

### More benefits. Great extras.

### Expect more from your 2022 Medicare Advantage plan.

We're excited about all that MVP's Medicare Advantage plans have to offer for your 2022 coverage, from new and improved benefits to valuable extras exclusive to MVP! Check the Annual Notice of Changes or Benefits at a Glance mailings you received earlier this fall to learn what's new for 2022.

### New with MVP Plans Starting January 1

- Preventive dental benefits, with the option to add even more dental coverage of \$1,000 in annual benefits with a supplemental dental rider
- Vision benefits powered by EyeMed<sup>\*</sup> and an increased eyewear allowance in all plans
- A quarterly allowance for over-the-counter (OTC) pharmacy purchases, with most



plans. All members whose plans offer the quarterly OTC allowance will receive a new OTC card in December. Please

keep this card safe! Your new OTC card will feature a MasterCard logo and *Over the Counter Benefit* at the top. New cards will be active and eligible for use beginning on January 1, 2022. Funds will automatically reload onto your card each quarter throughout the year.



4.5 Stars

Out of 5 Stars Overall by Medicare 2022

MVP is proud to announce that all MVP Medicare Advantage plans received 4.5 Stars out of 5 by Medicare!

This is a reflection of our commitment to quality, service, and delivering a health plan built around you.

Every year, Medicare evaluates plans based on a 5-star rating system.

### **MVP Plans Continue to Include Great Benefits**

- \$0 Primary care visits
- A free SilverSneakers membership
- Up to \$200 in MVP WellBeing Rewards for staying up to date on screenings and healthy activities
- **\$0 Preferred Generic Drugs** on all plans that include Part D drug coverage
- Free transportation to medical appointments, available with most plans
- Discounts on high-quality hearing aids through TruHearing\*
- Fourteen free meals delivered to help with nutritional support when recovering from an in-patient hospital stay
- **\$0 virtual care services** including urgent care doctors 24/7, or schedule appointments with psychiatrists and behavioral health specialists
- Extensive regional network of more than 23,000 doctors, hospitals, and other providers across New York State, Vermont, and in additional areas

If you have questions about your MVP coverage, visit **mvphealthcare.com/medicare** or call the MVP Medicare Customer Care Center at **1-800-665-7924** (TTY: 1-800-662-1220).

Thank you for choosing MVP Health Care—we appreciate your membership!

#### Contact MVP

**MVP** Medicare **Customer Care Center** 

1-800-665-7924

TTY: 1-800-662-1220

Call seven days a week, 8 am – 8 pm **Eastern Time** 

April 1-September 30, call Monday-Friday, 8 am-8 pm

mvphealthcare.com

### We welcome your comments.

Attn: Marketing & Communications **MVP Health Care** 220 Alexander St Rochester NY 14607-4002

memberservices@ mvphealthcare.com

### How do you want to hear from MVP?

We've updated our online experience with an improved way for you to choose how you want to receive information from us. You can easily update your contact information online and choose to receive updates and communication from us via email—even this newsletter!

Visit mvphealthcare.com and Sign In or Register Now to access your online account, then select Communication Preferences. MVP will continue to send information about your health plan contract and benefits by mail.

We are committed to protecting your personal information. Your email address will not be shared with anyone else.

MVP Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia linguística. Llame al 1-844-946-8010 (TTY: 1-800-662-1220).

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 1-844-946-8010 (TTY: 1-800-662-1220).





Follow MVP Health Care to stay up to date on our health and well-being programs, community events, and news about how MVP is working to create the healthiest communities.

### Don't Ignore the Winter Blues

### If you find yourself feeling sad or not quite like yourself during the fall and winter months, you are not alone.

This happens to many people this time of year when the days get shorter and there is less sunlight. This is called seasonal affective disorder, or SAD, and is a type of depression.

SAD has many of the same symptoms as major depression, including:

- Feeling very sad most of the day, every day
- Losing interest in the things you enjoy
- Trouble sleeping
- Having low energy
- Feeling hopeless or worthless

There are also symptoms specific to SAD, including:

- Sleeping more, but still feeling tired
- Eating more and craving carbohydrates
- Gaining weight
- Avoiding other people

### The good news is that SAD is treatable.

Talk to your doctor if these symptoms sound familiar and you think you might need help. You may also contact an MVP Case Manager at **1-866-942-7966** to discuss your condition and help prepare you to speak with your doctor.

