

**News About  
Your ID Card!**  
*Pages 3 and 5*

**Stand Up for Your Health**  
Because what you don't know  
could harm you  
*Page 8*

      
Connect with us.

PEOPLES HEALTH

# Connection

## Get Ready for 2020!

Know these great things about  
your plan  
*Page 3*

## North Louisiana Roots

Member Ray J. lives from the land  
*Page 6*

## Ways to Save on Medicare Costs

You might qualify for help or a  
savings program and not know it  
*Page 11*



4.5 out of 5 stars

HIGHEST MEDICARE QUALITY RATING  
IN LOUISIANA FOR 2019





## Greetings, members,

Welcome to the fall issue of the Peoples Health *Connection*. It gives you a look at what's new for the upcoming plan year. Check out pages 3 and 4. More details are in your 2020 plan materials, which we sent to you in September. I encourage you to read these documents closely!

This issue is also full of valuable tips on eating well (page 12), seeing the right eye doctor (page 5), understanding your health (page 8) and saving on Medicare costs (page 11).

At Peoples Health, we're looking forward to the new plan year and continuing to help you manage your health and well-being. Our service and care teams are standing by to answer your questions and guide you to resources for the best health possible. Plus, there are more tools available to you

in MyPeoplesHealth, including an electronic copy of your ID card. See page 5 for more on this.

We are **your Medicare Health Team**, today, tomorrow and into the years. Thank you for trusting in us to be your health plan.



Sincerely,

A handwritten signature in black ink, appearing to read 'Warren Murrell'.

Warren Murrell  
Peoples Health CEO



## Read Your 2020 Plan Documents— See What's New

Your 2020 plan documents have arrived and are ready for viewing. Be sure and read these materials to see how your coverage is changing next year. Find them in your **MyPeoplesHealth** member portal account or check your postal mail. You can also see them at <http://www.peopleshealth.com>. Let us know if you need a hard copy.

## Pleased With Your Peoples Health Plan?

Then There's Nothing You Need to Do During AEP  
—or at Any Time Throughout the Year

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 or at any other time throughout the year. 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.





# Get Ready for 2020!

## SOME THINGS TO KNOW FOR NEXT YEAR



**OptumRx is helping us with your Part D drug benefits and is our new mail-order provider.** This means:

- There are changes to how you order 90-day supplies of your medications through our mail-order program. Choose from one of these ways:
  - » Call 1-877-889-6358.
  - » Fill prescriptions online at <http://www.optumrx.com>. The first time you order this way, you'll need to create a new account.
  - » Complete a mail-order form.
- If your doctor does e-prescribing, tell him or her that your pharmacy is OptumRx.
- For medications you're getting through mail order and that are on our 2020 formulary, we and OptumRx will work with you to transition them to the new program.
- You might get future letters from OptumRx about our medication programs.



**Check your 2020 plan documents to verify your benefits.** If you're covered for the following, keep in mind:

- **Your over-the-counter items benefit has a new name for 2020.** It's called "Health and Wellness Products," and you can still get the non-prescription health-related items you need. **Also, there are new ways to order your items.** You can call, mail in a form or order online. See the next page for details. The first time you order online, you'll need to create a new account.

Your plan may have a lower limit for the maximum amount you can order each quarter, but the cost of individual items is lower, so your benefit goes farther.



**We're sending you a new ID card in December that you'll need to start using Jan. 1.** This card has different Rx information on the front, so it's important to show it, starting Jan. 1, every time you get health care services or fill prescriptions. Be sure to carry your card with you at all times.

### Want to know sooner about changes and updates?

Then share your email address with us! See page 15 for ways to contact us.

## FIVE GREAT THINGS ABOUT YOUR PLAN

1. **Peoples Health service centers** – get a free comprehensive wellness assessment and personalized attention to help you take care of your health and know your plan
2. **Plan navigators** – help you get from point A to point B on your health care journey
3. **Member rewards program** – complete a health care activity and get a gift card (we'll let you know when the 2020 program starts)
4. **Exceptional customer service** – you tell us this in your survey answers!
5. **Quality network providers** – available throughout Louisiana



# Get Ready for 2020!

## VENDOR INFORMATION GUIDE

As a Peoples Health plan member, you have extra benefits that Original Medicare doesn't cover. Check your plan documents for the benefits your plan offers. Then use the contacts below to find network providers.

