

Summer 2018

Living Healthy

Preventing Prediabetes

Steps to take now

Managing Your Medicine

Get the most
health benefits

Medicare Advantage Plan Ratings

Why you should pay attention

 **VirginiaPremier**[™]
Powered by VCU Health

Eat your **watermelon!**

Watermelons may be 92% water, but don't underestimate them! Each one is a nutritional powerhouse, with vitamins and minerals that can benefit almost every part of you.

Diabetic benefits

While deliciously sweet, watermelons are still a good choice for diabetics. The mix of water, vitamins and minerals found inside helps insulin work better in diabetics.

It's great for your heart

Watermelon helps your heart by lowering blood pressure. The potassium in watermelon can make blood vessels become more flexible, increasing blood flow and easing stress on the heart. Watermelon can also reduce blood pressure by preventing artery walls from hardening, which lowers the chance of blood clots, strokes and heart attacks.

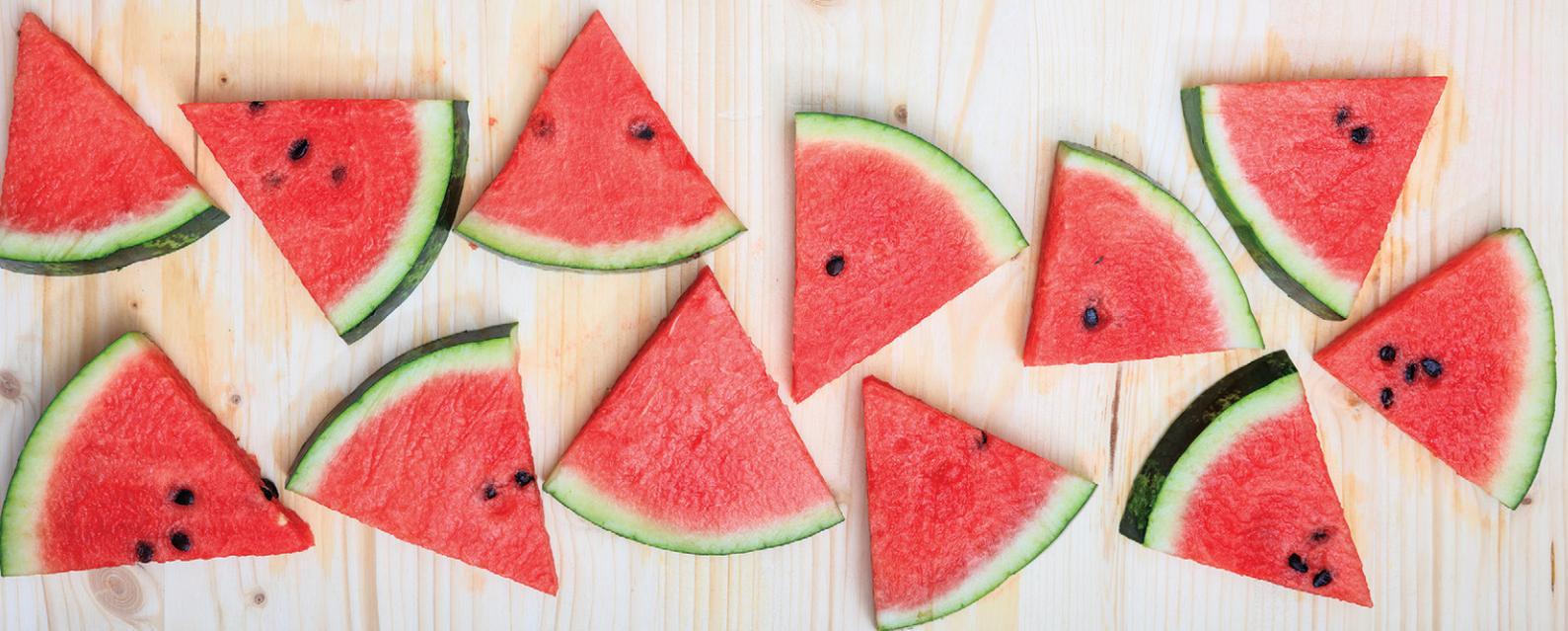
The power of red

One of the most powerful nutrients in watermelon is lycopene, a phytochemical that gives it its bright red color. Lycopene is an anti-oxidant that promotes healthy cells and can improve bone health, heart health, and may even have cancer-preventing qualities.

