can plague anyone. But you may face a greater risk if you:

- Have to hold an awkward position at work
- Face high stress levels
- Are pregnant

Plus, as we spend more time staring at screens and phones, our necks are craning, our shoulders are rounding and our spines are sagging.

Stand tall, sit big

Here are a few steps you can take to correct your posture throughout the day:

- When sitting: Keep your feet flat on the floor or on a footrest, and your thighs and hips parallel to the floor. Your elbows should have a 90- to 120-degree bend and stay close to your body. Use a back pillow or cushion if your chair lacks a backrest that can support the curve in your lower spine.
- When standing: Think straight and tall. Keep your shoulders back, stomach pulled in and head level. Your feet should be about shoulder width apart, weight mostly on the balls of your feet.

Whatever your setup, shift positions every hour. Take walk breaks from your chair. And if you're standing, move your weight from one foot to the other from time to time.



Water benefits your health in many ways—so drink up!

Water is essential for life. About 60% of our bodies are made up of water, so nearly all our body's major systems and organs require it to function and survive.

Unfortunately, we lose water constantly throughout the day from sweat, urine and breathing, all of which can affect energy levels, brain function, skin appearance and digestion. If water is not replaced, we can become dehydrated and that can lead to headaches, constipation and feeling lethargic.

Besides helping you stay hydrated, some of the key benefits of drinking water include:

- Water can aid in weight loss. Not only does it contain zero calories, but it's also a natural appetite suppressant. By consuming water, it takes up room in the stomach, which signals the brain to stop eating.
- Water keeps waste moving throughout the body. Without water, the body cannot properly metabolize stored fat cells or carbohydrates. Therefore, drinking enough water is essential for burning off fat.
- Water helps lubricate joints and the spine so our bodies move well during workouts.

Helpful tips

- Not sure if you are getting enough water? A few simple indicators are thirst and urine color. Thirst is your body's way of telling you that it's running low on water. Dark-colored urine is often a sign of dehydration.
- While experts commonly recommend drinking at least 8 cups of water per day, your individual water needs depend on many factors, including your size, metabolism, location, diet, physical activity and overall health. Although rarely an issue, too much water can be dangerous as it can affect sodium levels in the body. To be safe, check with your doctor to see what the right amount is for you.
- During the hot summer months, it is especially important to drink enough water. As your physical activity increases, so should your water intake. In addition, beverages containing caffeine and alcohol cause dehydration and require you to drink even more water than usual. Therefore, consume these types of beverages in moderation.

Try not to let stress overtake your life

As we all know, making smart lifestyle choices, like eating healthy, being physically active and not smoking, can go a long way in helping you maintain a healthy heart. Managing your stress level is also important. Since chronic stress, anger and anxiety can raise your chances of developing heart disease and stroke, try meditation, yoga or slow, deep breathing to help keep you calm and relaxed.

Stress is what you feel when you have to handle more than you are used to. When you are stressed, your body responds as though you are in danger. It makes hormones that speed up your heart, make you breathe faster and give you a burst of energy.

If stress happens too often or lasts too long, it can have bad effects. It can be linked to heart disease, headaches, an upset stomach, back pain, weight gain and trouble sleeping. It can weaken your immune system, making it harder to fight off disease. If you already have a health problem, stress may make it worse. It can make you moody, tense or depressed. Your relationships may suffer, and you may not do well at work or school.

How you can relieve stress

You will feel better if you can find ways to get stress out of your system. The best ways to relieve stress are different for each person. Try some of these ideas to see which ones work for you:

- **Exercise.** Regular exercise is one of the best ways to manage stress. Walking is a great way to get started.
- **Take good care of yourself.** Get plenty of rest. Eat well. Don't smoke. Limit how much alcohol you drink.
- **Tracking your stress may help.** Get a notebook and write down when something makes you feel stressed. Then write how you reacted and what you did to deal with the stress.
- **Sometimes stress is just too much to handle alone.** Let your feelings out. Talk, laugh, cry and express anger when you need to with someone you trust.
- **Do something you enjoy.** A hobby can help you relax. Volunteer work or helping others can be a great stress reliever.
- **Learn ways to relax your body.** This can include breathing exercises, muscle relaxation exercises, massage, aromatherapy, yoga or relaxing exercises like tai chi.



