

A MEMBERSHIP SERVICE FROM  
THE US FAMILY HEALTH PLAN

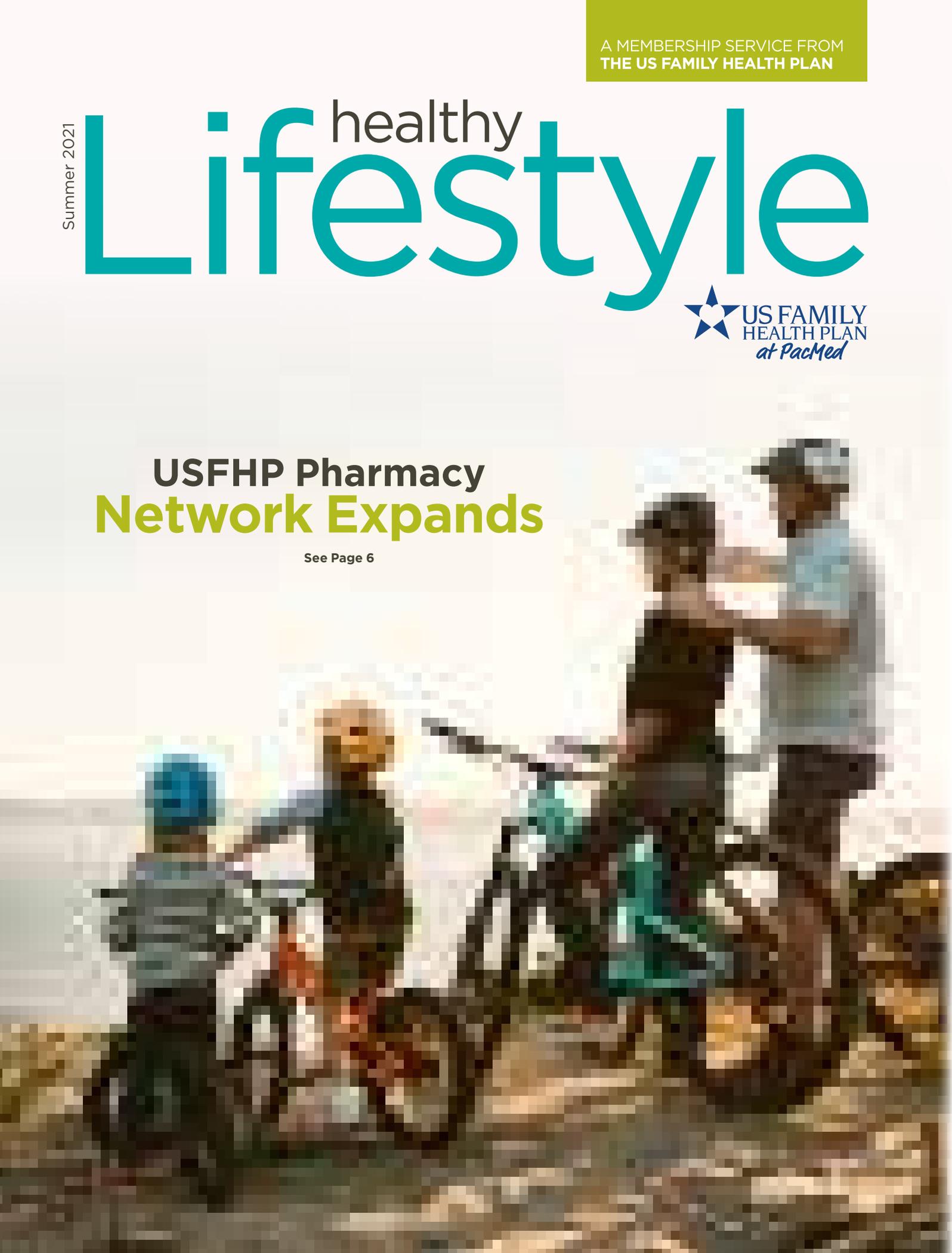
Summer 2021

# healthy Lifestyle



## USFHP Pharmacy Network Expands

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# Don't Fall for Fraud: Protect Your Family and Finances

Some criminals call or send a letter; others stop by for a visit. The tech-savvy may crop up on the computer. When these swindles work, they're costly. Every year, victims lose billions of dollars.

