



Improving the *Team Up for Health* Wellness Program UPDATE ON REQUIRED ACTIVITIES

Members and spouses covered on PEEHIP’s Blue Cross Blue Shield (Group 14000) Hospital Medical Plan: Exciting improvements are in the works for your *Team Up for Health* Wellness Program!

PEEHIP continuously evaluates all programs in place to ensure maximum benefits for our members at the least possible cost and disruption. This evaluation also includes analyzing our Wellness Program for opportunities to modify the program requirements in a way that helps us achieve further success in improving the health of our members while also reducing costs for both our members and PEEHIP.

Effective October 1, 2017, the Health Questionnaire (HQ) will no longer be a required activity to earn the \$50 monthly wellness premium waiver. Please note that the Wellness Screening and Health Coaching (if required) will continue to be required activities. To verify your specific requirements, visit www.MyActiveHealth.com/PEEHIP and click on “My Required Activities.”

Since the inception of the Wellness Program, the Health Questionnaire (HQ) has achieved its purpose as a tool for our members to provide our wellness vendor, ActiveHealth, with medical and lifestyle information to use along with biometric screening and health claim data in their identification of health improvement

opportunities. This HQ has been very successful as we have achieved a high completion rate year over year which has translated to a wealth of valuable data.

The data previously collected remains beneficial in improving the health of our membership; however, the HQ will be available **optionally** through the www.MyActiveHealth.com/PEEHIP portal but **will not be a requirement to achieve the waiver of the wellness premium.**

From the beginning PEEHIP has been an industry leader with a data-driven Wellness Program that includes components and activities proven to be the most impactful. In order to continue this successful direction, the program must continue to evolve to best meet the

needs of our members. Please watch for more information coming soon about the future components and activities of the *Team Up for Health* Wellness Program. ●



The Surprising Truth About Prediabetes

<https://www.cdc.gov/features/diabetesprevention/index.html>

It's real. It's common. And most importantly, it's reversible. **You can prevent or delay prediabetes from developing into type 2 diabetes with simple, proven lifestyle changes.**

Amazing but true: 86 million American adults—more than 1 out of 3—have prediabetes. What's more, 90% of people with prediabetes don't know they have it. Could this be you? Read on to find out the facts and what you can do to stay healthy.

Prediabetes Is a Big Deal

Don't let the "pre" fool you—prediabetes is a serious health condition where blood sugar levels are higher than normal, but not high enough yet to be diagnosed as diabetes. Prediabetes puts you at increased risk of developing type 2 diabetes, heart disease, and stroke.

Type 1 and Type 2: Not the Same

Many people don't realize that type 1 and type 2 are different kinds of diabetes.

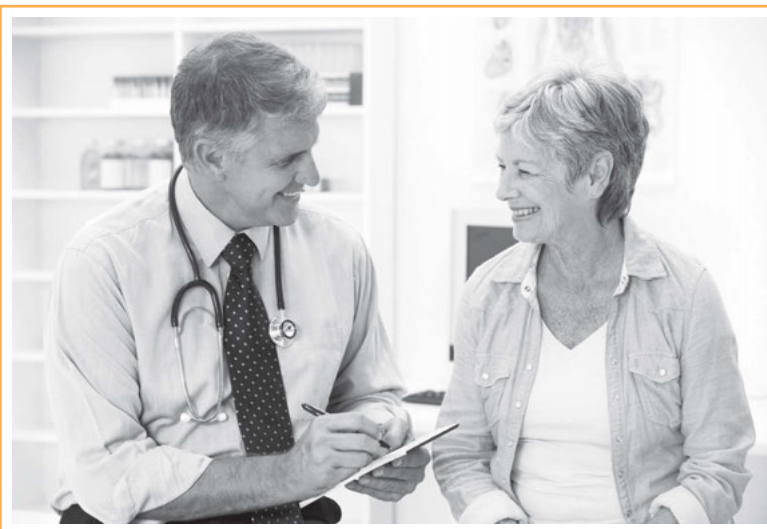
- About 90% - 95% of people with diabetes have type 2; about 5% have type 1.
- Type 1 is caused by an immune reaction and can't yet be prevented; type 2 can be prevented or delayed through lifestyle changes.
- Type 1 often starts quickly and has severe symptoms; type 2 is a gradual disease that develops over many years.
- Type 1 occurs most often in children, teens, and young adults; type 2 occurs most often in older people (though increasingly children, teens, and young adults are developing the disease).
- People with type 1 must use insulin every day to survive.
- Prediabetes can develop into type 2 diabetes, but not type 1.

