

LIVING WELL

eternalHealth's Quarterly Digest



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Welcome to eternalHealth's Fall Newsletter

As the leaves change and cooler weather arrives, it's the perfect time to focus on your health and make the most of your eternalHealth Medicare Advantage benefits. Inside this issue, you'll discover essential fall wellness tips to keep you feeling your best, important updates about your benefits during Open Enrollment season, and valuable resources to help you navigate the upcoming holidays with confidence. We've packed this newsletter with everything you need to stay healthy, informed, and connected this season. Turn the page to unlock all the tools and information designed specifically for your well-being!

YOUR GUIDE TO BETTER HEALTH THIS SEASON

Flu Vaccine: Your First Line of Defense

Getting your annual flu vaccine is one of the most effective ways to protect yourself and your loved ones. The CDC recommends that everyone 6 months and older receive an annual flu vaccine.

Special Considerations for Adults 65+

Adults 65 and older are at higher risk for serious flu complications. Two vaccines are specifically designed for this age group: the high-dose flu vaccine and the Adjuvanted flu vaccine, both of which provide a stronger immune response than standard vaccines.

Getting vaccinated by October ensures you're protected before flu season peaks between December and February. It takes about two weeks for immunity to develop after vaccination.

40%–60%

Reduction in Flu Risk

2 Weeks

For Immunity

Side effects are typically mild (soreness, low-grade fever) and serious reactions are rare. The vaccine protects both you and vulnerable community members, including infants, pregnant women, and those with chronic conditions.



NAVIGATING THE WINTER BLUES

UNDERSTANDING SEASONAL DEPRESSION

As daylight hours grow shorter and temperatures drop, many people experience changes in their mood and energy levels. If you find yourself feeling more tired, sad, or withdrawn as autumn arrives, you're not alone. Seasonal Affective Disorder (SAD), commonly known as seasonal depression, affects millions of Americans each year, particularly during the fall and winter months.

What is Seasonal Depression?

Seasonal depression is more than just the "winter blues." It's a recognized form of depression that follows a seasonal pattern, typically beginning in late fall or early winter and lifting during spring and summer. The reduced sunlight during shorter days can disrupt your body's internal clock and affect the production of serotonin and melatonin—chemicals that regulate mood and sleep.

Common symptoms include:

- Persistent feelings of sadness or hopelessness
- Loss of interest in activities you usually enjoy
- Low energy and fatigue
- Changes in sleep patterns (oversleeping or insomnia)
- Appetite changes, often craving carbohydrates
- Difficulty concentrating
- Social withdrawal



Strategies for Managing Seasonal Depression

- **Light Therapy:** Exposure to bright artificial light for 20–30 minutes each morning can help regulate your circadian rhythm. Consider investing in a light therapy box or spending time near windows during daylight hours.
- **Stay Active:** Regular exercise, even light activities like walking or stretching, can boost mood and energy levels. Your eternalHealth plan covers gym memberships and fitness programs through OnePass..
- **Maintain Social Connections:** Combat isolation by staying connected with family and friends. Join community activities, volunteer, or participate in senior center programs in your area.
- **Stick to a Routine:** Maintaining regular sleep, meal, and activity schedules can help stabilize your mood and energy levels throughout the seasonal transition.
- **Eat Well:** Focus on nutritious meals with plenty of fruits, vegetables, and whole grains. Limit excessive sugar and refined carbohydrates that can cause energy crashes.

Remember, seasonal depression is treatable, and you don't have to face it alone. Your eternalHealth team is here to support your mental health journey every step of the way. Don't hesitate to reach out for help—taking care of your mental health is just as important as caring for your physical well-being.

YOUR 2026 BENEFITS AT A GLANCE

Great news! We've mailed your Annual Notice of Change with information on changes to your Medicare Advantage plan for 2026 designed to better serve your health and wellness needs.

Tips on How to Read Your ANOC

1. **Start with the Summary:** Look at the first page for key changes at a glance
2. **Check Costs:** Review premiums, deductibles, and copays for changes
3. **Review Benefits:** See what's new or improved for 2026
4. **Verify Your Medications:** Confirm your drugs are still covered

Staying with eternalHealth: Your 2026 Medicare Advantage Plan

Good news! As a valued eternalHealth member, you're already set up for success in 2026. No action is required to keep your coverage—you'll automatically enjoy these benefits starting January 1st.

Here's how to make the most of your improved 2026 eternalHealth plan:

1 Confirm Your Doctors Are Still In-Network

What to do: Log into your member portal or call us to verify your current providers remain in our expanded network.

Why it matters: Our 2026 network has grown, giving you even more choices while keeping the doctors you trust.

Complete by October 31st

2 Check Your Prescriptions for 2026 Savings

What to do: Review your medications to ensure they are covered under our enhanced formulary. **Good news:** Coverage for most common medications is staying the same, so you can continue your current prescriptions without interruption

Complete by November 15

3 Rediscover Your Benefits

What to do: Review the benefits and plan how you'll use them in 2026.

Get familiar by December

4 Sit Back and Relax

You're all set! If you're happy with eternalHealth (and we hope you are), you don't need to do anything. You'll automatically continue with all your 2026 benefits.

