

HEALTHSTYLES

INDEPENDENTHEALTH.COM

2025

4 Hidden Factors

behind
weight
gain

Preparing for your
annual routine
checkup

Important questions
to ask as you age

Partnering
to bring you fun
ways to stay
active & healthy.

See page 6.

INSIDE THIS ISSUE

HEALTHSTYLES

The Wellness Magazine for
Independent Health Members

Summer is just around the corner. Since a new season brings new opportunities for better health, Independent Health wants to help you stay healthy. Inside, you'll find practical tips, helpful tools and advice to support your well-being all year long.

Staying at a healthy weight is about more than just eating well. Get weight-management tips about exercise and more to help you find a balanced approach on **page 10**.

If you have trouble keeping up with your medications, our simple guide on **page 15** can help you stay on track. Don't miss **page 17** for stress-busting strategies to help you feel your best.

Kidney health is essential, especially when managing chronic conditions—turn to **page 20** to learn how to protect yours.

Looking for fun, health-focused events in your area? Check out all the great community initiatives and Independent Health Foundation programs happening throughout Western New York (see **pages 6, 8 and 9**).

And for a little brain-boosting fun, dive into our Crossword for Health Puzzle on **page 7** to keep your wellness knowledge sharp.

Wishing you a season of strength, balance and well-being. We're here to support you every step of the way!

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



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

It pays to take charge of your health with RedShirt RewardsSM

Independent Health is incentivizing our members to stay on top of their health this year through our RedShirt RewardsSM program. Beginning on your plan's 2025 renewal or effective date, you may be eligible to earn up to \$30 in RedShirt Rewards* by completing three of the following health actions:

- Annual Checkup
- Flu Shot**
- COVID-19 Vaccine**
- Breast Cancer Screening
- Colon Cancer Screening
- Prediabetes—Enrollment in Diabetes Prevention Program
- Diabetes Care—Diabetic Retinal Eye Exam
- Diabetes Care—A1c Test
- Statin Medication Received (for people with heart disease or diabetes)

You can earn a \$10 RedShirt Reward for each eligible action—up to \$30 each plan year. Plus, you can make it a family affair, because each member in your plan 18 years of age and older (subscriber, spouse

and dependents) is eligible to earn their own rewards just for completing the actions that are right for them.

How it works

1. Opt in to the program through your secure MyIH member account (which can be accessed at **independenthealth.com** or through the MyIH mobile app).
2. Complete an eligible action listed above.
3. Choose a reward. You will receive a secure message through your member account that will allow you to choose a gift card from a wide range of participating retailers, including Amazon.com, Nike, Target and more. **Please note:** The gift card redemption link expires 90 days after being issued, and you will forfeit your reward if you have not selected a gift card. Once you choose a gift card, the gift card itself does not expire.
4. Track your progress and your reward totals through your member account.



**As always, benefits vary by plan. Rewards will be issued when Independent Health receives notification of a claim for each activity, which may take up to 90 days for a provider to submit the claim(s). **For members who do not have pharmacy coverage through Independent Health or Pharmacy Benefit Dimensions, these actions must be provided in a medical facility, such as a doctor's office, hospital or urgent care center. Pharmacies or community centers do not qualify.*

Show your ID card to receive exclusive member discounts

Independent Health's Wellness Discounts Program provides our members with a variety of ways to save money on staying fit and having fun—every season and every day of the year.

More than 500 community partners and local businesses currently offer exclusive discounts for our members, from “Freebies” and “Buy One, Get One Free” offers to savings of up to 30% off of health and wellness-related items, services and experiences. 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 110 stations throughout the cities of Buffalo, Niagara Falls and Tonawanda (see page 6)
- An annual membership to the Buffalo Museum of Science and Buffalo and Erie County Botanical Gardens
- Instructional and recreational sports programs and lessons for children and adults
- 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.

▶ START SAVING TODAY!

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

Everything in one place! Register for a MyIH account

To ensure you get the most out of your health care coverage, Independent Health encourages you to create an online MyIH account. Having your own private and secure account allows you to have all of your plan information in one convenient place. Plus, since it's available 24 hours a day, seven days a week, you can access your MyIH account whenever you need to.

Among the things you can do when logged in to your MyIH account include:

- Check your plan benefits
- View recent medical and pharmacy claims
- Access your member ID card and request additional cards
- Change your primary care physician
- Update your contact information
- Track your plan deductible and out-of-pocket costs (if applicable)
- Activate RedShirt RewardsSM and complete the program's annual attestation
- Select your point-of-enrollment wellness benefit (Health Extras or Nutrition Benefit)*
- Manage your Health Savings Account (HSA) through HealthEquity*
- Opt in to receive your Explanation of Benefit (EOB) statements electronically
- Make your premium payments electronically (if applicable)

In addition, your MyIH account provides you with access to a variety of tools and resources that can help you take charge of your overall health and well-being. For example, you will receive reminders about important health action items and preventive care services (i.e., annual checkups, flu shots, preventive screenings and more) through your personal action plan.

If you have yet to create your MyIH account, simply visit independenthealth.com/register and then follow the directions.

Please note: As a way to further protect your plan information, we will soon be implementing a 2-step verification process for all MyIH accounts. This added layer of security will help prevent unauthorized users from accessing your account by requiring a second form of verification when you log in to it.

**Not included with all plans. Check your summary of benefits to see if your plan includes these options and benefits.*



Download the MyIH app

With Independent Health's MyIH app, the personalized information about your health plan is just a tap away. Plus, you can use the MyIH app to chat one-on-one with a live Independent Health RedShirt®—not a chatbot. This free app is available to both iPhone® and Android™ users. Whether you're at work, away at school or on the go, the MyIH app is always there for you. Download it to your smartphone by visiting independenthealth.com/myih.

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 be treated with respect and recognition of your dignity and your right to privacy.
- The right to participate with practitioners in making decisions about your health care.
- 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.
- A responsibility to understand your health problems and participate in developing mutually agreed-upon treatment goals, to the degree possible.

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

You have access to a doctor, day or night, with Teladoc®

When you can't reach your primary care physician, Independent Health's telemedicine benefit* provided through Teladoc® can put you in touch by phone with a doctor to discuss a variety of common, non-emergent medical issues, such as allergies, asthma, bronchitis, cold/flu, pink eye, rashes, strep throat and more.

