

Spring Into Health

A Fresh Start

Healthy foods, fun moves,
new ways to feel your best
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Customer Service

1-800-627-7534 (TTY 711)

8 a.m. – 8 p.m.

Oct. 1 – Mar. 31: 7 days a week

Apr. 1 – Sep. 30: Monday – Friday

Messaging service used weekends, after hours and on federal holidays.

Not yet a member? Call:

1-800-592-9231 (TTY 711), 8 a.m. – 8 p.m., 7 days a week, to be directed to a Licensed Benefits Advisor.

HealthSpring.com
myHealthSpring.com

View the online version of this magazine at [HealthSpring.com/medicare/member-resources/member-newsletters](https://www.healthspring.com/medicare/member-resources/member-newsletters)



Make Your Voice Heard

Surveys have helped people share their opinions for nearly 200 years. The first surveys were newspaper “straw polls,” named after farmers tossing straw in the air to see which way the wind blew. Since then, surveys have been one of the best ways people can make their voices heard.

As a HealthSpring member, you might be asked to participate in the following surveys:

- **CAHPS (March):** The Centers for Medicare & Medicaid Services may invite you to complete the Consumer Assessment of Health Plan Services (CAHPS) survey about your HealthSpring plan — it asks about access to care and service quality.

- **HOS (July):** The Health Outcomes Survey (HOS) asks how your plan supports your physical and mental health. It also asks if your provider discusses certain topics with you, like staying active, preventing falls and bladder health.
- **Customer Service surveys:** After a call with HealthSpring, we may ask you to stay on the line to answer a few questions about your experience.

If you're invited to participate in any of these surveys, please take a few minutes to respond. Your feedback helps us grow and improve.

Source: History.com

President's Message



Welcome to the first issue of *Spring Into Health*. As you explore the articles inside, you'll see how the name HealthSpring reflects our promise to help you live your healthiest, most vibrant life. The word "Health" speaks to our

purpose — supporting your well-being through quality care, dependable coverage and personal support. "Spring" represents renewal and energy. Together, HealthSpring stands for our shared journey toward better health.

We're dedicated to making health care simpler and more personal for every member we serve. Our "Spring into..." series, starting on **page 4**, lists some tools and resources we offer to keep you feeling your best.

At the heart of HealthSpring is partnership — between you and your plan, and between you and your care team (see **pages 14-15**). We believe that good health is built together, through relationships that last and care that makes a difference.

Enjoy your spring! See you next issue.

Stephen Harris

President, HealthSpring Medicare



Your HealthSpring Flex Card Allowances and rewards made simple

The HealthSpring Flex card you received in the mail is loaded with potential. Each quarter, any allowance amounts that might be included in your plan are loaded on your card. Plus, we'll add any rewards you earn through the HealthSpring Incentives program to the card. Use it to buy eligible items at participating retailers.

Visit **HealthSpringFlex.com** to:

- See your card balance and transactions
- Search for and purchase eligible items
- Find participating retailers

Have questions or need a card?

Call the HealthSpring Flex Service Center at **1-866-851-1579 (TTY 711)**, 8 a.m. – 11 p.m. ET, Monday – Friday.

Total incentive reward amounts depend on the member's plan and activities completed. Rewards cannot be used toward the purchase of tobacco, firearms, explosives or other excluded products. Recipient must be enrolled in a HealthSpring Medicare Advantage plan at the time of the activity. Reward amounts are loaded to your HealthSpring Flex card once an activity is verified by the plan (up to 90 days). Unused rewards do not carry over to the following plan year. Your rewards will expire upon disenrollment from the plan.

Spring into... Living Well

Fresh season, fresh start. What better time to focus on yourself than the season of renewal? Schedule your annual checkup and screenings to stay on top of your health all year long.



Schedule your Yearly Health Check-up.

This important annual visit with your primary care provider helps them stay on top of your overall health and address your concerns. For tips on having a successful visit, see **page 14**. Then, go to our Member Resources page at [HealthSpring.com](https://www.healthspring.com), scroll down and watch “**Benefits Tips with Dr. T.: Making the Most of Your Yearly Check-up,**” a video from Dr. Grant Tarbox, HealthSpring Senior Medical Director.