- **Focus on the present.** Try meditation and imagery exercises. Listen to relaxing music. Look for the humor in life. Laughter really can be the best medicine.

Don't let stress affect your overall health and well-being. Talk with your doctor if you are feeling overstressed.

Independent Health recognized by Mental Health America

Independent Health has been awarded the 2022 platinum Bell Seal for Workplace Mental Health by Mental Health America (MHA). The Bell Seal is a first-of-its-kind workplace mental health certification that recognizes employers that strive to create mentally healthy workplaces.

Independent Health is the only organization in Western New York to be certified by MHA. Independent Health's status as a platinum-level Bell Seal-certified organization demonstrates our ongoing commitment to employee mental health and well-being.

Even before the COVID-19 pandemic began, our organization recognized that mental health issues were a growing

concern among local employers and their employees. In partnership with Horizon Health Services, Independent Health created a mental health toolkit that includes a variety of resources and educational seminars as well as other resources to help increase awareness, provide support and further develop a caring, inclusive workplace culture. Also, our Corporate Wellness Team works with employers to implement different programs that address mental and emotional wellness.

In addition, we have a team of mental health professionals—including psychiatrists, mental health nurses, social workers, pharmacists, licensed counselors and behavioral health case



managers—that is dedicated to helping our members obtain timely, individualized and effective evidence-based care and treatment for mental health issues and substance use disorders.

▶ You are not alone. Visit independenthealth.com/mentalhealth to access a comprehensive list of mental health and substance use resources and information.

Our Case Managers provide additional help and support

At Independent Health, we're dedicated to finding ways to help our members live healthier lives. Our Case Management team of experienced and highly trained nurses and other care specialists (including behavioral health, physical therapy, exercise physiologist and a registered dietician/certified diabetes educator) are here when you need someone to guide you.



Our Case Managers may call you on the phone and help you:

- Understand your diagnosis and treatment options
- Coordinate your care with your primary care physician, specialist(s) and other health care providers
- Understand your medications and how to take them as prescribed
- Address barriers you may have with obtaining your medications
- Understand your plan of care
- Get support for you/your family/caregivers to keep you safe at home
- Understand your benefits
- Link with community resources
- Understand health issues related to aging

When and why we call our members

If you've been in the hospital with a serious health condition or experienced complications, are living with multiple health conditions and finding it difficult to manage your daily activities, a Case Manager may call to help:

- Identify what's important to you, to manage your health condition, such as asthma, cancer, COVID-19, COPD, diabetes, heart disease, high-risk pregnancy, serious mental illness and/or substance abuse diagnosis
- Guide you to appropriate resources
- Keep you on the road to recovery by assisting you with your discharge instructions

For more information

Case Management services are provided by phone as part of your plan benefits. There is no additional cost. If you or a family member could benefit from Independent Health's Case Management program, please call us Monday through Friday from 8 a.m. to 5 p.m.:

- Case Management for Medical Conditions: **(716) 635-7822**
- Case Management for Behavioral Health Conditions: **(716) 529-3945**

▶ You may also call us toll-free at 1 (800) 501-3439 (TTY: 711) and ask to speak with a Case Manager.

You can help prevent health care fraud

Independent Health works with government agencies and other health plans to fight health care fraud. Health care fraud is committed when a dishonest provider or consumer intentionally submits, or causes someone else to submit, false or misleading information in order to obtain benefits they may not be entitled to.

The National Health Care Anti-Fraud Association estimates that the financial losses due to health care fraud are in the tens of billions of dollars each year. Examples of health care fraud include:

- Filing claims for services or medications not received

- Forging or altering bills or receipts
- Using someone else's coverage or insurance card
- Faking workers' compensation injury to receive disability payments

We need your assistance

As we work behind the scenes to prevent and address health care fraud, it also takes a community effort. Here are some simple ways you can avoid being a victim of health care fraud:

- Don't provide your personal information (e.g., your Social Security or Independent Health Member ID Number) to anyone except your doctor or health plan.

