

Spring/Summer 2018

Healthy

communities • families • lifestyle

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Resources for better health



Summer has a reputation for bringing us warm, sunny days and nonstop fun—along with too much humidity. Some of us, including me, look forward to it all year, even if we might not get as much leisure time or as many clear, dry days as we hope for.

But while the weather here is unpredictable, you can always rely on your Fallon plan. We're here to help you improve and maintain your health. And your plan is full of tools, information and benefits that can help you stay healthy.

A good place to start is with an annual physical exam. It costs you nothing and gives you an opportunity to have preventive screenings that can help your primary care provider (PCP) find problems or avoid them completely. All you need to do is call your PCP and schedule an appointment.

When you have medical concerns, you have options other than the emergency room—even if you can't reach your PCP. Every Fallon member can call Nurse Connect to get free 24/7 access by phone to guidance from registered nurses. Most members also have 24/7 access to Teladoc, which lets you talk with a U.S. board-certified doctor by phone, mobile app or video chat (see page 5 for details).

There's a range of additional educational resources available to you. Our Healthwise Knowledgebase, for instance, is a free, online tool you can access through our website. It offers information to help you better understand various illnesses and conditions, and tips to help you stay as healthy as possible. Take advantage of Healthwise Knowledgebase's Drug Interaction Checker to find out if you could have any drug-to-drug interactions, drug-to-food limitations, or duplication of medications.

If you have a chronic health condition, like asthma, diabetes, coronary artery disease or heart failure, you may be eligible for coaching from a health educator through our Disease Management program. You can call 1-800-333-2535 ext. 69898 (TRS 711) for information. This program can help reduce the need for hospitalization, surgery, emergency room visits, and even prescription drugs.

This is just a sample of the resources you have as a Fallon member. Others are described in these pages, and you'll find still more on our website. Taking advantage of them could make a difference for your health.

Best,



Richard Burke, President and CEO

Tips for a safe and healthy summer

The worries of the winter are safely past. No more marathon shoveling sessions to hurt your back, icy patches to cause an accident or flu to keep you home in bed. The long, warm, relaxing days of summer are here!

And whether you spend your time enjoying the beach, going to outdoor concerts, hosting all-day barbecues, swimming or boating—there's something for everyone right now.

Summer activities may not seem risky, yet they do come with the possibility of injury or health concerns. Here's what you need to know to stay safe and healthy while enjoying the season.

Having fun in the sun

Sun exposure helps replenish your vitamin D levels. But its ultraviolet (UV) radiation increases your risk of skin cancer, cataracts and premature aging, regardless of your age or skin tone. You can limit your risk by:

- Staying out of the sun between 10 a.m. and 2 p.m., when UV rays are strongest
- Using broadspectrum sunscreen, reapplied every two hours
- Choosing clothing to shield your skin, such as long-sleeved shirts
- Wearing a wide-brimmed hat to shade your face, neck and ears
- Keeping handy a pair of sunglasses with UVA and UVB protection

Keep these tips in mind on overcast days, too. Clouds don't protect you from harmful UV rays.

Eating outside

Everyone loves a picnic, and taking a few basic precautions can ensure your day isn't marred by food poisoning:

- Keep food on ice or in coolers until it's time to eat—salads, dairy, eggs and meat can spoil in the heat
- Grill meat to safe internal temperatures (145 degrees for steak, 160 degrees for ground beef and pork, and 165 degrees for chicken)
- Keep raw meat away from other foods, and wash your hands and utensils after handling it

Keeping hydrated

During a fun summer activity, you may pay less attention to how much you're drinking, even though you

need more fluid than normal on hot days.

- Drink plenty of fluids before, during and after activities
- Take breaks from being in the sun
- Schedule the most rigorous activities for morning or late afternoon, when the heat is not at its strongest

Swimming and boating

A swim in the pool, lake or ocean can be fun and refreshing on a hot day. So can being out on a boat. Whenever there's water involved, though, you should be prepared to respond to an emergency quickly.

- Have cell phones or portable phones nearby so you can call 9-1-1 in an emergency

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Lawn care

Mowing the grass may not be on your list of fun summer activities. But just because it's a routine chore doesn't mean there aren't risks—and some of them are easy to forget about.

