

EXCLUSIVELY FOR MEDICA SIGNATURE SOLUTION® MEMBERS

# MEDICA MAGAZINE

FALL 2018

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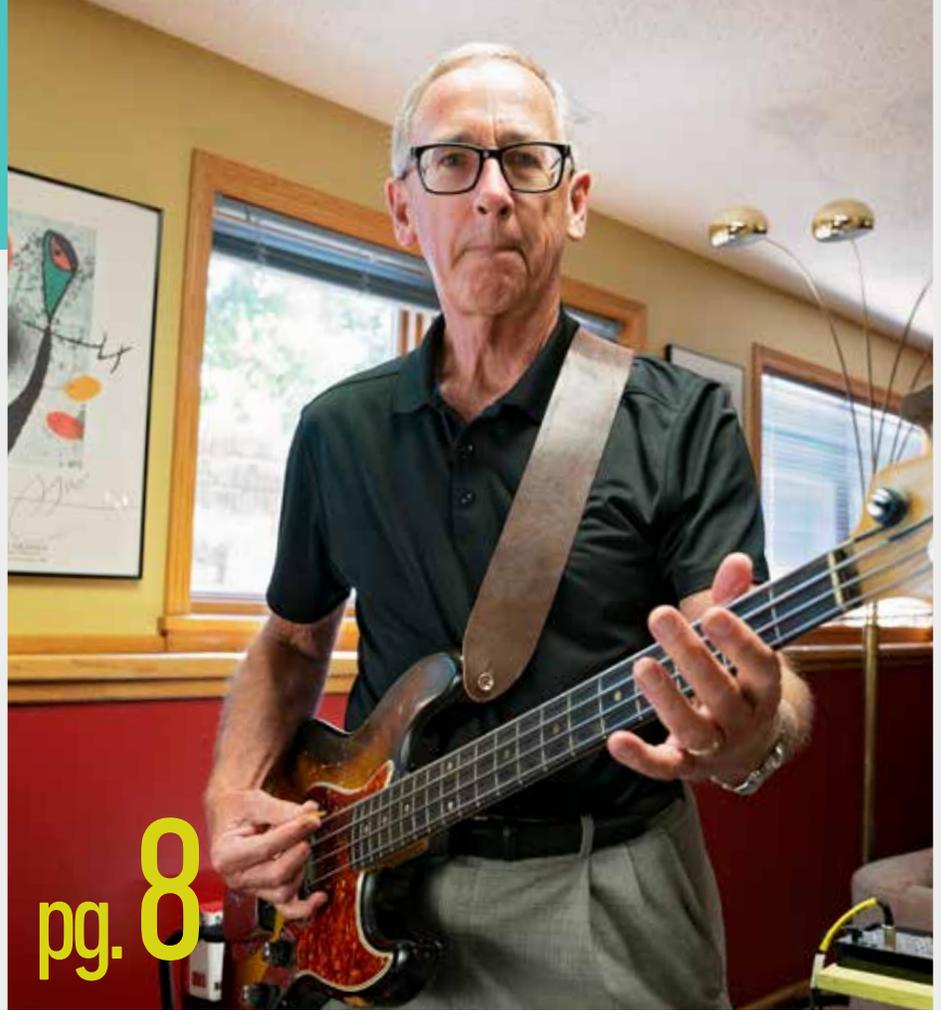
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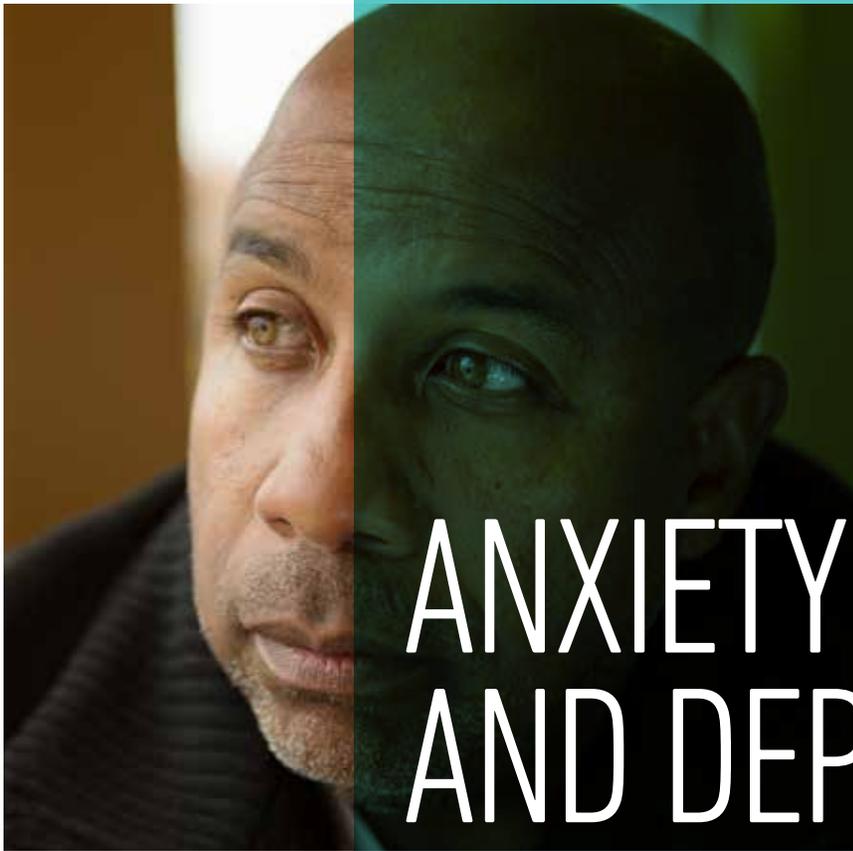
# Body, Mind, Spirit Health

