

The exclusive magazine for Sharp Direct Advantage® Medicare members

FALL / WINTER 2020

INSPIRE

**Staying
connected**

*in the time of
COVID-19*

**THIS MIGHT BE
YOUR MOST
IMPORTANT
FLU SHOT EVER**

**PRESCRIPTIONS
SAVING MONEY
ON DRUGS**

**8 THINGS
TO KNOW
ABOUT FALLS**

**2021
benefits
at a glance**

**SHARP
HEALTH PLAN**



Stephen Bay, Balboa Park

Staying connected *in the time of* **COVID-19**

As we enter fall and begin the season of gratitude, we want to thank you for your membership. We know you have a choice when it comes to your health insurance, which is why we so appreciate you choosing Sharp Health Plan.

Many things are different this year. In particular, we may find ourselves isolated more than usual during the holidays, typically a time for gatherings among family and friends. So, we've focused this issue on making and sustaining meaningful connections — with others and ourselves — in the time of COVID-19.

Inside you'll learn about tools to help you overcome feelings of loneliness and depression (page 3), how to take advantage of your telehealth benefits (page 5), and how to access unlimited health resources through Sharp Senior Resource Centers (page 18). As a reminder, our COVID-19 online resource center at sharpmedicareadvantage.com/covid19 is available to you for reliable, real-time information and around-the-clock support.

From all of us at Sharp Health Plan, we hope that you and your loved ones are taking care, being safe and staying connected.



In good health,

Melissa Hayden Cook

Melissa Hayden Cook
President and CEO
Sharp Health Plan



Star-quality coverage

Every year, Medicare evaluates plans based on a 5-star rating system. For the 2020 coverage year, Sharp Direct Advantage earned an overall rating of 4.5 out of 5 stars!

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Tell a friend

It's never been more important to have high-quality, affordable health insurance. If you're happy with your Sharp Direct Advantage plan, tell a friend. Whether you know someone who is looking for better health coverage, or a family member who wants to save money, we can help.

sharphealthplan.com

COVID-19

coping tools for older adults

As the coronavirus rages on, many of us are beginning to feel disconnected being stuck at home, separated from our friends and families. Older adults may be disproportionately affected, as public health experts emphasize that seniors must continue to take precautions to limit their potential exposure to the virus. One of the most important precautions advised: stay home unless you need to leave for essential reasons, such as to receive medical care, shop for groceries or pick up prescription medications. This means older adults are finding themselves isolated more than usual, which can affect both their mental and physical health.

In order to cope with these challenges, Sharp Mesa Vista Hospital recommends practicing the “4Ms”— mindfulness, meaningful connection, movement and mastery. The 4Ms can help you confront profound challenges such as the pandemic, and help cope with feelings of depression, anxiety, loneliness and fear.

Visit [sharpmedicareadvantage.com/behavioralhealth](https://www.sharpmedicareadvantage.com/behavioralhealth) to learn about your covered mental health benefits. Talk to your doctor if you or a loved one are experiencing excessive sadness, anxiety or worry for an extended period. If you or someone you know is in crisis, call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255), text “HOME” to the Crisis Text Line at 741-741, or call 911 immediately.

Mindfulness

Mindfulness is the awareness that emerges through paying attention, working to stay focused and in the present moment, and reacting non-judgmentally to things as they are. Mindfulness and self-compassion are effective in improving resilience as well as decreasing anxiety. You can practice mindfulness by performing any of these three easy activities:

- Stop for a moment and take note of how each breath you take feels as it travels in, through and out of your body.
- Focus on the tastes and textures you’re experiencing during every bite of a meal.
- Throughout the day, pause for a minute to identify what you see, hear, smell and feel.

Meaningful connection

Every single person is worthy of connection and being known — including you. A meaningful connection includes being emotionally vulnerable and open with someone, showing affection to them and receiving it in return, and knowing that you can count on one another.