Plus, you can use Teladoc to receive access to dermatology services as well as convenient and confidential consultation for the treatment of behavioral health (mental health and substance use) conditions.

How Teladoc works

- Visit teladoc.com/IH to create an account.
- Request a consultation through your online account, the Teladoc mobile app or by phone at **1-800-Teladoc (1-800-835-2362)**. The doctor will call you back in minutes. Consultations are also available by online video, 7 a.m. to 9 p.m., seven days a week.
- Teladoc connects you and your covered dependents to a national network of experienced board-certified doctors. A doctor will review your medical profile before contacting you to discuss your health concerns.

Depending on your plan benefits,* Teladoc has either a \$0 copay or a low copayment. If you receive a dermatology consultation, you will be responsible for a specialist copay/coinsurance according to your plan benefits.**

To learn more about Teladoc, visit independenthealth.com/telemedicine.

**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.*



Adding value to your plan with unique benefits

Independent Health offers a variety of benefits* that make it easier for our members to achieve their personal health and fitness goals. Depending on your plan, two of our most popular benefits are the nutrition benefit and Health ExtrasSM.

Nutrition benefit

With our unique nutrition benefit with Tops Friendly Markets, members receive a \$1 credit for future in-store grocery purchases at Tops for every \$2 they spend on fresh fruits and vegetables.

Members who enroll in the benefit can earn up to \$1,000 on their food purchases each year on a family plan (up to \$500 on a single plan). The fruit and vegetable purchases are tracked right through the Tops BonusPlus[®] program, so it's easy to earn reward dollars for purchasing healthy foods. Each quarter, enrolled members receive a rewards card, which they can use for in-store grocery purchases (except for tobacco products).

If your plan includes the nutrition benefit, you can activate it by registering at independenthealth.com/nutrition.

Health Extras

This popular benefit offers eligible members the freedom to choose from a variety of health-related activities. It provides a \$250 prepaid Health Extras Mastercard that members may use on health and wellness services including fitness centers and programs, massage therapists, healthy prepared meals, vitamins and herbs, Weight Watchers[®] and more.

For more information and to view the complete list of participating Health Extras vendors, visit independenthealth.com/healthextras.

**Benefits vary by plan. Please check your summary of benefits to see if one of these benefits is associated with your plan.*

Independent Health is proud to partner with a variety of local organizations to help Western New York get healthy and have fun. Here are some of the ways we're bringing healthy to you.

Reddy Bikeshare

Independent Health and Shared Mobility, Inc. are celebrating the 10th season of Reddy Bikeshare! With approximately 500 Reddy bikes (including pedal-assist electric bikes) at 110 stations across the cities of Buffalo, Niagara Falls and Tonawanda, we're making it easy to help you commute to work, ride to school, visit your favorite park or take a leisurely roll. Be on the lookout for all the ways Reddy Bikeshare is celebrating its milestone season. Don't forget, Independent Health members save 20% on annual passes.



Fitness in the Parks

Independent Health and the YMCA will once again offer Fitness in the Parks this summer for the 14th consecutive year. YMCA-certified instructors will lead hundreds of free outdoor fitness classes—including Pilates, Yoga and Zumba®—at various parks across Western New York. Classes will run June through August.



Community HEALTH DAY

Save the date for Community Health Day sponsored by Independent Health on Thursday, June 19. This summertime event offers free admission to the Buffalo Museum of Science along with a variety of fun and healthy activities the whole family will enjoy—plus special giveaways while supplies last!

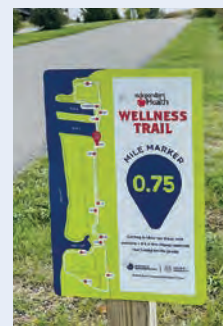


Food Truck Tuesdays at Larkin Square

Independent Health is proud to sponsor Food Truck Tuesdays at Larkin Square, which will kick off a new season on June 3. Through the Independent Health Foundation's Healthy Options® program, every participating food truck will offer at least one item that's considered to be lower in fat, sodium and cholesterol. On select dates, Independent Health RedShirtsSM will be distributing free giveaways.

Paddle, pedal and more!

Get moving outdoors with Independent Health! Through our partnership with **Outer Harbor Buffalo**, you're invited to take part in a free outdoor fitness class or rent kayaks and bikes at a discounted rate. You can also enjoy some fresh air on the 3-mile Independent Health Wellness Trail. There's even more to do over at **Buffalo RiverWorks**, where our members save 20% year-round on adventure activities like kayaking, paddle boarding, rock wall climbing, zip lining and the urban ropes course.