Other benefits

Watermelon reduces acid in the blood, lowering the chance of kidney damage and kidney stones. Like carrots, watermelon contains beta-carotene and other nutrients for eye health. And it's an excellent source of dietary fiber – and far more satisfying than over-the-counter fiber supplements.

Watermelon's crucial nutrients make it more than just traditional picnic food. Enjoy it as a sweet summer treat, knowing that it keeps you healthy as well as hydrated. Don't wait for the next barbeque to enjoy it!



Friends and Family Welcome

Virginia Premier Advantage Gold and Platinum members, please keep us in mind as friends and family become eligible for Medicare. We would be happy to give them the same health coverage you've chosen for yourself. People turning 65 can enroll as early as 3 months prior to their 65th birthday and up to 3 months past their 65th birthday.

Starting in 2019, people eligible for both Medicare and Medicaid – known as “duals” – can change their Medicare Dual Special Needs plan (D-SNP) once every quarter during the first nine months of the year. Virginia Premier Advantage Elite members, if you know a “dual” who might be interested in getting the same coverage you get, ask them to give us a call. We're available Monday through Friday, 8:00 am to 8:00 pm at 1-833-264-0815 (TTY: 711).



Virginia Premier is an HMO and HMO SNP organization with a Medicare contract. Enrollment in Virginia Premier depends on contract renewal. Benefit information in this newsletter is not a complete description of benefits. Contact the plan for more information. The provider network may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium. This information is available for free in other languages.



Programs for Diabetics

Prediabetes

Do you know what prediabetes is? If you currently have prediabetes, do you know what you can do to avoid developing type 2 diabetes?

The Diabetes Prevention Program at your local YMCA can give you the answers you need. This one-year program is led by a trained lifestyle coach to provide the education and support you need. The program will help you reduce body weight, increase physical activity and lower your risk of developing type 2 diabetes. For more information, contact one of our Health Educators at 1-855-813-3102.

What If I Already Have Diabetes?

The Diabetes Control Program will give you the tools to manage your type 2 diabetes. The program is led by a trained lifestyle coach and consists of 12 weekly sessions at your local YMCA. The program will help you reduce body weight, lower your HbA1C and increase your physical activity to 150 minutes per week. For more information, contact one of our Chronic Care Management nurses at 1-866-243-0937.

Preventing Prediabetes

What Is Prediabetes?

According to the American Diabetic Association, prediabetes means that your blood sugars are higher than normal, but not high enough to be diagnosed as diabetes.

In prediabetes, your body is not making enough insulin or is less responsive to the insulin it makes. This causes your blood sugar to be higher than normal. While you may not have been diagnosed with full diabetes, you may progress to full diabetes and the serious health risks associated with it. Lifestyle changes can prevent this, however.

What Causes Prediabetes?

Some causes of prediabetes are:

- Obesity
- A high-fat diet
- A sedentary lifestyle
- A history of gestational diabetes or other risk factors

The best way to know where you stand with diabetes is to get a simple blood test. It can measure your blood sugar average over the past 3 months. If the number is greater than the established normal levels, you may be prediabetic. Talk to your doctor about any changes you may have had in hunger, eating patterns, being very thirsty, or needing to urinate more frequently.

Preventing Prediabetes

Changes to your lifestyle can help reduce the impact of – or even reverse – prediabetes. Exercising, making dietary changes, stopping smoking and finding support services can put you on a path to success.

Talk with your doctor about your condition, your fitness for exercise and assistance programs. Keep in mind, Virginia Premier offers resources including educational services, a smoking cessation program and a gym membership.

You can reach our Health Education Department at 1-855-813-3102 to be connected with these services today.

Grievances and Appeals

Contact Us First

If you have a problem or concern with a provider or any medical services you receive, please contact us first. Virginia Premier promises to honor your rights as our plan member and will take your concerns seriously. We are here to listen to you, and will work with you to reach a satisfactory solution.

Sometimes a more formal process is needed to address your concern. This is usually either a grievance or an appeal.

What Is a Grievance?

