Annual Wellness Exam

Prevention is about staying healthy and preventing or delaying disease. An annual wellness exam is an important part of prevention.

Medicare covers an annual wellness visit (AWV), providing Personalized Prevention Plan Services, for all beneficiaries who:

- Are no longer within 12 months after the eligibility date for Medicare Part B benefits
- Have not received an Initial Preventive Physical Exam or AWV within the past 12 months

The AWV is not a routine physical exam, which patients would pay out-of-pocket. Instead, it is a covered benefit for people to discuss with a doctor or health care team developing or updating a personalized prevention plan and review any health risks.

Your risk of developing heart disease, diabetes, and other health problems is influenced by many things. These include your genes, age, sex, ethnic group, and lifestyle. While you can't change some risk factors, you can modify others. Regular check-ups and screening tests can help you live longer, healthier, and more independently.

If you have ongoing conditions or other special health needs or risks, or if certain diseases run in your family, you and your doctor will make a prevention plan that may be different, based on your individual needs.

Annual wellness visits include, but are not limited to, having your weight and blood pressure checked, reviewing daily activity, assessing physical and mental health, and life care planning.

Your doctor may recommend screenings for osteoporosis and various cancers at certain intervals, depending on your health, family history, and age.

Regular eye and dental exams and staying up-to-date on immunizations (also called “vaccinations”) are also important to keeping you healthy.

*Courtesy of Kaiser Permanente*
3 Tips to Guard Against Predatory Marketing

Beware of marketers who find ways to separate seniors from their money.

Fraud comes in many forms, but perhaps its most insidious is how seemingly legitimate businesses can peddle ill-suited products to seniors. Take, for instance, the nearly two million Minnesotans over 65 who received mailings that promised a legal strategy and annuity to optimize their assets and avoid probate court legal bills. Left unsaid was a harsh withdrawal penalty for 14 years.

By dangling notions of sure-thing security, solid-growth returns, and “everyone is doing it” acceptance, sales agents were able to convince prospects that imminent legal costs on their estate were so high and unpredictable that they needed this “investment” for protection. Most of the 1,277 victims who purchased the consulting and annuity were over 75.

The lesson learned is an old one: If it sounds too good to be true, it’s a sign to walk away. With that, here are three things to consider to keep hucksters at bay:

1. **Register your number on the National Do Not Call Registry (NDNCR) donotcall.gov.**
   According to the Federal Trade Commission (FTC), 7.3% of consumers ages 65 to 74 and 6.5% of those 75 and older reported fraud in the past year. Not only can unsolicited calls be intrusive, but they can also lead to financial harm because of predatory tactics like the example mentioned above. The first line of defense? Check the incoming number before you answer. If you don’t recognize it, ignore the call. It won’t stop telemarketers from trying to call another time, but at least you’re in control. If you’ve already interacted with a particular telemarketer (for example, if you’ve purchased a magazine subscription) then the telemarketer isn’t required to comply with the NDNCR; the same goes for nonprofits. You’ll need to call the company or organization and ask to be removed from their list.

2. **Pursue opt-out options.**
   Ever wonder why credit card or loan offers keep appearing in the mail? Or why the same mortgage offers keep coming your way? It’s because consumer credit agencies (such as Equifax, Experian, and TransUnion) make money by selling consumer credit-score information to finance and credit card companies. Companies offering credit or insurance products mine databases for prospective customers (and marketers are simply playing a numbers game). Through the Fair Credit Reporting Act, optoutprescreen.com was formed which allows consumers a way to opt-out of credit and insurance marketing. Eventually, registering your name should mean an end to unwanted mailings (or calls) that are tied to your credit report.

3. **Keep personal info to yourself.**
   Never provide personal information—even in connection to opting out of a company’s database. When a caller claims to represent a government agency, hang up. Someone from the state, county, city, or fed won’t call you by phone; an unprompted call is likely to risk identity theft. The lesson: Your social security or banking account numbers aren’t to be mentioned—even if the person is trying to verify something.

It’s human nature to let emotions factor into impulsive decisions, but stay firm. Swindlers use emotional triggers, making anyone a susceptible mark. Fraudsters have a way of forging trust, arousing fear, projecting wealth, creating scarcity, and stoking widespread acceptance. A deal that’s too good to be true is a sign to walk away or—if you must—seek an objective opinion from someone with insight on the topic and no stake in the outcome. If it’s a business such as a mortgage lender or insurance company, take your time with researching the company. Every deal “that won’t be around for very long” will come back around.


*Courtesy of PacificSource*
Choosing a Primary Care Provider or Medical Home

Primary care providers and medical homes are similar in that they are both key contacts for your health care. But whether you choose a primary care provider (PCP) or a medical home more often than not depends on the type of health insurance plan you have. Some plans recommend, or require, you to choose a PCP; others require you to choose a medical home.

Whether choosing a PCP or medical home, you may choose by location, familiarity with the provider or other personal preference. However, you choose, you’ll want to be sure the PCP or medical home is accepting new patients. (This is something you can usually add to your online provider directory search criteria.)

