

Partners in Health

A HEALTHY LIFESTYLE MAGAZINE **FALL 2018**



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HEALTH

Simple. Affordable. Personal.
Your local health plan

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Thank You for the Opportunity to Serve You Over the Years

From all of us at Soundpath Health, I want to personally thank you for choosing us as your Medicare Advantage plan. Soundpath Health was founded in 2007 by local doctors, and we are proud to have served more than 52,000 Medicare beneficiaries just like you for more than a decade. As we head into the new year, we approach another important milestone in our history, which is the sale of Soundpath Health's Medicare contract to Premera Blue Cross (Premera).

Premera will be the largest local Medicare Advantage health plan in the Pacific Northwest and serves more than 2 million people — from individuals and families to members of Fortune 100 employer groups. Headquartered in Mountlake Terrace, Premera has

served in the insurance industry for 85 years. If you choose to remain in your current Soundpath Health plan through 2019, you'll automatically transition to Premera if you live in the approved service area, and you'll experience all of the advantages that Premera brings.

PREMERA OFFERS AN EXPANDED PROVIDER AND PHARMACY NETWORK

Starting January 1, 2019, members living in the approved service area will have access to providers outside of Soundpath Health's current network including the University of Washington, MultiCare, The Polyclinic and The Everett Clinic. That means you'll have even more choices when considering the best health care

options for you. Premera will once again have the Franciscan Medical Group of providers and hospitals in their network. You'll also have access to CVS pharmacies, which include Target, offering you even more convenience.

PREMERA OFFERS A WIDER SERVICE AREA IN WESTERN WASHINGTON

Soundpath Health members will be pleased to learn that in 2019 Premera's Medicare Advantage service area will include King, Pierce, Snohomish, Thurston, Whatcom, Skagit, Lewis, Stevens and Spokane counties. Members traveling to these areas can access network doctors there at their same level of cost-sharing, giving them even more health care options and flexibility.

Questions About the Transition?

CUSTOMER SERVICE REPS ARE STANDING BY



If you have questions about your current benefits or coverage, our Customer Service team is here to help you with your 2018 benefit questions at **1-866-789-7747 (TTY: 711)**.

Going forward, if you have questions about your benefits or coverage as of January 1, 2019, contact Premera's Customer Service directly at **1-888-850-8526 (TTY: 711)**. We know that

you may have questions about the transition, which is why we've scheduled member meetings throughout our service area. For a complete list of member meetings near you, and how to reserve your spot, see Page 10.

We greatly value the trust you put in us as your health insurance provider and are confident that your health care needs will be serviced with the same care and compassion well into the future!

Sincerely,

Steve Schramm
CEO/CFO

Thank you to all of our Member Advisory Committee (MAC) members who over the years have volunteered their time to help us at member events and give us insights into our plans that have contributed to our success. We appreciate your faithful service and feedback.

Thank you!

Premera Is Part of the National Blue Cross and Blue Shield Association

The Blue Cross Blue Shield (BCBS) Association is a federation of 36 separate U.S. health insurance organizations and companies, providing health insurance to more than 106 million people. Nationwide, more than 96 percent of hospitals and 95 percent of doctors and specialists contract with BCBS companies — more than any other insurer. Premera is able to leverage the collective thinking of other BCBS plans across the country, including best practices that bring added value to their members.

PREMERA |

BLUE CROSS

Premera Offers Additional Value Added Benefits

Not sure where to go for care for urgent health issues? As a member of Premera, you can call their free 24-hour confidential NurseLine and speak with a registered nurse who will ask you the right questions, listen to your concerns and help you determine where and when to seek treatment. In addition, Premera members have access to an online member portal allowing you to review your health plan benefits and summaries, get contact information about your primary care provider, request an ID card, view your health care claims and find in-network providers. This convenient online portal allows you to access your account information securely from the comfort of your home anytime day or night.

What's Changing — And What's Staying the Same — In 2019

The annual election period (AEP) is in full swing! By now you should have received your Annual Notice of Change (ANOC) document outlining the changes to your plan for 2019 from Premera. You can also review your plan's ANOC online at premera.com/maforms.