- Read your Explanation of Benefits (EOB) statements you receive from Independent Health. Make sure you actually received the treatments for which your insurance was charged, and question suspicious expenses.
- Beware of offers for free health care services, tests or treatments. These offers are often fraud schemes designed to bill you and Independent Health illegally for treatments you never received.

▶ If you suspect possible fraud or abuse, call Independent Health's Fraud & Abuse Hotline at 1 (800) 665-1182. TTY users can call 711. Callers have the option of remaining anonymous.

Is your antidepressant working for you?

If you suffer from depression, taking an antidepressant medication can be a big step toward feeling better. However, it's important to keep in mind that antidepressants aren't necessarily a magic pill that will improve your symptoms right away. In fact, they can take a while to work.

You may need to be on an antidepressant for several weeks before you even notice a change. It can also take some trial and error to find the type of medication and dose that work best for you.

More than your mood

Taking an antidepressant medication also helps protect your physical well-being. When a mental health condition isn't treated, it may play a role in causing or worsening physical ailments. For example, depression increases the risk for heart disease, stroke and diabetes.

Just keep in mind that a medication can only help if you take it as prescribed. You may need to use it long-term, even after you're feeling better. If you stop your medication too soon, your symptoms might come back.

In addition, some people respond better to certain antidepressant medications than to others—don't be discouraged if you don't feel better with the first one you try. It may take some

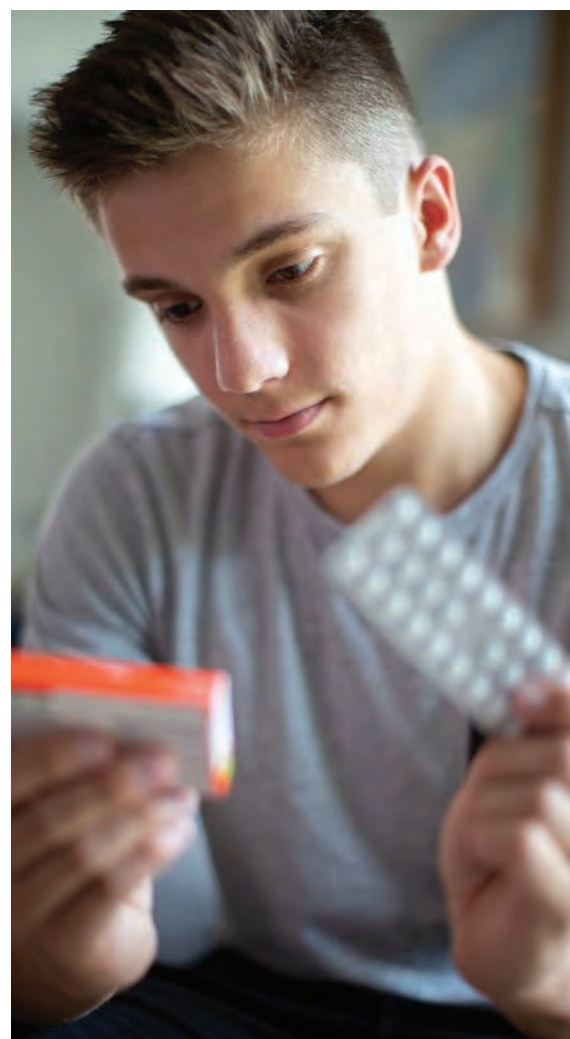
time for your health care provider to figure out which medication works best for you.

Stay ahead of depression

The sooner you recognize the symptoms of depression and seek help, the more effective treatment will be. Left untreated, depression can lead to poor eating, lack of exercise, isolating yourself from friends and family, and other unhealthy habits. It can even prompt thoughts of death or suicide.

Sometimes, depression and substance use disorders occur together. You might misuse drugs or alcohol as a form of self-medication. You could have a substance use disorder if you notice that drugs or alcohol take up a lot of your time, energy and thoughts.

The reality is that it can take some time and effort to find the best treatment for you. Working with your doctor, you can find the antidepressant that helps you feel more like yourself again.



Maintenance medications offer convenience and cost savings

One of the ways Independent Health offers convenience to our members is through maintenance medications. The advantage to maintenance medications is that they can be filled for up to a 90-day supply.

