



Exclusively for MVP Health Care[®] Medicare Advantage Members

Don't Miss Out On Your Over-the-Counter Benefit Savings

Most MVP Medicare Advantage plans include an Over-the-Counter Benefit card.

Your MVP Over-the-Counter Benefit card allows you to purchase a variety of qualifying health and wellness products from popular retail locations including **CVS Pharmacy**, **Rite Aid**, **Walgreens**, and **Walmart**. Or, you can visit **NationsOTC.com/MVP** and order products online to be shipped directly to you at no additional cost.

Your Over-the-Counter Benefit card is not a credit card and should only be used to purchase qualifying items from the participating retailers listed above, or directly from **NationsOTC.com**. Visit **NationsOTC.com/MVP** for a full list of qualifying items available for purchase.

Keep your card safe!

The money on your card expires at the end of each

quarter. That means you must use your benefit by June, September, and December to avoid losing the funds. Your quarterly allowance will automatically reload on to your card in April, July, and October. If you lost or misplaced your card, don't worry, a new one can be sent to you upon request. Simply call NationsOTC at **1-855-996-4327** (TTY 711) 24 hours a day, seven days a week.



The Benefits Mastercard Prepaid Card is issued by MetaBank^{*}, Member FDIC, pursuant to license by Mastercard International Incorporated. This is a benefits card which, at the request of MetaBank, can only be used at certain Mastercard merchants participating in this program, and will be authorized for qualified purchases only as set forth in the MetaBank card agreement. Valid only in the U.S. No cash access. Other languages are available upon request. NationsOTC is not a MetaBank, N.A., nor Mastercard product or service. MetaBank and Mastercard do not endorse or guarantee the products, information, or recommendations provided on this site and MetaBank and Mastercard are not liable for any failure of products or services advertised on this site outside of the Benefits Mastercard Prepaid Card, which is issued by MetaBank, N.A., Member FDIC pursuant to a license from Mastercard International Incorporated. Please visit Members.NationsBenefits.com/MVP for information about the Benefits Mastercard Prepaid Card.

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Contact MVP

MVP Medicare Customer Care Center

1-800-665-7924 TTY 711

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 625 State St Schenectady NY 12305-2111

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 **my.mvphealthcare.com** and *Sign In* or *Register Now* to access your online account, then select *Account Settings*, then *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 711).

A Woman's Health Journey

Whether it's keeping up with routine screenings or needing specialized diagnosis and treatment, women face complex health decisions at every stage in life.

Embracing self-care becomes especially important as women age because certain changes can raise their risk of high blood pressure, heart disease, and diabetes.

Mature Adult (40–64)

- One in four women die from heart disease—talk to your doctor about health screenings that are age or lifestyle appropriate such as blood pressure readings and hemoglobin A1C testing to help prevent or manage chronic conditions
- Use your annual well-care or well-woman visits to discuss stress, depression, anxiety, or other mental health issues
- Keep up with your immunizations, and your breast and colorectal cancer screenings

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 711).

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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.

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Older Adult (65 and older)

- Starting at age 65, women should have an osteoporosis screening every two years. One in two women will have an osteoporosis-related bone break and 33% of women will be diagnosed with osteoporosis by age 75
- 46% of older women take five or more prescription drugs. Keep your doctor up to date on your medications, and speak to them right away if they cause side effects
- Work with your doctor on a fall prevention plan including appropriate exercises for balance and strength, and hearing and vision checks

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.

The **411** on **Osteoporosis** and Fractures

Osteoporosis is a chronic health condition that causes bones to become brittle and fragile, which means that having osteoporosis increases your risk of broken bones (fractures). Fractures most often occur in the hip, spine, and wrist, and may make it difficult to live on your own.

