

HEALTHSTYLES

INDEPENDENTHEALTH.COM

2025

7 steps to prevent falls

Statins help lower
your heart attack
and stroke risk

Schedule your
Enhanced Annual
Wellness Visit

Engage your brain
with a new
crossword puzzle.

See page 13.

HEALTHSTYLES

Summer is on its way, bringing fresh chances to focus on your health—and Independent Health is here to help.

Inside, you'll find simple tips, handy tools and expert advice to support your well-being all year long.

Want to get involved in fun, health-minded events near you? Explore community programs that Independent Health offers and supports across Western New York on **page 8**.

Managing your medications well is key to feeling your best—and saving money matters, too. Flip to **pages 7 and 12** for smart strategies to do both.

Haven't seen your doctor in a while? You could be missing out. Discover how an Enhanced Annual Wellness Visit can help you meet your health goals (see **page 15**).

Turn to **page 17** for easy fall prevention tips to help you stay steady and safe.

Kidney care plays a vital role in managing chronic conditions—see **page 18** to learn how to protect your health.

And for a little brain boost, tackle our health-related crossword on **page 13**.

Here's to a season filled with positive energy, harmony and good health. Independent Health is glad to be with you every step of the way!

532M



BENEFIT SPOTLIGHT

Quarterly allowance can be spent on over-the-counter (OTC) items

With Independent Health's over-the-counter (OTC) benefit,* you have access to hundreds of health and wellness products through NationsOTC®. This includes brand-name or generic OTC items like vitamins, pain relievers, bandages, dental supplies, sunscreen, insect repellent and much more.

How the benefit works

The benefit allowance is earned the first day of each quarter. The quarterly allowance unspent balances will roll over from quarter to quarter; however, the balance will need to be used by December 31, 2025. If you spend more than the quarterly allowance amount, you can use a personal credit/debit card to cover the difference.

To place an order, visit <https://independenthealth.nationsbenefits.com> or call 1 (877) 270-4239 (TTY: 711), Monday through Sunday from 8 a.m. to 8 p.m. You will need your Independent Health member ID number to log in to the online site. Orders are shipped to your home at no additional cost, most arriving within two days.

Your personal health profile

You have the option of self-reporting your conditions with NationsOTC. By doing this, you will receive product recommendations and health information tailored to your unique needs. What you choose to share can be used to help you achieve your desired health goals.**

**Allowance is made available by quarter, will carry over quarter to quarter, but not plan year to plan year. Costs over the allowed amount are the member's responsibility. This benefit can only be used for covered items through NationsOTC®. **Information is private and will not be shared.*

It pays to take charge of your health with RedShirt RewardsSM

As an Independent Health Medicare Advantage Plan member, you can earn RedShirt RewardsSM for completing actions that help you manage your health and wellness. When you complete an eligible action, it can be redeemed for a gift card of your choice from participating retailers.*

You can earn up to \$100 in RedShirt Rewards each plan year by completing these actions:

- Enhanced Annual Wellness Visit (EAV)
- Flu Shot
- Colon Cancer Screening
- Breast Cancer screening
- Bone Density Test
- Diabetic Screenings (i.e., Diabetic Retinal Eye Exam, A1C Test and Kidney Health Evaluation)
- Routine Blood Test
- Routine Vision Exam
- Enroll in Paperless Explanation of Benefits (EOB)—Parts C or D

- Enroll in Paperless Annual Notice of Changes (ANOC)
- Complete Plan Activation

How it works

1. Activate the RedShirt Rewards program through your MyIH account (see page 4)
2. Complete an eligible health action.
3. Receive a secure message with a reward link through your MyIH account that allows you to choose your gift card. Reward links must be redeemed for a gift card by December 31 each year.

Please note: If you do not have access to a computer, tablet or smartphone, you can still take part in the RedShirt Rewards program by contacting our Member Services Department.



**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). Services must be rendered by an in-network/participating provider. Benefits vary by plan and are subject to change on January 1 each year. For more details, refer to your Evidence of Coverage (EOC).*

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 up to 30% on health and wellness-related items, services and experiences.

