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ULTIMATE LIVING

Health and Wellness News for Members of Ultimate Health Plans (UHP)

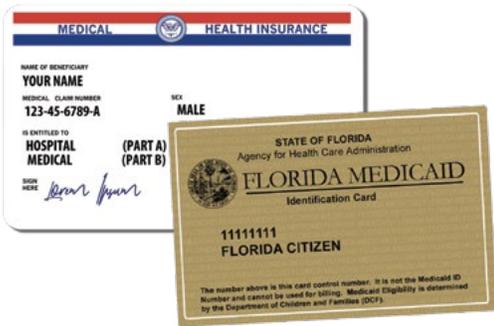
Fall 2021

Mission Statement

Ultimate Health Plans' mission is to provide all members with the highest quality healthcare with access to highly qualified physicians. We hold ourselves accountable for treating our members with dignity and respect, providing world-class customer service, and recognizing our commitment to the community as a local corporation.



Introducing our New Dual Special Needs Plans



We are pleased to announce our Dual Special Needs Plans (D-SNP) for 2022, designed for those with both Medicare and Medicaid.

Read more on page 3.

Member Spotlight



We welcome feedback from our members. See what your neighbors are saying about their experience as a member of Ultimate Health Plans.

Read more on page 4.

A Message from our CEO

At Ultimate, we have been carefully monitoring the ever-changing situation with the COVID-19 pandemic. The new Delta variant has proven to be highly contagious and is causing serious illness, hospitalizations, and death, especially for unvaccinated individuals and those at risk. The CDC has advised individuals to continue wearing masks and get fully vaccinated to protect themselves and others against COVID. Recently, the FDA issued full authorization for the Pfizer COVID-19 vaccine. Full FDA authorization for the other emergency use authorized vaccines is expected.

We care about our members, provider partners, and the communities we serve. Given the current state of the COVID pandemic, I am encouraging all Ultimate members and providers to get the vaccine, wear a mask, and continue to practice social distancing whenever possible. I am fully vaccinated and received my booster today courtesy of one of our Ultimate primary care physicians, Dr. Evelyn Castillo Delgado, M.D., at The Unity VIP Center located at 1180 Mariner Boulevard in Spring Hill, Florida 34609.

Wishing you good health,

Nancy Gareau, CEO
Ultimate Health Plans, Inc.



2022 Benefit Spotlight

Bathroom Safety

- Choice of one night light or toilet-bowl light to prevent falls – one per member per year at no cost

Meals

- 2 meals per day, for 7 days – a total of 14 meals after discharge from each inpatient hospitalization, delivered right to your home at no cost

Over the Counter (OTC)

- Our 2022 catalog includes gummy vitamins, electric toothbrush, tens-unit, transfer bench, and more
- Use your OTC dollars to receive a smartphone for health-related activities, including telehealth visits and more
- The monthly OTC amount varies by plan, and items are shipped directly to your home

Preventive & Comprehensive Dental

- \$0 copay for oral evaluations, cleanings, fluoride treatment, and dental x-rays – frequency depends on plan enrollment
- \$0 copay for comprehensive exams and surgical extractions, frequency and amount, vary by plan

- Dentures, debridement, and scaling/planing included in most plans
- Unlimited extractions for plans that offer dentures

Transportation

- Depending on your plan, receive limited or unlimited transportation trips to any location that provides Medicare-approved services - \$0 copay
- Safe, clean, and reputable service

Vision & Eye Wear

- Single Vision, Bifocal or Trifocal Lenses
- Upgrades available for progressive lenses and prescription sunglasses or photochromic lenses
- \$150, \$200, or \$500 annually, depending on plan enrollment

Visit www.ChooseUltimate.com or contact member services at (888) 657-4170 (TTY: 711) for more information, Monday through Sunday, 8 am – 8 pm EST.