We've worked hard to keep your cost-sharing down for 2019. That's why the copays for important benefits like your Primary Care Provider and Specialist visits and even your monthly plan premiums stayed the same in 2019. Having predictable costs like these makes it easier for you to plan ahead for the coming year. We were even able to reduce the cost-sharing

for some benefits such as emergency transportation via ambulance, which equals greater savings for you. We know that having predictable and affordable cost-sharing is important, so we're happy to pass the savings on to you.

We've already touched on another big change for 2019, which is the transfer of your membership to Premera effective January 1, 2019. The transition will be as smooth and seamless as possible — members living in the 2019 service area don't have to do anything during this AEP to remain on their current plan (Charter + Rx, Peak + Rx, Sound + Rx and Alpine) for January 1. Your coverage and benefits will continue with no disruption.

In order to help our members through this transition, Soundpath Health representatives have been proactively calling members like you to give you an opportunity to ask questions about changes related to the transition. We've also booked member meetings near you if you prefer to meet with someone in person. (For a complete list of member meetings and how to reserve your spot, see Page 10.) We encourage you to attend a meeting or call Customer Service if you have any questions related to how the Premera transition will affect your current plan. Representatives are standing by to assist you.

As part of the transition, in November you will receive a new ID card and welcome kit from Premera. You'll also receive Premera's member newsletter, *Senior Healthsource*, in January.

If you have questions about your current 2018 benefits or coverage, call Soundpath Health's Customer Service at **1-866-789-7747 (TTY: 711)**. After the transition, if you have questions about your 2019 benefits, contact Premera's Customer Service directly at **1-888-850-8526 (TTY: 711)**.

It's been a pleasure serving you, and we wish you continued health and well-being into the new year and beyond.



A Beginner's Guide to the Gym



Just getting started at the gym? This map will help you strategically navigate the fitness center floor so that you can target four crucial types of exercise.

ENDURANCE

Your goal: Increase your breathing and heart rate with aerobic activity.

- **Treadmills:** Try walking briskly on a comfortable incline or lightly jogging.
- **Stationary bikes:** Pedal while maintaining a steady but increased heart rate.

Other endurance equipment includes:

- **Elliptical machines**
- **Stair climbers**
- **Rowing machines**

STRENGTH

Your goal: Make your muscles stronger by lifting weights.

- **Free-weights:** Also known as dumbbells, free-weights require more muscular stability than a weight machine. Start with two light weights as you practice bicep curls, shoulder presses and tricep extensions.
- **Mats:** Try working against your own body weight with lunges or squats. You may also use a stability ball, which can help with core exercises.
- **Studios:** Scan your gym's instructor schedule for classes focused on strength training.

BALANCE

Your goal: Improve your balance to prevent falls, which is a common risk for older adults.

- **Mats:** Practice standing on one foot, then the other. Or try holding a side plank for 15 seconds on each side.
- **Studios:** Scan your gym's instructor schedule for yoga or tai chi classes.

FLEXIBILITY

Your goal: Stretch your muscles to give you more freedom of movement.

- **Mats:** You can stretch all areas of your body here.
- **Studios:** Scan your gym's instructor schedule for yoga classes.

If you are unsure about how to properly use a machine or perform a particular exercise, ask a member of your gym's training staff.

Track Your Progress

Visit <https://go4life.nia.nih.gov/track-your-activities-daily-records> to download a tracking sheet for each type of exercise. Don't forget that you can visit a Silver&Fit® network fitness center at no cost to you, since your 2019 benefits with Premera still include a FREE membership through the Silver&Fit program. Call Customer Service or visit www.SilverandFit.com to learn more.