Benefit	Vendor Name	Contact Information
<b>Dental Services</b>	DINA Dental	<b>1-866-803-1672</b> , TTY 711 8 a.m. to 8 p.m., seven days a week <a href="http://www.fcdental.com/provider-search">http://www.fcdental.com/provider-search</a> <i>Choose "Peoples Health network" from the Network drop-down menu.</i>
<b>Health and Wellness Products</b> (Over-the-Counter Items)	Solutran/ UnitedHealthcare	<b>1-833-845-8798</b> , TTY 711 8 a.m. to 8 p.m. Seven days per week, <i>October through March</i> Monday through Friday, <i>April through September</i> <a href="http://www.healthybenefitsplus.com/hwp">http://www.healthybenefitsplus.com/hwp</a> Mail forms to Solutran (you'll get forms and more information in a welcome packet in December)
<b>Hearing Aids and Hearing Exam for Evaluation and Fitting of Hearing Aids</b>	TruHearing	<b>1-866-202-0324</b> , TTY 711
<b>Respite Care</b> (For members with dementia, including Alzheimer's disease)	<i>Call our member services department to set up an initial pre-session home visit with the respite care provider. The provider will contact you to schedule the visit. After that, you'll call the provider directly to schedule respite care sessions.</i>	
<b>Routine Vision Care</b> (Annual Eye Exam, Prescription for Eyeglasses or Contacts)	Find a routine vision eye doctor at <a href="http://www.peopleshealth.com/member-resources/vision-benefit">http://www.peopleshealth.com/member-resources/vision-benefit</a>	
<b>Virtual Medical Visits</b> (Telehealth)	Amwell	24 hours a day, seven days a week <a href="http://www.amwell.com">http://www.amwell.com</a>

Use the following tools at <http://www.peopleshealth.com> to find network providers for other services:

- **Physician search** – to look for a primary care physician or a specialist
- **Medication search** – to find out which prescription drugs are on our formulary (list of covered drugs)
- **Hospital search** – to see hospitals in your area
- **Pharmacy search** – to see pharmacies in your area
- **Fitness center search** – to find a fitness center that works for you
- **Other provider search** – to find other types of providers, such as labs, durable medical equipment providers and skilled nursing facilities





## See the Right Doctor for Your Eye Care

Most Peoples Health members are covered for routine vision care, and **all** are covered for medical vision care. But do you know the difference between the two types of care? It's important that you do to make sure you see the right eye doctor for the services you need.

If you need an annual eye exam or eyeglasses or contacts, a routine vision care doctor—called an **optometrist**—is the right one to see.

If you have a medical issue with your eyes or an eye injury, then you'll need to see an **ophthalmologist**.

We added a new **Vision Benefit** page to our website, <http://www.peopleshealth.com>, under the **Member Resources** section to help you choose the right doctor. Here you can find:

- More about the difference between routine and medical vision care
- Examples of vision services
- Quick links to our eye doctor search tools

## DO YOU KNOW?

Four times a year, we mail **Explanation of Benefit** summaries to you. We call these quarterly EOBs for short, and we send them for your records. They're a summary of the amounts we paid within the past three months for claims from your providers for services you received. Sometimes, providers wait a long time to send in claims, so the amounts on your quarterly EOB may include amounts for services you got a while ago. A quarterly EOB summary is different from the EOB notice we send with the details of a service after you get it. You may want to keep your EOBs with other important papers.

**Save paper! Sign up to get all your EOBs electronically through MyPeoplesHealth.**

### It's in the Member Portal: Your Member ID Card

A feature in **MyPeoplesHealth** guarantees you'll never misplace your Peoples Health member ID card! We've added a copy of your ID card to your member portal account. Just log in and look under Quick Links. You can print a temporary copy of your card anytime you need to, right from your account.

Your 2020 ID card will be available in the portal in late December. See page 3 for more about your 2020 card.

**my PEOPLES HEALTH**

### Your Member Portal

- |   |                             |
|---|-----------------------------|
| ✓ | Get plan documents          |
| ✓ | View claims                 |
| ✓ | Find providers              |
| ✓ | Change your PCP             |
| ✓ | Send us messages            |
| ✓ | Update personal Information |

<http://www.mypeopleshealth.com>





## Staying Close to Your Roots

Ray J. grew up in Rayville, Louisiana, about 16 miles east of Monroe. His wife of 56 years, Linda, whom he's known since he was 13 and she 7, grew up there, too. Both lost a parent at a very young age, and they connected over that shared loss. In their youth, Linda's dad was a sharecropper on a farm near one where Ray worked. "Coming up as a kid, I became one of his day hands," Ray says of Linda's dad, who was a trapper, hunter and fisherman. "He taught me a bunch of that."

Today, Ray continues to nurture the two passions he developed in those formative years: hunting and tilling the land.

In the early days of their marriage, Ray and Linda left the farms for Port Sulphur. "We couldn't make it on \$7 a day, so I went to south Louisiana to work in the oil field," Ray says. He did this for a while, then worked with a pipeline company for 22 years.

When he retired in 2007, he and Linda started an oil field inspection company, traveling all over Louisiana and Texas for a few years, until his health slowed him down. He has trouble hearing now because of those days being around the noise of heavy equipment, which damaged the nerves in his ears. Back then, companies didn't require ear protection and many workers didn't use it. So Ray leans heavily on his wife for help with hearing.




But that doesn't stop him from venturing out each hunting season or planting in his home garden.

Ray's loyal companion Ladybug is always with him when he goes hunting, riding out on his six-wheeler to their favorite blind in the woods. They both value the quiet time. "I've probably owned 50 dogs, maybe more," says Ray, who used to breed them. "She's the smartest one I've ever had." He and Linda found Ladybug about seven years ago scurrying around a dumpster looking for something to eat. She began deer hunting with Ray that first year. At that time, Ray was in a hunting club and would hunt with his club mates, and Ladybug tracked deer for them all.