Introducing our New Dual Special Needs Plans

For 2022, we are pleased to announce the addition of our Dual Special Needs Plans (D-SNP). All D-SNP plans are available in our existing servicing counties of Citrus, Hernando, Hillsborough, Indian River, Lake, Marion, Pasco, Pinellas, St. Lucie, and Sumter. In order to join one of our D-SNP plans, you must be actively enrolled in the State of Florida Medicaid Program.

Members of our D-SNP Plans enjoy these benefits:

 **Prescription Drugs at No Cost to You**
Medicare approved Ultimate Health Plans to provide covered prescription drugs to our members at no cost to you as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans. Refer to our Formulary for a list of covered drugs.

 **Vision with Choices**
In addition to **\$0** copays for routine eye exams and post-cataract surgery benefits, you may select from one of the following benefit options each year:

Option 1:

Yearly benefit limit of up to **\$500** for eyewear towards 1 pair of:

- Eyeglasses, frames, lenses, and fitting OR
- Contact lenses, conventional or disposable, and contact lens fitting

Option 2:

- **\$0** copay for your choice of 3 standard pairs of select eyeglasses, frames and lenses

 **Unlimited Transportation**
\$0 copay for **unlimited trips** to any plan-approved locations per benefit year.

 **Flex Card for Hearing, Dental and Vision**
Up to **\$500** every year on a prepaid Visa card that may be used to cover costs which exceed the plan allowed benefits for hearing, dental and vision services.

 **Healthy Foods Card**
Up to **\$25** monthly on a prepaid card to spend at participating retailers towards the purchase of healthy foods such as vegetables, fruit, bread, rice, milk, and more. Some restrictions may apply. The benefit amount does not roll over from month to month.

To be eligible for the Healthy Foods Card benefit, you must be diagnosed with one of the following chronic conditions: Chronic alcohol and other drug dependence, Autoimmune disorders, Cancer, Cardiovascular disorders, Chronic heart failure, Chronic kidney disease (any stage), Dementia, Depression, Diabetes, End-stage liver disease, End-stage renal disease (ESRD), Hypercholesterolemia, Hypertension, Severe hematologic disorders, HIV/AIDS, Chronic lung disorders, Chronic and disabling mental health conditions, Neurologic disorders, Stroke, Tobacco abuse.



NCQA Accreditation

Ultimate Health Plans is proud to announce that we received a three-year accreditation from the National Committee for Quality Assurance (NCQA) during our health plan survey renewal. This is the highest award that a health plan can receive. UHP earned the accreditation by meeting standards covering more than 100 measured elements in the following area:

- Quality Management and Improvement
- Population Health Management
- Network Management
- Utilization Management
- Credentialing
- Member Experience



NCQA Accreditation means that an independent, nationally recognized organization has validated UHP's performance. The NCQA Accreditation shows UHP's commitment to meeting high-quality standards in the health care industry.

Thank you for entrusting UHP with your essential health care needs.

Member Spotlight

Ultimate Health Plans loves to hear your feedback.

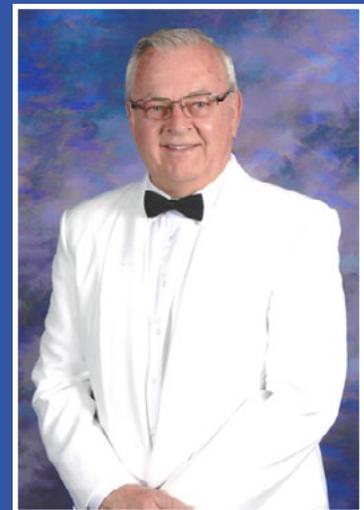
Here is a special note we received from one of our members, Nicholas V., who's been with Ultimate since 2013.

"Very convenient and no hassles. I like the doctor and hospital choices. No waiting and when something is needed it is done quickly. No long distance traveling for medical care. The drug program is very convenient and runs particularly well and is easy to use."

We'd love to hear from you! Submit to us in writing at:

Ultimate Health Plans
 ATTN: Testimonials
 1244 Mariner Blvd
 Spring Hill, FL 34609

Or by Email to: Communications@ulthp.com



Announcing Our NEW WEBSITE



www.ChooseUltimate.com

Ultimate Health Plans is proud to announce the launch of our newly redesigned website at www.ChooseUltimate.com

Our website redesign efforts focused on improving aesthetics, simplifying our content, and increasing the ease of finding information on the plans we offer.

