

SENIOR Preferred^(HMO)

Senior Preferred is brought to you by Quartz.

- 5 Stars from Medicare, Again!
- Quartz and Senior Preferred – Better Together
- Staying Safe and Healthy During the Winter Months

Winter 2020

A QUARTERLY NEWSLETTER FOR
QUARTZ SENIOR PREFERRED (HMO) MEMBERS

Quartz

GUNDERSEN
HEALTH SYSTEM®

 **PROHEALTH CARE**

SWEDISHAMERICAN
A DIVISION OF UW HEALTH

UWHealth



5 Stars from Medicare, Again!



Quartz Senior Preferred (HMO) has received an overall 5 out of 5 stars for 2020 — this is the highest ranking from Medicare. Quartz Senior Preferred started offering Medicare Advantage plans 20 years ago with a

commitment to providing access to high-quality care and excellent customer service. During that time, Quartz Senior Preferred has established an impressive track record of achieving a 5-Star award a total of eight times.

Why 5 Stars Matter

Every year, Medicare evaluates plans based on a 5-Star rating system. CMS monitors health plan quality and reviews hundreds of health plans offering both Part C (medical) and Part D (pharmacy) benefits, measuring the quality of the services provided.

What 5 Stars Means to You –

- **Quality.** We earned 5 stars by making sure you get the health information, checkups and screenings you need to stay healthy.
- **Nationally ranked.** Only 20 Medicare Advantage plans, out of 401 nationwide, earned 5 out of 5 stars from Medicare for 2020.
- **Excellent customer service.** Our members are at the heart of everything we do.
- **Year-round enrollment.** If you decide your current Medicare plan doesn't fit your needs, you can switch to a 5-Star plan once a year.

The star ratings are assessed each year and may change from one year to the next. To learn more about the 5-Star rating, visit Medicare's website at [medicare.gov](https://www.medicare.gov).

Quartz and Senior Preferred – Better Together

In the fall issue of the Senior Preferred newsletter, we told you about Senior Preferred Medicare Advantage plan's legal name of Gundersen Health Plan changing to Quartz Health Plan Corporation and Gundersen Health Plan Minnesota changing to Quartz Health Plan MN Corporation (Quartz).

Your Senior Preferred plan is now brought to you by Quartz and you will start to see more of the Quartz logo in your materials. Don't worry, more good changes are coming your way.

What This Means to You

As Quartz Senior Preferred grows and expands, so do the provider networks and benefits we offer. As of Jan. 1, 2020, you have access to ALL Quartz Senior Preferred network providers throughout our service areas in the Midwest, including UW Health, ProHealth, SwedishAmerican and Gundersen HealthSystems. Every one of them! And, we're excited about the extra benefits you get as part of your plans, too. Make sure to check out your 2020 Member Guide (new for 2020) or Annual Notice of Change (ANOC) for more details.

We're Staying Local

Most importantly, we will maintain our local roots in the communities we serve – your community. Doing so allows us to offer products and services that fit your lifestyle and ensures you get the care you need – where you need it. And, because we live and work where you do, we're committed to making every community we touch not only healthier, but also happier.

Quartz

SENIOR
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Quartz Senior Preferred Member Guide

New Member Guides are on their way! It's full of valuable, easy-to-find information that will help make getting started with your Quartz Senior Preferred plan a breeze.

STAYING SAFE AND HEALTHY DURING THE WINTER MONTHS

Shoveling Snow Safely

Midwest winters can be filled with fun like snowmobiling or enjoying a fresh snowfall. However, for most of us, snow also brings the chore and hazards of shoveling. **It's important to keep these things in mind to stay safe –**

- **Layer on the warmth:** Dress in layers so you can adapt to temperature changes. When the wind chill is intense, be sure to cover your ears, nose, hands and feet to prevent frostbite.
- **Protect your back:** If possible, it's best to push the snow rather than lift it. Remember to bend your knees and keep your back straight to prevent injury.
- **Pace yourself:** It's not a race to clear the driveway. Use a smaller shovel to make your scoops lighter and breathe normally as you're shoveling. If you feel lightheaded or dizzy, take a break and go inside for a rest.
- **Snowblower safety:** Keep your hands and clothing, such as scarves, away from the blades of your snowblower. If you need to attend to the blades, shut the engine off completely before getting close.

Don't Let Ice Take You Down

Slipping on ice can be a dangerous game. **Make sure ice doesn't get the best of you this winter –**

- **Keep a look out for black ice.** While that pavement may look like it's just wet, it could be slick ice waiting to catch you off guard. Know the condition of the ground you're about to walk for a great start to staying upright.
- **Prepare for ice when you can.** Salt and sand are your friends during icy situations. If you know there's a chance of ice, stock up on road salt so you can melt some of that ice away and attack the problem at the source. It's also good to have sand on hand to give slick ice traction when needed.
- **Wear the right shoes.** When it's icy outside, the most fashionable footwear in town is your winter-weather boots. Double-check your soles for good treads to keep you striding in style.
- **We've got your back.** Even when you take precautions, falls happen. If you get hurt, **Quartz**



MobileBack will help you get back on your feet. MobileBack is an app-based program that offers easy-to-follow exercises, helpful tips and motivational coaching to help relieve back pain.