Ladybug is generally by Ray's side, too, when he's working in his garden. It's a continuous job to keep up a garden, even a small one. But Ray enjoys getting outside and planting onions, strawberries, tomatoes, squash, beets and bell peppers, as well as sharing the harvests with his neighbors. He has had a garden all his life and values getting food from the land and nature.

Ray and Linda have lived in many places across Louisiana and currently make their home in Baker. They enjoy visiting relatives in Toledo Bend (right next to Texas), in Ouachita Parish in Monroe, and in Richland Parish, near their hometown.



Linda and Ray J.  
Peoples Health plan members  
2012 to 2017 and 2019 to present

# Know About Your Health and Make Informed Decisions

It's your right to understand your health conditions, your treatment options, and what your doctor tells you about your care. When you don't, you can't take a leading role in your overall health.

## Remember these three things:

1. Know how to get the health information you need
2. Understand the information you get
3. Be able to make the best decisions based on the information you have

## Getting information

Make sure you have reliable resources to manage your health.

- Read the plan materials you get from us to know what your benefits are.
- Ask your doctor questions about your health.
- Take notes at your doctor appointments.

## Understanding information

If you can't make sense of information, then you can't use it.

- Call us if you need help knowing your benefits and what you must do to get the care you need.
- Ask your doctor to state instructions clearly. It's OK if you need your doctor to repeat things. Medical terms can be hard to understand.
- Ask your doctor to explain things in the simplest way or in a different way. Would pictures help? Would it help to have a brochure or booklet that you can take time to read? Would you prefer to watch a video? Everyone takes in information in different ways. Tell your doctor the ways that work for you.

## Making the best decisions for you

- Be honest with your doctors about your health, because doing so helps your doctors know what treatment options or screening measures to recommend for you.
- You are responsible, too, for making sure your doctors have an accurate history of your health.
- Help your doctors help you by giving them important details, asking questions and following through on your care. This is taking a leading role in your health and well-being.

For how to make the most of your doctor visits, see **Waiting to See Your Doctor** at <https://www.peopleshealthconnection.com>. Use the Search field at the top to find the article.



## Social Factors Can Affect Your Health, Too

Some things that you can't control may also have an impact on your health. For instance, where you live, your environment and not having health care or other essentials nearby can harm your health in direct or indirect ways.

**Let your doctor know if you have concerns about your housing, your neighborhood, being able to get healthy foods from grocery stores near you, your emotions, money, or anything else that might be causing you stress or anxiety.** It's important that your doctor knows about these things to have the whole picture when considering your care and well-being.



## Recognizing Depression

You may be surprised to know that depression doesn't look the same in everyone. It's often thought of as having feelings of hopelessness or suicidal thoughts. And while those are indeed serious signs, not everyone feels that way. Depression could even show up differently in women and men. Women might express sad feelings through crying, whereas men might be more inclined to show irritation or anger.

### So how do you know if what you feel is depression?

After all, everyone feels down every now and then. When the feelings are prolonged, it's time to talk to your doctor.

Your Peoples Health plan offers a behavioral health benefit. Call Optum Behavioral at **1-877-566-7913** if you need help finding counseling services. Representatives are available seven days a week, from 8 a.m. to 8 p.m. TTY users call 711.



### Common symptoms of depression:

- Feeling sad or anxious
- Feeling guilty, helpless or worthless
- Losing interest in activities you once enjoyed
- Having less energy or feeling tired
- Sleeping too much or too little
- Having changes in appetite or weight
- Feeling irritable or restless
- Having thoughts of suicide or death

## Are You Up on Your Vaccines?

Vaccines are a simple and safe way to keep illness at bay. Any effects from getting a vaccine, such as a mild fever or a sore arm, are temporary and minor.

Ask your doctor about these recommended vaccines and other immunizations you may need:

### Flu shot

The flu, or influenza, sends millions of Americans to the hospital each year and causes thousands of deaths. Older adults, especially those with chronic health conditions, are at high risk.

### What can you do?

- Get a flu shot every September, before flu season starts, or in October.
- Protect yourself in other ways, too: Avoid people who are sick, keep your hands away from your face, and wash your hands well and often with soap and water.

### Pneumococcal polysaccharide vaccine

This vaccine protects against pneumococcal disease, which is a big cause of pneumonia deaths in adults. It's recommended for all adults ages 65 and older.

### You may also need it if you have:

- Lung conditions, like asthma or chronic obstructive pulmonary disease
- Diabetes
- Heart disease
- Kidney disease
- HIV or AIDS
- Alcoholism



## The Great American Smokeout

If you smoke, now's a good time to plan to quit. The American Heart Association's annual Great American Smokeout is Nov. 15, so think about setting that day as your day to quit—once and for all.

When you stop smoking, you see immediate health benefits. Your heart rate and blood pressure drop. Your body begins to recover from smoking effects, and your risk of related diseases lessens. You'll breathe easier, and you'll feel better.

