In Good Health

Your Member Newsletter

Summer 2026

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MISSION WELLNESS

MOUNT CARMEL Health Plan

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Coming Soon: Medicare Enrollment Season

As fall approaches, Medicare Advantage plans begin sharing important information about coverage for the upcoming year. During this time, members can review their Annual Notice of Change (ANOC), access their Evidence of Coverage (EOC) online or request a printed copy (copies are only provided upon request) and receive information about the Annual Enrollment Period (AEP).

The ANOC highlights any changes that will take effect on Jan. 1 of the upcoming year, including updates to costs, benefits, covered services or pharmacy coverage. Reviewing your ANOC can help you understand what's changing and avoid surprises when the new plan year begins.

The EOC provides more detailed information about your plan, including covered benefits, member rights and responsibilities and coverage rules. Think of it as a guidebook for understanding how your plan works. While you may not need to read every page, it's a valuable resource to keep handy if you have questions about your coverage.

Why these documents matter

Many members set these materials aside, but taking a few minutes to review them can be worthwhile. Understanding your benefits and any upcoming changes can help you make informed decisions about your health care and prescription drug coverage for the next year.

Pay special attention to:

- Changes in copays or coinsurance.
- Updates to covered benefits.
- Changes to prescription drug coverage or pharmacy networks.
- Information about supplemental benefits.
- Important dates and deadlines.

Understanding the AEP

AEP takes place each year from Oct. 15 through Dec. 7. During this time, members have the opportunity to review their current coverage and decide whether it continues to meet their needs for the coming year.

Even if you are happy with your current plan, it's still a good idea to review the materials you receive and ensure your doctors, medications

and preferred pharmacies remain covered as expected.

Keep an eye on your mail

The ANOC is mailed, so watch your mailbox for important communications. Taking time to review your ANOC and EOC can help you better understand your benefits and prepare for the year ahead.

If you have questions about your coverage after reviewing these materials, Member Services is available to help. Call to speak with one of our trusted advisors with any questions at 800-240-3851 (TTY:711) from 8 a.m. to 8 p.m. EST. You may also utilize the Member Documents page on the Mount Carmel MediGold website view your documents online at **Thpmedicare Plan Documents**.

A few minutes spent reviewing your plan information today can help you make confident health care decisions for the coming year.

Check Out Our Member Blog!

If you would like to read more informational articles or learn more about our plans, scan the QR code.

New Name, Same Vendor: CVS Flex Benefits

You may soon notice a new name associated with your Over-the-Counter (OTC) benefit.

The vendor that administers OTC benefit orders is rebranding from Over-the-Counter Health Solutions (OTCHS) to CVS Flex Benefits. You will begin seeing the new name on catalogs, websites, mailings and other benefit-related materials throughout the remainder of 2026.

What's changing?

As part of the rebranding, the CVS Flex Benefits name will gradually replace OTCHS across member-facing materials and services. You may see the new name on:

- OTC catalogs
- Ordering websites and online portals
- Mailings and benefit communications
- Customer service materials
- Packaging for OTC orders

The 2027 OTC benefit will include some additional eligible items, and the benefit allowance is changing for some plans. Please consult your 2027 ANOC when it is released for more information.

What is staying the same?

The rebranding does not change how you use your OTC benefit in 2026.

- Ordering process remains the same.
- Access to customer support remains the same.

What do I need to do?

No action is required on your part at this time.

CVS Flex Benefits™

Schedule Your 2026 Annual Wellness Visit (AWV)

If you have not completed your 2026 Annual Wellness Visit (AWV)*, now is the perfect time to schedule an appointment with your provider. This yearly visit is an important part of maintaining your health and making the most of your benefits. Even if you feel healthy and have not experienced any major health changes, an AWV is still an important part of your care.

Unlike an appointment for a specific illness or injury, the AWV focuses on prevention and long-term health. It gives you and your provider dedicated time to review your overall health, discuss any changes you've experienced over the past year and identify ways to stay healthy and independent. The visit also allows your provider to develop or update a personalized prevention plan that is tailored to your unique health needs and goals.

Your AWV also plays an important role in identifying potential health concerns before they become more serious. During the appointment, your provider may review your medical history, medications, preventive care needs and risk factors for certain conditions. This conversation can help ensure you are up to date on recommended screenings, vaccinations and other preventive services that support healthy aging.

The visit is also a valuable opportunity to discuss concerns that may not seem urgent but can affect your quality of life, such as changes in memory, balance, mobility, hearing or vision. Addressing these concerns early may help you maintain your health and independence for years to come.

Additionally, completing the AWV may qualify you to earn a $50 Member Reward added to your Flexible Benefit Card through Mount Carmel MediGold's voluntary Member Reward Incentive Program.** To claim your $50, you must complete an attestation. You can access your digital attestation form in your member portal at **portal.thpmedicare.org/mount-carmel**. Do not add www. to the beginning of the portal URL. To complete in the portal, navigate to "News and Resources," scroll to the Forms section, then click the link for Member Rewards Attestation.

If you have not yet completed your 2026 AWV, contact your provider's office to schedule an appointment. Taking this simple step today can help you stay proactive about your health throughout the year.

**With Mount Carmel MediGold, there is no coinsurance, copay or deductible for the AWV. If other services are provided during the AWV, cost-sharing may apply.*

***One reward per member per calendar year.*

A Lifetime in the Sun: Why Sun Protection Matters for Older Adults

Summer is a great time to enjoy the outdoors. While sunshine can boost your mood and help your body produce vitamin D, too much exposure to ultraviolet (UV) rays can increase your risk of skin cancer.