**The Silver&Fit program is provided by American Specialty Health Fitness, a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit, Silver&Fit Connected! and the Silver Slate are registered trademarks of ASH and used with permission herein. All programs and services are not available in all areas.*

Important News About Your 2019 Pharmacy Benefits

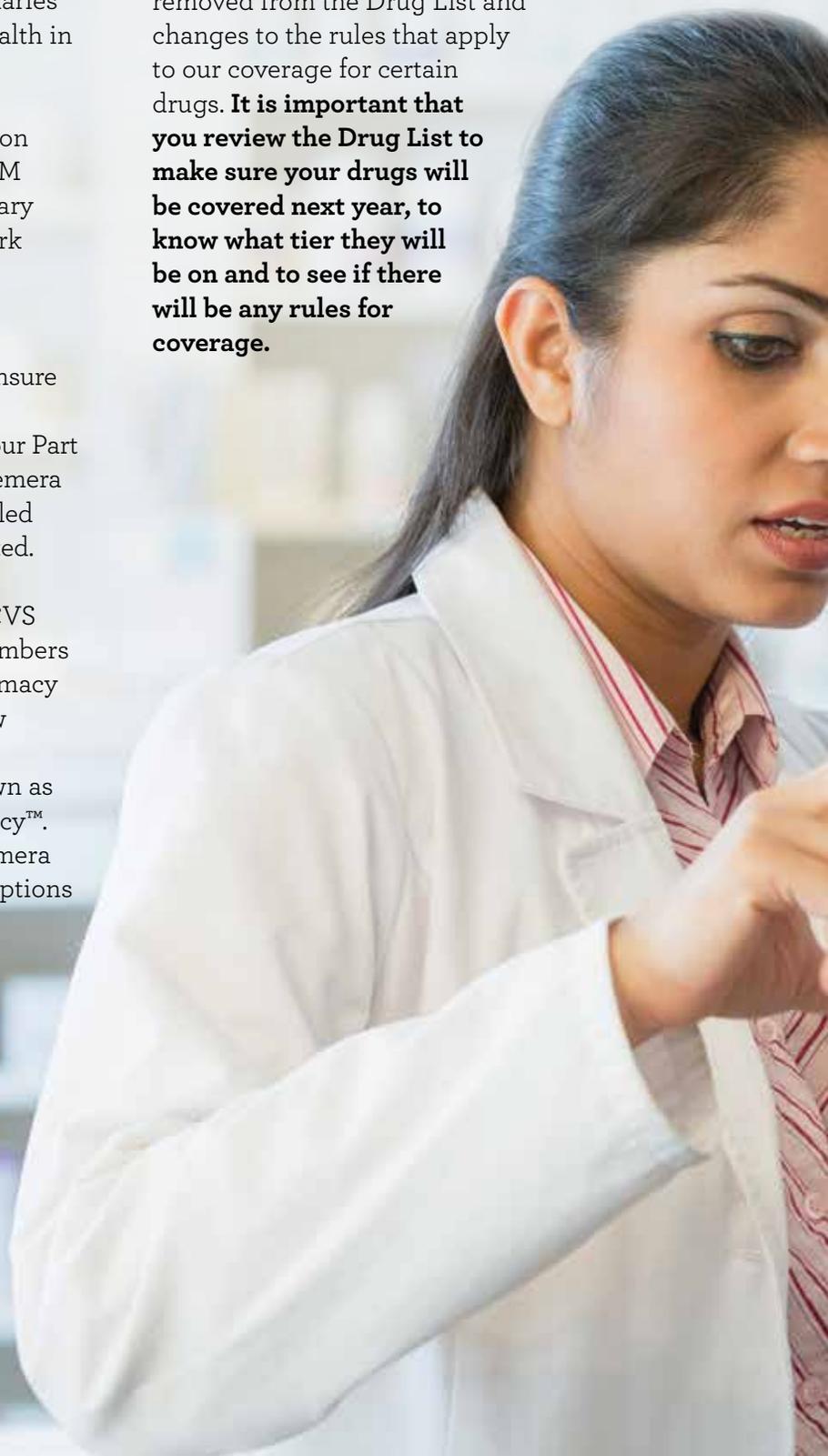
As part of the January contract transition to Premera, the Pharmacy Benefit Manager (PBM) that serves you will be changing. The new PBM, CVS Caremark, has been helping Medicare beneficiaries manage their prescription medications and health in affordable and effective ways.

