Summer 2026

ULTIMATE LIVING

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



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MANAGING STRESS BY CONTROLLING WHAT YOU CAN

Many things in life can cause stress — your job, family, money, housing situation, health, responsibilities and more.

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A SIMPLER WAY TO MANGAGE LAB TESTING

Labcorp has introduced My-Labcorp™, a new mobile app designed to help patients access their lab results, better understand what they mean, and stay engaged in their health

Read more on page 19.



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.

Like us on Facebook

www.facebook.com/UltHP

Message from Medical Director



Dr. Pragnesh Shah
MD, MBA, CPE, CHCQM-PHYADV

Dear Members,

Thank you for being a valued member of our health plan. We are committed to helping you navigate your health journey and live a happier and healthier life. As summer comes to an end, now is the perfect time to take a few simple steps toward a healthy fall and winter season. This month, I would like to highlight three important health measures: taking your medications as prescribed, getting the annual flu vaccine, and protecting your kidney health if you have diabetes.

Medication Adherence – Taking Your Medications as Prescribed

Our review of last year's health information identified opportunities for members to improve medication adherence. Taking medications consistently is one of the most effective ways to control chronic conditions and prevent complications. For chronic conditions, such as diabetes, hypertension (high blood pressure), and high cholesterol, medications play a critical role in preventing or delaying complications. Skipping doses or stopping medications without talking with your physician can put your health at risk ofmany complications, which may be irreversible. If you have stopped taking a medication fordiabetes, high blood pressure, or high cholesterol—or have not refilled your prescription—please contact your physician to discuss whether you should restart treatment.

Here are some tips for Medication Adherence:

- Take your medications at the same time every day to make it part of your dailyroutine.
- Use a pill organizer or set reminders on your phone
- Have your physician prescribe a 90-day supply with mail-order refills
- If you experience side effects, do not stop your medication on your own. Contactyour physician or pharmacist to discuss possible solutions.

Protect Yourself with Your Annual Flu Vaccine

The flu is caused by the influenza virus and can lead to serious illness, hospitalizations, and even death, especially in older adults and individuals with weakened immune systems. Centers for Disease Control and Prevention (CDC) recommends everyone 6 months of age and older be vaccinated against the influenza virus on a yearly basis, and ideally prior to the start of the flu season. The flu vaccine helps reduce your chances of getting the flu and lessens the severity of illness if you do become infected. Talk to your physician or pharmacist about getting the flu vaccination.

Kidney Health Evaluation and Diabetes Mellitus

Diabetes is one of the main causes of chronic kidney disease (CKD) and eventually endstage renal disease (ESRD), requiring dialysis. Unfortunately, there are no warning signs with ongoing kidney disease. As such, if you have diabetes, annual kidney testing is one of the best ways to protect your kidney health.

If you have type 2 diabetes, please ask your physician to order:

- A urine test to check for albumin (protein in the urine), which may be an early sign of kidney damage.
- A blood test to measure how well your kidneys are working (called estimated glomerular filtration rate or eGFR).

These simple tests can help detect the early signs of kidney damage and help your physician recommend treatment or refer you to a kidney specialist if needed.

Working Together for Better Health

Our goal at the Ultimate Health Plans is to help you live a healthier and fulfilling life. By taking your medications as prescribed, receiving your annual flu vaccine, and completing recommended kidney health screenings, you are making important investments in your long-term health.

Many of these preventive services are covered as part of your health plan benefits. If you have questions, please contact Member Services or speak with your primary care physician.

Your health is our priority, and we are honored to be your partner in your healthcare journey. As always, stay healthy, stay safe, and please let us know if there is anything we can do to help.

Chief Medical Officer
Pragnesh Shah, MD, MBA, CPE, CHCQM-PHYADV

Member Spotlight

Here's what Diana B has to say about being a member!

Since starting my care with the Ultimate Healthcare Plan, I have enjoyed the best of healthcare from truly great providers.

They provide an app that I use on my phone to keep up with all tests and get reminders of upcoming appointments. I can even reorder prescribed medications through the app. If I need to make an appointment for any other specialty treatment, I can do it through the app as well.

I am also provided a purchase card and a spending limit that meets my needs for such things as food and over-the-counter medication.

I feel truly blessed to have this kind of care! Thank you, Ultimate!!

We'd love to hear from you!



Submit to us in writing at:
Ultimate Health Plans
ATTN: Testimonials
PO Box 3459
Spring Hill, FL 34611
Or by emailing us at:
MemberAdvocate@ulthp.com



ULTIMATE HEALTH PLANS

MANAGE YOUR HEALTH CARE ANYWHERE, ANYTIME, WITH THE **ULTIMATE MEMBER PORTAL**

Log in to your secure member account to easily view your health plan details, find helpful resources, and get the support you need anytime.





Exciting New Features!

