

A MEMBERSHIP SERVICE FROM  
THE US FAMILY HEALTH PLAN

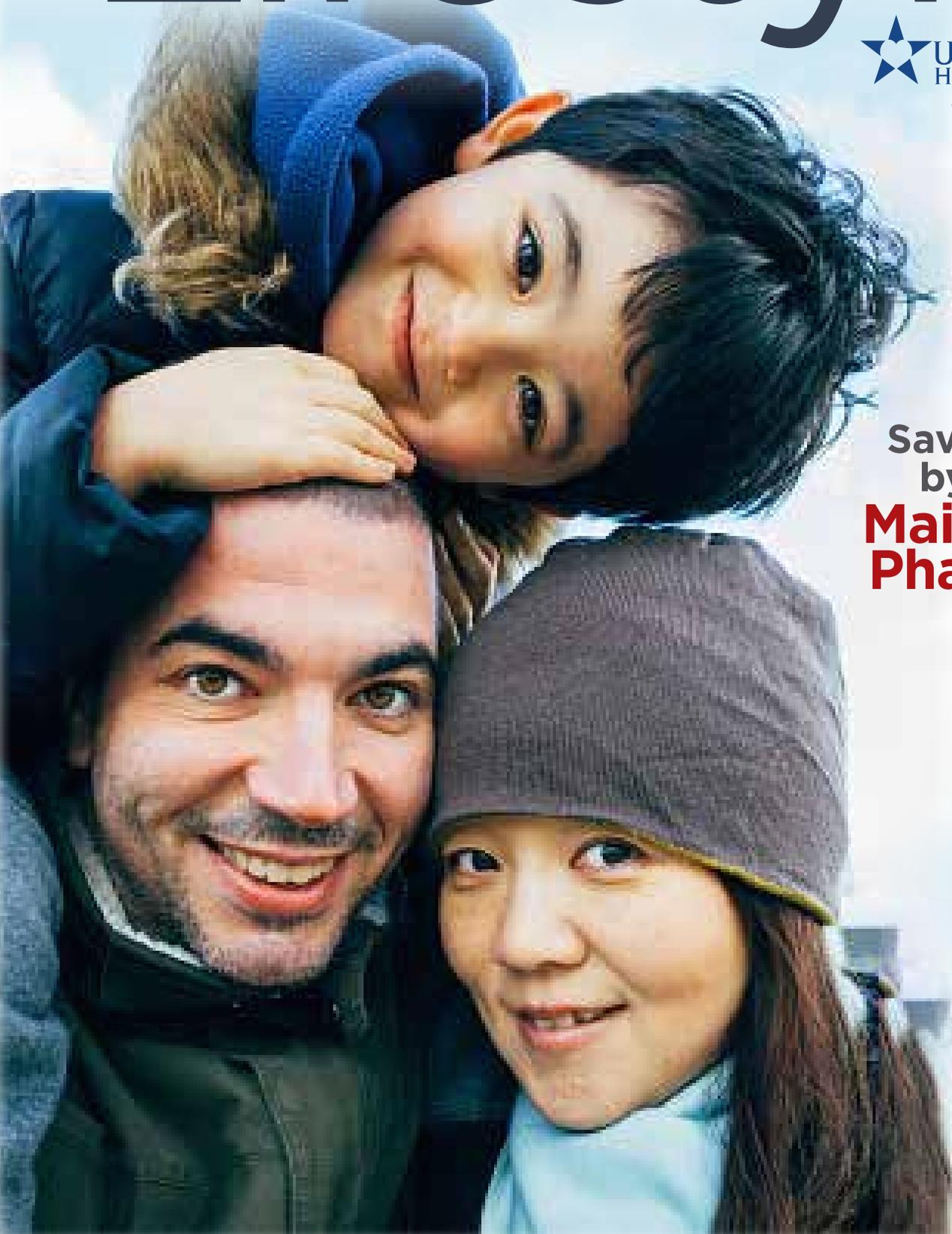
Winter 2021

# healthy Lifestyle



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Pharmacy**

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# Message from USFHP Leadership

*US Family Health Plan's Moug Finh, Executive Director, and Rick Ludwig, MD, Medical Director, join us this edition as we look forward to winter holidays and soon, a new year.*

From all of us at US Family Health Plan, we wish you and your family the best of health. May your winter holidays bring you peace and a sense of hope.