If you are struggling with thoughts of suicide, get help now. Call the National Suicide Prevention Lifeline at 1-800-273-TALK (1-800-273-8255). The lifeline provides free, confidential support 24/7.

Source: National Institute of Mental Health



Material presented in this newsletter is not intended to replace medical advice, which should be obtained from a qualified physician. If any information in Living Well conflicts with provisions of your Evidence of Coverage (your Contract), the provisions of your Contract take precedence over Living Well articles and information.



Managing your diabetes year-round is important to your overall health and may help prevent future problems. Take control with regular doctor visits and good daily routines.

### **Get Regular Tests and Screenings**

If you are living with diabetes, you should have the following test and screenings done at least once a year:

- Dilated eye exam with your eye doctor
- **Hemoglobin A1C (HbA1c)** to check your average blood sugar
- LDL level to check your cholesterol
- Urine protein test to check your kidney function
- Complete foot exam yearly by your doctor, and frequent foot checks at home by yourself or your caregiver

### **Make Healthy Choices**

There are things you can do to stay on track when living with diabetes.

- Take all medications as ordered by your doctor.
- Take care of your feet. Wear socks and supportive shoes that fit well, and inspect your feet and toes daily for blisters and breaks in your skin.
- Stay physically active. You don't have to go to a gym. Anything that gets you moving—from going for a walk to vacuuming—is good for you.
- Eat healthy foods. Focus your diet on lean proteins, fruits, and vegetables.

### **Special Benefit for MVP Medicare Advantage plan members** living with diabetes—\$0 co-pay for routine podiatry visits.

People living with diabetes need to give their feet extra care and attention. To help MVP Medicare Advantage plan members keep up with their diabetic foot care, your health plan includes a \$0 co-pay for routine podiatry visits. Routine podiatry visits address preventive foot care services, including cutting or removing corns and calluses; trimming, cutting, or clipping nails; and treating minor wounds. To use this benefit, schedule a routine diabetic foot check with your podiatrist.

Visit **mvphealthcare.com/diabetes** and watch the MVP virtual education series, *Navigating Diabetes*, to learn more about diabetes care.

### MVP Living Well Programs

### **Have You In Mind**

Consider participating in an MVP Living Well program if you haven't yet! MVP has created programs with the use of the five dimensions of well-being to guide offerings because we believe that a holistic and balanced approach to health and wellness has the potential to have the largest impact on your overall health.

### There's something for everyone!

Programs range from one-time informational presentations or series, to ongoing fitness classes and unique educational events, such as cooking classes and outdoor nature hikes.

Living Well programs are created with Medicare members in mind, but they are open and available to all, which means you can bring a friend or family member along to participate with you. And, you can participate from anywhere—Living Well programs are offered both virtually and in-person.

For more information about our current program offerings, check out your Living Well class insert included with this newsletter, or visit mvphealthcare.com/calendar where you can download a detailed listing of all program offerings.





### A Message from MVP President & CEO

As we enter the holiday season, we'd like to take a moment to give thanks to you, our member. You are at the forefront of our minds each day here at MVP. You drive us to make health insurance more convenient, more supportive, and more personal. The way health insurance should be.

As you spend time with your loved ones this season, we encourage you to do so safely. Remember—prioritizing vaccinations, and your personal commitment to staying up to date on screenings and preventive care, are the best ways to protect yourself and others through the winter.

I wish you and your family a healthy and safe New Year.

Stay safe and be well,

Christopher Del Vecchio

President & Chief Executive Officer

MVP Health Care

### **MVP WellBeing Rewards Reminder**

If you haven't done so already, you still have time left to earn MVP WellBeing Rewards points for 2021!

Sign in to your MVP online account at **mvphealthcare.com** and select *Begin Your Path to Well-Being*. Or call Healthyroads Customer Care at **1-877-748-2746** Monday–Friday, 8 am–9 pm Eastern Time. See points earned for doctor visits and complete activity attestations. Once you've earned at least 50 points, you can redeem points in \$50 increments, up to \$200!