Learn more about different diabetes types and treatments by visiting www.cdc.gov/diabetes/home/index.html.

Prediabetes Flies Under the Radar

You can have prediabetes for years but have no clear symptoms, so it often goes undetected until serious health problems show up. That's why it's important to talk to your doctor about getting your blood sugar tested if you have any of the risk factors for prediabetes, which include:

- Being overweight
- Being 45 years or older
- Having a parent, brother, or sister with type 2 diabetes
- Being physically active less than 3 times a week
- Ever having gestational diabetes (diabetes during pregnancy) or giving birth



to a baby that weighed more than 9 pounds

Race and ethnicity are also a factor: African Americans, Hispanic/Latino Americans, American Indians, Pacific Islanders, and some Asian Americans are at higher risk.

Ready to find out your risk? Take the quiz at www.DidIHavePrediabetes.org and be sure to share the results with your doctor.

Diabetes Is Harder to Live with Than Prediabetes

Though people with prediabetes are already at a higher risk of heart disease and stroke, they don't yet have to manage

the serious health problems that come with diabetes.

Diabetes affects every major organ in the body. People with diabetes often develop major complications, such as kidney failure, blindness, and nerve damage (nerve damage can lead to amputation of a toe, foot, or leg). Some studies suggest that diabetes doubles the risk of depression, and that risk increases as more diabetes-related health problems develop. All can sharply reduce quality of life.

Prediabetes = Prevent diabetes

Think of prediabetes as a fork in the road: Ignore it, and your risk for type 2 diabetes goes up. Lose a modest amount of weight and get regular physical activity, and your risk goes down. Modest weight loss means 5% to 7% of body weight, just 10 to 14 pounds for a 200-pound person. Regular physical activity means getting at least 150 minutes a week of brisk walking or similar activity. That's just 30 minutes a day, five days a week.

The CDC-led National Diabetes Prevention Program has been proven to help people make the lifestyle

changes needed to prevent or delay type 2 diabetes. Through the program, participants:

- Work with a trained coach to make lasting lifestyle changes.
- Discover how to eat healthy and add more physical activity into their day.
- Find out how to manage stress, stay motivated, and solve problems that can slow progress.

If you're told you have prediabetes, ask your doctor or nurse if there is a National Diabetes Prevention Program offered in your community. The best time to prevent type 2 diabetes is now. ●

Medicare-Eligible PEEHIP Members

The information below and on the next page pertains to PEEHIP members covered under the UnitedHealthcare® Group Medicare Advantage (PPO) plan or prospective members who are considering enrolling in this PEEHIP plan. For more information, visit www.UHCRetiree.com/peehip.

Lower Your Risk for Falls

As you age, you may notice changes to your balance and mobility. This could be caused by changes in your physical health or even medications you're taking. Don't let concerns about falls, past falls or general worries about your balance keep you from doing the things you want to do at home or in the community.

Your doctor plays a key role in helping you lower your risk of falling. Have a conversation with your doctor to identify and address your personal fall risk factors.