- Protect yourself from flying debris by wearing closed-toe shoes, safety glasses or sunglasses, gloves and long pants
- Wear a wide-brimmed hat to avoid sunburn
- Avoid hearing damage by using earplugs
- Keep children and pets away from the mower to protect them from flying debris and hearing damage
- Never put your hand near the blade—not even when the mower is off—and have your mower serviced by a professional

Changes to your Health Benefits Statement

You may have started getting a health benefits statement for the first time this year—or you may be getting one more frequently than you used to. New regulations require that all members receive this statement, which includes more types of claims.

The statement was also redesigned to make it easier for you to keep track of the cost of your medical services. Your health benefits statement (or summary of payments) includes:

- All claims received the previous month
- Amount allowed by your plan
- How much the plan paid
- What you're responsible for paying
- How much you've paid toward your out-of-pocket maximum for the benefit year
- How much you've paid toward your deductible, if you have one, for the benefit year

The chart in the document now includes more claims information, so you have a better picture of how your claim was processed.

You can find out more about your health benefits statement at fallonhealth.org/hbs. Or call the Customer Service phone number on the back of your member ID card.



Tips for a safe and healthy summer, *continued from page 3*



- Keep a first aid kit on hand—know how to use everything inside and make sure supplies are not expired
- Learn basic lifesaving techniques
- Know the signs of drowning and act quickly if a person:
 - o Can't call for help
 - o Holds mouth below the water's surface
 - o Can't wave, signal or control arm movements
 - o Is vertical in the water and not kicking
- Make sure the boat you're on has enough U.S. Coast Guard-approved life jackets for everyone on board—children and adults
- Do not drink alcohol while boating or swimming

Insect stings

Wasps and bees have important jobs in nature, but most people don't want to attract their notice. Avoid them by choosing light-colored clothing without floral patterns and don't use perfume or other strong scents.

For most people, a sting is painful, not harmful. But a small percentage of people are allergic. If you (or someone you're with) have any of these signs after a sting, go to the emergency room:

- Hives, itchiness or swelling over large areas of the body
- Chest tightness
- Difficulty breathing
- Swelling of the tongue or face
- Dizziness

Call 911 if someone is having difficulty breathing.

If you know you're allergic to insect stings, always have an epinephrine auto-injector with you. If you have to use it, you still need to go to the emergency room to see if you need more treatment.

And one more tip ...

Relax, have fun and enjoy the season!



Get a doctor's advice by phone or video



As a Fallon member, you can talk with a U.S. board-certified doctor by phone or video chat any time of day or night, any day of the year, when you have a non-emergency health issue.

You can contact Teladoc if you:

- Are considering going to the emergency room or urgent care for an issue that is not an emergency
- Feel sick while on vacation or away from home
- Can't reach your PCP (Teladoc doesn't replace your PCP)

Haven't set up your account?

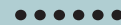
It's easy to register in advance. There are two ways to get started:

- Go to teladoc.com/fallon and click "Set up account"
- Or call 1-800-Teladoc (1-800-835-2362)

Most members have access to Teladoc. The cost of a Teladoc visit varies depending on your plan. If you'd like more information before signing up, call Fallon



at the number on the back of your member ID card or visit fallonhealth.org/teladoc.



Avoiding prescription drug scams

Have you ever gotten a call from a pharmacy you're not familiar with? Did the caller ask if you needed medication or diabetic supplies? It could be a scam. Don't give out personal information—including your Fallon member ID number or your provider's name and phone number—to unknown callers.

Some pharmacies may call you directly and recommend certain products for your condition. Then they may send you more than you need, month after month, and charge you for them.

Before you agree to get prescriptions or supplies from an unknown or out-of-state pharmacy, discuss your needs with your

provider who can determine what's best for your condition. Then use a network pharmacy you trust or

the CVS Caremark Mail Service Pharmacy.



Addiction help available 24/7



For help with a substance use concern, for yourself or a loved one, call Beacon Health Options at 1-888-421-8861 (TRS 711) anytime.

"Beacon can provide you with resources to encourage your loved one to seek treatment," said Lukey Nuthmann, Fallon's Behavioral Health Director. "Beacon may recommend counseling for you, too. Sometimes people are so concerned about the person with the addiction that they don't take care of themselves. It can be consuming."

You can find information specifically about opioid use on Beacon's website at beaconhealthoptions.com/members/opioid-treatment-resources.



After your baby arrives



After your baby arrives, don't forget to keep taking care of yourself.