Without a doubt, this has been a most unusual year for us all. We hope you and your family are healthy. And we thank you for the many ways you are helping us all stay safe. This includes the three Ws: wearing masks, watching your distance, and washing your hands. These excellent steps help prevent both COVID-19 and seasonal flu.

We are happy to be your medical providers. The USFHP network stands with you and is at the ready to help! Your care team is available to answer questions and care for you. Ask your doctor's office about in-person visits, virtual visits, phone visits, and secure messaging options.

We don't believe this situation will last forever. In fact, USFHP feels very positive about the development of a COVID-19 vaccine. We look

forward to providing a vaccine to plan members once one becomes available.

This holiday season, we encourage you to find new traditions. Here are a few ideas to find connection. Get your whole household involved in cooking a special meal. Or make a date with distant family for a virtual toast. Layer up and head outside for a nature walk. Spend an afternoon as a family making greeting cards for grandparents or someone who needs a special boost.

*With best wishes,*



Moug Finh  
USFHP Executive  
Director



Rick Ludwig, MD  
USFHP Medical  
Director

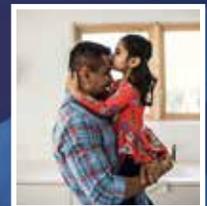


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# 5 Ways to Socially Distance This Holiday Season



Deck the halls. Trim the tree. Light the candles. Some holiday traditions involve little risk of spreading COVID-19.

Others, such as travel, worship services, and group meals, pose more danger. That's especially true if you or those you're celebrating with are at high risk due to older age or underlying health conditions.

While there's no way to make every observance risk-free, there are ways to stay safer this season. Consider these swaps for typical festivities.

**Instead of: Attending a faith gathering**

**Try: Viewing a virtual service**

These days, many religious groups have gone high tech. You can often join via webcam or phone. Check websites or social media for resources like song lyrics and bulletins.

**Instead of: Hosting a cookie exchange**

**Try: Planning a drop-off swap**

Ask your friends and family members to wrap sweet treats individually. Leave them at each other's houses. You can also trade recipes to bake at home with your family.

**Instead of: Flying to see relatives**

**Try: Postponing your trip or driving**

Depending on infection rates at your home and destination, you might consider waiting to visit. If you do make the trip, know that security lines and airport terminals can put you in close contact with others. While driving, only ride with people from your household and be cautious when stopping for food, gas, or bathroom breaks.

**Instead of: Serving up a buffet**

**Try: Personal portions of holiday favorites**

Health experts don't believe COVID-19 spreads through food. Still, sharing serving utensils can contaminate surfaces. Plus, lingering over the lamb or lasagna means you're prone to stand

close to others. Consider having one person dish out food and ask others to stay out of the kitchen.

**Instead of: Hugging and handshaking**

**Try: Waving and speaking warm greetings**

Togetherness may feel a bit different this season, or at least until COVID-19 is better contained. Avoid gestures that involve physical contact. Instead, offer merry wishes in ways that keep some space between you and those who don't live in your household.

## Welcome Peace Health and Snoqualmie Valley Hospital

US Family Health Plan is pleased to welcome PeaceHealth and Snoqualmie Valley Hospital to the health plan network. Now, TRICARE beneficiaries living in Whatcom and Skagit counties and east King County can join US Family Health Plan and receive primary care services from a provider closer to home.