Regardless of whether you are choosing a PCP or a medical home, it is best to do that shortly after enrollment and to let your health plan know which PCP or medical home you choose.

What is a primary care provider?

A primary care provider is just that – a physician or other medical provider you see for most of your medical care. You can typically narrow your search to primary care providers when using an online provider directory.

What is a medical home?

A medical home is a primary care model that includes a care team led by a PCP. The care team may include a variety of types of health care professionals such as nurse practitioners, registered nurses, physician assistants, and medical assistants.

This model of care focuses on prevention, wellness and management of chronic conditions. A medical home care team works with you to manage all aspects of your health through every stage of life. In doing so, it can eliminate repetitive procedures and improve overall care. The goal is to simplify the process and support you along the way.

Because the term “medical home” refers to a care model as opposed to a clinic, it’s important to know that not all clinics are medical homes. You can typically narrow your search to medical home clinic when using an online provider directory.

Courtesy of Providence Health Assurance
Tips when traveling

Traveling is exciting whether you are a seasoned traveler or it is your first experience! Taking a little time to organize a few things before you leave can help you relax and fully enjoy your adventure.

Prepare for the Unexpected

It is a good idea to make two photocopies of all your documents in case they are lost or stolen. Leave one with a family member or friend and carry the other set with you but in a different bag than the originals. Suggested items are:

- Itinerary
- Flight and Hotel arrangements
- Drivers’ license
- Credit cards brought on trip
- List of prescription medications
- Insurance member ID card
- Passport ID page (international travel)

Medications and your Health

Make sure you have enough of your prescription medications, including a little extra, to last you until you return home. Be sure to pack medications in your carry-on bag so you will still be covered if your checked luggage is lost or damaged.

Emergencies

You may be wondering if emergency care and urgently needed services would be covered when you are traveling, whether in or outside the United States. The answer is yes! As a member of a PERS Health Insurance Program (PHIP) group plan, you are covered for emergency care and urgently needed services as noted in your specific insurance carrier’s plan materials.

Important Note

If you find yourself in this situation while outside the United States, you will need to pay for the services received upfront since foreign doctors or facilities cannot bill your insurance carrier directly. It is important to save all your receipts so you have a record of the expenses. When you arrive home, call your insurance carrier at the number on your member ID card. The representative will guide you through the steps needed in order to process your reimbursement, less any applicable copay or coinsurance.

Courtesy of UnitedHealthcare

You asked, we listened

If you have your PHIP premium automatically deducted each month either by pension deduct or Electronic Funds Transfer (EFT) please note that your premium will change beginning January 1. For more information regarding your 2020 premiums visit pershealth.com.
Hearty Beef Chili

Nothing warms up winter nights (and your kitchen) like a pot of simmering chili. Reducing the amount of ground beef and adding extra kidney beans and an unexpected (and delicious) vegetable turns this quick and easy winter classic into a hearty, nutritious meal.

3/4 lb. lean ground beef
3 cloves garlic, minced
2 carrots, peeled and diced
1 can (15 oz.) tomato sauce
1 tsp. ground cumin
2 cans (14 oz.) diced tomatoes, undrained
1 medium onion, chopped
1 large green bell pepper, diced
2 T flour
1 T chili powder (or more, to taste)
1/2 tsp. dried oregano leaves
2 cans (15 oz.) red kidney beans, rinsed and drained

In a heavy pot, sauté the ground beef with onion and garlic until beef is no longer pink and vegetables are tender. Sprinkle flour over mixture; cook and stir for two to three minutes. Add remaining ingredients and bring to a boil. Reduce heat, cover and simmer for 15 to 20 minutes, until flavors are blended. If too thick, add a little water.

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**Sweet Potato Pancakes with Toasted Pecans**

Sweet potatoes and nuts are two heart-healthy “super foods” that pack a real nutritional punch. This tasty recipe offers a great way to start any day.

1 pound sweet potatoes, roasted, peeled and mashed  
2 cups skim milk  
2 large eggs, beaten  
1 tsp. vanilla extract  
1 cup all-purpose flour  
1 cup whole wheat flour  
4 tsp. baking powder  
1 tsp. pumpkin-pie spice  
¼ tsp. salt  
4 T reduced-calorie pancake syrup, divided  
¼ cup chopped pecans, toasted

Place sweet potatoes, milk, eggs, one tablespoon pancake syrup and vanilla extract in a medium bowl and blend thoroughly. In a separate bowl, sift together flours, baking powder, pumpkin-pie spice and salt. Blend sweet potato mixture with flour mixture, whisk until smooth.

Coat a flat griddle with cooking spray and preheat over medium-high heat.

Ladle batter onto hot griddle by heaping tablespoons and cook until golden brown, turning once when surface begins to bubble (about 2 minutes per side).

To serve, warm remaining pancake syrup with pecans and serve over pancakes.

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**Nutrition facts (based on 6 servings)**

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*Courtesy of Renew by UnitedHealthcare*
PERS Health Insurance Program (PHIP)
pershealth.com
503-224-7377
800-768-7377
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Fax: 503-765-3452 or 888-393-2943