Get screened.

Preventive screenings, like mammograms and colorectal tests, help detect problems early, when they're easiest to treat. Talk to your doctor about which screenings are right for you based on your age and health history.



See about an eye exam.

Your plan may help pay for a routine eye exam, a diabetic retinal screening and a glaucoma test if you're at risk. And some plans include an eyewear allowance to help cover the cost of lenses and frames or contacts. To schedule an appointment, call EyeMed* (our vision vendor) at **1-888-886-1995 (TTY 711)**, 8 a.m. – 8 p.m. ET, 7 days a week.



Schedule a dental exam.

Visit a dentist in the Cigna Dental network for a cleaning and exam to prevent oral health issues. Most HealthSpring plans provide dental coverage. For details about your plan's dental benefit, check your plan's Evidence of Coverage or call Dental Customer Service at **1-866-213-7295 (TTY 711)**, 8 a.m. – 8 p.m. local time, Monday – Friday.



Get your hearing checked.

Regular hearing exams can detect changes in your hearing and help prevent hearing loss. Most HealthSpring plans provide coverage to help pay for a routine hearing exam, hearing aids and a hearing aid fitting evaluation. To learn more, call TruHearing at **1-866-872-1001 (TTY 711)**, 7 a.m. – 7 p.m. CT, Monday – Friday.



Use your over-the-counter (OTC) allowance.

Your plan may include a quarterly OTC allowance to help you save on everyday health items. Shop online at [HealthSpringFlex.com](https://www.healthspringflex.com) or [Walgreens.com](https://www.walgreens.com), visit participating stores, or order by phone or mail through our OTC catalog. For details, call the HealthSpring Flex Service Center at **1-866-851-1579 (TTY 711)**, 8 a.m. – 11 p.m. ET, Monday – Friday.



For additional details about these benefits or to see if they're included in your plan, check your plan's Evidence of Coverage or visit the Member Resources page at [HealthSpring.com](https://www.healthspring.com).

* For HMO plan members, routine eye exams and eyewear must be obtained from a provider in the EyeMed network. For PPO plan members, we encourage you to obtain routine eye exams and eyewear from a provider in the EyeMed network, but it's not required. Still, out-of-pocket costs may be higher for out-of-network services.

Make it *your* HealthSpring

Log in to [myHealthSpring.com](https://www.myhealthspring.com) to keep track of your health this year. After you register, come back any time you need to find a network provider or pharmacy, manage your prescriptions, check your coverage or claims, and more.

Spring into... Healthy Eating

Spring is the perfect time to add color to your plate and variety to your meals. By choosing fresh, seasonal foods, you can boost digestion, strengthen your immune system and feel your best from the inside out.

Eat the rainbow.

Fresh fruits and vegetables are abundant in spring and come in a variety of colors. You've probably heard the saying "eat the rainbow." It simply means filling your plate with colorful foods like green beans, orange carrots, red raspberries and yellow squash.

Each color is full of fiber and natural plant nutrients that feed the "good" bacteria living in your gut. When these good bacteria are healthy, your digestive system works more smoothly, your body absorbs nutrients better and you have more energy. A healthy gut also sends "happy" signals to your brain, which can lift your mood. And it helps your immune system fight off illness.



Reap the benefits of the season.

Produce in the spring is usually at its freshest and most flavorful. Here are a few colorful picks to add to your grocery list and how they help:

- **Asparagus:** Full of fiber and folate to support heart and gut health
- **Spinach and kale:** Loaded with iron, calcium and antioxidants
- **Strawberries:** Packed with vitamin C to help your immune system thrive
- **Radishes:** Great for digestion and have a satisfying crunch
- **Peas and carrots:** Support healthy eyes and immunity

For the freshest taste of spring, think beyond the grocery store. Visit a farmers' market or roadside produce stand. Or sign up for a community-supported agriculture (CSA) box to enjoy fruits and veggies harvested from local fields. To find a CSA farm in your area, visit ams.usda.gov/services/local-regional/food-directories.

