

PEOPLES HEALTH

Connection

Redefining Retirement

Retiring, for many, is less about relaxation and more about discovering new possibilities.

See page 4.

Keeping Active

"I'm happiest when I'm working. So, I guess it's good I keep at it. And you know what else? I think it keeps you younger to stay active."

Plan member Peggy B. shares what keeps her active, doing what she enjoys.

See page 6.



PEOPLES HEALTH
IS RATED **4.5** OUT OF **5** STARS
BY MEDICARE FOR 2018!



Greetings, and thank you for being a Peoples Health plan member!

We began this year with a promise to be a partner in your health, and we hold on to that promise as we move toward a new year. In 2018, we'll continue to provide you with great coverage and benefits so you can be your healthiest.

Getting older means growing wiser as each day passes and becoming richer in the rewards our lives offer. Taking care of ourselves, our families and our health are top priorities. Being able to enjoy the people and activities that bring us happiness are others—and for why this is important, see the article “Growing Older: What Does It Mean for Your Physical and Mental Health?” on page 9.

As your health plan and Medicare team, we support your health so you can

focus on other things, whether that's volunteering, being active or learning new skills.

We're pleased to announce that Medicare rated Peoples Health as a 4.5-star plan for 2018. Your well-being is at the forefront of everything we do—and that's why we earned our rating.

From now through the years ahead, we want you to be the healthiest you can be.

Sincerely,



Warren Murrell
President and CEO



Peoples Health
President and CEO
Warren Murrell

We're Rated 4.5 Out of 5 Stars!

Each year, Medicare evaluates how well health plans perform and the quality of the services they offer. It rates plans from 1 to 5 stars, with 5 being the top rating. We're pleased to announce that we're a 4.5-star Medicare Advantage plan for 2018!

Some of the areas we were rated on include:

- Customer service
- Member experience
- Member health



RATED **4.5** STARS BY MEDICARE FOR 2018!

Know What Your 2018 Plan Benefits Are

We mailed a packet to you with your plan documents for next year. It included your:

- **Annual Notice of Changes**, which summarizes changes in your benefits from 2017 to 2018
- **Evidence of Coverage**, which includes your costs for your benefits and explains how your benefits are covered

Be sure to read these materials right away, so you know how your coverage and cost-sharing for medical services and prescription drugs may have changed. You can also easily view your plan documents online at <http://www.peopleshealth.com>. Just choose the **Member Plan Documents and Forms | 2018** link under the Member Resources section. View our online formulary at <http://www.peopleshealth.com/formulary> for a complete list of the drugs we cover for 2018. ■



If You're Pleased With Your Peoples Health Plan, There's Nothing to Do During AEP

Medicare's annual enrollment period, also called AEP, started Oct. 15 and ends Dec. 7. But if you're happy with your Peoples Health plan, there is nothing you need to do during this period. You don't need to sign any papers or forms or research any plans. If someone contacts you about signing enrollment forms, don't! You could be disenrolled from your Peoples Health plan if you do. Call us or another trusted advisor first. ■



Peoples Health plan members (left to right): Ban T. and Mo N.; Mable and Roy C.; Cindy and Edward B.

The New Face of **RETIREMENT**

Depending on the generation you were born in, your view of retirement and what it means may be quite different. The traditional view touts retirement as the “golden years,” filled with idyllic days of relaxation and leisure. But if you’re a “baby boomer”—of the generation born during the two decades after World War II when there was a “boom,” or surge, in births—you probably have other ideas about retiring...or *not* retiring.

Some sources say baby boomers are the largest adult population in the U.S. The oldest baby boomers are about 71, and others are just reaching retirement age. As the American population becomes more ethnically and racially diverse, and with people living longer, what it means to be 65-plus is changing. But whether you’re a baby boomer or not, retirement is being redefined, and it doesn’t always mean slowing down; sometimes it means a second chapter in life and even working longer.

Why work longer? Financial concerns could be a reason to delay retirement if working longer is a necessity or if it makes sense as a way to stretch resources and savings.

But there are other reasons, too.