Just as you nurture your body with exercise, fruits and veggies and regular checkups, there also are steps you can take to support your mental health. Read on to learn why you should get plenty of sleep, take walks in the woods and spend quality time with family and friends. You'll also find information on symptoms and treatment options for anxiety and depression — and steps to take if you need help.

“

There's a crack  
in everything.  
That's how the  
light gets in.

— Leonard Cohen



# ANXIETY AND DEPRESSION

## COMMON, TREATABLE MEDICAL CONDITIONS

About 22 percent of Medica members 65 and older have had a diagnosis of anxiety or depression, similar to rates in the U.S. as a whole.

While mental health concerns affect people of all ages, those over 65 are much less likely to be diagnosed or treated for these conditions.

- People over 65 and those around them may dismiss signs of depression like changes in appetite, sleep or energy level as part of the aging process. This can prevent them from seeking treatment.
- People of this age group often have other health concerns like chronic pain, diabetes or hypertension, so health providers may fail to

diagnose mental health conditions that are also present. Since mental and physical health impact each other, failure to treat either can affect the other.

- There is still some stigma around mental health concerns — especially for older adults. They may have the attitude that they should just “*get over it.*”

But depression and anxiety are medical conditions that can be treated medically — and effectively. Read on to learn about symptoms and treatments — so you can get on your way to feeling better!

**Sources:** Medica claims data, Medica medical staff, Centers for Disease Control and Prevention



## Symptoms

Everyone feels blue sometimes, whether for a couple hours or even a couple days. But depression is different.

### Symptoms of depression include:

- Prolonged sad, anxious or empty feelings
- Loss of interest in activities or hobbies once enjoyed
- Feelings of hopelessness, guilt, worthlessness or helplessness
- Difficulty paying attention, remembering details or making decisions
- Sleep problems which may include the inability to go to sleep or stay asleep, waking in the middle of the night — or conversely sleeping much more than usual
- Changes in appetite which could include always feeling hungry or lack of hunger
- Ongoing aches and pains, headaches or stomach problems that don't go away

Occasional anxiety is normal if you have a big event coming up or an important decision to make. But generalized anxiety for a longer period of time isn't normal and can be treated.

### Symptoms of generalized anxiety disorder include:

- Prolonged restlessness or feeling on edge
- Tiring easily
- Difficulty concentrating
- Irritability
- Extreme worry
- Sleep problems such as inability to go to sleep or stay asleep, waking in the middle of the night

Related to generalized anxiety disorder is **panic disorder** which can include:

- Heart palpitations
- Shortness of breath or even feeling like you're suffocating
- Sudden and repeated attacks of fear
- Avoidance of places where you've had panic attacks in the past

Also related is **social anxiety disorder** which can include

- Feeling extremely anxious about being with people and having difficulty talking to them
- Feeling very self-conscious in front of others and afraid of being judged or rejected
- Avoiding social situations or worrying about them for days or weeks ahead of time
- Having a hard time making and keeping friends
- Blushing, sweating or trembling around other people

Not everyone with depression, anxiety or anxiety-related disorders will have all of these symptoms, and they can vary between men and women. If you consistently have even a couple of these symptoms, it may be time to get help.

## Treatment

With the right treatment, you can find great relief from symptoms of anxiety and

depression. Your first line of defense for mental health issues will generally be your primary care provider. (For tips on talking to your doctor about your mental health concerns, see *What's Up Doc*, page 12.) Common treatments your doctor may recommend include:

- **Lifestyle changes** such as improving your diet (to learn how to improve your diet to treat anxiety or depression, see *Knife and Fork*, page 26), getting more sleep, exercising more or practicing stress-reduction techniques such as meditation. (For tips on lifestyle changes to try, see *The Whole You*, page 18.)
- **Psychotherapy**, also known as "talk therapy" with a psychologist, social worker or other licensed mental health provider.
- **Medication** prescribed by your primary care provider or a psychiatrist. You may hit on the right medication and dosage on the first try, or it may take you and your doctor a few tries to find the medication that works for you. It can take 2-4 weeks for antidepressants and other medications to take effect.