Here is a sample of what you can save on:

- An annual membership to the Buffalo Museum of Science and Buffalo and Erie County Botanical Gardens
- Reddy Bikeshare rentals at 110 stations throughout the cities of Buffalo, Niagara Falls and Tonawanda (see page 8)
- Fitness equipment, bike tune-ups and outdoor recreational activities
- Weight-loss programs, healthy

prepared meals and vitamins

- Fitness center memberships, acupuncture and massage therapy

To take advantage of these valuable discounts, all you need to do is show your Independent Health member ID card.

START SAVING TODAY! Visit www.independenthealth.com/discounts to view the latest selections of wellness discounts and participating locations.

Make sure you register for your MyIH account

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

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

- Check your benefit plan summary
- Review all of your claims
- Print your member ID card
- Update your contact information
- Change your primary care physician
- Activate the RedShirt RewardsSM program (see page 3)
- Make your premium payments electronically (if applicable)

Plus, your account gives you access to a variety of tools, resources and information that can help you take charge of your overall health and well-being.

Registration is quick and easy!

If you have yet to create your MyIH account, simply visit www.independenthealth.com/register and then follow the directions. You can also access your member account through the MyIH mobile



app, which is available for free for smartphone users at www.independenthealth.com/myih.

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.

Go paperless to receive plan information electronically

If you wish, you can choose to view the following documents electronically rather than receive these in the mail:

- Annual Notice of Changes (ANOC)
- Part C Explanation of Benefits (EOB)/Monthly Report of Medical and Hospital Claims
- Part D Explanation of Benefits (EOB)/Monthly Report of Pharmacy Claims

By doing so, you can earn up to \$10 in RedShirt Rewards each plan year that can be redeemed for a gift card of your choice from participating retailers (see page 3). To get started, just follow these easy steps:

1. Log in to your MyIH account (see article above).
2. Select "Manage Preferences" from the "Go Paperless" section on your account home.
3. Under "Paperless Preferences," choose "Electronic." Agree and select "Save."

You will then receive an email notification when a new document is posted with instructions on how to view it.

Other advantages of going paperless

- You will have access to your documents 24 hours a day, seven days a week.
- If you travel or are out of the area temporarily, you will have access to your documents wherever you are.
- You will not have to store the large document each year.
- This option is voluntary and can be changed at any time.

This process must be repeated if each Medicare member in your household would like to receive their document electronically.

Health management tools available at your fingertips

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 by providing one-on-one guidance and advice from a personal lifestyle coach who customizes the program to fit their lifestyle needs and goals. To check if you're eligible for Brook+, visit www.brook.health/plus.

Brook 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 one-on-one personalized support and

encouragement you need to find your healthy zone. For example, you can chat with health experts any day of the year, no appointment necessary. You can access Brook through your MyIH account (see page 4).

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, and strep throat. To learn more about Teladoc, visit www.independenthealth.com/telemedicine.

**Eligibility for Brook+ is based on CDC guidelines to assess risk for developing type 2 diabetes.*



You can opt out of receiving phone calls about plan business

At Independent Health, we want to make sure we keep you informed about your Medicare Advantage plan information. Therefore, you may occasionally receive communications from us throughout the year. This includes an annual issue of our HealthStyles member newsletter.

However, as per regulations set forth by the Centers for Medicare and Medicaid Services, you have the ability at any time to opt out of receiving phone calls from us regarding plan business. Examples of plan business include information regarding Medicare products that you are not currently enrolled in as well as other types of insurance or lines of business.

Please note: Your decision to opt out of receiving phone calls from us regarding plan business will remain in effect until you choose to opt back in. Also, we are still permitted to call you regarding your current Medicare Advantage plan.

To opt out of receiving phone calls about plan business, please contact our Member Services Department at (716) 250-4401 or 1 (800) 665-1502, October 1 through March 31: Monday through Sunday, 8 a.m. to 8 p.m.; April 1 through September 30: Monday through Friday, 8 a.m. to 8 p.m. TTY members call 711.