Filling a 90-day supply instead of the usual 30 days can save you from making trips to the pharmacy, while helping lower your medication costs, too. That's because many members have a reduced copay of only 2½ copays for a 90-day

maintenance supply, saving them the cost of two full copays a year.

Members also have the option to fill a 90-day supply through a mail-order pharmacy. This adds another level of convenience with prescriptions delivered right to your home.

Before you can begin filling a maintenance supply, we require members to get a 30-day initial fill. This helps ensure you do not experience any side effects associated with the medication. After the initial 30-day fill, ask your pharma-

cist for a 90-day supply when you refill. If your doctor didn't write your prescription for 90-day supplies, you can ask that they send a new prescription to your pharmacy for future refills.

Check your plan's drug formulary (list of covered drugs) to see which medications we cover at a maintenance supply. You can usually find these marked with "MM" on the formulary. To view your drug formulary, log into your online member account at [independenthealth.com](https://www.independenthealth.com).

Family Choice[®] plan designed for residents of nursing homes and assisted living facilities

At Independent Health, we want the family members of individuals residing in long-term care facilities to take comfort in knowing that their loved one's quality of life is being maintained at the highest level possible. That's why we offer the Independent Health Medicare Family Choice[®] HMO I-SNP plan*, which is specifically designed to meet the unique needs of members who permanently reside in nursing homes and assisted living facilities.

Members enrolled in Family Choice receive regular visits by specially trained nurse practitioners and physician assistants, who are on call 24 hours a day, seven days a week to provide care and support as needed. Their responsibilities include:

- Working in collaboration with the member's primary care provider and the facility's staff to identify potential problems before they become serious.
- Providing as many clinical services as possible in the member's residence.
- Minimizing unnecessary and disruptive emergency room visits and hospital stays whenever it's safe and appropriate.

- Keeping in close contact with the member's family, updating them about their loved one's condition and making sure that they are involved in the care-planning process.

Key features of Family Choice

- Low or no out-of-pocket costs
- Enrollment any time of the year
- Individualized care plan that addresses member's needs and preferences
- Nearly 50 facilities in Western New York currently participate with Family Choice
- Family Choice has consistently received high marks from families. In fact, a recent satisfaction survey** of people whose loved ones use the program's services indicates that 98% of respondents are satisfied with Family Choice and 99% would recommend the plan.

▶ To learn more about our Family Choice plan, please visit independenthealth.com/family-choice or call Independent Health at (716) 635-4900 or 1-800-958-4405 (TTY users call 711), October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.; April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.



*Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-SNP, HMO-POS and PPO plans. Enrollment in Independent Health depends on contract renewal. *This plan is available to all Medicare eligibles who are entitled to Medicare Part A and enrolled in Part B. Members must reside in a participating facility in Western New York. Members must receive all routine care from participating providers. **Survey conducted by Independent Health in July 2021 with 392 families surveyed and 72 families 18% responding. H3362_C8601_M*

Advance planning can ease end-of-life decisions

People who plan for care at the end of life are more likely to get the medical treatment they want, and their family members experience less confusion and stress. If your loved ones do not know what your wishes are should you become incapacitated, Independent Health encourages you to have the conversation with them and complete a health care proxy.

Plan ahead with these four easy steps:

1. Think about what is important to you and how you want to receive care.
2. Select a person (health care agent) to speak for you if you are unable to speak for yourself. Make sure it's someone you can trust, such as a family member or close friend.

3. Talk about your health care wishes.
4. Put your health care choices in writing using a Health care proxy form.

▶ Health care proxy forms are available at most doctor offices and hospitals. You can also download a copy of the form by visiting the "Frequently Used Forms" section at independenthealth.com. Once your form is signed, keep the original and give copies to your doctor(s) and your health care agent.

Smokers: Quitting earlier in life could benefit your health

If you smoke, you probably know it increases your risk for cardiovascular disease and cancer. However, there may be some good news for those who kick the habit earlier in life. Evidence shows that:

- Those who quit before age 45 cut their excess risk of dying of cancer by 89%.
- Those who quit before age 35 had no excess cancer risk.
- Those who quit before age 30 reduced their excess risk of death from heart disease to that of a non-smoker.

