

Healthy Communities

FALLON COMMUNITY HEALTH PLAN'S QUARTERLY HEALTH GUIDE



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We recommend—Shape Your Future

Fallon Community Health Plan is proud to announce a new Web site developed by South Shore Medical Center with the help of a Physician Grant we awarded earlier this year.

The Web site is an extension of the medical center's **Shape Your Future** pediatric weight-loss program. It's a fun, informative and interactive site that can help you talk with your kids about healthy eating and exercise. We hope it'll get them excited about making healthy choices and get the entire family involved, too! Visit www.shapeyourfuture.org today—and return often!

The Shape Your Future program at South Shore Medical Center consists of individual appointments with a pediatric nurse practitioner and dietitian, a group orientation meeting, nutrition education classes, a supermarket tour and two one-hour exercise sessions each week. For more information, call Satoko Porter, Program Director, at 1-781-261-4649. ■

FCHP launches initiative to combat childhood obesity

Noting the alarming rise in childhood obesity, Fallon Community Health Plan has launched a new initiative aimed at improving the health and wellness of children in Massachusetts. The initiative, Commit to be Fit, is geared for



students in kindergarten through grade 4, and is designed to be used both in and out of the school setting. In support of the initiative, FCHP has partnered with the Massachusetts School Nurse Organization to introduce a fun and educational walking program to schools throughout the Commonwealth.

Along with charts, incentives, student activity sheets and educational information, the program also promotes competition with the Golden Sneaker Award, which is given every month to the participating classroom with the highest (or best) results at each school. Materials developed for the program are intended to educate and encourage children and their families to adopt a healthier and more active lifestyle.

"Childhood obesity is a ticking time bomb that is set to go off in 10, 20 or 30 years if we don't defuse it now," said Eric H. Schultz, President and CEO, FCHP. "With Commit to be Fit, we

are taking the first step in motivating children to become more engaged and involved when it comes to eating smart and getting the exercise their growing bodies need." ■

Family fun this autumn

The best fun is often free—and there are plenty of healthy ways to enjoy family time this autumn without spending a lot of money. Here are a few of our favorites!

Take a hike. Go for a walk in the woods, fields or city parks close to home. Talk to your kids about what they see around them. You might do a scavenger hunt of leaves, acorns, twigs and seeds that you can later use for craft projects. Pack a snack or lunch and make a day of it.

Visit an orchard. A trip to a local apple orchard can include apple or pumpkin picking, a visit with animals and one-of-a-kind treats. Best of all, it's a great place for the kids to use up their stored energy.

Pile them up. Whether at a neighborhood park or your own backyard, have fun with those falling leaves. Rake them into a huge pile and jump in! See who can make the biggest pile within one minute, or who can move piles with their feet only.

Go to a game. Many sports are active during autumn, so take your children to a local town or school sporting event. Cheer for a team and explain the object and rules of the game.

Fly a kite. Autumn breezes make kite flying an exciting challenge. The kids will enjoy preparing the kite and finally watching its flight. ■

Where generations meet

As a youth, I was fortunate enough to be surrounded by family, teachers and Boy Scout leaders that prepared me well for my adult years. In particular, I was taught a love and respect for my grandparents' generation that has only grown throughout my life, and learned early how their years of hard work and sacrifices benefited me.



Now, I'm proud to serve as President and CEO of Fallon Community Health Plan. With dedicated employees and a network of outstanding providers, we have achieved the ranking of #1 Medicare health plan in America. You'll read in our feature story how Fallon Senior Plan™ continues to offer innovative benefits that support the evolving needs of seniors—both in sickness and in health.

Still, more is needed. Having children in college and caring for a frail family member, I feel with more immediacy the issues that grown children and their elder family members face together. Seniors place a high value on remaining active and independent, while their children often juggle families, full-time jobs and other life commitments, sometimes while living far away from their parents.

These generational stresses only will escalate. In addition to living longer, the senior population is growing. We've all heard how the aging baby boomer generation will put unprecedented medical and cost demands on their families and the health care system.