Discuss with your doctor if in the past 12 months you have:

- Experienced a fall (or slip)
- Had problems doing daily activities

such as bathing, getting dressed or climbing stairs

- Had changes in your vision or hearing
- Started taking a new medication or made changes to an existing medication
- Made changes to your living situation
- Felt dizzy, weak, confused, or unstable (especially after taking a medication)
- Experienced loss of feeling or numbness in your legs or feet
- Experienced changes to your sleep
- Been diagnosed with a chronic condition like diabetes or high/low blood pressure
- Experienced shortness of breath
- Experienced changes in emotional and mental health such as increased stress, anxiety or depression

To make sure you are getting all the necessary care and taking the right steps to prevent falls, it is important to talk to your

doctor about other resources that you can use as well.

Here are some questions to ask your doctor about additional care:

- Is it time for a vision exam?
- Are there any assistive resources (i.e., cane, walker, etc.) or hip protectors that you think I should use?
- Are there any other specialists that you think I should see (i.e., podiatrist, physical therapist, or exercise physiologist)?
- Are there any exercises that you think I should do to improve and maintain my balance?

Sources

- <https://www.ncoa.org/healthy-aging/falls-prevention/preventing-falls-tips-for-older-adults-and-caregivers/debunking-the-myths-of-older-adult-falls/>
- https://www.cdc.gov/steady/pdf/talking_about_fall_prevention_with_your_patients-a.pdf
- www.stopfalls.org/resources/downloadables/Talk_Doc.pdf ●

Medicare's Annual Enrollment Period Begins October 15

Each year, Medicare holds its Annual Enrollment Period (AEP) from October 15 - December 7. This is the time when Medicare allows Medicare-eligible individuals to enroll or change their **individual** Medicare plan coverage. **This does not apply to PEEHIP members who are enrolled in the UnitedHealthcare Group Medicare Advantage (PPO) plan.** You have an exclusive Group Medicare Advantage plan that was designed at the direction of PEEHIP to meet its benefit requirements. Only Medicare-eligible members of PEEHIP (retirees and dependents) are able to join this plan. Medicare allows groups like PEEHIP to determine their own annual enrollment period. PEEHIP held its annual open enrollment period earlier this year (July 1 - August 31 for paper enrollments and July 1 - September 10 for online enrollments) for an October 1, 2017 effective date.

So you can relax and ignore all of the information from other insurance carriers about changing healthcare coverage this fall. In fact, it is very important that you **do not enroll** in any individual Medicare plan like a Medicare Advantage or Part D Prescription drug plan. If you do, you will risk losing your PEEHIP-sponsored medical and prescription drug coverage. Medicare only allows you to be enrolled in one Medicare Advantage plan and one Medicare Part D prescription drug plan at a time.

If you enroll in another Medicare Advantage plan or a stand-alone Medicare Part D plan not offered by PEEHIP, you will be disenrolled from the PEEHIP-offered UnitedHealthcare Group Medicare Advantage (PPO) plan. Any family members will also be disenrolled from their PEEHIP-offered coverage and you and your family will not have hospital/medical or drug coverage with PEEHIP. If you drop your PEEHIP group-sponsored retiree health coverage, you will not be able to reenroll until the next PEEHIP Open Enrollment period of July 1 through August 31 for paper enrollments and July 1 - September 10 for online enrollments for an October 1 effective date. ●

Continued from "Medicare-Eligible PEEHIP Members" on previous page.

The Benefits of Going Online

Have a question about your UnitedHealthcare plan benefits but customer service is closed? Want to cut down on the amount of paper you receive from UnitedHealthcare? If the answer is "yes" to one or both of these questions, then going online may be the just the ticket for you.

UnitedHealthcare provides PEEHIP members of its UnitedHealthcare® Group Medicare Advantage plan the ability to create a safe and secure member account that makes it easy to keep track of your health and plan

and your date of birth, then click "Continue."