Colorful meals in minutes

Try these no-recipe-needed dishes to brighten your plate.

Berry spinach salad

Toss baby spinach with strawberries, raspberries or blueberries and a few walnuts. Drizzle with a light citrus dressing for a pop of flavor and heart-healthy fats.

Yogurt parfait with berries and chia seeds

Layer low-sugar Greek yogurt, berries and chia seeds for a creamy, fiber-filled breakfast or snack that delivers calcium and probiotics.

One-pan salmon and asparagus

Drizzle both with olive oil and dried herbs, and bake at 400°F for 20-25 minutes until salmon is flaky and asparagus is fork tender (you may need to remove asparagus early). Salmon is rich in protein and omega-3s for heart health. And asparagus adds fiber and vitamin K for strong bones.

Kale chips

Remove stems and tear kale leaves into bite-size pieces. Drizzle with olive oil and massage oil into the leaves. Bake in a 325°F oven for 10 minutes until just crisp but still bright green. Lightly season with salt or low-sodium salt substitute.

Sources: U.S. Department of Agriculture; Academy of Nutrition and Dietetics; National Institute on Aging



Spring into... **Something New**

Shake up the same old, same old and try something new this spring. You may be surprised at how energized you feel when you step out of your comfort zone. Here are a few ideas to get you started.



Move in a new way.

You don't need fancy equipment or, in some cases, even shoes to get started.

Try chair yoga at your local senior center, water aerobics at a community pool or some simple stretches or exercises in your living room.

Your HealthSpring plan may also include access to the Silver&Fit® Healthy Aging and Exercise program.* It can help you stay active your way — at home or at a participating fitness center — with online classes, workout videos and more. To see if the Silver&Fit program is included in your plan, check your Evidence of Coverage. Then learn more about the program at silverandfit.com.

Looking to move more during the day without working out? Volunteering in your community offers lots of opportunities to stand, reach, bend, walk and move. Consider helping at a school, food pantry, library or animal shelter. Be an usher at a local theater or drama center. Or do the grocery shopping for a neighbor who can't get out.



Meet new people.

Connecting with others can keep your mind sharp and your spirits high.

Consider joining a gardening or book club or attending a health talk in your community. Have a talent or hobby you'd like to rekindle?

Sign up for a cooking, dance or art class at a local community center. Or join a community choir. You might find new friends or discover a new hobby you never expected to love.



Learn about technology.

Remember the days of picking up the phone to ask a question or make a purchase? Many businesses have moved to digital options like websites and apps to serve their customers. Keeping up with this ever-changing technology can be frustrating.

Fortunately, community and senior centers, libraries, tech companies and even grandchildren are stepping up to help. A quick online search can reveal learning opportunities in your community. Reach out to your cell phone provider to ask what training options they provide. And at each family gathering, ask a young person to show you something new on your phone or tablet.

* The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a trademark of ASH and used with permission herein. Fitness center participation may vary by location and is subject to change. Non-standard services that call for an added fee are not part of the fitness program and will not be reimbursed. This information is not a complete description of benefits. Contact your health plan for more information.



Get rewarded!

The 2026 HealthSpring Incentives program offers you a chance to get monthly rewards for fitness and connecting with others. Check the rewards chart we mailed you or log in to myHealthSpring.com and select “Earn Incentives” for details.

Your summer reading, online

The summer 2026 issue of *Spring Into Health* will be available online and by email only — it won't be mailed. To make sure you receive it, sign up for electronic delivery at myHealthSpring.com (see **page 5**). You can also view the online version in July at HealthSpring.com/medicare/member-resources/member-newsletters.

Ask the Doc



Dr. Grant Tarbox
HealthSpring Senior Medical Director

Feeling down or worried from time to time is normal. But sadness or anxiety that doesn't go away is not a typical part of aging. Dr. Grant Tarbox answers some common questions about recognizing and managing both conditions.

How do you define depression and anxiety?

Depression is more than just feeling sad. It can cause you to lose interest in things you once enjoyed, feel unusually tired or have trouble sleeping. Anxiety is ongoing worry or fear that doesn't go away, even when there's no clear reason.