Help Keep Your Bones Strong and Prevent a Fracture

- Eat foods that have calcium (dairy products, broccoli, kale) and vitamin D (salmon, tuna). Vitamin D helps your body absorb calcium
- **Do weight-bearing exercises** for 30 minutes a day, at least two days a week. These exercises may include walking, jogging, and lifting weights. Check with your doctor about starting or changing an exercise routine
- If you smoke or vape, talk to your doctor about ways to cut down or quit
- Limit alcohol use
- Work with your doctor on a fall prevention plan. Your plan may include changes in your home, vision and hearing checks, and making sure you have proper footwear

Schedule Your Bone Mineral Density Test

A bone mineral density (BMD) test measures the strength of your bones to help detect osteoporosis and to help identify a need for treatment. **Women aged 65 and older should have a BMD test once every two years.** It is quick, easy, and painless, and free under your MVP Medicare Advantage plan.

Did you know that people

with untreated osteoporosis

everyday activities like getting

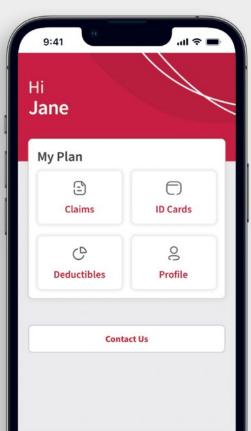
out of a chair or even coughing?

can break a bone doing

What to Do After a Fracture

Even if you already had a BMD test in the past, it is recommended to get another BMD test within six months following a fracture. If your BMD test shows osteoporosis, talk to your doctor about starting medicine to treat osteoporosis.

The New **myMVP** Mobile App



A faster, easier way to manage your plan.

The new **myMVP** mobile app has been completely redesigned based on feedback from members like you, so all the important plan information you rely on is easier to find.

Take control of your health plan with improved features like ID cards, claims, member profiles, and deductibles and limits.

Plus, you can access your plan your way. Sign in using the same email address and password you use for your MVP online account, try social sign-in through Google, Facebook, or Apple, or use biometrics like fingerprint and facial recognition.

Visit **mvphealthcare.com/mobile** to learn more about the new myMVP app, or download it today from the App Store[®] or Google Play[®].

Message or data rates may apply.

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A Message from MVP President & CEO

Everything we do at MVP is rooted in our fundamental promise to provide you with access to quality health care and ensure your health needs are met. We believe it is our privilege and responsibility to deliver choice and convenience with innovative virtual solutions like Gia^{*} and Scarlet Health^{*} so you have easy access to the tools and resources you need to feel empowered to achieve your best health and well-being.

No matter where you are in your health care journey, MVP is always here for you.

Stay safe and be well,

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Christopher Del Vecchio President & Chief Executive Officer MVP Health Care

Do you know someone turning 65 or who might be eligible for both Medicare and Medicaid?

There are specific Medicare Advantage plans called **Dual Special Needs Plans**, or DSNPs. These plans are for people who qualify for both Medicare and Medicaid. Qualified individuals won't lose any of their current coverage and can get extra benefits to help save them money and stay healthy. Enrollment for Dual Special Needs Plans is open quarterly throughout the year.

Learn More About MVP DualAccess Plans

Visit **mvphealthcare.com/dual** or call **1-833-368-4565** (TTY 711) to speak with an MVP Medicare Advisor, seven days a week, 8 am–8 pm Eastern Time. April 1–September 30, call Monday–Friday, 8 am–8 pm.

This plan is a dual eligible, special needs plan (D-SNP). Ability to enroll will be based on verification that an individual is entitled to both Medicare and medical assistance from a state plan under Medicaid.

Living Well

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625 State Street Schenectady, NY 12305-2111 **mvphealthcare.com**



Health and Wellness or Prevention Information

Protect Your Personal Information Avoid scams and keep your information safe.

Never give out personal information to an unknown caller. As a reminder, MVP will never call you and ask for your bank account or credit card information, your full social security number, or account passwords.

If you are unsure of a caller's identity or if you are concerned about being asked to provide certain information, hang up and call the MVP Medicare Customer Care Center at **1-800-665-7924** (TTY 711) to speak with a representative and confirm the validity of the call.

