



Harvard Pilgrim  
Health Care

a Point32Health company

# well!

Harvard Pilgrim Health Care Stride<sup>SM</sup> Medicare  
Advantage HMO and HMO-POS plans

Summer 2024

## Use your Wallet Benefit and save!

Page 4

## How your dental benefit works

Page 6

## Is it safe to exercise with arthritis?

Page 10

A guide to staying in your  
own home as you get older



Page 12





## Get the answers you need.

Whether you're looking for information about medical benefits, drug coverage, choosing a doctor, or finding the right form or document, get the answers you need on our website.

 [harvardpilgrim.org/medicare](https://harvardpilgrim.org/medicare)



Or call Member Services

**1-888-609-0692 (TTY: 711)**

# In This Issue



## Protect yourself against fraud

Page 5



## How Community Health Workers can help you

Page 8



## Use your OTC benefit

Page 14

- 4 How your Wallet Benefit helps you save
- 6 How your dental benefit works
- 10 Q&A: Exercising with chronic pain and swelling
- 12 A guide to staying in your home as you get older



## Get even **more** from your membership!

Get the most out of your plan with a secure online account on our website:

**24/7 online access**—Check your claims anytime

**Exclusive discounts**—Access member discounts on fitness, and more

**Sign up for eDelivery**—Get certain documents electronically instead of by mail

Creating a secure account only takes a few minutes. Sign up today!

**[harvardpilgrim.org/strideportal](https://harvardpilgrim.org/strideportal)**



## You can opt out of automated messages

Occasionally, Harvard Pilgrim Health Care contacts you to provide plan information. If you would prefer not to receive automated phone calls from us, you can opt out of these communications (except for medically necessary messages) by calling the Member Services number located on your ID card.

## Common Questions:

# How do I use my Wallet Benefit?

Your Member Services team responds to common questions from members.

Your Wallet Benefit is a yearly reimbursement for qualified health and wellness expenses. You first pay out-of-pocket for these qualified expenses. This allows you the flexibility to use the benefit in a way that best supports your unique health and wellness needs.



### **Q: What types of expenses are reimbursable?**

**A:** You can use your Wallet Benefit toward home exercise and therapy equipment, a fitness tracker, fitness membership and classes (e.g., yoga and qi gong), weight loss management programs, corrective eyewear and upgrades, acupuncture and chiropractic visits, massage therapy and alternative therapies (holistic medicine, bodywork, mind-body therapies), home safety modifications and bathroom safety devices, and more.

For a complete list, see the Evidence of Coverage **Wallet Benefit Addendum** available at [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments).

### **Q: How much can I be reimbursed each year?**

**A:** Depending on your plan, you can receive a reimbursement for qualified expenses of up to:

- Basic Rx (HMO): \$520
- Value Rx (HMO): \$325
- Value Rx Plus (HMO): \$400
- Choice Rx (HMO-POS): \$325

### **Q: Can I spend my Wallet Benefit on a combination of expenses?**

**A:** Yes. It's your choice: You may spend it on any combination of the above, or spend your entire Wallet Benefit on one preferred option.

### **Q: How do I submit a reimbursement request?**

**A:** To request a reimbursement, fill out and return the **Member Reimbursement Form** found at [harvardpilgrim.org/strideforms](https://www.harvardpilgrim.org/strideforms). Forms must include itemized receipts and be submitted no later than 60 days after the calendar year ends on December 31.



# Protect yourself against fraud


There are many types of scams that target older adults. But knowing what to watch for can help you protect your money and identity.

## Keep your identity safe

Be suspicious of anyone who contacts you to ask for your Social Security Number, banking account number, or Medicare or health plan number. Medicare and Harvard Pilgrim Health Care will not call to ask for banking or Social Security information.

## Avoid companies offering "free" services or supplies

You may be asked to provide personal information in exchange for "free" or discounted medical testing, equipment, supplies, or medication. Some online pharmacies promise savings, but many are designed to steal your personal information.



## Know what you ordered

If you receive medical supplies that you or your doctor did not order, or you receive more than you ordered, you may be the target of a fraud scheme. Refuse or return any medical supplies you didn't order and report the company. Medicare does not sell or mail medical supplies.

## Make sure you are billed correctly

When you get a bill, check it over to make sure everything looks correct, you received the services or items billed, and no service has been billed more than once.