Filing a grievance means going through the process of making a complaint to Virginia Premier. Complaints would be about services you received or our plan's coverage, for example:

- Problems getting an appointment
- A long wait for your appointment
- Missed or late transportation
- Receiving incorrect bills from providers
- Disrespectful behavior from a provider or medical staff member (i.e., doctor, nurse, clinic, hospital staff, etc.)

What Is an Appeal?

If Virginia Premier denies your coverage or does not pay for a medical service, you can appeal that decision. You can also appeal services if they were only partially approved or if your coverage was stopped for any of (or part of) those services. We will then look into whether we should reverse our decision.

Among other things, the services could be:

- Admission requests
- Health care services
- Supply items
- Prescription drugs

An appeal request must be initiated within 60 days of the denial date. Appeals can be submitted to Virginia Premier by you or your provider.

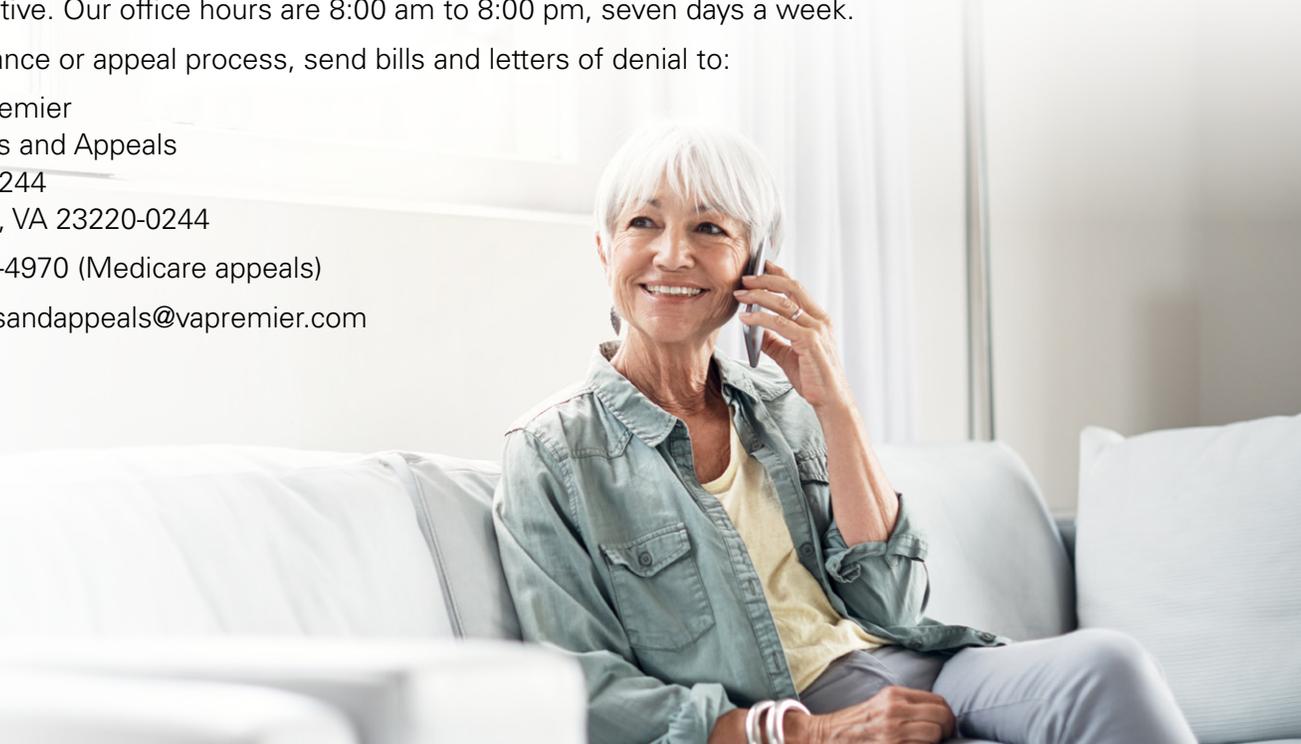
If you have any questions, please call the Grievances and Appeals Department at 1-855-813-0349 to speak with a representative. Our office hours are 8:00 am to 8:00 pm, seven days a week.