Last year, Fallon Community Health Plan restructured its organization and created a distinct business pathway that emphasizes senior care services. Our goal is to meet a growing need by expanding on what we already do well.

For example, our Summit ElderCare® program for frail elders is a unique combination of medical care, insurance and social/caregiver support services in one convenient package that serves as an alternative to nursing home placement. We now care for over 500 participants. Also, in a joint venture with the VNA Care Network & Hospice, FCHP acquired Home Staff, which provides a variety of in-home services from four offices throughout Massachusetts. These types of approaches help to keep people healthier and save health care dollars.

FCHP will continue to create new alternatives for seniors and their families with the goal of "helping seniors to remain at home and independent." We aim to follow the example of the generations before us by strengthening the foundation for the generations to come.

Sincerely,

Eric H. Schultz
President and CEO
Fallon Community Health Plan

Fallon Community Health Plan's quarterly health guide for members is produced by the health plan's Communications Department. The content of this magazine has been reviewed by our physicians and administrators. This publication does not advance any particular medical treatment, nor does it endorse the management of medical problems without the advice and care of health care professionals. We are not responsible for the content of Web sites referenced in this publication. Please note that some of the articles included in this magazine may describe services and/or procedures that are not covered benefits. Also, benefits described may vary by employer and plan.

For clarification of your covered benefits, please contact Fallon Community Health Plan's Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), or contactcustomerservice@fchp.org.

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Visit our Web site at www.fchp.org.

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Seniors find more value, more choice

Working on staying healthy

Most mornings, regardless of the season, you'll likely find Robert (Bob) and Annette Bourgeois working out at the Wachusett Community College Fitness & Wellness Center in Gardner. Just minutes from their home, the center is one of the SilverSneakers® Fitness Program facilities available to Fallon Senior Plan™ members as part of their benefits.

"We feel really lucky to have this opportunity," Annette and Bob agree. "It's a good benefit program from Fallon Community Health Plan. They want us to stay healthy."

As part of this innovative benefit program, Fallon Senior Plan members receive a basic membership to SilverSneakers-contracted fitness facilities* nationwide. The membership enables them to enjoy specialized classes focusing on improving strength, flexibility, balance and coordination, and to use each facility's exercise equipment, and pool if available, as well as other training programs and classes.

At age 67, Bob and Annette are newer members of Fallon Senior Plan. The SilverSneakers program has allowed them to continue their fitness lifestyle after retirement without paying, as they previously did, for separate gym memberships. The

Bourgeoises stay active in other ways, too, by socializing with their large family and circle of friends, keeping up their home, taking regional AARP trips and traveling to Canada.

"We're pretty healthy right now and want to keep it that way," Annette explains, noting that they both have family histories of cardiovascular problems. "That's why I do SilverSneakers. As for Bob, he just loves it!" she adds, with Bob grinning widely in agreement.

Bob talks enthusiastically about participating five days a week, sometimes twice a day, in the SilverSneakers yoga, cardio and strength classes—and also making time to get a good workout on the various fitness equipment. Annette shares some of the class workouts, and exercises on the bike and treadmill at least twice a week. All members can participate at their own fitness level.

Is it working? "Absolutely," Annette and Bob agree. "When we've had to miss

several days in a row, we can feel the difference. We definitely feel better working out regularly."

In addition to the fitness benefit, the Bourgeoises say they love seeing many of their long-time friends, and have made new ones, at the Wachusett center. There are typically 65 to 75 Fallon Senior Plan members there on SilverSneakers class days.

When told that the SilverSneakers' motto is "Get fit, have fun and make friends," Annette agrees wholeheartedly. "That's exactly right!"

** For a list of participating SilverSneakers fitness facilities, log on to www.fchp.org/Seniors/SilverSneakers.htm, or call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), seven days a week from 8 a.m. to 8 p.m.*

SilverSneakers® is a registered trademark of Healthways. ■



What's new for Fallon Senior Plan in 2009?