Our Medicare Advantage plans provide a variety of Wellness Benefits

At Independent Health, we want to make sure our members have additional benefits that go above and beyond Medicare coverage. That's why our Medicare Advantage plans include many Wellness Benefits that you need to help you improve your health and well-being.

Among the Wellness Benefits that may be available to you are:

- **Enhanced Annual Wellness Visit (EAV)**—A comprehensive \$0 annual exam and conversation with your doctor about your health and well-being (see page 15).
- **Dental**—Coverage through Liberty Dental for preventive dental visits, including routine cleanings, fluoride treatments, exams and X-rays. We also offer up to \$2,000 in comprehensive dental coverage on most plans.
- **Vision**—Enjoy comprehensive vision coverage that helps keep your health in sharp focus with routine eye exams and eyewear allowance.
- **Hearing Aid**—We partner with Start Hearing to provide coverage for high-quality hearing aids and local professional evaluation at a fraction of the cost.
- **Telemedicine**—Provided through Teladoc®, our telemedicine benefit allows you to speak by phone with a doctor any time, anywhere, for non-emergent medical issues (see page 5).
- **Fitness Program with SilverSneakers®***—You can visit any participating SilverSneakers facility nationwide with no activation fee,



as well as take part in virtual exercise classes at home (see page 9).

- **Over-the-counter (OTC) allowance**—Receive an OTC allowance each quarter that you can use toward brand-name and generic wellness like vitamins, pain relievers and dental supplies (see page 2).
- **RedShirt RewardsSM**—By completing certain actions, you will earn rewards that can be redeemed for a gift card of your choice from participating retailers (see page 3).
- **Personal Emergency Response System (PERS)**—Maintain your peace of mind with a PERS device provided through NationsResponse® in partnership with ADT.
- **Non-Emergency Transportation**—Non-emergency transportation services are available to help you get to the medical care and services you need at a time convenient for you.
- **Home Meal Delivery**—Proper nutrition is important after a

hospital stay. On some of our plans, our members enjoy free home meal delivery after an inpatient stay.

- **Enhanced Diabetes Benefits**—If you have a diagnosis of diabetes, you may be eligible for a variety of enhanced benefits, including \$35 copay for insulin from the first day of coverage and \$0 for select diabetes monitoring supplies, such as glucose monitors, lancets and test strips.

To learn more about our Wellness Benefits, visit www.independenthealth.com/medicare or find all the ways to contact us at www.independenthealth.com/FindARedShirt.

Benefits vary by plan. This information is not a complete description of benefits. See your Evidence of Coverage for a complete list of benefits. Some benefits mentioned on this page do not apply to Independent Health's Family Choice® HMO I-SNP plan.

**SilverSneakers is a registered trademark of Tivity Health, Inc.*

EPIC program can help you reduce your prescription drug costs

The New York State Department of Health offers the Elderly Pharmaceutical Insurance Coverage (EPIC) program as a way to provide Medicare beneficiaries with copayment assistance for their Medicare Part D–covered prescription drugs. For many individuals, it is less expensive to enroll in EPIC and Medicare Part D than just Medicare Part D alone.



How EPIC works

- EPIC members must be enrolled in a Medicare Part D drug plan in order to receive benefits.
- EPIC provides secondary prescription coverage for Medicare Part D– and EPIC–covered drugs after any Medicare Part D deductible is met.
- EPIC copayments range from \$3, \$7, \$15 and \$20 based on the out-of-pocket cost after the Medicare Part D plan has been billed.
- EPIC has two plans, the Fee and Deductible Plans.

- Lower income members may pay an annual EPIC fee for coverage and will pay EPIC copayments for drugs.
- Higher income members must meet an annual EPIC deductible before paying EPIC copayments for drugs.

In order to be eligible for EPIC, you must be a New York State resident, 65 years of age or older, have an annual income less than \$75,000 single or \$100,000 married, be enrolled in a Medicare Part D drug plan and not receiving full Medicaid

benefits. You may apply for EPIC at any time during the year. Being enrolled in EPIC will allow you to make a change to your Medicare Advantage plan one time per year at any time through the end of the calendar year.