Quitting can be daunting, but there are tools to help. Start with these:

- **Great American Smokeout**, <https://www.cancer.org/healthy/stay-away-from-tobacco/great-american-smokeout.html>
- **Smoking Cessation Trust**, <http://www.smokingcessationtrust.org/peoples>
- **Tips From Former Smokers**, <http://www.cdc.gov/tobacco/campaign/tips/quit-smoking/index.html>

### About the Smoking Cessation Trust

If you began smoking before September 1988, you can apply through the trust for **free** prescription medications, telephone coaching, lozenges and other nicotine replacement therapies, and even clinical therapy. But don't delay! The trust is only available through 2022. Visit the website or call **504-529-5665** to register.



## Healthy Living

### Means Creating Habits to Be Active and Stay Hydrated

Member Nola W., a retired teacher of 30 years, credits Peoples Health with changing her life. Her favorite thing about her plan? The free gym membership through her fitness benefit. That's because several health conditions, including arthritis and fibromyalgia, along with other life stressors, had put her on a track of gaining a lot of weight. Her fitness benefit helped her lose the weight and explore classes and activities to help manage her conditions.

Nola says keeping active and eating a sound diet are keys to feeling her best. With these habits, she dropped three dress sizes. **“Another good habit I picked up is drinking water,” Nola says**, adding that she used to prefer high-sugar beverages. “I didn't like water, but now I drink a lot throughout the day...I get up in the morning and drink water before I eat anything. And water is the last thing I drink at night. Drinking water has helped me, too.”



**Nola W.**

Peoples Health  
plan member  
since 2010



# Ways to Save on Medicare Costs

Programs are available to people with limited income and resources who need help paying their Medicare costs. The programs have guidelines to qualify and cover different things. It may be worth looking into these for yourself and sharing what you learn with friends and family.

## Medicare Savings Programs

These are **Medicaid** programs for people with Medicare. They help cover Medicare premiums and cost-sharing for those who don't qualify for full Medicaid.

Program	What it pays
Qualified Medicare Beneficiary	Part A and Part B premiums, deductibles, copayments and coinsurance
Specified Low-Income Medicare Beneficiary	Part B premium
Qualifying Individual	Part B premium
Qualified Disabled and Working Individuals	Part A premium

**How do you know if you're eligible?** To start, you must already have or be eligible for Medicare Part A, and your income and resources must be below a set amount. The amounts may change each year, so your eligibility could change each year, too.

### What are resources?

These are assets you might have—such as cash, money in bank accounts, stocks, bonds, property, vehicles, and life or burial insurance—that these programs count when determining eligibility. Other items don't count. For instance, your home and your primary car aren't counted.

## Medicare's Extra Help Program

This program is also known as the low-income subsidy, or LIS. When you qualify for a Medicare savings program, you **automatically** get extra help—which helps pay Part D prescription drug costs, like deductibles, copayments and coinsurance. It may also pay a Part D plan's premium. And if you don't automatically qualify, you can apply for extra help.

There are two kinds: **full extra help** and **partial extra help**. Both help pay for your drugs. When you have extra help, you're assigned an LIS level (1, 2, 3 or 4). Your level determines your costs for prescription drugs. Full extra help also pays your full Part D premium, while partial extra help pays a portion.



Learn more about Medicare savings programs at <http://www.medicaid.la.gov> or call 1-888-342-6207. TTY users may call 1-800-220-5404.

Learn more about the Extra Help program at <https://secure.ssa.gov/i1020/start>, or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, seven days a week. TTY users may call 1-877-486-2048.



**Dianna B.**  
Peoples Health plan member since 2019

## Health in Motion

Exploring what folks do to stay fit,  
exercise their minds, be social or give  
back to the community

Member and Peoples Health Champion Dianna B. is a longtime educator, wellness practitioner and vegan chef, whose mission is to show people that they can feel good through the foods they eat. The work she does stems from lessons her Jamaican parents and grandparents taught her about gardening, the medicinal uses of herbs and the benefits of whole natural foods.

### What does she do?

Three years ago, Dianna launched her food truck, Ms. Beasley's Catering Co., with the motto "healthy food for a healthy New Orleans." Her efforts to make a difference in her community had caught the eye of *The Ellen DeGeneres Show*, which donated the truck to her.

Dianna serves healthy lunches and gets her ingredients from a local garden. Her menu isn't like a standard menu, listing entrée names and ingredients. Instead, it shows the main ingredient in the foods she serves and describes how the food nourishes the body. Early on, not everyone got this approach, and she faced some challenges. People would walk up to the truck, look at the menu, laugh and walk away.

"Many days I didn't sell one meal," Dianna said.

The worst was when her food truck was intentionally set on fire.

To her, though, these were temporary setbacks.

### How does she do it?

Dianna's goal has always been to work with others and help them respect themselves and their health. Before Hurricane Katrina, she hosted an annual wellness walk at Louis Armstrong Park, and she regularly rode public buses, handing out fruit to the other passengers just to start a conversation about eating well.



Dianna taught at many schools and community events over the decades, and she worked for a time at Whole Foods as its healthy eating educator. She has a master's in public health and is currently studying food science at University of Holy Cross.

"I need to be able to provide people with current information and be able to show them how to prepare delicious, nutritious foods, how to engage themselves with physical activity, and also how to research and find for themselves information that will increase their well-being," Dianna says.