The new design includes streamlined menus, user navigation enhancements, and a responsive layout for all platforms.

Explore the site today to see for yourself!



COVID-19: Click here to learn about COVID-19 and what Ultimate is doing to help you through the pandemic.



Find a Seminar/Webinar

Enroll Now

Member Login

Speak to an Agent Today
1-844-891-2121 (TTY 711)
Monday - Sunday, 8am - 8pm

Find a Plan Members Providers Agents Contact Us

Find a Provider/Pharmacy

Good health is where you live.

Ultimate Health Plans is a local Medicare Advantage Plan based in Spring Hill, Florida. We proudly service the counties of Citrus, Hernando, Hillsborough, Indian River, Lake, Marion, Pasco, Pinellas, St. Lucie, and Sumter.



Medication Compliance is the Key

Staying compliant or adhering to your medication schedule is important for controlling chronic conditions, treating temporary conditions, and for your overall long-term health and well-being!

Studies have found that **filling a 90-day supply of maintenance or long-term (chronic) medications** increases compliance to therapy and increases your ability to achieve healthier outcomes.

For chronic or long-term medications, your Ultimate Health Plans benefit will allow you to get a 90-day medication filled at participating retail pharmacies or Optum mail-order.

You may locate a 90-day retail or mail-order pharmacy in your network by:



Reviewing the Provider & Pharmacy Directory online at www.ChooseUltimate.com



Locating a pharmacy online at www.OptumRX.com



Calling OptumRx at 1-800-311-7517 (TTY 711), available 24 hours a day, 7 days a week

Refilling medications **timely** is also an important part of staying compliant and ensuring you have medications during emergencies, such as during the hurricane season.

Ask your pharmacy or pharmacist if an optional **auto-refill program** is a good fit to help remind you to get your medications refilled automatically and timely.



Take home message: 90-day supply of maintenance, long-term chronic medications can help you increase compliance and be healthier!

Raising the Bar on Member Experience

Ultimate Health Plans values your experience and the quality of health care you receive. We have partnered with Symphony Performance Health (SPH) Analytics to receive your feedback. Randomly chosen members will receive the *2021 Medicare Experience Survey* that has been thoughtfully constructed to help us help you. The surveys were mailed to you at the end of August. SPH Analytics will be conducting phone interviews as well to receive your answers to the surveys.

We look forward to hearing from you about your experience and improve your quality of health care.



2021 Medicare Experience Survey
MEDICARE SURVEY INSTRUCTIONS

This survey asks about you and the health care you received in the last six months. Answer each question thinking about yourself and the times you got health care in person, by phone or by video call. Please take the time to complete this survey. Your answers are very important to us. Please return the survey with your answers in the enclosed postage-paid envelope to SPH Analytics.

- If you changed your Medicare plan for 2021, answer the questions thinking about your experiences in the last 6 months of 2020.
- Answer all the questions by putting an "X" in the box to the left of your answer, like this:
 Yes
- Be sure to read all the answer choices given before marking your answer.
- You are sometimes told not to answer some questions in this survey. When this happens you will see an arrow with a note that tells you what question to answer next, like this:
 [→] If No, Go to Question 3]. See the example below.

EXAMPLE

1. Do you wear a hearing aid now?
 Yes
 No → If No, Go to Question 3

2. How long have you been wearing a hearing aid?
 Less than one year
 1 to 3 years
 More than 3 years
 I don't wear a hearing aid

3. In the last 6 months, did you have any headaches?
 Yes
 No

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. This applies to both mandatory and voluntary collections of information. The valid OMB control number for this information collection is 0938-0732. The time required to complete this information collection is estimated to average 15 minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C1-25-05, Baltimore, Maryland 21244-1850.

We are Here for You!

Issues with an
Authorization?

Problems
with a
Provider?