It is easy to join EPIC

For more information or to apply for EPIC, visit www.health.ny.gov/health_care/epic or call the toll-free EPIC Helpline at **1 (800) 332-3742**, Monday through Friday from 8 a.m. to 5 p.m. TTY users: **1 (800) 290-9138**.

We're committed to 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 or relative.

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 www.independenthealth.com. Members who travel frequently or are away from home for long periods of time are especially encouraged to complete this form.

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

To learn more about how we protect your personal information, read the Privacy Notice that is enclosed in this issue of *HealthStyles*.

Independent Health is proud to partner with a variety of local organizations to help Western New York get healthy and have fun. Here are just 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 500 Reddy bikes (including pedal-assisted electric bikes) at 110 stations throughout the cities of Buffalo, Niagara Falls and Tonawanda, we're making it easy to help you visit your favorite park or take a leisurely roll. Be on the lookout for all the ways Reddy Bikeshare is celebrating its milestone season. In addition, Independent Health members save 20% on annual passes.



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 people of all ages will enjoy—plus special giveaways while supplies last!



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 are running now through August.



Food Truck Tuesdays at Larkin Square

Independent Health is proud to sponsor Food Truck Tuesdays at Larkin Square, which kicked 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.

Wellness Walks at Tifft Nature Preserve



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** ahead of time to confirm that the walk will take place.

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. Our members can also roller skate for free on select dates.



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

Health and wellness activities offered to members through our Medicare Health Hub

As a way to help our Medicare members stay informed and healthy, Independent Health offers a variety of in-person and virtual health and wellness activities at our Medicare Health Hub, which is located inside our Medicare Information Center at 620 Dick Road in Depew.

There's something for everyone—from fun classes to educational workshops—such as:

- **Understanding Your Benefits:** Get the most out of your wellness benefits, including vision, dental, over-the-counter allowance, RedShirt RewardsSM and more!
- **Gratitude:** Practicing gratitude has been shown to improve our health and well-being. Members will learn five ways to cultivate an attitude of gratitude and how it affects their mental and physical health, such as helping to lower stress and pain.

- **Improve Balance:** Prepare your body for everyday activities and reduce the risk for falls.
- **Brain Health:** Learn simple and effective strategies for preserving and strengthening brain function.
- **Digital Basics:** Workshops about Independent Health's online tools and resources and how you can access your wellness benefits through your MyIH account. Find Telehealth classes, patient portal tips and more.
- **Identity Theft Prevention:** Learn important tips to protect yourself and your loved ones from identity theft.



- **Healthy Workouts:** Increase your strength, improve your balance and stay active with an assortment of fun exercises designed to boost your well-being. All fitness levels welcome.
- **Reduce Your Medications:** Learn how to reduce your medications so you can save money and reduce your risk for potentially harmful side effects.

We're adding more programs and activities all the time. Visit www.independenthealth.com/healthhub for the most up-to-date schedule.

Stay physically active with the SilverSneakers[®] fitness program

Most Independent Health Medicare Advantage plans include the SilverSneakers[®] fitness program to help make it easier for our members to improve their overall fitness and keep their bodies and minds strong.

SilverSneakers provides a nationwide network of participating gym and community locations with group fitness classes at select locations.** There are also live online SilverSneakers classes and workshops led by specially trained instructors that are offered seven days a week. Plus, there is no activation fee to join the program.

Here are three reasons why physical activity is so important for older adults:

1. Regular exercise helps maintain muscle strength, flexibility and balance, which reduces the risk for falls and injuries.

2. Exercise helps maintain a healthy weight, improves overall health and reduces the risk for chronic conditions, like heart disease and diabetes.
3. Being active can help improve your mood and keep your mind sharp.

Reach out to your doctor to discuss a fitness routine that's right for you. Based on your individual needs and abilities, your doctor will advise you on different options for physical activity and provide recommendations.

**SilverSneakers is a registered trademark of Tivity Health, Inc. **Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.*

Assure Advantage: Helping our members better manage chronic heart failure



Independent Health's Assure Advantage® HMO Chronic Condition Special Needs Plan* is specifically designed to provide additional health benefits to older adults who have chronic heart failure (also known as congestive heart failure).