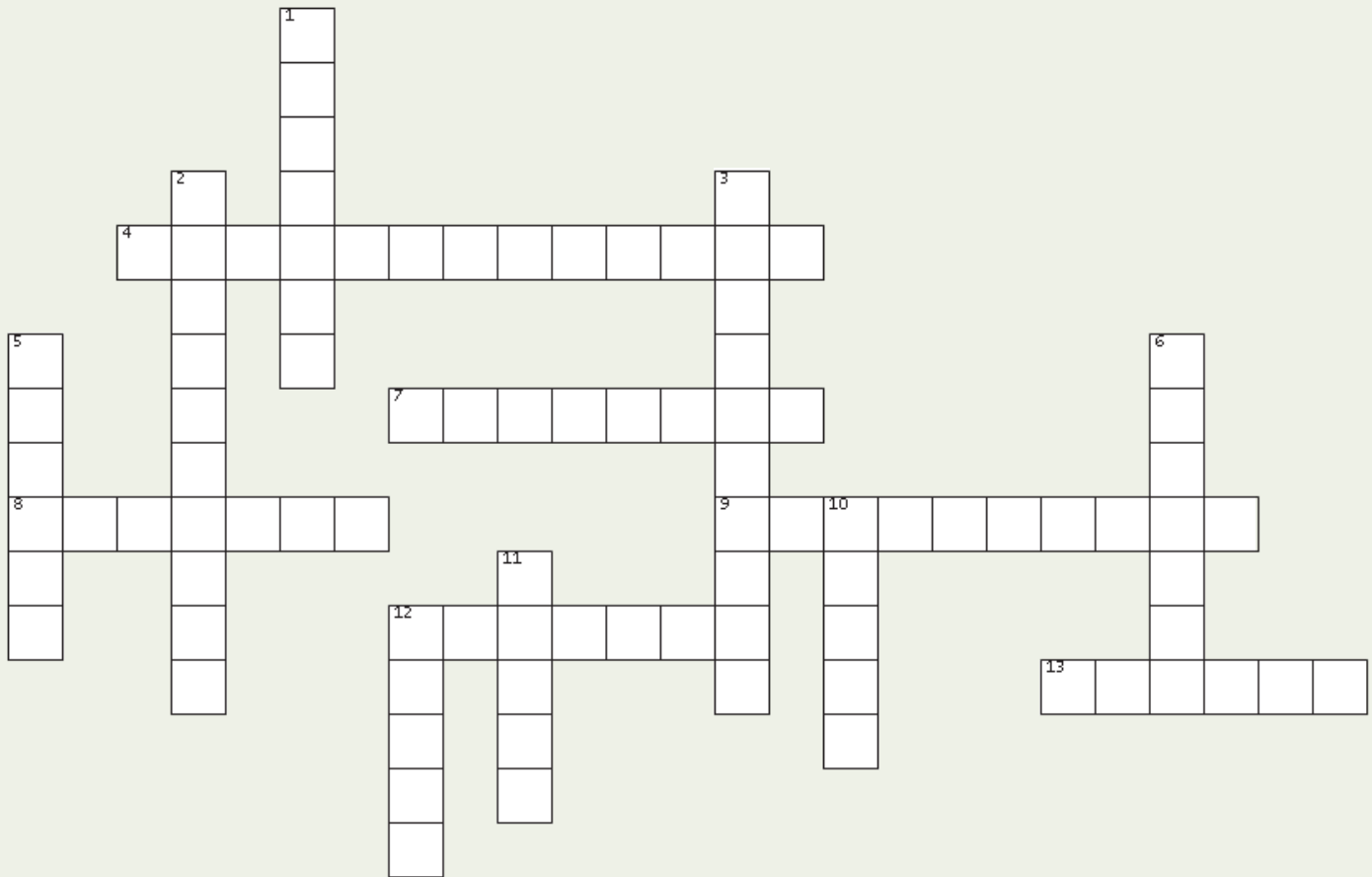
Tifft Nature Preserve Wellness Walks

Take in 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 Tifft 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 the walk will take place. Attendees receive a free giveaway while supplies last.



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

Crossword fun: Here's to good health!



ACROSS

4. The _____ diet is an example of plant-based eating
7. _____ are high in heart-healthy fats
8. Use _____ strips in the bathroom to help prevent falls
9. A _____ increases your chances of developing a disease
12. A diet high in _____ is important for bone health
13. Shut the windows in your home and car to keep _____ out during spring allergy season



DOWN

1. See a health care provider if you hear _____ in your ears
2. Exercise may help reduce symptoms of anxiety and _____
3. _____ can reduce breast cancer deaths by up to 40%
5. Wash your hands for at least _____ seconds
6. Ask your provider if _____ will interfere with your diabetes medication
10. Test your CO and _____ alarms once a month
11. Even if you feel fine, you might have high _____ pressure
12. During a heart attack, you may feel pressure, squeezing or pain in your _____

Use the clues to fill in the words above.
Words can go across or down.
Letters are shared when the words intersect.
Solution is on page 19.

Health management tools and support you can access through your smartphone

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

Brook+ Diabetes Prevention Program

Brook+ is a Centers for Disease Control and Prevention (CDC)-recognized Diabetes Prevention Program that is completely digital and available to eligible members* at no additional cost. This program helps participants make real lifestyle changes—such as eating healthier, incorporating physical activity into their daily lives, and improving problem-solving and coping skills—by providing:

- One-on-one guidance and advice from a CDC-trained, personal lifestyle coach who customizes the program to fit their lifestyle needs and goals.
- Access to group support for encouragement, sharing ideas, and celebrating success.
- A free digital scale and Fitbit to track their progress in the program.**

To check if you're eligible for the Brook+ program, visit brook.health/plus.

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.
- 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.

FitWorks®

Now powered by WebMD, 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®

If your primary care physician is not available, our telemedicine benefit through Teladoc allows you to talk with a doctor 24 hours a day, 7 days a week, for a low copay (see page 5).

**Eligibility for Brook+ is based on CDC guidelines to access risk for developing type 2 diabetes. **Digital scale mailed upon program sign-up; Fitbit voucher sent after four weeks of program participation.*

We're providing the information you need to be Healthwise®

At Independent Health, we want all our members to make the best decisions when it comes to their health and the care they receive from their doctors. That's why we provide Healthwise®, a one-stop online resource that features:

- Interactive health decision tools that are designed to help you know more about you and guide you through key health decisions pertaining to medical tests, medications and surgery.
- A wide range of health-related articles and videos, from A to Z, all at your fingertips. Topics include asthma, blood pressure management, diabetes, eating healthy, exercise, medications and vaccinations.

- A medication interaction checker to make sure your medicines can mix with other drugs, foods or supplements.
- A symptom checker to help you determine whether you can care for yourself at home or if you should call the doctor.
- Support group and caregiver information

▶ BE HEALTH SMART!

Take the steps you need to achieve your health and wellness goals by visiting independenthealth.com/healthwise and accessing Healthwise's easy-to-use tools and information.

Independent Health Foundation continues to make a difference in Western New York

For more than 30 years, the Independent Health Foundation has been providing our community with the services, tools, resources and education they need to improve their quality of life. By partnering with local 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.