Fallon Senior Plan™ is heading west—

We're expanding in Western Massachusetts. Fallon Senior Plan's Saver, Standard and Plus products will now be available to all eligible Medicare beneficiaries in all of Hampden County. People with Medicare living in Hampden County can now join Fallon Senior Plan and see, among others, the doctors and other providers affiliated with Hampden County Physicians Associates, a multi-specialist physician group with 14 locations. ■

Fallon Senior Plan announces 2009 premiums—

Effective January 1, 2009, monthly plan premiums for our Enhanced Rx plans are being reduced while the other plans are staying the same from 2008 to 2009.

	No Rx	Basic Rx	Enhanced Rx
Fallon Senior Plan Saver	\$0	\$28	\$28 (\$47 in 2008)
Fallon Senior Plan Standard	\$72	\$100	\$100 (\$119 in 2008)
Fallon Senior Plan Plus	\$132	\$160	\$160 (\$179 in 2008)
Fallon Senior Plan Preferred	n/a	n/a	\$120 (\$212 in 2008)

Fallon Senior Plan **Value 1** and Fallon Senior Plan **Value 2** will also remain **\$0 monthly** plan premium plans in 2009. ■

Fallon Senior Plan introduces new travel program benefit—

Also in 2009, all members of our Fallon Senior Plan Saver, Standard and Plus plans will have access to a new U.S. travel program benefit. While you've always been covered for worldwide emergent and urgent care and out-of-area dialysis, now you're *also covered for doctor office visits (non-preventive) and diagnostic tests, including X-rays, when you travel to any state outside of the Northeastern states.*

For example, let's say you're visiting your friends in Florida and you develop what you believe is an irritating, but non-life threatening, allergy to their cat. Simply make an appointment with an internist or an allergist in the area who accepts Medicare. No need to go to an emergency room, or wait to see your own doctor at home. You can seek treatment with a doctor in the area and pay your regular copayment. For details about this new benefit, please refer to your 2009 *Evidence of Coverage*. ■

More Fallon Senior Plan information to come—

As a Fallon Senior Plan member, you'll receive your *Annual Notice of Change* and your 2009 *Evidence of Coverage* no later than October 31, 2008. This packet will explain any changes to your coverage, and will include everything you need to know for 2009. ■

Spread the word

If you have Medicare-eligible friends or family who would like to learn more about Fallon Senior Plan and Medicare coverage, why not have them call us today? Fallon Community Health Plan is a health plan with a Medicare Advantage contract that is renewed annually. To learn more about our comprehensive health coverage, they may call toll-free at **1-888-377-1980 (TDD/TTY 1-877-608-7677)**. ■

FCHP update



Summit ElderCare®—support for living independently

Summit ElderCare is a Program of All-Inclusive Care for the Elderly (PACE) sponsored by Fallon Community Health Plan. Now in its 13th year, this program aspires to help frail elders live independently by offering insurance, medical care and social support—all in one convenient package. The program, which includes medical care, adult day care, home care, personal care and prescription drugs, provides a home-based alternative to nursing home placement.*

Summit ElderCare operates PACE Centers in Worcester, Charlton and Leominster, and currently serves more than 500 participants.

To learn more about Summit ElderCare or to schedule a tour at any facility, please call us at 1-800-698-7566 (TDD/TTY: 1-800-889-4106), or visit the Web site at www.summiteldercare.org.

** In some cases, participants may pay a monthly premium based on their income or assets. All services must be provided by or authorized by the PACE interdisciplinary team (except emergency services). PACE participants may be held liable for costs of unauthorized or out-of-PACE-program agreement services. ■*

H2219 SE 2008-38 R-1 [9/3/2008]



New program supports depression treatment

Fallon Community Health Plan and its behavioral health partner, Beacon Health Strategies, have introduced a Depression Health Management program. This new program is available to FCHP's adult commercial plan members.**

Health management programs seek to improve the health of people with chronic health conditions by providing them with access to information and support that encourages appropriate care and treatment in a timely manner.

How we can help

The goal of our FCHP/Beacon program is to help eligible members in managing depression and preventing health complications so they can function well and enjoy a better quality of life. Our approach is to involve physicians and mental health experts and empower members in ways that will support them to stay on their medications and treatment plans.

