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Access Your Plan Anytime, Anywhere

Skip the paperwork and phone calls. There's a more convenient way to connect to your HealthSpring plan. When you create a free account on **myHealthSpring.com**, our secure member portal, you can easily:

- Review your coverage
- Check claims and see what your plan has paid
- Find doctors and pharmacies in your plan's network

- View or print your member ID card
- Access helpful tools that make managing your health care easier
- See messages from your HealthSpring team in the Message Center

Setting up your account only takes a few minutes. If you need help, give Customer Service a call.

President's Message



Understanding your coverage helps you get the most from your HealthSpring plan.

Insurance terminology can be tricky to understand. In this issue

of *Spring Into Health*, our new recurring feature on **page 13** defines some common terms, like “copay” and “out-of-pocket maximum” so you can use your coverage with confidence.

On **page 14**, you'll find practical tips for managing your medication. Taking it consistently, even when you feel fine, can make a real difference in your long-term health.

On **pages 6-7**, we share the story of a HealthSpring member who found meaningful support through our Homethrive virtual caregiver support program. His experience is a good reminder that sometimes the most valuable part of your plan isn't a service or a copay — it's having a trusted guide in your corner.

And as summer gets underway, we explore simple ways to protect your health, including sun safety tips and how nature can help improve mental well-being.

Thank you for trusting HealthSpring to be your partner in health.

Stephen Harris

President, HealthSpring Medicare

Small Steps. Big Incentives.

What if your to-do list actually paid you back? With the HealthSpring Incentives program, everyday health activities — like scheduling checkups or staying active — can earn you real rewards.

Getting started is easy. Just opt in to the program at myHealthSpring.com or by calling Customer Service. As you complete activities, we'll add rewards to your HealthSpring Flex card. It's a simple way to turn everyday healthy habits into something

that gives back. You can even earn \$10 just for watching a short video that explains how the program works.

Want to see everything that's available to you? Log in to myHealthSpring.com and select Earn Incentives to browse activities and rewards. Keep in mind, rewards can't be added to your Flex card until you opt in, so it's worth taking a minute to get started. If you have questions, call Customer Service.



Total incentive reward amounts depend on the activities completed by the member. 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.

Save Your Skin

Why protection still matters

As you age, your skin changes. It becomes thinner, drier and more sensitive, which means it needs a little more care than it used to. And everyday factors — like sun exposure, medications and even bathing habits — can have a bigger impact over time.

The good news: Small steps can make a big difference in keeping your skin healthy. Sun protection is one of the most important places to start.



Choose the right sunscreen

Use sunscreen with SPF 30 or higher. This is especially important if you're going to be outside for a long time or if you take medication that makes you more sun sensitive.

There are different types of sunscreens. Some sink into the skin to absorb dangerous UV rays. Others, like zinc oxide, sit on the skin's surface and reflect sunlight. If you have sensitive skin, you might prefer the latter. No matter which type you choose, apply it generously and often.

Some body parts get more sun than you might think — and they're common places

for sunburn and skin cancer. Before heading outside, take extra time to protect them:

- Tops of the ears
- Back of the neck
- Scalp or hair part
- Chest
- Lips
- Tops of the feet
- Hands



Practice habits that support healthy skin

Skin naturally becomes drier with age. Drinking enough fluids helps keep it healthy, aids healing and may keep existing skin conditions from getting worse. Sun exposure, air conditioning and frequent bathing can dry the skin even more. Use moisturizer to protect your skin's outer layer and prevent dryness.



Your Yearly Health Check-up is a good time to mention any skin concerns to your doctor. You can also earn an incentive reward (see page 3) for this visit.

These habits can help protect aging skin:

- Use mild cleansers.
- Avoid very hot water.
- Pat skin dry instead of rubbing.
- Apply moisturizer while skin is still damp after bathing.



Watch for skin changes

Take a few minutes to notice how your skin normally looks. Then check frequently for new or changing moles, rough patches or sores that don't heal. These can sometimes signal precancer or cancer. If you have any concerns, mention them to your primary care doctor or dermatologist. Most changes are harmless, but finding problems early can mean easier treatment and better outcomes.

Aging skin has a scent — here's why

As you get older, your skin produces different oils that can create a mild musty scent. This is a perfectly normal change in skin chemistry, not a sign of poor hygiene. To combat it, bathe regularly using a gentle soap that removes excess oil, wear clean clothing daily and wash bedding, especially pillowcases, often.