Nearly 6.5 million Americans are currently living with chronic heart failure. This long-term condition is the leading cause of hospitalization for those over the age of 65.

Members of our Assure Advantage plan are provided with access to health programs and medications that help them treat chronic heart failure and meet their unique needs. Plus, they have all of their care coordinated through a care manager.

Eligibility requirements

Individuals are able to enroll in Assure Advantage year-round. However, to be eligible for the plan, you must meet all of the following criteria:

- Have chronic heart failure
- Reside in Erie County
- Entitled to or enrolled in Medicare Parts A and B

Please note: Enrollment into the Assure Advantage plan will automatically disenroll a person from any other Medicare Advantage plan.

High satisfaction marks

A survey** of members enrolled in Assure Advantage showed that 95% are satisfied with the communication they have with their care manager, 94% are satisfied with the plan and 93% would recommend the plan to others.

To learn more about this plan, call us at **(716) 635-4900** or **1 (800) 958-4405** (TTY users call **711**), April through September 30: Monday through Friday, 8 a.m. to 8 p.m.; October 1 through March 31: Monday through Sunday, 8 a.m. to 8 p.m.

**This plan requires the use of participating providers, except in the case of emergency care, urgent care or out of area renal dialysis. This information is not a complete description of benefits. **Survey conducted by Independent Health in December 2024–January 2025 with 759 members surveyed and 440 members responding (58%).*

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 health wishes are should you become incapacitated, Independent Health encourages you to have the conversation with them and complete a health care proxy form.

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 due to illness or injury.
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 www.independenthealth.com.

Once your health care proxy form is signed, keep the original and give copies to your doctor(s) and your health care agent. You always have the right to revoke your health care proxy and sign a new one.

Family Choice plan designed for skilled nursing, assisted living and adult care facility residents

If you reside in a participating skilled nursing, assisted living or adult care facility in Western New York, Independent Health's Medicare Family Choice® HMO Institutional Special Needs Plan* can provide you with extra care and support to meet your unique needs. Plus, we can assist in giving your loved one peace of mind knowing your quality of life is being maintained at the highest level possible.

How the plan works

Upon enrollment, each Family Choice member is assigned an Interdisciplinary Care Team consisting of the member's Primary Care Provider (PCP), a Family Choice Nurse Practitioner (NP) or Physician Assistant (PA), and a Social Worker/Care Manager. A specially trained NP or PA is on call 24 hours a day, seven days a week to provide care and support any time it's needed. Their responsibilities include:

- Working in collaboration with the member's PCP 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 designated family representatives, updating them about their loved one's condition and involving them in the care-planning process.

Other key features of Family Choice

- Low or no out-of-pocket costs
- Year-round enrollment open to all eligible Medicare beneficiaries

- Frequent on-site medical assessments and visits
- Individualized care plan that addresses the member's needs and health care preferences
- Single point-of-contact nurse or coordinator for benefit authorizations and care transitions
- Over-the-counter benefit with access to hundreds of health and wellness products
- Nearly 40 participating skilled nursing and assisted living/adult care facilities

Impressive survey results

Over the years, the Family Choice plan has consistently received high satisfaction marks from families and caregivers. A recent survey** of people whose loved ones are enrolled in the program showed:

- 99% are satisfied with Family Choice.
- 98% would recommend Family Choice to others.
- 98% feel their NP or PA provides their loved ones with the quality of care they expected them to receive.



**This plan is available to all Medicare eligibles that 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 in January 2025 with 582 responsible parties surveyed and 21% responding.*

▶ LEARN MORE For additional information about our Family Choice plan, please visit www.independenthealth.com/medicare or call Independent Health at (716) 635-4900 or 1 (800) 958-4405 (TTY users call 711), April 1 through September 30: Monday through Friday, 8 a.m. to 8 p.m.; October 1 through March 31: Monday through Sunday, 8 a.m. to 8 p.m.

Statins can help lower your risk for heart attack and stroke

If you have heart disease or type 2 diabetes, you're more likely to have a heart attack or stroke. The good news is that statins, a type of medicine that lowers cholesterol, can help reduce this risk. This is true even if your cholesterol levels are normal or low. Statins can also lower the chances of having another heart attack or stroke by about 40%.



