



In Good Health

Your Member Newsletter

Quarterly Connection

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MISSION WELLNESS



MOUNT CARMEL Medi**Gold**
Health Plan

A Member of Trinity Health



Your Year-End Health Checklist

As the year comes to a close, now is the perfect time to check in on your health and make sure you're up to date on recommended screenings, tests and preventive care. These important health checks can help detect concerns early, monitor existing conditions and support your long-term health.

Taking a proactive approach to your health today may help prevent more serious problems in the future. If you've been putting off a screening or routine checkup, consider scheduling it before the end of the year.

Regularly schedule your mammogram

Regular mammograms are one of the most effective tools for detecting breast cancer early, when treatment may be more successful.

Even if you feel healthy and have no symptoms, routine screening remains an important part of preventive care.

If you're due for a mammogram, talk with your healthcare provider and schedule your appointment before year-end.

Stay on top of important screenings with diabetes

Managing diabetes involves more than monitoring blood sugar levels. Several important tests and screenings can help identify complications early and keep your treatment plan on track.

Be sure to ask your provider about:

- A1c testing to measure your average blood sugar levels over time
- Kidney health screening to check for signs of kidney disease
- Diabetic eye exams to look for changes in vision and eye health that can occur without noticeable symptoms

These screenings can help you and your care team catch potential concerns early and make adjustments to your care if needed.

Keep monitoring high blood pressure

High blood pressure, also called hypertension, is often known as a "silent condition" because it usually doesn't cause symptoms. That's why regular monitoring is so important.

Checking your blood pressure regularly and attending routine healthcare appointments can help ensure your blood pressure remains within a healthy range. Effective blood pressure management can help reduce the risk of heart disease, stroke, kidney disease and other serious health complications.

If it has been a while since you've had your blood pressure checked, consider scheduling a visit with your healthcare provider.

Make your health a priority before the year ends

Preventive care is an important part of staying healthy, maintaining independence and enjoying

the activities you love. Completing recommended screenings and tests before the end of the year can give you peace of mind and help you start the new year with a clearer picture of your health.

If you're unsure which screenings or tests you need, contact your provider. They can review your health history and recommend preventive care that's right for you.



Enrollment Open: CHF Home Care Connect Program

Managing congestive heart failure (CHF) can be challenging, but you don't have to face it alone. Our Case Management team is currently enrolling eligible members in the CHF Home Care Connect Program, a no-cost service designed to help members manage their heart health from the comfort of home.

Through the program, members receive easy-to-use monitoring equipment to track important health information, along with access to a virtual

care team and specially trained nurses. By monitoring symptoms and vital signs regularly, the care team can identify potential concerns early and provide support when it is needed most.

The CHF Home Care Connect Program is designed to help members better manage their condition, reduce avoidable hospital visits and feel more confident in their day-to-day health. Participants also have access to educational resources and ongoing support to help them stay on track with their care plan.

If you have congestive heart failure and would like to learn more about the program or find out if you're eligible to enroll, contact Case Management at 800-240-3870, option 5, Monday through Friday, from 8 a.m. to 4:30 p.m. EST.

Vaccines: Staying Healthy Together



When you choose to get vaccinated, you are doing something important for your own health. But did you know that you're also helping protect the people around you?

Many older adults are grandparents, caregivers, spouses, neighbors and friends. Staying up to date on recommended vaccines helps reduce the spread of certain illnesses, making it less likely that vulnerable loved ones will be exposed. For older adults, young children and people with weakened immune systems, this added layer of protection can make a meaningful difference.

Protecting what matters most

No one wants to miss family gatherings, celebrations or time with loved ones because

of illness. Vaccines help lower the risk of serious disease and may help you stay healthy enough to enjoy the moments that matter. By reducing your chances of getting sick, you may also help protect the people you spend time with every day.