**Sources:** American Psychiatric Association, National Institute of Mental Health



## Am I Covered?

To learn more about your Medica mental health benefits and how to access care, see *To Your Benefit*, page 17.



# ANXIETY MEDICATION ADDICTION



Certain medications often used to treat anxiety called benzodiazepines, or “benzos,” can be extremely addictive – and have become a problem for many older adults. A few facts you should know:

- **Benzos are widely prescribed for insomnia and anxiety.** These include Valium (diazepam), Klonopin (clonazepam), Xanax (alprazolam) and Ativan (lorazepam). Similarly problematic are sister drugs of benzos called “z-drugs” which are prescribed to help patients fall asleep, including Ambien, Sonata and Lunesta.
- **Benzos are recommended only for occasional use over short periods,** but many patients take them for years. They can be extremely addictive.
- **Benzos are especially dangerous when taken with opioids** which are widely prescribed for pain relief, such as morphine, hydrocodone, oxycodone, methadone, Vicodin and Percocet. In 2015

almost 9,000 Americans died of benzo-related deaths, with more than two-thirds of those fatalities also involving an opioid. This led the Food and Drug Administration to issue a warning about co-prescribing benzos and opioids.

- **One common side effect of benzos is drowsiness and dizziness,** which can lead to auto accidents, falls and fractures. They can also negatively affect memory and cognition, and some studies have suggested a link between benzos and dementia.
- **These facts apply to benzos only, not other medications commonly used to treat anxiety** such as Selective Serotonin Reuptake Inhibitors (SSRIs), Serotonin Norepinephrine Reuptake Inhibitors (SNRIs), and Buspirone. These medications can take longer to take effect initially than benzos, but they have much less risk of addiction and less problematic side effects.

**Source:** The New York Times, Psychology Today



# GETTING HELP FOR SUBSTANCE ABUSE

It's hard to acknowledge that you or a loved one may have a problem. You may feel it's a character weakness that needs to be hidden. But alcohol and drug addiction is a disease, and it's treatable. Almost one-third of adults in the U.S. will experience a substance abuse disorder at some time in their life. Yet only 20 percent get help, often due to the stigma associated with the disease.

If you think you or a loved one may have a substance abuse issue, here are a couple ways to get help.



**For free, confidential information about mental health or substance abuse disorders, call the SAMHSA (Substance Abuse and Mental Health Services Administration) National Helpline.** The SAMHSA Helpline can help individuals and families find local treatment facilities, support groups and community-based organizations. Callers also can order free publications and other information. Call **1-800-662-HELP (4357)**, or **TTY: 1-800-487-4889** 24-hours-a-day, 365-days-a-year, for free, confidential help in Spanish or English.



**For help finding a provider or otherwise navigating the world of substance abuse treatment and your Medica health insurance benefits, call a Personal Health Advocate.** A Health Advocate can help you find a provider, schedule appointments, estimate costs, obtain any necessary approvals and answer your questions about treatment. To talk to a Health Advocate, call **1-866-668-6548**, **TTY: 711** or visit **medica.com/wellness/medicare**.



“

Activities like running and playing music can be done at any age and they can help your spirit and your mental health no matter what your age.

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# MEET RICHARD BAILLY



# A Celebration of Music, Running and Life

**F**our years into retirement from his career as a neurologist, Medica member Richard Bailly's life is rich and full. He works in a neurology clinic about four days a month, composes and plays music, runs most days of the week and enjoys spending time with his wife of 51 years, Margie, three grown sons and four granddaughters.

He's had two especially painful injuries through the years — a slipped disc that required surgery, and fallen arches that required arch supports. He also takes medication for mild hypertension. But otherwise his health has been good.

Richard recently sat down with us to talk about how he has stayed mentally and physically healthy throughout his life — and how he maintains good health in his retirement years.

## Tell us about how you got into running and why it's important to you.

I played lots of different sports as a kid and soccer for a couple years at Grinnell College. When I started my medical career, I wanted to exercise consistently and to be involved in a competitive sport. Running seemed like the easiest thing to balance with my career and family life, since it's not a team sport and I could do it on my own schedule.

The first marathon I ran was the Twin Cities Marathon in 1982 — the first year that race was held. I've now run that race for 36 consecutive years — and this year will be my 37th. I've also run the Fargo

Marathon every year for 14 years. I've run Grandma's Marathon 13 times, the Boston Marathon three times and the Maui Marathon once. So far that's 68 marathons and this fall I plan to run my 69th. Margie has greeted me at the finish line of every marathon I have run.

While I was working I would get up at 5 a.m. to run most mornings, and I put in up to 100 miles per week. Now that I'm retired I run at about 8 a.m. If the temperature is above zero, I run outside. If it's below zero I'll run on an indoor track or cross-train on my exercise bike.