KEEP YOUR ETERNALPLUS BENEFITS CARD FOR 2026!

Good News: Your NationsBenefits eternalPlus Card Continues!

Your 2025 NationsBenefits eternalPlus Card remains valid for 2026. Continue using this card to access your valuable extra benefit allowances including:

Dental Allowance

Over-the-Counter (OTC)

Healthy Grocery Allowance*

Medical Expense Wallet

Essentials Wallet*

Wellness Wallet

Fitness Flex Allowance

Member Rewards

Important: Benefits vary by plan

Two Cards, Two Different Purposes

eternalHealth Member ID Card

NEW FOR 2026

Use for:

- Doctor visits
- Hospital care
- Prescriptions
- Medical services

You will receive a new card before the end of the year.

NationsBenefits eternalPlus Card

KEEP YOUR 2025 CARD

Use for:

- Extra benefits
- Fitness
- OTC items
- Healthy groceries

Continues into 2026—no replacement needed!

*The benefits mentioned are part of a special supplemental program for the chronically ill. Qualifying conditions include Cardiovascular disorders, diabetes, chronic and disabling mental health conditions, cancer, and CKD. Having a listed condition does not guarantee coverage, as benefits are specifically for members who meet the criteria for "chronically ill enrollee" status.

2026 CARD REFERENCE GUIDE

Lost or Damaged Your NationsBenefits eternalPlus Card?

No problem! You can easily order a replacement card:

Visit the NationsBenefits Portal:

<https://eternalhealth.nationsbenefits.com/>

Or call Member Services:

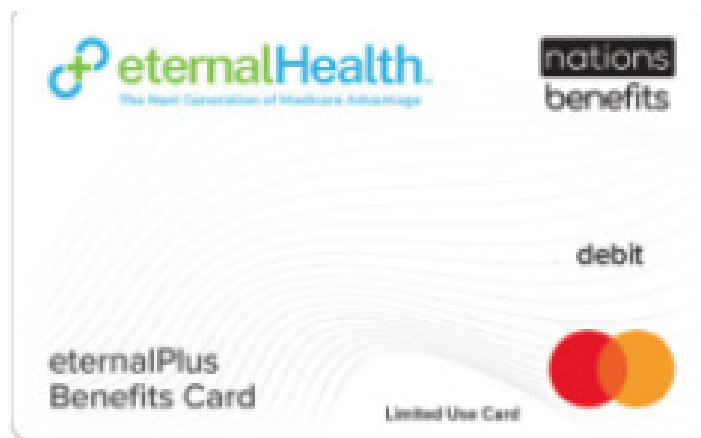
1-800-680-4568 (TTY 711)

October 1st – March 31st: 8am – 8pm local time | 7 Days a Week

April 1st – September 30th: 8am – 8pm local time | Monday – Friday

You can also:

- Access your digital eternalPlus card through the NationsBenefits mobile app
- View your current benefit balance online
- Find participating retailers near you



YOUR 2026 CARDS CHECKLIST

Getting ready for 2026 is easy! Here's everything you need to know about your member cards! Use this checklist to stay organized and prepared for the new year.

- ✓ **Watch your mailbox in late December** for your new eternalHealth Member ID Card
- ✓ **Scan the QR code** in your card package to access your 2026 Member Welcome Kit
- ✓ **Start using your new eternalHealth card** on January 1, 2026
- ✓ **Discard your old 2025 eternalHealth card** after December 31st, 2025
- ✓ **Keep your eternalPlus card**—it's still good for 2026!
- ✓ **Store both cards in your wallet** for easy access to all your benefits



**Scan this QR Code to Access Your
2026 Member Welcome Kit!**

Questions About Your Cards?

We're here to help! If you have any questions or concerns about either of your cards, don't hesitate to reach out.

For questions about your eternalHealth Member ID Card or eternalPlus Card:

Call eternalHealth Member Services at 1-800-680-4568 (TTY 711)

Our Hours:

October 1st – March 31st: 8am – 8pm local time | 7 Days a Week

April 1st – September 30th: 8am – 8pm local time | Monday – Friday

Pro Tip: Add your Member ID to your phone's mobile wallet! Available on Apple and Android devices for quick and easy access wherever you go.

Didn't receive your new eternalHealth Member ID card by December 31st?

Contact us immediately at **1-800-680-4568 (TTY 711)** so we can send a replacement and ensure you have uninterrupted access to care. We'll get your new card to you right away.

Remember: Having the right card at the right time ensures you can access all your benefits without delays. Keep both cards in your wallet for easy access, and reach out anytime you need clarification on which card to use for different services.

