

Quartz[®]



- Quartz and Senior Preferred:
Together at Last
- Coronavirus: 5 Ways to Protect Yourself
- Gardening: Plant a Seed of Happiness

Spring 2020

A QUARTERLY NEWSLETTER FOR QUARTZ
MEDICARE ADVANTAGE (HMO) MEMBERS

SENIOR
Preferred_(HMO)

GUNDERSEN
HEALTH SYSTEM[®]

 PROHEALTH CARE

SWEDISHAMERICAN
A DIVISION OF UW HEALTH

UWHealth

Quartz®

SENIOR Preferred (HMO)

Quartz and Senior Preferred: Together at Last



SENIOR PREFERRED, QUARTZ SENIOR PREFERRED OR QUARTZ MEDICARE ADVANTAGE — whatever name you call it, it's still home to 5-Star quality rated health insurance, top-rated providers and excellent customer service.

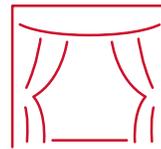
20 Years Strong and Getting Better

We've been providing Medicare Advantage plan options for our communities for 20 years! As we reflect on where we started, our commitment to offering our members with the quality benefits and services they deserve has never wavered.

We're excited about the changes this year brings, which extends beyond a new name. Changes like offering you one provider network, so you can **enjoy access to our entire network of doctors, hospitals and clinics in Illinois, Iowa, Minnesota and Wisconsin.** This includes Senior Preferred network providers at UW Health, ProHealth, SwedishAmerican and Gundersen Health System.

Most importantly, we will maintain our local roots in the communities we serve: your community. And, because we live and work where you do, we're dedicated to making every community we touch not only healthier but also happier for the next 20 years and beyond.

Coming this summer ...



Our newsletter will be going through some changes too! We're creating a

fresh, new look and name for the upcoming **summer issue.** Start looking for its red-carpet worthy premiere toward the end of June!

WHEN IT COMES TO THE NEW CORONAVIRUS, also known as **COVID-19**, prevention goes a long way to keeping yourself and your loved ones safe.

The symptoms of COVID-19 are similar to seasonal flu. Both are infectious respiratory illnesses caused by different viruses. Symptoms include fever, cough, body aches and fatigue. They may include vomiting and diarrhea.

It's important to know the following guidelines to prevent the spread of both seasonal flu and the new coronavirus.

Remember, flu season lasts through early spring.

Who is at greater risk?

There is still much to learn about how the new coronavirus affects people. However, **older individuals and people with high blood pressure, heart disease and diabetes appear to develop serious illness more often.** Now is the time to practice and share these preventive measures with loved ones.

Tips to protect yourself and your loved ones



1. Regularly and thoroughly clean your hands. Wash your hands with soap and water or use alcohol-based hand rub. The Centers for Disease Control and Prevention (CDC) recommends doing this a minimum of 20 seconds.



2. Cover your cough or sneeze. Cover your mouth and nose with your bent elbow or use a tissue. Then, immediately throw away the used tissue and clean your hands.



3. Avoid touching your face. Your hands touch many surfaces and can pick up viruses. When you touch your face, the virus can transfer to your eyes, nose or mouth.



4. Avoid close contact with anyone with cold or flu-like symptoms. The CDC recommends keeping a distance of at least 6 feet from people who are coughing or sneezing.



5. Keep surfaces clean and sanitized. It is not yet certain how long the virus that causes COVID-19 survives on surfaces. Studies suggest that it may be a few hours or up to several days. If you think a surface may be infected, clean it with a disinfectant and then wash your hands. Remember to clean your cell phone with alcohol wipes, too!

Extra protection for areas where the virus is spreading

- **Stay home if you don't feel well.** If you have visited areas in the past 14 days where the new coronavirus is spreading or had contact with anyone who has been diagnosed with COVID-19, stay home if you feel sick. Even if symptoms are a mild headache and runny nose, stay home until you recover.
- **Seek medical attention early.** If you develop a fever, cough and difficulty breathing, promptly seek medical attention.
- **Call your medical facility in advance.** When seeking care, call your medical facility first. Tell them about recent travel or contact with travelers. This will help them direct you to the proper facility.

Visit [cdc.gov](https://www.cdc.gov) for more information, specific advice, updates and maps of areas where cases have been confirmed.

