A Warm Thank You and Wishes for Good Health

On behalf of everyone at ‘Ohana, I’d like to thank you for trusting us with your health care needs. To those of you who recently joined ‘Ohana, and those of you who have been with us for years, know that we’re working hard to deliver more of what you want from your health plan.

At ‘Ohana, our mission is to serve our members by helping them lead better and healthier lives. We do this through the coverage we provide and the quality services we offer:

• **Our Medicare Advantage plans offer you more benefits than traditional Medicare.** For example, our 2014 plans provide low monthly premiums and no or low co-pays for primary care visits. Many of our plans also have prescription coverage and extras like dental, vision and hearing.

• **Our growing provider networks mean you get a choice of quality doctors in your area.** These networks give you access to medical and drug services when you need them, and you have the flexibility to change your primary doctor anytime you want.

• **Our holistic approach to care seeks to help you live the healthiest life possible.** We’ve increased efforts to remind members about important preventive care, like flu shots, mammograms and more—many of which are FREE for you. We also have dedicated nurses who help members every day with chronic care needs, helping them manage diseases and coordinate care with their doctors.

Through all this, we believe we’re making a positive difference in the quality of our members’ lives, and we’re glad you’ve chosen us as your health plan. On behalf of everyone at ‘Ohana, I wish you good health and we look forward to continuing to serve you.

Sincerely,

Mike Polen
Sr. Vice President, Operations

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Tell Us What You Think about Health Care Quality

You may get a survey in the mail or on the phone asking you about the quality of care you get. If you do, please take a few minutes to complete it.

It’s the 2014 CAHPS® survey, which stands for “Consumer Assessment of Health Care Providers and Systems.” The answers you give can help us improve the services we offer you. You’ll have a chance to share your opinion about your health plan and the health care providers you have worked with.

Topics in the survey may include:

• How well you can access the care you need
• How well your providers communicate with you
• Your experiences using Customer Service
• The health care information you receive
• How easy it is to get the drugs you need

CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ). To learn more about the CAHPS® program and its products and services, visit [cahps.ahrq.gov](http://cahps.ahrq.gov).
What is Extra Help?
Extra Help is a program for people with limited income and resources. It helps with Medicare prescription drug costs. It’s also called “low-income subsidy” (LIS).

What kind of help does Extra Help provide?
The program can help you pay for:
- Monthly Medicare drug plan premiums
- Yearly deductibles, co-pays and coinsurance for prescriptions

Also, there’s no coverage gap (“donut hole”) or late enrollment penalty for those with Extra Help.

Who’s eligible?
- A single person with less than $17,235 in income and less than $13,300 in resources in 2013
- For a married couple with no dependents, less than $23,265 in income and less than $26,580 in resources in 2013
- The limits may vary from year to year and there may be exceptions

What kind of resources count toward the resource limit?
The value of your cash and things you own count toward the limit. Examples include bank accounts, stocks, bonds, mutual funds, individual retirement accounts and real estate other than your primary home. Some things that don’t count include home furnishings, one car, burial plots and life insurance policies.

What if I don’t qualify for Extra Help?
You may qualify for a different type of help through your state’s State Health Insurance Assistance Program (SHIP). You can find your local SHIP’s contact information online at [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users may call 1-877-486-2048.

Find Out If You Qualify for Help with Drug Costs

Sources: Centers for Medicare & Medicaid Services, “Medicare and You 2014”
Social Security Administration, “Understanding the Extra Help with Your Prescription Drug Plan”

Care Connections
Tips for Remembering to Take Your Medications

Taking your medications as your doctor prescribes is one of the best things you can do for your health. But do you sometimes forget to take your medications? If you do, try setting up reminders around your home. Here are some ideas:

• Place a reminder note on the bathroom mirror or on the refrigerator.
• Use a pillbox to help you organize your daily doses.
• Use the buddy system – have a close friend or relative call to remind you daily.
• Set an alarm that reminds you to take your medication.
• Keep a tally. Mark off on your calendar when you have taken your medication.
• Make it a part of your daily routine. It can take as little as 21 days to make something a habit. Challenge yourself to take your doses for 21 days and keep it up until it becomes second nature.
• Reward yourself for a job well done, and then see if you can keep this up for a year!

Try using some of the tips above to keep yourself on track to healthy living.

Stay on Track with Medication Station

‘Ohana members get a discount when they sign up for the Medication Station Medication Management System. We bring this to you to help you save. It’s part of all the extra benefits and services you get with ‘Ohana.