Difficulties
obtaining
Medications?

We want to hear from you!

Reach out to us with any questions or concerns by calling
Member Services at 1-888-657-4170 (TTY 711).

The Member Services phone number can also be found
 on the back of your Member ID Card.

We are available **Monday through Sunday, 8 am to 8 pm.**

Top 3 Lifestyle Changes to Improve Your Cholesterol

Lifestyle changes can help improve your cholesterol — and boost the cholesterol-lowering power of medications. High cholesterol increases your risk of heart disease and heart attacks. Medications can help improve your cholesterol. But if you'd rather first make lifestyle changes to improve your cholesterol, try these three healthy changes. If you already take medications, these changes can improve their cholesterol-lowering effect.

Eat heart-healthy foods



A few changes in your diet can reduce cholesterol and improve your heart health:

Reduce saturated fats. Saturated fats, found primarily in red meat and full-fat dairy products, raise your total cholesterol. Decreasing your consumption of saturated fats can reduce your low-density lipoprotein (LDL) cholesterol — the "bad" cholesterol.

Eliminate trans fats. Trans fats, sometimes listed on food labels as "partially hydrogenated vegetable oil," are often used in margarine and store-bought cookies, crackers, and cakes. Trans fats raise overall cholesterol levels.

Eat foods rich in omega-3 fatty acids. Omega-3 fatty acids don't affect LDL cholesterol. But they have other heart-healthy benefits, including reducing blood pressure. Foods with omega-3 fatty acids include salmon, mackerel, herring, walnuts, and flaxseeds.

Exercise on most days of the week and increase your physical activity



Exercise can improve cholesterol. Moderate physical activity can help raise high-density lipoprotein (HDL) cholesterol, the "good" cholesterol. With your doctor's OK, work up to at least 30 minutes of exercise five times a week or vigorous aerobic activity for 20 minutes three times a week.

Adding physical activity several times a day, can help you begin to lose weight.

Lose weight



Carrying even a few extra pounds contributes to high cholesterol. Small changes add up. If you drink sugary beverages, switch to water. Snack on air-popped popcorn or pretzels — but keep track of the calories. Try sherbet or candies with little or no fat if you crave something sweet, such as jelly beans.

Look for ways to incorporate more activity into your daily routine, such as using the stairs instead of taking the elevator or parking farther from your office. Take walks during breaks at work. Try to increase standing activities, such as cooking or doing yard work.

Sometimes healthy lifestyle changes aren't enough to lower cholesterol levels.

If your doctor recommends medication to help lower your cholesterol, take it as prescribed while continuing your lifestyle changes. Lifestyle changes can help you keep your medication dose low.

Flu Season

Flu season typically runs from October to May. Members of Ultimate Health Plans have a \$0 co-payment for the flu shot. Call your Primary Care Doctor to schedule your flu shot today. You may also visit any one of our in-network pharmacies. To locate an in-network pharmacy visit our website at www.ChooseUltimate.com then click on "Find a Doctor or Pharmacy." People at high-risk for the flu include:

- ✓ Adults 65 years and older
- ✓ People with long-lasting medical conditions
- ✓ People in long-term care facilities
- ✓ Younger children
- ✓ Pregnant women



Flu Shot Reminder

The CDC recommends getting your flu vaccine before the flu virus begins. Late vaccinations are still beneficial throughout the flu season, into January and later.

Visit any of our in-network pharmacies or your Primary Care Provider (PCP) to get your flu shot with a \$0 co-payment.

To find an in-network pharmacy, visit <https://www.chooseultimate.com/Home/FindDoctor> or call us at (888) 657-4170 (TTY: 711).



Members of Ultimate Health Plans have a **\$0** co-payment

Breast Cancer Screenings

Breast cancer is the most common cancer among American women, regardless of race or ethnicity. Screening can improve outcomes: Early detection reduces the risk of dying from breast cancer and can lead to a greater range of treatment options and lower health care costs. 1 out of every 8 women will likely develop breast cancer. If caught early, the 5-year survival rate is almost 100%. National Committee for Quality Assurance (NCQA) recommends getting a mammogram every 27 months for women ages 50-74. Reach out to your Primary Care Provider (PCP) to schedule your mammogram before December 31, 2021, and you may qualify for a **\$25 gift card**. Call the plan for more details.



