

Connection

Issue 2, 2022





Thank You for Choosing Braven Health.



Luisa Charbonneau
CEO, Braven Health

It's hard to believe we are approaching the halfway mark of 2022. Now is a great time to think about any medical appointments you have been putting off, like an annual wellness visit or routine cancer screenings you may need.

Keep reading to learn more about how you can earn rewards for routine health visits and get helpful information about using your plan benefits to the fullest. And grab a pencil to work on the crossword puzzle on page 17 to help you keep your brain sharp.

If you have questions about your benefits or care you need, please call us at **1-833-272-8360** (TTY **711**), seven days a week, 8 a.m. to 8 p.m., Eastern Time (ET). We are always happy to hear from you. Member Services has free language interpreter services available for non-English speakers.

Wishing you good health,

Luisa Charbonneau

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Using Your OTC Benefit Card



Your OTC Benefit Card is reloaded at the start of each quarter so you can purchase eligible over-the-counter (OTC) items.

You have three ways to shop:

1. **In person:** Shop at participating stores like CVS, Walgreens, Walmart and Dollar General. Pay for your items at the cashier – not the pharmacy window – and select “CREDIT” when making an in-store purchase.
2. **Online:** Visit ConveyBenefits.com. This is the only website where you can use your OTC Benefit Card to shop online.
3. **Phone:** Call **1-855-858-5937** (TTY **711**).

Register to Shop Online

If this is your first time shopping online at ConveyBenefits.com, you will need to register for a new account.

To register, visit ConveyBenefits.com/Register. You will need to provide your:

- First and last name
- Current email address
- 19-digit OTC Benefit Card number
- Braven Health member ID number beginning with 3HZN
- Address
- Date of birth, listed as MM/DD/YYYY

Need help registering? Call **1-855-858-5937** (TTY **711**), weekdays, 8 a.m. to 11 p.m., ET. Once your registration is complete, you can sign in and shop online with your OTC Benefit Card, 24/7.



Know Your Fitness and Flex Benefits



Through your Braven Health benefits, you can get reimbursed for products and services that you may already use.

Fitness

You can get reimbursed up to **\$200 each calendar year** toward memberships at a health club, yoga or fitness studio, and/or virtual at-home fitness program, or eligible fitness equipment like a yoga mat, hand-held free weights, exercise bands and more. You cannot be reimbursed for activation fees or other health club fees associated with membership.

Flex Benefit

You may also get an additional **\$200 reimbursement** toward the following items, which are not covered by Medicare:

- An activity tracker, such as an Apple Watch, Fitbit or Garmin
- Acupuncture
- Additional hours for Papa In-home support services (\$18 per hour)
- Bathroom safety devices
- Nutritional/dietary services
- Therapeutic massage
- Weight management program through WW® (Weight Watchers)

How It Works

Submit a reimbursement form with an itemized receipt and a copy of your member ID card to:

Braven Health
PO Box 1609
Newark, NJ 07101-1609

Forms are available at BravenHealth.com/reimbursement.

Manage Your Benefits Online



Find everything you need to know about your Braven Health plan quickly and easily through our online tools. Register and sign in at BravenHealth.com to view and download your member ID card, learn about your benefits and claims information, view your Explanation of Benefits (EOB) and more.

To get started:

1. Go to BravenHealth.com/register.
2. Enter and verify your personal information, including your member ID number, which is on your member ID card. Click **Continue**.
3. Follow the steps to verify your email address, and then click **Continue**.
4. Create a username and password, read the disclaimer and check the box.
5. Click **Create Account**.

View Your Evidence of Coverage

Your Evidence of Coverage (EOC) has the information you need about your plan benefits, including:

- Benefits and services included and excluded from coverage
- Information on copays and/or other charges
- Pharmacy procedures
- How to submit a claim, appeal or grievance
- How to get care from your Primary Care Physician (PCP), specialists and behavioral health services
- How to find an in-network doctor
- Getting help in another language
- Care after normal business hours, including emergency care and care outside of Braven Health's service area
- How we evaluate new technology for inclusion in covered benefits

Your EOC is located at BravenHealth.com/members/plan-documentation. You can also call Member Services at **1-833-272-8360 (TTY 711)** to request a printed copy.



Rewards for Your Healthy Journey

Get rewarded for focusing on your health through the *Healthy Journey* Rewards Program. You can earn gift cards by completing routine health screenings or trainings.