Most people don't read food labels and are most concerned with how food tastes, she adds. "But what about the ingredients?"

### Why does she do it?

The food truck is a way to help others eat well and learn more about the foods they're eating.

"This is how I live: healthy, happy and hopeful," says Dianna. And she encourages others to do the same, doing the work needed to be healthy; being happy by finding something to smile about every day; and being hopeful that tomorrow will be even better than today.

"You can't change your journey," she says. But you can take the information you have at the moment and make things better by educating yourself and using resources. "So that you'll be able to take better care of yourself," she says.

Dianna has other endeavors in the works, including teaching children about healthy eating, establishing partnerships with food organizations and developing a YouTube series called *Living Wealthy With Ms. Beasley*—because, to her, health is wealth.

### Where to Find Ms. Beasley's Catering Co. Food Truck in New Orleans

In front of Tulane Medical Center  
Mondays through Thursdays,  
11 a.m. to 2 p.m.

In Whole Foods parking lot  
on N. Broad  
Mondays, 4 p.m. to 7 p.m.

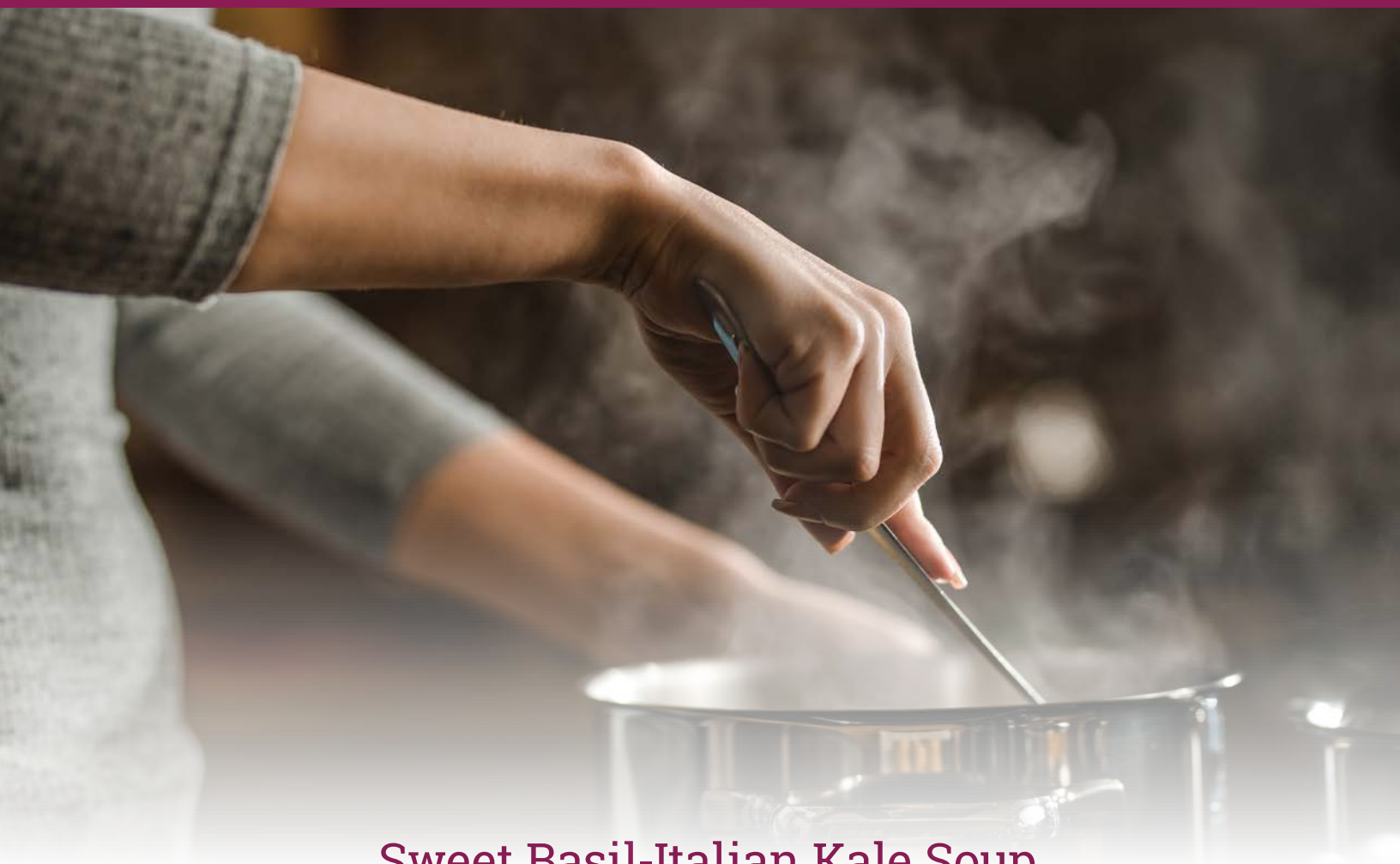
## Eat Smart This Holiday Season



Follow these tips:

- Don't skip meals while waiting for a holiday feast. That way you're less likely to overeat.
- Choose lean proteins and lots of vegetables and fruits. Limit butter and high-fat dressings.
- Shop for healthier items, like low-fat drinks and dips, unsalted nuts, and whole grain crackers.
- Eat your favorite foods, but try smaller portions of the most decadent.
- Keep up your exercise routine.
- Focus on people. The more you chat with others, the less you'll nibble.