For some, retirement means finding a different job. Perhaps it’s to find a role in a field you’ve always wanted to explore; or maybe it’s working to develop a passion or make a dream come true, rather than for the benefit of an employer (starting a



small business or writing that novel you’ve always wanted to write). It might mean finding a part-time job to keep contributing professionally, but still have time for traditional retirement activities. Let’s face it, the benefits of *not* working are less work-related stress, more time for family and friends, and more time for travel and hobbies. So, a low-stress part-time position could be a great option for staying engaged but enjoying more relaxation, too.



DO YOU KNOW?

Under state legislation, Louisiana residents ages 55 and older may be eligible for free tuition to some public colleges and universities in the state. A 50 percent discount on course textbooks and manuals is also available with registration for one or more courses. Contact the school for information.

For others, it's a chance to learn new things. Whether you fully retire or just work a little less, you might consider taking lessons to explore interests or developing a hobby. At this point in your life, you bring a host of experiences and knowledge to the table, so it's a prime time to seek out learning opportunities to grow professionally and personally. Not only are you learning something new, but you're building on the skills and strengths you already have.

Volunteering is yet another way to continue contributing. Spending retirement years contributing in a non-professional capacity may be what you value. Through volunteer activities—along with the ultimate goal of helping others—you can learn something new, grow personally and connect with like-minded peers.

There are benefits to keeping active later in life. Delaying retirement, working after retiring, and regularly taking part in learning or volunteering activities offer health and lifestyle benefits.

- Working in a professional capacity beyond age 65 can:
 - Stretch or add to your retirement savings
 - Increase your monthly social security benefit when you delay taking the benefit until age 70
 - Provide extra money to spend on traveling and other types of entertainment or things you enjoy
- Working, taking lessons, and volunteering all help you stay mentally and physically active, as well as keep you socially connected with others.
- Working and volunteering both afford the opportunity to continue contributing to the community by mentoring and sharing your skills and experience with a younger generation.

Staying healthy during retirement means being informed. It's likely that you have high expectations for your health and well-being during



Ceges J.
Peoples Health
plan member

your retirement years. If you're transitioning to Medicare as part of your retirement, it may be very different for you than it was for those who retired 10 or 15 years ago. A growing number of seniors are savvy when it comes to using electronic devices, and many are accustomed to using online tools to access health information.

Being knowledgeable about preventive health measures, including exercise and good dietary habits, can have a positive impact on your health. That's why a health plan that encourages proactive measures toward health and helps you coordinate your care is a good thing to have. Using the tools at your disposal, including online resources for managing health, can keep you on the right track now and throughout the years ahead, so you can be active in the ways you choose. A healthier you may mean an even more rewarding retirement. ■



A Q+A With Peoples Health Plan Member Peggy B.

On what her lifestyle means to her and why staying healthy is the only option



Originally from Baton Rouge, Peggy was never one to shy away from a challenge. She left her hometown at a very young age, earned an art degree, raised a family, and established a sales career in a competitive field in the New Orleans area for many years. At age 61, she retired early and returned to Baton Rouge to care for her ailing parents. To be near them, she spent the bulk of her retirement savings on a house in disrepair that, without her belief in its being salvageable, was surely destined for demolition. In between her role as caretaker, she rebuilt the house, doing much of the repairs herself. Within five years, though, she had lost both parents.

Today, Peggy is back at work, holding a part-time sales position at a women's clothing store, where customers adore her positive outlook and personality. Her children, grandchildren and great-grandchildren live in various locales around the world. Peggy lives with her 19-year-old rescue dog, three cats (one a 20-pound Maine Coon) and two birds.

Q: You work out of necessity, but you also view your job as a big part of your active lifestyle. Why is that?

A: I'm happiest when I'm working. So, I guess it's good I keep at it. And you know what else? I think it keeps you younger to stay active. It's nice working with people and seeing people. It keeps your mind active.

Working in that store is like running in the

Crescent City Classic! It's better for my health if I work. The exercise is great, all that walking. And it's important for me to keep walking.

Q: What else do you enjoy doing?