To start the grievance or appeal process, send bills and letters of denial to:

Mail: Virginia Premier
Grievances and Appeals
P.O. Box 5244
Richmond, VA 23220-0244

Fax: 1-800-289-4970 (Medicare appeals)

Email: grievancesandappeals@vapremier.com





How to Read Your Explanation of Benefits (EOB)

What is an EOB?

An EOB is an Explanation of Benefits. An EOB statement will be sent to you after you receive any medical services. You can see a sample EOB on page 6. The EOB statement is not a bill. It just explains how your Virginia Premier benefits were used to pay for the medical services that you received. (Note: Virginia Premier Advantage Elite members do not receive EOBs.)

The EOB statement includes:

- The date you received the service
- The amount charged by the health care provider
- The portion that was paid by Virginia Premier, and
- Any charges that you are responsible for paying

If you owe any payment, your health care provider will send you a separate bill, which should match your portion of the charges listed on the EOB.

How often will I get an EOB in the mail?

Every time services are provided to you, the health care provider will submit a claim to Virginia Premier to receive payment. The EOB will then be sent to you from Virginia Premier and will provide details about how we processed the claim.

What if I have questions about an EOB?

If you don't understand why you have received an EOB statement or are having trouble reading it, please call our Member Services department at 1-877-739-1370 (TTY: 711).

A sample portion of an Explanation of Benefits (EOB) statement from Virginia Premier.



MONTHLY REPORT

Medical and Hospital Claims Processed in DECEMBER 2017

For [REDACTED]
 Member ID: [REDACTED]
 Primary Care Physician: [REDACTED]

This is not a bill:

- This monthly report of claims we have processed tells what care you have received, what the plan has paid, and how much you have paid (or can expect to be billed).
- If you owe anything, your doctors and other health care providers will send you a bill.
- This report covers medical and hospital care only.
- This report covers medical and hospital care only. We send a separate report on Part D prescription drugs.
- If you notice something suspicious that might be dishonest billing, you can report it by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, at 1-877-486-2048.

1

VIRGINIA PREMIER ADVANTAGE GOLD HMO

VIRGINIA PREMIER ADVANTAGE GOLD Member Services

If you have questions, call us:

We are here from October 1 to February 14, we are open daily from 8:00 am to 8:00 pm, 7 days a week, excluding certain holidays. On weekends and certain holidays from February 15 to September 30, your call will be handled by our automated phone system.

TTY/TDD only: 1.888.000.9999

This information is available for free in other languages.

Virginia Premier is an HMO and HMO SNP organization with a Medicare contract. Enrollment in any Virginia Premier plan depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year.

2

YEARLY LIMIT - this limit gives you financial protection

This limit tells the most you will have to pay in "out-of-pocket" costs (copays and coinsurance) for covered Part A and Part B services.

This yearly limit is called your "out-of-pocket maximum." It puts a limit on how much you have to pay, but it does not put a limit on how much care you can get.

Your out-of-pocket spending for supplemental benefits will not count toward your yearly out-of-pocket maximum. This means:

- Once you have reached your limit in out-of-pocket costs, you stop paying out of pocket for all services except supplemental benefits.
- You keep getting your covered Part A and Part B services as usual, and the plan will pay the full cost for the rest of the year. Your out-of-pocket spending for services that are not covered by Medicare does not count toward your out-of-pocket maximum.

As of DECEMBER 31, 2017, you have had \$49.58 in out-of-pocket costs that count toward your \$5900.00 out-of-pocket maximum for covered services.



\$0.00 \$5,900.00

Answers to Brain Teasers on page 7

1. Lettuce
2. Strawberries
3. Asparagus and rhubarb
4. Boxing
5. You have two, because you took two away
6. The dog can run into the woods as far as the center of the woods. After that, the dog is running out of the woods
7. The lakes of Minnesota, known as "the land of 10,000 lakes". The team was founded as the Minneapolis Lakers and kept the last half of the name when it moved to California
8. Baseball. (The same is true of cricket, which is popular outside of the U.S.)
9. Walk; hit-by-pitch; defensive interference; fielder's choice; dropped third strike; being designated as a pinch runner; error
10. One hour. After taking the first pill, you take the second one half an hour later, and the third a half hour after that.

