

A MEMBERSHIP SERVICE FROM
THE US FAMILY HEALTH PLAN

Winter 2023

healthy Lifestyle



Diabetes Care from Head to Toe

See page 5

Happy Holidays from USFHP Leadership!

Dear USFHP Family,

For many of us, the holiday season is a time of reflection and renewal. We take stock of the year that's ending and prepare for a fresh start. We hope that all of you are able to look back on 2022 with gratitude and look forward to 2023 with excitement for what's to come. May your winter season be filled with peace, warmth and good tidings.

Thank you for being part of our health care family. It is truly a privilege for everyone here at US Family Health Plan to oversee your health care. Your trust in our care permits us to honor you and your families for the dedication, commitment, and sacrifice you have given to serving our country. You deserve exceptional, high-quality health care commensurate with your service. Our goal is to provide a health plan of extraordinary quality and service to you and your families.

We live in turbulent times, but there is hope. The world continues to recover and right itself from the onset of the COVID-19 pandemic in 2020. As we write this message to you in fall 2022, we see children returning to in-person classes at school, businesses reuniting their workers in the office, restaurants operating at full tilt, and flights full of eager travelers. The secretary general of WHO

and President Biden suggested that the end of the pandemic phase of COVID-19 may be near. Doctors and nurses continue to care for and, in some cases, mourn patients with COVID-19, but as the un-lockdown unfolds, the rates of hospitalization and deaths continued to decline through the summer and early fall. We are unsure what the winter will bring but remain hopeful that the new variant-specific vaccines will be used widely and provide excellent protection so that we can continue to return to business as usual and allow the social fabric of our society to reknit.

The USFHP network of health care providers stands with you and is ready to help. We look forward to responding to your needs in 2023 and beyond, with quality programs and a network of providers who encourage optimum health. Please do not hesitate to reach out to your provider's office or us at USFHP. Our dedicated Member Services experts can connect you to needed health services, including our in-house case management and social work teams.

This newsletter offers important tips on managing your health. Feel free to bring it to an upcoming visit to discuss with your provider. With heartfelt



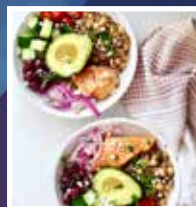
gratitude, we thank you for your service to keep all of us safe in America. We pledge to serve you and your family's health care needs with the same sense of mission. Along with everyone here at USFHP, we wish you happy holidays and a wonderful new year!

With warm regards,

Mounq Fihn, Executive Director
and Alexander Park, M.D.,
Medical Director



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Cost Increases for 2023

The Defense Health Agency has announced cost changes for 2023.

Annual enrollment fees for TRICARE Prime and TRICARE Select will increase. By law, the Department of Defense is required to raise certain out-of-pocket cost shares. These increases are based on the annual cost-of-living adjustment (COLA) for retirees. These increases are also due to changes in the cost of health care services and other factors.

For retirees, 2023 annual enrollment fees will be based on when the sponsor entered the military:

- Those who entered active service before 1/1/2018 — \$351.96 per individual or \$703.92 per family
- Those who entered active service on or after 1/1/2018 — \$426 per individual or \$852 per family

Beneficiaries whose sponsor has an initial service date before January 1, 2018, will not pay the increases, as long as at least one family member remains enrolled in TRICARE Prime and they are:

- Survivors of active duty deceased sponsors OR
- Medically retired Uniformed Services members and their dependents

Enrollment fee increases for TRICARE Young Adult (TYA) for 2023 have also been announced. TYA enrollees will pay \$6,840 annually.

Additionally, in 2023, retirees will see copay increases for health care services. These increases will range from \$2 to \$14.

There will be no pharmacy copay increases in 2023.

Active-duty family members do not make copays for health care services. They also do not pay enrollment fees. In the same way, retirees with Medicare Part B do not make copays for health care services and do not pay enrollment fees.

All members should watch for new membership cards by mid-January. You will also receive an updated Summary of Benefits.