We can meaningfully connect in marriage, friendship, and relationships with our children and with our neighbors. This can happen in person or by text, email, phone call, mail and video chats. Reach out when you want to connect, to check in on someone you care about or to ask for help.





Movement

Any type of movement and stretching that you can do in the comfort of your home or around your garden or yard — as permitted by your doctor — is helpful to prevent restlessness and maintain muscle and joint health. Physical movement can also help decrease the risks of some health issues facing seniors, such as heart disease, high blood pressure and arthritis. Other benefits include:

- Improved balance, coordination and flexibility
- Reduced risk of falling and fracturing bones
- Increased oxygen to the brain to improve cognitive function
- Decreased risk of osteoporosis

Mastery

Don't forget your brain health. Taking care of your brain is just as important as taking care of your body. Much like your body benefits from physical exercise, your brain benefits from mental exercise.

With added time at home due to the COVID-19 pandemic, now is an excellent time to engage in activities that will exercise your brain. Try your hand at puzzles, word searches, crosswords and other “brain games.” This type of daily stimulation can help boost your attention, verbal fluency, memory and other cognitive areas.

Source: Sharp Health News

3 RESOURCES TO STAY CONNECTED

If you are in need of community services or support, help is just a click or call away.

1. 2-1-1 San Diego

Free access to over 6,000 public health services and resources in San Diego. They can help with food, utility, housing and financial resources, public benefits, and much more.



211sandiego.org
or dial 211

2. Live Well San Diego

Earlier this year, Live Well San Diego launched Live Well @ Home, a free resource to help residents find tips and strategies to stay healthy in both mind and body while staying at home during the COVID-19 pandemic. Their website offers community resources, activities and tutorials for older adults to help with physical activity, mindfulness and social connection.

livewellsd.org/livewellathome

3. Friendship Line California

If you need to talk to someone, you can call the Friendship Line anytime, day or night. The Institute on Aging's Friendship Line offers a caring ear to people aged 60 and older and adults living with disabilities.

ioaging.org/friendshipline
or 1-800-971-0016

Understanding telehealth



Telehealth is defined as the use of electronic information and telecommunication technologies to extend care when you and your doctor aren't in the same place at the same time. In other words, it is the ability to have a two-way, real-time conversation with your doctor virtually.

The delivery of health care has changed during the COVID-19 pandemic, and telehealth is a great way for you to stay connected with your doctor while keeping you and your care team safe.



Get the care you need from wherever you are

Telehealth services include talking to your doctor live over the phone, computer, tablet or video technology.

As a Sharp Direct Advantage member, you can use certain telehealth services to receive care from your primary care physician. Simply call your doctor's office when scheduling your appointment and request telehealth services.

More ways to say "telehealth"

- Over-the-phone medical advice
 - Video and phone visits
 - Virtual visits
- **TIP:** Ask what types of technology are available when scheduling an appointment via telehealth. Whether you're new to telehealth or have used it for years, it's always a good idea to ask your doctor's office to go over what you can expect during your telehealth visit, and what you can do ahead of time to make sure it goes smoothly.

Covered physician telehealth services

Refer to your Member Handbook, also called your Evidence of Coverage. There are two easy ways to access your Member Handbook:



Online

Visit sharpmedicareadvantage.com/login to log in to your Sharp Connect account. Then go to the "Coverage & Benefits" section to access your Member Handbook online.




Request a printed copy

Simply contact Customer Care by email at customer.service@sharp.com or by phone at 1-855-562-8853 to request a printed copy of your Evidence of Coverage.



Visit sharpmedicareadvantage.com/videoandphonevisits to learn more.





This might be your most important flu shot ever

Getting the seasonal flu vaccine every year is the best way to reduce your risk of getting sick with seasonal flu and spreading it to others. This year it will be more important than ever before to get your flu shot to help avoid an overlap of both flu and coronavirus this fall. Getting a flu shot will help keep you safe, and also reserve the health care resources we need to continue fighting COVID-19.

What is the flu?