What are symptoms to watch for?

Signs of depression include low mood (feeling sad or dejected) most days, loss of energy, changes in appetite, difficulty concentrating and feelings of hopelessness. Anxiety can cause racing thoughts, restlessness, muscle tension, upset stomach and trouble sleeping. Depression and anxiety can occur together.

Can depression or anxiety affect my physical health?

They can make chronic illnesses harder to manage and may raise blood pressure, weaken the immune system or increase

fall risk due to low energy or poor sleep. Untreated depression can also reduce quality of life.

Where can I get help?

Don't be afraid to talk to your doctor. Treatment options include counseling, support groups and medication. Additional options include healthy lifestyle changes such as regular exercise, eating well and staying socially connected.

You can also:

- Talk to a behavioral health care provider. If you're having trouble finding one, call us at **1-866-780-8546 (TTY 711)**, 24 hours a day, 7 days a week. All calls are private.
- Make a virtual mental health therapy appointment with MDLIVE® providers. Go to **myHealthSpring.com** or call **1-866-301-8658 (TTY 1-800-770-5531)**, 24 hours a day, 7 days a week.

Does treatment really work?

Yes. Seeking help early can keep symptoms from getting worse and help you stay active and independent. Help is available, and recovery is possible at any age.

Sources: National Council on Aging; Centers for Disease Control and Prevention; American Psychological Association

This column is intended only as general interest and does not in any way create a doctor-patient relationship. As with all information contained in this magazine, you should discuss any health concerns with your doctor or caregiver. If you have any immediate health care needs, contact your doctor immediately. The information in this column is not intended to serve as medical advice.

Does Your Medicine Need a Check-up?

Smart ways to protect yourself

Your medicine can be a lifesaver — or a bit of a landmine if you're not careful. Side effects, expired drugs, even forgetting important details about your medication regimen can lead to problems. Here are some tips to help you stay safe.

Beware of increased fall risk

Some medicines can make you feel drowsy, dizzy, lightheaded or off balance — especially if you take more than one at a time.

Common examples include:

- Sleep aids, such as Ambien® (zolpidem) and Restoril® (temazepam)
- Anxiety and depression medicines, like Xanax® and Ativan® (benzodiazepines) as well as Paxil® (paroxetine) and Elavil® (amitriptyline)
- Opioids, such as Vicodin® (hydrocodone) and Percocet® (oxycodone)
- Muscle relaxants, such as Flexeril® (cyclobenzaprine)
- Anti-nausea medications, such as Phenergan® (promethazine)
- Antihistamines like Benadryl® (diphenhydramine) and Dramamine® (dimenhydrinate)
- Urinary incontinence medications, including Ditropan® (oxybutynin) and Vesicare® (solifenacin).

If you ever feel unsteady — or even a little “off” — after starting a new medicine, don't ignore it. Talk to your doctor or pharmacist.

Ditch the old stuff

Keeping expired medicines or those you no longer take can be dangerous. Over time, they can break down into toxic substances. Clean out your medicine cabinet regularly and dispose of anything you no longer need.

Many pharmacies and community centers offer drug take-back programs. Find one near you at dea.gov/everyday-takeback-day. No program nearby? The U.S. Food and Drug Administration suggests mixing most old pills with used coffee grounds or cat litter, sealing them in a bag and tossing them in the trash. However, certain pills on their “flush list” should be flushed down a toilet. Visit fda.gov/drugs/safe-disposal-medicines/disposal-unused-medicines-what-you-should-know for details.

Read the drug insert

When you pick up a prescription, take a minute to read the insert, even if you've been taking that medication for a while. The insert will let you know:

- What the medicine is used for
- When to take it and for how long
- What to avoid while taking it
- Any side effects to watch for

Spring into... Word Search

Below are health-related and lifestyle words we often use in the pages of *Spring Into Health*. See how many words you can find by searching up, down, forward, backward and diagonally.