For more information and to sign up, visit QuartzBenefits.com/mobileback.

Your House Can't Prep Itself for a Cold Emergency, but You Can

We rely on our homes to be the first line of defense from the frigid cold temperatures.

Complete this checklist to make sure you're prepared –

- ✓ **Wrap those pipes.** This is always one of the first things you hear when prepping your house for the cold, with good reason. Frozen pipes can be a big problem, so take the time to insulate any exterior pipes before extreme cold sets in.
- ✓ **Make sure your smoke and carbon monoxide alarms are ready to go.** While these alarms [beep] usually do a good job [beep] of letting us know their batteries are about to die [beep], checking to make sure they're working properly never hurts. Fireplaces and heating systems are generally safe, but you'll want a reliable alert system in case of emergency.
- ✓ **Fuel-burning equipment should exhaust to the outside.** Generators and other fuel-burning equipment should not be kept in enclosed spaces. They give off harmful fumes that can be fatal if inhaled for a period of time. Make sure to keep them outside and keep a carbon monoxide detector on hand just in case.
- ✓ **Stock up on essentials.** Make sure to have plenty of food and water on hand before a cold emergency hits in case you're unable to leave the house for a few days.

Sources: AAA.com, "What to Keep in Your Winter Car Survival Kit," (accessed Nov. 18, 2019), available at AAA.com.



WINTER DRIVING SAFETY KIT

Prepare for the worst and hope for the best when it comes to driving in bad weather. Keep the following items in your car in case of an emergency –



A blanket, rug or sleeping bag



A small shovel



Ice scraper and de-icer



Extra windshield washer fluid



Battery jumper cables



Cat litter or sand (to put under slipping wheels in case you get stuck)



Phone charger



Drinking water and snacks



Flashlight and batteries

Shedding Some Light on Seasonal Affective Disorder

Midwest winters are no joke. Temperatures plummet, snow accumulates everywhere and days are shorter. While others might shy away from such harsh conditions, we Midwesterners brave the cold months with a sense of pride. But, this doesn't mean we're immune to the effects of winter from a behavioral health standpoint.

Seasonal Affective Disorder (SAD) is a form of depression that generally sets in during fall and lasts throughout the winter primarily due to longer periods spent indoors and a lack of sunlight. While spring and summer often relieve the symptoms of SAD, we're here to tell you there are ways to conquer SAD even in the midst of a Midwestern winter.

Identifying SAD

A common misconception is that SAD is its own disorder. It's actually a version of depression closely tied to a season rather than other factors. **Signs of SAD include –**

- Low energy
- Feelings of hopelessness or worthlessness
- Loss of interest
- Carbohydrate cravings
- Social withdrawal

Show SAD who's boss

Now that we have a better understanding of SAD, it's time to get down to business and learn how to get the better of SAD.



SAD lights. A popular technique for balancing the lack of sunlight is using light therapy to relieve your symptoms. Typically, 20-60 minutes every morning in front of a white florescent light box does the trick and is much more effective than regular indoor lighting.



Quartz Behavioral Health. Reach out to a specialist. Sometimes we need support to help us get back on track, and Quartz is here to help. Call **(800) 394-5566** for more information on our Behavioral Health department.



Plan a fun indoor activity. While playing board games, watching movies or reading can be helpful and fun, try something out of the norm. Create slime from scratch. Bake some goodies. Have a dance party. Build a pillow fort. The list goes on, but changing up your routine could bring some joy to being indoors during the winter.

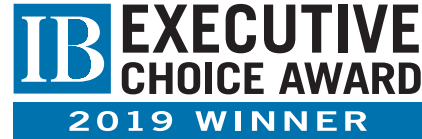
New Medication Therapy Management Program for Part D Members

If you're an eligible member with a Part D plan, you get Medication Therapy Management program services at no extra cost. This program includes a year-round SinfoníaRx pharmacist review of your medicine list. They make suggestions on how to get the best results from your medication at the lowest cost. Their review can also help reduce your risk of drug-related problems and provide helpful tips on how to take your medications.

The SinfoníaRx pharmacist may contact you by phone or through the mail with their suggestions, which are based on your recent prescription claims and do not include over-the-counter medicines, noncovered medicines or samples.

How to contact SinfoníaRx

To schedule your pharmacist review or if you have questions for their pharmacists, please call SinfoníaRx at **(844) 866-3735** or **TTY (800) 367-8939**, Monday through Friday from 9 a.m. to 7 p.m. (Central time).



Quartz was voted **No.1 Health Insurance Company** for the InBusiness Executive Choice Awards. Your health and access to quality care are our top priority. Every day, we keep our customers at the center of everything we do.



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.

Is it a Stroke? **Be F-A-S-T and Be Sure.**

February's American Heart Month helps bring awareness to the dangers of heart disease, but did you know that heart disease can also be tied to an increased risk of having a stroke? American Heart Month is a great reminder that it's important to talk with your provider and make sure you're not at risk for both.