A: I belong to the health club through my Peoples Health plan. Every chance I get, I go there for classes or the elliptical machine. I like to work out, but I like it to be fun. I don't want it to be work. (Laughs)

I paint, too, but I don't paint every day because of the way I'm working now.

Q: You had to retire early and didn't work for about six years. Now you're working again. Did you expect your retirement years to be different?

A: I thought I was going to retire and paint all day. And it didn't work out that way. But that's OK. Change with the times.

Q: Why is it important to stay active?

A: It's important for me to stay healthy. I don't have any family nearby, and I want to be independent as long as I can. I want to be able to take care of myself and my animals.

Q: What's your plan for your health in the coming year?

A: Well, I've already done most of my wellness tests. I'm going to continue to do that and continue to work as much as I can. And just stay on top of my health. ■

A Fresh Mindset on Volunteering

These days, many new retirees—as well as those delaying retirement—have very different ideas about volunteering activities than their older counterparts. Earlier generations frequently sought out hospitals and religious or civic organizations for opportunities. Today's retirees, though, tend to look for more diverse options that align with their active lifestyles and that keep them connected to their communities. They look for initiatives that are not only about helping others, but that offer ways to learn new things or share their own personal knowledge and experience.

Rewards of Helping Others to Help Yourself

Whether you're recently retired, not quite retired, or have been enjoying retirement for some time, maybe a new way to look at volunteering is as a chance to be involved in something you've always wanted to explore, but maybe never had the time for. You become part of a social network when you volunteer. You can develop new skills and interests, plus there's the possibility you'll make long-term friendships. And you won't go unrecognized for your contributions. Most programs celebrate their volunteers in some way, including through social events.



Volunteering has health benefits, too. It helps your physical and mental health by:

- Lowering your risk for depression
- Reducing stress
- Increasing happy feelings
- Increasing your self-confidence
- Keeping your body and mind active

Where to Volunteer?

If you're looking for ways to volunteer, check out local organizations such as these:

- Museums
- Parks
- Food banks
- Community gardens
- Animal shelters

Hospitals are an option, too. Many people don't realize that hospitals continue to have volunteer programs, and participating in one doesn't mean you'll have to work directly with patients if that isn't in your comfort zone. Hospital events and gift shops often need volunteers. ■



Stay in Touch!

Member services representatives are available to answer your calls seven days a week, from 8 a.m. to 8 p.m. If you contact us on a weekend or holiday, you may need to leave a message, but we will return your call within one business day. Call **504-849-4685**, **225-346-5704** or toll-free **1-800-222-8600**. TTY users dial 711.

Express Lane Hours

For the fastest service, call Monday through Friday, between **8 a.m.** and **10 a.m.** or **3 p.m.** and **8 p.m.**

Write or Visit Us

You can write us or visit us at the following address. Our office hours are Monday through Friday, from 8 a.m. to 5 p.m.

Attn: Member Services
Peoples Health
Three Lakeway Center
3838 N. Causeway Blvd.
Suite 2200
Metairie, LA 70002

Email Us

You can also email questions to phn.member@peopleshealth.com.

Compliance, Fraud, Waste, Abuse and Privacy Hotline

To report potential violations of the law, call the toll-free Peoples Health hotline at **1-877-662-5894**. You may choose to remain anonymous. We have a nonretaliation policy toward all callers. ■

Decisions About Your Coverage

Do you ever wonder how we make decisions about what healthcare services are covered under your plan? You can rest assured that we follow Medicare guidelines, and that:

- Utilization management decision-making is based only on appropriateness of care and service and existence of coverage.
- We do not specifically reward practitioners or other individuals for issuing denials of coverage.
- Financial incentives for utilization management decision-makers do not encourage decisions that result in underutilization. We do not offer financial incentives for utilization management decision-makers. ■

Medicare Covers Noninvasive Spinal Procedure and Supervised Exercise Therapy for Eligible Members

On Dec. 7, 2016, Medicare began covering **percutaneous image-guided lumbar decompression (PILD)** for members enrolled in certain CMS-approved clinical studies and who have lumbar spinal stenosis. PILD is a noninvasive procedure that uses specially designed instruments to relieve lower back pain from the condition. To be covered, the surgery must be performed on or after the date above.