Current members who want to switch their care to either a PeaceHealth or Snoqualmie Valley Hospital clinic provider can call Member Services at **800 585-5883, option 2**. To find a provider that is accepting new patients, go to [www.usfhpnw.org](http://www.usfhpnw.org) and click on "Find a Provider."

## 6 Life-Changing Benefits of Bariatric Surgery

*If you and your provider are considering whether weight-loss surgery may be beneficial, here are some potential benefits*

**1 Helpful Hormonal Changes**  
Bariatric surgery is more likely to lead to lasting weight loss than dieting. Hormonal changes after surgery usually have a neutral or positive impact on how the body burns calories. Dieting, in contrast, may have a negative effect.

**2 Improved Blood Sugar Levels**  
Type 2 diabetes typically improves or goes away after bariatric surgery. And it may not take long to see results. In fact, people who have diabetes and get a gastric bypass sometimes leave the hospital with normal blood sugar levels.

**3 Better Cardiovascular Health**  
LDL (or “bad”) cholesterol and triglyceride levels often go down after bariatric surgery. HDL (or “good”) cholesterol levels go up. The surgery may also lower or get rid of high blood pressure.

**4 Additional Health Benefits**  
Other obesity-related conditions that can improve after bariatric surgery include:

- Fatty liver disease
- Gastroesophageal reflux disease
- Osteoarthritis
- Sleep apnea

**5 More Energy for Being Active**  
Losing excess pounds makes it easier to be physically active. In turn, the combination of increased physical activity and weight loss improves the body’s ability to burn fat.

**6 Higher Quality of Life**  
All in all, people report a better quality of life after bariatric surgery. They’re more likely to be employed. Plus, they have improved social interactions.  
And yes, more than 90% of people who have bariatric surgery achieve a large, long-term weight loss. But that’s just one benefit among many.

## Ways to Keep Weight Loss on Track After Bariatric Surgery

- **Don’t slack off on healthy eating.** Your appetite may be reduced. But you still need to make smart choices. Getting plenty of protein is particularly important. Good sources of protein include lean meats, eggs, dairy products, tofu, and beans.
- **Have a plan for managing stress.** Any big life change, even a positive one, can be stressful. Losing a lot of weight falls into that category. Stress that isn’t managed well can lead to poor eating choices. So, have some stress-relief strategies ready, such as practicing yoga, going for walks, and spending time with friends.
- **Find pleasant ways to stay physically active.** Regular physical activity is helpful for maintaining long-term weight loss as well as managing stress. Look for activities you enjoy, or at least don’t mind doing. That includes both formal exercise, such as taking a fitness class, and informal ways to move more, such as taking the stairs instead of the elevator.

## YOUR SYMPTOM GUIDE:

# Flu, Coronavirus, Cold, or Allergies?

**WHETHER YOU'RE SNEEZING, COUGHING, OR FEELING ACHY, SOMETIMES IT'S DIFFICULT TO KNOW WHAT'S CAUSING YOUR SYMPTOMS.** Is it just a pesky cold? Are your allergies acting up? Or could it be something more serious?

Now that the novel coronavirus is in our communities, sorting through symptoms can be even more confusing—and stressful. Here's what you need to know to help set your mind at ease and get back to feeling your best.



### FIGHTING THE FLU

With similar symptoms ranging from mild to severe, it's easy to mistake the flu for COVID-19. And while both are caused by viruses, one of the tell-tale signs of the flu is that it tends to come on suddenly.



### COPING WITH CORONAVIRUS

Suspecting you have COVID-19 can be scary. And while there is cause for concern, remember that most cases are mild and don't require any special treatment.



### CATCHING A COLD

Compared with the flu and COVID-19, the common cold usually doesn't cause a fever and has milder symptoms.



### SURVIVING SEASONAL ALLERGIES

Unlike the flu, coronavirus, and common cold, symptoms for seasonal allergies don't include muscle or body aches. Another clue that it's your allergies acting up? You won't have a fever.