THINK POSITIVE,

SPRING IS IN THE AIR here in the Midwest. It's time for the rebirth of nature, warmth and the promise of summer to come. It's also gloomy, cool and rainy — will winter never end? How you look at spring says a lot about your orientation toward positivity.

What is positivity?

Positivity is a mindset that combines optimism and acceptance. It's different from happiness, which is a mood that comes and goes. Positivity, on the other hand, can endure. **It is a choice that you can always make and always learn.**

Why go positive?

A positive orientation can boost intelligence, creativity and energy levels. This translates to:



Increased job satisfaction



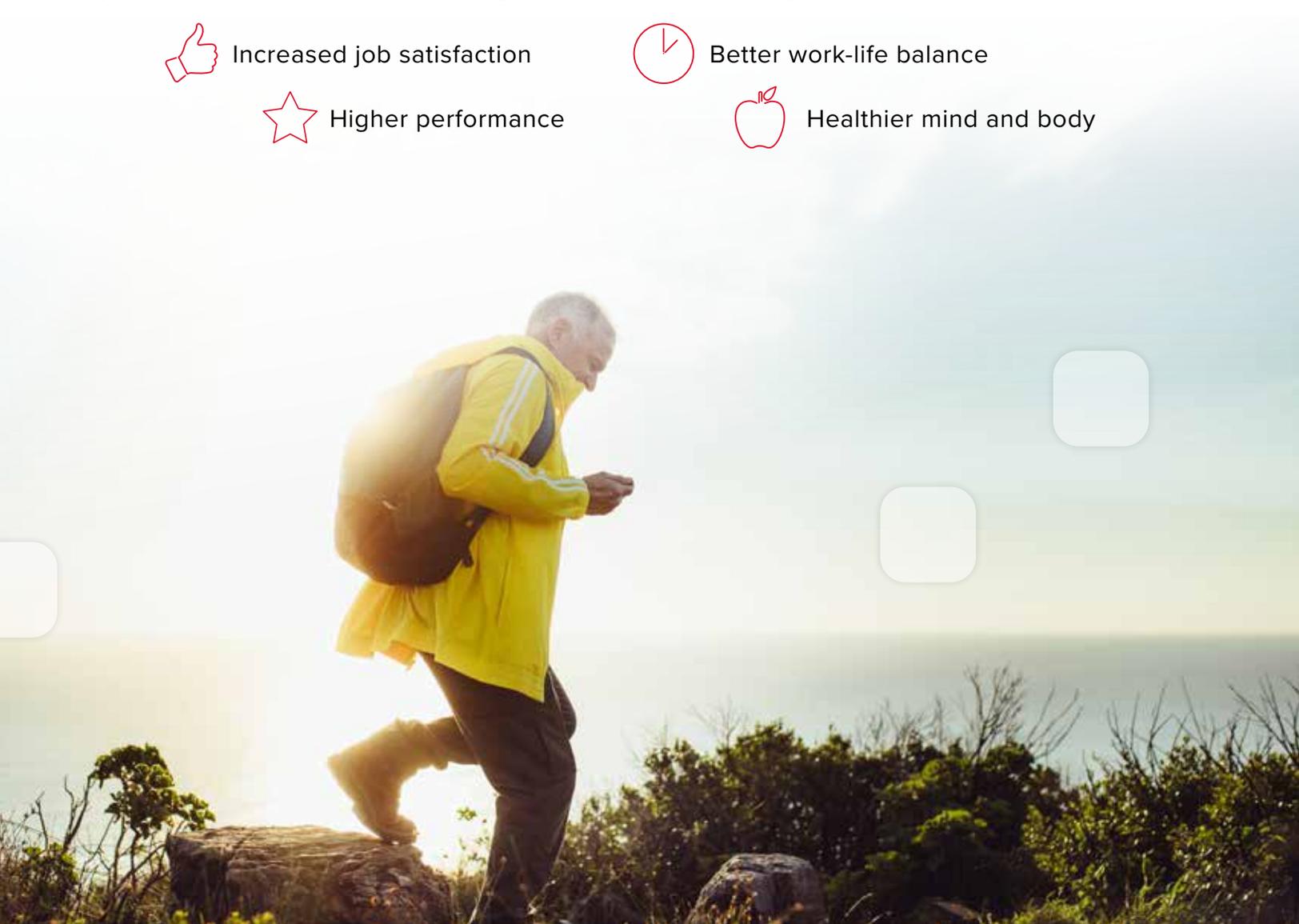
Better work-life balance



Higher performance



Healthier mind and body



BE POSITIVE

Self-assessment

Do you have a positive mindset? Your responses to three simple questions will show **where you are today** and **what areas you can work on**:

- **Perspective.** Do you view stress as a challenge, rather than an obstacle?
- **Acceptance.** Are you able to make peace with what you can control and what you cannot?
- **Choice.** Do you recognize that it takes conscious effort and making the decision to be happy?

If you answered “yes” to any of these questions, you’re on your way to establishing a positive mindset. If not, no need to worry — **start now with some simple practices to lead you down the positivity path.**

Practices

Random acts of kindness
Do something thoughtful for a friend or stranger.

Expressing gratitude
Write down three new things you are grateful for each day.



Journaling
Record one positive experience you’ve had in the last 24 hours.

Quick practices

Here’s an even quicker and easier way to prop up your positivity if you find yourself going negative. **Take in a big, deep breath and then slowly, completely let it out.** While doing so, choose one of these phrases to say to yourself:

- Breathe in positivity, exhale negativity.
- Inhale courage, exhale fear.
- Inhale the present, exhale the past.
- Breathe in, calm your body. Breathe out, smile and relax.

Some people come by positivity naturally, just like some people are naturally more fit than others. But just like you can exercise your body to improve your physical health, you can also boost your well-being with mental and emotional training. Remember, your mind is a powerful thing. When you fill it with positive thoughts, your life will begin to change for the better.



PLANT A SEED OF HAPPINESS



Enhance your emotional and physical well-being

GROWING YOUR OWN vegetables or flowers has its own delicious and beautiful rewards. Gardening leads to healthy veggies packed with nutrients. It colors your world with cheerful flowers. And it gets you exposed to much-needed vitamin D.

Gardening also cultivates emotional and physical wellness. Whether you plant a large vegetable plot or a few herbs or flowers, you'll notice many rewards.

Emotional benefits of gardening

As you nurture the veggies or tend to the flowers, you gain positive feelings of being connected to nature.

- **Find your happy place.** Time spent on gardening activities can help reduce depression and anxiety.
- **Sow more and stress less.** Gardening impacts cortisol levels, reducing stress and nurturing your mental well-being.
- **Bask in the sunshine.** Outdoor activities expose you to vitamin D, which can enhance your mood. Remember the sunscreen!

Physical benefits of gardening

Growing your own food or planting flowers gets you physically active, while exposing you to sunshine and enhancing your diet.

- **Get your exercise.** Digging, planting and weeding can lower your blood pressure.
- **Boost your bone health.** The vitamin D you soak in on a sunny day contributes to healthy bones and teeth.
- **Enhance your diet.** Enjoy more of those fresh veggies that are so good for you.



Protect your back while gardening

Remember a few basic tips to take good care of your back:

- Avoid bending from the hips as much as you can.
- Consider kneeling using padding to protect your knees.
- Change positions often, take frequent breaks and stay hydrated.



Get relief with the **MobileBackSM** app

Avid gardener? Just getting started? No matter where you're at, it helps to strengthen your back.

Quartz MobileBack is an app-based program available at no cost to many members. Prevent and find relief from back pain.

- Start moving with exercises designed by spine physical therapists.
- Discover helpful insights and tips for better back health.
- Stay motivated and keep moving with in-app coaching.

Visit [QuartzMyChart.com](https://www.QuartzMyChart.com) to learn more.

Community gardening



Don't have space or access to a private garden? Prefer to share the experience with others? Consider community gardening. Also known as allotment gardening, community gardening offers the same health and wellness benefits, while:

- Encouraging social contact
- Enhancing skills and self-esteem
- Contributing to a sense of community
- Look for local city resources to find a community garden near you.

