PeternalHealth. INSPIRING WELLNESS by Empowering Your Lifestyle

The quarterly member newsletter of eternalHealth

Fall Into Good Health!

It's fall again in New England, and we are looking forward to inviting the cool, crisp air of the season into our lives. As the vibrant colors of autumn begin to paint the world around us, we're excited to bring you the latest updates and healthcare tips from eternalHealth, including a great recipe for a healthy and joyful fall season. So grab a cozy blanket, sip on a warm cup of cider, and let's dive into this edition of our Fall Newsletter!





//Q4 2023

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IN THIS ISSUE...

- 1 FALL INTO GOOD HEALTH!
- 2 A NOTE FROM PROVIDER RELATIONS
- 3 SIMPLIFYING DIABETES
- 4 PREVENTING DIABETES/9amHealth
- 5 DIABETES-FRIENDLY RECIPE
- **6 INTRODUCING MEMBER INCENTIVES**
- 7 WHAT TO EXPECT FOR 2024
- **8 INTRODUCING FLEX CARD**
- 9 DENTAL AND OTC BENEFITS
- 10 FALL WORD SEARCH
- 11 AWARENESS & CELEBRATIONS
- 12 CONTACT

A NOTE FROM PROVIDER RELATIONS

Benita Abraham

Director of Network

As the Director of Network for eternalHealth, my main objective is to build and maintain a high-quality network of physicians and facilities that provide the best care to you, our members. With over twenty years of experience in provider network development, I know what it takes to ensure our members have access to affordable, quality care with quality providers.

My experience includes working at health plans, rental networks, and a healthcare technology company. This experience allowed me to gain valuable insight into how provider offices function and what's important to them. Understanding provider office workflows is an important part of developing solutions that help remove common administrative barriers. This, in turn, allows the provider to focus on what's most important: delivering quality care to our members.

Part of building and maintaining a network includes provider nominations. Members are encouraged to nominate their providers for inclusion in our network. Each provider nomination is reviewed in detail by my team and I. The Network team at eternalHealth is dedicated to building affordable access to quality healthcare for you, and our goal is to make sure you have a great experience with our providers from beginning to end. Thank you for being a valuable part of our organization, and we appreciate you entrusting us with your healthcare needs.





SIMPLIFYING DIABETES

Diabetes is a widespread, chronic condition that affects millions of people in the United States. With its impact on individuals, families, and healthcare systems, it's crucial to understand the causes, types, and approaches to care associated with this disease. Read on to learn more about the ins and outs of diabetes, its effects on daily life, and effective ways to manage and prevent the condition.

Type 1 Diabetes: Caused by the immune system attacking insulin-producing cells, necessitating lifelong insulin therapy.

Type 2 Diabetes: Common, often linked to lifestyle factors like obesity. Body becomes insulin resistant or doesn't produce enough insulin.

Gestational Diabetes: Occurs during pregnancy, often resolving post-delivery, but raises risk of Type 2 diabetes later.

DIABETES MANAGEMENT

Managing diabetes is crucial to prevent complications such as heart disease, kidney damage, and vision problems, ensuring a healthier and more fulfilling life. With just a few simple steps, you can significantly improve the management of diabetes.

- Blood Sugar Monitoring: Regular blood sugar monitoring with a glucose meter helps individuals understand their body's responses to factors like food and activity, guiding treatment decisions and adjustments.
- Healthy Eating: Managing diabetes requires adopting a balanced diet rich in whole
 grains, fruits, vegetables, lean proteins, and healthy fats, alongside portion control and
 meal planning with a dietitian, which is crucial for optimal blood sugar control.
- Physical Activity: Exercise improves insulin sensitivity, aids weight management, reduces cardiovascular risk, and enhances overall well-being.
- Medication: Sticking to prescribed medication and understanding their effects is crucial for effective management.
- **Education and Support:** Diabetes education programs, support groups, and regular check-ups provide necessary knowledge and skills.