In my younger years I was more fixated on trying to run faster and longer. Now I'm content with just putting in as much time as I can without injuring myself. I think of marathons as being an occasional celebration of my running rather than something I'm training for.

My paternal grandfather died in his 50s and my paternal uncle died in his early 40s, both of heart

attacks. Since I have that family history, I initially pursued running as preventive medicine. That's probably why I've stayed so disciplined about it.

Running also is very restorative for me mentally. I love that quiet time out in nature by myself. I don't listen to music while I run because I like to listen to the sounds around me and be alone with my thoughts. If I ever have an issue, whether it's personal, relationship or work, my runs help me process things and figure out solutions.

Marathon running also helps me discipline myself and overcome obstacles. At a certain point, no matter how good or



## One of Us

Age 74

Lives in Fargo, North Dakota

Has run 68 marathons — and is training for his 69th!

Maintains good mental and physical health through running, playing music, maintaining meaningful part-time work and prioritizing family time

Medica member for 4 years

Medica Prime Solution Premier

well-trained you are, you become exhausted and you have to deal with going beyond that. And this is true in so many other aspects of life. If you've got that kind of foundation of discipline it can help you deal with anything.

**You're also a musician. Tell us more about that.**

Margie and I were music majors together in college and have pursued it as an avocation ever since. I play bass guitar and sing backup vocals in a local indy rock band, Auratone, with two of my sons. I'm the song leader for my Kiwanis club and

and stay up on my health screenings. Then I also keep up on medical research regarding nutrition. I take Vitamin C which can prevent the common cold and help people get better faster. At first I thought I would just eat an orange every day but then I realized you'd have to eat 100 oranges a day to get that amount of Vitamin C. I take Vitamin D which is good for your immune system and bone health, and can protect you from autoimmune disorders and certain kinds of cancer. I've seen a lot of people with B12 deficiency which can cause cognitive and physical



Margie is the pianist; I write parody songs that our club performs together. Margie and I are in our church choir. I write some sacred music once in a while. Now that I'm retired I'm trying to do more music composition. My granddaughters all play instruments and I want to write some music for them.

If I didn't have music as an outlet and a passion I think I would be missing out on a lot. I especially enjoy the creative aspect of writing a new piece of music. Playing in a band is great — especially the jam band aspect when you co-create something on the fly that none of you would have been able to come up with on your own.

**What are some of your other personal health practices?**

I've always been interested in preventive health care. Of course, I always have my annual physical

issues. The B12 supplement may have some negative effects for males, so I try to eat things with B12 in them instead.

Spending as much time as possible with friends and family is also very important for me. Loneliness is not good for a person's mental or physical health.

**Any advice for others your age?**

These kinds of activities like running and playing music can be done at any age and they can help your spirit and your mental health no matter what your age. You shouldn't ever have to feel that you can't do something anymore. Obviously there are people with physical and mental challenges that make it difficult. I've been a fortunate person. But try not to let challenges drag you down — use challenges as opportunities to make your life better. ■



# MOURNING THE DEATH OF A SPOUSE

There's no right or wrong way to grieve a spouse. As you mourn, your feelings will likely cycle between numbness, shock, sadness, anger, fear, relief if your spouse died after a difficult illness or even guilt over being the one to survive. Especially in the beginning you may find yourself crying a lot, having trouble sleeping and eating, or struggling with concentration or making decisions. Every one of these feelings and responses is normal and to be expected.

As you experience this time of grief, here are a few things to keep in mind:

- **Take care of your health.** Eat healthy, continue visiting your health providers and taking prescribed medications, get plenty of sleep and try to exercise every day — even if some days you only have energy for a walk around the block.
- **Talk with friends, family or members of your religious community** about your grieving process, and let them know when you want to talk about your spouse. Sharing memories and feelings may be healing for them, too. When people offer to talk or to help you in other ways, try to take them up on it.

- **Consider a grief support group.** Check with hospitals, religious communities and local agencies — or try an online support group.
- **Get help with legal and financial matters** you may need to take care of.
- **Wait for a while before making major life decisions** such as moving.
- **After the first few weeks of grieving, try to have something to do in the community every day.** Take a walk with a friend, visit the library, volunteer, spend time with children and grandchildren or take an exercise class.
- **Don't be afraid to ask for help.** Over time — although you will likely still miss your spouse — the pain will subside. But for some people, the intense period of mourning can go on for so long that it can turn into anxiety or depression. If you think you or a loved one may be suffering from anxiety or depression, *read about symptoms and treatment for these conditions on pages 4 and 5.* ■

**Source:** National Institute on Aging



When life pulls you under, you can kick against the bottom, break the surface and breathe again.