Sources:

Soil to Supper, "Gardening Improves Emotional Well-Being," (accessed January 20, 2020), available at www.soiltosupper.com

Good Housekeeping, "7 Benefits of Gardening That Prove It Helps Your Mind and Body," (accessed January 20, 2020), available at goodhousekeeping.com



Health Insurance SPOTLIGHT

In each newsletter issue, we'll put the spotlight on a health insurance term or phrase to help you better understand how your plan works. In this issue, we explain a **Formulary**.

WHAT IS A FORMULARY?

The formulary is a list of covered drugs that your Quartz plan helps pay for. Our team of pharmacists and medical advisors carefully selects the drugs that are listed to ensure you have affordable, safe and effective options.

Generally, we will cover a drug listed in our formulary if it is medically necessary and the prescription is filled at a network pharmacy. If you have a Quartz Medicare Advantage Part D plan, you can view your plan's formulary online at SeniorPreferred.org/onlineformulary or at SeniorPreferred.org/formulary.

Quartz MyChart Has a New Look



You may have already noticed a new look in Quartz MyChart. Or, if you haven't logged in lately, you'll see a few changes the next time you log in.

The updated QuartzMyChart.com website will make accessing your health plan information a little easier. Then, you'll have more time to focus on things that make you a happier, healthier you!

What looks different in Quartz MyChart?

You'll notice a new login page

New icons, colors and our Quartz logo immediately let you know you're in the right place.

Enjoy quicker navigation to benefits, claims and wellness programs

You now have easier access to what you use most. You'll see icons to click and access your **Coverage**, **Claims/EOB**, **Wellness**, and even **Messaging** if you want to ask a question.



Access common activities through a "Quick Links" section

Options now in Quick Links: **Print an ID card**, **Urgent care video visits** and **Change a Quartz Senior Preferred PCP**.



Thanks to our members who helped drive these changes

These changes were suggested by members like you.

Visit QuartzBenefits.com/membersatisfaction to learn how you can help us make your Quartz experience a more positive part of your day.

We're Going Mobile!



Quartz MyChart will be available on mobile devices later this year. Look for more details coming soon.

Taking Care of **You**

Check out these programs to help you live your best life

Your Quartz plan looks out for your whole health. This means supporting you when you're sick while aspiring to keep you healthy. When you're not interacting with your health care team, take advantage of no-additional-cost, easy-to-use programs that will empower you to take control of your health.



Health Coaching

Work one-on-one with a trained coach to identify strengths, create a plan and take steps toward your health and wellness goals. If you'd like to find out more about Senior Preferred's Health Coaching program, please contact us at **(866) 884-4601** or visit **SeniorPreferred.org**.



Relief from Low Back Pain

MobileBack is an app-based program designed to help give you relief from lower back pain, on your schedule, at no additional cost, with no special equipment. Sign up at **QuartzBenefits.com/mobileback**.



Wellness Rewarded

Quartz Well is our flagship wellness program that has a way for every person to get involved, regardless of your fitness level. Not only that, but you can even earn rewards while you strive for your goals! Learn more at **QuartzBenefits.com/quartzwell**.



Medicare Advantage Seminars **Canceled**

As more cases of coronavirus are identified in the U.S., protecting our members is extremely important to us. As a safety precaution for you, as well as our employees, we are **canceled all Quartz Senior Preferred Medicare Advantage (HMO) seminars scheduled for March and April.**

Please visit **SeniorPreferred.org** to register for another seminar at a later date or call Customer Service at **(800) 394-5566** or **TTY 711**, Monday-Friday, 8 a.m. - 8 p.m.

Census 2020: Your Participation Counts

You count. Your family counts. This is the year the U.S. Census Bureau sends a census taker or mails a letter to every household. Your entire community benefits when everyone is counted. The federal government relies on census data, in part, to give funding to states, localities and households.

The information gets resources to the people and places that most need them. **When you're counted, you:**

- **Promote public safety** by helping determine which communities, schools, hospitals and roads need federal funding.
- Help make sure kids in need get **free and reduced school lunches**.
- Enable health care providers and insurance companies to make **better decisions about services** they provide.



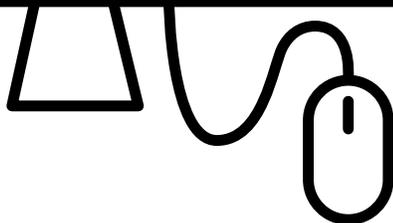
What to expect this year

The 2020 census is the first census in which you may respond online or over the phone. See your census packet for details. **Note:** Census workers will never contact you by email. Also, they will never ask for donations.