Points for 2021 can be redeemed up until December 31!



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Health and Wellness or Prevention Information

# If you or your loved ones need care this holiday season, **start with Gia**®

Don't let the fast-paced nature of the holidays stop you or a loved one from getting care. With increased demand, urgent care appointments can be tough to secure and when someone's hurt, moments matter. But for you, there's a simple solution: **24/7 Virtual Urgent Care with Gia**.

**Gia connects you to urgent care fast.** In most cases, there's no wait at all. On top of that, Gia is free with all MVP Medicare Advantage plans, meaning no co-pay, no bills—nothing. Just quick, quality care from wherever you are this holiday season.

Try it for yourself, download **Gia by MVP** from the App Store or Google Play today, or visit **StartwithGia.com**.





Preventive Care Resources



## What is preventive care?

### Think of it as a healthy investment.

Preventive care helps you prevent disease and improve your health so that you can maintain your quality of life. Screening tests for early detection of disease, health education, and immunization health care services are common examples of preventive care.

This insert is a guide to the preventive care support MVP Health Care provides.

For more information about these offerings, please refer to your member contract (called your Evidence of Coverage).

**MVP is here to help you live well.** Choose a healthy lifestyle and work with your doctor to develop a preventive care plan.

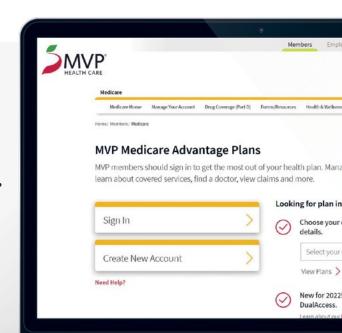
### Information at your fingertips!

Visit **mvphealthcare.com/medicare** to find health care coverage information, resources, and more, anytime.

Select Find a Doctor to search for doctors and facilities.

Select *Drug Coverage (Part D)* for help with your Part D (Prescription Drug) coverage, including:

- A list of covered drugs (Formulary)
- CVS Caremark® Mail Service Pharmacy help
- Medicare Therapy Management Program information





# Extra support, benefits, and guidance from MVP to help you live your best life.

#### **SilverSneakers®**

Enjoy the freedom to move however you choose with a *free* fitness membership. Join online virtual classes at home or visit any of 16,000 locations nationwide.

Visit **silversneakers.com** to learn more.

### Medicare Community Health Promotion

#### Join us for MVP Living Well programs!

MVP offers innovative health and well-being programs, educational opportunities, and physical activity classes in person and online to empower and motivate our members to live healthy and vibrant lives.

Visit **mvphealthcare.com/calendar** for a list of Living Well classes and programs.

#### **MVP WellBeing Rewards**

Beginning January 2022, get rewarded for making healthy choices! Earn up to \$200 in rewards by keeping up with important doctor visits and taking part in activities that contribute to your overall well-being—including things you probably already do.

Visit **mvphealthcare.com/wellbeingrewards** to learn more.

### MVP/Matrix Medical Network In-Home Health Assessment

MVP has partnered with Matrix Medical Network to help you and your doctor get a complete, up-to-date picture of your health by offering a convenient, in-home health visit with a nurse practitioner. The in-home visit doesn't take the place of seeing your primary care doctor, but it enhances your overall health care.

With one-on-one attention for a full hour, you get more time with a clinician to ask questions and talk about your health in detail.

After your visit, you and your doctor will get a Personal Health Summary to review together and ensure you stay healthy.

To learn more or to request an in-home health assessment, call **1-855-205-0431** (TTY: 711) Monday–Friday 8 am–8 pm Eastern Time.