Fortunately, there's a lot you can do to protect yourself, your family, and your bank accounts. Here's how to defend yourself or loved ones against common types of fraud.

## The Scheme: Tech Support Con

Scammers might call or email and claim to be working for a company like Microsoft, Apple, or Google. In other cases, a warning pops up in your internet browser. You're urged to call a toll-free number immediately or you'll lose personal data. From there, thieves may charge you for a product or fix you don't need, or even install malicious software on your computer.

**The Solution:** Keep computer software up-to-date. Install antivirus software, pop-up blockers, and a firewall for extra security. Don't click on any links or call a phone number in a pop-up window. Never give anyone you don't know control of your computer.

## The Scheme: Phone Scam

Robocallers may dial without warning to claim:

- You've won a sweepstakes or foreign lottery
- They want to sell you products, collect money for charity, or reduce your credit card interest rates
- You owe money to the IRS
- Your social security number has been suspended

In almost every case, the caller will ask for personal details or payment information to process the prize, purchase, or service.

**The Solution:** Know—or reinforce to your loved one—that the government won't call asking for personal information. Never give social security, bank account, or credit card numbers to anyone over the phone unless you made the call.

## The Scheme: Medical or Health Care Fraud

Many marketers prey on false hopes about a cure for disease, offering "miracle" supplements. Health insurance fraudsters sell fake medical insurance plans or charge Medicare for products and services they never provided.

**The Solution:** Avoid "too-good-to-be-true" products. Always consult your health care team before trying any new treatments. When it comes to insurance, review important documents like explanations of benefits and claims.

If you or a loved one fall victim to fraud, report the crime to your bank or credit card company. Involve police, FBI, or other authorities. Send as much detail and backup as you can. Flagging these schemes can help stop scammers before they strike again.

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# Fun, Healthy Things to Do on a Budget

Chances are, you're due for some fun and relaxation. Making time for enjoyable, healthy activities can:

- Boost mental and physical wellness
- Distract you from problems
- Help you bounce back from stress

You don't have to break the bank to have a good time, either. The activities below are all free or affordably priced. Plus, they can all be done while social distancing or staying at home.

**Explore a nearby park.** Is there a public park that's only a short walk, bike ride, or car trip away? Plan a visit. The safest choice during COVID-19 is a park or trail where you can stay at least six feet from others who don't live in your home.

**Sightsee from your couch.** The National Park Service offers online video and photo tours of parks around the country. Go to [www.nps.gov](http://www.nps.gov) and search for "find your virtual park." Even just looking at nature can be soothing.

**Be inventive in the kitchen.** Cooking doesn't always need to be a chore. Have fun trying out new foods and recipes. Need some ideas? Check out the healthy, budget-friendly recipes at [www.diabetesfoodhub.org](http://www.diabetesfoodhub.org) and [www.choosemyplate.gov/myplatekitchen](http://www.choosemyplate.gov/myplatekitchen). To keep costs down, look for recipes that use on-sale food items or in-season fruits and vegetables.

**Exercise your creativity.** Remember how much you enjoyed markers and crayons as a child? Relive that feeling. Draw, paint, dance, sing, or write a poem. Don't worry if the result isn't perfect. Focus on the experience itself.



## Stave Off Pandemic Fatigue

Even though the prolonged stress of living with COVID-19 is exhausting, we can't lower our guard. With the virus continuing to circulate in communities, it's time to fight back against pandemic fatigue. Here's how:

- **Get social:** Maintaining positive personal relationships is key to building resilience and supporting our mental health. Check in regularly with loved ones and continue to plan online hangouts or socially distanced outings with friends.
- **Hone in on health:** The pandemic has seriously

disrupted our routines. To get back on track, use this extra time at home to focus on positive self-care. Try new nutritious recipes, get plenty of exercise, and prioritize quality sleep.