Summary of Changes: Effective January 1, 2019, Soundpath Health members who transition to Premera will use CVS Caremark as their PBM for prescription drug claim processing, formulary (Drug List) maintenance and pharmacy network contracting as well as other services.

WHAT THIS MEANS TO YOU:

1. You will receive a new Premera ID card. To ensure that you have the best experience with your pharmacy, and that you have full access to your Part D benefits, you will need to use your 2019 Premera ID card at the time of service. 2019 claims billed using the 2018 information will not be accepted.
2. Your retail pharmacy network is expanding and now includes all CVS pharmacy™ and CVS Pharmacy® at Target locations. Very few members will need to change their current retail pharmacy provider, but if you need help locating a new pharmacy, just give us a call.
3. Home delivery pharmacy options, also known as mail order, will be changing to CVS pharmacy™. You will receive more information from Premera about how to sign up to receive your prescriptions through mail order.

4. As sometimes happens every year, members may experience changes to the way some of their drugs are covered, including drugs being removed from the Drug List and changes to the rules that apply to our coverage for certain drugs. **It is important that you review the Drug List to make sure your drugs will be covered next year, to know what tier they will be on and to see if there will be any rules for coverage.**





We don't want you to go without your current medication(s) due to any of these changes. That's why your benefits will include a temporary prescription fill of most noncovered drugs and drugs with coverage rules within the first 90 days of the new plan year. This transition period will give you time to change to a formulary alternative or request an exception.

On or before September 30, you should have received an Annual Notice of Change packet. It is important that you review this packet for information on the changes taking place that may impact you. This packet contained instructions on how to access the Formulary (Drug List), the Provider Directory and the Pharmacy Directory. Or you can view this information online at premera.com/ma.

Please don't hesitate to contact our Customer Service Department if you have any questions about your 2018 drug coverage or other pharmacy benefits. If you want to check your 2019 drug coverage, go to premera.com/maforms for more information.

Important Plan Documents Now Available Online

Your plan's 2019 Evidence of Coverage, Provider Directory, Pharmacy Directory and Formulary are available online at premera.com/ma. If you need help finding a network provider and/or pharmacy, or you have questions about covered drugs or your plan's benefits for 2019, please call Premera Customer Service at **1-888-850-8526 (TTY: 711)** to speak with a representative. We'll be working closely with our Premera counterparts to ensure your 2018 and 2019 questions are answered.

Breast Cancer Screenings: An Important Part of Routine Health Care?



According to the Centers for Disease Control and Prevention (CDC), breast cancer is the second most common cancer among women in the U.S. Although breast cancer screening cannot prevent breast cancer, it can help find breast cancer early, when it is easier to treat. Talk with your doctor about which breast cancer screening tests are right for you and when you should have them.

The United States Preventive Services Task Force (USPSTF) is an organization made up of doctors and disease experts who look at research on the best ways

to prevent diseases and make recommendations on how doctors can help patients avoid diseases or find them early. The USPSTF recommends that women ages 50 to 74 who are at average risk for breast cancer get a mammogram every two years.

BREAST CANCER SCREENING TESTS

A mammogram is an X-ray of the breast. Mammograms are the best way to find breast cancer early.

You can get screened for breast cancer at a clinic, hospital or doctor's office. If you want to be screened for breast cancer, call

your doctor's office. They can help you schedule an appointment.

PLAN COVERAGE

Your plan covers a screening mammogram every 12 months for women ages 40 and older and a clinical breast exam once every 24 months. There is no coinsurance, copayment or deductible for covered screening mammograms. For more information about your plan's benefit concerning these screenings, call Customer Service. You can also review your plan's 2018 Evidence of Coverage online at www.SoundpathHealth.com.

Source: *Breast Cancer Statistics*. Centers for Disease Control and Prevention.
<https://www.cdc.gov/cancer/breast/statistics/>

What You Need to Know About Hospital Observation Stays

Did you know that even if you stay in a hospital overnight, you might still be considered an "outpatient"? Your hospital status (whether the hospital considers you an "inpatient" or "outpatient") affects how much you pay for hospital services.

- You're an inpatient starting when you're formally admitted to a hospital with a doctor's order. The day before you're discharged is your last inpatient day.