**Check out the Ms. Beasley's Catering Co. recipe on the next page!**



## Sweet Basil-Italian Kale Soup With Navy Beans and Sun-Dried Tomatoes

**Courtesy of Ms. Beasley's Catering Co.**

Serves 8

### Ingredients

2 tablespoons avocado oil  
4 cloves garlic, minced  
1 teaspoon red pepper flakes  
1 medium yellow onion, chopped  
1 cup sliced carrots  
3 ribs fresh celery, chopped  
1 medium zucchini, sliced  
1 teaspoon fresh chopped rosemary

3 cups low-sodium vegetable broth  
Two 15-ounce cans diced tomatoes  
One 15-ounce can navy beans, rinsed and drained  
1 cup diced sun-dried tomatoes  
1/2 teaspoon oregano  
1/2 teaspoon chopped fresh thyme  
1/2 bunch kale, chopped fine  
2 cups torn fresh basil

### Directions

1. Heat oil in large saucepan over medium heat. Add garlic and red pepper flakes; cook 1 minute.
2. Stir in onion, carrots, celery, zucchini and rosemary, and cook 10 minutes.
3. Add to blender or food processor broth, diced tomatoes, navy beans and sun-dried tomatoes. Purée until smooth.
4. Transfer ingredients from saucepan and blender or food processor to large pot. Add oregano, thyme and kale and season with a little salt if desired. Simmer 15 minutes. Turn off burner, and stir in basil.



## Stay in Touch!

Our member services team is available seven days a week, from 8 a.m. to 8 p.m. If you contact us on a weekend or holiday, we'll reach out to you within one business day. Call toll-free **1-800-222-8600**. TTY users call **711**.

### Express Lane Hours

For the fastest service, call Monday through Friday, between 8 a.m. and 10 a.m. or 4 p.m. and 8 p.m.

### Write or Visit Us

You can write to 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

### Send Us a Message

Email questions to [phn.member@peopleshealth.com](mailto:phn.member@peopleshealth.com) or send us a message through <http://www.mypeopleshealth.com>.

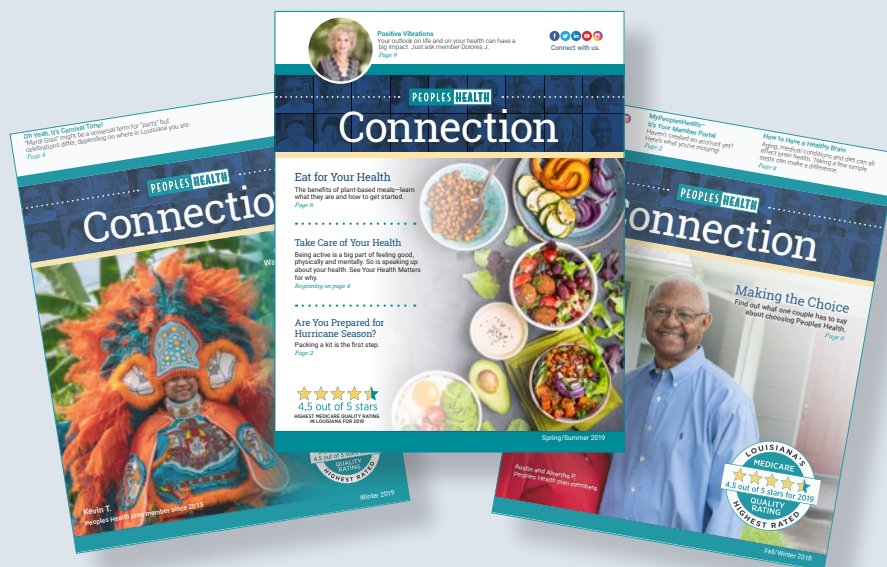
### Compliance & Ethics HelpCenter

To report potential violations of the law, call our toll-free hotline at **1-800-455-4521**. You may choose to remain anonymous. We have a nonretaliation policy toward all callers.



## Know a Champion?

Nominate him or her today! Peoples Health Champions do exceptional things after the age of 65, not in spite of their age, but because of it. Find out more or nominate your Champion at <http://champions.peopleshealth.com/nominate-a-champion>.



## Share the Connection!

Sometimes, an article you might read—say, about local interests or a health tip—is just too valuable not to share. Now, through our new **Peoples Health Connection blog**, you can share many articles from the *Connection* newsletter, plus more! So tell your family and friends to check out <http://www.peopleshealthconnection.com>. Browse articles on health and wellness, find community resources and tip sheets, and easily share links to favorite topics.



## Mark Your Calendar

### It's festival time!

Get out and enjoy fall festivities with your family or your community this season. Explore activities and events in your area, and maybe start new traditions! Below are a few ideas to get you started. Reach out to your area council on aging for more happenings in your neighborhood. Visit <http://goea.louisiana.gov> for the council on aging directory.