Older adults are at greater risk of skin cancer because UV damage builds up over time. Even if you rarely experienced a sunburn or spent many years working indoors, decades of exposure to the sun can add up and affect your skin's health. That's why it's important to take steps to protect your skin and be aware of any changes that may need medical attention. Taking a few simple precautions now can help reduce your risk.

Signs to watch for:

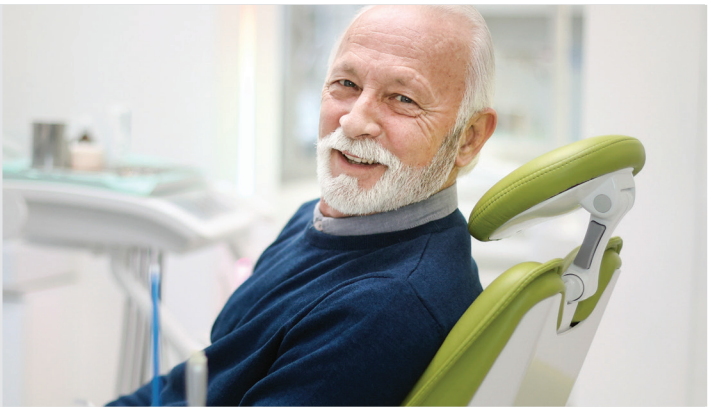
It's a good idea to regularly check your skin and report any concerns to your health care provider.

- A new mole or growth.
- Changes in the size, shape or color of an existing mole.
- A sore that won't heal.
- Itching, bleeding or crusting skin lesions.
- A spot that looks different from others on your body.

If you notice any of these changes, schedule an appointment with your provider or a dermatologist.

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.



Ask the Pharmacist:

How to Take Multiple Medications Safely

with Anna McGhee, PharmD, Director of Pharmacy

As we age, it's common to take several medications to manage different health conditions. While these medications can improve health and quality of life, taking multiple prescriptions, over-the-counter products and supplements can increase the risk of medication errors, side effects and drug interactions. A pharmacist can be one of your best, and most accessible, resources for staying safe and getting the most benefit from your medications.

Q: What are drug interactions, and why should I be concerned?

A: Drug interactions occur when one medication affects how another medication works. Interactions can also happen between prescription medications, over-the-counter medications, herbal supplements, vitamins and/or certain foods and beverages.

For example, some medications should not be taken with grapefruit juice, while others may increase bleeding risk when combined with common pain relievers. In some cases, interactions can reduce treatment effectiveness or increase the likelihood of side effects.

Q: How can I reduce my risk of medication problems?

A: Here are several simple but effective strategies:

Keep an Updated Medication List

Maintain a list of all:

- Prescription medications
- Over-the-counter drugs
- Vitamins and supplements

Bring this list to every medical appointment and pharmacy visit and be sure to include the full name of each product. Your health care providers need a complete picture of everything you take to help identify potential risks; this includes drugs and supplements you can access without a prescription. You may use the perforated medication card included in this section.

Use one pharmacy when possible

Filling prescriptions at the same pharmacy allows your pharmacist to review your complete medication profile and identify potential interactions.

Take medication as directed

Follow dosing instructions carefully and avoid changing doses or stopping medications without consulting your health care provider.

Use a pill organizer

Weekly pill organizers can help you keep track of medications and reduce missed or duplicate doses.

Set reminders

Alarms, smartphone reminders, calendars or medication management apps can help you stay on schedule.

Current Medication Card

MOUNT CARMEL Health Plan MediGold
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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 provider appointments to discuss your current or preferred medications. Partner with your provider on your health journey across all areas, including your medications.

Q: What is a medication review?

A: A medication review is a comprehensive discussion between you and your provider to evaluate all your medications. During the review, your provider may:

- Check for duplicate therapies
- Identify potential drug interactions
- Review proper dosing
- Discuss side effects
- Answer medication-related questions
- Recommend ways to simplify your medication routine

Medication reviews are especially valuable after a hospital stay, when seeing new specialists or whenever medications change. You can request a medication review with your local community pharmacist or provider at any time.

Qualifying members of Mount Carmel MediGold may be contacted by a representative of our plan to complete an annual comprehensive medication review as a part of our Medication Therapy Management program. More information can be found on our website: **Thpmedicare Medication Therapy Management**.

Q: What is the most important advice pharmacists give patients who take multiple medications?

A: Communication is key. Keep an accurate, complete and up-to-date medication list. This information is invaluable to your health care providers when making important decisions about your health care needs and can reduce the risk of harmful medication related problems. It is also important to take medications exactly as prescribed and ask questions whenever something is unclear.

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3100 Easton Square Place, Suite 300
Columbus, OH 43219

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!

August:

National Immunization Awareness Month

Are you current on all of your immunizations? Reach out to your provider and consult your recommended immunization schedule, and check your EOC for covered immunizations under your plan.

September:

Healthy Aging Month

Healthy aging is about living well and enjoying life as an older adult. Consider a proactive approach to aging by adopting healthy habits, managing health conditions and staying connected to community.

October:

Open Enrollment Season

Open Enrollment begins October 15. Review your benefit options and make any needed changes to ensure you have the coverage that best meets your needs.

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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