Medicare also began covering **supervised exercise therapy** on May 25, 2017, when the therapy is referred by a physician. Members with intermittent claudication (leg cramping typically caused by obstruction of the arteries) are eligible when treatment is for symptomatic peripheral artery disease. Up to 36 sessions over a 12-week period are covered if certain conditions are met. A second referral is required for additional sessions.

For more coverage details, as well as information on approved clinical studies for PILD, call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**. ■



Growing Older:

What Does It Mean for Your Physical and Mental Health?

Life changes as we get older.

To some, turning 65 means retirement and the freedom to travel. To others, it means less income, social interaction and purpose...and more boredom. Growing older may also mean a decline in physical health. And when health or other issues interfere with your ability to care for yourself, it can harm your mental health, leading to unhealthy emotions, such as depression, anxiety and isolation.

That's why it's important to take measures every day to maintain or improve your physical and mental well-being.



Increases in daily activity can have a big impact on your physical health.

Try these tips:

- When watching your favorite TV program:
 - March in place during commercial breaks.
 - Use a 3- to 5-pound hand weight to do arm exercises. If you don't have weights, use two canned goods or a gallon jug filled with sand, rice or water to your tolerance level.
 - Lift one leg at a time and trace each letter of the alphabet in the air with your foot. Alternately, do A-L with one foot and M-Z with the other.
- Rake and weed the yard or plant a garden (talk to your doctor first because this activity can be strenuous, and remember to drink plenty of water and wear sunscreen while outdoors).
- Put on your favorite music and dance like nobody's business! Grab a partner or hold on to the back of a chair for support; just get your body moving.
- Join a health club. Most Peoples Health plans offer a membership to a network fitness center (check your *Evidence of Coverage* to see if your plan has this benefit; and remember, check with your doctor before starting any exercise program).
 - Try exercise classes or equipment, such as a treadmill or stationary bike.



- Try swimming. If you can't swim, hold on to the side of the pool and kick your legs behind you, or stand in the water and march or bounce up and down.
- Walk anywhere and everywhere! Swing your arms and breathe deeply. Set your own pace and goals.
 - Walk around the shopping mall, around the block, to the mailbox or to the convenience store.

Staying connected to the activities and people you enjoy is good for your mental health.

Some life changes affect your mental well-being, such as the loss of a loved one or the growing distance between you and your children as they become busy

with careers and raising families of their own. But being active and around others can help. Remember that depression is not a normal part of aging.

If you have feelings of sadness or hopelessness for an extended period of time, talk to your doctor. Together you can develop a treatment plan.

Try these tips to find activities you enjoy:

- Attend religious services or events and meet new people.
- Volunteer to rock babies in a nursery or help out in an elementary school.
- Invite a friend over to sample a new recipe.
- Host a game night or potluck.
- Learn to play a musical instrument.
- Join a book club. ■

.....

Taking care of your overall well-being also means getting the regular preventive screenings you need. Talk to your doctor about your personal risks.

.....



Hey, Women!

To learn about why a mammogram is so important, check out <https://www.worldwidebreastcancer.org>, and get ready to “**know your lemons**”! This website has a smart and creative way (using lemons) to show how to recognize the signs and symptoms of breast cancer and how to gauge your risk. One in 8 women will develop this type of cancer in her lifetime. So, be sure to get a mammogram if you're due. ■

Hey, Men and Women!

Get a colonoscopy, because this exam is the best way to check for colorectal cancer—a disease that affects a large number of American men and many women, too. The screening looks for abnormalities in the lower part of your digestive system, because sometimes there are no visible symptoms in the early stages of the disease. The good news is that colorectal cancer is highly detectable, and it's easier to treat when caught early. So, make a plan to get screened if you're due. ■



Resources to Manage Depression

Depression is a common, yet serious, condition that harms the body and the mind. If you feel anxious, sad or lonely for long periods of time, you should seek help to work through those emotions. There are resources available through your Peoples Health plan and through the community.