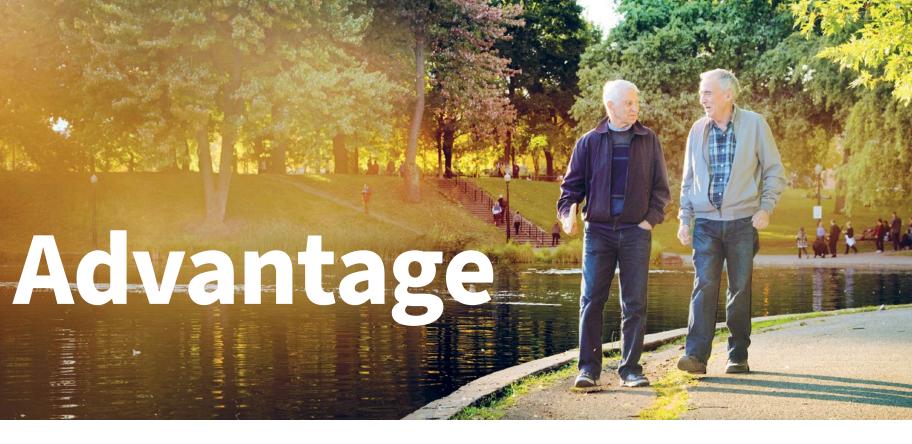
### **Medication Therapy Management Program**

Get peace of mind about your medications. The Medication Therapy Management Program (MTMP) is your chance to talk with an MVP pharmacist over the phone to review all of the medications you take, including over-the-counter drugs, to make sure they are working well together. This *free* program is an important part of your prescription drug coverage with MVP. MTMP can especially help if you take more than four prescriptions each day, have a chronic medical condition, see more than one doctor, or visit multiple pharmacies. Schedule an appointment on your time, call **1-866-942-7754**.

Virtual Care Services are Free with Your MVP Medicare Advantage Plan

#### Get expert care from anywhere for a

**\$0 co-pay.** MVP virtual care services include emergency, urgent, and primary care, as well as mental health and psychiatry; access from your smartphone, phone, tablet, or computer.



### Work with Your Doctor

It's important to work with your doctor and other health care providers to make a plan and be a partner in your health care. Your doctor understands your medical history

Your doctor understands your medical history and what is "normal" for you. Talk with your doctor about your health goals. Your doctor should keep track of your progress and work with you to meet the annual preventive care guidelines for adults in your age range.

Make sure your doctor is someone in whom you have confidence and with whom you can talk easily. The MVP network of more than 23,000 doctors and health care professionals means that you will be able to find a doctor you like, near where you live. The health care professionals in our network have agreed to provide your care and follow specific quality-of-care practices.

#### Take an active part in every doctor visit.

- **Plan ahead.** Keep a list of any questions or health problems. Record your symptoms, when they started, and what you have done to treat them. Decide what is most important to discuss with your doctor so you talk about that first.
- **Be prepared.** Bring a list of your medications, including vitamin and mineral supplements and over-the-counter drugs, and results of tests done by other health care professionals.
- **Talk and take action.** Ask about preventive screenings to keep you healthy. Write down any follow-up actions you need to take.

### More Help from MVP

**Living well sometimes takes a helping hand.** Our Care Management Programs help members who are living with a high-risk medical condition or complicated, life-threatening illness. A case manager will work with you, your family, doctors, and other members of your health care team.

#### **Care Transitions Program**

You may be eligible for this program if you have had a recent hospital stay. A case manager will contact you after you come home and may arrange for a home visit, work with you to understand your discharge instructions, review your medications, help schedule follow-up appointments, and work with you to reduce your chances of hospital readmission.

### Health History and Lifestyle Assessment

Complete or update a health assessment with your doctor that includes family history, activity, tobacco, alcohol, drug use, and sexual practices. It's important to develop a plan with your doctor to keep active and eat well.

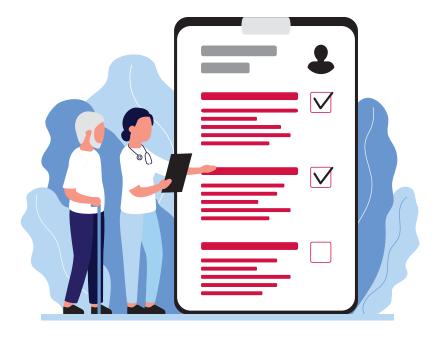
### **Health Management Programs**

Extra help is available to members who need guidance and support to improve a chronic condition, including asthma, chronic obstructive pulmonary disorder (COPD), behavioral health concerns, diabetes, cardiac issues, heart failure, or back pain. A health coach can answer your questions and help you find additional resources and health care solutions. These programs are designed to supplement your doctor's care—we will work with you, your family, doctors, and other members of your health care team to help you set and reach goals that are important to the treatment plan from your doctor.