## Watch out for common schemes

According to the FBI, criminals commonly target older adults by impersonating government officials, technical support specialists, home repair companies, romantic interests (through social media or online dating websites), family members (such as a grandchild claiming to need money immediately), and caregivers who promise care in exchange for money or bank account access.



## Use the Harvard Pilgrim Health Care Fraud Hotline to report possible fraud

If you have concerns about possible fraud, call the Harvard Pilgrim Health Care Fraud Hotline 24 hours a day, 7 days a week, at **1-877-824-7123** with questions, concerns, or complaints.

You can choose to give your name or remain anonymous. Reporting any concerns will not affect your right to health care coverage and services.

# How your

# DENTAL BENEFIT

# works



## How your dental benefit works

Wondering how to get the most out of your dental benefit this year? Harvard Pilgrim Health Care Stride<sup>SM</sup> plans include a dental reimbursement that allows you the flexibility to see any licensed dentist—there's no network to worry about.<sup>1</sup>

Your yearly reimbursement depends on the plan you're enrolled in:

- Value Rx (HMO) members receive a \$500 annual reimbursement
- Value Rx Plus (HMO) members receive a \$500 annual reimbursement
- Choice Rx (HMO-POS) members receive a \$500 annual reimbursement
- Basic Rx (HMO) members receive a \$1,200 annual reimbursement

## What is covered?

Your dental plan will reimburse you for covered services including:

- Prophylaxis (cleanings) and other preventive services
- Oral exams
- Dental X-rays, fluoride treatments, and other diagnostic services
- Restorative services including fillings, inlays, onlays, and crowns
- Dentures and denture repair
- Extractions, including local anesthesia
- And more

For a full breakdown of covered services, see your Evidence of Coverage **Dental Addendum** available at [harvardpilgrim.org/stridedocuments](https://www.harvardpilgrim.org/stridedocuments).



### What is not covered?

Your dental plan will not reimburse you for the following excluded services:

- Implants
- Orthodontics

### Requesting a reimbursement

To request a reimbursement for a covered dental service, fill out the **2024 Dental Reimbursement Form** available online at [harvardpilgrim.org/strideforms](https://harvardpilgrim.org/strideforms).

Reimbursement requests must include itemized receipts and be submitted no later than 60 days after the calendar year ends on December 31. If you have questions about your dental plan or completing the reimbursement form, call us at **1-888-609-0692 (TTY: 711)**.

# How Community Health Workers get you the care you need



Community Health Workers (CHWs) provide hands-on, virtual, and telephonic support to ensure you have access to the social resources, digital tools, and health care services you need to get and stay healthy. They are familiar with the unique needs, experiences, languages, and cultures of our diverse community.

## Health is a full picture

For many communities or individuals, it is challenging to access health care—for a variety of reasons. For example, when a basic need like food or housing is unmet, you may be unable to seek care for your health concerns.

CHWs identify and arrange services to address unmet needs, such as:

- Housing
- Health-harming legal issues
- Transportation
- Food security and/or nutrition
- And more

To learn more, or to work with a CHW, call Member Services at **1-888-609-0692 (TTY: 711)**.







### They also help provide health-related education and services, including:

- Chronic disease management
- Health services enrollment
- Care coordination (including preventive health screenings and follow-up care)
- Health insurance navigation skills

### How can you work with a Community Health Worker?

All Harvard Pilgrim Health Care Stride<sup>SM</sup> members have access to our Care Management team—which is made up of health care experts, including CHWs.

There is no cost to you to work with the Care Management team. Your team works collaboratively to coordinate your care, and manage your health and social concerns.



### Are technology issues holding you back?

Using a computer, smart phone, or other digital device to access health information is now a common part of many people's health care process. But if issues with technology are holding you back, Community Health Workers can help you increase your digital literacy to make it easier to use digital tools to access care:

- Do you or any member of your household have access to the internet using a phone or home computer?
- Can you use applications/programs (like Zoom) on your cell phone, computer, or another electronic device without asking for help from someone else?

- Can you set up a video chat using your cell phone, computer, or another electronic device without asking for help from someone else?
- Can you resolve basic technical issues on your own?
- Can you read and understand materials from providers on your own?

If you answered 'No' to any of these questions, a Community Health Worker can help you with issues related to technology and digital literacy.

# Q & A

with Jonathan Harding, M.D.