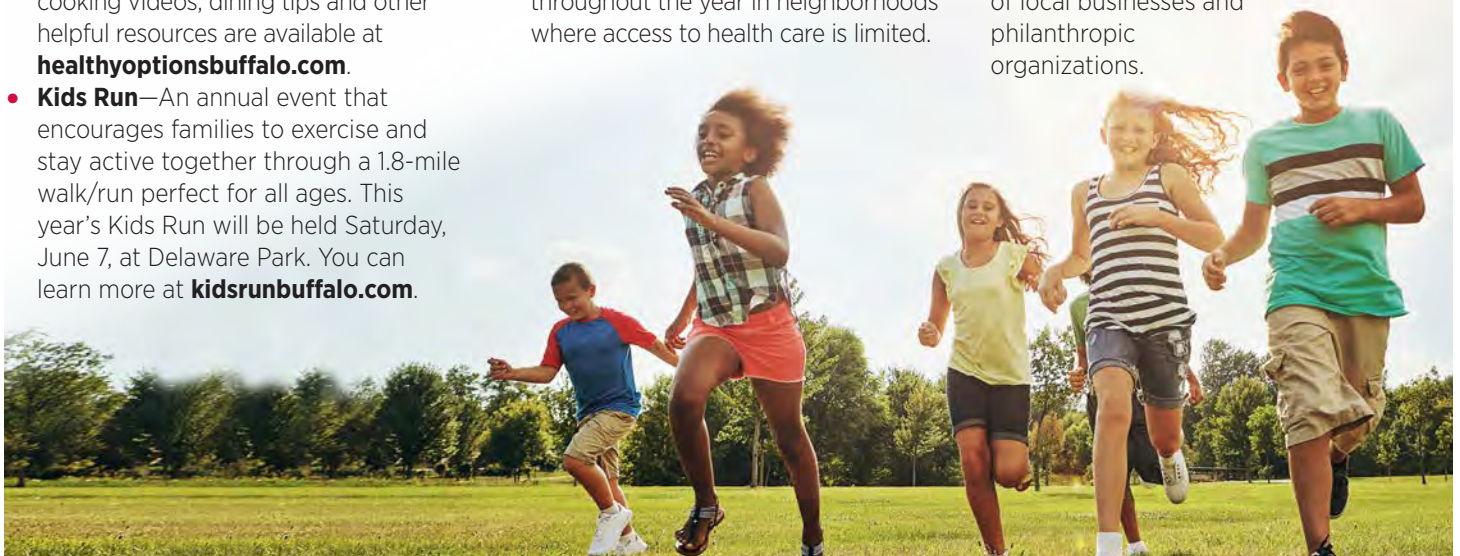
Among the Foundation's signature programs and events include:

- **Healthy Options Buffalo**—This popular initiative has been helping people make informed decisions when eating at home and dining out since 2004. As part of the Healthy Options program, the Foundation collaborates with local restaurants and food trucks to provide healthy food choices to the public, while also delivering meal kits to 600 families every year. In addition, healthy recipes, cooking videos, dining tips and other helpful resources are available at healthyoptionsbuffalo.com.
- **Kids Run**—An annual event that encourages families to exercise and stay active together through a 1.8-mile walk/run perfect for all ages. This year's Kids Run will be held Saturday, June 7, at Delaware Park. You can learn more at kidsrunbuffalo.com.

- **First Night® Buffalo**—A family-friendly New Year's Eve celebration with fun and healthy virtual activities for all to enjoy, including entertainment from local performers and a talent show.
- **Fitness for Kids Challenge**—Introduced in 2008, 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 school.
- **Good for the Neighborhood**—A community-based wellness program that connects families with resources that address social determinates of health, such as health screenings, fresh produce and more. The program is held throughout the year in 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, to engage kids in their health and reduce childhood obesity. 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**—An early childhood program that starts children on the right path to a healthy future by supporting families and pediatricians in meeting their developmental needs from birth to age 3.

To learn more about these programs and events, visit independenthealthfoundation.org. All of these efforts are made possible thanks to the generous support of local businesses and philanthropic organizations.



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 2–4 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.

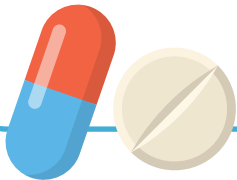
4 hidden factors behind weight gain

You're eating well and sticking to your workout routine, but the number on the scale suddenly starts to climb. What gives? One of these hidden factors may be at play.

1

Your medications

Certain medications, like some antidepressants or those for blood pressure, can trigger weight gain. Others affect your appetite, slow down your metabolism or cause fluid retention. Don't stop taking them though. Ask your doctor about "weight-neutral" alternatives.



2

Underlying health issues

Many health conditions can make managing your weight difficult. Common culprits include sleep apnea, diabetes, thyroid problems and depression.



3

Sleep habits

Lack of sleep can disrupt your body's ability to regulate hormones that control hunger and metabolism. Plus, sleep deprivation increases cortisol, a stress hormone that promotes fat retention.



4

Your age

Your metabolism really does change as you get older. So, you might now be consuming more calories than you need.



Always talk with your doctor if you're gaining weight and don't know why. They can help you create a plan for a healthy weight that works best for you.

Keep up with your exercise plan

Regular exercise is vital to manage your weight. If you haven't been exercising regularly already, talk with your doctor before you start a new exercise plan. Test out these exercise tips to help you stay at a healthy weight:

- **Try different types of exercise.** Aerobic and strengthening exercises burn calories by increasing your heart rate. Try to include all 4 types of exercise: endurance, strength, balance and flexibility.
- **Don't try to make exercise hard.** Physical activity doesn't have to be strenuous to give you health benefits. No matter what your age, you can benefit from a medium amount of physical activity. Do this each day if possible.
- **Start with short amounts of activity.** If you have not been active, start with short intervals (5 to 10 minutes) of physical activity. Slowly build up to the activity level you want to reach.
- **Do things that you enjoy.** If you like to walk and talk with friends, find a partner and start a walking routine. If you want to release stress-related energy or anxiety, try boxing.

- **Find ways to be active throughout the day.** Use the stairs instead of the elevator. Do wall push-ups while you wait for your coffee to brew. Park at the far end of the parking lot and walk briskly to the building. Even small changes when done regularly can make a big difference in your overall fitness.
- **Don't get discouraged if you miss a day or two.** Vacations, illness and schedule changes may interrupt your exercise plans. Just get back on track when the interruption is done.

▶ **Helping our members achieve a healthy weight**

At Independent Health, we understand that losing weight or maintaining a healthy weight can be difficult. That's why we created an informational page on our website that provides a variety of tools, resources and helpful tips our members can use on their weight-loss journey. You can check it out by visiting [independenthealth.com/healthyweight](https://www.independenthealth.com/healthyweight).

Smarter Snacking

Need a snack
without a lot of extra calories?

Try one of these options.
Remember, all snacks are best in moderation.