- **Control what you can:** It can be frustrating to watch others disregard safety guidelines while you choose to forgo activities and sacrifice time with loved ones. But don't be tempted to steer off course. Know that your efforts to stop the virus from spreading are worth it. Ultimately, you can only control your own actions. Be proud of them.

# Age-Based Wellness Visits and Immunizations



## Birth to Age 2: Recommended Immunizations

- Birth:**  
Hepatitis B
- 1-2 Months:**  
Hepatitis B
- 2 Months:**  
RV  
DTaP  
Hib  
PCV13  
IPV
- 4 Months:**  
RV  
DTaP  
Hib  
PCV13  
IPV
- 6 Months:**  
Hepatitis B (can be given 6-18 months)  
RV  
DTaP  
Hib  
PCV13  
IPV (can be given 6-18 months)  
Influenza (yearly from 6 months)
- 12 Months:**  
Hib (can be given 12-15 months)  
PCV13 (12-15 months)  
MMR (12-15 months)  
Varicella (12-15 months)  
Hepatitis A (12-23 months)
- 15 Months:**  
DTaP (can be given 15-18 months)

**Missed a shot? If your child doesn't receive a shot at the recommended age, you don't need to start over. Just visit your child's health care provider to receive the next shot. If you have questions about vaccines, discuss them with your child's provider.**



## Ages 3-21: Keep Up with Annual Wellness Visits

Recommended for children, teens, and young adults, well visits to their health care providers are the time for vaccinations, important health screenings, a check of your child's development, and for you to ask questions and voice concerns.

Heed these tips to make scheduling and keeping well-child visits easier, and to help you make the most of them.

**Know when to go.** Starting at 3 years old, kids and teens need one preventive-care visit every year through age 21.

**Make scheduling (and remembering) a cinch.** Take advantage of appointment reminders—by phone, text, or email—offered by the pediatrician's office. Schedule

well-child appointments at the same time each year, such as before the start of school, to help you remember.

**Understand the big wellness benefits.** Unlike sick visits, where the focus is on diagnosing and treating illness, every well-child visit covers a wide range of health needs, depending on your child's age. These include:

- Vaccines
- A physical exam
- Checks of vision, hearing, cholesterol, and blood pressure at recommended ages, plus autism spectrum disorder screening
- An assessment of your child's emotional health
- For adolescents, time for

confidential conversations about issues such as drinking, smoking, drugs, sexual activity, and depression

Most of these appointments last 11 to 20 minutes, sometimes longer. That gives you time to talk about topics like:

- Healthy eating
- Sleeping
- Physical activity
- How your child's doing in school, at home, and in extracurricular activities

## Ages 21-64: Your Annual Wellness Visit

Your annual wellness visit is the ideal time to check in with your health care provider about the best ways to take care of your health. Here's how to make sure you are prepared when you arrive at the office.

### **Write down your questions in advance**

Bring the list with you. This ensures that you don't forget to mention something important.

### **Bring a list of your medicines and supplements**

Let your health care provider know what medicines you take each day. Make sure to include vitamins, herbal remedies, homeopathic remedies, teas, supplements, and prescription medicines from all providers you see.

### **Talk about any changes you're experiencing**

Mention any new sensations, signs, or symptoms that you've been having. Even difficult topics can and should be discussed with your provider. This includes changes in bathroom habits, sex, feelings of sadness, depression, or even thoughts of suicide.

### **Ask about your numbers**

This is a good time to check in on your blood pressure, cholesterol levels, blood sugar levels, weight, body mass index, heart rate, and any other numbers that your provider has been watching. Ask what you need to do to keep these measurements in healthy ranges.