- You're an outpatient if you're getting emergency department services, observation services, outpatient surgery, lab tests, X-rays or any other hospital services and the doctor has not written an order to admit you to a hospital as an inpatient. In these cases, you're an outpatient even if you spend the night at the hospital.

Observation services are hospital outpatient services given to help the doctor decide if you need to be admitted as an inpatient or can be discharged. Observation services may be given in the emergency department or another area of the hospital. For questions about your cost-sharing for hospital observation stays, contact Customer Service.

NOVEMBER IS DIABETES AWARENESS MONTH

Did you know that diabetes can affect any part of your body? The good news is that you can prevent many of these problems by keeping your blood sugar under control, eating healthy, being physically active, working with your health care provider to keep your blood pressure and cholesterol under control and getting necessary screening tests. In addition to affecting your heart, diabetes can also affect your kidneys and vision. Simple preventive screenings can make sure you are doing everything you can to prevent complications of diabetes.

HOW CAN I KEEP MY KIDNEYS HEALTHY IF I HAVE DIABETES?

Controlling your blood glucose and keeping your blood pressure under control can prevent or delay the onset of kidney disease. Diabetic kidney disease happens slowly and silently, so you might not feel that anything is wrong until severe problems develop. Therefore, it is important to get your blood and urine checked for kidney problems each year. Your doctor will see how well your kidneys are working by testing every year for microalbumin (a protein) in the urine. Your doctor can also do a yearly blood test to measure your kidney function. If you develop a bladder or kidney infection, visit your doctor. Symptoms include cloudy or bloody urine, pain or burning when you urinate, an urgent need to urinate often, back pain, chills or fever.

HOW CAN I KEEP MY EYES HEALTHY IF I HAVE DIABETES?

Keeping your blood glucose level closer to normal can prevent or delay the onset of diabetic eye disease. Also, keeping your blood pressure under control is important. Finding and treating eye problems early can help save your sight.

WHY DO I NEED MY EYE DOCTOR TO GIVE ME A DILATED EYE EXAM AT LEAST ONCE A YEAR?

The eye doctor uses eyedrops to enlarge (dilate) your pupils to examine the backs of your eyes. Your eyes will be checked for signs of cataracts or glaucoma, problems that people with diabetes are more likely to get. Because diabetic eye disease may develop without symptoms, regular eye exams are important to find problems early. Some people may notice signs of vision changes. If you're having trouble reading, if your vision is blurred or if you see rings around lights, dark spots or flashing lights, you may have eye problems. Tell your health care team or eye doctor about eye problems you may have.

Take Advantage of Free Preventive Screenings

Our members take advantage of free preventive screenings like an Annual Wellness Visit and/or Annual Physical Exam. Your Primary Care Provider (PCP) will go over any health concerns you may have and recommend appropriate steps to take (if any) to improve your health.

Don't Miss Out

COME TO A MEMBER MEETING NEAR YOU



Do you have questions about your 2019 benefits or want to hear more about the transition to Premera? Come to one of our meetings at the location nearest you. It's a great opportunity to meet with us in person and get your questions answered. We look forward to seeing you there. Space is limited. Call Customer Service or visit our website to RSVP today.

Did You Know?

If you attend a meeting at our Federal Way office location, you'll receive a free pie. Limit one pie per person. While supplies last. Reserve your seat today.



MEETING LOCATIONS, DAYS AND TIMES

Denny's, 132 128th St. SW, Everett
Wednesday, 10/24, 11 am

Denny's, 5924 6th Ave., Tacoma
Monday, 10/29, 1 pm
Tuesday, 11/13, 9 am and 11 am

**Fairfield Inn, 202 15th Ave. SW,
Pioneer Room, Puyallup**
Monday, 11/5, 2 pm

**Federal Way Community Center,
876 S. 333rd St., Federal Way**
Tuesday, 10/23, 10 am

**Ferndale Senior Center, 1999
Cherry St., Ferndale**
Thursday, 11/8, 10 am and 1 pm

**Four Points Bellingham – Sheraton,
714 Lakeway Dr., Bellingham**
Wednesday, 10/10, 10 am and 1 pm

**Gateway Centre Executive Suites,
1313 E. Maple St., Ste 201, Rainier
Seminar Room, Bellingham**
Tuesday, 11/27, 10 am and 1 pm