But that doesn't mean you should throw in the towel if you're older than 45 and still smoking. Quitters of all ages reduce their cancer risk. Those who quit before age 55 cut their excess

risk by 78%, while those who quit before age 65 cut their risk by 56%. At any age, risk of cardiovascular disease declines substantially within five years of quitting.

Build a quit strategy

Quitting isn't easy. If it were, you'd have quit a long time ago. With help, you can quit. Millions of people have done it.

Here's how:

- **Make a plan.** When you're ready, set a date, mark it on your calendar and prepare to quit.
- **Plan for cravings.** Nicotine is addictive. That's what makes stopping smoking so hard. Write down ideas for things to do when cravings hit. Take a walk, chew gum or call a friend. Having a plan will help when you feel like smoking.

• Try medicines.

Consider nicotine replacement therapy (NRT) to help you quit.

NRT can double your chances for success. NRT products include gum, patches, lozenges and inhalers. Prescription medicines can also help. Talk with your doctor about what might work best for you.

- **Get extra help.** Quitting smoking is easier with support. Tell family, friends and your doctor you are quitting. For advice or ideas, call the New York State Smokers' Quitline at **1-866-NY-QUITS (1-866-697-8487)** or visit **www.smokefree.gov**.

THE BOTTOM LINE: The minute you put out your last cigarette, your body starts to heal. So, no matter your age, quit today!



TAKE CONTROL OF YOUR ASTHMA

When your asthma is under control, you can focus on living your fullest life. Since asthma medicines work in different ways, it's important to know which ones treat asthma symptoms and which ones prevent them.

Most people with asthma take two types of medicine:

- 1. Long-term control medicines**, like Advair or Wixela (fluticasone/salmeterol), are used daily to keep your asthma from getting worse over time. They help keep your airways from getting swollen in the first place.
- 2. Quick-relief medicines**, like albuterol, help stop asthma attacks when they're happening. This means they only work for a short time.

It may seem like your control medicine doesn't "work" because you don't notice a change in how you feel. However, that's exactly how controllers work. Using one daily helps keep your asthma in check. This leads to less symptoms and fewer asthma attacks, so you shouldn't have to use your rescue medicine as much.

If you find yourself using your rescue medicine more than twice a week, it may mean your asthma is not under control. Also, taking a rescue medicine without a controller can increase and worsen asthma attacks.



Your doctor can help you understand what medicines to take and when. A great way to keep track of your medicines is with an asthma action plan. Work with your doctor to create one. Then keep a copy with you so you can update it accordingly and look back when you have questions.

Vaccines play a crucial role in keeping our community healthy



Years ago, diseases like polio, measles and whooping cough made hundreds of thousands of infants, children and adults in the U.S. sick. But today, cases of these diseases are rarely, if ever, seen. What changed? In a word: vaccines.

Vaccines have been able to slow or stop the spread of many diseases by exposing your body to weak or dead versions of disease-causing germs or viruses. Your immune system then builds up resources to fight those bugs in the future.

Vaccines give you peace of mind and can even save your life. Without the proper vaccinations, you are more likely to get many dangerous diseases. And you may need more complex care if you get COVID-19 and another disease at the same time. They also keep you from giving a dangerous disease to someone else. By getting your vaccines, you protect people such as the young, the old and those who don't have strong immune systems.

Now more than ever, it's important to make sure you get all of your recommended vaccines. If you're off schedule, get back on track. Ask your health care provider for any vaccines that are due or overdue. That way, you and your family will be protected from COVID-19 and other diseases that can be serious or even deadly.

Think you're too young for heart problems? Think again!

Heart disease becomes more common with age. If you're in your 20s, 30s or 40s, you might believe it's something you don't need to worry about now. Yet, it's never too early to start paying attention to your heart health.



Young adults can develop heart problems, too. The rise in obesity and diabetes at earlier ages can add to the risk. According to the CDC, for 25- to 34-year-olds, heart disease is the fourth-leading cause of death in both sexes. For 35- to 44-year-olds, heart disease is even deadlier—the second-biggest killer of men and third-biggest killer of women.

Taking care of your heart not only protects you now. It also lays the groundwork for a longer, healthier future.