The flu is a contagious respiratory illness caused by influenza viruses that infect your nose, throat and lungs. It can cause mild to severe illness, and in extreme cases lead to death. “Flu season” in the United States can begin as early as October and last as late as May. During flu season, flu viruses circulate at higher levels in the U.S. population.

What’s the difference between flu and COVID-19?

The flu and COVID-19 are both contagious respiratory illnesses with similar symptoms, but they’re caused by different viruses and have key differences. Seasonal flu vaccines are offered every year and are your best protection against the flu. Currently there is no vaccine to prevent COVID-19. If you are concerned you may have COVID-19, contact your primary care physician to be evaluated. You can also take Sharp HealthCare’s free self-assessment tool at sharp.com/coronavirus to help you determine the right next steps for you.

Why is getting a flu shot so important?

The flu and COVID-19 share similar symptoms, so there is a risk of inaccurate diagnosis. If a flu infection is mistaken for COVID-19, people may find themselves facing unnecessary, lengthy quarantine or not receiving appropriate flu treatment, such as antiviral medication. The flu and COVID-19 are also both highly contagious illnesses that affect the respiratory system. Being infected by both viruses is possible. This means that the risk of having more severe symptoms of both flu and COVID-19 and serious complications — such as acute respiratory distress syndrome — caused by co-infection could be higher. Also, the combination of both illnesses could potentially overwhelm the health care system and lead to further shutdowns.

When should I get my flu shot?

The Centers for Disease Control and Prevention recommends that people get a flu vaccine by the end of October, if possible. Getting vaccinated later, however, can still be beneficial and vaccination should continue to be offered throughout the flu season, even into January or later. It takes about two weeks after vaccination for antibodies that protect against flu to develop in the body, so it’s best to make plans to get vaccinated early in fall, before flu season begins.



HAND-WASHING

6 EFFECTIVE SIMPLE STEPS



Studies show that 95% of people don't wash their hands correctly. Now more than ever, it's important to practice effective hand hygiene. Here are six simple steps for washing your hands that will help keep you and others safe:

1. Use warm water and lather your hands with soap for at least 20 seconds. That's as long as it takes to hum the "Happy Birthday" song twice.
2. Wash both the top and bottom of your hands.
3. Scrub between your fingers.
4. Wash from under your fingernails to your wrists.
5. Rinse by placing hands pointing downward under running water.
6. Dry with a clean towel or air dry.

When soap and water aren't available, hand sanitizers offer a quick way to clean your hands. They:

- Can help reduce germs, but not eliminate them.
- Should contain at least 60% alcohol.
- Should be purchased, not homemade, to ensure the correct mixture.

Where can I get a flu shot?

Sharp Health Plan covers the flu shot under your preventive care benefits at no additional charge. Here's what you can do to get vaccinated today.

► Your primary care physician

If you have a regularly scheduled appointment, it's a good idea to ask if you can receive your flu shot during your appointment. Otherwise, you can contact your primary care physician (PCP) to schedule a vaccination appointment. You can find your doctor's contact information on your member ID card.

- **TIP:** Due to COVID-19 safety precautions, flu clinic procedures may be different this year. Some flu clinics may require appointments, and others may offer outdoor, drive-up vaccination locations that allow you to remain in your vehicle. Please visit your plan medical group's website to learn more.

► MinuteClinic®

MinuteClinics are medical clinics located inside select CVS Pharmacy® stores nationwide. Flu shots have a \$0 copay.

[cvs.com/minuteclinic/clinic-locator](https://www.cvs.com/minuteclinic/clinic-locator)

Source: Sharp Health News

Saving

MONEY ON DRUGS

Some prescription drugs have over-the-counter (OTC) equivalents available for you to buy without a prescription, and often at a lower price. To help you find the best price, we've listed our top money-saving tips on how to shop for OTC medicines.

✓ Compare costs

Compare the listed prices for the drug on the shelf and for the same drug from the pharmacy window. The pharmacy window will offer it at their cash price, which may be cheaper.