Because depression and its symptoms vary widely, we offer a range of services

to address the unique needs of each member. These services focus on:

- Education about depression
- Help with identifying and accessing resources for depression treatment
- Support and assistance in setting goals and making decisions regarding depression treatment
- Access to online tools for self-management

If you answer yes to one or both of the following questions, you may be depressed and should call your primary care doctor, nurse or counselor, or Beacon Health Strategies, to talk to someone who can help you.

- Over the past two weeks, have you felt down, depressed or hopeless?
- Over the past two weeks, have you felt little interest or pleasure in doing things?

If you've been diagnosed with, and/or are being treated for, depression and think you could benefit from this program, **call Beacon Health Strategies at 1-888-421-8861, Monday through Friday from 8:30 a.m. to 5:00 p.m.** Anyone who needs emergency help or is feeling suicidal should go to the emergency room or dial 911 for help. ■

*** This does not include Fallon Senior Plan or MassHealth members or members in ASO plans.*

Your checklist for monitoring health

Today, more people than ever want to participate in the care they receive, and they want to make lifestyle choices that will keep them healthier longer. You have control over many factors that affect your health—your diet, your reactions to stress, your level of exercise and whether or not you smoke. Another wise decision that will help you to make the most of your health is to follow the recommended guidelines for preventive care.

Preventive care recommendations for children and adults are published by the Massachusetts Health Quality Partners. Reviewed by a group of clinicians and endorsed by leading health care organizations in Massachusetts, these guidelines tell us the steps we should be taking at every age to stay on top of our health. We suggest you review these recommendations and discuss them with your doctor.

For adults, there are sections on cancer screening (such as getting a mammogram and colonoscopy at age 50 if not high-risk); screening for cholesterol, high blood pressure and diabetes; eye exams for glaucoma (every two to four years from age 40); plus additional screenings and an immunization schedule.

For children, the recommendations also have a full immunization schedule, as well as a list of when hearing, eye, and other routine screenings are needed (for anemia, BMI, lead, etc.), a health maintenance visit schedule, and more.

To read and download these preventive care guidelines, go to our Web site at www.fchp.org/Members/HealthTools/guidelines.htm. You also may request a paper copy by calling our Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m. ■

FCHP welcomes new chief medical officer

Elizabeth Malko, M.D., was appointed this summer to serve as the new Chief Medical Officer for Fallon Community Health Plan.



She is responsible for ensuring the appropriateness, quality and cost-effectiveness of the health care services received by all FCHP members. Dr. Malko also is working to further strengthen the health plan's relationships and collaborative efforts with health care providers throughout our service area.

Dr. Malko was East Regional Medical Director at a WellPoint, Inc., and served as Medical Director for Anthem Blue Cross and Blue Shield in New Hampshire and Connecticut. Earlier in her career, Dr. Malko was a family practitioner in Connecticut and Vermont. She received her Doctor of Medicine from University of Connecticut School of Medicine, and a Master of Engineering from Rensselaer Polytechnic Institute. ■

Three tiers for prescription options

Given the current cost of prescription drugs, you probably are paying more attention to your copayments for these medications. Your copayment will vary, depending on the drug's tier in our formulary—the list of drugs that we cover for our members.

Fallon Community Health Plan's formulary is developed and constantly reviewed by our Pharmacy and Therapeutics Committee, a group of doctors, pharmacists and other experts who scrutinize a drug's effectiveness, safety, interactions, side effects, long-term use and more before adding it to our drug list. Our approach ensures that the formulary is always updated,

includes only the highest-quality drugs and keeps your prescription costs down.

Our three-tier formulary also gives you and your doctor many treatment options that allow you to choose the most appropriate and cost-effective care. Covered medications are categorized as:

Tier 1 – Lowest copayment:

Primarily generic drugs, which are pharmaceutically and therapeutically equivalent to brand-name drugs—but more affordable.

Tier 2 – Middle copayment: The majority of cost-effective, preferred brand-name drugs.

Tier 3 – Highest copayment: All other brand-name drugs, which often offer no clinical or cost advantage over their therapeutic equivalents. This tier also includes new drugs on the market and any drugs covered under a formulary exception.