Salty

- Whole-grain pretzels
- Roasted almonds
- Baked tortilla chips with salsa
- Hummus or guacamole with veggies or whole-grain chips
- Water-packed tuna on a small roll
- Cottage cheese
- Reduced-sodium turkey wrap



Sweet

- Fresh fruit
- Dried fruit
- Raisins
- Graham crackers
- Animal crackers dipped in low-fat pudding
- A thin slice of angel food cake
- Low-fat, whole-grain muffin



Crunchy

- Raw carrot sticks, broccoli spears or celery
- Fresh apple
- Ready-to-eat oat cereal
- Whole wheat crackers
- Air-popped popcorn
- Breadsticks
- Unsalted rice cakes
- Roasted soybeans, peas or chickpeas



Creamy

- Fat-free pudding
- Plain, fat-free yogurt
- Fruit smoothie
- No-sugar-added applesauce
- Peanut butter on whole wheat crackers
- Low-fat cheddar or string cheese



Cool

- Ice milk or fat-free frozen yogurt
- Frozen juice bar
- Fat-free or low-fat milk
- Frozen bananas
- Frozen grapes



Hot

- Hot coffee with fat-free milk
- Tomato or vegetable soup
- ½ whole wheat toasted English muffin with jelly
- Baked potato with low-fat cheddar cheese and salsa

Check labels! Get in the habit of looking at the nutrition label on packaged foods. You may be surprised at how much sugar or fat some foods contain. By checking the label, you can make better choices!

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 2025, the maximum contribution limit is \$4,300 for an individual and \$8,550 for a family. Account holders who are 55 and older can also make an additional \$1,000 catch-up contribution annually.

2. Tax-free growth

Account holders can also grow the funds in their account 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 account holders can potentially spend years growing the funds in their HSA—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.

What you can do to 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.

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 from Independent Health. Make sure you actually received the treatments listed.

- 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.

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 appeal 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 appeal process. However, if you don't agree with the outcome of our internal appeal 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. Out-of-network service
4. Part of a clinical trial
5. Relates 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 review 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 and 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*.

Tips to help you prepare for your annual routine checkup

An annual routine checkup is crucial for staying healthy. It's one of the main ways your primary care doctor can catch health concerns or potential problems early. Just think of it as maintenance—the price of keeping your body running smoothly.

Knowing what to expect and being prepared can make your annual exam a smooth and effective part of your health routine.



Before you go to the doctor

To get the most out of your annual visit, you may want to write some notes ahead of time, 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. He or she 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 may need
- Your medications
- Lifestyle changes you can make
- Physical activity and nutrition recommendations
- Smoking-cessation assistance (if you smoke)

Make sure you take advantage of your \$0 annual routine checkup to give your body the maintenance it needs.

Ways you can save on your health care costs

When you need a routine health care service, like a chest X-ray or MRI, where you go could help you save money. Understanding your options and the cost difference between facilities could lead to greater cost savings.

Talk with your doctor about freestanding facilities—Independent Health offers a number of them in our network that provide the same services as a hospital, but typically for a lower cost. Other services that may cost less at a freestanding facility include:

- Bone Density Test
- Echo Stress Test
- Mammogram
- Nuclear Stress Test
- CT Scan
- PET Scan
- Sleep Study
- Sonogram

If you would like to compare the costs of these services, visit [independenthealth.com/waystosave](https://www.independenthealth.com/waystosave). There, you will also find

information on a variety of topics, including:

- **Partner with your doctor**
Your primary care physician is your best partner in managing and coordinating your care, and an important resource for managing your health care costs.
- **Understand your health care options**
You have many options that allow you to seek the appropriate health care you need while also managing your out-of-pocket costs.
- **Manage prescription costs**
Using a generic medication is just one of the many ways you can save on your prescription costs. We provide you with examples of how much you can save with generic drugs.

Let us help you make more informed health care decisions so that you can save some money in the long run.

A guide to worry-free medication routines

It's important to take the right medications at the right time and in the right way. But juggling multiple prescriptions every day can be hard for many. The good news is that with some organization and support, you can set yourself up for success.

Chart the course

Make a list/outline of your medications that includes each prescription, over-the-counter drug, vitamin and dietary supplement. Record the name, dosage and when to take it.

Tips for tracking

Pillboxes, charts, calendars and medication reminder apps are helpful tools. Other ideas to stay on track with your medications include:

- **Visual cues:** Write reminders on sticky notes. Place them in areas of the house you see frequently, like your refrigerator door or bathroom cabinet.
- **Color coding:** Put colored labels on your bottles based on the time of day you need to take the medicine. For example, blue for morning and yellow for bedtime.
- **Syncing your habits:** If you can, schedule doses around daily events. Take your morning pills right after brushing your teeth.

Conversation is key

Keeping your doctor in the loop is an important step in the process. At appointments, you should:

- **Talk about your routine.** If you're having a hard time following a medication schedule, ask about possible adjustments.
- **Share your up-to-date medication list.** Your doctor should know every medication and supplement you're currently taking to watch for harmful interactions. Always keeping your list of medications with you also helps in an emergency.
- **Bring up concerns.** Mention any side effects you've noticed since your last visit. Your doctor might be able to change the prescription.

Managing medications is a daily commitment that helps you live your best life. Stay consistent and keep communication open. Your health is worth every effort.



Save money and time with maintenance medications

Do you take a prescription drug regularly for an ongoing condition? If so, there's a good chance it's considered a "maintenance medication." Many maintenance medications can be filled for a 90-day supply.

Filling a 90-day supply instead of a 30-day supply can save you money. You may have a reduced copay of only 2.5 copays for a 90-day supply, saving you the cost of two full copays in a year. And you will save time by reducing the number of trips to the pharmacy.

Prescriptions delivered to your door

Our members have the option to fill 90-day prescriptions of maintenance medications through a mail order pharmacy, which provides home delivery at no additional cost. Independent Health has partnered with two mail order pharmacies. To learn more, visit the "Tools, Forms & More" section of our website.

How do I know if my drug is a maintenance medication?

Maintenance medications are used long term to treat a wide range of conditions such as high blood pressure, diabetes and asthma. These drugs are listed with "MM" on your plan's drug formulary, which is a list of covered drugs. All formularies are posted on our website. You may be able to find the name of your plan's formulary on your member ID card. You can also contact Member Services for assistance.

If you start a new maintenance medication, you must first get a 30-day supply so that you can watch for any side effects. After the initial 30-day fill, you can begin getting the convenient 90-day supplies.

Improving the health of our members through chronic condition and case management programs

At Independent Health, we understand that population health management (PHM) is vital for improving health care outcomes and anticipating future health needs of local communities. PHM is a model of care that addresses individuals' health needs at all points along the continuum of care—including in the community setting—through participation, engagement and targeted interventions for a defined population.