**IHOP, 10005 Lakewood Dr SW,
Lakewood**
Wednesday, 10/24, 10 am and 1 pm

IHOP, 610 Rainier Ave. S., Renton
Thursday, 11/29, 10 am

**Kent Senior Activity Center,
600 E. Smith St., Kent**
Tuesday, 10/16, 1 pm

**Olympia Center,
222 Columbia St. NW,
Multipurpose Room B, Olympia**
Thursday, 10/18, 10 am
Wednesday, 10/31, 10 am
Thursday, 11/15, 10 am

**Poodle Dog, 1522 54th Ave. E.,
Rainier Room, Fife**
Thursday, 10/11, 11 am
Wednesday, 11/7, 11 am

**Soundpath Health, 33820
Weyerhauser Way S., Suite 200,
Federal Way***
Tuesday, 10/9, 10 am and 1 pm
Tuesday, 10/23, 10 am
Tuesday, 10/30, 10 am
Tuesday, 11/6, 10 am
Tuesday, 11/13, 10 am
Tuesday, 11/20, 10 am
Tuesday, 11/27, 10 am and 1 pm
Tuesday, 12/4, 10 am and 1 pm
Wednesday, 12/5, 11 am and 1 pm

**Wallingford Community Senior
Center, 4649 Sunnyside Ave. N.,
Suite 140, Seattle**
Tuesday, 10/30, 2 pm

5 Ways to Protect Your Bone Health

You might think of your bones as solid inside. But they're actually filled with lots of little holes like a honeycomb. Over time, the holes get bigger, making the bones less dense. Osteoporosis occurs when you lose so much bone density that your bones become weak and break easily.

Your risk of getting osteoporosis increases with age. The condition is particularly common in older women. Long-term use of certain medicines, such as corticosteroids and some antiseizure drugs, also raises your risk. So does having an illness or disability that keeps you from being physically active for a long time.

But taking good care of your bones can help them stay stronger. Here's what to do:

1 Get a bone density test. This test is painless, similar to having an X-ray. All women older than age 65 should have their bone density checked, and some men may get the test as well. This test may be repeated every two years (or more often, if necessary).

2 Consume calcium and vitamin D. Good sources of calcium include low-fat milk and dairy products, dark green leafy vegetables, sardines and calcium-fortified juices and cereals. Vitamin D is found in fortified milk, saltwater fish and egg yolks.

3 Engage in weight-bearing exercise. Examples include walking, jogging, climbing stairs, dancing, playing tennis and weight training.

4 Avoid smoking and limit alcohol. Long-term heavy drinking may cause bone loss. Smoking raises the risk of breaking a bone.

5 Discuss medicine with your doctor. Several medicines are available to help prevent or treat osteoporosis. But not everyone needs them. Ask your doctor what's right for you.

If you've broken a bone recently, it's especially important to talk with your doctor. Ask whether you should get a bone density test or start taking osteoporosis medicine. Remember, it's never too early to bone up on your bone health.



It's Flu Season – Get Your Flu Shot

Did you know that as our member, you are eligible for a FREE flu vaccine each year? You can receive the vaccine at a network pharmacy or a provider's office (office visit copay may apply). Get your shot as soon as possible, ideally before December. Older adults and people with health conditions are most at risk for complications from seasonal flu. Two things to remember: Flu shots don't cause the flu, and getting a flu shot won't protect you against the common cold.



Get health tips and more!
www.facebook.com/
SoundpathHealth

Health and wellness content approved
by QualChoice Health medical directors

www.SoundpathHealth.com



Soundpath
HEALTH

Soundpath Health is an HMO plan with a Medicare contract. Enrollment in Soundpath Health depends on contract renewal. This information is not a complete description of benefits. This information can be made available in other formats or languages. Call Customer Service at 1-866-789-7747 (TTY: 711), Monday – Friday, 8 am to 8 pm, and Monday – Sunday, 8 am to 8 pm, from October 1 to March 31. Soundpath Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-789-7747 (TTY: 711) 。 ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-789-7747 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-789-7747 (TTY: 711). Soundpath Health is licensed as a Health Care Service Contractor in Washington State. Premera Blue Cross is an Independent Licensee of the BlueCross BlueShield Association serving businesses and residents of Alaska and Washington State, excluding Clark County.

