The Annual Enrollment Period (AEP) is underway, and by now, you should have received your Annual Notice of Changes (ANOC) and Evidence of Coverage (EOC) for 2018. Take time to review these materials carefully, especially the ANOC, so you can be aware of plan changes that take effect January 1, 2018.

We’re here to help. AEP and plan changes can be confusing and you probably have questions, but rest assured you are not alone. We’re here to answer any questions you have and help you understand the changes for 2018. Just give us a call, our number is on the back of your SelectHealth Advantage Card.

If you’re happy with your current plan, you don’t have to do anything: Your plan will automatically renew on January 1.

Thank you for being a valued SelectHealth Advantage (HMO) member in 2017. We look forward to serving you in 2018!

Sincerely,

Brent Hess
SelectHealth Advantage® Sales Manager
Don’t Keep SelectHealth Advantage a Secret!

Do you know someone who is new to Medicare or might be looking for a new Medicare Advantage plan this Annual Enrollment Period? If you love SelectHealth Advantage, it’s a great time to tell your friends and family. Benefits for 2018 are available and we would love to show them the best options for their needs.

Please, have them call us! Toll Free: (855) 442-9940 TTY Users: 711

Get Your Breast Cancer Screening

This important screening is crucial to fighting breast cancer. A mammogram only takes about 30 minutes and is easy to schedule. Breast cancer is the most common cancer in women worldwide (1 in 8 women will develop breast cancer), so take care of yourself, remind a loved one, and share your support. Take a moment to talk to your doctor and see if you are due for a screening.
Enhanced Dental and Eyewear Benefits

Did you know that, as a SelectHealth Advantage member, you have the option to purchase dental and vision coverage? AEP has started and you can enroll now in these important benefits.

Optional Supplemental Benefits plans are available for an additional monthly premium and are designed to enhance the basic dental and eyewear benefits covered by original Medicare as explained in Chapter 4, Section 2.1 of the Evidence of Coverage document.

To view Optional Supplemental Benefits online, go to selecthealthadvantage.org and click on “Explore Benefits.” You will be prompted to enter your zip code and will be taken to the Benefits at a Glance page. Scroll down and click on the “Optional Dental and Vision Benefits” icon that looks like a puzzle piece and you will be taken to the Optional Benefits page.

UTAH OPTIONAL SUPPLEMENTAL BENEFITS:
- Dental: SelectHealth Dental® Comprehensive Benefit
- Dental and Eyewear: SelectHealth Dental Comprehensive Plus Eyewear

IDAHO OPTIONAL SUPPLEMENTAL BENEFITS:
- Dental: Delta Dental Idaho Advantage
- Dental and Eyewear: Delta Dental Idaho Advantage Plus Eyewear

To find out more information about plan coverage details and premiums, call us at 855-442-9940 (TTY:711).

Wellness in 2018? Well, Yes

Our Wellness Reimbursement benefit and Healthy Living™ program will be back again in 2018. You can earn a $50 gift card by completing different activities with the Healthy Living program. Plus, get reimbursed up to $240 for wellness expenses such as gym memberships, approved weight loss programs, nutritional services, and health education classes with the Wellness Reimbursement benefit.

We care about your health and well-being. We’re here to help. If you need help recording activities, redeeming your Healthy Living points, or have questions about Wellness Reimbursement, call Member Services toll-free at 855-442-9900 (TTY:711).

Please Note: You can only be reimbursed for expenses that took place in 2018 for the Wellness Reimbursement benefit. For example, if you pay for a January gym membership, make sure the date of your receipt is in the 2018 plan year.
SelectHealth Taking Steps to Combat Opioid Epidemic

By Carrie Brown, as published in Healing for Life

Prescription narcotic misuse and abuse is a national epidemic, and research points to keeping unused pills for acute pain as the number one source of illicit opioid use (prescription diversion).

It’s common for someone to find possibly dangerous and addictive prescription drugs looming in the family medicine cabinet. Studies have shown that two-thirds of all opioids misused and abused come from family members or friends. The critical task is educating the community that there is no such thing as safe leftover medications.