*Option B: Facing Adversity, Building Resilience and Finding Joy*

— by Sheryl Sandberg and Adam Grant





## Stacy Ballard, MD

Medica Medical Director  
since 2015

22-year career as an  
OB/GYN in Minneapolis

Graduate of the University of  
North Dakota medical school

Recently returned to  
graduate school for her MBA

# Talking With Your Doctor about Your Mental Health

**Q:** Are there particular life events that often lead to mental health or substance abuse issues?

**A:** Most people know that major life events like the death of a spouse or other loved one or the diagnosis of major illness can lead to feelings of depression or anxiety. But lots of other events can cause stress for patients over 65. They may be looking forward to retirement but then find out it wasn't quite what they expected. If they have an injury, they may not heal as quickly as when they were younger. Downsizing or entering an assisted living facility can be a big life adjustment. And some medications may have side effects that can lead to depression.

**Q:** What types of symptoms could be signs of anxiety or depression?

**A:** Some symptoms could include loss of appetite, significant weight gain or loss, difficulty concentrating, difficulty sleeping, losing interest in hobbies or activities, feeling worthless or helpless, feeling irritable or anxious or not wanting to participate in social events that you previously enjoyed, even aches and pains or headaches that don't respond with treatment.



Sometimes you may not recognize your own symptoms, but family members may comment that you seem especially irritable, or friends may mention that they never see you anymore. If your friends start telling you they've stopped hearing from you, it's probably time to stop and think about why that is.

**Q:** **If I'm feeling anxious or depressed, can I talk to my primary care provider or do I need a specialist?**

**A:** If you're comfortable talking to your primary care doctor about how you're feeling, that can be a great place to start. Most primary care providers are trained to help diagnose and treat health issues affecting your mind as well as your body.

**Q:** **What should I discuss with my primary care provider about mental health and substance abuse?**

**A:** To help you prepare for this conversation with your doctor, you may want to ask a friend or family member to come with you. You may also want to bring a list of things you want to talk about, such as how you feel and how long you've felt this way.

Don't worry about whether you're using the right words. You don't have to say *"I'm really anxious"* or *"I'm depressed."* It might be easier to talk about symptoms, like *"I just don't have the energy to do what I used to do."* *"I feel blue."* Or *"I'm drinking a lot more than I used to."*

If you're feeling these types of symptoms, try to make a separate appointment with your doctor about this issue. If you just mention your mood at the end of a blood-pressure visit, it may not get the attention it deserves. Make an appointment with your doctor just for this so you can get the help you need to feel better.

**Q:** **If you identify that your patient has an issue, what type of treatment might you recommend?**

**A:** It depends on the severity of symptoms and the wishes of the patient. Some people might be asked to do a few things at home like making sure they're getting enough sleep at night, getting enough fresh air and physical activity, avoiding isolation by volunteering and doing something that gives them purpose.

With more severe anxiety or depression, the primary care provider will likely prescribe medication. You don't necessarily need to see a psychiatrist. If your symptoms are affecting your lifestyle, counseling may be recommended. Some people aren't interested in counseling so we focus on medication. But for people who enjoy verbal processing, including most women, I may recommend talking to a counselor. Some people may be prescribed both counseling and medication, and that combination can often be very beneficial.



**Q** ■ **What would you like people over 65 to know about mental health issues?**

**A** ■ People often write off signs of depression like changes in appetite, sleep and concentration as being just part of the aging process, which can prevent them from seeking treatment. So if people are having those symptoms they should talk to their doctor to see what's going on.

Many baby boomers grew up with the mindset of mind over matter, but it's important to know that anxiety and depression are medical conditions that can be treated medically. Don't be afraid to get help when you need it.

**Q** ■ **What do you recommend to people to help them maintain a sense of well-being?**

**A** ■ Be aware of how you're feeling, what your level of stress and irritability is and how you're managing it, and especially if you find yourself needing to turn to alcohol on a daily basis. Make sure you have a sense of purpose in your life. Set up a date with a friend, visit the senior center, get outside and get some fresh air. If you're homebound, do some stretches in the chair for a few minutes a day just to stay active. Whatever it is that brings you joy, that's what you need to continue to do.

**Q** ■ **What are your personal practices to keep a sense of well-being in your own life?**

**A** ■ Two of the most important things in my life are sunshine and laughter. I try to get outside every day to enjoy the sun, and even on a cloudy day being outside can lift my spirits. Laughter helps reduce the cortisol levels that cause stress. I like to listen to the comedy channel in the car, and I have a couple favorite go-to movies that always make me laugh. ■



## KEEP A CALENDAR

**If your doctor refers you to a counselor for talk therapy, one helpful tool to bring to your first visit is a calendar that tracks how you've been feeling.**

Each day jot down a couple notes about your mood and any other symptoms you want your doctor to know about. If it's easier, you can just draw a happy, sad or neutral face — or angry, sleepy, scared or whatever else you're feeling — on each date to indicate your overall mood for the day.