PREVENTING DIABETES

While some risk factors for diabetes, such as genetics and age, are beyond our control, certain lifestyle modifications can significantly reduce the risk of developing Type 2 diabetes:

- Maintain Healthy Weight: Achieving and maintaining a healthy weight through a
 balanced diet and regular exercise can significantly lower the risk of developing
 Type 2 diabetes.
- Regular Exercise: Engaging in regular physical activity, such as walking, swimming, or
 cycling, helps maintain a healthy weight, improves insulin sensitivity, and reduces the risk
 of diabetes.
- **Healthy Eating Choices:** Adopting a diet rich in whole grains, fruits, vegetables, lean proteins, and healthy fats while minimizing processed foods, sugary beverages, and excessive alcohol consumption can lower the risk of diabetes.
- Avoid Smoking: Smoking increases the risk of various health complications, including
 diabetes. Quitting smoking can significantly improve overall health and reduce the risk
 of developing the condition.

Diabetes, a complex condition, requires understanding and effective management. By understanding its types, adopting lifestyle changes, and seeking professional support, individuals can confidently navigate their diagnosis.

INTRODUCING 9amHealth!



At eternalHealth, our mission is clear: Provide affordable, high-quality healthcare for all of our members. We are so excited to announce our partnership with 9amHealth, a complete diabetes management program designed to provide expert care, personalized plans, medication management, prescription delivery, at-home lab testing, on-demand support, and more to our members diagnosed with Type 1 or Type 2 diabetes! This voluntary program is offered at no-cost to you, so keep an eye out for a call from eternalHealth's Case Management department if you qualify!

SPAGHETTI SQUASH CASSEROLE

by Judy Palken, MNS, RD, LDN

Try this delicious diabetes-friendly recipe

This recipe is suitable for individuals with diabetes because it uses spaghetti squash, which has fewer carbohydrates than traditional pasta while still offering excellent nutritional value.

Spaghetti squash is rich in beneficial carotenoids and fiber, which are crucial for maintaining a healthy cardiovascular system. Additionally, the inclusion of extra virgin olive oil further enhances the recipe's health benefits, as olive oil not only helps in reducing high LDL-cholesterol levels but also supports overall vascular health.



INGREDIENTS

1 spaghetti squash

1/3 cup extra virgin olive oil

1 onion, chopped

2 cloves garlic, chopped

1 lb. mushrooms, sliced

2 Tbsp tomato paste

1/2 cup fresh chopped parsley

(or 2 Tbsp dried parsley)

1/2 tsp Kosher salt

1/4 tsp black pepper

1 cup grated mozzarella cheese

1/4 cup shredded Parmesan cheese

DIRECTIONS

- Preheat oven to 375 degrees.
- Grease a pan or line with parchment paper.
- Slice the squash in half lengthwise, and use a spoon to scoop out the seeds.
- Rub cut side with extra virgin olive oil, place the halves face down on the pan, and bake for about 40 minutes, or until easily pierced with a fork.
- Let cool, and then scoop out the spaghettilike squash.
- Heat the olive oil in a skillet over mediumhigh heat, and sauté the onions, garlic, and mushrooms.
- As they cook, add the tomato paste, parsley, salt, and pepper. Cook until the onions are soft.
- Combine squash, onion mixture, and mozzarella cheese. Place in a greased casserole dish and top with Parmesan cheese.
- Bake at 375 °F, uncovered, for about 40 minutes.
 (Serves 4-6)

WHAT TO EXPECT FOR 2024!

At eternalHealth, we are always striving to ensure our members receive high-quality, affordable healthcare packed with benefits you will be excited to use. For 2024, eternalHealth is proud to announce new and improved benefits and partnerships, along with the benefits you have already loved.

For more detailed plan information for 2024, please refer to your Annual Notice of Change, which was mailed out to you. The Annual Notice of Change can also be found online at www.eternalHealth.com/Forms-Documents!

Remember, these updates will automatically take effect on January 1, 2024.