- Always talk with your doctor about your depression.
- Visit a Peoples Health service center or call member services (see page 8) to speak with someone from the Peoples Health care team.
- Call member services for information about your plan's behavioral health provider. You have access to professional therapy, counseling and psychiatric intervention services.
- Call your area council on aging, which can help you find community resources for your needs. ■

.....
If you have suicidal thoughts, please reach out to the National Suicide Prevention Lifeline right away. Calls are answered 24 hours a day, seven days a week, at **1-800-273-8255**.
TTY users dial **1-800-799-4889**.
.....



DO YOU KNOW that you can borrow e-books and audiobooks from your local library for free?

All you need is a library card! Just as you would use your library card to check out a hard-copy book, you can use it to have electronic books sent to your Kindle, e-reader or mobile device (such as a smart phone or tablet). And no worries if your eyesight isn't quite as sharp as it used to be. It's easy to enlarge the font size in an e-book. You can also check out audiobooks and even videos. Just go to or call your local library or visit its website to find out how you can download and stream your favorite titles. ■

What You Should Know About Opioid and Benzodiazepine Medications

If your doctor prescribes an opioid or a benzodiazepine medication for you, it's important to understand how to take the drug and the risks you may face when you do.

Opioids are painkillers that may be used to treat moderate to severe pain, such as after surgery or a physical trauma. They work by reducing the messages the brain receives about the pain. Opioids include morphine, oxycodone (OxyContin and Percocet), codeine, hydrocodone (Vicodin and Lortab), and fentanyl, among others.

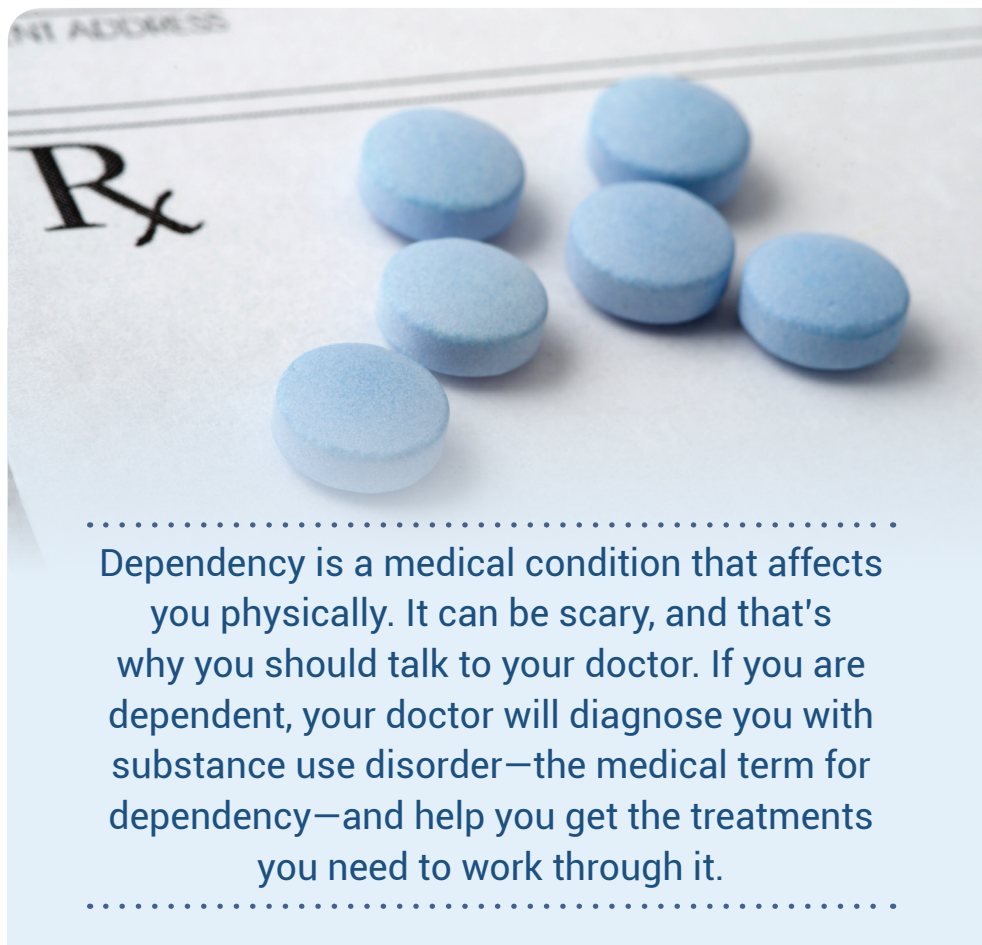
Benzodiazepines are a class of drugs that includes sedatives and hypnotics. This type of medication treats anxiety, seizures, muscle spasms and sleep disorders. Benzodiazepines include diazepam (Valium), lorazepam (Ativan), alprazolam (Xanax) and triazolam (Halcion), among many others.