### **Ask about screenings**

Certain health screenings, such as those for the prostate, breast, bones, and colon, are advised for older adults. If your provider doesn't mention them, ask if you should be screened during this visit or in the next few years.

### **Get needed vaccines**

You should be vaccinated against the flu and whooping cough (pertussis) and tetanus. The shingles and pneumonia vaccines may also be on your health promotion and disease prevention list. Ask your provider about them.



## Ages 65+: Your Yearly Wellness Visit

At your yearly wellness visit, you will work with your health care provider to create or update a personalized prevention plan. This plan is designed to help you prevent disease and disability. As part of the process, you'll be asked to complete a questionnaire called a health risk assessment. By answering the questions carefully and completely, you can get the most value from your visit.

In addition, your provider may:

- Review your personal and family health history
- Update a list of your medications and other health care providers
- Measure your height, weight, and blood pressure
- Discuss any problems you're having with daily activities (such as difficulty with walking or keeping track of your medicines)
- Look for signs of problems with memory or mental functioning

### **How You Benefit**

Based on this assessment, your health care provider will provide personalized health advice. In some cases, he or she might refer you to other programs or services, such as ones focused on preventing falls, quitting smoking, or losing weight.

Your provider may also give you a schedule for upcoming vaccines and screening tests. These tests help you find certain diseases at an early stage, when they're most treatable.

# Could Your Medications Affect Your Memory?

Picture an older woman whose memory has been slipping. She often misplaces her keys. She has trouble recalling names. And, occasionally, she forgets to take the medications lined up on her nightstand. What's going on?

If you're like many people, you may dismiss these changes as "senior moments" or wonder whether they could be signs of a health condition. But if you're a doctor or pharmacist, you might also wonder what's in those pill bottles by her bed.

A variety of medications can cause memory problems and impaired thinking as side effects. Among the biggest culprits are drugs with strong anticholinergic effects. That means they block one of the chemicals that brain cells use for communication. Drugs that act this way in the brain are used to treat allergies, painful bowel spasms, loss of bladder control, and more.

## Which Meds May Cause Problems?

Below are some examples of medications with these effects:

- Amitriptyline (Elavil) and imipramine (Tofranil), which are antidepressants
- Chlorpheniramine (Allerchlor, Chlor-Trimeton) and diphenhydramine (Benadryl), used for allergies
- Dicyclomine (Bentyl), used for irritable bowel syndrome
- Oxybutynin (Ditropan) and tolterodine (Detrol),

used for bladder control problems

- Trihexyphenidyl (Artane), used for Parkinson's disease

These drugs affect how brain cells talk to each other. At times, that may lead to memory problems and confusion. Other possible effects include dry mouth, blurry vision, constipation, and, in men, trouble urinating.

Anticholinergic drugs may become riskier as you grow older. Yet, they are still commonly prescribed to older patients: About 5% to 6% of all provider visits for patients ages 65 and over result in a prescription for some type of anticholinergic medication.

## What to Discuss with Your Provider

Just because a drug is listed here doesn't mean it's the wrong choice for you. But it does mean you should have a conversation with your health care provider. Discuss over-the-counter medicines as well as prescription ones.



## USFHP Pharmacy Network Expands

USFHP has expanded its pharmacy network and added more pharmacies for acute (short-term) medications and first fills. Members are no longer restricted to Bartell, Safeway, and Rite Aid. They can now access major retail pharmacies like Costco, Walgreens, CVS, Walmart, and many others. **Please note, MTF pharmacies are still excluded.**

To find a pharmacy that's convenient for you, create an account in the MaxorPlus portal by going to **www.maxor.com/maxorplus**. Once you have created an account, click on the Price Drug & Find Pharmacy tile.

USFHP members are strongly encouraged to continue using MXP mail order when possible, especially for refills. The MXP Mail order service enables you to get a 90-day supply of medication for just one copayment. Members can also get a 90-day supply at the lower copayment at a PacMed clinic pharmacy.