Balance	Energy	Nutrition	Safety
Care	Exercise	Partnership	Screenings
Communication	Flex	Pharmacy	Spring
Community	Friendship	Positivity	Strength
Confidence	HealthSpring	Prevention	Support
Connection	Healthy	Questions	Teamwork
Doctor	Medication	Recovery	Technology
Eating	Mindfulness	Resilience	Wellbeing
Empowerment	Movement	Rewards	Wellness

T E C H N O L O G Y P H A R M A C Y Y S A L V P A
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D L O I A T D T S E G T N E M R E W O P M E D F T
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M R U E C E V E Z X E U F Y C H N E L Q A R U O N
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E A S W B E B U R L F E A N H A N A W K U J E P X
A U C U U B S B D W W H N V N S P I F E Z M E F I
C O N N E C T I O N O I P R K C Z A G E A L T G E

Puzzled? The solution is on **page 15**.

Extra Help Managing Your Health

The HealthSpring care management team is here to help members living with certain chronic conditions or who have complex health needs. Our programs include:

- **Disease management** for members with specific chronic conditions: diabetes, congestive heart failure, cancer or transplants*
- **Complex care management** for members who need help managing more than one chronic condition

Using this service will give you access to a dedicated team that may include a:

- Social worker to help with daily challenges, like keeping track of medications or managing stress

- Dietitian to guide healthy eating
- Pharmacist to support safe medication use
- Care manager who will:
 - Coordinate doctor visits, treatments and services
 - Connect you to important community resources
 - Educate you about your condition and treatments
 - Advocate for your care and well-being

To see if you qualify or to enroll in care management, call **1-866-382-0518 (TTY 711)**, 8 a.m. – 5 p.m. CT, Monday – Friday.

* Program availability and covered conditions may vary by market.

Breathe Easier This Spring With Walgreens

Just a quick reminder that Walgreens offers **Seniors Day** savings on eligible, regular-price items each month. It's a simple way to save on everyday essentials — including tissues and allergy relief — while you're picking up prescriptions or other health items. Walgreens pharmacists are also available to answer questions about vaccines and other preventive care, if your doctor recommends them.

Seniors Day is the first Tuesday of each month. If you're age 55+ and a myWalgreens member, you can save 20% off eligible, regular-price merchandise. Or shop and save online all week with code SENIOR20. Download the free Walgreens app or visit Walgreens.com/SeniorsDay to get started.*

* Data rates may apply. Offer valid the first Tuesday of each month in store and the first week of each month online (Sunday – Saturday) with myWalgreens membership to members 55 years of age or older. Dates subject to change. Restrictions and exclusions apply. See Walgreens.com/SeniorsDay for complete details. The 20% discount does not apply to pharmacy products and services.

Other pharmacies are available in our network.

Walgreens



You *Can* Understand Your Doctor

Tips for better communication

Ever left a doctor's visit feeling like you had no idea what they said? It's not uncommon. And it's easy to see why patients might feel confused. Doctors use medical terms every day, so they may not realize they're being unclear. But your health depends on understanding — and doing — what they tell you.

If you're having trouble understanding your doctors, don't hesitate to ask them to repeat themselves in simpler language.

Don't worry about feeling awkward. Your doctors want you to understand what they're telling you. You're on the same team, and clear communication helps both of you make the best health decisions.

Here are some simple ways to leave your next appointment with the information you need:

Ask for plain language. If your doctor says something you don't understand, ask them to stop and explain it again in everyday terms. You deserve clear answers.

Speak up right away. Don't wait until the end of the visit to ask questions — it might be hard to keep track of what you want to ask while listening. It's okay to interrupt politely if something doesn't make sense.

Repeat it back. Say what you heard in your own words: "So you mean I should take this pill twice a day with food?" This helps your doctor confirm that you've got it right.

Take notes. Write down key details or steps. Or bring a friend to take notes for you. Read the notes back before you leave to make sure you understand correctly.

Ask for a demo or picture. If you're unsure about how to do something, like using a medical device or measuring medicine, ask your doctor to show you or draw it out.

Be honest. If you struggle with reading instructions or if English isn't your first language, tell your doctor. They might be able to offer simpler materials or connect you with an interpreter.