If you have questions about the *Healthy Journey* Rewards Program, visit BravenHealth.com/healthy-journey, or call **1-844-754-2451 (TTY 711)**, weekdays, 8:30 a.m. to 5 p.m., ET.

Eligible screenings and rewards include:

- Annual wellness visit or annual physical exam: **\$75**
- Colorectal cancer screening
 - Colonoscopy or sigmoidoscopy: **\$50**; or
 - Stool screening (FIT Kit): **\$10**
- Diabetes management
 - HbA1c test: **\$25**
 - Retinal eye exam: **\$25**
 - Kidney function test: **\$25**
 - Diabetic self-management training: **\$25**
- Healthy heart self-management training: **\$25**



Everybody can use a little help now and then. If we see you haven't gotten your recommended routine screenings, we'll send you a reminder to schedule.



You're Invited: Members-Only Virtual Wellness Series

Join our Health Education Specialists for a Healthy Aging Series that will focus on reducing health issues and improving your quality of life.


We will cover a new topic every month:

- June - Skin Cancer
- July - Physical Activity
- August - Heart Health
- September - Fall Prevention

Sessions will be held the first and third Wednesday of every month starting in June through September. Please visit BravenHealth.com/find-events or call **1-888-444-0393** (TTY 711) to reserve your spot today.

Did you miss our informational seminars about how you can get more from your Braven Health benefits? If you didn't get a chance to attend, you can now watch online. Visit BravenHealth.com/find-events to view the full presentation.

Healthy Directions: A Blog From Braven Health



We are excited to share with you a new Braven Health Wellness blog, Healthy Directions. Visit BravenHealth.com/blog to find important resources, information and benefits to help you reach your best health.

Choose from articles like "Fall Asleep Faster," "Keeping Your Brain Healthy" and more.



Ways to Save Money on Your Medicine

Rx Savings Solutions

We want you to get the best price for your covered prescription medicine. Rx Savings Solutions can help you pay the lowest out-of-pocket cost for your prescription medicine.

If there is an opportunity for you to switch to a lower-cost medicine, Rx Savings Solutions will contact you. A pharmacy technician will review your options with you and work directly with your doctor and pharmacy to help you switch.

You can also check to see if you have any savings available to you. Sign in to BravenHealth.com and then:

- Click **Doctors & Care** from the top menu and then click **Prescriptions**.
- Click the **Save on Medicines** tab.

Your Dental Benefits



As part of your Braven Health Medicare Advantage plan benefits, your comprehensive dental coverage is provided through the Braven Health Dental PPO Program. It gives you broad protection to help meet the costs of dental care.

Visit BravenHealth.com/dental to learn more about your benefits and download the *Dental Benefits Guide*.



Antidepressant Medicine: What You Need to Know

If you take an antidepressant medicine for depression, it is important to remain consistent when taking your medicine. Talk to your doctor if you have any side effects or concerns. Never stop taking your medicine without talking to your doctor first.

Depression can cause changes to your sleep patterns, appetite, concentration, energy and self-esteem. It can also increase feelings of hopelessness. Treating major depression can improve your daily functioning and well-being, and reduce the risk of self-harm.

Talk to your doctor if anything prevents you from taking your medicine, such as negative side effects, access to a pharmacy or a lack of transportation. You should also tell your doctor if there is anyone in your support network that you would like involved in your treatment.

Asking for help can be challenging, but you are not alone.



To talk to someone from the Braven Health Behavioral Health care team, call **1-888-444-0422** (TTY **711**), 24/7.

We can help you get the treatment and support you need.

Source: National Alliance on Mental Illness, [nami.org](https://www.nami.org)



Neighbors in Health: Connecting You to Your Community

Social determinants of health – food insecurity, housing, childcare and transportation – are not covered by traditional health care. However, they can become barriers to getting health care services.

Neighbors in Health is a partnership between Braven Health and several health systems across the state to help you get the care and support you need to improve your overall well-being. This free, voluntary program connects you with a Community Health Worker (CHW) and a Personal Health Assistant (PHA) who will work with you to:

- Set and achieve your health and life goals
- Coordinate your health care, schedule medical appointments
- Find transportation, healthy foods, childcare, employment, education and housing
- Connect to community resources, life coaching and skill building
- Understand how your plan benefits work



To learn more about the Neighbors in Health program, call **1-973-466-8158** (TTY **711**).