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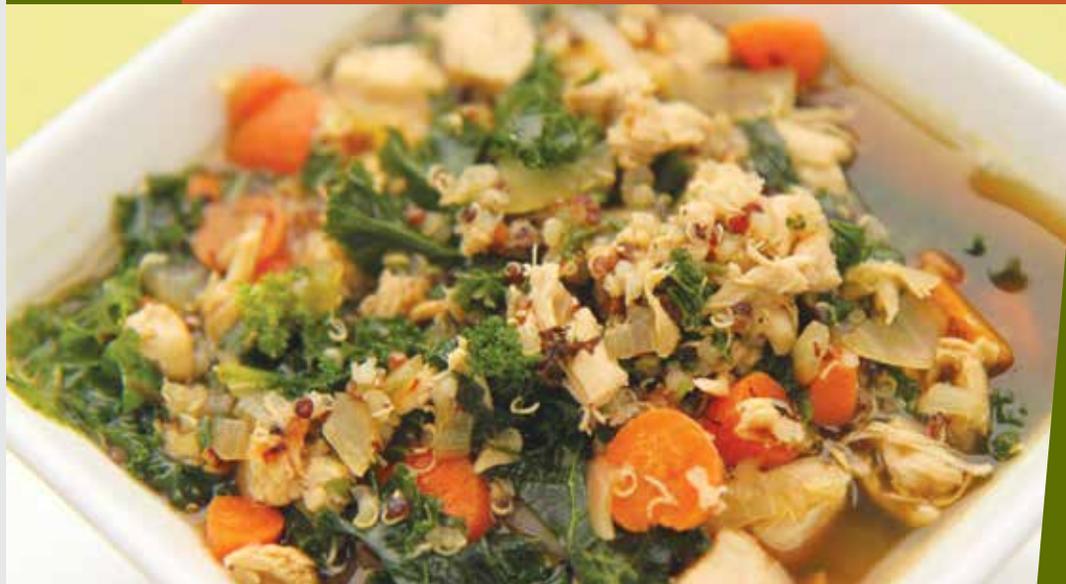
Health and wellness or prevention information

Developed by StayWell 10407M

*Healthy
Recipe*

CHICKEN QUINOA SOUP

Fiber from whole grains such as quinoa can help reduce high blood cholesterol.



INGREDIENTS

1 cup uncooked quinoa
Olive oil spray
1 lb. boneless, skinless chicken breasts, cut into cubes
1 small yellow onion, diced
1 cup diced carrots
4 cups roughly chopped kale
32 oz. unsalted chicken stock or broth
2 cups water
1/2 tsp. sea salt
1/2 tsp. freshly ground black pepper
1 tbsp. minced fresh parsley
1 tbsp. minced fresh thyme
1 tbsp. lemon zest
1 tbsp. lemon juice

DIRECTIONS

Cook 1 cup quinoa as directed on the package instructions. Set aside. Spritz a large pot with olive oil spray. Heat on medium-high for 2 minutes. Then add cubed chicken breasts and sauté until cooked, about 5 minutes. Add onions and carrots and sauté for 5 to 8 more minutes, until cooked and softened, stirring frequently. Continue stirring and add kale. Sauté for 2 more minutes or until wilted. Add quinoa, chicken stock and water, then season with salt, pepper, fresh herbs, lemon zest and lemon juice. Cook until everything is piping hot, about 5 to 10 more minutes.

NUTRITION FACTS

Serves 5. Nutrition information per serving: 260 calories, 5 g fat (1 g saturated fat 0 g trans fat), 70 mg cholesterol, 400 mg sodium, 26 g carbohydrates, 5 g fiber, 4 g sugar and 28 g protein.