Source:

National Institute of Environmental Health Sciences

kids.niehs.nih.gov/games/brainteasers/brainteaser-quizzes/index.htm

Brain Teasers

1. It's the only vegetable or fruit that is only sold fresh – never frozen, canned, or processed. What is it?
2. What fruit has its seeds on the outside?
3. Typically only two vegetables can live to produce on their own for several growing seasons. Most other vegetables must be replanted every year. What are the two vegetables that are commonly considered perennials?
4. There's one sport in which neither the spectators nor the participants know the score or the leader until the contest ends. What is it?
5. If there are 3 apples and you take away 2, how many do you have?
6. How far can a dog run into the woods?
7. Where are the lakes that are referred to in the "Los Angeles Lakers"?
8. Name the only sport traditionally played in the U.S. in which the ball is always in possession of the team on defense, and the offensive team can score without touching the ball with hands or feet.
9. Name the seven ways a baseball player can reach first base without getting a hit.
10. A doctor gives you three pills telling you to take one every half hour. How long would the pills last?

Go to page 6 for answers!

Get Help Taking Your Medications from Curant Health

When your doctor prescribes a drug for you to take, it comes with instructions on how much to take and when to take it. These instructions make sure you use the medication safely and effectively.

Unfortunately, Americans struggle when it comes to taking their medicines as prescribed. This can lead to additional office visits, emergency room visits, and even hospitalizations.

Virginia Premier has partnered with Curant Health to provide individualized care, education and support to help our members with medication adherence; in other words, taking their drugs at the right time and in the right amount. Curant Health will work with members who want help by giving them a medication list and a printed plan for taking their medications, and by providing monthly follow-ups.

Curant Health also offers a mail-order pharmacy. The mail-order pharmacy will call your doctor for refills and schedule prescription deliveries. This will make it easier to stay on schedule with your medications, and you'll be less likely to run out of them. The mail-order pharmacy also offers pre-packaged doses of medication to simplify your prescription schedule.

This service is offered by many pharmacies and may even save you money. Contact your Care Manager or Member Services if you would like to sign up for this service.

Silver&Fit[®]

Something for Everyone[™]

Don't miss out on your no-cost fitness center memberships through the Silver&Fit[®] Exercise and Healthy Aging program. This fitness benefit is included in your Virginia Premier Medicare Advantage plan at no cost to you.

The program lets you choose your own way to get healthy, including:

- Access to participating fitness centers and select YMCAs, so you can take advantage of what they offer, whether it's the pool, sauna or group exercise classes such as dance and yoga
- Working out at home if you don't want to attend a fitness center. Enroll in the Home Fitness program, and you get up to two Home Fitness Kits of your choice each calendar year (Home Fitness Kits may include DVDs, guides and other products)
- The Silver&Fit[®] Connected![™] program, which makes it easy to track your exercise through your fitness center or with a wearable fitness device or app. You can also earn program rewards*.
- Healthy Aging materials four times a year, available online or by mail

Review your Silver&Fit[®] program benefits and search for participating fitness centers at silverandfit.com. If you have any questions, call Silver&Fit Customer Service toll free at 1-877-427-4788 (TTY: 711) Monday through Friday, 8:00 am to 8:00 pm.

* Purchase of a wearable fitness device or application may be required and is not reimbursed by the Silver&Fit program. Rewards are subject to change.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, Silver&Fit Connected!, Something For Everyone are trademarks of ASH and used with permission herein.



Medication Therapy Management (MTM) Program

Virginia Premier's Medication Therapy Management (MTM) program is a prescription management program offered to our Medicare Advantage members. The program helps you get the most benefit from your medications – it prevents or reduces drug-related risks and increases your medication awareness.

Who Qualifies for MTM?

Participation in the MTM program is voluntary, and it does not impact your coverage. This program is open only to those who are invited, and is not considered a benefit.

We will automatically enroll you in MTM at no cost to you if all three of the following are true:

1. You take eight or more maintenance drugs covered by Medicare Part D
2. You have at least three of the following conditions
 - Alzheimer's disease
 - Bone disease (arthritis, osteoporosis)
 - Diabetes
 - High cholesterol
 - Hypertension
 - Respiratory disease (chronic lung disorders)
3. You and Virginia Premier together spend \$3,967 or more each year for your prescription drugs

How Does MTM Work?