The Importance of Routine Health Testing



Deborah Sesok-Pizzini MD, MBA, Chief Medical Officer, Senior Vice President, Labcorp Diagnostics

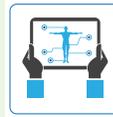


Wellness testing can improve health and improve lives by finding health problems even before symptoms occur. Three laboratory tests that can have a major impact on your future health are iFOBT for colorectal cancer, Urine Albumin/Creatinine Ratio + eGFR for diabetes care and chronic kidney disease (CKD) management, and hemoglobin A1C for diabetes care and sugar control.



CKD affects 37 million American adults, but about 90% of people are unaware they have it.² CKD is often “silent” or without symptoms. The National Kidney Foundation published recommendations to measure a Urine Albumin/Creatinine Ratio (uACR) and estimated glomerular filtration rate (eGFR) to identify patients with CKD.³ The uACR detects the amount of protein, called albumin, in urine. Damaged kidneys will leak protein into urine, where it is normally found only in blood. The uACR and estimated eGFR identifies potential kidney disease in patients even without symptoms. Performing this lab test helps a physician track kidney health over time and may result in further recommended treatment, follow up, or lifestyle changes. For more information about kidney disease facts please go to: <https://www.kidney.org/news/newsroom/fsindex>

We at Labcorp care about your health and encourage everyone to get tested routinely for health risks including colorectal cancer, chronic kidney disease and diabetes. The iFOBT, uACR + eGFR, and the A1c are three routinely performed tests that can be lifesaving to you. In addition to routine laboratory screening, it is also recommended that you exercise regularly, have a healthy balanced diet, monitor cholesterol, avoid smoking, moderate alcohol use, and see your doctor regularly for an annual physical.



Colorectal cancer is the third leading cause of cancer for both men and women in the U.S. It is estimated that 10.5% of new colorectal cancer cases occur each year in persons younger than 50 years old.¹ Based on this, the United States Preventive Services Task Force is recommending newer screening guidelines for adults aged 45-49 in addition to the previous screening guidelines in all adults 50-75 years of age.¹ The screening is simple with Labcorp’s fecal occult blood test, iFOBT. This test measures human blood present in the stool. Annual iFOBT screening has shown to detect most colorectal cancers in asymptomatic adults. An iFOBT positive result should be followed up with other procedures, such as a colonoscopy or sigmoidoscopy, to determine the exact cause of the blood present.



Clinical guidelines also recommend people with diabetes should be routinely tested to detect kidney disease. The two main causes of chronic kidney disease are diabetes and high blood pressure. Hemoglobin A1C is an inexpensive and widely available test to detect and monitor diabetes. According to the American Diabetes Association (ADA), in 2018, of the 34.2 million adults with diabetes, 26.8 million were diagnosed, and 7.3 million were undiagnosed.³ Approximately, 1.5 million Americans are diagnosed with diabetes every year.⁴ The A1c can help physicians know how well your sugar is controlled to recommend additional treatment and follow up. For more information about preventing diabetes please go to: <https://www.diabetes.org/>

References

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2. National Kidney Foundation. Kidney Disease: The Basics. Accessed on June 9, 2021. <https://www.kidney.org/news/newsroom/fsindex>
3. Sharma P. Estimated glomerular filtration rate and urine albumin-to-creatinine ratio are renal markers associated with risks of cardiovascular diseases. J Lab Physicians 2017;9:343-4. Accessed on June 8, 2021 at <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5607772/>
4. American Diabetes Association. Statistics about Diabetes. Accessed on June 8, 2021 at <https://www.diabetes.org/resources/statistics/statistics-about-diabetes#:~:text=Prevalence%3A%20In%202018%2C%2034.2%20million,of%20the%20population%2C%20had%20diabetes.&text=Undiagnosed%3A%20Of%20the%2034.2%20million,and%207.3%20million%20were%20undiagnosed.>