It’s easy to set up and use, and it gives you visual and audible alerts when your medications aren’t taken on time. Call 1-866-255-4549 (TTY 1-800-323-9121) 24 hours a day, 7 days a week to find out more. Be sure to mention you’re an ‘Ohana member to get your discounts.

As an ‘Ohana member, you can choose one of two options:
1. Pay a discounted rate of $69.95 a month
2. Purchase the Medication Station for a discounted price of $150 and then pay $20 per month for monitoring
Healthy Reminders from 'Ohana

'Ohana wants to help you stay up to date with your preventive care. Use this checklist to keep track of the date you get these important shots and screenings. Keep it in a convenient place like your refrigerator. Hang on to the checklist so you can refer to it later if needed. Your health is important!

<table>
<thead>
<tr>
<th>NAME</th>
<th>HOW OFTEN</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual wellness visit</td>
<td>Annually</td>
<td></td>
</tr>
<tr>
<td>Blood pressure check</td>
<td>Every doctor visit</td>
<td></td>
</tr>
<tr>
<td>Blood test for HDL and LDL cholesterol levels</td>
<td>Annually</td>
<td></td>
</tr>
<tr>
<td>Body mass index (BMI)</td>
<td>Annually</td>
<td></td>
</tr>
<tr>
<td>Bone mineral density scan/Osteoporosis screening</td>
<td>Check with your doctor</td>
<td></td>
</tr>
<tr>
<td>Complete eye exam to screen for glaucoma</td>
<td>Every one to two years</td>
<td></td>
</tr>
<tr>
<td>Flu shot</td>
<td>Once a year</td>
<td></td>
</tr>
<tr>
<td>Pneumonia shot</td>
<td>Every 5 years</td>
<td></td>
</tr>
<tr>
<td>Hearing screening</td>
<td>Check with your doctor</td>
<td></td>
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</tbody>
</table>

**CANCER SCREENINGS**

<table>
<thead>
<tr>
<th>BREAST CANCER (MAMMOGRAM)</th>
<th>Annually</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>COLON CANCER</td>
<td>Check with your doctor</td>
<td></td>
</tr>
<tr>
<td>PROSTATE CANCER</td>
<td>Check with your doctor</td>
<td></td>
</tr>
<tr>
<td>SKIN CANCER</td>
<td>Annually</td>
<td></td>
</tr>
</tbody>
</table>

**DIABETES SCREENINGS**

<table>
<thead>
<tr>
<th>Fasting plasma glucose test</th>
<th>Once a year</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>HEMOGLOBIN A1C</td>
<td>Check with your doctor</td>
<td></td>
</tr>
<tr>
<td>LDL cholesterol</td>
<td>Check with your doctor</td>
<td></td>
</tr>
<tr>
<td>Dilated retinal eye exam</td>
<td>Once a year</td>
<td></td>
</tr>
<tr>
<td>Microalbumin urine test</td>
<td>Once a year</td>
<td></td>
</tr>
<tr>
<td>Creatinine</td>
<td>Once a year</td>
<td></td>
</tr>
<tr>
<td>Foot exam</td>
<td>Every doctor visit</td>
<td></td>
</tr>
</tbody>
</table>
**Preferred vs. Non-preferred Pharmacies** (Example only)

Jill's doctor gives her a prescription for a generic (tier 1) medication.

Jill gets her prescription filled at an ‘Ohana preferred network pharmacy. She pays a lower co-pay.

Jill’s co-pay is $2.

Jill gets her prescription filled at an ‘Ohana non-preferred network pharmacy. She pays a higher co-pay.

Jill’s co-pay is $5.

To save money on your prescription drugs, use ‘Ohana’s preferred network pharmacies. When you use preferred pharmacies, you'll have a lower co-pay.

Please note that our network includes both preferred and non-preferred pharmacies. However, we’ve negotiated even lower co-pays for our members at preferred pharmacies.

**What are ‘Ohana’s preferred pharmacies?**

Preferred pharmacies are where you can get your lowest co-pay for prescriptions. They include familiar names like these:

- Walmart
- Sams
- Kmart Pharmacy
- DUANEreade
- Walgreens

**Need help finding preferred pharmacies near you?**

- If you ever need help finding a location for one of the pharmacies listed here, look for the pharmacies marked with an asterisk (*) and labeled “Preferred Pharmacy” in your printed pharmacy directory. Please note that preferred pharmacies on our website are marked with two asterisks (**) Our directory changes frequently, but you can visit www.ohanahealthplan.com/Our_Pharmacies, or
- Call Customer Service at the number on the back of your member ID card for a full list of preferred pharmacies in your area.