High blood pressure

Blood pressure tends to rise with age. Yet, by their 20s and early 30s, about 29% of men and 14% of women already have high blood pressure. Compared to

their older counterparts, young adults with high blood pressure are less likely to receive treatment and get their blood pressure under control.

High blood pressure that isn't controlled may lead to problems down the road, including:

- Heart attack
- Heart failure
- Stroke
- Kidney disease
- Peripheral artery disease (poor blood flow to the legs)

High cholesterol

High cholesterol also raises the risk for heart disease and stroke over time. The chance of having high cholesterol increases with age. But among people in their 20s and early 30s, about 9% of men and 5% of women already have the problem.

What you can do

Don't let your heart get old before its time. Take these heart-smart steps:

- **Make healthy lifestyle choices.** Eat a nutritious diet, be physically active and don't smoke.
- **Manage conditions that put you at risk.** Talk with your doctor about having your blood pressure and cholesterol checked. If you have diabetes, be sure to carefully monitor your blood sugar levels.
- **Seek treatment when needed.** If you have a heart condition, work with your health care team to manage it. Take any medicine as directed.

REMEMBER: The younger you are, the longer you want your heart to last.

Your essential guide to cancer screenings

Detecting cancer early—when it's most treatable—should be a key part of your self-care plan. This approach saves lives, which is an evidence-based benefit of cancer screening.

The following screening guidelines are for people who have an average risk for cancer. Screening recommendations are based on an individual's sex and age. If you have an increased risk—due to your family history, for instance—ask your health care provider whether you should be screened at an earlier age or more often.

Men and women: Colorectal cancer

The U.S. Preventive Services Task Force (USPSTF) recommends starting regular screening at age 45. Ask your provider which test you should have:

- Flexible sigmoidoscopy every five years
- Colonoscopy every 10 years
- Virtual colonoscopy every five years
- Guaiac-based fecal occult blood test annually
- Fecal immunochemical test annually
- Stool DNA test every three years

Men and women: Lung cancer

The USPSTF recommends annual screening for lung cancer with low-dose computed tomography (LDCT) in adults ages 50 to 80 who have a 20 pack-year smoking history and currently smoke or have quit within the past 15 years. Screening should be

discontinued once a person has not smoked for 15 years or after their health care provider determines screening is no longer right for them.

Men: Prostate cancer

The USPSTF recommends men ages 55 to 69 talk with their health care providers about the potential benefits and risks of prostate cancer screening. For men ages 70 and older, the USPSTF advises against this type of screening.

Women: Breast cancer

The USPSTF recommends women get mammograms every other year starting at age 50 through age 74. However, women with a parent, sibling or child with breast cancer are at higher risk for breast cancer and, thus, may benefit beginning screening in their 40s.

Women: Cervical cancer

According to the USPSTF, women ages 21 to 29 are recommended to get a Pap test once every three years. Women ages 30 to 65 can choose to have a Pap test every three years, an HPV test once every five years, or a Pap test and an HPV test once every five years.



As always, talk with your health care provider to find out which screenings may be right for you. It is important to discuss the risks and benefits of each test.

▶ Independent Health provides mastectomy benefits.

As a result of the Women's Health and Cancer Rights Act of 1998, Independent Health provides benefits for mastectomy-related services, including reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymphedema. For more information, call our Member Services Department at (716) 631-8701 or 1 (800) 501-3439 (TTY: 711).

Know your member rights and responsibilities

As an Independent Health member, you are entitled to certain rights and responsibilities that we want to make sure are being met. This includes:

- The right to participate with practitioners in making decisions about your health care.
- The right to a candid discussion of appropriate or medically necessary treatment options for your condition(s), regardless of cost or benefit coverage.
- The right to voice complaints or appeals about the organization or the care it provides.

- A responsibility to supply information (to the extent possible) that the organization and its practitioners and providers need in order to provide care.
- A responsibility to follow plans and instructions for care that you have agreed to with your practitioners.

▶ For a complete list of your member rights and responsibilities, visit independenthealth.com or contact our Member Services Department.