The goal of PHM is to improve the physical and psychosocial well-being of individuals, while assessing and addressing health disparities through cost-effective and tailored health solutions. Independent Health's PHM efforts include our chronic condition and

case management programs, which are designed to help our at-risk members get healthy and stay healthy.

Chronic condition management

Having a chronic condition can significantly impact your everyday life and often requires additional care and regular doctor's visits. Chronic diseases are the leading causes of illness, disability and death in the United States.

Thanks to our chronic condition management program, we are helping to reduce health care costs and improve quality of life for those with chronic conditions by preventing or minimizing the effects of their disease through integrated care. This program focuses on various chronic conditions, including:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Cardiac (e.g., hypertension and congestive heart failure)
- Prediabetes
- Diabetes
- Chronic Kidney Disease

Case management

The overall goal of case management is to help individuals regain optimum health or improved functional capability in the right setting and in a cost-effective manner. It involves comprehensive assessment of the member's condition; determination of available benefits and resources; and development and implementation of a member-centered case management plan with established performance goals, monitoring and follow-up.

Independent Health's Case Management Team of experienced and highly trained nurses, social workers and other care specialists (including behavioral health, physical therapy, exercise physiologist and a registered dietician/certified diabetes educator) are

here to provide additional help and support. If you've been in the hospital with a serious health condition or experienced complications, are living with multiple health conditions and/or finding it difficult to manage your daily activities, one of our case managers may call to help you:

- Understand your diagnosis and treatment options
- Coordinate your care with your primary care physician, specialist(s) and other health care providers
- Prevent hospitalization and re-hospitalization
- Understand your medications and how to take them as prescribed
- Address barriers you may have with obtaining your medications
- Get support for you/your family/caregivers to keep you safe at home
- Connect with our Member Services team who can explain your plan benefits

Independent Health case managers also educate and coordinate care and services for its highest-risk members by providing linkage to needed community resources and evidence-based programs. Case management programs include complex medical conditions, behavioral health, high-risk maternity and HIV/AIDS.

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.



Try not to let stress overtake your life

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.



The sobering truth about alcohol

For many adults, having a few drinks with dinner or friends is part of their daily or weekly routine. So, it's easy not to think about how the drinks add up—or the effect they have on your health. However, recent research shows that alcohol use may lead to more health issues than previously thought and that cutting back might be a good idea for everyone.

The downsides of drinking

Over time, heavy drinking or binge drinking can take a toll on your health. Heavy drinking is linked to more than

40 medical conditions and health problems including:

- Liver disease
- Heart disease
- High blood pressure
- Some types of cancer
- Digestive problems
- Memory issues, including dementia
- Depression and anxiety
- Learning problems

Drinking also has short-term effects. We're all familiar with the dreaded hangover. But there are more serious concerns too, such as increased risk

for accidents, domestic violence, sexually transmitted diseases and alcohol poisoning.

How to lower your risk

No matter how much you drink, drinking less is always a better choice for your health and your body. Tell your friends and family that you're cutting back and encourage them to join you. You may also want to remove alcohol from your home since you'll be less likely to drink if it's not readily available. If you need help quitting, talk with your doctor.

Important questions to ask yourself as you age

While no one wants to think about going it alone as they age, you should be prepared in case you find yourself in that situation. Researchers estimate about 22% of Americans are at high risk of aging without a family member or caretaker looking after their needs. Ask yourself these four questions to make sure you're prepared:

- 1. Am I financially prepared?** Start saving now for things like medical expenses, home repair and housework. Enrolling in a Health Savings Account offers a tax-advantaged way to save for both health care and other expenses later in life (see page 12). You may also want to consider long-term care insurance. This can help you pay for medical equipment, assisted living and aides.
- 2. Who will be my support system?** Surround yourself with people you can rely on, like relatives, friends and neighbors. These are people who will act as pillars of support for you, especially in difficult times.
- 3. Where do I want to live long term?** You may want to stay in your home, but can you live there alone long-term? Think about whether you want to live near people your age, how you want to get around and if you'd like to be close to social opportunities.



- 4. Are my wishes known?** Advance directives, such as a Health Care Proxy, make sure that your health care wishes are known to others. Think about what you want and write it down—you want to be very clear. Pick someone you trust to be your health care agent. He or she can then make medical decisions on your behalf if you lose the ability to do so.

▶ Choose a health care proxy
Health Care Proxy forms are available from your doctor and at hospitals. In addition, you can download one by clicking on “Frequently Used Forms” in the “Tools, Forms & More” section at [independenthealth.com](https://www.independenthealth.com). Once your form is signed, keep the original and give copies to your doctor(s) and your health care agent.

Simple ways to build strong bones

Your bones reach their peak growth in early adulthood and naturally begin to lose density after age 40. Women, especially, lose bone mass after menopause, putting them at higher risk for the bone-weakening disease, osteoporosis.

Luckily, here are three things you can do to offset these losses and help build healthy bones:

- 1. Keep track of your nutrients.** Most important is calcium, which builds bone. Vitamin D, a close second, promotes calcium absorption. Fortunately, low-fat milk and many other low-fat dairy products supply plenty of both nutrients. Lactose intolerant? Try drinking milk with a meal or substituting yogurt that has active cultures. Non-dairy foods high in calcium include dark green leafy vegetables, such as broccoli, kale and collards; tofu; canned salmon or sardines with bones; almonds; and calcium-fortified juice and bread. Good vitamin D sources include sunlight and fortified cereals.
- 2. Consider supplements.** Calcium carbonate in popular antacids is less expensive than calcium citrate and calcium phosphate, but it should be taken with meals to be absorbed.
- 3. Get regular exercise.** To build or maintain bones, give them a workout with walking, cross-country skiing or tennis. Jumping and jogging provide the high-impact stress bones thrive on, but any weight-bearing exercise will do. Resistance exercises such as weight lifting also build bone density. In one study, as little as two sessions of resistance exercises per week helped women strengthen their muscles, as well as their bones.

Talk with your doctor about other ways you can strengthen and protect your bones.

Under 50? Take these steps to stay ahead of cancer

You may have seen news stories about younger people—including some celebrities—being diagnosed with cancer. This trend is also emerging in recent studies. Researchers have found the incidence of cancer in people under age 50 has risen globally as much as 79% since 1990. Cancer deaths in this age group have increased by nearly 28% in that time frame.