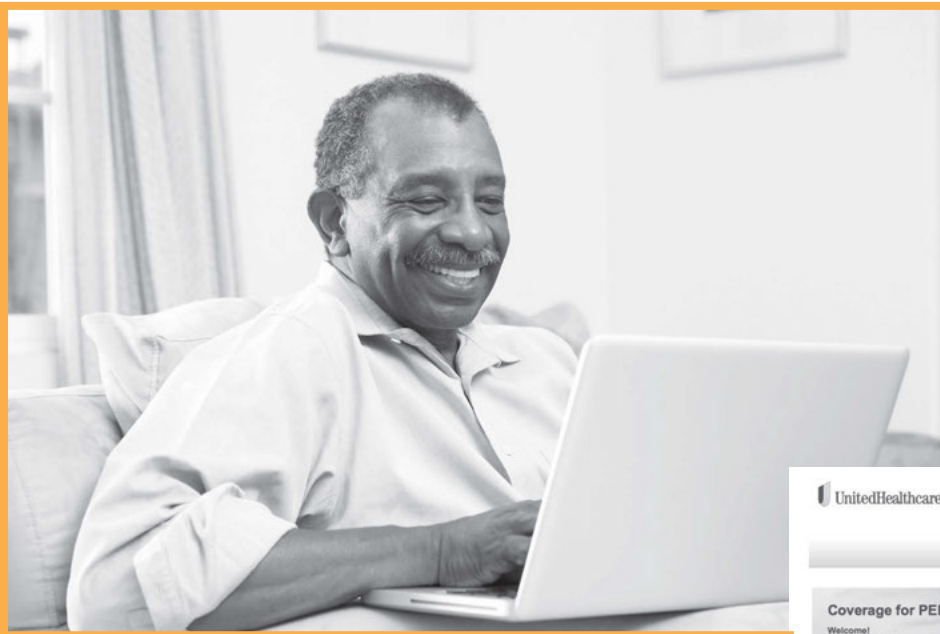
3. Create a username and password, and keep it somewhere safe.

Once you've created your account, here are just a few of the things you can do:

- **Quickly find what you need.** Look up benefit information and search for doctors, hospitals, and pharmacies based on your ZIP code. You can also check to see if your drugs are covered.
- **Store your information safely.**

Keep your EOBs safe and always know where they are by signing up to get your EOBs in your secure online account.

- **Reduce paper clutter.** Never lose important plan documents and reduce paper clutter in your home. Log into your account to see your plan materials, benefit and claim information.
- **Easily track your medical history.** You can check your Personal Health Record online. Bring a copy to your doctor appointments so your doctor always has this information.
- **Access to Renew by UnitedHealthcare.** Renew is UnitedHealthcare's member-only Health & Wellness Experience. You'll get inspiring lifestyle tips, learning activities, videos, recipes, interactive health tools, rewards and more – all designed to help you live your best life. ●



information.

Creating your personal account is as easy as 1-2-3

1. Visit www.UHCRetiree.com/peehip and click on the "Register Now" button.
2. Enter your UnitedHealthcare member ID number from the front of your member ID card

After a doctor appointment, you may get an Explanation of Benefits (EOB) in the mail. An EOB is a document that explains how your benefits were used.

The screenshot shows the UnitedHealthcare website interface. At the top, there's a navigation bar with links for Home, Review Plan Benefits & Costs, Understand Prescription Drug Coverage Options, Find a Provider, and Find & Learn. Below this is a main section titled "Coverage for PEEHIP Retirees" with a sub-heading "Welcome! As a PEEHIP Medicare eligible retiree, you may be eligible to enroll in the UnitedHealthcare® Group Medicare Advantage (PPO) Plan - With Prescription Drug Coverage. Learn more about benefits, enrollment and accessing care from your doctor." To the right of this section is a "PEEHIP" logo and a button labeled "Enroll in a plan". Below the main heading are four columns of information: "What are my plan benefits?", "Do I have prescription drug coverage?", "How do I find a provider?", and "How do I enroll in a plan?". At the bottom right, there's an "IMPORTANT DATES" section with a table of enrollment periods and dates.