We offer a First Step Maternal Child Program



If you're an expectant mother, Independent Health can provide you with extra support through our First Step Maternal Child Program, which is focused on helping our members reach their pregnancy goals.

Whether your pregnancy is high-risk or you have general pregnancy concerns, our nurses and case managers can assist you during and after your pregnancy by:

- Helping you understand prenatal testing and any medications you may be taking
- Coordinating your care with your OB-GYN and primary care physician
- Identifying and linking you with community resources and services
- Screening you for depression or other mood disorders
- Educating you about newborn care, breastfeeding and immunizations

▶ To learn more about this program, please call our Case Management Department at **(716) 635-7822**, Monday through Friday from 8 a.m. to 5 p.m.

Why your first prenatal visit is so important

Whether you are having your first baby or your fifth, each pregnancy is unique. Your initial prenatal visit with your health care provider is the crucial first step in a nine-month journey.

As soon as you know (or think) you're pregnant, schedule your first prenatal appointment. Here's what to expect and how it helps you and your baby prepare for a healthy pregnancy.

Health history

Be ready for many questions about your health, medications, surgeries and prior pregnancies. Knowing the date of your last menstrual period helps your provider calculate your due date.

You may be asked about your physical health, mental health, family health history and lifestyle habits. This information helps your provider optimize your prenatal care, so it's important to be open and honest.

Physical exam

The visit includes a physical exam. Your height, weight and blood pressure will be measured. Your provider may also do a:

- **Pelvic exam** to evaluate the size and shape of your uterus (womb)
- **Pap test** to look for abnormal cells in your cervix (the narrow, lower end of the uterus)

Blood tests

You may have a blood sample drawn for lab tests. Blood tests look for things such as:

- **Blood type and Rh factor** (a protein sometimes found on red blood cells). If your baby has the Rh factor and you don't, it could cause problems for your unborn child. But you can avoid that by taking preventive medicine, if needed.
- **Anemia** (lack of enough healthy red blood cells). When anemia is related to pregnancy, iron and folic acid supplements often help.

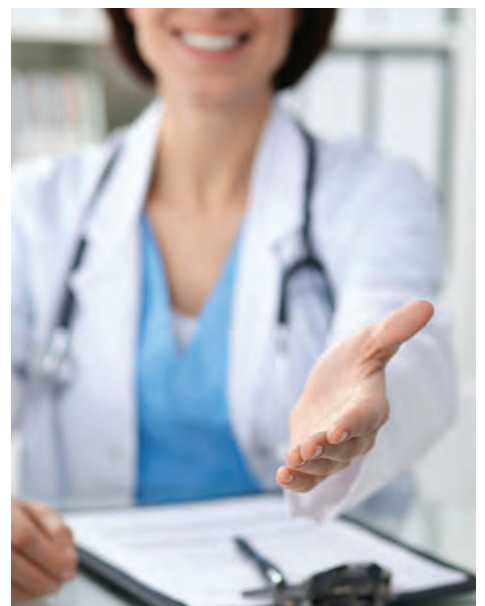
- **Infectious diseases**, such as HIV, hepatitis B and syphilis. Each disease should be specifically addressed to protect your and your baby's health.

Urine tests

You will be asked to provide a urine sample in a sterile cup. Urine tests look for things such as:

- **Bacteria in your urine.** This may indicate a urinary tract infection, a common issue that is treated with antibiotics.
- **High sugar levels.** This may be a sign of diabetes, which needs to be well-controlled for a healthy pregnancy and healthy baby.

During the visit, there will be time to ask your own questions, too. This is your chance to learn about recommended tests, healthy food choices, exercise during pregnancy, birth options or anything else that's on your mind. You're setting off on a major life journey. Let your provider be your expert guide.



POSITION YOURSELF FOR A GOOD NIGHT'S SLEEP

DO YOU SNOOZE ON YOUR SIDE, BED DOWN ON YOUR BELLY, OR SLUMBER SUPINE? YOUR NIGHTTIME POSTURE CAN HAVE A BIG EFFECT ON YOUR COMFORT—AND YOUR HEALTH. AFTER ALL, YOU SPEND AN ESTIMATED ONE-THIRD OF YOUR TIME THERE.