Though the cause is not certain, evidence points to a diet high in red meat and sodium and lacking in fruit. Alcohol and tobacco use also likely play a role.

However, this doesn't mean cancer is inevitable. No matter what your age, you can take steps to stay ahead of cancer.

Know your risk

Some people have a higher risk for certain cancers because of their genes. Talk with your family members and your health care provider about your potential risks. You may need to start certain cancer screenings at an earlier age or have screenings or exams more often.

Puzzle solution for page 7 puzzle.



Keep up with cancer screenings

Don't forget to talk with your health care provider about adding these crucial cancer screenings to your calendar:

- **Colorectal cancer:** Those at average risk should start screening at age 45. There are a few different ways to test for colon cancer. Ask your provider which one is right for you.
- **Breast cancer:** Women can choose to start annual mammograms as early as age 40, and all women should start at age 45.
- **Cervical cancer:** Starting at age 25, all women should be tested every 5 years for HPV, the virus that causes cervical cancer. Alternately, you can have a Pap test every 3 years. Not sure which one is best for you? Talk with your provider.

- **Prostate cancer:** Men who are at high risk of developing prostate cancer should consider getting the prostate-specific antigen (PSA) blood test at age 45. This includes African American men and men who have a first-degree relative (father or brother) diagnosed with prostate cancer at an early age (younger than age 65).

For more information about cancer screening guidelines, visit the American Cancer Society's website at cancer.org.

Independent Health provides mastectomy benefits

In accordance with 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 users call 711).

Take care of your kidneys when you have other chronic conditions

Many people with chronic kidney disease (CKD) also have other long-term health concerns. CKD is especially common with diabetes and high blood pressure. If these conditions aren't controlled properly, they can harm your kidneys by damaging blood vessels and arteries in and around the organ. As a result, this can reduce the flow of blood to your kidneys.

Tips for healthy kidneys

Here are some things you can do to help manage diabetes and high blood pressure, which will keep your kidneys working better for longer:

- **Ask your doctor to set blood sugar and blood pressure targets for you.** Then work together to achieve these goals.
- **Take any recommended medications as directed.** Talk with your doctor about options that help protect your kidneys.
- **Eat a healthy diet—and know what that means for you.** Choosing the right foods may take a little extra thought when you have both diabetes and CKD. A registered dietitian can offer personalized advice.

- **Find physical activities you enjoy and keep moving.** Along with improving blood sugar and blood pressure control, staying active may reduce your risk for heart disease.

Get evaluated regularly

A kidney health evaluation helps determine if you have evidence of CKD and if so, how significant it is. A kidney health evaluation includes the following tests:

- **A blood test for kidney function.** This will show how well the kidneys are doing their job and how effectively waste is being removed.
- **A urine test.** One of the earliest signs of kidney disease is when protein leaks into your urine.



Results from these tests can help identify chronic kidney disease early so you and your doctor can develop a treatment plan. If you have diabetes, you should get a kidney health evaluation annually to check for signs of CKD.

Sepsis: What you need to know about this serious condition

Infections can put you at risk for a life-threatening condition called sepsis. Sepsis is the body's extreme response to an infection. It causes inflammation across large areas of the body and can rapidly lead to tissue damage and organ failure.

Sepsis happens when an infection you already have, such as in your skin, lungs, gut or urinary tract, triggers a chain reaction throughout your body. Sepsis can occur in people of any age. But it is more common in infants, older adults and people who have a compromised immune system that cannot fight infection.

Symptoms of sepsis can include any one or a combination of these:

- Confusion or disorientation
- Shortness of breath
- High heart rate
- Fever, or shivering and feeling very cold
- Extreme pain or discomfort
- Clammy or sweating skin

Act fast!

If you or a loved one has an infection that's not getting better or is getting worse, don't ignore it. Sepsis requires immediate care in a hospital. Septic

shock is sepsis that causes extremely low blood pressure, which limits blood flow to the body and, in some cases, can cause death.

How to prevent infections

Talk with your doctor about steps you can take to prevent infections, such as getting chronic conditions under control and receiving all your recommended vaccinations. In addition, practice good hygiene by washing your hands and keeping cuts clean and covered until they are healed.

To learn more about sepsis and how to prevent infections, visit [cdc.gov/sepsis](https://www.cdc.gov/sepsis).

Manage and treat asthma through proper medication use

Nearly 28 million people in the United States have asthma. If you have been diagnosed with this condition, it's important to work with your doctor to create an asthma action plan. This will outline your medicine schedule and any steps you can take during an asthma flare-up.

Controller medicines and rescue medicines are the two types of medications most prescribed to help manage asthma.

- **Controller medicines:** Most effective at preventing asthma attacks when taken every day—even if you feel well. These medicines work to reduce inflammation or irritation in the airways, making them less sensitive and less likely to react to asthma triggers. Controller medicines can also help reduce mucus production

to keep airways clear and make breathing easier. Inhaled corticosteroid (ICS) medicines are the most common controller medicines.

- **Rescue medicines:** Provide quick relief from asthma symptoms when needed. They relax the muscles around the airways but do not treat underlying causes of asthma. Rescue medicines contain albuterol and should not be overused. Too much use can reduce the effectiveness of the medicine and lead to worse symptoms over time. In fact, overuse is associated with higher risk for severe asthma attacks and hospitalizations. Over-relying on the rescue inhaler may also cause side effects such as increased heart rate, elevated blood pressure and anxiety.

Helpful tips

- If you are using an inhaler, make sure you are using it correctly. Your doctor or pharmacist can show you how.
- If one medication causes side effects or just doesn't work, be honest with your health care team. They can help find the right medicine to help manage your symptoms.
- You have options if the medicines are too expensive. Talk with your pharmacist to find a less expensive yet effective medicine.

If you have any questions about asthma medications, Independent Health's Pharmacy Department is here to help. Simply call **(716) 250-4480** or **1-844-808-1254**, Monday through Friday from 8:30 a.m. to 4:30 p.m.

HOW TO QUIT SMOKING WITHOUT GOING COLD TURKEY

If you've tried to quit smoking before, you know determination isn't always enough. The good news is that methods for quitting have come a long way. Today, experts offer a range of ways to improve your chances of success. Here are three tips to help you quit smoking for good:

1. Use two medicines at once.

You've probably heard of nicotine-replacement therapy (NRT). Options like gum, patches, sprays, lozenges and inhalers work by giving your body small, controlled doses of nicotine to help curb cravings. However, using two NRTs together can boost your chances of quitting permanently. For example, you might want to try putting a patch on in the morning and then chewing fast-acting nicotine gum as needed throughout the day.