Regular Diabetes Care Is the Key to Good Health

Have you scheduled your screening appointments for your diabetes care? It is important to stay up to date with your diabetes screenings to help avoid complications.

Ask your doctor about these important screenings:

Test	What It Does	How Often You Need It
Hemoglobin A1c	Measures blood sugar over the last 3 months	Every 3 to 6 months
Kidney Function (Microalbumin Test & an estimated Glomerular Filtration Rate)	Checks for protein in urine to measure how well the kidneys are working	Once a year
Diabetic Retinal Eye Exam	Looks for damage to the eye caused by high blood sugar – this is different than a routine eye exam	Once a year
Foot Exam	Tests for nerve damage	Every 6 months
Dental Exam	Reduces your risk for gum disease through a thorough cleaning and exam	Every 6 months

Do you take insulin? Here's how you can save money.

If you take insulin to manage diabetes, you can save money on your prescription. You could pay no more than \$35 for a month supply for qualifying insulins,* including Humulin®, Humulin® N, Humulin® R, Humalog® Mix, Lantus®, Lantus® Solostar®, Toujeo® Max Solostar® and Toujeo® Solostar®.



Call Pharmacy Services at **1-855-457-0222 (TTY 711)**, 24 hours a day, seven days a week to learn more.

*You would pay no more than \$35 during the deductible, initial coverage and coverage gap stages. Out-of-pocket costs during the catastrophic stage would still apply.

Try This Healthy Recipe

Summer Vegetable Frittata

This easy recipe helps you get more vegetables into your day. Plus, it reduces your saturated fat and cholesterol intake by mixing whole eggs and egg whites.

Servings: 4

Serving size: 2 slices

Nutritional facts:

- **Calories: 130 per serving**
- **Protein: 11 grams per servings**
- **Total carbohydrate: 9 grams per serving**

Ingredients

1 Tbsp. olive oil
8 oz. white button mushrooms, diced
1 medium red bell pepper, seeded and diced
1 small onion, diced
3 cups spinach
2 eggs
5 egg whites
¼ cup skim milk
½ tsp. salt (optional)
½ tsp. black pepper
¼ tsp. cayenne pepper
1 Tbsp. fresh basil, chopped

Directions

1. Preheat oven to 350°F.
2. Add olive oil to an oven-safe, non-stick sauté pan over medium high heat.
3. Add mushrooms, and sauté until all liquid from the mushrooms evaporates.
4. Add bell pepper, onion and spinach, and sauté until vegetables soften and liquid has evaporated.
5. Whisk eggs, egg whites, milk, salt (optional), pepper, cayenne pepper and basil in a medium bowl. Pour over vegetables and stir until eggs start to set.
6. Smooth the top of the frittata with a spatula, and put in the oven to bake for 20 minutes or until eggs are set.
7. Slide the frittata out of the pan onto a plate, and cut into 8 pie slices.

If you have any food allergies, talk to your doctor before trying a new recipe.

Source: diabetesfoodhub.org/recipes/budget-friendly-summer-vegetable-frittata.html

I Was in the Hospital. What's Next?



If you were hospitalized, treated in an Emergency Room (ER) or visited an Urgent Care Center for an illness or injury, you may be at greater risk for complications. After you've been in the hospital, you can expect a call from one of our Registered Nurses, who will check in to see how you're feeling. This call can help you move forward with your recovery.

After a hospital visit, call your PCP or specialist within seven days. If you can't call, ask a friend or family member to call for you. Your doctor

knows your health history and can help you understand what you need to do next. This is important to help you stay healthy and independent. Talk with your doctor about tests that were ordered for you, any additional testing you might need, your current medicines and any new medicine that may have been prescribed for you.

If you want to talk to a Care Manager, call **1-888-621-5894 (TTY 711)**, option **2**, then option **1**. We are here to help you, weekdays, from 8 a.m. to 5 p.m., ET.

Enjoy a Safe Summer

With summer fast approaching, you will probably be spending more time outside and in the sun. It's important to take some precautions to make sure you enjoy the warm weather safely.

Allergies can be triggered by spending time outdoors. Avoid going outside if the pollen count is high, wear a hat and sunglasses to protect your face and call your doctor if you have an allergic reaction.

Certain medicines, personal care products and supplements can increase your risk for sunburn.