## Exercising with chronic pain and swelling

You likely already know that regular exercise is a key component to good health. But if you have pain and swelling in your legs, feet, or other parts of your body during or after exercise, it can make it difficult to stick to a routine. Dr. Jonathan Harding, Medical Director at Harvard Pilgrim Health Care, answers some questions about common causes of pain and swelling, and strategies to help you stay active with these conditions.

**Q: What is gout, and how do I know if my pain and swelling is caused by gout?**

A: Gout is a type of arthritis, which is a condition that affects the joints or tissues around your joints.

It's caused by an excess of uric acid in the body, which can cause crystals to build up in your joints, fluids, and tissues. Gout is a common cause of swelling in the feet, particularly the big toe joint. Talk to your health care provider if you suspect you may have gout, as the signs and symptoms can look like other inflammatory diseases that cause swelling in the joints.



**Jonathan Harding, M.D.**  
Medical Director,  
Harvard Pilgrim Health Care

**Q: Is it safe to exercise with gout and other types of arthritis?**

A: Yes. The Centers for Disease Control and Prevention says that physical activity is beneficial for arthritis. It can reduce the pain and stiffness related to arthritis—meaning, it can actually help you move better!

Choose activities that are easier on the joints, like brisk walking, bicycling, and swimming. Other good choices are flexibility exercises (including yoga and tai chi) and strengthening exercises (such as weight lifting).

**Q: How can I get started with exercise if I have pain and swelling?**

A: Here are some strategies to help you start and stick with an exercise program:

- **Warm up and cool down**—A simple warm up could be a 5-minute walk followed by stretching (start at the top of your body and work your way down, feeling for a gentle, not painful, pull in your muscles).
- **As needed, modify your routine to decrease the intensity**—This can mean exercising fewer days per week, or exercising for shorter periods at a time.
- **Experiment with other forms of exercise**—If you discover walking is too much on your joints, try something else. Maybe swimming will feel good!
- **Remember exercise isn't "all or nothing"**—Generally, experts recommend about 30 minutes per day. But every minute counts, and whatever exercise you can do will always be better for you than none.
- It's important to remember each patient's situation is different so it's wise to run your exercise plan by your physician to ensure you aren't going to further damage vulnerable joints.

**Q: Is it normal to experience pain after starting a new form of exercise?**

A: It can be normal to experience pain, stiffness, and swelling in the days following a new exercise—simply because your body needs time to adjust to the movements you're asking it to do. As your body adapts, you'll experience less of this pain.

**Q: If I'm experiencing a flare up, can I continue exercising?**

A: It is common with gout and arthritis to experience periods when your symptoms are worse. You can continue to exercise by decreasing the intensity or by focusing on a different area of your body.



**We take your privacy seriously**

Harvard Pilgrim Health Care is committed to protecting your personal health information in all settings. Our Notice of Privacy Practices provides detailed information about our privacy practices and your rights regarding your personal health information. The Notice is available on our website at [harvardpilgrim.org/public/privacy-disclaimer-statements](https://www.harvardpilgrim.org/public/privacy-disclaimer-statements). If you would like a copy sent to you, just call Member Services.

# A GUIDE TO STAYING IN YOUR OWN HOME AS YOU GET OLDER

Many people hope to maintain their independence for as long as possible as they age. This includes staying in their own homes, called “aging in place.”

But to live safely in your own home as you get older requires planning, and it's best to make your aging-in-place plan before you require a lot of care. Speak with your loved ones to ensure they understand your preferences, and that you understand the level of care they are able to provide.

## HERE ARE SOME STEPS TO GET YOU STARTED:

### Assess the help you currently need

“Help” is a wide category that includes anything from help with yard work to medication administration. Examples include:

- Personal care—Bathing, dressing, grooming, using the toilet, eating, getting in and out of bed, etc.
- Household chores—Housecleaning, grocery shopping, laundry, etc.
- Money management—Paying bills, filling out health insurance forms, etc.
- Transportation—Rides to appointments, the grocery store, etc.

### Consider any illnesses that may require greater help in the future

If you are unsure about the progression of an illness (such as heart disease or diabetes), ask your health care provider. Your provider may also be able to suggest resources and agencies in your community that can provide the types of assistance you may need.