✓ Check prices

Stores may have different prices for the same OTC medicine, so be sure to look for the lowest pricing. Check for special offers, sales and coupons that can save you even more. Warehouse stores like Costco® tend to have lower prices, as do national chains like CVS Pharmacy®, Target®, Rite Aid® and Walmart®.

✓ Look for non-brand name medicines

Non-brand name medicines often cost less. Ask your pharmacist or prescribing provider for an alternative with the same active ingredients as your medication.

✓ Buy in bulk when you can

Larger quantities of medications can be more cost-effective. Be sure to check the bottle's expiration date, and purchase only what you'll use by that date.

▶ **TIP:** Talk to your doctor or pharmacist about how to take your medication correctly, especially if you are taking a medication for the first time.

2 easy ways to find a pharmacy near you



Visit sharpmedicareadvantage.com/pharmacysearch and pick your preferred method:

1 Search online

Enter your ZIP code, select a pharmacy type and click "Search."

2 Download the directory

Go to the pharmacy directory section to access information for your preferred pharmacy.

You could save money with mail delivery

Save on medications you take regularly, such as high blood pressure or diabetes medicine, when you have them delivered by mail, in 90-day supplies, from CVS Caremark Mail Service Pharmacy™. It's an easy way to make sure you have the medication you need, when you need it.

- You could save money with 90-day supplies, so you can be sure you're paying the lowest price for your medication.
- It's easy and convenient. No more monthly trips to the pharmacy or keeping track of refill schedules. CVS Caremark delivers to your home or wherever you choose.
- CVS Caremark puts your safety first. Licensed pharmacists review and verify prescriptions before shipping and are available to answer questions about your medications. CVS Caremark also sends status alerts by email, phone or text.

GET STARTED

Online

Create a new account at [caremark.com](https://www.caremark.com)

Phone

Call 1-855-222-3183 (TTY/TDD: 711)

Be sure to have a prescription bottle in hand. All the information needed to get started is on the label.



Download the CVS Caremark mobile app to manage mail orders anytime, anywhere.

8 THINGS TO KNOW ABOUT FALLS



Many people think falls are a normal part of aging. The truth is, they're not — most falls can be prevented. You have the power to reduce your risk. Exercising, managing your medications, getting your eyes checked and making your living environment safer are all steps you can take to prevent a fall. Here are eight common myths — and realities — about falls:

MYTH 1: Falling happens to other people, not to me.

REALITY: “It won’t happen to me,” is a common belief when it comes to falls. According to the National Council on Aging, however, older adults have a high risk of falling: 1 in 4 older adults fall every year in the U.S.

MYTH 2: If I limit my activity, I won’t fall.

REALITY: Performing physical activities will help you stay independent by increasing your strength and range of motion.

MYTH 3: As long as I stay at home, I can avoid falling.

REALITY: Over half of all falls take place at home. Inspect your home for fall risks. Fix simple but serious hazards such as clutter, throw rugs and poor lighting. Making adjustments in your home to give you more support can make all the difference in preventing a fall. For example, adding grab bars in the bathroom, a second handrail on stairs and non-slip paint on outdoor steps. Smaller animals are also a risk for falling in your home.

MYTH 4: I don’t need to talk to family members or my health care provider if I’m concerned about my risk of falling. I don’t want them to worry, and I want to keep my independence.

REALITY: Fall prevention is a team effort. Bring it up with your doctor, family and anyone else who is in a position to help. They want to help you maintain your mobility and reduce your risk of falling.

MYTH 5: I don’t need to talk to my parent, spouse or friend if I’m concerned about their risk of falling. It will hurt their feelings.

REALITY: Share your concerns and offer support to help them maintain the highest degree of independence possible. There are many things you can do, including removing hazards in the home, finding a fall prevention program in the community, or setting up a vision exam.

MYTH 6: I don’t need to get my eyes checked every year.