When you're given a new prescription, remember—there are often medications that are less costly but equally effective. To save on out-of-pocket costs, ask your doctor about prescribing a generic drug, or perhaps an equally effective drug in a lower tier. Sometimes, there may even be an over-the-counter drug you can take instead.

You'll also be helping to hold down health care costs. Your copayment is typically only a fraction of the cost of these drugs. The remaining cost, often hundreds of dollars, is paid by your health plan and eventually reflected in health care premiums. ■

Important information for FCHP members

What should you do in an emergency? How do you find an interpreter? How does utilization review improve your care? For answers to these questions and additional information related to your care, please go to our Web site, www.fchp.org/Members/HealthTools/ImportantInfo.htm. You also can request this information by calling our Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

Focus on quality

You also can get an overview, and a more detailed brochure, of our Quality Services Program at www.fchp.org/_about/Qualitystandards.htm. This program is a comprehensive approach that FCHP takes to ensure the quality and safety of clinical care and the quality of service provided to our members. You also may call our Quality and Health Services Department at 1-508-368-9101 for this information.

Your privacy is protected

You can be confident that all of us at Fallon Community Health Plan are committed to safeguarding the privacy and security of our members' protected health information (PHI). If you have questions or would like more detailed information about our privacy practices, you can review our Notice of Privacy Practices online at our member Web site at www.fchp.org/_about/HIPAAForms.htm. For a printed copy of this policy, call our Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, from 8 a.m. to 6 p.m.

Your rights and responsibilities

Do you know your rights and responsibilities as an FCHP member? Being aware of them will help you get the most from your health care coverage. For a full list of your rights, please go to our Web site at www.fchp.org/Members/HealthTools/Rights.htm or call Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m.

As an FCHP member, you have the right to:

- Receive information about FCHP, our services, practitioners and providers, and your rights and responsibilities.
- Actively participate in decisions regarding your own health and treatment options, including the right to refuse treatment.
- Candidly discuss appropriate or medically necessary treatment options for your condition, regardless of cost or benefit coverage.
- Be treated with dignity and respect, and to have your privacy recognized.
- Make complaints and appeals without discrimination about FCHP or the care provided.
- Make recommendations regarding FCHP's members' rights and responsibilities policies.

In addition, it's your responsibility to:

- Provide, to the extent possible, information that Fallon Community Health Plan, your physician or other care providers need in order to care for you.
- Do your part to improve your own health condition by following treatment plans, instructions and care that you've agreed on with your physician(s).
- Understand your health problems, and participate in developing new and existing, mutually agreed-upon treatment goals to the extent you're able. ■

Correct address needed for proof of insurance mailing

As you know, residents of Massachusetts now are required to prove they have health insurance for their annual state income tax filing.

We want to remind you that Fallon Community Health Plan will mail its commercial plan subscribers who are Massachusetts residents a 1099-HC form (proof of coverage) in January 2009, in time for tax filings. (This does not apply to Fallon Senior Plan™ members.) Then, in turn, you (and dependents over the age of 18) will use the information on this form to complete state form Schedule HC when filing your 2008 state income taxes.

To ensure you receive this information, it's important that we have your correct address. If you plan on moving or changing your address in 2008, please notify us by logging on to "My FCHP" at www.fchp.org or calling Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m. ■

Coming soon to your home—
Your 2009 Healthy Communities
Calendar

Fun ... informative ... engaging—
and chock full of tips to help you
live healthier throughout the year!



Program emphasizes parent-teen discussions

Smart Sex, an educational program developed by Thu Anh Lewin, R.N., and Jessica Hennessey, C.P.N.P., of Pediatrics West, P.C., "has drawn rave reviews from parents, who say it has made them more comfortable about discussing the awkward subject with their children," according to a May 2008 *Boston Globe* article. The Smart Sex program is supported by Fallon Community Health Plan's annual Physician Grant.

Pediatrics West, an independent physician practice with offices in Westford and Groton, Mass., is offering the five-week program free to parents and teens at their offices, as well as at Lowell General Hospital and at the Pepperell Community Center.