Now you can:

- **Manage Your Communication Preferences - Go paperless and access your letters right from the Member Portal**
- **View Your Prior Authorizations - Check the status of your authorizations and download copies of your approval letters**
- **Chat Live with Member Services - Get the help you need from our live customer service representatives**

Register Today to Gain Access to:

Your Member Record

- Request a New Member ID Card
- Print a Temporary Member ID Card
- Change Your Primary Care Physician
- Change Your Communication Preferences & Go Paperless
- Update Your Address & Phone Number
- Complete Your Health Risk Assessment
- View Your Prior Authorizations
- View Your Claims

Exclusive Resources

- Self-Management Health Tools
- Health Education Resources
- Personal Health Tracker Tool
- Find Doctors, Hospitals, & Facilities Near You
- Live Member Services Chat Support

Benefit Details

- Pharmacy & Prescription Mail Order Benefits
- Benefit Cost by Plan
- View, Print, & Order Plan Documents

ULTIMATE HEALTH PLANS



Personal Health Tracker	Primary Care Provider	Self-Management Tools	Health Assessment

REGISTER YOUR ACCOUNT TODAY!

Follow the steps below to access your account:

Scan the QR code with your mobile device

OR

Visit https://portal.myultimatehp.com

Log in using your credentials

OR

Register using the "Sign Up" button and enter the following information:

- Member ID
- Last 4 Digits of Your Medicare Number
- Last Name
- Date of Birth

Questions?

Contact Ultimate's Member Services by calling 888-657-4170 (TTY 711) OR using the "Contact Us" section within the Member Portal.

Your online benefit information is safeguarded with advanced encryption technology, ensuring complete privacy and security.

Monthly Health Awareness

July is UV Awareness Month[1]



- UV rays from the sun cause most skin cancers, according to the American Academy of Dermatology (AAD).
  - The American Academy of Dermatology (AAD) recommends these ways to protect your skin:
    - Find shade when outside
    - Wear clothes that help protect you from the sun
    - Do not forget to apply a broad-spectrum water-resistant sun screen with an SPF of 30 or greater on a regular basis. The following website can help you select the appropriate sunscreen: https://www.aad.org/public/everyday-care/sun-protection/shade-clothing-sunscreen/how-to-select-sunscreen
    - Skin cancer is the most common cancer in the United States. About 1 in 5 Americans will get it in their lifetime.
- When skin cancer is found early, it can often be treated.
- Do not forget to get a full body check with a dermatologist, at least once a year.

[1] https://www.aad.org/public/public-health/skin-cancer-awareness

August is National Immunization Awareness Month[1]

- Vaccines are important for people of all ages to help prevent serious, sometimes deadly, diseases and illnesses.
- Vaccine-preventable diseases are still a threat, and vaccination is the best protection.
- The common vaccines that the CDC recommends include[1]:
  - The influenza (flu) vaccine is recommended every year.
  - The respiratory syncytial virus (RSV) vaccine is recommended for all adults aged 75 years or older and for some populations aged 60-74.
  - The tetanus, diphtheria, pertussis (Tdap/TD) vaccine is recommended every 10 years for all adults.
  - The shingles zoster vaccine is recommended for adults aged 50 and older.
  - The pneumococcal vaccine is recommended for adults aged 50 and older.
- Do not forget to talk with your doctor about which vaccines would work best for you.

Flu Shot Reminder



Getting a flu shot is one of the best ways to help keep you, your family, and others healthy. The Centers for Disease Control and Prevention (CDC) says that everyone 6 months and older should receive a flu shot each year, unless your doctor says otherwise.

Getting a flu shot is especially important if you are 65 or older or have a health condition such as asthma, diabetes, heart disease, kidney disease, or a history of stroke. These conditions can make the flu more serious. A flu shot can help lower your chance of getting very sick.

Even if you get the flu after receiving a flu shot, your symptoms are likely to be milder and recover faster. It is important to get a flu shot every year because the flu virus changes from year to year.

If you have questions about the flu shot, talk with your doctor or pharmacist. They can help you decide what is best for you.

You can get your flu shot at your doctor's office, local pharmacy, health fair, and other locations. No referral is needed.

Facts about Influenza and Flu Shot

Can a flu shot give you the flu?

No.

It takes the body about two weeks after a flu shot to build protection against the flu. If you get the flu soon after getting a flu shot, you may have been exposed to the flu virus before your body had time to build the protection.

Are serious side effects common?

No.

Serious side effects are rare and usually happen within the first few minutes to hours after a flu shot. Common side effects are low-grade fever, headache, and muscle aches. These side effects are mild and go away within one or two days. Many people do not have any side effects at all.

Is the flu the same as the "stomach flu"?

No

The flu affects your nose, throat, and lungs. Vomiting, diarrhea, and nausea are not the main symptoms of the flu. The flu is different from a stomach illness.

Source: https://www.cdc.gov/flu/prevention/



September is Prostate Cancer Awareness Month[1]

Protecting your Prostate

September is Prostate Cancer Awareness Month. This is a time to learn about prostate health and raise awareness about prostate cancer.

Prostate cancer is the second most common cancer in people with a prostate. The good news is that finding it early can help with treatment.

The Urology Care Foundation suggests people with prostates talk to their doctor about prostate cancer screening. You should start this conversation between the ages of 40 and 45. People who are African American or who have a family history of prostate cancer may have a higher risk and may need to start earlier. More information and resources are on the Urology Care Foundation website, https://www.urologyhealth.org/.

Early prostate cancer may have no symptoms. This is why screening can be important.