Tips for Happy and Healthy Holidays

If you have diabetes, it's best to add some caution to your holiday cheer. Sweets abound, and there is usually more food around than we need. Add too much alcohol and you could be headed for trouble. Try these holiday tips:

- **Eat first.** Continue to eat when drinking alcohol.
- **Take a close look.** Think slowly and carefully about which dessert to choose.
- **Balance your choices.** Desserts with sugar count toward your total carbohydrates. Cut carbohydrates elsewhere in your meal so that you can have dessert.
- **Try alternatives.** Keep a nonalcoholic, sugar-free beverage in hand.
- **Keep alcohol in a safe range.** Ask your provider what's safe for you. You may be able to consume some alcohol—or none.
- **Make a nighttime check.** Check your blood sugar level before bed to avoid nighttime low blood sugar.

Stay on Track with Your Statin Medication

It's often easier to remember to take a medication every day when it's being used to treat a bothersome symptom or if you don't feel well when you miss a dose. However, many medications are taken to help prevent a future problem. Oftentimes people have few, if any, symptoms when they forget to take their medicine.

One medication that some people may forget to take each day is a statin. Statins are used to lower cholesterol. **The main value of statin medications is helping to prevent heart attacks and strokes down the road.**

Statin only work the way they're supposed to if they are taken each day. But not everyone takes their medications every day like they should. Some people, especially men, may skip their medications on purpose some days. They wonder if their medication is doing anything because they don't see or feel the benefits right away. Other people find it hard to remember to take medications each day.

Using a pillbox that has a slot for each day can be a helpful way of remembering to take medications as directed. Sometimes statins are even harder to remember to take because many providers suggest that they also be taken at bedtime. This means a person has to remember to take the medication twice every day. A great solution to help with medications that are taken at different times of the day is to get a pill counter that has spaces for both morning and night. Most people find that using a pillbox helps them stay on track with taking their medications each day.

Some people even give themselves a small reward if they've been consistent in taking their medications for that week. Being consistent with your medication can help it work the way it's supposed to. And in the case of statins, it could save your life.

Telehealth Visits— Now a Permanent TRICARE Prime Benefit

Good news! Telehealth visits are now permanent benefits. These are services received over the phone or through video. They are covered like a normal office visit. Active-duty family members and retirees with Medicare part B will pay nothing for telehealth. All other retirees are responsible for a copay. The copay is set by the Department of Defense.

The telehealth cost-share waiver expired on July 1, 2022. It was put in place during the pandemic. You will not have a copay if you had a telehealth visit before July 1. Telehealth visits after September 6 will have the usual cost-share.

Telehealth can be a convenient option if your provider offers it. If you have any questions about telehealth, call Member Services at **1-800-585-5883**.



Diabetes Care from Head to Toe ... and Everything in Between

Some health conditions affect just one part of your body. Diabetes is different though. It affects almost your whole body, including your eyes, feet, heart, and kidneys.

You can prevent or slow many complications by controlling your diabetes. Below are important tests and checkups you need to help you reach your diabetes goals.

Which test?	How often?	Why? Diabetes increases your risk for ...
A1c blood test	At least twice a year	High blood sugar This test checks your average blood sugar level over the past three months. A typical A1c goal for many people with diabetes is less than 7%, but your provider will set your personal target.
Blood pressure check	Every provider visit	High blood pressure and heart disease For those with diabetes, it is often suggested you keep your blood pressure below 140/90 mm Hg. Discuss your ideal blood pressure range with your provider.
Cholesterol blood test	Once a year	Heart attack, stroke, and poor circulation Ask your provider what your numbers should be.
Kidney function urine and blood tests	Once a year	Impaired kidney function
Dental checkup	Twice a year	Gum disease and tooth loss
Dilated eye exam	At least once a year	Poor vision or blindness
Complete foot exam	At least once a year	Open sores, infections, and amputation

Take Steps to Prevent Illness

Getting sick can be more dangerous when you have diabetes. These simple steps can help protect you this season:

- Wash your hands often with soap and water.
- Use an alcohol-based hand sanitizer—with at least 60% alcohol—when soap and water are not available.
- Avoid touching your eyes, nose, and mouth.
- Get fully vaccinated against COVID-19 and get a flu shot every year.
- Stay away from crowded places and those who are sick.
- Clean and disinfect surfaces that are touched often.