	FIGHTING THE FLU	COPING WITH CORONAVIRUS	CATCHING A COLD	SURVIVING SEASONAL ALLERGIES
ONSET	Symptoms develop abruptly.	Symptoms may appear two to 14 days after exposure to the virus.	Symptoms tend to develop slowly.	Symptoms come and go with the seasons (usually appearing in spring, late summer and fall).
DURATION	Less than two weeks.	A few days to a week (for most people).	About seven to 10 days.	Several weeks.
SYMPTOMS	Coughing, sore throat, runny or stuffy nose, headaches, muscle or body aches, fatigue, fever or chills, vomiting, diarrhea (more common in children).	Fever or chills, coughing, shortness of breath or difficulty breathing, fatigue, muscle or body aches, headaches, new loss of taste or smell, sore throat, congestion or runny nose, nausea or vomiting, diarrhea.	Runny nose, sneezing, sore throat, coughing, slight body aches, headaches.	Runny or stuffy nose; sneezing; coughing; itching in the eyes, nose, mouth and throat; headaches; watery eyes; pressure in the nose and cheeks; difficulty smelling.
CARE TIPS	Stay at home, rest in bed, drink a lot of fluids, and avoid interacting with other people. If you are very sick or have a high risk for flu complications, your healthcare provider may prescribe an antiviral medication to help ease your symptoms.	Contact your provider right away if you think you were exposed to the coronavirus. For those with mild symptoms, stay home in a room or area away from other people. Rest and drink a lot of fluids. See if over-the-counter (OTC) medicines like acetaminophen help you feel better.	Stay hydrated and get plenty of rest. Taking OTC medicines can help manage your symptoms, too.	The best way to cope is by avoiding the allergens that trigger your symptoms. If needed, you can purchase OTC nasal sprays and other allergy medicines.

## Cranberry Lime Holiday Punch

### Ingredients

2 cups cranberry juice, 100% juice blend  
 6 tsp. freshly squeezed lime juice, plus  
 lime wedge for garnish  
 2 tsp. vanilla extract  
 Ice  
 2 cups seltzer water or club soda  
 16 to 20 fresh cranberries, or about 4 tbsps.

### Directions

In a large pitcher, measure out cranberry juice, 4 teaspoons freshly squeezed lime juice, and vanilla extract. Stir together with a spoon. Pour ice into a serving glass, then pour cranberry juice mixture over ice. Mix in seltzer water. Drizzle remaining 2 teaspoons of lime juice on top of each glass, rub lime wedge around rim of glasses, and then add lime wedge to edge of each glass or put into glasses. Place fresh cranberries in drink as garnish. Serve and drink immediately. Makes four servings.

Note: There is a nutritional difference between seltzer water and club soda. If you use club soda instead of seltzer water in this recipe, you will add 25 mg of sodium to the drink.

**PER SERVING:** Calories—61 calories, fat—0 g (saturated fat—0 g, trans fat—0 g), cholesterol—0 mg, sodium—8 mg, carbohydrate—14 g, sugars—12 g, fiber—0.1 g, protein—0 g.



## Fiber: Are You Getting Your Fill?

Near the bottom of a food's Nutrition Facts label, under "Total Carbohydrate," is a nutrient you may be neglecting: "Dietary Fiber."

Fiber, found in plant foods like oats, legumes, and citrus, has a reputation for keeping you regular. But its benefits go beyond digestion to include heart health, weight control, and reduced diabetes risk.

The average woman needs 25 grams of fiber per day and the average man requires 38 grams. However, surveys show only about 5% of Americans achieve this target, with most averaging closer to 15 grams daily.

Getting your fiber from nutritious food sources, such as vegetables, fruits, beans and peas, nuts, seeds, and whole grains, is best. However, fiber supplements can fill the gap if you're falling short.