#### State Fair of Louisiana

Oct. 24-Nov. 10 | Shreveport

#### Mistletoe Market of Baton Rouge

Nov. 9-10 | Baton Rouge

#### Festival of Lights

Nov. 23-Jan. 6 | Natchitoches

#### Holiday Market at the Mill

Nov. 22-24 | New Roads

#### Noel Acadien au Village

Nov. 30-Dec. 23 | Lafayette

#### Holiday Art Market

Dec. 6-8 | Lake Charles

#### Mandeville Trailhead Evening Holiday Market

Dec. 7 | Mandeville

#### LUNA Fête

Dec. 12-15 | New Orleans

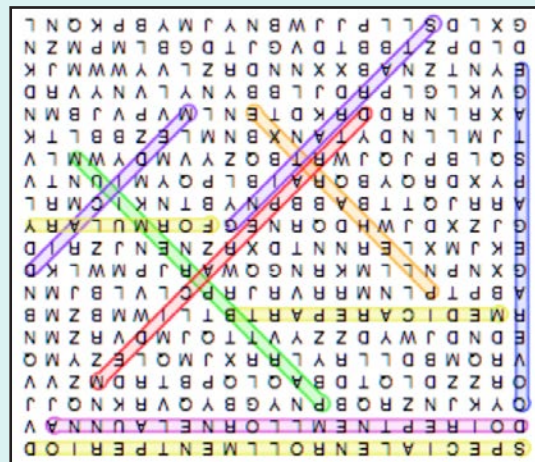
**Don't want to venture far from home?** Maybe stroll around your block or the mall and admire holiday decorations or get a group together for a casual meal at a restaurant close by.

### Upcoming Holidays and Events:

<b>Veterans Day</b>	Nov. 11
<b>World Kindness Day</b>	Nov. 13
<b>World Diabetes Day</b>	Nov. 14
<b>Thanksgiving</b>	Nov. 28
<b>Pearl Harbor Remembrance Day</b>	Dec. 7
<b>Hanukkah</b>	Dec. 22-30
<b>Christmas</b>	Dec. 25
<b>Kwanzaa</b>	Dec. 26-Jan. 1

### Puzzle Answers

1. Annual enrollment period
2. Formulary
3. Extra Help
4. Star rating
5. Medicaid
6. Part B premium
7. Special enrollment period
8. Coverage gap stage
9. Medicare Part D
10. Medicare Part B







# TRAIN YOUR BRAIN

Get familiar with these terms!

## Medicare Terms to Know

Formulary  
Special enrollment period  
Coverage gap stage  
Medicaid  
Star rating  
Annual enrollment period  
Medicare Part D  
Extra Help  
Part B premium  
Medicare Part B

S	P	E	C	I	A	L	E	N	R	O	L	L	M	E	N	T	P	E	R	I	O	D
A	N	N	U	A	L	E	N	R	O	L	L	M	E	N	T	P	E	R	I	O	D	Q
C	Z	N	T	P	M	D	P	T	G	N	E	J	D	L	T	L	N	N	L	Z	X	G
Y	O	D	L	M	K	R	Z	L	P	D	P	K	Z	R	Z	M	Y	Q	J	Y	P	R
R	D	V	T	L	J	N	T	R	I	G	J	Z	W	P	L	N	Z	L	J	K	T	Y
A	M	Y	E	R	T	L	P	C	M	M	N	W	K	B	P	Q	W	T	B	D	D	R
L	R	B	D	R	N	P	A	X	L	R	G	I	Q	M	G	M	J	N	M	L	P	M
U	Z	N	G	B	A	R	A	Y	B	D	T	G	T	N	R	W	K	E	J	T	L	N
M	T	L	B	G	E	G	R	R	N	N	R	X	T	A	G	R	D	B	Y	L	X	W
R	Z	Y	P	P	K	Y	E	M	T	X	Z	Q	X	D	R	I	T	Y	Q	D	Y	N
O	T	N	A	B	Q	R	J	G	Q	B	B	W	Z	G	C	R	L	L	J	R	Z	J
F	N	R	T	M	B	M	D	L	A	D	P	W	J	A	L	T	A	R	D	T	J	D
Z	T	Y	N	E	V	T	T	P	B	P	X	R	R	T	X	R	B	T	N	B	B	K
D	Q	J	V	D	D	V	L	T	J	Y	S	E	E	T	R	R	T	L	S	M	Z	Y
J	R	B	P	I	D	E	Z	D	G	N	P	T	G	M	K	Y	W	R	G	T	W	D
M	D	B	N	C	H	V	M	Q	B	A	Q	R	A	Z	I	Z	R	Q	L	R	J	Q
M	R	Y	V	A	D	Q	R	M	R	Y	N	Y	B	G	X	U	D	W	M	Q	V	Y
G	M	M	R	I	W	L	Y	T	N	Y	J	J	B	L	E	V	M	V	T	T	N	T
X	P	T	Y	D	D	R	B	N	J	N	B	N	D	V	D	Y	T	M	M	Q	T	D
D	X	V	J	Y	R	J	R	Z	L	R	R	X	W	J	D	J	W	L	Y	B	B	T
E	V	T	G	T	M	B	D	X	X	R	V	Q	X	R	R	L	D	N	D	D	P	P

Use the words in the list above to complete the trivia sentences below.