To help combat the epidemic, SelectHealth® began limiting initial fills of opioid prescriptions for acute pain to seven days—this measure went into effect on September 1, 2017. These prescription drugs are commonly written for a 10- or 30-day supply, but recommendations from the (CDC) state that more than seven days will rarely be needed and three days or less will often be sufficient.

“It’s the right thing to do for our members,” said Eric Cannon, Pharmacy Benefit Services Associate Vice President for SelectHealth. “It means that fewer prescription opioids will remain on patients’ shelves.”

Cannon added that the new limits only impact “new starts” of a medication, meaning those who have not filled a prescription for a short-acting opioid in the past three months.

The change is in support of two bills recently passed in the Utah State Legislature. House Bill 50 limits the number of days an opiate can be prescribed to seven days, while H.B. 90
authorizes health plans to implement policies to minimize the risk of prescribing certain controlled substances.

“Our approach (as a health plan) is now consistent with best practice,” said Cannon.

The impact of initial fills is substantial, according to national data. Expert studies note that each day of unnecessary opioid use increases the likelihood of physical dependence without added benefit. In fact, an initial opioid fill, or authorized second fill, greater than seven days doubles the likelihood of opioid use one year later.

The new SelectHealth policy could lessen nonmedical exposure to prescription opioids and potentially reduce dependency and abuse.

“We have medication take-back events every day,” said Buck Stanford, Intermountain System Pharmacy Operations Director. “We have collected over 15,000 pounds of unused medication since our program started. Our pharmacies were the first health system in the U.S. to invest in this program. We are essentially a supplement to the DEA’s National Prescription Drug Take-Back program throughout the year.”

Stanford added that anyone can dispose of medications at Intermountain Community Pharmacies, which serve as an extension of many Intermountain hospitals and clinics with collection sites. For more information about opioids and safe disposal, including drop box locations, visit useonlyasdirected.org.

Dispose of all leftover or expired medications properly. For environmental and public safety reasons, medications should never be thrown away, saved for later use, or flushed down the toilet. Drop medications off in authorized bins in a pharmacy or police station.

All Intermountain Community Pharmacies have either medication disposal bins or envelopes. Patients can dispose of these medications at any Intermountain Community Pharmacy—no questions asked. To find a bin near you visit drugfreeidaho.org or utahtakeback.org.
PRIVACY NOTICE

You can find the SelectHealth Notice of Privacy Practices at selecthealthadvantage.org. You can also ask for a hard copy by calling SelectHealth’s Privacy Office at 800-442-7253 or writing to this address:

Attn: Privacy Office
SelectHealth
P.O. Box 30192
Salt Lake City, UT 84120-8212

IMPORTANT INFORMATION

The content presented here is for your information only. It is not a substitute for professional medical advice, and it should not be used to diagnose or treat a health problem or disease. Please consult your healthcare provider if you have any questions or concerns. The information that is contained in this newsletter does not guarantee benefits. If you have questions or want to confirm your benefits, contact Member Services toll-free at 855-442-9900 weekdays, 7:00 a.m. to 8:00 p.m., Saturday and Sunday 8:00 a.m. to 8:00 p.m. TTY users, please call 711. Outside of these hours of operation, please leave a message and your call will be returned within one business day. SelectHealth is an HMO plan sponsor with a Medicare contract. Enrollment in SelectHealth Advantage depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits may change on January 1 of each year. SelectHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-442-9900 (TTY: 711).


Meet Eric!
Compliance Consultant

What’s your role here at SelectHealth?
I make sure that we have processes and procedures set up to help us be compliant while providing the best service to our members. Medicare provides us with a lot of guidance, and our job in Compliance is to take that and put it into action.

What’s your favorite part of your job?
I like working at SelectHealth because of our mission to help members live the healthiest lives possible. It really impacts the culture and creates an environment in which we are always thinking about the member.

When you’re not working, what do you like to do in your free time?
I enjoy spending time with my family, golfing, and coaching my kids’ sports.