REALITY: Low vision is a key risk factor for falls. People with vision problems are more than twice as likely to fall as those without visual impairment. Have your eyes checked at least once a year and update your eyeglasses or contact lenses. For those with low vision or vision loss, there are programs and assistive devices that can help. Ask your optometrist for a referral.



MYTH 7: Muscle strength and flexibility can't be regained.

REALITY: While we do lose muscle as we age, exercise can partially restore strength and flexibility. It's never too late to start an exercise program.

MYTH 8: Using a walker or cane will make me more dependent.

REALITY: Walking aids are very important in helping many older adults maintain or improve their mobility. However, make sure you use these devices safely. If needed, a physical therapist may be able to assist you with the appropriate fit for a walker or cane.

Learn more

Visit ncoa.org/fallsprevention for more information. Sharp Senior Resource Centers also offers fall prevention classes to older adults in San Diego County. Call 1-619-740-4214 or turn to page 18 to learn more.

HOW DOES TAI CHI HELP PREVENT FALLS?

Tai chi is an ancient Chinese martial art form that involves a series of movements performed in a slow, focused manner, combined with deep breathing. Each posture flows into the next without pause, ensuring that the body is in constant motion, putting minimal stress on muscles and joints.

Regular practice can improve balance, reduce tension and increase joint flexibility, and in turn, help prevent falls. Tai chi can also help decrease high blood pressure, anxiety and arthritis pain.

Here are some ways to help you get the most out of tai chi's benefits:

- Take tai chi classes at least twice a week and participate actively.
 - ▶ **TIP:** Sharp Senior Resource Centers offers information on how to access tai chi classes, as well as virtual resource consultations. Call 1-619-740-4214 or turn to page 18 to learn more.
- Practice tai chi regularly. When a person stops practicing tai chi, the physical benefits slowly disappear over time.

What's more is that tai chi is accessible, convenient and simple. No special equipment is needed, and it can be done indoors or outdoors, alone or with others. Go to sandiegofallprevention.org for more information on local community resources and programs to prevent falls.

2021 BENEFITS

{at a glance}

Benefits ¹	Sharp Direct Advantage Basic (HMO)	Sharp Direct Advantage Premium (HMO)
Monthly Plan Premium	\$0	\$62
Deductible	\$0	\$0
Annual Out-of-Pocket Maximum (medical)	\$3,400	\$3,400
Inpatient Hospital Care	\$125 / day for days 1–5 \$0 / day for days 6+	\$50 / day for days 1–6 \$0 / day for days 7+
Outpatient Hospital Care	\$150	\$50
Primary Care Physician Visit (in-person or telehealth)	\$5	\$5
Specialist Physician Visit	\$20	\$10
Preventive Care	\$0	\$0
Emergency Room	\$50	\$50
Urgently Needed Services	\$25	\$10
Diagnostic Radiology Services (e.g., MRIs)	10% of the cost	5% of the cost
Lab Services / X-rays	\$5 / \$5	\$0 / \$0
Hearing Aids (per 36 months)	\$1,000 allowance	\$1,000 allowance
Skilled Nursing Facility	\$0 / day for days 1–20 \$150 / day for days 21–57 \$0 / day for days 58–100	\$0 / day for days 1–20 \$75 / day for days 21–48 \$0 / day for days 49–100
Ambulance	\$200	\$200
Durable Medical Equipment	20% of the cost	15% of the cost
Retail Prescriptions (up to 30 days) Preferred Generic / Generic / Preferred Brand Non-preferred / Specialty / Select Care	\$2 / \$6 / \$40 \$90 / 33% / \$0	\$2 / \$6 / \$40 \$90 / 33% / \$0
Mail-Order Prescriptions (up to 90 days) Preferred Generic / Generic / Preferred Brand Non-preferred / Specialty / Select Care	\$4 / \$12 / \$80 \$180 / not offered / \$0	\$4 / \$12 / \$80 \$180 / not offered / \$0

Extra benefits



Chiropractic care

- Up to 30 chiropractic visits per plan year for a \$10 copay



Free fitness resources

- Access to participating clubs, including 24 Hour Fitness, Curves, Jazzercise, LA Fitness and more²
- At-home fitness options available



Vision

- \$20 annual routine eye exam

Want dental?