### Account for resources

Generally, resources to support you living at home as you get older can be either formal or informal:

- Informal caregivers—friends, family, and neighbors—are often the biggest source of help for older adults. Your loved ones may be able to help you with needs such as transportation, household chores, and more.
- Formal services are provided by professionals and can be arranged for a variety of needs—from help with chores around the house to home health care services (assistance with medication, medical equipment, physical or occupational therapy, and more).

### Consider your finances

Depending on your exact needs, you may need to budget for:

#### Medical alert systems and monthly service costs

These systems respond to medical and other emergencies—such as a fall—using an electronic monitor that you wear.

#### Adult day care services

These programs offer social activities, exercise, meals, personal care, and basic health care services in a safe environment under the supervision of trained staff. Generally, they're less expensive than in-home or facility-based care, and some facilities may even offer pick up and drop off services.

#### Transportation services

Formal transportation services drive people to and from medical appointments, shopping centers, and other places in the community. Some community groups may offer free or discounted rides. Additionally, public transportation is often discounted for older adults and people with disabilities.

## Home health care services

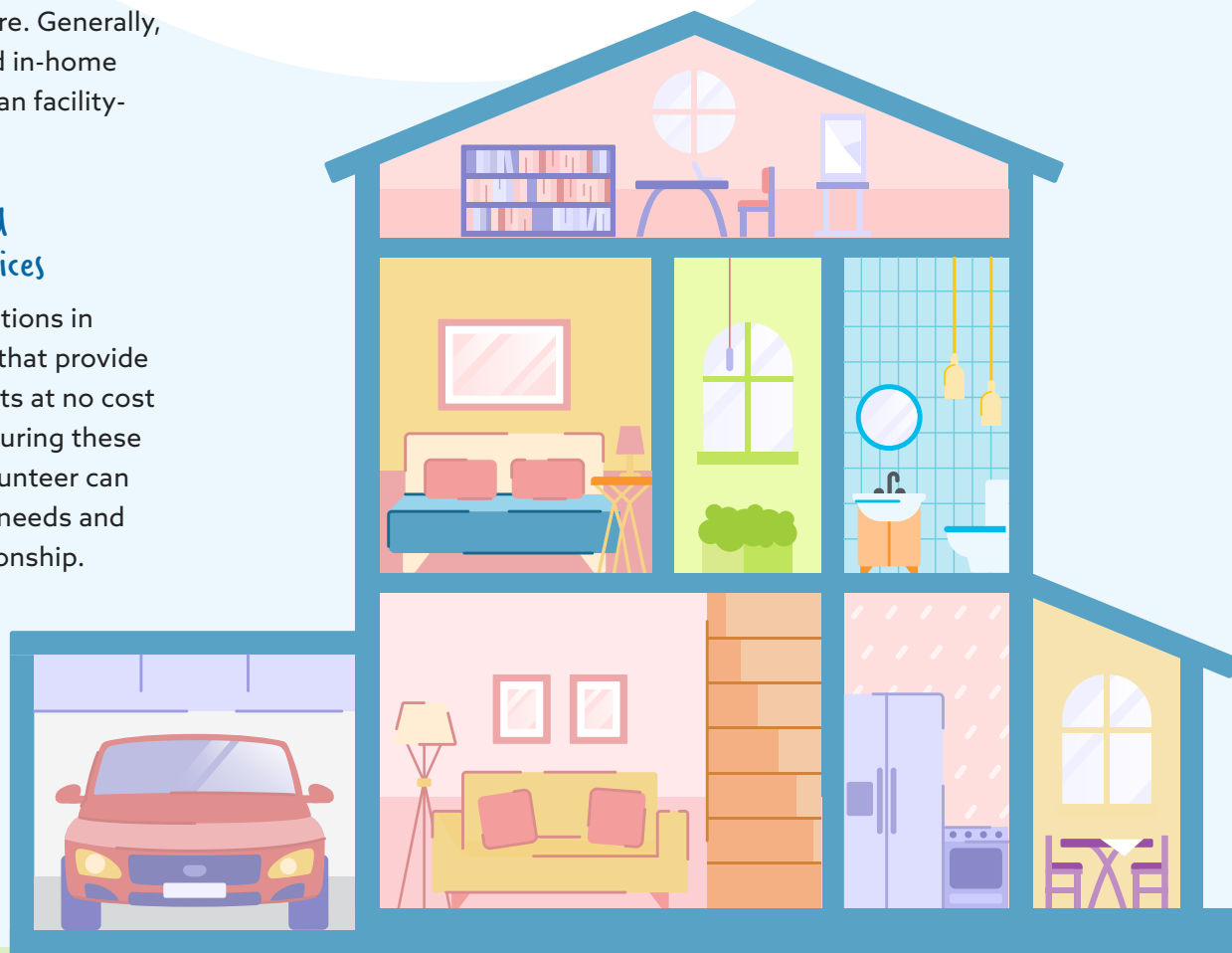
This includes skilled-care services like nursing care, physical and occupational therapy, speech-language therapy, medical social services, and more. Generally, services provided in-home are less costly than facility-based care.