Review your 2014 formulary to ensure your drugs are covered by the plan. You can also learn about medications we’ve recently added, like Exforge tablets. You can also find out about changes to coverage limits to drugs such as Novolin/Novolog Insulin products.

Be sure to visit our website to find the most up-to-date formulary (list of covered drugs). Just go to www.ohanahealthplan.com/medicare and then click on “Search our drug list (formulary).”

*Other pharmacies are available in our network. You can go to any network pharmacy; however, by filling your prescription with a preferred pharmacy, your co-pay may be less.*

Care Connections > 5
‘Ohana Helps Members in the Fight against Heart Disease and Stroke

‘Ohana has launched a new program to help members with long-term health conditions. It’s called the Chronic Care Improvement Program (CCIP), and in 2014 it will work to reduce the risk of heart disease and stroke.

As part of the program, nurses and social workers will contact members eligible for the program. They’ll provide tips for managing health conditions, like how to stay on track with medications, and how to make healthy food choices.

The nurses will also help with needed referrals and transportation. You can find out if you’re eligible by calling 1-866-635-7045.


Reducing your risk of heart disease

Heart disease and strokes are leading causes of death in the United States, but there are steps you can take right now to reduce your risk:

1. **Follow a healthy diet.** Eat plenty of fresh fruits and vegetables and whole grains.
2. **Exercise.** You can benefit from as little as 60 minutes of moderate-intensity aerobic activity a week. This includes walking at a brisk pace.
3. **Maintain a healthy weight.** If you’re overweight, reduce your calorie intake by choosing healthier foods and increase your physical activity.
4. **Quit smoking.** Smoking increases your heart disease risk.
5. **Manage stress.** Share your feelings with supportive people. Exercise and relaxation techniques like slow, deep breathing can relieve stress as well.

Learning new lifestyle habits might be challenging, but the rewards are worth it.

**Sources:**
“How To Prevent and Control Coronary Heart Disease Risk Factors,” National Heart, Lung and Blood Institute, retrieved from www.nhlbi.nih.gov/health/health-topics/topics/hd/prevent.html; and millionhearts.hhs.gov

*Million Hearts® is a registered trademark of the U.S. Department of Health and Human Services.*
Health Corner: Colorectal Cancer

Colorectal cancer is the fourth most common type of cancer among men and women. It attacks either the colon or rectum, which are parts of the large intestine.

The colon is the first four or five feet of the large intestine. It removes water and nutrients from partially digested food, which then becomes waste that moves to the rectum and out of the body.

What are the risks?
The risk of colorectal cancer increases with age. Having a family history of cancer increases the risk too.

Another risk factor is the presence of polyps. Polyps are growths that appear in the colon. Many are not harmful (called “benign”), but some can become cancerous.

What are the symptoms?
- Diarrhea or constipation
- Blood in the stool
- Weight loss
- Tiredness

Most often these symptoms don’t mean cancer. However, it’s important to see your doctor if you have any of these issues.


Have You Moved? Changed Numbers? Let Us Know!

Keeping your contact information up to date will help ensure you can get important information from the plan like benefit changes or, if needed, new ID cards.

And we make it easy to update. Just call Customer Service if you change your address, phone number or other contact information.

You can even update your information through the member portal at www.ohanahealthplan.com/medicare.

- Visit www.ohanahealthplan.com/medicare and click on Member sign up. From there, you’ll be guided through the registration process. You’ll need some information from your member ID, so have that nearby when you register.

Staying current with your contact information is a great way to make sure you get useful information in a timely manner.
In This Issue

Hello, and welcome to the first Care Connections of 2014. In this issue, you'll find reminders to get the care you need and ideas to save money on prescriptions. We also tell you about a new program that seeks to reduce the risk of heart disease. Please take a moment to explore what’s inside, and as always, we wish you good health.

‘Ohana Health Plan, a plan offered by WellCare Health Insurance of Arizona, Inc.
WellCare (HMO) is a Medicare Advantage organization with a Medicare contract. Enrollment in ‘Ohana (HMO) depends on contract renewal.
The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, co-payments and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. ‘Ohana uses a formulary.