Talk with your doctor if you notice:

- Trouble urinating
- A weak urine stream
- Needing to urinate more often
- Pain or burning when urinating.
- Blood in urine

These symptoms do not always mean cancer. Other health problems can cause them too. Your doctor can help find the cause and treat it if needed.[2]

Tips for a Healthy Prostate[3]

- Eating fruits, vegetables, and whole grains
- Choosing healthy fats and eating less red meat
- Avoiding smoky-flavored meats and charred meats
- Using vitamin E supplements only when told by your doctor
- Getting time outdoors and remembering to use sunscreen
- Talking with your doctor about prostate cancer screening, especially if you are age 40 or older

[1] https://www.cdc.gov/prostate-cancer/screening/
[2] https://www.urologyhealth.org/
[3] https;//www.hopkinsmedicine.org/health/wellness-and-prevention/tips-for-keeping-a-healthy-prostate

Optum

Managing stress by controlling what you can



Many things in life can cause stress – your job, family, money, housing situation, health, responsibilities and more. The list of possibilities is long, and varies depending on your unique situation. But one universal fact about stress is that it usually comes in one of 2 forms – things you can control and things beyond your control. Breaking down the stress you feel into these categories can help you find ways to reduce the impact of stress on your life.

Can you take actions or decisions to avoid the stress in the first place?

Can you change something, such your own behavior, perspective or communication style, to alter the situation?

Can you adapt to the stress?

Can you learn to accept a certain stressor that you cannot control or change?

Living with stress

Managing stress requires being honest with yourself, being willing to take difficult decisions and asking for help when you need it. Sometimes that means:

- ✔ **Avoiding stressful situations and people in the first place**
- ✔ **Altering the situation by changing your own behavior or communication style**
- ✔ **Adapting to the stressor by altering your own perspective, thought processes or expectations**

And, in some especially difficult situations and relationships, it means learning to accept what you cannot control or change, and figuring out how to live with it and not let it define you. Life can be complicated and unfair – and so can stress. Only you know what's going on inside and outside of you. But whatever stress you're facing, the main goal is to find ways to protect your own mental health and wellbeing as best you can.

You can find more tips in this month's trending topic on **optumwellbeing.com**.

Taking control of stress

Here's an example of how this process works.

First, write down 3–5 primary points of stress in your life.

Then, go back through each point you wrote down and consider:

- Why is it causing you stress?
- Does the stress point come from inside yourself or outside yourself?
- Is there is anything you can do to help ease its impact on you?

For example, if your job is stressing you out, why? Let's say you're afraid you'll be laid off. Ask yourself why you're afraid of this? An external reason could be that your organization has a history of cutting staff when profits are down, and profits are down. An internal reason could be you were laid off from your last job and now worry it'll happen again.

In either case, you can take measures to ease your worries and feel more in control.

For example, if profits are down and layoffs are looming, you could update your resume, keep an eye on job openings, cut back on spending to build a cushion, and reach out to people in your network who may be able to help you find another job.

For example, if it's your own internal dialogue creating the stress, then you could work on reframing your thoughts. Remind yourself that just because your last organization made layoffs doesn't mean your current one will. Also, think about how you recovered from the job loss and found your way to your new job. What did you do in that situation? Is there anything you might do differently if it were to happen again? Is there another company or role you'd be interested in? Thinking through these factors can help you feel calmer, since you'll remember you've been through it before and found your way through.

Sources

Centre for Clinical Interventions. Coping with stress. Accessed January 25, 2024.

Mayo Clinic News Network. Mayo Mindfulness: Try the 4 A's for stress relief. Accessed January 26, 2024.

Mental Health Foundation. How to manage and reduce stress. Accessed January 25, 2024.

Mind. Causes of stress. Accessed January 25, 2024.

Singapore Association for Mental Health. Coping with stress. Accessed January 25, 2024.

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Taking Charge of Your Health

Some serious health conditions, including colorectal cancer, diabetes, heart disease, and high blood pressure, may not cause symptoms right away. That is why regular screenings and checkups are important. They can help find problems early when they are easier to treat. Healthy habits and regular checkups can also help prevent health problems.

Many things can affect your health. Family traditions, cultural beliefs, life experiences, language, access to healthcare, transportation, and access to healthy foods can all play a role. Studies have shown that some groups of people have higher rates of heart disease, high blood pressure, and colorectal cancer. The good news is that healthy choices and regular screenings can help lower your risk. These options are available to everyone.

Learning the facts about common health problems can help you make good choices about your health. The myths and facts below explain some common misunderstandings and can help you stay healthy.



Colorectal Cancer Common Misunderstandings and Facts[1]

Misunderstandings:

"I feel healthy, so I do not need screening."

"No one in my family has had colorectal cancer."

"The only screening option is a colonoscopy."

"The screening process is embarrassing, so I do not want to do it."

Facts:

Colorectal cancer may not cause symptoms when it first starts.

Screening can help find problems before they turn into cancer. Colorectal cancer screening can also help find cancer early, when it may be easier to treat.

There are different screening options. Some tests can be done at home.

If you need a screening test at a doctor's office or healthcare facility, trained staff will work to make you as comfortable as possible.

Diabetes Common Misunderstandings and Facts[3]

Misunderstandings:

"I only need to worry about my diabetes if my blood sugar feels high."