Sources: American Academy of Dermatology; U.S. Food and Drug Administration; Healthline



Someone in Your Corner

Support for life, health and caregiver decisions

Sometimes you just need someone to talk to — someone who listens, understands and helps you think through your options. That might mean caring for a loved one or managing your own health and everyday challenges. Someone you can trust, like a Homethrive Care Guide, can make a real difference.

Homethrive* is a virtual caregiver support program that connects HealthSpring members (or their caregiver) with a dedicated Care Guide. These Care Guides are experienced social workers who can find ways to help you take care of yourself or a loved one.

For many participants, this guidance is just one part of Homethrive's services. The relationships they build with their

Care Guide often become just as meaningful. For Joseph, a HealthSpring member, that connection continues to make a real difference.

Getting to know you

When Joseph first connected with Homethrive, he was looking for ways to manage stress. Sharon, his Homethrive Care Guide, started



by getting to know him — his interests, family life and goals he had for his health and future. Their conversations covered everyday concerns as well as long-term plans for his care and well-being.

One important topic they discussed was planning for future medical decisions. Sharon taught him about advance directives, which are legal documents that explain your wishes for medical care if you become unable to speak for yourself. With her help, Joseph completed an advance directive. Having that plan in place gave him peace of mind.

Finding ways to reduce stress

To address his stress, Sharon suggested Joseph explore wellness resources available through his HealthSpring plan. He followed her advice, and now he feels calmer and more balanced.

After meeting his initial goals and “graduating” from Sharon’s support, Joseph realized something else had become just as important: his ongoing conversations with her. So, he asked to reconnect and continue their regular check-ins.

Continuing a relationship

Since reconnecting, Joseph and Sharon talk regularly. They discuss family relationships, budgeting, social activities, mental health and his plans for the future. When new questions come up, Sharon helps him research options and think through next steps.

Having someone to check in with helps Joseph stay focused on his goals and feel supported along the way. But most of all, he values his connection with Sharon.

“I’ve had a very positive experience with Homethrive,” he says. “I like working on the

phone and having a long-term relationship with Sharon. She always has a pleasant demeanor and helps me achieve my goals.”

The difference has been clear.

“I’m doing better than ever,” he says.

Homethrive Care Guides can help HealthSpring members:

- Access support and resources for caregiver stress
- Find transportation and meal services
- Research senior living and other care options
- Understand health plan benefits and resources
- Learn about advance directives and care planning
- Connect with the HealthSpring Care Management team if medical care coordination is needed

To find out if Homethrive is included in your HealthSpring plan or to get started, call Homethrive at **1-888-651-0856 (TTY 711)**, 8 a.m.–5 p.m. local time, Monday–Friday. Or go to info.Homethrive.com/HealthSpring.

* Homethrive is not a substitute for the HealthSpring Care Management program.

Benefit includes caregiver support services, such as one-on-one coaching. Additional products and services recommended by the Homethrive caregiver support vendor may include fees not covered by your plan benefit. You will be notified if additional charges will apply. You have the right to decline any additional services not covered by your plan. Names in this article changed for privacy reasons.

Where Summer Takes Wing

Invite birds and butterflies to your outdoor space

A bright yellow finch lands on a feeder. A butterfly drifts past a pot of colorful flowers.

Watchable moments like these can happen right outside your door. A patio, balcony or small outdoor space is all it takes to create a welcoming spot for birds and butterflies. They need the same basic things we do — food, water and a safe place to rest.

Here are a few simple ways to make your space welcoming:



Feed them

Wildlife goes where the food is. A simple feeder filled with black oil sunflower seeds can bring birds like cardinals, chickadees and finches to your space.



Water them

As summer temperatures rise, birds and butterflies need water just as much as food. A shallow bird bath gives them a place to drink and cool off. Add a few small stones so butterflies can land safely. Change the water every few days to keep it clean.

Tip: A wide plant saucer or shallow bowl works great on a balcony or patio and is easy to maintain.



Welcome them

Birds and butterflies stay longer when they feel safe. Group a few potted plants together to give them places to rest and hide. Try to avoid using pesticides — they can harm butterflies and other helpful insects.





Tips for apartments or assisted-living spaces:

- *Hang a small feeder from a railing hook or freestanding pole (if allowed).*
- *Look for feeders that limit seed mess on shared patios.*
- *Use plant stands to add height and variety.*



Watch them

You don't need binoculars or a field guide to start watching birds, although those tools can make it even more fun. Once you set up a feeder, all you have to do is pay attention. Start by learning about a few birds common to your area. Most backyards have regular visitors, like sparrows, robins, wrens and mourning doves.