Avocado Salmon Power Bowl with Maple Vinaigrette

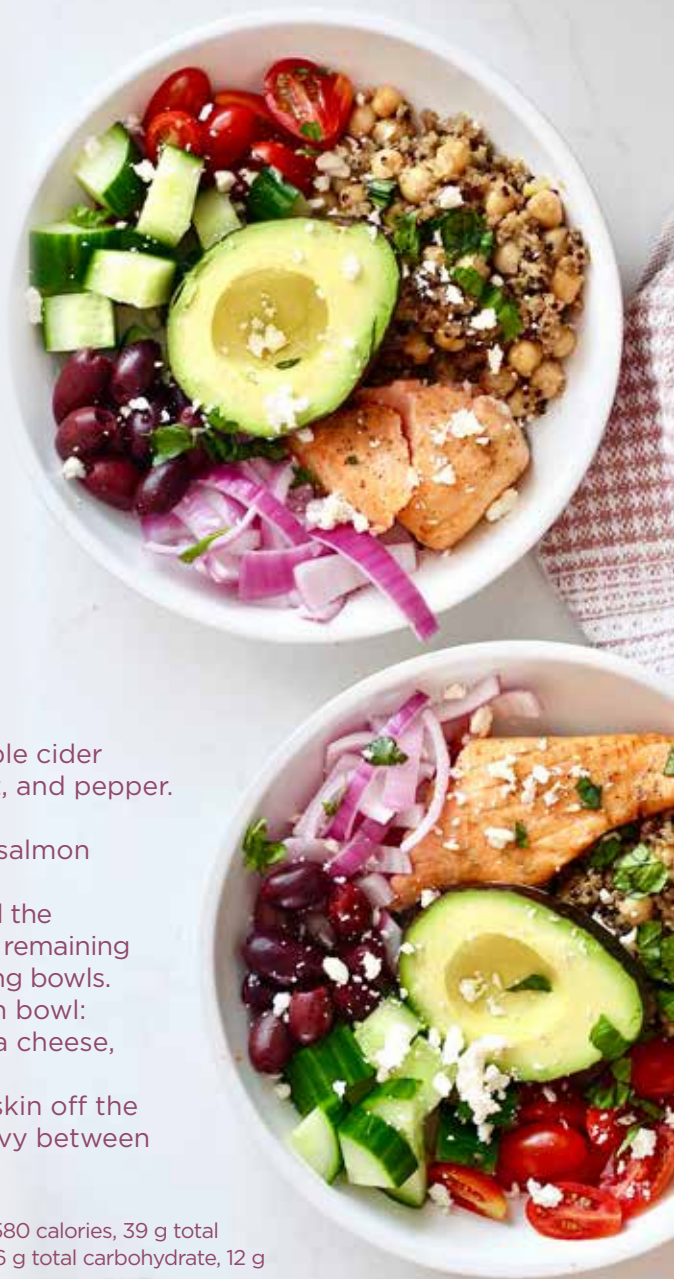
Ingredients

- | | |
|------------------------------|-------------------------------|
| 1 tbsp. apple cider vinegar | drained and rinsed |
| 1 tbsp. avocado oil | 2 tbsp. kalamata olives |
| 1 tsp. maple syrup | 1/2 cup chopped cucumbers |
| 1/2 tsp. garlic powder | 1/2 cup halved grape tomatoes |
| 1/4 tsp. salt | 1/2 cup sliced red onion |
| 1/4 tsp. ground black pepper | 2 tbsp. crumbled feta cheese |
| 6 oz. salmon fillet | 1 tbsp. chopped basil |
| 1/2 cup cooked quinoa | 1 medium avocado |
| 1/2 cup canned chickpeas, | |

Directions

1. Preheat oven to 400 degrees.
2. In a small bowl, make the dressing by combining apple cider vinegar, avocado oil, maple syrup, garlic powder, salt, and pepper. Gently whisk them together until well combined.
3. Take 1 teaspoon of your dressing and brush it on the salmon fillet. Cook for 10 to 12 minutes in the oven.
4. While the salmon is cooking, assemble your bowls. Add the cooked quinoa and chickpeas to a bowl and toss in the remaining dressing. Divide the quinoa mixture between two serving bowls.
5. Then, add your toppings. Divide evenly between each bowl: kalamata olives, cucumbers, tomatoes, red onion, feta cheese, basil, and avocado.
6. Once the salmon is done cooking, carefully peel the skin off the bottom of the fillet. Then, cut the fillet in half and divvy between your bowls. Enjoy!