How do these drugs affect you?

The most serious side effects are **dependence** and **overdose**. Many people who take these drugs have a high chance of becoming dependent on the drug. This means:

- You may have withdrawal symptoms if you stop taking it.
- You might also build up a **tolerance**, which means your body requires higher doses for the drug to have the same effect.
- An overdose happens when there is more of the drug in your body than it can handle. An overdose can be fatal.

Other common side effects include slowed breathing (often a sign of overdose), sleepiness, confusion, depression, low energy or weakness, constipation, nausea and irritability.



.....
Dependency is a medical condition that affects you physically. It can be scary, and that's why you should talk to your doctor. If you are dependent, your doctor will diagnose you with substance use disorder—the medical term for dependency—and help you get the treatments you need to work through it.
.....

What can you do to protect yourself?

Ask your doctor questions if you are prescribed one of these medications.

- Find out more about the risks and side effects.
- Ask if there are other treatment options available.

Remember these important things:

- Only take your medication as your doctor prescribes. Never take more than that amount.
- Be able to recognize the side effects, and then tell your doctor if you have them.
- Do not stop taking the drug before talking to your doctor, even if you have side effects.

Especially, never abruptly stop taking a benzodiazepine drug. Doing so can cause serious withdrawal symptoms, including life-threatening seizures. Your doctor is the only one who can change your medication. ■

TRAIN YOUR BRAIN with a PUZZLE



We all know that exercise is good for the body, but do you know your mind needs exercising, too? Give yourself a workout and test your mind-strength with this word search!

Classic TV Shows

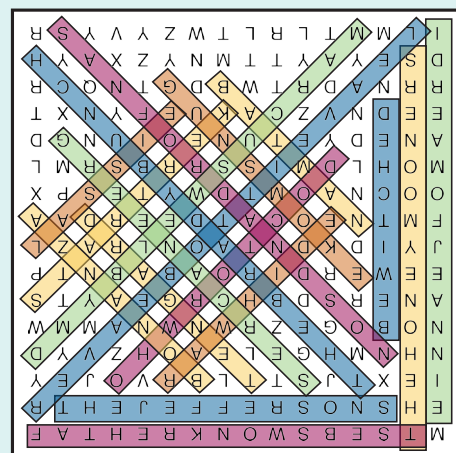


The Honeymooners
Dragnet
Batman
The Jeffersons
Doctor Who
Star Trek
Gunsmoke
Bonanza
Father Knows Best

Lassie
Rawhide
Bewitched
The Brady Bunch
I Dream of Jeannie
Marcus Welby MD
Leave It to Beaver
Sanford and Son
Green Acres

Stumped?

The solution is here, but don't peek if you don't have to.



Word search made at www.puzzle-maker.com.



Traveling? We've Got You Covered

Traveling keeps you connected to loved ones and to the world around you. What better way to spend a weekend, a week or a month than exploring destinations beyond your backyard? And one thing you don't have to worry about when scheduling your next trip is whether your Peoples Health plan covers you in emergency situations and for urgent care. It does! And with most Peoples Health plans, you're covered no matter if you're visiting places inside or outside the U.S. See the Medical Benefits Chart in your *Evidence of Coverage* for details. ■

Lynn C.
Peoples Health plan member

Help your people — *tell them about Peoples Health!*

“



When I tell people about Peoples Health, I say it is the best company that you could be with. Try them.

— Ethel W.