\$0 Primary Care AND Specialists	Never worry about high copays again with \$0 copays for primary care and specialist visits. This is just one more way eternalHealth is making your healthcare more affordable.
Dental	As an eternalHealth member, you will receive up to \$4,500 to use towards dental services. This allowance can be used at any dentist for comprehensive and preventive services; there are no network restrictions! Allowance amounts vary across plans.
Vision	\$0 routine eye exams PLUS \$200 to use towards frames and lenses.
Hearing	\$0 routine hearing exams and hearing aids as low as \$595 or \$895 per ear!
Transportation	Never worry about getting to your appointments again with UNLIMITED transportation to and from medical appointments and your favorite pharmacies.
In-Home Support	Up to 60 hours per year for in-home support. Have a Papa Pal stop by for things like general companionship, household chores, tech assistance, and more.
Fitness	Receive access to your favorite national and local fitness facilities. Don't feel like going to the gym? Enjoy at-home fitness kits and on-demand classes, as well as a cognitive training program, all at no cost to you!
PERS	As an eternalHealth member, you can enjoy a fully covered monthly subscription for a Personal Emergency Response System. You have the choice between an In-Home, Mobile LTE, and an LTE Smartwatch device.
Prescription Drugs	\$0 copay for Tier 1 drugs across ALL plans.
OTC Allowance	You will receive up to \$60 annually loaded onto a Mastercard® Prepaid Flex Card to use towards everyday over-the-counter items in stores, online, or by mail order.
Grocery Allowance*	If eligible, you will receive up to \$70 quarterly to use towards healthy grocery items, which may be combined with your OTC dollars. *The healthy grocery benefit mentioned is a part of special supplemental program for the chronically ill. Not all members qualify.

INTRODUCING 2024 MEMBER INCENTIVES

At eternalHealth, we are excited to present our new Member Incentives Program for 2024, crafted to empower our members in proactively managing their health through essential annual check-ups and screenings. With each incentive achieved, you will receive a bonus directly deposited onto a Mastercard® Prepaid Flex Card! By successfully completing all incentives, you will have the potential to earn an additional \$60 to use towards your favorite OTC and healthy grocery* items.

Incentive activities include:

- Complete an HRA within the initial 90 days of enrollment | \$10
- Finish an Annual Wellness Visit within the initial 90 days of enrollment | \$10
- Successfully undergo a Colorectal/Breast cancer screening within the first six months of enrollment | \$15
- Receive a Flu Shot between September 1st and December 31st | \$10
- For diabetics, complete three routine exams Diabetic Eye Exam, Diabetic Kidney Exam, and HbA1c Exam before the year-end | \$15



INTRODUCING THE MASTERCARD® PREPAID FLEX CARD

Get ready for a healthcare revolution in 2024 as we join forces with Nations Benefits to introduce the Mastercard® Prepaid Flex card! This incredible card isn't just about health; it's about ease and accessibility! As a member of eternalHealth in 2024, you will have access to your dental allowance, over-the-counter allowance, and if eligible, your healthy grocery allowance, all on one card. Be sure to keep an eye out for your flex card!

Cards will be mailed to your address by mid-December!



PORTAL ACCESS:

After activation, members can access their accounts at eternalHealth.NationsBenefits.com or via the Nations member app. The portal allows you to:

- Check dental, grocery, and OTC "wallet" balances.
- View past dental service history.
- Order OTC and healthy grocery items for convenient home delivery.
- Request catalogs for OTC and healthy grocery items in various languages.
- Find participating pharmacies and grocery stores with the click of a button.
- Easily request a replacement for lost or damaged flex cards.

This portal is your ultimate toolbox for utilizing your flex card benefit to the fullest!

2024 DENTAL BENEFIT

You may use your dental allowance to cover the cost of dental services with any dentist of your choice. That's right! No need to worry if your favorite dentist is in network with us! An annual allowance is loaded onto your dental "wallet," functioning just like a debit card! There is no need to stress about service restrictions – you will have the freedom to use your allowance as you please, whether it's for routine cleanings, root canals, or even dentures!

Now, that's something to smile about!