ON YOUR BACK

The best for you



GOOD FOR:

Almost everyone

- **Helps prevent neck and back pain.**
- **Spine stays in alignment and body weight spreads out evenly**, reducing any excess pressure.

BAD FOR: Snorers, pregnant women

- **Can worsen snoring** because your tongue may fall back in your throat.
- **Avoid if you are pregnant.** Sleeping on your back can decrease blood flow from major blood vessels to your heart and your baby.



ON YOUR SIDE

GOOD FOR: Those with acid reflux or sleep apnea, pregnant women

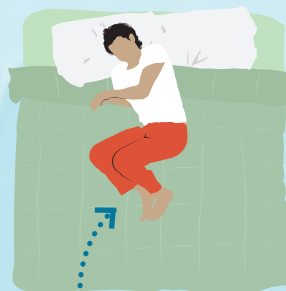
- **Keeps your airways open** and helps prevent snoring.
- **Can reduce heartburn** and aid digestion.
- **Boosts blood flow to your baby** during pregnancy, especially if lying on your left side.

BAD FOR: Those concerned about wrinkles

- **Can contribute to wrinkles** due to the heavy contact between your face and the pillow.

IN THE FETAL POSITION

Most popular position



GOOD FOR: Snorers, pregnant women

- **Helps snorers**, who tend to quiet down in this pose. Just be careful not to wind yourself up too tight or it can restrict breathing instead.

BAD FOR: Those with joint pain

- **A tight fetal position can lead to morning soreness** if you have joint pain or stiffness.
- **Increase your comfort** by placing a pillow between your knees.



The worst for you

ON YOUR STOMACH

GOOD FOR: Snorers

BAD FOR: Almost everyone

- **Can put a lot of strain on your muscles and joints**, as well as lead to neck and back pain.
- **Twists your neck out of alignment** with the rest of your spine.
- **Avoid if you are pregnant.** Pregnant women will probably find this position nearly impossible.

In order to keep your mind and body healthy, you should try to get 7 to 9 hours of sleep each night. If you have sleep problems and they interfere with how you feel or function during the day, make sure you talk with your doctor.

Check your habits to prevent diabetes complications

There's a great deal you can do to avoid diabetes-related health problems. By letting go of bad habits and adopting new, healthy ones, you can help keep your blood sugar in check and head off potential problems.



3 habits to kick to the curb

When you have diabetes, it's important to drop health habits that aren't serving you. Here are three to zero in on:

- 1. Smoking.** Smoking can make it harder to keep your diabetes under control. It can also increase your odds for a host of health issues:
 - Gum, eye, kidney and heart diseases
 - Nerve damage in your legs and arms
 - Blood flow problems to your legs and feet
- 2. Putting off health care visits.** Keep up with your regularly scheduled visits, including your annual exam. Also, seek treatment promptly if you notice a problem.
- 3. Not taking medicine as directed.** Your doctor may prescribe medicine to control your blood pressure, blood sugar or cholesterol. Follow their instructions carefully.

3 healthy habits to adopt

Use these strategies to keep your body healthy and monitor your blood sugar:

- **Take care of your teeth.** Having a lot of sugar in the blood causes more sugar to be present in the saliva, too. Problems such as cavities and gum disease can result. To keep your teeth healthy, brush with a toothpaste that contains fluoride twice daily, floss at least once daily, and see your dentist regularly.

- **Keep a close eye on your feet.** Diabetes can damage blood vessels and nerves that would normally alert you to a problem. Check your feet and toes carefully once a day. Look and feel for dry skin, swelling, hot spots, calluses or cuts. If it's hard to see the bottoms of your feet, a mirror can help. After you inspect your feet, use warm water to gently wash them. Then, dry them and apply lotion to moisturize them. (Avoid putting any lotion between your toes.)
- **Keep up with your lab work.** Make sure you monitor your blood sugar, cholesterol and kidney function over time. Armed with that information, you can improve your odds of avoiding serious diabetes complications, like eye problems, heart disease and stroke.

As always, if you have any questions about managing your diabetes, talk with your doctor.

English

If you, or someone you're helping, has questions about Independent Health, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-501-3439.

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Spanish

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Independent Health cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Chinese

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