How statins work

Statins are the most prescribed drugs in the U.S. and help many live a longer and healthier life. They help in two main ways:

1. They lower the amount of “bad” cholesterol (called LDL) in your blood.
2. They remove cholesterol from the plaque in your arteries and make the plaque more stable.

Get the most out of a statin

- Statins are typically taken every day. It's important to take them as prescribed.
- Statins are usually taken for life as cholesterol levels may rise if you stop taking your statin.

- Eating healthy and exercising regularly can help you get the best results from your statin.
- Your cholesterol levels may drop in as little as two weeks, even if you don't feel any different. By six to eight weeks, your levels may have dropped significantly.
- Another possible benefit: Statins have anti-inflammatory and antioxidant properties, which may help with mood and depression.

Questions?

We are here to help. You can reach our team of pharmacists by calling **(716) 250-4480** or **1-844-808-1254**, Monday through Friday from 8:30 a.m. to 4:30 p.m. (TTY users: **711**). Or you can email us at **MTM@independenthealth.com**.

Save time and money with maintenance medications

Do you take a prescription drug regularly for an ongoing condition? You might be taking a “maintenance medication.” Many of these drugs can be filled for a 90-day or 100-day supply, also called an extended-day supply.

Filling an extended-day supply instead of a 30-day supply may save you money. You may have a reduced copay of only 2.5 copays for an extended-day supply, which could save you the cost of up to 2 full copays in a year.

The larger supply will also make it easier for you to take your

medication as prescribed and reduce the number of trips to the pharmacy.

Prescriptions delivered right to your home

Along with Independent Health's retail pharmacy network, our members also have the option to fill an extended-day supply of maintenance medications through a mail order pharmacy, which provides home delivery at no cost. Independent Health currently partners with two mail order pharmacies.

Is the drug I'm taking 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 “EDS” on your formulary, or list of covered drugs.

You can access our Medicare drug formularies as well as learn more about our mail order pharmacy benefit by visiting the “Prescription Coverage” page at www.independenthealth.com/medicare.

Crossword for better 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.

Note: Answers are on page 18.

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—comprised of highly trained nurses, behavioral health specialists, physical therapists, exercise physiologists, registered dieticians and a life enrichment specialist/licensed social worker—is 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
- Get support for you/your family/caregivers to keep you safe at home
- 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 when it comes to managing your physical and mental health condition(s)
- Guide you to appropriate resources within the community
- 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 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.

Do your part to prevent health care fraud

Health care fraud is a serious problem. It's committed when a dishonest provider or consumer intentionally submits, or causes someone else to submit, false or misleading information in order to obtain reimbursement or benefits they may not be entitled to.

Independent Health is committed to preventing and addressing health care fraud. However, we could use your help, too. Here are some simple ways you can avoid being a victim of health care fraud:

- Don't provide your Independent Health member ID number to anyone except your doctor and pharmacy.

- 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: 711)**. Callers can remain anonymous.



It's important to schedule an Enhanced Annual Wellness Visit

Independent Health encourages you to complete an Enhanced Annual Wellness Visit (EAV)* with your primary care physician (PCP). An EAV is one of the best ways you can improve or maintain your health and well-being.

What to expect

An EAV is a comprehensive annual exam and conversation with your PCP about your health. Topics for discussion during your visit may include the importance of preventive services, medication adherence, maintaining healthy bones, preventing falls, bladder issues, advance directives and more. Plus, your EAV is one of more than 25 preventive care services that Independent Health covers in full at a \$0 copayment.

What you need to do

- If you have yet to schedule your EAV for 2025, contact your PCP today.
- You will then be provided with a health risk assessment questionnaire that you will need to complete either before your appointment or at the time of your visit.
- Your PCP will use the answers in the questionnaire to create a personalized care plan for you so

that you can better manage your current medical conditions and attain your health goals.