"If I take medicine, I do not need regular checkups."

"I feel fine, so my diabetes must be under control."

Facts:

High blood sugar may not cause symptoms right away.

Healthy eating, being active, taking your medicine, and seeing your doctor regularly can help prevent problems.

Regular checkups and A1c tests help you and your doctor see how well your diabetes is controlled. They can help your doctor decide if any change to your treatment is needed. Your medicine needs may change over time.
Diabetes can affect many parts of your body, including your heart, kidneys, nerves, feet, eyes, teeth, and gums.
It can also affect your hearing, digestion, mental health, and immune system.[2]

Heart Disease Common Misunderstandings and Facts[5]

Misunderstandings:

"If I feel fine, my blood pressure must be normal."

"Heart disease only affects men."

"Heart disease runs in my family, so there is nothing I can do."

"If I take medicine, I don't need to make healthy changes."

"Exercise is dangerous for people at risk of heart disease."

Facts:

High blood pressure and high cholesterol often do not cause symptoms. That is why regular checkups are important.[4]

Heart disease affects both men and women. It is a leading cause of death for both.

Family history can increase your risk of heart disease, but healthy choices can help lower your risk.

Medicine works best when combined with healthy habits. These include eating healthy foods, being active, staying at a healthy weight, avoiding tobacco, and getting regular checkups.

Regular exercise is one of the best ways to keep your heart healthy. Talk with your doctor about the types and amount of exercise that are right for you.[6]

Learning the facts about common health problems can help you make good choices about your health. Regular checkups, screenings, healthy habits, and managing health conditions can help you stay healthy and lower your risk of serious illness.

Ultimate Health Plans wants to help you be as healthy as possible. If something is making it hard for you to get the care you need, please call member services at 1-888-657-4170. We can help connect you with benefits, services, and programs that may be right for you.

[1]https://www.cdc.gov/colorectal-cancer/screening
[2]https://diabetes.org/living-with-diabetes?
[3]https://www.cdc.gov/diabetes
[4]https://www.cdc.gov/high-blood-pressure
[5]https://www.cdc.gov/heart-disease
[6]https://www.heart.org/en/health-topics/consumer-healthcare/what-is-cardiovascular-disease?

How We Work to Improve Your Health

Ultimate Health Plans is here to help you stay healthy and get the care you need. We look at our programs, services, and members' health information to find ways to serve you better. We check results and make changes when needed so we can give better care and support to all members. Here are some ways we improve care:

- We look at health records and other data to make sure members get the care they need.
- We check medical records to find missing care, like tests, screenings, or follow-up visits.
- We talk with doctors and health care providers to help ensure they stay informed about the latest quality and care standards.
- We look for problems that make it hard to get care and try to make care easier to access for everyone.
- We use feedback and health information to find ways to improve care and offer helpful programs for members.
- We work with other providers to help support both physical and mental health needs.
- We work with our Chief Medical Officer and clinical teams to make sure care is safe and high quality.

We offer programs for members with long-term conditions like diabetes and heart disease. These programs give education, support, and helpful resources. They can help prevent health problems, lower hospital visits, and help members live healthier lives.



Exercise: A Simple Step Toward Better Health

Did you know that regular physical activity is one of the best ways to support your health and well-being? Exercise is an important part of self-care and can help you feel better both physically and emotionally.

Being active can help you:

- Maintain a healthy weight
- Sleep better
- Reduce stress
- Boost your mood and support your mental health
- Increase your energy

Regular exercise can also play an important role in managing chronic conditions such as heart disease, diabetes, and depression. Even small amounts of physical activity can make a meaningful difference over time.



The good news is that you don't have to do it all at once. Whether it's taking a walk, dancing, gardening, or another activity you enjoy, finding ways to move your body each day is a positive step toward a healthier, happier you.

How can you include exercise in your daily routine? Consider safe, low-impact activities like:



Walking: Find a walking buddy. Make plans with a friend. Take the dog for a walk. Establish a routine. Park further away from your destination to increase those steps.

Swimming: A great way to gently move joints and get exercise. Use a pool with a friend, consider your local YMCA, or even take advantage of local safe waterways like our springs and gulf. Swimming is a fun way to get the exercise you need.

Cycling: Riding a bike is another great way to include exercise in your weekly routine. Don't forget to wear a helmet and start slowly.



Yoga and Tai Chi: These activities can provide you with a variety of activities to keep exercise fun. They are both low impact exercises, easy on the joints, and great for your health. Try them in a group setting to add the benefit of socialization on a regular basis.

Dancing: A fun way to enjoy exercising. Ballroom dancing can impact your heart health while providing you with a fun social activity. Give it a try!

Chair Activities: For those with mobility challenges, chair exercises can be a wonderful, safe way to get the exercise you need every day. SilverSneakers offers great suggestions to start chair exercising today. Take a look at "The 15-Minute Total-Body Chair Workout" found online at https://www.silversneakers.com/blog/total-body-chair-workout-for-older-adults/.

We know that exercise can have a positive effect on a person's overall health and wellbeing. Support your heart and mental health, strength, and flexibility. Even small changes can have big results. Staying active each day can be easy with a variety of choices. Consider how you can increase activity in your daily life.