Morning is the best time to watch, especially in summer when birds are most active. Keep a small notebook to write down what you see. Over time, you may start to recognize the same birds coming back and notice how they act.



Listen to them

A free app called Merlin Bird ID, created by Cornell University's Lab of Ornithology, can help you identify birds by photo or by their song. It's easy to use and great for beginners. Visit [AllAboutBirds.org](https://www.allaboutbirds.org) to download the app.

Tip: Set up your feeder where you can see it easily from a chair or window. The less you have to move and startle wildlife, the more you'll see.

Nature is good for your health

Watching nature has real health benefits. Studies show that spending time outdoors — including activities like gardening or birdwatching — can reduce stress, improve mood and support overall health. Seeing or hearing birds has been linked to improved mental well-being.

Sources: National Wildlife Federation; National Audubon Society; Scientific Reports; Harvard T.H. Chan School of Public Health



Ask the Doc



Dr. Grant Tarbox

HealthSpring Senior Medical Director

Staying active helps you maintain strength, balance and independence as you age. Health experts recommend at least 30 minutes of physical activity most days of the week. Below, Dr. Grant Tarbox answers common questions about exercise for seniors.

I'm an older adult. Does the 30-minutes-a-day rule really apply to me?

Yes. The World Health Organization recommends 150 to 300 minutes of moderate activity per week for *all* adults. Being older doesn't change the goal — it changes how you get there. Starting with just 10 minutes is progress.

What types of activity are best for older adults?

A good routine includes a mix of movement: aerobic activity like walking or swimming; strength training with weights or resistance bands; balance exercises like standing on one foot or gentle yoga; and stretching to keep joints flexible and movement comfortable.

I haven't exercised in years. How do I begin?

Start small and build slowly. Pick activities you enjoy — a walk around the block, light gardening or a gentle exercise class. Wear comfortable shoes, warm up and stay

hydrated. Always talk to your doctor before starting a new exercise program.

For beginner-friendly workouts at home, check out the Silver&Fit® Healthy Aging and Exercise Program's YouTube channel. **See the next page for details.**

What if I have joint pain or limited mobility?

Movement is still possible and important. Chair exercises, water aerobics and resistance bands work well when standing or high-impact activity isn't an option. Even seated leg lifts or arm raises improve circulation and strength.

Any tips for how to stick with it over time?

Make activity part of your daily routine. Walk with a friend, join a fitness class or set small weekly goals. Track your progress on a calendar. Most people find that regular movement helps them sleep better, feel stronger and have more energy.

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.

No Gym? No Problem.

Stay active at home

Did you know you have instant access to free workouts designed just for older adults? Silver&Fit's YouTube channel offers guided exercise videos you can follow at home, on your schedule and at your pace.

There are classes for every fitness level — beginner, intermediate and advanced — and many require little or no equipment. Led by certified instructors, these videos focus on safe movement that builds strength, balance and flexibility. You'll find chair exercises, gentle stretching, walking workouts, strength training and yoga.

Regular movement can boost energy, mobility and overall well-being. Even a 10-minute session can make a difference. Start there and build over time. Visit [YouTube.com/SilverAndFit](https://www.youtube.com/SilverAndFit) to explore these convenient, no-cost workouts.

More from Dr. T.

Make the most of your HealthSpring plan with tips from Dr. Grant Tarbox. His short YouTube videos show you how to use your benefits with confidence, including extras like dental coverage, OTC allowances, transportation and more.

View the series at [HealthSpring.com/ExtraBenefits](https://www.healthspring.com/ExtraBenefits) or [YouTube.com/HealthSpring](https://www.youtube.com/HealthSpring).

Did you know about the fitness monthly challenge?

You can earn an incentive reward (**see page 3**) just for being active three days a week for a month (walking, yoga, fitness class, pickleball, etc.). To earn the reward, confirm your activity at the end of the month at [myHealthSpring.com](https://myhealthspring.com) or by calling Customer Service.

The Silver&Fit® program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a trademark of ASH and used with permission herein.



Talk to your doctor before starting or changing any exercise routine.





Sun-Smart Summer Quiz

Sunshine is great. Sunburns? Not so much. See how sun-smart your prevention habits are by choosing the best answer for each question below.