A quick vaccine reminder

Talk with your doctor, pharmacist or provider about vaccines that may be recommended for you, including:

- **Annual flu vaccine** to help protect against seasonal influenza
- **COVID-19 vaccine** to help reduce the risk of severe illness
- **Pneumonia (pneumococcal) vaccine** to help protect against serious lung infections
- **Shingles vaccine** to help prevent shingles and its painful complications
- **RSV vaccine** for eligible older adults to help protect against respiratory syncytial virus

Your provider can help determine which vaccines are right for you based on your age, health conditions and vaccination history. Many of these vaccines are covered at no extra cost as part of your plan's benefits, as well. Check www.thpmedicare.org/mount-carmel/for-members/plan-documents for details.

A small step with a big impact

Protecting your health is one of the best gifts you can give yourself and the people who care about you. Staying current on recommended vaccines helps you continue enjoying life while contributing to a healthier community for everyone.

Talk with your healthcare provider or pharmacist about recommended vaccines and whether you're up to date on the protection you need.

Make the Most of Your 2027 Benefits



As we prepare for the new plan year, now is a great time to review your Evidence of Coverage (EOC) and other plan materials. These documents provide important information about your coverage for 2027, including any updates to benefits, costs or services. Just as importantly, they highlight the many valuable benefits that continue to support your health and wellness.

For many members, reviewing their coverage is a reassuring reminder that they already have access to a wide range of programs and services designed to help them stay healthy, active and connected.

Review what is included in your plan

Your plan continues to offer benefits and resources that can help support both your physical and overall wellness. As you look ahead to 2027, take a moment to revisit some of the benefits available to you:

- **One Pass®**, which provides access to participating fitness locations, online workout classes, brain health activities and social engagement opportunities*
- **Dental coverage** to help support preventive oral health care*
- **Access to a 24-hour nurse line**, giving you the opportunity to speak with a healthcare professional whenever health questions arise*

Many members find that these benefits help them maintain healthy habits, stay independent and address health concerns before they become larger issues.

Check your providers and prescriptions

While you're reviewing your plan information, it's also a good time to make sure your preferred healthcare providers remain in your plan's network and that your prescription medications continue to be covered.

You can access your Evidence of Coverage (EOC), Summary of Benefits, Provider Directory and other plan documents at www.thpmedicare.org/mount-carmel/for-members/plan-documents.

Stay informed and confident for 2027

Your EOC contains complete details about your coverage and is one of the best resources for understanding how your plan works. Whether you're reviewing your benefits for the first time or simply checking for updates, taking a closer look can help you feel confident that you're making the most of your coverage.

If you have questions, Member Services is available to help at 800-240-3851 (TTY: 711), seven days a week from 8 a.m. to 8 p.m.

**Some benefits may not be available on all plans. Check your EOC for more information.*

Ask the Pharmacist:

Preparing Your Medications for the New Year

with Anna McGhee, PharmD, Director of Pharmacy



As a new plan year approaches, it's a good time to review your medications and make sure you're getting the most value from your prescription drug benefits. Annual formulary updates and savings programs can affect your prescription costs. To help you prepare, Dr. McGhee answers some common questions from members.

Q: I received a notice that one of my medications may have a formulary change next year. What should I do?

A: Don't wait until January to find out how a formulary change may affect you. If you receive a notice that a medication is changing coverage status, moving to a different tier or requiring additional approval, schedule a conversation with your provider before the new year begins.

Your provider can review your treatment plan and determine whether you should remain on your current medication or if there is a comparable alternative that may be covered differently. Having this discussion **before January 1** can help prevent delays at the pharmacy and help ensure you continue receiving the medications you need.

Q: My out-of-pocket costs will reset in January. Are there ways I can save money on prescriptions?

A: Yes. The beginning of the year is an excellent time to review your medications and explore potential savings opportunities.

Ask your provider or pharmacist whether a lower-cost generic medication is available for any of your prescriptions. Generic medications contain the same active ingredients as their brand-name

counterparts and can often provide significant cost savings.