These programs are available at no cost to you, and you are under no obligation to participate. MVP may call you if you qualify, or your doctor may refer you to us. For more information about these programs, call **1-866-942-7966**.



# Preventive Care **Services and**



The following exams and screening tests should take place on a routine basis. Talk with your doctor about what screenings are right for you, and when and how often you should have them. As an MVP Medicare Advantage plan member, much of your preventive care is covered in full.

#### **Physical Exam**

Height and weight (Body Mass Index–BMI)

Guidelines

- Blood pressure
- · Hearing and vision screening

### **Screening Tests**

- Cardiovascular disease, such as cholesterol, once every five years
- Colorectal cancer using fecal occult blood testing, multi-targeted stool DNA test (e.g., Cologuard), sigmoidoscopy, or colonoscopy, beginning at age 45 (no minimal age for a screening colonoscopy) and continuing until age 75. Talk to your doctor about the type and frequency of screening needed
- · Tuberculosis by PPD test as indicated
- Diabetes if you have high blood pressure, a history of abnormal cholesterol, are obese, or have a history of high blood sugar (glucose)
- Glaucoma test every year if you have diabetes or a family history of glaucoma, are an African-American age 50 and older, or a Hispanic-American age 65 and older
- Hepatitis C virus (HCV) for adults born 1945–1965 or had a blood transfusion before 1992 (one-time screening), or if you are at high risk
- Human Immunodeficiency Virus (HIV) screening annually for those ages 15–65 without regard to perceived risk or older than 65 if at high risk, or if you are pregnant

#### Additional screening tests for women:

- Cervical or vaginal cancer pelvic exam and pap test every two years; pap test is optional after age 65
- Breast cancer screening by mammogram annually for ages 40–74, then as indicated after age 74, and a clinical breast exam every two years or annually if at high risk
- Osteoporosis screening for age 65 and over

#### Additional screening tests for men:

 Prostate cancer screening for age 50 and older by prostate specific antigen (PSA) and digital rectal examination every year

#### **Immunizations**

- Tetanus/Diphtheria/Pertussis one-time dose; booster every 10 years
- Flu vaccine annually
- Pneumococcal vaccine one-time dose from age 65; booster one year later
- Shingles (Zoster) vaccine, unless contraindicated
- · Hepatitis B vaccine if you are at high risk

### **Counseling/Screening**

- Diet (for women, discuss calcium and vitamin D)
- Exercise
- Obesity (those with a BMI of 30 or more)
- Diabetes self-management training if living with diabetes
- Smoking cessation
- Alcohol and substance use prevention
- Sexually transmitted diseases, HIV, and sexual behavior
- Dental health
- Sun exposure
- Bladder control problems
- Injury prevention (including seat belt and helmet use, preventing falls)
- Life stage issues (bereavement)
- Depression
- Health care proxy and advance directives

#### Additional counseling/screening for women:

• Menopause management

### **High-Risk Individuals**

- Aspirin therapy should be considered for adults ages 45–79, when benefit outweighs risk
- Meningococcal, Varicella, Hepatitis B, Measles/Mumps/Rubella, and Hepatitis A immunizations for those at risk
- Abdominal Aortic Aneurysm (AAA)
- One-time screening for men ages 65–75 who are current or former smokers
- Lung cancer screening every year for ages 55–77 who are current or former smokers and meet certain guidelines
- Sexually transmitted infections (STIs) screening annually for chlamydia, gonorrhea, syphilis, and/or Hepatitis B

Guidelines adapted from the U.S. Preventive Services Task Force. Talk with your doctor about what preventive services are right for you. Your benefits may allow for services more frequently than what is listed here.

Material presented in this newsletter is not intended to replace medical advice, which should be obtained from a qualified physician. If any information in Living Well conflicts with provisions of your Evidence of Coverage (your Contract), the provisions of your Contract take precedence over Living Well articles and information.

Virtual care services from MVP Health Care are provided by UCM Digital Health, Amwell, and Physera (plan exceptions may apply.