DENTAL ALLOWANCE PER PLAN

eternalHealth Forever HMO
eternalHealth ForeverMore HMO
eternalHealth Freedom PPO
eternalHealth Give Back PPO

\$4,000 allowance \$4,500 allowance \$4,000 allowance \$3,500 allowance



All members receive an over-the-counter allowance to be used on everyday products at their preferred pharmacy or retail store. Simply use your card at your favorite store, online, or through a handy catalog to start using your benefit! Enjoy **FREE** two-day shipping from Nations Benefits when you order online or through their catalog.

But that's not all – for eligible members, this same card can be used for your Healthy Grocery* benefit. Keep in mind that to qualify for this extra benefit, members must have specific medical conditions.

If you happen to exceed your quarterly benefit limit, don't worry! You can seamlessly switch to an alternative payment method, like a debit or credit card, and still take advantage of our portal for speedy two-day delivery.

Get ready to embrace a world of convenience and savings with your flex card – the gateway to a healthier, happier you! And remember, these allowances don't roll over, so make sure you are using this benefit quarterly!

*The healthy grocery benefit mentioned is a part of special supplemental program for the chronically ill. Not all members qualify.

Remember flex cards won't be loaded until January 1, 2024



FALL WORD SEARCH

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WORD LIST

ACORN FALL
APPLE FOC
AUTUMN FRO
CIDER GOI

FALL FOOTBALL FROST GOURD HARVEST JACKET LEAVES PIE PUMPKIN SCARECROW SWEATER



AUGUST BEACH FISHING FLIP FLOP JULY JUNE PICNIC POOL POPSICLE SAND SUMMER SUNGLASSES

SUNSHINE VACATION WATERMELO

AWARENESS & CELEBRATIONS

OCTOBER is Breast Cancer Awareness Month

October 13[™] - National Train Your Brain Day Challenge your brain to a puzzle or learn a new skill today.

October 26TH - National Pumpkins Day Pick up a pumpkin today to celebrate fall!



November 11TH - Veteran's Day
Today, we honor all who have served our country.

November 13TH - World Kindness Day
Be kind to yourself or someone you love today!

November 14TH - World Diabetes Day Learn more about diabetes in this month's issue!

November 23RD - Thanksgiving Happy Thanksgiving!

DECEMBER is Crohn's and Colitis Awareness Month

December 5[™] - International Volunteer DayPlan to volunteer for your favorite cause today!

December 15[™] - International Tea DayThe perfect day to cozy up with your favorite cup of tea!

December 21ST - First Day of Winter Time to get those mittens out!

December 31st - New Year's Eve Here's to a happy and healthy 2024!



October is Breast Cancer Awareness Month



November 11th - Veteran's Day



November 23rd - Thanksgiving



December 21st - First Day of Winter



31 Saint James Ave., Suite 950, Boston, MA 02116

IMPORTANT CONTACT INFORMATION

MEMBER SERVICES: 1 (800) 680-4568

BEHAVIORAL HEALTH*: 1 (800) 892-1361

DENTAL (DENTAQUEST): 1 (833) 615-0199

VISION (EYEMED): 1 (866) 944-0347

HEARING (AMPLIFON): 1 (866) 559-0158

PHARMACY SERVICES: 1 (800) 891-6989

OTC BENEFIT (INCOMM): 1 (800) 680-4568

GROCERY**BENEFIT (INCOMM): 1 (800) 680-4568

IN-HOME SUPPORT (PAPA PALS): 1 (855) 485-8835

TRANSPORTATION (SAFERIDE): 1 (888) 617-0350

PERS (CONNECT AMERICA): 1 (877) 909-4606

24/7 NURSE LINE: 1 (800) 892-1361

eternalHealth is an HMO plan with a Medicare Contract for HMO and PPO offerings. Enrollment in eternalHealth depends on contract renewal.

- * If this is a Behavior Health emergency, please call 911.
- ** The benefits mentioned are part of a special supplemental program for the chronically ill. Not all members qualify.

Visit www.eternalHealth.com or email us at info@eternalHealth.com



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