Checkup for mom

Schedule a four- to six-week postpartum checkup with your nurse or midwife. Your provider will assess your physical and emotional needs, and you can ask for information on nutrition, exercise and family planning.

Baby blues

More than half of all new mothers feel sad, worried or short-tempered after having their baby. These "baby blues" are a mild form of

depression. It usually goes away on its own in less than a week.

Postpartum depression

If the "baby blues" last longer than two weeks, you may have postpartum depression. You're at greater risk if you have depression or mood problems, have had postpartum depression before or have a family history of depression.

Signs of postpartum depression include:

- Feeling very tired
- Crying (even for no reason)

- Forgetting things
- Difficulty sleeping
- Feeling sad or nervous
- Feeling angry, guilty or worthless
- Losing interest in your newborn
- Thoughts of dying, hurting yourself or hurting your child

If you notice any of these signs, contact your doctor or a mental health counselor right away, or call Beacon Health Options at 1-888-421-8861 (TRS 711).



Learn about post-mastectomy coverage

If you elect breast reconstruction after a mastectomy, Fallon provides coverage for services as determined in consultation with you and your attending physician, in accordance with the Women's Health and Cancer Rights Act (WHCRA) of 1998.

Covered services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance

- Prostheses
- Treatment of physical complications from the mastectomy, including lymphedema

Your plan's usual deductibles, copays and coinsurance apply to medical and surgical benefits you receive after mastectomy. For more information, call the number on the back of your member ID card.

Fallon Health complies with all applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Fallon Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-868-5200.

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Fallon Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-800-868-5200.



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For clarification of your covered benefits, please contact Fallon Health's Customer Service Department at 1-800-868-5200 (TRS 711), or email cs@fallonhealth.org.

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While you're waiting for your baby

Taking care of yourself while you're pregnant—and after your baby arrives—is important for your baby's health and for yours.

If you're pregnant or planning to adopt a baby, Fallon has a health and wellness program designed just for you. Oh Baby! is available at no extra cost and provides:

- Prenatal vitamins
- Reimbursements for childbirth classes

- Breast pump
- Reimbursements for lactation consultant services
- Home safety kit
- Temporal artery thermometer
- Convertible toddler car seat
- Plus a few little extras

You can find out more about Oh Baby! at fallonhealth.org/ohbaby.

If you have complications

If you run into complications during your pregnancy, Special Deliveries—Fallon's high-risk maternity program—provides support, education and home health services to help you have the healthiest pregnancy possible.

For more information about Special Deliveries, call 1-800-333-2535, ext. 78002 (TRS 711) or ask your primary care provider.



Managing opioids to prevent addiction

Opioids can provide much needed relief from acute or chronic pain. But this type of drug can also become addictive very quickly.

When legal prescriptions run out, people who have become addicted may get prescription opioids illegally or switch to heroin. Because of this misuse and abuse, it's important for Fallon, as a health care organization, to ensure appropriate use of opioids, a drug class that includes codeine, fentanyl, hydrocodone, morphine and oxycodone.

Our opioid management program aligns with the most recent recommendations from the Centers for Disease Control and Prevention:

- Limit the first prescription to a seven-day supply

- Limit the dose of opioids prescribed (including those that are combined with acetaminophen, ibuprofen or aspirin)
- Require use of an immediate-release opioid before moving to an extended-release formula

Our goal is to avoid misuse and abuse. Appeals or prior authorization requests may be

submitted by a physician who believes an exception needs to be made for a particular health situation. This program does not include Medicare plans or situations in which opioids are prescribed for pain associated with cancer, a terminal condition or pain managed through hospice or palliative care.



Medication takes time to lift depression

If you've been diagnosed with depression and your doctor has prescribed medication, you should take it exactly as prescribed. If you've just started it, don't give up if it doesn't work right away—some medications must be taken 30 to 60 days before you'll notice any effects. If you experience side effects, changing to another medication may help.

Don't stop taking your medication or change your dose without talking to your doctor first. If you decide to go off the medication, follow your doctor's directions closely. You may need to reduce your dose gradually to avoid negative side effects.



For more information

Contact Customer Service by calling the number on the back of your member ID card. Or use the number below.

Fallon Customer Service



1-800-868-5200 (TRS 711)

Monday, Tuesday, Thursday, Friday,
8 a.m.–6 p.m.

Wednesday, 10 a.m.–6 p.m.