"Knowing what substances you put into, or onto, your body may help you avoid future sunburn surprises," says Monika Wolaniuk, DO, family medicine specialist with Hackensack Meridian Medical Group.

Talk to your doctor if your medicine or OTC products make you sensitive to the sun. Products that can increase your risk include antibiotics, antihistamines, retinoids and some prescription medicine.

It is also important to prevent summer-related injuries and illnesses such as dehydration and heatstroke. William Dalsey, MD, Chairman, Emergency Department, Community Medical Center, says that signs of heatstroke include headache, nausea, combativeness or confusion.



Did you know? You can buy allergy medicine and sunscreen with your OTC Benefit Card. See page 3 to learn how.

Quick Tips for Sun Safety

- **Wear** sunscreen that is SPF 30 or higher and reapply every two hours.
- **Cover** your skin with long sleeves, pants and a hat.
- **Drink** plenty of water or electrolyte drinks.
- **Limit** the time you spend in the heat and direct sun.
- **Take** breaks indoors in an air-conditioned area.

9 Tips for Better Gut Health



Your everyday diet and lifestyle habits can affect your digestive system. If you frequently have gut discomfort, your diet and lifestyle choices may be the cause.

“Many people don’t realize that certain foods are better for the digestive tract and that ‘junk foods’ may trigger digestion problems,” says Oliver Felibrico, MD, internal medicine specialist at Hackensack Meridian *Health*.

Your digestive tract is full of bacteria. “Good” bacteria helps the digestive process. If your gut has too much “bad” bacteria, you may experience discomfort or other problems. Try these tips to maintain a healthy digestive system:

- 1. Cut back on sugar:** Too much sugar, including artificial sweeteners, can shift the balance in your gut, making it more likely that you’ll experience gas, bloating or other digestive problems.
- 2. Limit fried food:** Choose baked foods instead of fried whenever possible.
- 3. Consume probiotics:** Eating foods containing probiotics, such as yogurt, sauerkraut and kimchi, may reduce gut inflammation and digestive problems. Probiotics encourage the growth of “good” bacteria.
- 4. Eat more fiber:** The recommended daily intake is 25 grams a day for women and 38 grams per day for men, according to Lindsay Whelan, MS, RDN, registered dietitian at Robert Wood Johnson University Hospital Rahway. Most people consume only 13 grams a day. Choose whole grain pastas and breads and add nuts and seeds to your meals.
- 5. Eat a plant-based diet:** Fruits, vegetables, whole grains, beans and other plant-based foods promote gut health naturally because of their fiber content. Cutting red meat out of your diet and eating more plant-based foods can encourage “good” bacteria to thrive and help to lower gut inflammation, making digestion easier.
- 6. Manage stress levels:** Stress and anxiety may lead to heartburn, bloating or other issues. Exercise, deep breathing or meditation can help you manage stress.
- 7. Exercise:** Exercising regularly can help you manage your weight and avoid obesity, which is linked with poor gut health.
- 8. Get more sleep:** Sleeping for seven to nine hours each night may make it easier to control your weight, and being well-rested helps “good” gut bacteria to thrive.
- 9. Quit smoking:** Smoking isn’t just bad for your lungs. It can also negatively affect your overall gut health.

Maintain Your Cholesterol: Here's How



Cholesterol is a fat-like substance in the blood that can cling to the walls of arteries, leading to cardiovascular disease or stroke. Controlling cholesterol involves eating a balanced diet, exercising and taking your medicine as prescribed.

High cholesterol has no symptoms, so many people don't know that their cholesterol is too high. A simple blood test can check cholesterol levels.

"Managing cholesterol is a way of investing in your health," says David Feldman, MD, Section Chief of Advanced Heart Failure and Transplantation at Newark Beth Israel Medical Center. "Many serious heart problems can be prevented by maintaining healthy cholesterol levels."

Preventing High Cholesterol

You can help keep your cholesterol in a healthy range and lower your risk of heart disease and stroke.

- Make healthy eating choices.
- Maintain a healthy weight.
- Get regular physical activity.
- Quit smoking, if you smoke.
- Limit your alcohol intake.