What is your favorite fall activity?
Dressing up as a clown for Halloween and bobbing for apples. I also like hiking and enjoying the outdoors in cooler weather.
**Slow Cooker Harvest Beef Stew**

**Ingredients**
- 1 lb bottom round beef roast (cut into 1-inch cubes)
- 1 large russet potato, cut into ½-inch cubes (about 2 cups)
- ¼ cup all-purpose flour
- 1 medium sweet potato, cut into ½-inch cubes (about 2 cups)
- 2 cups peeled, thinly sliced carrots
- 1 package (10 ounces) frozen pearl onions
- 1 can (14.5 ounces) no-salt-added, diced tomatoes
- 1 can (14.5 ounces) low-sodium beef broth
- 1 cup water
- ¾ teaspoon dried thyme
- ½ teaspoon ground black pepper
- 1 package (10-ounce) frozen peas
- 2 tbsp dried parsley

**Directions**
1. Add round beef roast cubes to a 4- to 6-quart slow-cooker pot. Chop the potato into 1/2-inch cubes. Add the potatoes and flour to the pot and use a spoon to stir mixture together.
2. Add the sweet potato and carrots into the slow cooker pot over the meat. Top with the pearl onions, diced tomatoes, beef broth, water, thyme, salt, and pepper.
3. Cover the slow cooker with a lid and cook until beef is tender, about 10 to 12 hours on low heat or 5 to 6 hours on high heat. Right before serving, stir in the frozen peas and dried parsley. Cover and let peas cook, about 5 to 10 minutes. Serve hot.

*Recipe copyright © 2016 American Heart Association. This recipe is brought to you by the American Heart Association’s Simple Cooking with Heart® Program. For more simple, quick and affordable recipes, visit [heart.org/simplecooking](http://heart.org/simplecooking).*
Have You Heard About My Advocate?

SelectHealth Advantage is proud to partner with My Advocate™, by Altegra Health, on a number of programs that provide assistance to seniors and disabled persons with limited income. These programs help eligible Medicare members save money while improving their overall health and wellness. My Advocate is the leading provider of these kinds of outreach and advocacy services and offers eligible SelectHealth Advantage members a broad range of government and community assistance programs.

Through My Advocate, thousands of Medicare members have been approved for a Medicare Savings Program (MSP) that saved these members more than $134 on their monthly Medicare Part B premiums in 2017. MSPs are available to all Medicare beneficiaries in all 50 states who meet certain financial (income and asset) qualifications established by the federal and state governments. My Advocate works on behalf of individuals likely to qualify for MSP enrollment by conducting outreach and education efforts about the benefits of these programs, as well as completing and submitting the necessary forms to appropriate state agencies.

We are on Social Media

Get social with SelectHealth on our social media sites. Follow us to stay up to date on SelectHealth news and events. Plus get health tips, helpful resources, and see what we’re up to in the community.

“Like” our Facebook page and follow us for videos, recipes, and so much more.

Subscribe to our YouTube channel and discover helpful videos.

Follow us on Twitter for tweets (brief messages) about what we’re doing and where we are.

Follow us on Instagram to see us in action.

Call My Advocate today at 844-794-2296 to see how they might help you with these programs. Business hours are Monday through Friday, 9:00 a.m. to 6:00 p.m. EST. TTY users, please call 877-644-3244.
Take Three Actions to Fight the Flu

1 VACCINATE
   > Centers for Disease Control and Prevention (CDC) recommends a yearly flu vaccine as the first and most important step in protecting against flu viruses.
   > Work with your doctor to choose the kind of flu shot that is best for your health needs.

2 STOP GERMS
   > Try to avoid close contact with sick people.
   > While sick, limit contact with others as much as possible to keep from infecting them.
   > Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
   > Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.
   > Avoid touching your eyes, nose, and mouth. Germs spread this way.
   > Clean and disinfect surfaces and objects that may be contaminated with germs like the flu.

3 TAKE ANTIVIRAL DRUGS IF YOUR DOCTOR PRESCRIBES THEM
   > If you get the flu, antiviral drugs can be used to treat your illness.
   > Antiviral drugs are different from antibiotics. They are prescription medicines (pills, liquid, or an inhaled powder) and are not available over the counter.