Per Serving: Serves two; serving size is one bowl. Each serving provides: 580 calories, 39 g total fat (7 g saturated fat, 0 g trans fat), 55 mg cholesterol, 580 mg sodium, 36 g total carbohydrate, 12 g dietary fiber, 8 g total sugars, and 26 g protein.



Overnight Oatmeal

Ingredients

- Spray oil
- 2 cups rolled oats
- 2 cups water
- 2 cups almond milk
- 1 package (1.2 oz.) freeze-dried apples, crunched into smaller pieces
- 2 tbsp. ground flaxseed
- 2 tbsp. honey
- 2 tsp. vanilla extract
- 1 tsp. cinnamon
- 1/2 tsp. nutmeg

Directions

1. Spray the inside of a slow cooker with oil.
2. Put all ingredients into slow cooker.
3. Cook on low for eight hours.

Per Serving: Serves four; serving size is 1 1/4 cups. Each serving provides: 264 calories, 5 g total fat (1 g sat fat, 0 g trans fat), 0 mg cholesterol, 106 mg sodium, 43 g total carbohydrate, 6 g fiber, 16 g sugars, 7 g protein.



Take Time to Test for Cervical Cancer and STIs

Your annual well-woman visits are meant to help you care for your body. Here are two important things your gynecologist will discuss with you.

STIs

Did you know that sexually transmitted infections (STIs) are more than just something uncomfortable to deal with? They can cause serious and life-threatening problems. These include:

- Pelvic inflammatory disease—an infection of the female reproductive organs that can cause pain, fever, bleeding, and pregnancy complications
- Infertility—trouble getting or staying pregnant
- Cervical cancer
- Cancer of the throat, mouth, penis, anus, vulva, or vaginal areas

You should talk with your provider about how to test for and prevent STIs. Ask about using condoms, which can lower your risk for STIs. When used correctly, they can help prevent STIs such as gonorrhea, chlamydia, genital herpes, human papillomavirus (HPV), and human immunodeficiency virus (HIV).

Cervical Cancer

Did you receive the HPV vaccine when you were younger? If not, you may still have a chance to get protection if you are age 26 or younger.

HPV may lead to cervical cancer and other cancers. In your 20s, you should get a Pap test every three years to screen for cervical cancer. When you are in your 30s and beyond, experts recommend an HPV test and a Pap test once every five years.

Chlamydia: The ‘Silent’ Fertility Thief

You need to get testing and treatment to cure or stay healthy with a sexually transmitted infection (STI) like chlamydia.

Chlamydia is a bacterial infection. It is easy to treat with antibiotics, but it causes no symptoms in up to 95% of women and 90% of men.

Women who get chlamydia can get painful pelvic inflammatory disease (PID), which can harm fertility. Pregnant women may have an early delivery and some babies may get pneumonia. Men may have painful inflammation of the urethra and testicles.

All women who are sexually active should be screened for chlamydia every year. Some pregnant women should be tested, too. Men who are sexually active should talk with their providers about getting tested.



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Ask Member Services

Q: I recently read that TRICARE is reducing the number of retail pharmacies in its network. Will I have to change where I get my prescriptions filled?

A: The TRICARE pharmacy benefit is managed by Express Scripts. The US Family Health Plan (USFHP) pharmacy benefit is managed by Maxor. The Maxor retail pharmacy network expanded last year to include most community pharmacies. There has not been any change to the Maxor retail pharmacy network. As a USFHP member, you can still use your community pharmacy if you desire.

Q: Who is responsible for payment if I am hurt in an auto accident?

A: If you are hurt in an accident, another party may be liable for your medical costs. USFHP remains your primary insurance. This means your providers will continue to send claims to USFHP. Your third-party liability insurance (TPL) like Motor Vehicle Insurance will be billed after USFHP.

Please seek medical care as needed and have claims sent to USFHP. You will still need to see your PCP and get referrals.

Each branch of the military is entitled to reimbursement from the party that is liable. This includes any insurance plan that might cover you. One example is auto insurance for uninsured drivers. You, or your representative or beneficiary, must take all needed steps so that the Plan can exercise its rights. This includes completing and sending all documents.

If you get care for injuries sustained in an accident, call USFHP. Tell the Plan whether or not you intend to seek compensation. Ask for an Accidental Injury/Third-Party Liability Questionnaire and DD Form 2527. You may reach USFHP at **(800) 585-5883**.