Q: What if I'm having trouble affording one of my medications?

A: If medication costs are creating a challenge, don't stop taking your medication without speaking to your provider first.

Many pharmaceutical manufacturers, nonprofit organizations and government programs offer assistance that may help eligible individuals lower their prescription costs. You can learn more by visiting www.medicare.gov/plan-compare. Visiting the www.thpmedicare.org/mount-carmel/for-members/billing-and-financial-assistance/financial-assistance-options on your health plan website is also a good option.

This resource can help you identify programs that may be available for medications you currently take. Your pharmacist or provider may also be able to suggest lower-cost alternatives or other ways to reduce your prescription expenses.

A few minutes now can make a big difference

By taking action before January 1, you can avoid unexpected surprises and start the new year with confidence.

If you have questions about your medications or prescription drug coverage, don't hesitate to reach out to your pharmacist or provider. Working together now can help ensure you have access to the medications you need while making the most of your prescription drug benefits throughout the year.

Current Medication Card



Medication	Dosage	xPer Day/Week	Condition to Treat



With organization and education comes peace of mind. Remove and bring this card with you to all your Primary Care Provider (PCP) appointments to discuss your current or preferred medications. Partner with your PCP on your health journey across all areas, including your medications.

Don't Forget Your Dental ID Card

Next time you visit the dentist, remember to bring your dental ID card with you. This is important to ensure you receive the correct coverage under your current dental plan. Dental benefits are administered by Dental Benefit Providers, Inc.

New Name, Same Vendor: CVS Flex Benefits

The vendor that administers OTC benefit orders is rebranding from Over-the-Counter Health Solutions (OTCHS) to CVS Flex Benefits. The 2027 OTC benefit will include some additional eligible items, and the benefit allowance is changing for some plans. Please consult your 2027 EOC for more information. No action is required on your part at this time.



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Health and wellness or prevention information



Put These On Your Calendar!

We've put together a list for you to keep on your fridge as a good reminder. You can also follow us on Facebook at facebook.com/MountCarmelMediGold for great content on topics like these and more. Don't forget to like our page!

Protect your health this season.

Talk with your provider about recommended vaccines to help reduce your risk of serious illness. Many vaccines are included under your plan.

Schedule your Annual Wellness Visit (AWV).

It's not too late if you haven't done so already. Schedule your visit today and take an important step toward staying healthy. Please remember only one AWV per year.

Stay active all season long.

Keep moving with One Pass® and enjoy fitness options that help you stay healthy, even when it's cold outside. Movement is especially important around the holidays.

Mount Carmel MediGold (HMO/PPO) is a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on contract renewal. Benefits vary by county. This information is not a complete description of benefits and some benefits are not available on all plans. Other pharmacies, physicians or providers are available in the plan's network. Mount Carmel MediGold complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, sex (defined as sex at birth, legal sex and/or sex stereotyping), and gender (includes gender identity, gender expression and/or pregnancy). For more information, please call Member Services at 800-240-3851 (TTY: 711), 8 a.m. – 8 p.m., 7 days a week. On certain holidays, your call will be handled by our automated phone system. To file a grievance, call 800-240-3851 (TTY: 711), 8 a.m. to 8 p.m., 7 days a week, or call 1-800-MEDICARE (TTY: 711) to file a complaint with Medicare. You can also fax 833-802-2495 or write to: Mount Carmel MediGold, Attn: Appeals and Grievances Department, 5955 E Broad Street, Health Plan - Second Floor, Columbus OH 43213. ©2026 The One Pass/Select trademark and content are used under license. All Rights Reserved. One Pass is a voluntary program. The One Pass/Select program varies by plan/area. Information provided is not medical advice. Consult a health care professional before beginning any exercise program. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-240-3851 (TTY: 711). 注意:如果_使用繁體_中文_可以免費_獲得語言援助服務。請致電 800-240-385 (TTY: 711).

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