# NEW MORE EFFECTIVE SHINGLES VACCINE!



## Recommended Immunizations for Men and Women over 65

Immunization	When You Should Get It	What You Should Know
<b>Influenza</b> (Flu Shot)	Annually – Get it as soon as it becomes available. That may be as early as August but try to get it by at least October.	The best way to avoid the flu is to get a flu shot every year. And if you do get the flu after having the shot, your symptoms are likely to be less severe. Adults 65 and over, children younger than five and other groups with weak immune symptoms are most likely to suffer serious complications from the flu.
<b>Pneumococcal</b> (Pneumonia)	Once after age of 65, even if previously received	All children younger than 2 and adults 65 and over should get an annual pneumonia vaccine. Pneumonia is common in children, but older adults are at the greatest risk of serious illness and even death from pneumonia.
<b>NEW MORE EFFECTIVE SHINGLES VACCINE!</b> <b>Shingles</b> (Herpes Zoster) <i>The shingles vaccine is not covered under your Medica Signature Solution coverage. Check your Medicare Part D benefits to determine your coverage for the shingles vaccine.</i>	<b>Adults 50 and over should get two doses of the new Shingrix vaccine, 2 to 6 months apart, even if they've already received the previously available Zostavax vaccine.</b>	Shingles is a painful rash caused by the same virus that causes chicken pox. <b>The new Shingrix vaccine is more than 90 percent effective</b> at preventing shingles, compared to the previously available vaccine which was only about 50 percent effective. So <b>talk to your doctor about the new Shingrix vaccine even if you previously received Zostavax.</b>
<b>Tetanus/Diphtheria/Pertussis</b> (Td/Dtap) <i>The Td/Dtap vaccine is not covered under your Medica Signature Solution coverage. Check your Medicare Part D benefits to determine your coverage for the Td/Dtap vaccine.</i>	Start at age 50; repeat at intervals recommended by your doctor	If you're expecting a grandchild or another new baby you'll be around often, ask your doctor if you're up to date on your Td/Dtap vaccine. Pertussis, also known as whooping cough, is especially dangerous for babies under six months of age, so all adults who are going to spend time around them should be vaccinated.

**Source:** U.S. Preventive Services Task Force, Centers for Disease Control and Prevention

**Note:** Talk to your doctor before receiving these vaccines, but you should receive them at your pharmacy for maximum coverage under your Medicare benefits.



### Access Recommended Preventive Services Online

For easy access to recommended preventive screenings for men, women and children of all ages, visit Medica's preventive care website at [medica.com/prevention](http://medica.com/prevention).

# IS IT A COLD OR THE FLU?

Since the flu and the common cold have similar symptoms, it can be difficult to tell them apart. Overall, cold symptoms are generally milder than the flu and aren't likely to result in serious complications. Flu symptoms are generally worse and can have serious associated complications. If you're over 65 and you think you have the flu, visit your doctor right away for testing and treatment.

Here are some differences between the flu and a cold:

Signs and Symptoms	Influenza	Cold
Symptom onset	Abrupt	Gradual
Fever	Usual	Rare
Aches	Usual; often severe	Slight
Chills	Fairly common	Uncommon
Fatigue, weakness	Usual	Sometimes
Sneezing	Sometimes	Common
Stuffy nose	Sometimes	Common
Sore throat	Sometimes	Common
Chest discomfort, cough	Common; can be severe	Mild to moderate; hacking cough
Headache	Common	Rare

Source: Centers for Disease Control and Prevention



## HOW TO ACCESS MENTAL HEALTH CARE SERVICES

If you need help with your anxiety, depression or another concern about your mental health, your first step will usually be to talk to your doctor. (For information about symptoms and treatment for anxiety and depression, *see page 4*. For information about talking to your doctor about your mental health concerns, *see page 12*.)

A few other things you should know about accessing mental health or substance abuse services through your Medica Signature Solution health benefits:

- Just as with other health care specialties, you can visit any counselor, psychiatrist, clinical psychologist, clinical social worker or other mental health professional who accepts Medicare.
- For help finding a provider or otherwise navigating the world of mental or physical health and health insurance, you can call a Personal Health Advocate. A Health Advocate can help you find a provider, schedule appointments, estimate costs, obtain any necessary approvals and answer your questions about treatment. To talk to a Health Advocate, call **1-866-668-6548, TTY: 711** or visit **medica.com/wellness/medicare**.



## SUICIDE PREVENTION LIFELINE

The Suicide Prevention Lifeline provides 24/7, free and confidential support for people in distress, prevention and crisis resources for you or your loved ones, and best practices for professionals.

Call **1-800-273-8255**.

TTY users, call **1-800-799-4889**.

# EXPERIENCING WELLBEING



## A Sense of Purpose Can Mean a Longer, Happier, Healthier Life

After you've retired from full-time work or your kids have left home, it's important to have activities that bring purpose and meaning to your life. For some people that may be found in caring for grandchildren or a pet. For others it may mean volunteering once a week or taking a part-time job. Maybe you derive meaning from your religious practice or simply from being kind to neighbors.