There are some things to remember about cholesterol, according to Dr. Feldman:

- **We need cholesterol.** Not all cholesterol is bad. It's the basic building block for all hormones in the body and helps enhance brain function.
- **It's not all about the numbers.** Many people hear that an overall cholesterol level above 200 is outside the healthy range, but Dr. Feldman says the thinking on that has changed. Your doctor can tell you what target is best for you.
- **Any amount of activity helps reduce cholesterol.** A 30-minute walk every day, or even a few times per week, will keep your cholesterol and blood sugar down.
- **Some foods are better than others.** A vitamin B3 supplement, fish, flaxseed oil and high-fiber foods can help lower 'bad' low-density lipoprotein (LDL). Ask your doctor before adding any supplements to your diet.



COVID-19: Stay Alert and Stay Safe

Although transmission of COVID-19 is low in New Jersey, there are things you can continue to do to protect yourself and those around you:

- Vaccines and boosters are the best way to protect yourself from COVID-19. Talk to your doctor if you have questions or concerns about the vaccine.
- Wear a mask if you are in crowded, indoor areas.
- Stay six feet away from others, if you can.
- Avoid large crowds and poorly ventilated spaces.
- Wash your hands often.
- Get tested if you have been in contact with someone who has COVID-19. Visit covid19.nj.gov/testing to order at-home tests or find a testing location near you. If you haven't already, you can order free OTC at-home test kits from the federal government. Each household is eligible for 2 sets of four tests. Visit CovidTests.gov to order.
- You can also get up to eight OTC at-home tests per month at no cost to you when you show your red, white and blue Medicare card at a participating pharmacy, including CVS, Rite Aid, Walgreens, Walmart and more. Visit Medicare.gov/medicare-coronavirus to learn more.



For more on the latest information about COVID-19, visit cdc.gov/covid.

Crossword Puzzle

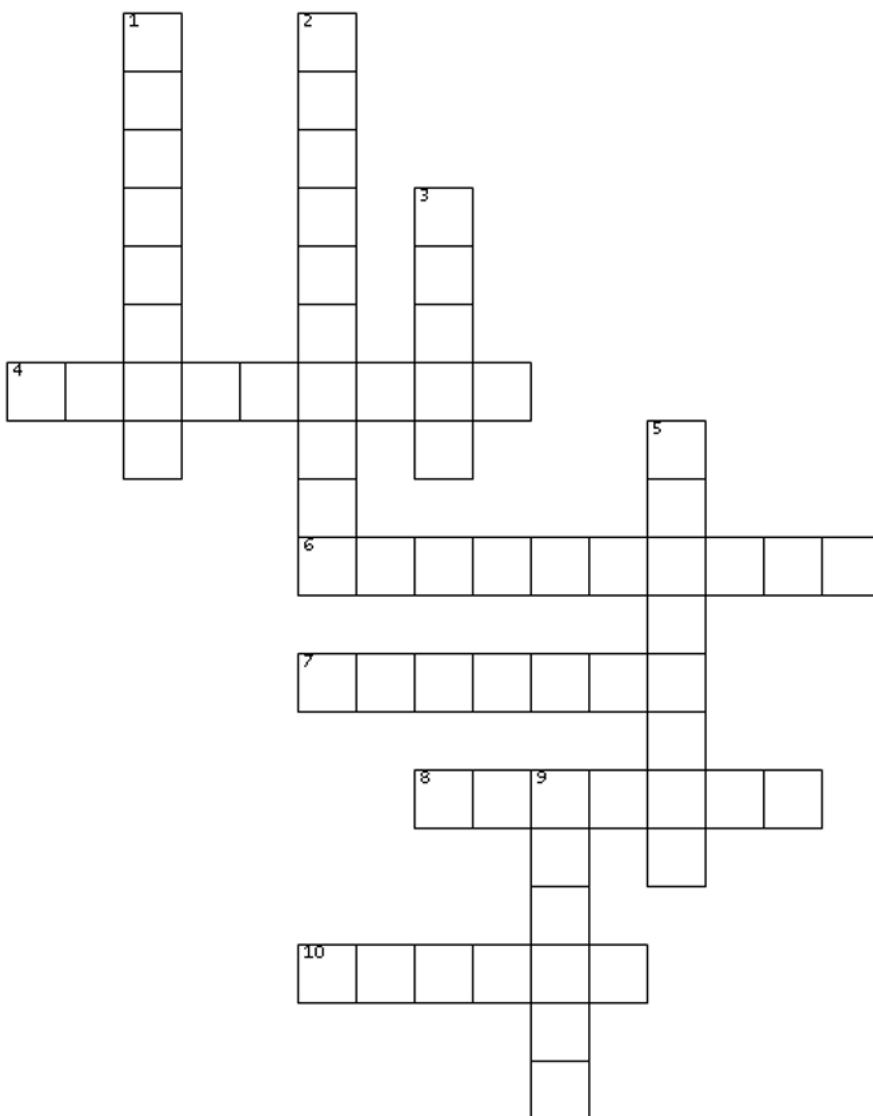
Test your knowledge about common Medicare terms with this crossword puzzle. Use the clues to fill in the words. Letters are shared when the words intersect.