Clear communication keeps you safer and helps your doctor give you the best care possible. So don't be afraid to ask questions — plain and simple.



What your doctor wants you to know

Doctors and patients want to understand each other. But sometimes, both sides leave feeling like something was lost in translation. We asked Dr. Alla Zilbering for some solutions. She says a few simple habits can close the communication gap and lead to better outcomes for everyone.

“Medicine is part science and part conversation,” she says. “No matter how advanced our technology becomes, most diagnoses are still made by listening, not by tests.”

In fact, research shows that a detailed conversation about symptoms and medical history leads to the right diagnosis nearly 90% of the time. That’s why sharing your full story with your doctor matters. Even details that seem unrelated — a new medication from another specialist, a recent hospital stay or a change in your energy level — can affect treatment decisions.

“Patients often assume we already know everything,” Dr. Zilbering explains. “But health systems don’t always communicate perfectly. Don’t be afraid to fill in the blanks.”

Another key habit? Preparation.

“When patients bring a list of their medications, questions or even a small

notebook tracking recent care, it helps tremendously,” she says. “It gives your doctor a more complete picture.”

Dr. Zilbering also recommends reviewing your after-visit summary to confirm next steps. If something looks off, ask for clarification.

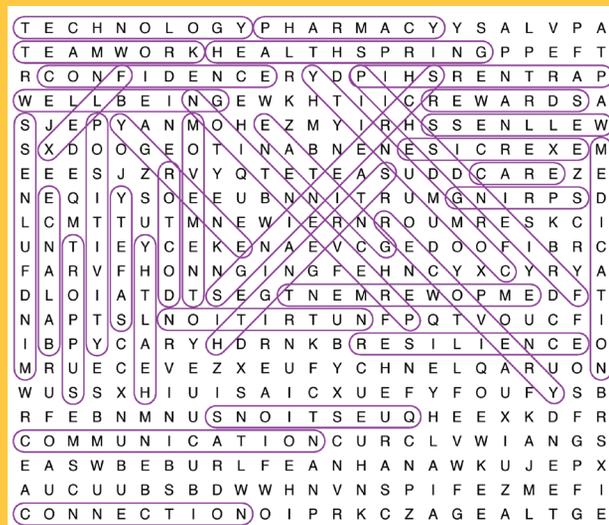
“Doctors welcome those follow-ups,” she says. “They tell us you’re paying attention.”

“Good communication isn’t one person’s job,” she adds. “It’s a partnership. The more we talk, the more we understand each other.”



Dr. Alla Zilbering
HealthSpring
Medical Director

Puzzle Solution from page 12





PO Box 20012
Nashville, TN 37202

Health and wellness or
prevention information

Want to learn more about your plan? Check the Evidence of Coverage (EOC)

This important document provides a complete look at your plan's benefits.

You'll also find details about:

- Your rights and responsibilities as a HealthSpring member
- Any potential network, service or benefit restrictions
- How prescription drug benefits are managed

To find the EOC for your plan, go to [HealthSpring.com/medicare/member-resources/eoc](https://www.healthspring.com/medicare/member-resources/eoc). If you'd like a printed copy, call Customer Service.

The HealthSpring Medicare Advantage dental benefit is managed by Cigna Dental, an independent company. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company (CGLIC), in New York, Cigna Health and Life Adjuster Services, and Cigna Dental Health, Inc., and its applicable subsidiaries.

Limitations, copayments, exclusions and restrictions may apply. Individuals must live in the plan service area. Benefits vary by plan. Prior authorization and/or referrals are required for certain services. HealthSpring products and services are provided exclusively by or through operating subsidiaries of Health Care Service Corporation, a Mutual Legal Reserve Company. To file a marketing complaint, contact HealthSpring at the number listed on the back of your Member ID card. Please include the agent/broker name if possible. Health Care Service Corporation and its affiliates contract with Medicare to offer Medicare Advantage HMO and PPO plans and Part D Prescription Drug Plans (PDP) in select states, and with select State Medicaid programs. Enrollment in a HealthSpring plan depends on contract renewal. © 2026 Health Care Service Corporation. All Rights Reserved.