Sources

“What You Need to Know About The 2020 Census,” (accessed January 12, 2020), available at npr.org

The Census Counts, “Census Health Care Fact Sheet,” (accessed January 14, 2020), available at censuscounts.org



Stay Healthy. Stay Informed. Visit Our Blog.

We believe an informed member is a healthier one. That's why we've made it easy for you to find timely health plan-related information all in one place. Please visit our blog at SeniorPreferred.org/blogs to read more. You can even sign up for our blog and get a monthly email highlighting our latest posts.



Join us on Social Media!



Find out what's new with health care and follow us on **Facebook** and **Twitter!**



Ask Janey

Janey Watters, Account Executive – Individual Sales.

We want to make understanding health insurance easier, so we're including a section in each Quartz Medicare Advantage newsletter that addresses Medicare-related questions. And, who better to answer them than our very own Janey Watters, Account Executive – Individual Sales. Janey brings **20 years of expertise** to draw from for her answers.

This month's topic: **The Vendors We Use for Your Services**

Janey: We are pleased to offer you extra benefits for the 2020 plan year. We are collaborating with outside vendors to offer these benefits. When you receive materials from them, you can be confident it's from Quartz Senior Preferred and they meet our high-quality standards. If you receive a letter in the mail and you're not sure it's from Quartz, you can call Customer Service.

Who is MedImpact?

Janey: MedImpact is our **pharmacy benefits manager**. They administer the online Pharmacy Benefits Tool and the mail delivery option of your prescriptions. You may receive notices from MedImpact about your prescription drug services and claims. You can access the online Pharmacy Benefits Tool through your MyChart account at [QuartzMyChart.com](https://www.QuartzMyChart.com).

What is the Over-the-Counter (OTC) Network?

Janey: The OTC network **manages our Over-the-Counter (OTC) Benefit program**. After you enroll, you will receive a handy card in the mail that you can use to buy covered OTC health-related items at any participating store or pharmacy nationwide. If you lose this card, simply call Customer Service and we'll send you a new one.

You can get a complete list of covered items, and participating stores and pharmacies online at [MyOTCCard.com](https://www.MyOTCCard.com) with the OTC Network mobile app or by calling OTC Card Services toll-free at **(888) 682-2400** or **TTY 711**.

Does Quartz Senior Preferred work with Delta Dental?

Janey: Yes. If your plan includes dental benefits, you will receive your ID card **directly from Delta Dental**. Keep this card on hand to show when you receive care. You will also need to see a **Delta Dental Medicare Advantage network provider**. You can search for one on Delta Dental's website at [MedicareAdvantage.deltadentalwi.com](https://www.MedicareAdvantage.deltadentalwi.com).

Please keep in mind, this information is not a complete description of benefits. Limitations, copayments and restrictions may apply.



840 Carolina Street
Sauk City, WI 53583-1374

Health and wellness or prevention information.

Contact us

Customer Service:
(800) 394-5566.

If you are deaf, hard of hearing or speech-impaired, please call **TTY 711** or **(800) 877-8973.**

Or you may also call through a video relay service company of your choice. Interpreter services are provided free of charge to you.

Hours: Monday through Friday from 8 a.m. to 8 p.m. From Oct. 1 through March 31, we are also available on Saturdays and Sundays from 8 a.m. to 8 p.m.

Visit our website
SeniorPreferred.org

Email us
CustomerService@QuartzBenefits.com

Our network of providers

To learn if a health care provider is in the Quartz Senior Preferred network –

- Check our Provider Directory online at **SeniorPreferred.org**.
- Call Customer Service at **(800) 394-5566.**

This newsletter is published four times a year as a community service to Quartz Senior Preferred (HMO) members of Quartz Health Plan Corporation and Quartz Health Plan MN Corporation, 840 Carolina St., Sauk City, WI 53583. Information in this newsletter comes from a wide range of medical experts. If you have any concerns or questions about specific content that may affect your health, please contact your health care provider. Models may be used in photos and illustrations. ©2020 Quartz Health Solutions, Inc. All rights reserved.

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