Act FAST



Every minute counts when someone is experiencing a stroke. The sooner you recognize the signs of a stroke, the sooner you can get the person to the hospital and reduce the risks of disability or death.

Fortunately, there's a way to remember, the letters that spell FAST.

F

Face Drooping

Is one side of the face drooping or numb? Not sure, ask the person to smile.

A

Arm Weakness

Is one arm weak or numb? Ask person to raise both arms. Did one drift downward?

S

Speech Difficulty

Does the person's speech sound slurred? Ask the person to repeat a simple phrase like "Is the ocean blue?"

T

Time to Call 911

If the person shows any of these symptoms, call 911 and get them to the hospital right away.

The word FAST is easy to remember and too important to forget. Knowing what these warning signs are can improve the outcome for the victim. Visit [Stroke.org](https://www.stroke.org) to learn more stroke warning signs and symptoms.



Introducing Quartz Well — Healthy Choices Made Simple



We're proud to announce our Quartz Well wellness program is now available to Quartz Senior Preferred members. Quartz Well is an easy-to-use program you can access through your MyChart account.

Quartz Well encourages healthy choices by offering points for activities like health and wellness classes and preventive services such as your annual physical and flu shots. **Program features include –**

- Automatic points for a range of preventive services, such as immunizations received from a network provider
- Points for syncing fitness tracking devices or mobile apps
- Convenient online program that makes it easy to create and track health goals

Earning points has its redeeming qualities

Members can earn up to \$100. Points can be redeemed and used for purchases on Amazon. Want to participate but don't have a computer? Call Customer Service at **(800) 394-5566**.

Get started today!

To use Quartz Well, you need a MyChart account. Don't have a MyChart account? Visit QuartzMyChart.com and sign up today. Want more information about Quartz Well? Visit QuartzBenefits.com/well.



SEMINARS

Get to Know Your 2020 Plan Better at a **Free Member Seminar**

You did it! You've enrolled in a 5-Star Medicare Advantage plan, now what? If you're a brand-new member or just renewed your coverage, please join us at one of our Member Seminars to get more information about your benefits and see what's new for 2020. Our local experts will be on hand to answer any questions that may have come up since you enrolled. Family and caregivers are welcome too.

To reserve a seat at a Member Seminar near you, please visit QuartzBenefits.com/seminars. You may also call Customer Service at **(800) 394-5566** or **TTY 711**.



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 Senior Preferred 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 Senior Preferred expertise** to draw from for her answers.

This month's topic: New Extra Benefits for 2020!

Janey: We are pleased to offer you 5-Star rated plans that include extra benefits for the 2020 plan year. As a Quartz Senior Preferred member, your plan's extra benefits have low copays, \$0 copays or are at no extra cost to you.

What are my extra benefits for 2020?

Janey: I've listed a few of your plan's extra benefits for 2020 below. You can find complete details about your extra benefits in your plan's Evidence of Coverage, which is available in your MyChart account at [QuartzMyChart.com](https://www.quartzmychart.com). You can also check your plan's 2020 Member Guide or call Customer Service for more information.

- **MyChart** is a secure, online connection to your benefits information right at your fingertips.
- **Over-the-Counter Benefit Program** lets you buy covered over-the-counter health-related items at any participating store or pharmacy nationwide.
- **Virtual Visits.** Connect with a doctor 24 / 7 via a smartphone, tablet or computer equipped with a web camera – all with \$0 copay. Not available to SwedishAmerican Senior Preferred members.
- **Meal Delivery after a Hospital Stay.** You'll get 20 nutritious and microwave-ready meals delivered to your home at no extra cost for a covered stay. Not available to Core D members.

■ **Massage Therapy for Chronic Conditions.**

Receive massages for certain chronic conditions, such as neck pain, lower back pain, fibromyalgia and Type 2 diabetes. Not available to ProHealth Senior Preferred members.

- **Preventive Dental.** Gundersen Senior Preferred Elite and Elite D members now have access to the Delta Dental Medicare Advantage™ provider network for two exams / cleanings and one bitewing X-ray per year.

Do I have coverage out of the state or out of the Quartz Senior Preferred network?

Janey: Yes. You have worldwide coverage for urgent or emergency care. New this year: You have access to providers in the entire Quartz Senior Preferred network in Wisconsin, Illinois, Iowa and Minnesota.

Does Quartz Senior Preferred participate in Silver Sneakers?

Janey: No. However, Quartz Senior Preferred does have Quartz Well, a complete wellness program.

Where can I get more details to start using these benefits?

Janey: You can get more information on your plan's extra benefits

- In your plan's Member Guide
- By logging in to your MyChart account at [QuartzMyChart.com](https://www.quartzmychart.com)
- By calling Customer Service



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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.
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Spanish: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de ayuda con el idioma. Llame al **(800) 362-3310**, **TTY 711** or **toll free (800) 877-8973**.

Hmong: LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau **(800) 362-3310**, **TTY 711** or **toll free (800) 877-8973**.