Diabetes Eye Exam

The best way to handle eye problems related to diabetes is through early detection of retinal abnormalities, regular monitoring, and prompt treatment. Early detection and treatment typically begin with the retinal exam. Diabetic eye disease is a group of eye problems that people with diabetes may face as a complication. Anyone with diabetes is at risk for vision loss or blindness from diabetic eye disease. Unfortunately, diabetic eye disease has no warning signs; however, early detection and timely treatment can help reduce the risks. An annual, comprehensive dilated eye exam is one of the best ways to detect

early signs of diabetic eye disease. Taking your diabetic medication as prescribed, maintaining a healthy diet, staying physically active, and maintaining a healthy weight can also help control your diabetes which lessens your risks of diabetic eye disease.

You may be eligible for a **\$50 gift card** for completing your annual diabetes eye exam before **December 31, 2021**. Contact the plan for more details. For assistance scheduling your Eye Exam, please contact Argus at **800-210-5511 (TTY: 711)**.

Health Management Programs

Ultimate offers programs to meet the health needs of our members. Many programs are designed to help you manage specific conditions. Some of these conditions are diabetes, cardiovascular disorders, chronic lung disorders, and chronic heart failure. Other programs are designed to help you with specific needs related to a recent hospital stay. You may be identified for these programs based on diagnoses. Another reason would be for care or services you are overdue for or need but have not received. Sometimes you are identified for program enrollment based on medical events. You may also be referred to programs by your doctor or by an Ultimate Care Manager. You can also ask to be enrolled in these programs. Each program has different requirements that need to be met. If you meet the measures, you will automatically be enrolled. You may opt out at any time. To receive a printed copy or for more information about these programs, please visit our website at www.ChooseUltimate.com or call us at 1-888-657-4170 (TTY: 711).

Member Rights and Responsibility

Ultimate protects the rights and responsibilities of our members. We are committed to having everyone involved in the delivery of care to our members, respect each member's dignity, worth, and privacy. You have the following rights to help protect yourself:

- ✓ **We must treat you with fairness, respect, and dignity at all times**
- ✓ **We must ensure that you get timely access to your covered services and drugs**

For a complete list of Member Rights and Responsibilities, please visit our website at

www.ChooseUltimate.com/Member/RightsandResponsibilities



WORD SEARCH

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| MEDICARE | Y | T | N | M | L | L | U | S | O | K | R | C | A |
| PUMPKIN | S | L | M | D | K | I | D | M | Y | K | I | O | A |
| PROVIDER | K | H | E | O | Z | K | M | N | V | C | D | Z | C |
| FROST | L | L | D | P | R | O | V | I | D | E | R | Y | A |
| THANKS | F | R | I | S | T | K | M | N | R | C | D | R | C |
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| ULTIMATE | F | H | R | O | Z | K | M | F | R | O | S | T | S |
| COZY | O | L | E | D | K | P | L | L | I | K | I | N | N |
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1244 Mariner Boulevard
Spring Hill, Florida 34609

Health and Wellness or Prevention Information

GET IN TOUCH

Have a Question or
Need Help?
Contact Us:

BY PHONE:

Monday thru Sunday: 8 a.m. to 8 p.m.

1-888-657-4170

(TDD/TTY call 711)

IN PERSON:

COMMUNITY OUTREACH OFFICES

2713 Forest Rd.,
Spring Hill, FL 34606

17820 SE 109th Ave., Unit 103
Summerfield, FL34491

4058 Tampa Road, Unit 7
Oldsmar, FL 34677

Corporate Office

1244 Mariner Blvd.,
Spring Hill, FL 34609
Monday thru Friday
9 a.m. to 5 p.m.

BY MAIL:

Ultimate Health Plans, Inc.
1244 Mariner Blvd.,
Spring Hill, FL 34609

ONLINE:

You may find answers to many of
your questions online at
www.ChooseUltimate.com