- Make sure you schedule any preventive care screenings you may need based on your PCP's recommendations during your EAV.
- In some cases, your doctor might also refer you to community programs or services, such as ones focused on preventing falls, quitting smoking or losing weight.

LOOKING FOR A NEW PCP?

Independent Health has a large network of participating health care providers. Our Member Services Department can help you find a new PCP. You can also search for one on the "Find A Doctor" page at www.independenthealth.com.

**Excludes Independent Health's Medicare Family Choice HMO I-SNP plan.*

You're not alone: Get help for depression

Everyone feels sad once in a while. But having depression can make you feel unhappy most of the time.

Depression is a common mental health condition that causes you to feel sad, lose interest in activities that you used to enjoy, withdraw from others, and have little energy. Having depression can also make it hard to eat, work and sleep.

The good news is that you can get help. If you think you might have depression, contact your primary care doctor. The most common treatments for depression are talk therapy, medicine or both.

Talk therapy: A trained therapist can teach you how to cope with your problems. They can also help you change unhealthy thoughts and behaviors.

Medicine: There are many medicines for depression, called antidepressants. These medicines can take up to 4 to 8 weeks to start working. So be sure to keep taking the medicine even if you don't feel better right away.

Like all medicines, antidepressants can cause side effects. Tell your doctor if you have any side effects that bother you. Even if you're feeling better, don't stop taking the medicine without talking to your doctor first. They can help you decide how and when to safely decrease your dose.

Screening recommendations for osteoporosis have been updated

Osteoporosis is a disease that weakens your bones by making them thinner and less dense. More than 50 million Americans live with osteoporosis, yet most don't even know they have it until osteoporosis causes a broken bone.

Although osteoporosis can affect certain men as they age, it more commonly impacts older women. According to the National Osteoporosis Foundation, half of all women older than the age of 50 will eventually develop osteoporosis.

How do you know if you have osteoporosis?

The United States Preventive Services Task Force (USPSTF) recently updated the screening recommendations for osteoporosis:

- The USPSTF recommends screening for osteoporosis to prevent fractures in women 65 years and older.
- The USPSTF also recommends

screening for osteoporosis to prevent fractures in postmenopausal women younger than 65 years who are at increased risk for a fracture, which is determined by a clinical risk assessment.

Warning signs of osteoporosis include lower back pain, changes in your natural posture and suddenly breaking a bone after a fall or minor accident. Your doctor can diagnose osteoporosis with a bone density test.

What to expect during a bone density test

A bone density test is an imaging test that measures the density and mineral content of your bones. You don't need to do anything to prepare for it. The test is an outpatient procedure that takes about 15 minutes and is pain-free.

How is osteoporosis treated?

Your doctor may recommend a combination of treatments to slow down your bone loss and strengthen



your existing bone tissue. The most important part of treating osteoporosis is preventing bone fractures. Common treatments include exercise, medications, and vitamin and mineral supplements.

Talk with your doctor to see if you should have a bone density test. If you recently had a fall that resulted in a fracture, contact your doctor right away to discuss screening options.

How to get your blood pressure under control

Nearly half of adults in the United States have hypertension, which is more commonly known as high blood pressure. This condition can lead to heart failure, stroke and kidney disease.

Here are just some of the ways you can prevent and control high blood pressure:

- Monitor the amount of sodium (salt) you consume.
- Add a serving of fruit or vegetables at lunch and dinner.
- If you eat large portions of red meat, reduce the amount by a half or a third at each meal.

- Be physically active. Just 30 minutes of physical activity most days of the week will help.
- Limit your alcohol consumption.
- Don't smoke or quit if you do.
- If you are prescribed blood pressure medications, take them as directed.

Since high blood pressure can cause damage without showing any obvious signs or symptoms, it's important to have your blood pressure checked by your doctor. If you are diagnosed with high blood pressure, your doctor can then create a treatment plan that's right for you.

7 Steps to Prevent Falls

At Home

1

Improve the lighting

because older eyes often need brighter lights to see clearly.

2

Remove throw rugs

or fasten them securely to the floor with double-sided tape.

3

Keep stairs free of clutter

and add secure handrails and good lighting to stairways.