”

“



I am grateful to be in their organization.

— Roy C.

”

“



If I didn't have my Peoples Health plan, I would have to be looking for another plan and probably not be as content as I am with Peoples Health.

— Paula H.

”

“



I think people should join Peoples Health because of how easy it is—how open they are when you call them. Any needs you have, you can call them and they are on the spot, and that's a fact, jack. They're there for everything you need.

— Joseph R.

”

“



When I tell people about Peoples Health, I say it's wonderful. I say it's something you can trust. And you can depend on it.

— Maria S.

”

We would like to thank our plan members who gave their quotes about Peoples Health.



When I tell people about Peoples Health, I say it's a good company to be with. You'd be a fool not to look into it. It's local, and the people are very nice. And they care about you. It gives me a feeling of security, which makes life a lot easier. I don't have to worry about what happens if I get sick.

— Edward B.



I think people should join Peoples Health because it encompasses a lot of good things for their health—medicine and just caring. I think they care about us.

— Guadalupe R.



When I tell people about Peoples Health, I tell them that I have been a member for many years and, thus far, I have enjoyed being a member. And their coverage, I would say, is excellent.

— Mable C.



Peoples Health is rated
4.5 out of **5** Stars for 2018.

— Medicare



**Back in da
parish, dawlin'!**



In 2018, Peoples Health will
offer a **new \$0 plan** in
St. Bernard Parish:
**Peoples Health
Choices Gold (HMO).**

Cut out the card below, give it to
your friends or family and have
them call us, toll-free:

1-855-301-9663
(TTY: 711)

Monday through Friday, 8 a.m. to 8 p.m.

"I'M A PEOPLES PERSON!"

—Gayle B.

**You could be a
Peoples Health person, too!**

1-855-301-9663 (TTY: 711)

Connect with us.     

IMPORTANT PLAN INFORMATION

This is the Peoples Health newsletter for members of the following Medicare Advantage health plans:

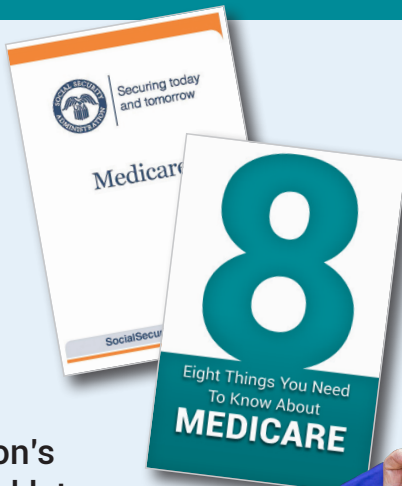
- Peoples Health Choices 65 #14 (HMO)
- Peoples Health Choices Gold (HMO)
- Peoples Health Choices Platinum #009 (HMO)
- Peoples Health Choices Premium (HMO)
- Peoples Health Choices Select (HMO)
- Peoples Health Secure Choice #011 (HMO SNP)
- Peoples Health Secure Health (HMO SNP)
- Peoples Health Group Medicare (HMO-POS)

Peoples Health is a Medicare Advantage organization with a Medicare contract to offer HMO plans. Enrollment depends on annual Medicare contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits and premiums may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Medicare evaluates plans based on a 5-star rating system. Star ratings are calculated each year and may change from one year to the next.

H1961_PH_OCT17NEWS Accepted

Call today
for a
FREE Info
Kit, which
includes:

The Social
Security
Administration's
Medicare booklet
—AND— *8 Things You Need
To Know About Medicare.*



Tell Your Friends and Family About Peoples Health!

**Medicare's Annual
Enrollment Period
started Oct. 15
and ends Dec. 7.**

Tell your friends and
family to call for the
FREE Info Kit. If they
don't know what we
have to offer, they
don't know what
they're missing.

"I'M A PEOPLES PERSON!"
—Gayle B.

**You could be a
Peoples Health person, too!**
1-855-301-9663 (TTY: 711)

Connect with us.     

**CALL TODAY,
TOLL-FREE!**

**1-855-301-9663
(TTY: 711)**

Monday through Friday,
8 a.m. to 8 p.m.