1. Which type of sunscreen is best for older or sensitive skin?

- A. Sunscreen that absorbs UV rays
- B. Sunscreen that's thicker and sits on top of the skin
- C. Spray sunscreen only
- D. Any sunscreen works the same for everyone

2. Why does skin become more vulnerable to sun damage with age?

- A. The outer layer of skin gets thinner
- B. The skin's ability to repair itself slows down
- C. Certain medications can increase sun sensitivity
- D. All of the above

3. Which medications can increase sun sensitivity?

- A. Certain blood pressure medicines
- B. Some antibiotics
- C. Diuretics (water pills)
- D. All of the above

4. Which skin change should always be checked by a provider?

- A. A mole that changes color or shape
- B. A sore that doesn't heal
- C. A rough, scaly patch that bleeds or crusts
- D. All of the above

5. Which area is most commonly missed when applying sunscreen?

- A. Back of the neck
- B. Tops of the ears
- C. Scalp or part line
- D. All of the above

6. How can dehydration be hard on your skin?

- A. It can make skin drier and more fragile
- B. It may slow healing
- C. It can worsen existing skin conditions
- D. All of the above

7. When should you have a professional skin exam?

- A. Only if you notice a new mole
- B. Every five years
- C. As recommended by your provider, especially if you have skin cancer risk factors
- D. Skin exams aren't necessary without symptoms

How did you do?

If you answered "All of the above" often, your sun safety instincts are strong. Keep up the good work by wearing sunscreen, covering often-missed spots and limiting time in the midday sun. See **page 15** for the answers.

What Health Plan Terms Really Mean

Health insurance comes with its own language — words like premium, copay and deductible. Starting with this issue of *Spring Into Health*, we'll define terms you may see in your HealthSpring plan materials. Our goal is to help you better understand your coverage and avoid surprises.

Premium

The amount you might need to pay each month to remain a member of your plan.

Deductible

The amount you might need to pay before your plan starts covering certain medical services or prescription drugs.

Copay

A fixed amount you pay for a covered service, such as a doctor visit or prescription.

Coinsurance

Your share of the cost of a covered service, usually a percentage of the total cost.

Out-of-pocket maximum

The most you are required to pay out-of-pocket for covered medical services in a plan year. After you reach this maximum, your plan pays 100% of the cost for these services for the rest of the plan year.

Make the Most of Summer Savings

Walgreens **Seniors Day** is the first Tuesday of each month and **HealthSpring is a proud sponsor in July**. It's the perfect time to stock up on summer essentials for outdoor activities and everyday summer care.

Whether you're spending more time outside, staying active or enjoying summer on the go, Walgreens makes it easy to find products that support your health all season long. From SPF 30+ sunscreen to protect skin during sunny days to hydration support to help you stay

refreshed in the summer heat, Walgreens has you covered.

This Seniors Day, enjoy **20% off** eligible items, including sunscreen and hydration support, both in-store and online* at **[Walgreens.com/SeniorsDay](https://www.walgreens.com/SeniorsDay)**. If you've earned incentive rewards (**see page 3**), or if your plan includes an over-the-counter (OTC) allowance, be sure to use your HealthSpring Flex card on eligible products to maximize your savings.

The Walgreens logo, featuring the word "Walgreens" in a red, cursive script font.

Other pharmacies are available in our network.

* 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](https://www.walgreens.com/SeniorsDay) for complete details. The 20% discount does not apply to pharmacy products and services.

Real Talk About Taking Your Medicine

Have you ever skipped a dose of medicine, changed when you take it or stopped without telling anyone? For many people, medication challenges aren't the result of carelessness. They're caused by real life concerns.

One pill may cause dizziness. Another might upset your stomach. A schedule that works at home can fall apart during travel, illness or caregiving. And if you don't feel any different when you take a medicine, it's easy to wonder if you really need it.

Those concerns are real and they matter. But so does taking your medicine as prescribed. Skipping doses or stopping altogether can make a condition harder to manage, which is why medication adherence is so important.

What medication adherence is ... and isn't.

It's not about being perfect or simply "doing what you're told." It's about understanding why you take a medicine, taking it as intended and speaking up when something isn't working. If a medication feels hard to manage, that's not a failure. It's information your doctor needs.

Consistency counts, even when you feel fine.

Some medications, like those for blood pressure, cholesterol or diabetes, work quietly in the background. If you don't feel a difference when taking them, it's easy to question their value. That uncertainty can lead to skipped doses or stopping the medicine.