You can take fiber supplements in several different ways, including:

- A powder made of a plant called psyllium, which you can mix with water and drink
- Fortified foods and beverages, which include soluble fibers like inulin, polydextrose, or maltodextrin
- Capsules you can swallow
- Wheat bran, which you can add to foods like applesauce or meat loaf

Whether it's from food or supplements, increase your fiber intake gradually to give your body time to adjust. This helps prevent gas, cramps, and bloating. And be sure to drink more fluids, which help you better digest fiber. Many people take fiber for constipation. But if you consume more without enough water, you risk making the problem worse.

# Save Money by Using MXP Mail Order Pharmacy



We always highly encourage our members to utilize MXP mail order pharmacy. It is the most cost effective solution for you and has the lowest copayments.

Maxor and MXP have tools that can make managing your refills more streamlined and convenient. You can use either the MaxorPlus web portal or the MaxorPlus app on your smartphone.

Instructions on how to set up a portal account are found on our website at [www.usfhpnw.org/pharmacy/mail-order-pharmacy](http://www.usfhpnw.org/pharmacy/mail-order-pharmacy) or at [www.usfhpnw.org/pharmacy/maxor-mobile-app](http://www.usfhpnw.org/pharmacy/maxor-mobile-app).

## Why You Shouldn't Skip Your Postpartum Provider Visit

Your new baby is finally here. And you're still feeling exhausted after giving birth. Your postpartum (after childbirth) checkup may seem like something you can put at the bottom of your to-do list.

But that would be a mistake. Taking good care of your health helps you be at your best for your baby and enjoy this special time in both of your lives.

Here are some general guidelines to follow.

### First Three Weeks After Delivery

During this time, your provider may follow up to see how you are doing. In many cases, this can be done by phone. But your provider may want you to come in for an office visit:

- If you had a cesarean section, to check that you are healing well and that the incision is not infected
- If you had high blood pressure during pregnancy, to manage your blood pressure and reduce your risk of having a stroke

### Three to Eight Weeks After Delivery

At this point, all new moms should get a complete postpartum checkup. The checkup is a chance for you and your provider to discuss:

- Any issues you are having, such as C-section pain or urine leaks
- Your birth control options and preferences
- Any tests you may need, such as a blood sugar test or Pap test
- When you can resume physical activity
- How to eat a nutritious diet that helps you lose weight safely
- How to manage tiredness and lack of sleep

Once back home, be sure to follow your provider's advice. Maintain a healthy routine for exercise, meals, and sleep. It's good for you both physically and emotionally.





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## A membership service from the US Family Health Plan

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# Ask Member Services

### **Q: What is the Point of Service (POS) option?**

**A:** The POS option lets US Family Health Plan (USFHP) members seek covered, nonemergency health care services from any TRICARE-authorized provider without a referral or authorization. Using the POS option can be very expensive. The patient is financially responsible for an annual outpatient deductible of \$300 per individual and \$600 per family.

Additionally, members pay 50% of the TRICARE allowable charges after the deductible is paid. Additional charges may apply when using non-network providers. Up to 15% above the TRICARE allowable charge is permitted by law. POS charges do not apply toward the annual

catastrophic cap, so there is no upper limit as to how much the patient may be responsible for.

The POS option does not apply to newborns or adopted children for the first 90 days, emergency care, covered preventive care services from a network provider, or when the patient has other health insurance.

### **Q: How do students obtain behavioral health services while away at school outside the USFHP service area?**

**A:** Students who are attending school outside the USFHP service area have two options. It is recommended parents investigate health plan coverage that may be offered by the school if local behavioral health services are desired. Telemental health is another option. Students can arrange to receive behavioral health services virtually through their USFHP network provider.

### **Q. How do I prove I have US Family Health Plan coverage when I go to the doctor?**

**A:** Always show your USFHP membership card. Your membership card has important information that will help your provider verify your eligibility. However, the card is not a guarantee of benefits. The provider will have to verify your enrollment in the USFHP provider portal. If your provider cannot find your enrollment information in the portal, ask them to call Member Services to verify your status.