Smart Sex grew out of the realization that media and social influences affecting children today leave parents and schools unprepared for communication about the reproductive system, puberty, sexual abstinence, sexual relations, protection against sexually transmitted diseases, and more.

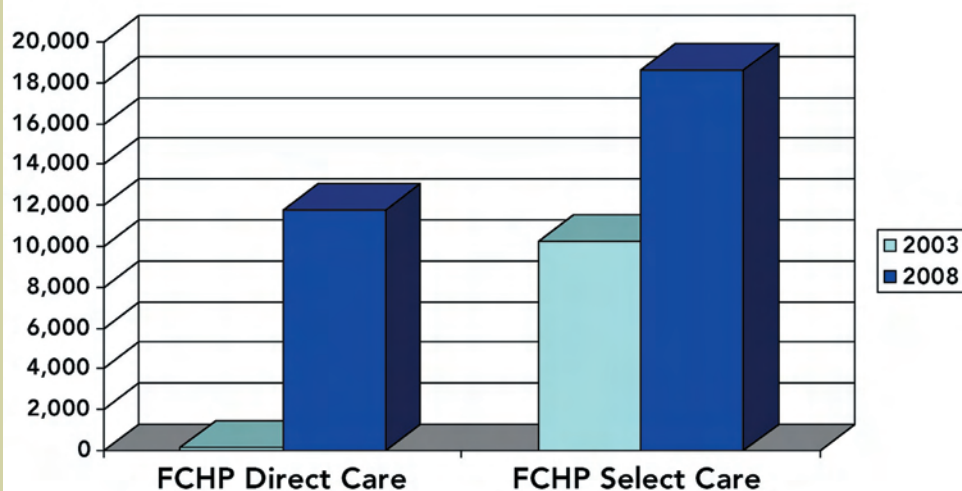
Smart Sex differs from traditional public school programs (many of which are being cut from budgets) because it is geared toward informing and empowering its participants (both parents and teens) to communicate openly and honestly about sexual matters.

It accomplishes this in two significant ways: First, professional pediatric medical providers teach the teen classes. Second, parents also attend special sessions geared toward informing and engaging them to be their child's primary educator regarding sexual education.

Lewin believes that parents need the tools to broach the subject of sex with their children. "We don't tell them what to say," she explains. "We just help them to feel more comfortable. The focus is on facts, not on opinions."

To find out about the dates and locations of the Smart Sex program this fall, please contact Thu Anh Lewin or Gail Giffen of Pediatrics West at 1-978-577-0437. ■

Increase in number of providers from 2003 to 2008



FCHP has more doctors

At Fallon Community Health Plan, we understand that you value the relationship you have with your doctor. And we are always growing our three different network options to offer you the most choice in where you receive care. Whether you are a member of a Direct Care, Select Care or Fallon Preferred Care plan, you have thousands and thousands of doctors to choose from.

- **FCHP Direct Care** members can see our tailored network of providers that offers high-quality care at significant premium savings. The network includes **more than 11,400 providers**, including those affiliated with Acton Medical Associates, Charles River Medical Associates, Fallon Clinic, Highland Healthcare Associates IPA, Lahey Clinic, Lawrence General IPA, Lowell General PHO, Mount Auburn Cambridge IPA, Northeast PHO and Southboro Medical Group.
- If you are an **FCHP Select Care** member, you have access to an extensive network of nearly **18,000 providers** across Massachusetts.
- As a **Fallon Preferred Care** member, your network includes **more than 500,000 providers** both regionally and nationally, giving you maximum flexibility.

If you need to choose a new primary care physician or find a specialist, visit www.fchp.org to use the "Find a doctor" search tool or give us a call at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday from 8 a.m. to 6 p.m. We're here to help you find a doctor that's right for you. ■

Health, fitness and you!



Being an informed patient

Research shows that consumers, like you, are eager for information to help them make more informed health care decisions.

The Partnership for Healthcare Excellence, a new statewide initiative, suggests that better health care can be a simple matter of better communication and better understanding. Write everything down—from symptoms you're having to medication questions, or any other health concerns you have—*before* your doctor's visit. Make a quick note of what the doctors or nurses said, *right after* your visit. And if there's something you still don't understand, call the office to clarify. That's not being a pest—that's being an informed patient.