Every step counts!

Keep Your Medication List Up to Date[1]

Medicine mistakes can cause health problems. Keeping your doctor informed about all the medicines you take can help you stay healthy and lower your chance of going to the hospital. It may also lower your healthcare costs. Keeping an up-to-date list of your medicines can help you get the best care possible.

Talking with your doctor about all the medicines you take can help keep you safe. This is called **medication reconciliation**.

Medication reconciliation can:

- Help prevent medicine mistakes.
- Make sure your medicines work safely together.
- Lower your chance of side effects.
- Help prevent trips to the emergency room or hospital.
- Help all your doctors know which medicines you take.
- Help you find which medicines can be delivered to your home.

Tell your doctor about all medicines you take:

- Prescription medicines (tell your doctor if you take them differently than prescribed)
- Medicines from other doctors
- Medicines that were recently stopped or changed
- Over-the-counter (OTC) medicines
- Vitamins and supplements
- Breathing treatments or inhalers
- Eye drops, creams, patches, or ointments

When medication reconciliation is needed[2]:

- At every doctor visit
- After a hospital stay or emergency room visit
- When a medicine is started, stopped, or changed
- When you see a new doctor
- When you see more than one doctor
- When you are unsure about your medicines

An up-to-date medicine list can help you and your doctor find ways to make taking your medicines easier. Home delivery can make it easier to get your medicines. Your medicines are mailed right to your home, so you are less likely to run out. This can help you take your medicines on time and keep your medicine list up to date. Ask your pharmacy or health plan if home delivery is available for your medicines. Contact member services at 1-888-657-4170 to help connect you with benefits, services, and programs that may be right for you.

[1] https://psnet.ahrq.gov/primer/medication-reconciliation

[2] https://www.jointcommission.org/en-us/knowledge-library/for-patients/takecharge

Emergency Room or Urgent Care

Having a medical need?
Get the right care at the best location.
Check out what conditions can be treated at the ER versus Urgent Care.

Go to the ER or Call 911



"I cannot wait for treatment. My needs are critical."

"This is serious or life threatening."

- Chest pain
- Sudden numbness
- Trouble speaking
- Sudden change in vision
- Fainting or dizziness
- Uncontrolled bleeding
- Seizures
- Severe burns
- Difficulty breathing
- Sudden weakness
- Severe sudden headache
- Major head injury
- Confusion
- Vomiting blood
- Broken bones
- Migraines

Go to Urgent Care



"I am not in danger and can wait for medical care."

"Directed to Urgent Care because my doctor is not available."

- Cold, flu, or sore throat
- Ear pain
- Eye irritation or pink eye
- Nausea or vomiting
- Mild asthma or allergies
- Urinary tract infection
- Rashes
- Back pain
- Persistent fever
- Infections
- Insect bites
- Diarrhea
- Broken fingers or toes
- Cuts needing stitches
- Minor burns
- Muscle strains

A Simpler Way to Manage Lab Testing

Labcorp has introduced MyLabcorp™, a new mobile app designed to help patients access their lab results, better understand what they mean, and stay engaged in their health.

Key features of MyLabcorp include:

- **Lab results over time – Users have access to their Labcorp test results in a mobile-friendly view that tracks trends over time.**
- **AI enabled insights – Users can chat with an AI assistant for real time, personalized explanations of lab results and lifestyle considerations based on available Labcorp test data. MyLabcorp's AI capabilities are powered in part by OpenAI's advanced reasoning models, enabling more natural, conversational interactions tailored to each user.**
- **Health education content – Users can explore clinically reviewed, guideline-based information across key health areas, including cardiometabolic health, mental health, digestion, kidney function and sexual health, integrated with lab results to show trends and provide additional context.**
- **Lab services and support – Users can view and schedule appointments, locate patient service centers, access results, shop for tests and manage billing.**
- **Secure, trusted experience – A HIPAA compliant platform built to protect personal health information and user data.**

Availability of MyLabcorp

MyLabcorp is now available in the Apple App Store and Google Play Store with additional features rolling out on an ongoing basis.

To learn more, visit https://www.mylabcorp.com.

Labcorp Customer Service 1-800-877-5227

Disclaimer: MyLabcorp does not provide medical advice or guidance. Please discuss your health questions or concerns with a healthcare provider.



Start Preparing Now for Your 2027 Medicare Benefits

As summer winds down and autumn approaches, now is a great time to start preparing for the 2027 benefit year. Taking a few simple steps today can help you better understand your coverage options and avoid surprises when the Medicare Annual Enrollment Period (AEP) arrives.



Why Review Your Coverage Each Year?

Healthcare needs, prescription medications, provider networks, and plan benefits can change from year to year. Even if you are satisfied with your current coverage, reviewing your plan annually can help ensure it continues to meet your healthcare and budget needs.

What Can You Do Before October?

Review Your Current Medications

Prescription drug coverage can change each year. Create a list of all the prescription medications you currently take, including:

- Medication name
- Strength/dosage
- How often you take the medication

Your monthly Part D Explanation of Benefits (EOB) is a helpful resource for reviewing your prescription drug usage and costs throughout the year.