With Dental Advantage by Delta Dental, you can receive comprehensive dental coverage — with low copays and no hidden costs for dental services like fillings, crowns and dentures — for only \$12 a month!³ All you need to do is add the dental benefit to your plan during the annual election period, from October 15 to December 7.

Plans exclusively for Medicare-eligible former Sharp HealthCare employees and their dependents.

¹ This information is not a complete description of benefits. Call 1-855-562-8853 (TTY/TDD: 711) for more information.

² Many fitness centers are now closed for everyone's health and safety during the COVID-19 crisis. To help you stay active, Silver&Fit has enhanced its at-home fitness options. Contact Silver&Fit at 1-877-427-4788 (TTY/TDD: 711) to learn more.

³ Delta Dental refers to Delta Dental of California. Dental benefits are available to Basic and Premium members for an additional monthly premium. Dental benefits are provided through the DeltaCare® USA program offered by Delta Dental of California.



SHARING YOUR HEALTH INFORMATION WITH LOVED ONES

Sharp is committed to protecting your health information

At some point during your care, you may need to share your health information with another person. You may have a trusted person in your life who makes medical decisions for you, or you may have other special circumstances where you need to share your health information with someone else. No matter what your situation is, we're here to help keep your information secure and confidential.

In most cases, sharing your health information with loved ones requires you to complete different forms.

Completing our authorization form gives Sharp Health Plan permission to share your personal health information. You control who you want to share that information with, and the level of information that you want to share with them.

You will need to fill out additional authorization forms and submit them to your medical group, doctor's office or locations where you receive care. We encourage you to contact your doctor's office for more information.

How do I get my medical group's authorization form?

The first step in getting authorization with your medical group is to contact them directly. You'll find your medical group information on your member ID card. You can also visit sharpmedicareadvantage.com/releaseform to learn more.





Pharmacy Advisor[®]

The CVS Pharmacy Advisor program is designed to help Sharp Direct Advantage members with chronic conditions to manage their medications and achieve better health outcomes.

Pharmacy Advisor benefits include:

- Providing you with information on why it's important to stay on track with your medications
- Assistance with filling your prescriptions at any in-network pharmacy of your choice
- Personalized support from CVS pharmacists at a CVS pharmacy, or by phone if you fill by mail or at other in-network pharmacies
- Help with managing your condition and improving your health
- Up-to-date information about potential benefits your plan may offer

The Pharmacy Advisor team is made up of pharmacists and pharmacy technicians who can answer questions you may have about your medications and work with your doctor to help you manage your condition. They can also give you more information on how your medications work and react in your body, what medications shouldn't be taken together, and what to do if you experience side effects. They may give you a call if they identify an opportunity to help you manage your condition, such as assisting with refills or counseling about a new medication.





Stephen Bay, Seaport Village

SUDOKU

	1	2	3	4	5	6	7	8	9
A		6		5					7
B	1	8	7	6	4			5	
C	3						4		
D	7	1				3			
E	6			2		9			4
F				7				2	6
G			6						2
H		3			2	6	7		1
I	2					5		3	

How to play

To solve a Sudoku grid, each row, column and square needs to be filled out with the numbers 1-9, without repeating any numbers within the row, column or square. Each Sudoku grid comes with a few squares already filled in. The more spaces filled in, the easier the game.

Difficulty: Easy

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-855-562-8853 (TTY/TDD: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame 1-855-562-8853 (TTY/TDD: 711).