Visit the Partnership's Web site for more tips about making the most of your doctors' appointments, preparing for surgery and taking medications safely. They're at www.partnershipforhealthcare.org. ■

Facts about fiber

When it comes to eating well, we often forget about fiber. Sure, we need to watch fats and calories, but it's also important to eat the recommended daily amount of fiber—20 to 30 grams. Are you getting enough fiber?

Fiber is essential to keeping your digestive tract healthy, stabilizing your blood sugar and controlling your cholesterol levels. It even helps with weight loss—with high-fiber foods, you feel full faster and don't get hungry as quickly.

How can you make sure that you're getting adequate fiber in your diet?



First, eat more whole grains. Stay away from highly processed (think white flour and sugar) breads and cereals—they have little nutritional value. Replace them with whole-grain breads and cereals. Also, try switching white pasta and rice out of your daily diet and replacing them with whole-wheat pasta and brown rice.

Second, make sure to eat high-fiber fruits and vegetables such as strawberries, oranges, grapefruits, prunes, figs, broccoli and beans (particularly kidney and lima).

One last quick tip for a fiber-rich diet: Because fiber carries fluid out of the body, make sure you drink plenty of water—at least eight glasses a day to prevent gas and dehydration. ■

Watching weight— new support for men

Weight Watchers® has introduced program options customized especially for men who are trying to manage their weight.

Weight Watchers Online allows you to follow step-by-step plans designed for men, with additional interactive tools and resources needed to be successful. **Weight Watchers eTools** is an Internet weight-loss companion now customized for men, too, who attend Weight Watchers meetings. To learn more, go to www.weightwatchers.com/betterformen.

Remember! With Fallon Community Health Plan's It Fits! program, you can choose to **receive a set of coupons for a 12-consecutive-week Weight Watchers program**. One set of coupons will reduce your It Fits! balance by \$100. If your balance is less than \$100, join Weight Watchers directly and request an It Fits! reimbursement from FCHP. For details, go to www.fchp.org, or call FCHP Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677).

Benefits vary by employer and plan. Weight Watchers® is a registered trademark of Weight Watchers International, Inc. ■



A is for apple

Apples are the perfect, portable snack. One medium apple has 5 grams of fiber (be sure to eat the skin!), plus calcium, potassium and vitamins C and A—and is only about 80 calories. You have hundreds of varieties to choose from, so your taste buds will never get bored. Eat up! ■

Seniority



A lifetime of music

Born in 1910, in Southbridge, Mass., Rachel (Lavallee) Lefebvre began a love affair with the violin at an early age.

Now, at 98, Rachel brings sunshine and beautiful music to her fellow participants at Summit ElderCare® Charlton, where she attends the center twice a week.

Rachel began violin lessons with a local teacher at the early age of 5. As a high school student in Marlborough, Rachel made weekly trips on her own to Boston to take violin lessons with Arthur Fiedler, who began his career as a violinist and became the long-time conductor of the Boston Pops Orchestra.

Rachel remembers that she quickly became enamored with the Maestro. However, she notes, once the lessons ended for good, Fiedler recommended that Rachel focus on *teaching* and not performing. She laughs loudly. "I was no virtuoso, but I still have the framed and signed photo of him and me in his studio on my wall at home."

Rachel did teach the violin to aspiring youngsters for many years and played in the 1960s summer concert series with the Worcester Orchestra, led by conductor Harry Levinson.

Today, Rachel, who lives with her daughter Lynne and has six grandchildren, still is passionate about her violin. She entertains Summit ElderCare staff and participants with a very robust repertoire of classical, swing and modern music.

Rachel says, "I enjoy every day. I like coming to Summit's Charlton center. I meet a lot of wonderful people and everyone is so kind." ■



Travel in good health

Are you planning a trip over the holidays or to a warmer climate this winter? Here are a few healthful tips you should remember whenever you travel.