Organizing this information now can help you compare your current coverage with the 2027 formulary and identify any changes to your medication tier, coverage, or out-of-pocket costs during the Annual Enrollment Period.

You may find the following example helpful:

Medication Name	Current Tier	Current Cost	2027 Tier	2027 Cost	Notes/Difference

In October, the 2027 Preferred Drug List (Formulary) will be made available on the Ultimate Health Plans website at chooseultimate.com/home/prescription-drugs. Members can also review their prescription drug coverage through the Optum Pharmacy Member Portal or mobile app.

Watch for Your Annual Notice of Change (ANOC)

Ultimate Health Plans will send an Annual Notice of Change (ANOC). This document explains changes to your plan's benefits, prescription drug coverage, and cost-sharing that will take effect in 2027.

Be sure to review this document carefully and contact Ultimate Health Plans if you have any questions.

Explore Financial Assistance Programs

Members with limited income and resources, you may qualify for programs that help reduce your out-of-pocket costs.

The Medicare Extra Help program, also known as the Low-Income Subsidy (LIS), may help lower your Part D prescription drug costs, including copayments, if you qualify.

If you think you may be eligible, consider applying before the Annual Enrollment Period begins. You can apply online at ssa.gov/medicare/part-d-extra-help. Additional information is also available on the Ultimate Health Plans website.

Be Ready for Annual Enrollment

Preparing now gives you time to:

- Review your current coverage.
- Compare your medications with the 2027 formulary.
- Understand any benefit or cost changes.
- Explore financial assistance programs if needed.
- Make informed decisions about your Medicare coverage.

A little preparation today can help make your enrollment experience easier and ensure your coverage continues to meet your healthcare needs.

Mark Your Calendar

Medicare Annual Enrollment Period (AEP)

October 15, 2026 – December 7, 2026

During this time, you can review your Medicare coverage and make changes that will become effective on **January 1, 2027**.

Helpful Resources

Optum Pharmacy Member Portal

Your Optum Pharmacy Member Portal is a convenient tool for managing your prescription drug benefits. Through the portal, you can:

- Compare prescription drug costs at participating pharmacies.
- View your prescription history and claims.
- Submit prior authorization and reimbursement requests.
- Access pharmacy benefit information and self-service tools.
- Learn about mail-order pharmacy services and potential cost-saving opportunities.

Ultimate Health Plans Pharmacy Resources

The Ultimate Health Plans Pharmacy webpage provides information to help you understand and manage your prescription drug benefits. You can:

- Review the current Preferred Drug List (Formulary).
- Learn about prior authorization, quantity limits, and step therapy requirements.
- Stay informed about upcoming formulary and coverage changes.
- Access pharmacy forms, educational materials, and member resources.
- Learn more about mail-order pharmacy services and ways to save on prescription medications.

Using these resources throughout the year can help you better understand your prescription drug benefits, prepare for Annual Enrollment, and make informed decisions about your healthcare coverage.

Protect yourself from Fraud & Scams

Step 1: Identify trustworthy sources

- **Get health coverage information from official government websites**, like HealthCare.gov, and print materials. Check for official government seals, logos, and web addresses ending in ".gov."
- **Stay alert for scams**. Be cautious of health insurance ads on social media offering cash, gifts, or other perks. The information you share could be used without your consent.
- **Get to know Medicare plans**.
    - Compare insurance plans carefully before making your decision.
    - Add Medicare Open Enrollment dates to your calendar. You can get or change a Medicare health plan during Open Enrollment, or if you qualify for a Special Enrollment Period due to a life event.
- **Connect with us or a trusted partner**.
    - Contact the Medicare Call Center 24 hours a day/7 day a week for **free**, non-biased personal help. Available in other languages.

      https://www.healthcare.gov/contact-us/
    - Find enrollment partners approved by us. These are the only partner websites approved by Medicare to provide you with quotes and help you enroll in coverage.

Step 2: Protect your personal information

- **Don't share personal information**—Social Security Number (SSN), banking, credit card, and account numbers, and personal health information (like your medical history or specific medical services you've gotten).
- **Don't give money**—Credit card payment, gift cards, cash, prepaid debit card, or cryptocurrency – to anyone claiming you must pay them to keep or apply for coverage. Medicare assisters, and your state will never threaten you or your household or ask for your credit card information or payment to keep or qualify for health coverage.
- **Protect your online account**—Get a unique security code that's randomly generated and sent to you each time you log in. This way, it's harder for someone to access your account, even if they get your password.
  Make sure someone is who they say they are—Ask questions if anything is unclear or doesn't sound right, and don't provide payment information. (You'll pay your premiums directly to the plan, not anyone else.)

Step 3: Report suspicious activity

Report suspected fraud or scams if:

- Someone other than the insurance company you've chosen or someone you don't know contacts you about health insurance and asks you to pay – or asks for your financial or personal health information.
- Someone contacts you and claims to be from the government, your state, Medicaid, or Medicare – and asks you to pay or send them gift cards to get or keep coverage.
- You give your personal health, bank account, or credit card information to someone who calls you and says they're from the government.
- Someone calls, emails, or texts asking for your information (like your SSN) or for money (like credit card payment, gift cards, cash, prepaid debit card, or cryptocurrency) or if they threaten you or anyone in your household with legal action.
- You suspect identity theft or feel like you gave your personal information to someone you shouldn't have.