2. Consider a non-nicotine option.

If you're looking for something that works a little differently, ask your doctor about varenicline. It's a non-nicotine prescription pill that blocks the effects of nicotine on your brain, making cigarettes less enjoyable. Research shows it's the single-most effective medicine for successfully quitting smoking.

3. Partner with a quit coach.

A quit coach can be a game-changer. With a coach, you have someone on your team to guide you, answer questions and offer support when things get tough. Connect with a quit coach for free by calling the New York Smokers Quitline at **1 (866) NY-QUITS (1-866-697-8487)**.



What to keep in mind if you're expecting



Caring for your baby begins well before birth. It starts during your pregnancy, with taking good care of yourself. When you're pregnant, you need to see your health care provider often for checkups. These visits are called prenatal care. A prenatal visit is a great time to talk about your questions or concerns. Here are some examples of questions you might ask:

- Whom should I call if I have questions or problems between visits?
- Is it safe to take my medications during pregnancy?
- Do I need any vaccinations (e.g., flu, Tdap, respiratory syncytial virus and COVID-19 vaccines)?
- Should I take a prenatal vitamin with folic acid in it?
- Do I need to make any changes to my diet or other habits?

Post delivery

It's recommended to have a post-partum visit within 12 weeks after birth. This is a visit to see how you feel after birth. Your doctor will examine you and talk with you about sleep, exercise, mental health and birth control. You should also see your doctor for follow-up care if you've lost your baby, as you may need treatment or have tests to find out what happened.

Don't be afraid to get tested for sexually transmitted infections

The Centers for Disease Control and Prevention (CDC) estimates that one in five Americans has a sexually transmitted infection (STI). Yet too often, people don't realize they're at risk, overlook symptoms, or feel too embarrassed, ashamed or fearful to get the checks they need.

If you are sexually active, STI testing is one of the most important things you can do to protect your health. Here's what to know about testing for some common STIs:

- **Chlamydia**—The most commonly reported STI in the United States, chlamydia is a bacterial infection that is easy to treat with antibiotics. All sexually active women ages 24 and younger as well as older women with new or multiple sexual partners (or with a partner who's had an STI recently) should be screened for chlamydia every year, according to the U.S. Preventive Services Task Force (USPSTF). Pregnant women should be screened, too. Sexually active men should discuss testing with their doctor.
- **Human Immunodeficiency Virus (HIV)**—This virus attacks the body's immune system. Without treatment, it can lead to acquired immunodeficiency syndrome (AIDS). The only way to know if you have HIV is to get tested. In accordance
- **Human Papillomavirus (HPV)**—Most women require regular screening for cervical cancer—the majority of which is caused by an STI called human papillomavirus (HPV). The USPSTF recommends women ages 21 to 29 at average risk for cervical cancer have a Pap test once every three years. Women ages 30 to 65 years at average risk for cervical cancer 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. The best way to prevent HPV infections is through HPV vaccination, which is recommended for adolescents and young adults.

If you have concerns about your risk for STIs or if your partner has been diagnosed with an STI, talk with your doctor.



5 Reasons to **SAY YES** to Childhood Vaccines

Choosing to vaccinate your child is one of the best ways to protect them.

1 SHIELD AGAINST DANGEROUS DISEASES.

Vaccines keep kids safe from nasty stuff like measles and whooping cough, which are making a comeback in the U.S.

2 BOOST THEIR IMMUNE SYSTEM.

Vaccines teach your child's body how to defend against germs. That means they'll be able to fight infections now and in the future.

3 STOP THE SPREAD.

When more kids are vaccinated, germs don't move around as easily. It makes places like classrooms and parks healthier for everyone.

4 PROTECT OTHERS YOU CARE ABOUT.

Shots don't just help your child. They also help prevent diseases from spreading to babies too young for shots and those with health issues.

5 BE SAFE, NOT SORRY.

It's better to prevent a disease than to treat one. In other words, getting vaccinated is safer than getting sick.

STILL HAVE QUESTIONS?

That's OK! After all, everyone wants to do what's right for their children. Bring up any concerns at your child's next appointment. Ask your child's pediatrician about vaccine benefits and risks, along with the risks of saying no to vaccinations. Also, talk with your doctor to make sure you're up-to-date with all your vaccinations. After all, vaccines are for adults, too!



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.

Independent Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Independent Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-501-3439.

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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Editor

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From restless to restful: How movement improves sleep

Struggling to sleep at night? You might want to lace up your walking shoes during the day. According to experts, people who exercise regularly are less likely to be among them.

Physical activity isn't a cure-all for every case of insomnia. But if you're tossing and turning, moving more is a good idea for many reasons. Exercise also helps prevent long-term health problems linked to insomnia, such as heart disease, diabetes and cancer.

Sweat yourself to sleep

Working out may help you drift off to dreamland—and stay there—by:

- Regulating your body's internal clock, which controls your sleep and wake cycles
- Calming your mind so you rest better
- Encouraging other healthy habits—like eating a nutritious diet—that also promote good sleep

Starting a fitness program

Pick an activity you enjoy and that fits your schedule and lifestyle. That increases your chances of sticking with a plan, which benefits your sleep and your health. Creative ways to add more movement to your day include:

- Walking a couple extra laps at the grocery store
- Trying a new game, like pickleball
- Making it social by joining a hiking group or fitness class
- Building in a reward—for example, save your favorite show to stream while you're doing body-weight exercises, like push-ups and squats



A complete sleep strategy

Experts recommend seven to nine hours of sleep for most adults. Not getting enough shut-eye can have a big impact on the way you feel every day. Plus, ongoing sleep deficiency can increase your risk for heart disease, kidney disease, high blood pressure, diabetes and stroke.

For best results, combine regular exercise with good sleep hygiene. Stick as close to a regular bedtime and wake-up call as you can, even on the weekends. Develop a calming evening routine—for example, take a warm shower or bath and then read for 10 minutes before going to bed. And keep your bedroom cool and dark.

If not getting enough sleep is still interfering with your daily life, talk with your doctor. They might recommend medications, therapy or other treatments to improve your slumber.