- Consider having pre-trip medical and dental checkups early enough before departure to take care of any problems you may have.
- Carry a precise summary of any medical condition you have, any medications you're taking, blood type and any information that might be important in an emergency. (Remember, Fallon Senior Plan™ members are covered for worldwide emergent and urgent care.)
- Be sure to have your health plan membership card with you, as well as the telephone numbers of your doctor, pharmacist and FCHP customer service. For an extended stay, bring along your *Evidence of Coverage* for reference.



- Be sure to have a good supply of any prescription and over-the-counter medications you take to cover at least your immediate travel time and any unforeseen delays. For details about filling your prescriptions out of the area, please review your *Evidence of Coverage*.
- Make up your own medical kit, which might include aspirin, thermometer, anti-diarrhea tablets, antibacterial skin ointment, sunscreen, bandages, tweezers and motion sickness medication. Check air travel restrictions in advance.
- Bring an extra pair of eyeglasses or contact lenses.

In 2009, all members of our Fallon Senior Plan Saver, Standard and Plus plans will also be covered for doctor office visits (non-preventive) and diagnostic tests, including X-rays, when traveling to any state outside of the Northeastern states. ■

Do you need a flu shot again?

Yes! An annual flu shot is recommended for anyone age 50 and older—and in particular for people who have diabetes, asthma, heart or lung disease or other chronic conditions.

Each year, there are new flu viruses, which means last year's vaccination won't protect you against this year's strain. The best time to get the flu shot is in October and November. The injection takes about two weeks to take effect. If you have a cold or respiratory illness, it's wise to wait until you are healthy before receiving your flu shot. ■

Ski free!

Great news for the coming season! Now, Fallon Community Health Plan's It Fits! program reimburses for ski lift tickets, season passes and ski lessons! Get the details on our Web site, www.fchp.org, or by calling Customer Service at 1-800-868-5200 (TDD/TTY: 1-877-608-7677), Monday through Friday, 8 a.m. to 6 p.m.

It Fits! also reimburses families up to \$300 (individuals up to \$150) each calendar year for membership at a fitness center or in Weight Watchers®, or for aerobics, Pilates and yoga classes taught by certified instructors. Don't forget—sports programs and lessons for all ages are reimbursable, too. Be sure to use your It Fits! benefit this year! ■

Benefits may vary by employer group and plan.

Weight Watchers® is a registered trademark of Weight Watchers International, Inc.

Know someone who needs insurance? We can help!

As you know, most everyone in Massachusetts must now have health insurance. For 2008, the penalty for being uninsured increased significantly, accumulating each month without health coverage.

We hope you'll tell your friends and family that Fallon Community Health Plan directly offers individuals a variety of affordable health plan options to meet every need. We'll be happy to walk them through the process and their choices when they sign up for health care.

Please pass on our phone number and Web site to those you know who are seeking health insurance. Call Fallon Community Health Plan at 1-888-797-FCHP (that's 1-888-797-3247) (TDD/TTY: 1-877-608-7677) or visit us online at www.fchp.org.

We thank you for choosing us as your health plan in 2008, and look forward to your ongoing membership. ■

On our cover ...

After 47 years of marriage, Bob and Annette Bourgeois agree on many things—and one of them is that fitness is fun. As Fallon Senior Plan™ members, they are taking advantage of the SilverSneakers® Fitness Program available to them at no additional cost. They spend many hours a week working out and socializing with friends at a fitness center close to home.

The Bourgeois say they have a lot of motivation. They want to avoid the health problems found on their family trees. They have a lovely home to keep up. And, most of all, they want to spend time with their three children and four grandchildren for many years to come.

The SilverSneakers program provides a means to that end. With cardio and strength classes, yoga, and workouts on the bike and treadmill, Bob and Annette keep their bodies moving in the right direction.

Read more about their story in this issue's feature article, "Seniors find more value, more choice." ■

Fallon Community Health Plan 10 Chestnut St., Worcester, MA 01608

Si usted desea que se traduzca al español alguna información en esta publicación, favor de llamar a Departamento de Servicio al Cliente de FCHP al 1-800-868-5200 (si tiene problemas de audición, llame al 1-877-608-7677) de lunes a viernes de 8 a.m. a 6 p.m.

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