## Volunteer-based companion services

Look for organizations in your community that provide regular home visits at no cost to older adults. During these short visits, a volunteer can assist with basic needs and provide companionship.

## Meal delivery services

Some charge a fee, whereas others may offer reduced rates based on eligibility (such as age, mobility, or economic need). Senior centers and religious organizations may provide free or lower-cost meals.



## Take steps to ensure your ongoing safety and independence at home

According to the Centers for Disease Control and Prevention, falls are the leading cause of injury and death in older adults (age 65+). But falls do not have to be a normal part of aging, and you can reduce your risk:

- Improve your strength and balance through regular exercise—such as yoga, tai chi, walking, and strength training.
- Go around your home, and identify and correct any potential safety issues.
- If you have fallen, are afraid of falling, or feel unsteady, talk to your doctor. Also, review your medications (including any over-the-counter medications) with your doctor or pharmacist. Some side effects can increase your risk of falling.

## Work with our Care Management team

Our Care Management team is available to Harvard Pilgrim Health Care Stride<sup>SM</sup> members at no extra cost. The team can help with identifying your needs, creating your wellness plan, and identifying additional services in your community that you may be eligible for.



**To work with our Care Management team, call Member Services at:**

**1-888-609-0692 (TTY: 711)**

# Use your over-the-counter (OTC) benefit

As a Harvard Pilgrim Health Care Stride<sup>SM</sup> member, you receive a yearly over-the-counter (OTC) allowance that you can spend on eligible health-related items—like toothbrushes, cough and cold medications, at-home COVID tests, and more. All at no cost to you!

- Value Rx (HMO) members receive \$100 per year
- Value Rx Plus (HMO) members receive \$100 per year
- Choice Rx (HMO-POS) members receive \$150 per year
- Basic Rx (HMO) members receive \$300 per year

## How to use your OTC benefit

**Step 1:** Browse eligible items using the **2024 Over-the-Counter Brochure** available on our website at [harvardpilgrim.org/stridedocuments](https://harvardpilgrim.org/stridedocuments).

**Step 2:** Call Member Services at **1-888-609-0692 (TTY: 711)** to place your order.

**Step 3:** Receive your order in the mail! You can expect to receive your order within 10–15 business days from the time your order is placed.





*Thank you*  
**for being a member!**

<sup>1</sup>Dental services eligible under the Dental Reimbursement Plan are limited to non-Medicare covered dental procedures, including the cost of most preventive and diagnostic, basic and major dental services. Implants and orthodontics are not covered. The member must pay for services out-of-pocket and submit to the health plan for reimbursement. It may take as long as nine weeks for member to receive reimbursement. Reimbursement is allowed up to the annual benefit limit only. Please refer to your Evidence of Coverage for more information.

<sup>2</sup>Eligibility restrictions apply.

Representatives are available 8 a.m.–8 p.m., 7 days a week (Mon.–Fri. from Apr. 1–Sept. 30).

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care and Harvard Pilgrim Health Care of New England. Harvard Pilgrim is an HMO and HMO-POS plan, both with a Medicare contract. Enrollment in Stride<sup>SM</sup> (HMO) depends on contract renewal. Benefits eligibility requirements must be met. Not all may qualify. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Harvard Pilgrim Health Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-609-0692 (TTY: 711).

## Quality benefits, low costs, and great savings

With our Stride<sup>SM</sup> (HMO)/(HMO-POS) plans, you get more of the great benefits you deserve—up to \$1,200 dental reimbursement, \$0 routine vision exam, up to \$520 a year with our Wallet Benefit, and much more!

## Make sure your friends don't miss out.

Refer your friends to Harvard Pilgrim Health Care. Tell your friends to call today to learn more.<sup>2</sup>



**1-844-576-7313**  
**(TTY: 711)**