ACROSS

4. A list of prescription medicines covered by your plan.
6. A visit with a doctor using your computer, tablet or cell phone.
7. A monthly payment to Medicare or your health care plan.
8. A type of insurance covered by Medicare Part B.
10. Your overall physical, mental and social well-being.

DOWN

1. Federal health insurance for people 65 years and older.
2. A doctor that focuses on a specific area of medicine.
3. Groups of medicines that have a different cost for each group.
5. A place where medicines are prepared and sold.
9. A person who practices medicine.



1. Medicare 2. specialist 3. tiers 4. formulary 5. pharmacy 6. telehealth 7. premium 8. medical 9. doctor 10. health

Your Rights and Responsibilities

As a Braven Health member, you have rights and responsibilities related to the care you get. You can read about these member rights and responsibilities in your Evidence of Coverage or online at BravenHealth.com/rights.

Notice of Nondiscrimination

Braven Health complies with applicable Federal civil rights laws and does not discriminate against nor does it exclude people or treat them differently on the basis of race, color, gender, national origin, age, disability, pregnancy, gender identity, sex, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations. Braven Health provides free aids and services to people with disabilities (e.g. qualified language interpreters and information in other formats) and to those whose primary language is not English (e.g. information in other languages) to communicate effectively with us.

Contacting Member Services

Call Member Services at **1-833-272-8360 (TTY 711)** or the phone number on the back of your member ID card, if you need the free aids and services noted above and for **all other Member Services issues**.

Filing a Section 1557 Grievance

If you believe that Braven Health has failed to provide the free communication aids and services or discriminated against you for one of the reasons described above, you can file a discrimination complaint also known as a Section 1557 Grievance. Braven Health's Civil Rights Coordinator can be reached by calling the Member Services number on the back of your member ID card or by writing to:

Braven Health

Civil Rights Coordinator

Three Penn Plaza East, PP-12L

Newark, NJ 07105-2200

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail at **U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201** or by phone at **1-800-368-1019** or **1-800-537-7697 (TDD)**. OCR Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Language assistance

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-833-272-8360 (TTY 711)**.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-833-272-8360 (TTY 711)**。

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.

1-833-272-8360 (TTY 711) 번으로 전화해 주십시오.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-833-272-8360 (TTY 711)**.

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન

કરો **1-833-272-8360 (TTY 711)**.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer

1-833-272-8360 (TTY 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-833-272-8360 (TTY 711)**.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-833-272-8360 (رقم هاتف الصم والبكم 711)**.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-833-272-8360 (TTY 711)**.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-833-272-8360 (телетайп 711)**.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-833-272-8360 (TTY 711)**.

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मु त में भाषा सहायता सेवाएं उपलब्ध हैं। **1-833-272-8360 (TTY 711)** पर कॉल करें।

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-833-272-8360 (TTY 711)**.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le

1-833-272-8360 (ATS 711).

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں **1-833-272-8360 (TTY 711)**.





3 Penn Plaza East
Newark, NJ 07105

BravenHealth.com

Follow us on Facebook &
Twitter to stay up to date on
news from Braven Health.



Facebook.com/BravenHealth



Twitter.com/BravenHealth



A partnership between Horizon Blue Cross Blue Shield of New Jersey, Hackensack Meridian Health and RWJBarnabas Health.

This Drug Discount Program is not a plan benefit, Part D coverage or insurance. Enrollees who choose to use discount cards are responsible for all costs and are subject to all terms of use. Certain exclusions, limitations and restrictions may apply. Discounts are available exclusively through participating pharmacies and discounts will vary depending on the type of drug and the pharmacy chosen. Discounts and our pharmacy network may change at any time. Part D rules such as Extra Help, tier exceptions and accumulators do not apply to the discount card.

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