1. Oct. 15 through Dec. 7 is generally when I can make changes to my plan. It's called the \_\_\_\_\_.
2. The \_\_\_\_\_ is a list of drugs my plan covers.
3. \_\_\_\_\_ is a program that can help cover the cost of prescription drugs for people who qualify.
4. I can look at a Medicare Advantage plan's \_\_\_\_\_ to get an idea of how well it performs and the quality of the care it offers.
5. If I have Medicare and I also have \_\_\_\_\_, I can join a Peoples Health special needs plan.
6. Most people have to pay a \_\_\_\_\_, and how much depends on their income.
7. If I move or lose my insurance coverage, I may have a \_\_\_\_\_ to choose a new health plan.
8. Once I spend a certain amount of money in a year on my prescription drugs, I will move into the \_\_\_\_\_.
9. The part of Medicare that pays for prescription drugs is \_\_\_\_\_.
10. The part of Medicare that covers my doctor visits is \_\_\_\_\_.

Stumped? The answers are to the left, but don't peek if you don't have to.

**"I know I can depend on Peoples Health to answer the phone – which I love. I know I'm going to talk to somebody, and I'm going to talk to somebody who seems to love their job and wants to be helpful." –Janice L., plan member**



**"When I talk about Peoples Health, I tell people how good the people are and the way they treat you. It's excellent." –Terrance P., plan member**



**"Peoples Health has been really huge in my life. It's really made a difference, and I love it. I used to be with Humana. I'm so happy I switched to Peoples Health." –Nettie W., plan member**



**You should say to your friends:  
"You'll love Peoples Health!"**

If you like your Peoples Health plan – if you like the benefits and quality of care – tell a friend. Many of our new plan members come from referrals by members like you. If they aren't Peoples Health plan members yet, tell them to take the Peoples Health Challenge and compare their coverage to ours.





## “Peoples Health is rated 4.5 out of 5 Stars for 2019.”

– Medicare

Medicare developed its star rating system to give people with Medicare an objective measure of a plan’s performance. The rating system gives people a way to consider quality as well as cost as they make their enrollment decisions. Every year, Medicare evaluates plans based on a 5-star rating system.

In 2018 and 2019, only Peoples Health reached 4.5 stars in Louisiana – the highest quality rating in the state.

Medicare gives bonuses to high-rated plans. You can see those bonuses reflected in the rich benefits you’ve enjoyed this year.

**Peoples Health Challenge**

Compare your coverage to ours.

**Peoples Health Challenge Gold**

Benefit	Peoples Health Challenge Gold	Your Coverage
Monthly Plan Premium	\$0	
Part A Deductible (One-Time)	\$0	
Part A Coinsurance (One-Time)	\$0	
Primary Care Visit Copay	\$0	
Specialist Visit Copay	\$0	
Specialist Hospital Coverage	\$0	
Medical After Hospitalization Hospital Stay	\$0	
Part D Tier 1 & 2 Generic Drugs	\$0	
Over-the-Counter Health & Wellness Items	\$0	
Hospitalized Adult	\$0	
Respite Services	\$0	
Comprehensive Dental & Vision	\$0	
2019 Medicare Quality Star Rating	4.5 out of 5 stars	

**Peoples Health Challenge Silver**

Benefit	Peoples Health Challenge Silver	Your Coverage
Monthly Plan Premium	\$0	
Part A Deductible (One-Time)	\$0	
Part A Coinsurance (One-Time)	\$0	
Primary Care Visit Copay	\$0	
Specialist Visit Copay	\$0	
Specialist Hospital Coverage	\$0	
Medical After Hospitalization Hospital Stay	\$0	
Part D Tier 1 & 2 Generic Drugs	\$0	
Over-the-Counter Health & Wellness Items	\$0	
Hospitalized Adult	\$0	
Respite Services	\$0	
Comprehensive Dental & Vision	\$0	
2019 Medicare Quality Star Rating	4.5 out of 5 stars	

Cut out the card to the right and give it to a friend or family member who could benefit from a Peoples Health plan.



Take the  
**PEOPLES HEALTH**  
Challenge

COMPARE  
YOUR  
COVERAGE  
TO OURS.

[www.peopleshealthchallenge.com](http://www.peopleshealthchallenge.com)

## 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-POS)
- 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. Call 1-800-222-8600 (TTY: 711) for more information. Every year, Medicare evaluates plans based on a 5-star rating system. Peoples Health is rated 4.5 out of 5 stars for 2019. The "highest-rated" designation is based on the Medicare star ratings for Medicare Advantage and special needs plans listed in the 2019 CMS publication Medicare & You.

H1961\_PH\_OCT2019NEWS\_M

**PEOPLES HEALTH****Challenge****"I'M A PEOPLES PERSON!"**

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

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

[www.peopleshealth.com](http://www.peopleshealth.com)



Challenge your friends to take the  
**Peoples Health Challenge**  
and compare their coverage to ours.  
[www.peopleshealth.com/challenge](http://www.peopleshealth.com/challenge)