But whatever it means to you, research shows that those with a strong sense of purpose tend to be happier and more resilient – meaning they can better handle life's ups and downs. They also live up to seven years longer, sleep better, make healthier lifestyle choices and are less likely to have a stroke or heart attack or develop Alzheimer's disease.

**Source:** The Washington Post, Blue Zones, University of Minnesota Center for Spirituality and Healing



**W**ellbeing goes beyond good physical health to a state of feeling aligned in body, mind and spirit.

According to the Wellbeing Model from the University of Minnesota's Center for Spirituality & Healing, a sense of wellbeing involves generally feeling balanced and content in six areas of your life:

- Health
- Relationships
- Security
- Purpose
- Community
- Environment

If you're consistently feeling discontent and out of balance, you may benefit from medical help. To learn more about symptoms of anxiety and depression and how you can get help, see page 4.

**Experiencing wellbeing doesn't mean you'll never have bad days,**

**but when you do have a bad day, an overall sense of wellbeing helps you put it in perspective and live with a sense of purpose.**

According to the model, wellbeing begins with the question, "What can I do to feel content and balanced?"

If you feel discontent with your health, for instance, consider making that doctor's appointment you've been putting off. If your relationships aren't quite in balance, maybe you want to start by going for a walk with a friend, calling a relative you haven't talked to in a while or spending an afternoon with your grandkids.

To measure your own sense of wellbeing, try the Wellbeing Assessment at [takingcharge.csh.umn.edu/wellbeing-assessment](https://takingcharge.csh.umn.edu/wellbeing-assessment). ■

**Source:** University of Minnesota Center for Spirituality and Healing



## EXERCISE TO BOOST YOUR MOOD

It's no secret that regular exercise is a vital component of your physical health — preventing and improving problems like high blood pressure, diabetes and arthritis. But exercise is equally important for your mental health, boosting your mood and reducing the symptoms of anxiety and depression.

### **30 minutes a day keeps the doctor away.**

Similar to recommendations for physical health, exercising about 30 minutes most days of the week can lower your risk of developing anxiety or depression — and significantly improve symptoms if you're already anxious or depressed.

### **Something is better than nothing.**

Although 30 minutes of exercise most days is ideal, even a little exercise can have a significant impact on your mood. Research shows that people who exercise for as little as once or twice a week for 10 minutes report being happier than those who never exercise. So if you don't currently exercise at all, try walking around the block a couple times a week and see what it does for your mood.

### **Choose what you love.**

Any type of exercise can boost your spirits. Whether you walk, jog, lift weights, play tennis or do simple stretches, find something you enjoy and will keep doing. ■

**Source:** Mayo Clinic, The New York Times



## Try Forest Bathing

The Japanese practice of *shinrin-yoku*, or “forest bathing,” involves spending time in nature, connecting with your surroundings through your five senses. Walk a forest path, feeling the crunch of leaves underfoot, breathing in the scents of pine and earth, and listening to the birdsong. Stop to rest if you'd like, sitting on a bench or a rock and enjoying the feel of the sun and the breeze on your face.

After an hour or two of forest bathing, research shows decreased depression, anxiety, fatigue and confusion — and an increased sense of overall wellbeing. These measures were significantly better for people who engaged in forest bathing compared to those who spent the same amount of time walking in an urban setting.

**Source:** Time Magazine, The National Center for Biotechnology Information



I'm walking on sunshine, and don't it feel good!

— Katrina and the Waves from *Walking on Sunshine*

# EASE YOUR ANXIETY THROUGH BETTER SLEEP

If you suffer from anxiety, sleep can be especially problematic. Anxious feelings can make it difficult to fall and stay asleep. And chronic sleeplessness can in turn contribute to anxiety disorders.

People who haven't had a good night's sleep are more likely to get in car accidents or experience falls. And lack of sleep can also contribute to health problems like heart disease, stroke, diabetes and obesity.



## How Much Sleep Do I Need?

Although sleep requirements vary by individual, most adults over 65 need about 7 to 8 hours of sleep to feel fully rested and experience optimum physical and mental health.

**Source:** Anxiety and Depression Association of America, National Sleep Foundation

### Need tips to sleep better? Here are a few things to try:



**Don't watch TV or use your phone or other devices in the last hour before bedtime.**



**Minimize noise and light distractions by wearing a sleep mask and turning on a fan or white-noise machine.**



**Avoid fluids (particularly alcohol) in the last two hours before bedtime.**



**Stop drinking caffeine by noon. For more information on caffeine and caffeine alternatives, see *Knife and Fork*, page 26.**

If you try these tips and still can't get a good night's sleep, you may have an anxiety or sleep disorder, so be sure to talk to your doctor.



# PEN PAL PROGRAM UNITES CHILDREN AND OLDER ADULTS

As a project for 11-year-old Eli's 5th grade class last year, each student was assigned a pen pal from a local assisted living facility. Eli and his pen pal, Dorothy, exchanged about a dozen letters throughout the school year, sharing about their vacations, weekend plans and hobbies.