How to report fraud

Even when you do everything right, there is a chance that you could be a target of healthcare fraud. The sooner you see and report errors, the sooner we can stop fraud.

- Please contact our compliance team at 1-855-730-7925 and compliancehotline@ulthp.com
- You can also call the Medicare Drug Integrity Contractor (MEDIC) at 1-877-7SAFERX (1-877-772-3379). The MEDIC helps prevent inappropriate activity and fights fraud, waste, and abuse in Medicare Advantage (Part C) and Medicare Prescription Drug (Part D) Programs. Click on the button below to access their website: www.healthintegrity.org/contracts/nbi-medic

Additional information may be found at: https://www.chooseultimate.com/Member/FraudWasteAbuse

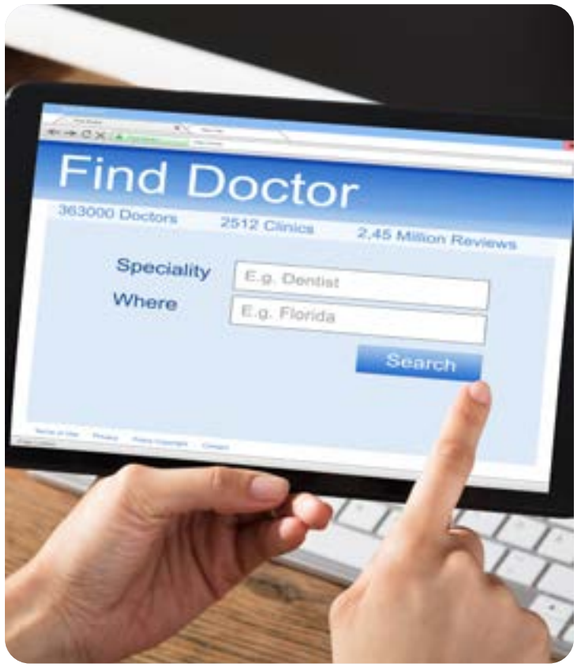
Coverage Decisions, Appeals, and Complaints



You can learn about the processes for Coverage Decisions, Appeals, and Complaints by reading the following sections of your Evidence of Coverage (EOC) or by reaching out to us. A copy of your Evidence of Coverage is available online at www.ChooseUltimate.com/Member/DocumentsandForms or you can call 1-888-657-4170 to request we mail you a copy.

- Situations in Which You Should Ask Us to Pay Our Share of the Cost of Your Covered Services or Drugs *(EOC Chapter 7, Section 1)*
- How to Make a Complaint *(EOC Chapter 9, Section 10)*
- A Guide to Coverage Decisions and Appeals *(EOC Chapter 9, Section 4)*
- Independent Review Entity Step-by-Step: How a Level 2 Appeal is Done *(EOC Chapter 9, Section 5.4)*

Obtaining Care



Your health is valuable, so it's essential to know how to find in-network providers and obtain the care you need. You can refer to the following sections of your Evidence of Coverage (EOC) on these topics. A copy of your Evidence of Coverage is available online at www.ChooseUltimate.com/Member/DocumentsandForms or call 1-888-657-4170 to request we mail you a copy.

- The Provider & Pharmacy Directory *(EOC Chapter 1, Section 3.2)*
- Use Providers in the Plan's Network to Get Your Medical Care *(EOC Chapter 3, Section 2.1)*
- How to Get Care From Specialists and Other Network Providers *(EOC Chapter 3, Section 2.3)*
- How to Get Care From Out-of-network Providers *(EOC Chapter 3, Section 2.4)*
- Getting Care When You Have an Urgent Need for Services - After Hours and Outside the Plan's Service Area *(EOC Chapter 3, Section 3.2)*
- Get Care if you have a Medical Emergency *(EOC Chapter 3, Section 3.1)*

MILLION DOLLAR MELTING POTATOES ARE HIGH IN PROTEIN & FIBER



Cook: 55 min Serves 6

These “million dollar” melting potatoes get their name from their rich flavor. Roasting the potatoes at a high temperature creates crisp, golden edges, while a buttery chicken broth infuses them with a tender, melt-in-your-mouth center. Bacon, Parmesan and sun-dried tomatoes add savory finishing touches that make this side dish worthy of a special occasion.

Ingredients

- 2 pounds Yukon Gold potatoes, scrubbed and sliced 1-inch thick
- 2 tablespoons unsalted butter, melted
- 2 tablespoons extra-virgin olive oil
- ½ teaspoon salt
- ½ teaspoon ground pepper
- 3 large cloves garlic, grated
- 1 cup lower-sodium chicken broth
- ¼ cup chopped drained oil-packed sun dried tomatoes
- 2 tablespoons cold unsalted butter, cubed
- ⅓ cup crumbled cooked bacon
- 2 tablespoons chopped fresh basil or parsley
- 1½ tablespoons grated Parmesan cheese

Method

STEP 1

Preheat oven to 500°F with a rack in the upper third. Combine sliced potatoes, melted butter, 2 tablespoons oil, ½ teaspoon salt and ½ teaspoon pepper in a large bowl; toss until evenly coated. Arrange the potatoes in a single layer in a 9-by-13-inch metal baking pan (do not use a glass baking dish, which could shatter). Roast, flipping once, until browned, about 30 minutes.