> Antiviral drugs can make illness milder and shorten the time you are sick. They may also prevent serious flu complications. For people with high-risk factors, treatment with an antiviral drug can mean the difference between having a milder illness versus a very serious illness that could result in a hospital stay.

> Studies show that flu antiviral drugs work best for treatment when they are started within two days of getting sick, but starting them later can still be helpful, especially if the sick person has a high-risk health condition or is very sick from the flu. Follow your doctor’s instructions for taking this drug.
Watch out for Phishing

Fishing can be fun, but phishing—not so much. **Phishing is a scam by which an e-mail user is duped into revealing personal or confidential information.** Watch out for criminals who may pose as Medicare or health insurers to get your personal information over the internet. It is not always easy to distinguish an important email about your benefits from an online scam. Learn what to look for:

> Even if the email looks legitimate, watch out for email addresses that do not end in .com, .gov, .org or that do not match the address on a company’s website.
> Beware of emails with misspellings or grammatical errors.
> Scam emails may say there is a problem with your account or ask for updated information to continue your Medicare coverage. The email asks you to click a link to enter information.

**WHAT YOU CAN DO**

Once scammers steal your personal or Medicare information, they can harm you financially and may disrupt your Medicare benefits. Follow these online safety tips to avoid becoming a victim:

> Delete or ignore suspicious emails.
> Do not click links or download attachments in suspicious emails. When in doubt, rather than clicking a link, type in the address. To visit our website, type selecthealthadvantage.org or cms.gov into the browser address bar.
> Do not provide personal or financial information via email. SelectHealth and Medicare never ask for your username, password, Social Security Number, Medicare number, or banking information by email.
> Update your anti-virus software regularly, and set up filters for junk or spam.
> Call 855-442-9900 (TTY:711) if someone is claiming to represent SelectHealth but you are concerned they may not be a legitimate service. We use a number of companies (like Altegra from the previous article) to provide valuable services to our members, but it is best to be safe.

It is not always easy to distinguish an important email about your benefits from an online scam.
Would you like to receive your 2019 Annual Notice of Change (ANOC) and Evidence of Coverage electronically?

- Call us toll-free at **855-442-9900** (TTY: 711)
- OR
- Visit [selecthealthadvantage.org](http://selecthealthadvantage.org)
- Click on “Already a Member?” at the top of the page.
- Look for the “Go paperless” on the right-hand side of the page.

You will need your member ID number, found on your SelectHealth Advantage card.

If you signed up for paperless last year and would like to update your email address or choose to receive a printed copy, visit [selecthealthadvantage.org](http://selecthealthadvantage.org) or call us at the number above.

You have until September 2 to make changes to your preference for 2019.

---

**GO GREEN!**

**IT’S EASY, CONVENIENT, AND OPTIONAL**

**WELLNESS INFO AT YOUR FINGERTIPS WITH OUR E-NEWSLETTERS**

Get the latest on a variety of health and wellness topics right in your inbox—no spam, no junk, we promise. You choose the topics you’re interested in—fitness, women’s health, nutrition, heart health, and more.

**HERE’S TO YOUR HEALTH.**

Subscribe today: [selecthealth.org/newsletters](http://selecthealth.org/newsletters)
Have a Concern or Compliment? Call Us!

If you have a concern, a complaint, or a compliment, we want to know about it. Call us with any feedback you may have (good or bad). We want to hear your experience. More importantly, if there's a problem, we want to fix it. Call Member Services or send an email to advantage@selecthealth.org.

OUR CONTACT INFORMATION

Questions? Call Member Services at 855-442-9900 (toll-free):

> **October 1 to February 14:** Weekdays 7:00 a.m. to 8:00 p.m., Saturday and Sunday 8:00 a.m. to 8:00 p.m.
> **February 15 to September 30:** Weekdays 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 2:00 p.m., closed Sunday.

Outside of these hours of operation, please leave a message; and your call will be returned within one business day. TTY users, please call 800-346-4128 (Utah), 800-377-3529 (Idaho), or 711.