4

Install bathroom grab bars

and place a nonskid mat in your tub or shower.

At the Doctor's Office

5

Be honest

with your provider if you fall or feel unsteady. They can help with fall prevention.

6

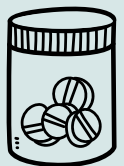
Ask questions

about vision and hearing tests and improving strength and balance.

7

Review medications

because some have side effects that increase your risk of falling.



Independent Health offers a Falls Prevention Program provided by our trusted partner, Western New York Integrated Care Collaborative (WNYICC). Members who enroll in the program are assigned a Falls Prevention Coach to work with for up to six months. The Falls Prevention Coach will meet members at their homes to complete a falls risk evaluation and develop a plan to help reduce the members' risk of falling. To register for this program, please call our Member Services Department at the phone number on the back of your member ID card.

Your doctor can help you manage urinary incontinence

Urinary incontinence, or the loss of bladder control, is a common condition that affects many people's lives. When you have incontinence, you may experience bladder control issues and leak urine. This condition can be very stressful to deal with.

You may feel uncomfortable discussing incontinence with your doctor. However, experiencing bladder control issues is nothing to be ashamed of. Your doctor is used to dealing with these types of issues and can help you manage the problem.

If bladder control issues are affecting your quality of life, it's important to seek medical advice because urinary incontinence may:

- Cause you to restrict your activities or social interactions
- Increase the risk for falls in older adults as they rush to the toilet
- Indicate a more serious underlying condition
- Lead to other complications like rashes, skin infections, urinary tract infections (UTIs) or other problems

Your doctor is here to help

Your doctor will start by identifying the type of urinary incontinence you have. They may recommend simple tests like a urinalysis or a bladder diary to understand your symptoms better. Based on the findings, your doctor can suggest treatments such as:

- **Behavioral techniques:** Bladder training, creating a schedule and fluid management can help manage symptoms.



- **Pelvic floor exercises:** Strengthening the muscles that control urination.
- **Medications:** There are various medications available that can help calm an overactive bladder or relax bladder muscles.
- **Medical devices and surgery:** In some cases, devices or surgical procedures may be recommended.

Take the first step

If you're experiencing bladder control issues, it's important to reach out to your doctor. Taking this step can lead to better health outcomes and a more comfortable, confident life.

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-665-1502 (TTY: 711).

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: ATENCIÓN: Si no habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-665-1502 (TTY: 711).

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: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-665-1502 (TTY: 711)。

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KEITH PAGE

Editor

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Dehydration is a hidden health risk for older adults

Our bodies go through a lot of changes over the years. One subtle shift? How we handle hydration. Sense of thirst can fade as we age. That means you might not feel the need to drink, even when your body desperately craves more fluids.

The result: Many older Americans aren't getting enough water. Dehydration affects up to one-quarter of adults ages 60 and older—a simple problem with potentially serious consequences.

Signs of dehydration

Dehydration isn't just about feeling thirsty. In older adults, the signs of dehydration can be easily mistaken for other health issues. Symptoms include urinating less often, darker-colored urine, dizziness, fatigue, muscle cramps in arms or legs, dry mouth and headaches.

Running low on fluids can lead to complications such as urinary tract infections, heat stroke, kidney failure and heart problems. Moreover, dehydration can affect your

coordination, increasing the risk for falls and injuries—a major concern for this age group.

Drink to your health

The good news is that preventing dehydration is pretty straightforward: drink water, water and more water! Start with estimating your daily intake: divide your weight in pounds by three, then aim for that many ounces. For example, if you weigh 150 pounds, target 50 ounces of water every day.

To get there:

- Keep a lightweight pitcher and cup by your favorite chair and at your bedside.
- Set an alarm to remind you to sip water regularly.
- Cut back on alcohol. It's a diuretic, meaning it causes your body to remove fluids from your bloodstream.
- Include water-rich foods in meals and snacks. Think cucumbers, watermelon, and low-sodium broths and soups.



- Switch it up by trying calorie-free flavored water, milk, decaf coffee or herbal tea.

Talk with your doctor for personalized advice, especially if you have other medical conditions or take medications.