IMMUNE-BOOSTING BUTTERNUT SQUASH SOUP

Health Benefits

- **Turmeric** – Anti-inflammatory powerhouse
- **Ginger** – Antiviral & warming properties
- **Garlic** – Natural infection fighter

Ingredients

- 1 large butternut squash (3 lbs)
- 1 large onion, chopped
- 4 cloves garlic, minced
- 1 tbsp fresh ginger, minced
- 1 tsp turmeric powder
- 2 tbsp olive oil
- 4-5 cups vegetable broth
- 1 can coconut milk (optional)
- Salt & pepper to taste

Instructions

1. Roast cubed butternut squash with olive oil, salt, and pepper at 400°F for 25-30 minutes until tender.
2. In a large pot, sauté onion, garlic, and ginger until fragrant (about 5 minutes).
3. Add turmeric and cook for another minute to release its beneficial compounds.
4. Add roasted squash and broth, bring to a boil, then simmer for 15 minutes.
5. Blend until smooth using an immersion blender for a creamy texture.
6. Stir in coconut milk if desired and season to taste. Serve hot and enjoy!





AWARENESS & CELEBRATIONS!

October is Breast Cancer Awareness Month

October 1: International Coffee Day
Cheers to your daily cup of motivation!

October 10: World Mental Health Day
Taking care of our minds matters every day!

October 20: World Osteoporosis Day
Strong bones for a strong life!

November is Men's Health Awareness Month

November 13: World Kindness Day
Perform an unexpected act of kindness today!

November 14: World Diabetes Day
Learn about blood sugar management and support those living with diabetes!

November 18: National Apple Cider Day
Toast to the season with this classic fall favorite!

December is Colorectal Cancer Awareness Month

December 1: National Pie Day
Celebrate the season with your favorite pie!

December 12: Universal Health Coverage Day
Do something that makes you happy today!

December 31: New Year's Eve
Honoring all doctors commitment to a healthy community!



FALL WORD SEARCH

Find these 15 fall-related words:

AUTUMN

LEAVES

HARVEST

PUMPKIN

ORANGE

APPLE

SWEATER

FOOTBALL

HAYRIDE

BONFIRE

SCARECROW

ACORN

CIDER

MAPLE

CRANBERRY

A	U	T	U	M	N	Q	W	E	R	T	Y	U	I	O
L	E	A	V	E	S	P	L	K	J	H	G	F	D	S
H	A	R	V	E	S	T	Z	X	C	V	B	N	M	Q
P	U	M	P	K	I	N	W	E	R	T	Y	U	I	O
O	R	A	N	G	E	A	S	D	F	G	H	J	K	L
A	P	P	L	E	Z	X	C	V	B	N	M	Q	W	E
S	W	E	A	T	E	R	T	Y	U	I	O	P	L	K
F	O	O	T	B	A	L	L	J	H	G	F	D	S	A
H	A	Y	R	I	D	E	Z	X	C	V	B	N	M	Q
B	O	N	F	I	R	E	W	E	R	T	Y	U	I	O
S	C	A	R	E	C	R	O	W	P	A	S	D	F	G
A	C	O	R	N	H	J	K	L	Z	X	C	V	B	N
C	I	D	E	R	M	Q	W	E	R	T	Y	U	I	O
M	A	P	L	E	P	L	K	J	H	G	F	D	S	A
C	R	A	N	B	E	R	R	Y	Z	X	C	V	B	N

STAY CONNECTED WITH US!

Join our community online! Follow us on social media for health tips, wellness advice, member stories, plan updates, and more.



Facebook

@eternalHealthMA

Watch helpful videos, wellness tutorials, and member testimonials



Instagram

@eternalHealthMA

Important updates, health tips, and community highlights



YouTube

Youtube

@eternalHealthMA

Watch helpful videos, wellness tutorials, and member testimonials

What You'll Find on Our Social Media

- ✓ Health & Wellness Tips: Expert advice to help you live your healthiest life
- ✓ Community Stories: Inspiring member experiences and success stories
- ✓ Seasonal Health Tips: Timely advice for staying healthy year-round
- ✓ Benefit Updates: Stay informed about your plan features and new offerings
- ✓ Educational Content: Easy-to-understand health information and resources
- ✓ Interactive Q&A: Get your questions answered by our team

Don't Miss Out!

Follow us today and become part of the eternalHealth family.

Helpful Contact Information

Member Services: 1 (800) 680-4568 (TTY: 711)

Dental: 1 (800) 680-4568 (TTY: 711)

Vision: 1 (866) 944-0347 (TTY: 711)

Hearing: 1 (866) 559-0158 (TTY: 711)

In-Home Support: 1 (855) 485-8835 (TTY: 711)

PERS: 1 (877) 909-4606 (TTY: 711)

Pharmacy Services: 1 (800) 891-6989 (TTY: 711)

OTC & Healthy Grocery*: 1 (800) 680-4568 (TTY: 711)

Transportation: 1 (888) 617-0350 (TTY: 711)



@eternalHealthMA



Get Instant Updates! Sign up for SMS alerts at eternalHealth.com/connect

eternalHealth is an HMO plan with a Medicare Contract for HMO, HMO-POS and PPO offerings. Enrollment in eternalHealth depends on contract renewal. Prescription Drugs are not available with all plans

*The benefits mentioned are part of a special supplemental program for the chronically ill. Qualifying conditions include Cardiovascular disorders, diabetes, chronic and disabling mental health conditions, cancer, and ESRD. Having a listed condition does not guarantee coverage, as benefits are specifically for members who meet the criteria for "chronically ill enrollee" status