Once in the program, we will mail you:

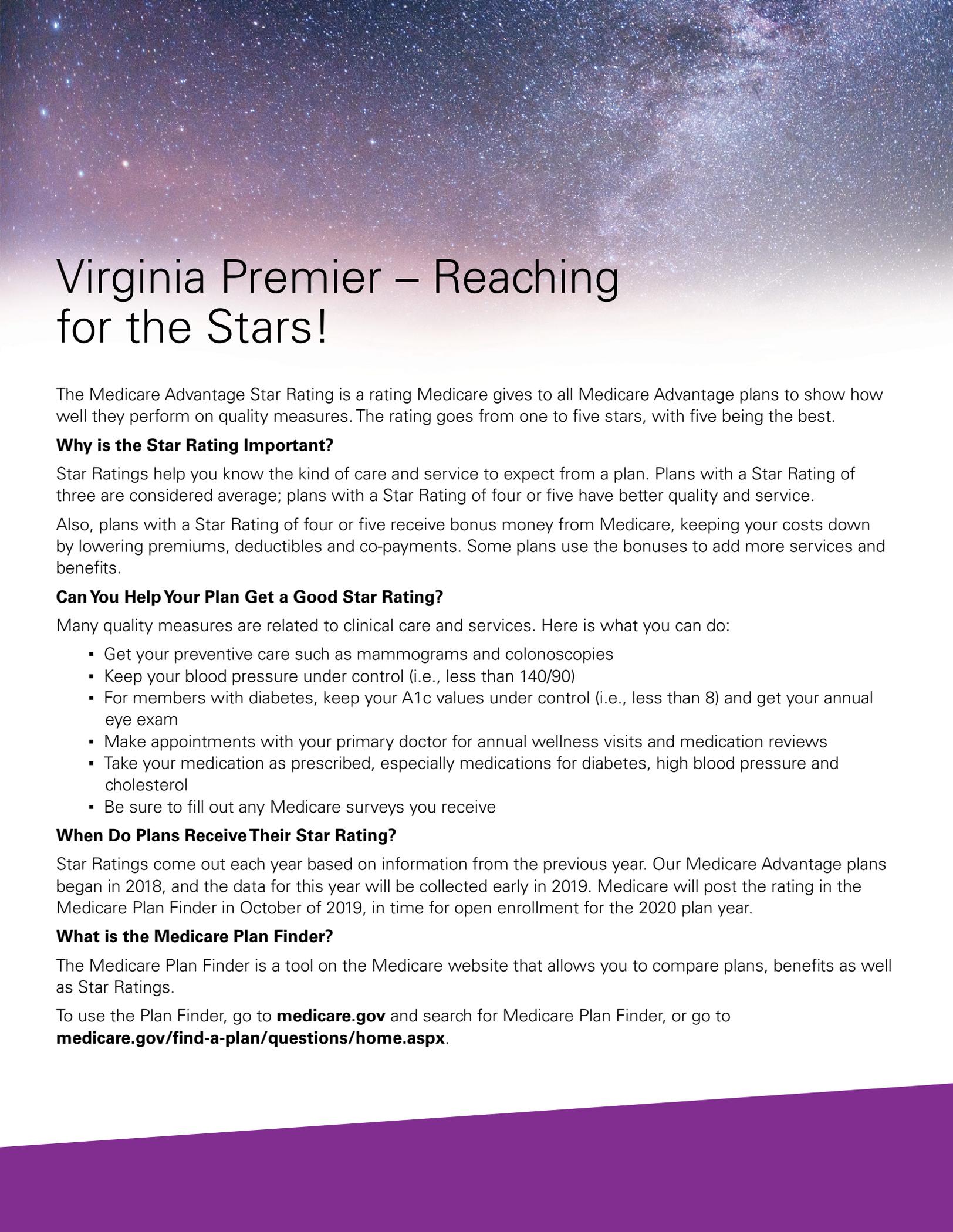
- A list of all your medications and the reasons for their use
- A complete medication review by a pharmacist of all the prescription drugs, over-the-counter medications, dietary supplements and herbal products you use

The pharmacist will make a list of any medication-related problems (such as drug interactions, possible adverse drug effects, or gaps in care). They may also contact your doctor if any medication issues were found.