Sharp Senior Resource Centers

Unlimited health resources at your fingertips

Sharp Senior Resource Centers offer a wide variety of health information and resources, including virtual resource consultations, for older adults and caregivers. Here is a quick snapshot of the health resources you can access through Senior Resource Centers:

Classes and educational seminars

Caregiving | Fall prevention | How Medicare works

Exercise and fitness

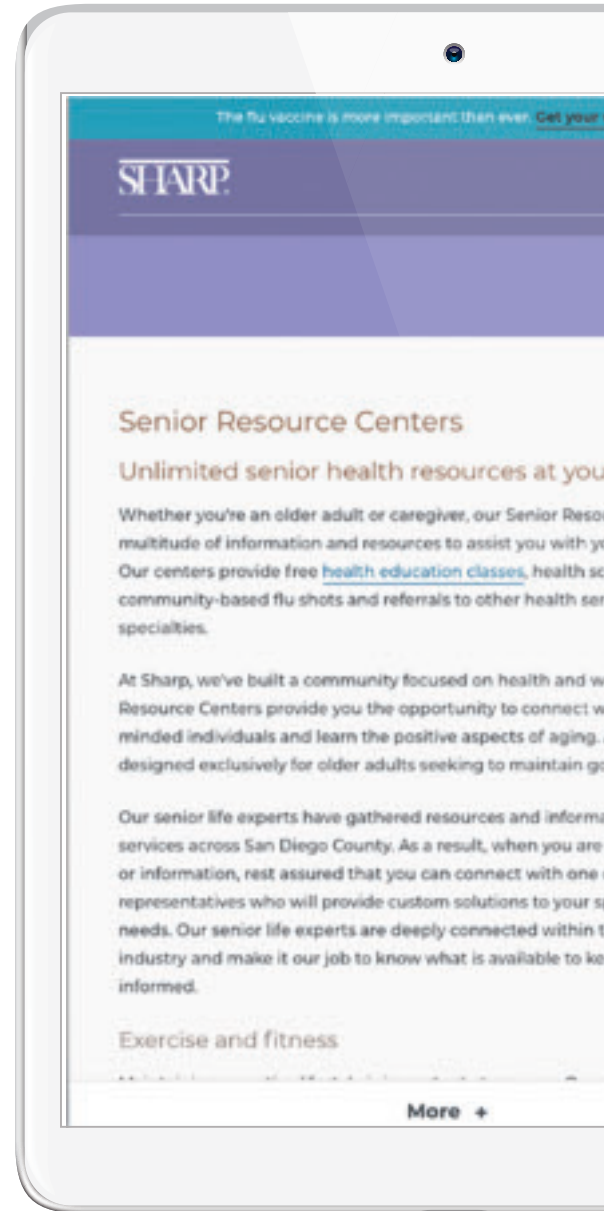
Gentle exercise classes | Tai chi | Yoga

Health screenings

Blood pressure | Diabetes | Medication management

Learn more

Call 1-619-740-4214 for a resource consultation today.
sharp.com/seniorresourcecenters



Did you know? Project CARE offers free daily phone calls.

Project CARE is a free service offered to East County seniors through Sharp Grossmont Hospital Senior Resource Center. Phone calls are made every day at a time that's convenient for you. If a call goes unanswered, a loved one you have previously designated will be contacted to check on you. To learn more about Project CARE, call 1-619-740-4214. For locations and services of Project CARE outside of East County, call 1-800-510-2020.

9	3	6	5	7	8	1	4	2	I
1	4	7	6	2	9	8	3	5	H
2	8	5	4	1	3	6	7	9	G
6	2	3	1	5	7	4	9	8	F
4	7	1	9	8	2	3	5	6	E
5	9	8	3	6	4	2	1	7	D
8	6	4	7	9	1	5	2	3	C
3	5	9	2	4	6	7	8	1	B
7	1	2	8	3	5	9	6	4	A
9	8	7	6	5	4	3	2	1	

Sudoku answer key



8520 Tech Way, Suite 201
San Diego, CA 92123

PRSR STD
U.S. POSTAGE
PAID
PERMIT NO. 94
SAN DIEGO, CA

Important Sharp Health Plan Information

H5386_2021 Newsletter SHC Fall 2020

“
**We believe
San Diegans
deserve the best.**

— Sharp Health Plan

”