# Kid-Friendly Cheese and Broccoli Quesadillas

## Ingredients

- 1/4 cup frozen broccoli florets, thawed
- 1/4 cup shredded low-fat cheddar cheese or low-fat Mexican-blend cheese
- 1/8 tsp. onion powder
- 1/8 tsp. garlic powder
- 1/8 tsp. cumin powder
- 6-inch whole wheat tortilla

## Directions

Using a kid-safe, hard plastic knife or hand chopper, help your child dice the broccoli florets into tiny pieces. In a small bowl, let your child stir together diced broccoli, shredded cheese, and spices. Preheat nonstick pan to high heat for one minute. If your child is old enough (ages 9 and older), let them place tortilla on pan for 20 to 30 seconds, then flip it over—using tongs—and top with cheese-broccoli mixture. Let mixture melt on top of tortilla for about 20 to 30 seconds. Your child can use a spatula to fold the quesadilla in half, then press down with spatula to flatten. Remove from heat and cut into two pieces. Makes one serving.

**PER SERVING:** Calories—190, total fat—6 g (saturated fat—3 g, trans fat—0 g), cholesterol—5 mg, sodium—460 mg, total carbohydrate—21 g, dietary fiber—5 g, sugars—1 g, protein—12 g.

## Try Meatless Mondays!

You don't have to go vegan to reap the rewards of eating less meat. Starting with just one meal a week can put you on the path to better health. Try a grilled portabella mushroom burger. Fill tacos with black beans, red peppers, and brussels sprouts. Make chili with lentils or kidney or pinto beans.



# Cucumber and Blueberry-Infused Water

## Ingredients

- 1/4 cup thinly sliced cucumber
- 1/2 cup blueberries
- 4 thin slices of lime
- 4 cups water

## For garnish:

- 4 slices cucumber
- 4 blueberries
- 4 lime wedges



## Directions

Place cucumber, blueberries, and lime into the infuser of an infusing pitcher (for flavoring water) or the bottom of a 6-cup tea or coffee press. Fill pitcher or press with 4 cups of water. Put infuser in place. Let pitcher sit for at least three hours or overnight in the refrigerator. Remove fruit and vegetables. Divide water into four glasses. Garnish each glass with a slice of cucumber, a blueberry, and a lime wedge. Makes four servings.

**PER SERVING:** Calories—4, fat—0 g, cholesterol—0 mg, sodium—0 mg, carbohydrates—0 g, sugars—0 g, fiber—0 g, protein—0 g.



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## A membership service from the US Family Health Plan

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# Ask Member Services

### Q: What happens if I miss an enrollment fee payment?

**A:** Retirees under the age of 65 without Medicare have enrollment fees that must be paid by the due date. TRICARE grants a 30-day grace period for payment but coverage stops when the grace period expires. Coverage can be reinstated within 90 days if the overdue payment is made. Otherwise, the beneficiary is locked out until the next open enrollment season. If this happens, health care can only be obtained at the Military Treatment Facility on a space-available basis.

### Q: What additional benefits does US Family Health Plan offer?

**A:** Through the More Benefits Discount Program, USFHP members can get discounts on a host of lifestyle enhancing activities and health services not covered by TRICARE. The EyeMed program provides a 30% discount on eyewear and a 15% discount on contact lenses. Discounts on gym memberships and home fitness equipment can be obtained through the GlobalFit 365 program. GlobalFit 365 also offers discounts for travel, hotels, car rentals, and more. Members can compare these discounts to those offered through the LifeBalance program. LifeBalance offers discounts in 70 different categories including arts and culture, sports events, and tourist attractions. Also, discounts on complementary and alternative medicine services like chiropractic care, acupuncture, and massage therapy are available through the Whole Health Living Choice program. To learn more about these benefits, go to [www.usfhpnw.org/member-services/more-benefits-discount-program](http://www.usfhpnw.org/member-services/more-benefits-discount-program).