Here is how the program will stay in contact with you and your doctors:

- Once every three months you will be contacted via mail or phone for a review
- Your primary doctor will receive your medication list along with any potential care gaps found in that time period
- Prescribers will be re-notified regarding any unresolved therapy care gaps no more often than every six months

Enrolled members also receive general educational information to help develop good habits in following and staying on track with their prescribed medication schedule. This education, along with good communication with Virginia Premier's pharmacy team, can help you get the most benefit from your medicines and your doctor's plan of care for you.



Virginia Premier – Reaching for the Stars!

The Medicare Advantage Star Rating is a rating Medicare gives to all Medicare Advantage plans to show how well they perform on quality measures. The rating goes from one to five stars, with five being the best.

Why is the Star Rating Important?

Star Ratings help you know the kind of care and service to expect from a plan. Plans with a Star Rating of three are considered average; plans with a Star Rating of four or five have better quality and service.

Also, plans with a Star Rating of four or five receive bonus money from Medicare, keeping your costs down by lowering premiums, deductibles and co-payments. Some plans use the bonuses to add more services and benefits.

Can You Help Your Plan Get a Good Star Rating?

Many quality measures are related to clinical care and services. Here is what you can do:

- Get your preventive care such as mammograms and colonoscopies
- Keep your blood pressure under control (i.e., less than 140/90)
- For members with diabetes, keep your A1c values under control (i.e., less than 8) and get your annual eye exam
- Make appointments with your primary doctor for annual wellness visits and medication reviews
- Take your medication as prescribed, especially medications for diabetes, high blood pressure and cholesterol
- Be sure to fill out any Medicare surveys you receive

When Do Plans Receive Their Star Rating?

Star Ratings come out each year based on information from the previous year. Our Medicare Advantage plans began in 2018, and the data for this year will be collected early in 2019. Medicare will post the rating in the Medicare Plan Finder in October of 2019, in time for open enrollment for the 2020 plan year.

What is the Medicare Plan Finder?

The Medicare Plan Finder is a tool on the Medicare website that allows you to compare plans, benefits as well as Star Ratings.

To use the Plan Finder, go to **medicare.gov** and search for Medicare Plan Finder, or go to **medicare.gov/find-a-plan/questions/home.aspx**.



Virginia Premier
 P.O. Box 4250
 Richmond, VA 23220-8250
 1-877-739-1370 (TTY: 711)
 medicare.virginiapremier.com



First name, Last name
 Address Line 1
 Address Line 2
 City, State, Zip

Health and wellness or prevention information.



Herbed Spinach Quiche Portabella Caps

Ingredients

- 4 portabella mushrooms (3-inch diameter)
- 1 tsp low-sodium garlic and herb blend
- 1 cup cooked, drained, chopped, frozen spinach
- 1/4 cup reduced fat Parmesan cheese, divided

- Cooking spray
- 3 large eggs
- 6 egg whites
- 1/4 cup nonfat milk
- 1/2 cup whole-wheat bread crumbs

Directions

1. Place oven rack in center of oven; preheat oven to 375° F.
2. Remove portabella stems; wipe clean with damp paper towel.
3. Spray baking sheet with cooking spray and place mushroom caps upside-down on baking sheet.
4. In a mixing bowl, whisk together remaining ingredients, except 1 tbsp. Parmesan.
5. Coat 10-inch non-stick pan with cooking spray, heat over medium flame.
6. Cook and scramble egg mixture until it just starts to thicken. Remove from heat.
7. Using a spoon, scoop partially cooked, hot egg mixture into portabella caps.
8. Sprinkle tops with remaining Parmesan cheese. Bake about 20 min. Serve.

Source: Produce for Better Health Foundation

Follow Us!

- @vapremierhealth
- @VAPremierHealth
- /virginiapremierhealth

Please call Member Services at 1-877-739-1370 (TTY: 711) for additional information. From October 1 to March 31, we are open daily from 8:00 am to 8:00 pm, 7 days a week. From April 1 through September 30, we are open Monday through Friday, 8:00 am to 8:00 pm. On certain holidays and weekends from April 1 through September 30, your call will be handled by our automated phone system.