STEP 2

Whisk grated garlic into 1 cup broth. Carefully pour the broth mixture around the potatoes. Sprinkle with ¼ cup sun-dried tomatoes. Continue roasting until most of the broth has been absorbed and the potatoes are very tender, about 15 minutes.

STEP 3

Add cubed cold butter to the pan. Gently shake the pan until the butter is melted and emulsified with the pan juices. Sprinkle with ⅓ cup bacon, 2 tablespoons basil (or parsley) and 1½ tablespoons Parmesan.

https://www.eatingwell.com/million-dollar-melting-potatoes-12024504

TRAVEL FUN



COMPLETE THE CROSSWORD WITH WORDS RELATED TO TRAVEL.



ACROSS

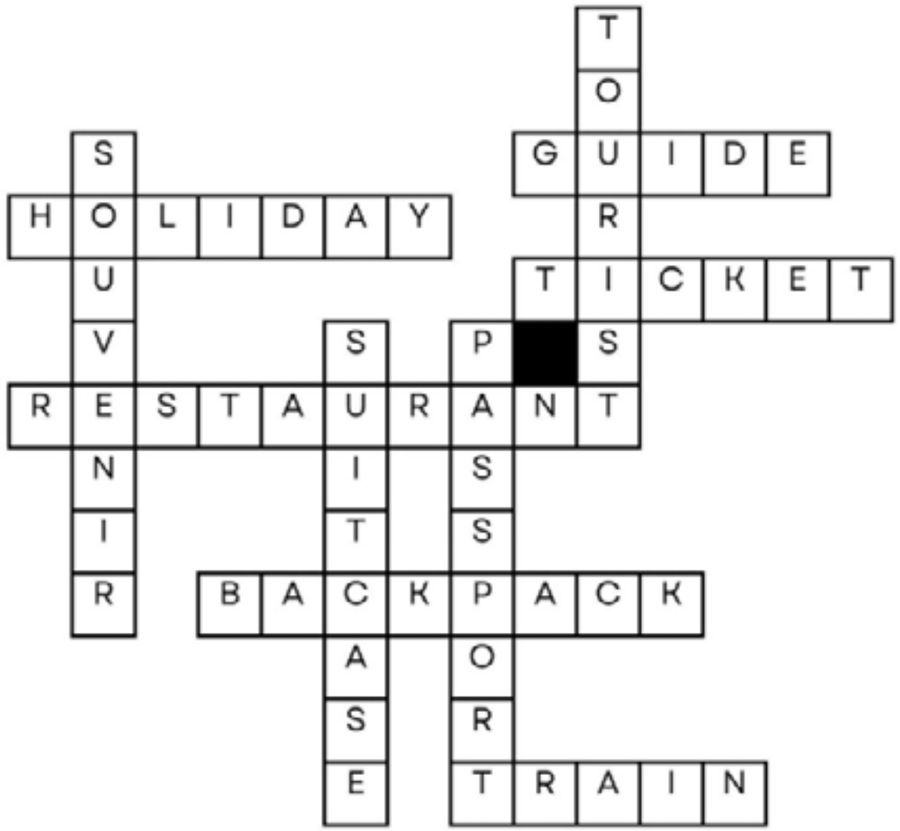
1. PERSON WHO SHOWS TOURISTS AROUND
2. DAY SET ASIDE TO CELEBRATE, RELAX, OR TRAVEL
3. PROVES PAID PERMISSION TO ENTER
4. WHERE CUSTOMERS DINE
5. POPULAR TRAVEL BAG
T. TO COACH OR TEACH



DOWN

7. SOMEONE VISITING FOR PLEASURE
8. SOMETHING PURCHASED TO REMEMBER A PLACE
9. CARRIES PERSONAL POSSESSIONS
10. CERTIFIES IDENTITY

Travel Fun Solution



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)** or going online to Portal.MyUltimateHP.com.

Our Member Services phone number and Portal web link can also be found on the back of your Member ID Card.

We are available Monday through Friday, 8 am to 8 pm.
Between October 1 and March 31, we are available Monday through Sunday from 8 am to 8 pm.



ULTIMATE HEALTH PLANS

GET IN TOUCH

Have a Question? Contact Us!

BY PHONE:

1-888-657-4170 (TTY 711)

October 1 - March 31:
Monday - Sunday, 8 am - 8 pm
April 1 - September 30:
Monday - Friday, 8 am - 8 pm

IN PERSON:

Community Outreach Offices

600 N US Hwy 1, STE A
Fort Pierce, FL 34950

2713 Forest Road
Spring Hill, FL 34606

303 SE 17th Street, STE 305
Ocala, FL 34471

BY MAIL:

Ultimate Health Plans, Inc.
PO Box 3459
Spring Hill, FL 34611

ONLINE:

www.ChooseUltimate.com

https://www.facebook.com/UltHP

ULTIMATE HEALTH PLANS

PO Box 3459
Spring Hill, Florida 34611

Health and Wellness or Prevention Information