Routine changes can throw things off.

Travel, illness or simply forgetting can break a good habit. What starts as "I'll get back to it soon" can slowly become a routine that never fully resets.

Fear plays a bigger role than many people realize.

Concerns about medication costs, side effects or addiction are common. When those fears stay unspoken, people may quietly change how they take their medicines, sometimes in unsafe ways.

Here's the bottom line.

You don't have to figure it out alone. Talk to your doctor or pharmacist if a medicine is confusing or hard to stick with. Small changes — adjusting timing, using a pill box or switching medications — can make a big difference.

If cost is a concern, ask your doctor to write prescriptions for 90-day supplies. It might help you save money on copays for some medications and also mean fewer trips to the pharmacy.



Still Need to Complete Your HRA?

A quick reminder — and more ways to submit it

Did you receive a Health Risk Assessment (HRA) from HealthSpring in the mail earlier this year? If you haven't completed it yet, now's a great time to check it off your list.

The HRA asks questions about your health and lifestyle. Your answers help your care team create a personalized care plan designed just for you — not a one-size-fits-all approach. Your doctor may also use your HRA results, along with information from your Yearly Health Check-up, to recommend preventive screenings and services that can help you stay ahead of potential health issues.

If you haven't already, complete the HRA form you received in the mail and return it in the provided postage-paid envelope. Or you can fill it out online at myHealthSpring.com. If you need help, call **1-800-331-6769 (TTY 711)**, 8 a.m.–5 p.m. CT, Monday-Friday.

Your responses are private and shared only with your care team.

Sun-smart summer quiz answers from page 12

1. **B.** Mineral sunscreens containing zinc oxide sit on top of the skin and reflect UV rays, often a good option for sensitive skin.
2. **D.** Skin thins with age and repairs itself more slowly. Some medications also increase sun sensitivity, making protection even more important.
3. **D.** Common medicines that can increase sun sensitivity include certain antibiotics, heart medicines, diuretics and anti-inflammatory drugs.
4. **D.** Warning signs of skin cancer include a mole that looks different, a sore that won't heal, or a rough patch that bleeds or crusts.
5. **D.** Easy-to-miss spots like the ears, neck, chest and scalp actually receive a lot of direct sun exposure.
6. **D.** Dehydration can leave skin dry, fragile and slower to heal. It may also worsen existing skin conditions.
7. **C.** Your doctor may recommend skin exams based on your risk factors. Your Yearly Health Check-up is a good time to discuss any changes.

Healthy Recipe

Chilled Fusilli Pasta with Summer Vegetables

Ingredients

- 8 ounces whole-wheat fusilli (spiral) pasta
- 2 cups cherry tomatoes, rinsed and halved
- 1 large green bell pepper, rinsed and thinly sliced
- ½ cup red onion, thinly sliced
- 1 medium zucchini, rinsed and shredded finely or sliced into small chunks (about 1 cup)
- 1 can (15½ ounces) low-sodium chickpeas (garbanzo beans), drained and rinsed
- 1 tablespoon fresh basil, rinsed, dried and cut into thin strips (or 1 teaspoon dried)
- ¼ teaspoon salt
- ⅛ teaspoon ground black pepper
- 1 tablespoon extra virgin olive oil
- 2 tablespoons balsamic vinegar
- ½ cup shredded Parmesan cheese

Directions

Cook pasta according to package directions for the shortest recommended time, about 8–9 minutes. Drain and rinse under cold running water to cool. Place vegetables and beans in a large salad serving bowl. Season with basil, salt and pepper. Add the cooled pasta. Combine oil and vinegar in a small bowl and mix until completely blended. Pour over vegetables and pasta. Mix gently until well coated. Divide into four equal portions. Top each with 2 tablespoons shredded Parmesan cheese.

Makes four ½-cup servings

Per serving: 418 calories; 11g total fat; 3g saturated fat; 10mg cholesterol; 455mg sodium; 13g total fiber; 21g protein; 63g carbohydrates; 576mg potassium

Recipe is from the National Heart, Lung, and Blood Institute Deliciously Healthy Dinners recipe collection at [NHLBI.NIH.gov/Health/Heart-Healthy-Living/Healthy-Foods/Healthy-Eating-Recipes/Cold-Fusilli-Pasta-Summer](https://www.nhlbi.nih.gov/health/heart-healthy-living/healthy-foods/healthy-eating-recipes/cold-fusilli-pasta-summer)

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