At the end of the school year, Eli and his class visited Dorothy's assisted living facility so the pen pals could meet in person.

One big surprise for Eli was the discovery that Dorothy likes to build with Legos just like he does. Neither of them relies on Lego kits, instead building personal creations from scratch. Dorothy showed Eli photos of a large Lego Taj Mahal and scenes of the Irish countryside she used to visit — all designed and created by her. "It was fun to connect that she likes Legos and I like Legos," Eli says. "We didn't talk about that in our letters and I didn't expect

it. We were both really surprised. We had more in common than I realized."

Eli liked writing letters to Dorothy, but even better for him was the fun of receiving a letter from her.

"If I have a chance to have a pen pal again, I'd like to," he says.

"It was a fun way to interact with other people outside of school."

Eli's grandparents all live in the Twin Cities where he lives, so he doesn't really write to them beyond the occasional thank-you card.

"There isn't a lot of focus in our everyday lives in writing to someone else to tell them what you're up to," says Eli's dad, John. "People text and communicate on Facebook, but there's something nice about exchanging letters. People don't think about how having a pen pal relationship is an engaging and fulfilling exercise. But it was a really worthwhile connection for Eli. I think it was worthwhile for both of them."



## Get Connected

Loneliness can have a major negative impact on mental and physical health. In fact, recent research has shown that **loneliness or isolation has a similar effect on mortality as smoking 15 cigarettes per day!** More than half of people with anxiety or depression report being lonely, and lonely people are at greater risk of cognitive decline.

To get connected and combat loneliness in your life:

- **Write to a pen pal.** This could be a friend, grandchild or other relative. Or maybe you'd like to get involved with a pen pal program with a student, prisoner or soldier. Try contacting your local school, church or senior center to find out about pen pal opportunities.
- **Use technology.** Join Facebook to connect with far-flung friends and see the latest pictures of their kids and grandkids. Make sure you have Skype or FaceTime on your phone or computer for precious video calls with your grandkids. Or try playing Words with Friends, an online game similar to Scrabble that lets you play against each other from your separate locations, with a friend, child or grandchild.
- **Join a church,** synagogue, mosque or other faith community.
- **Join a book club,** knitting club, coffee group, yoga class or any other organized activity you enjoy.
- **Volunteer** at a school or another place that gives you the opportunity to be social.

**Source:** National Council on Aging

# TEN BOOKS FOR YOUR HEALTH

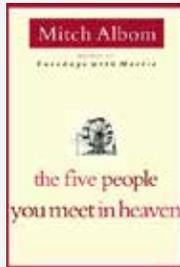
## UPLIFTING



### READING — AN AMERICAN PASTIME

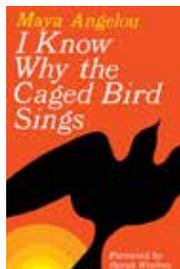
Reading is the most popular American hobby, with 29 percent of us citing it as our favorite pastime. Looking for a good book to make you laugh, lift your spirits or give you some practical health tips? Here are 10 books to check out.

**Source:** Harris Poll, The Mayo Clinic



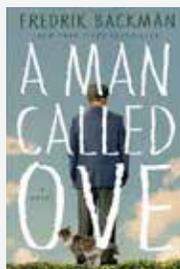
#### 1 *The Five People You Meet in Heaven*, Mitch Albom

When this best-selling novel's protagonist Eddie dies, he learns that in heaven, your life is explained to you by five people – some you may know well and some you may not know at all — who changed your life forever.



#### 2 *I Know Why the Caged Bird Sings*, Maya Angelou

In this popular classic memoir, Angelou finds peace after a difficult childhood through the kindness of others, the wisdom of great authors, self-love and a strong spirit.



#### 3 *A Man Called Ove*, Fredrik Backman

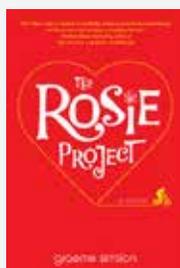
In this feel-good novel, a curmudgeonly widow and his new next-door neighbors impact each other's lives in profound, beautiful, unexpected ways.

## HUMOR



#### 4 *Bossypants*, Tina Fey

Laughing relaxes you, improves your mood, improves your overall sense of wellbeing, and eases the emotional and physical symptoms of stress. Want to add more laughter to your life? Fey's memoir is sure to leave you laughing.



#### 5 *The Rosie Project*, Graeme Simsion

This warm, touching, funny love story has an endearing yet unconventional leading man who you can't help but root for.



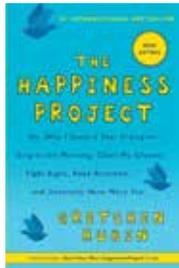
## HEALTH AND HAPPINESS



6

### ***Disrupt Aging: A Bold New Path to Living Your Best Life at Every Age***, Jo Ann Jenkins and Boe Workman

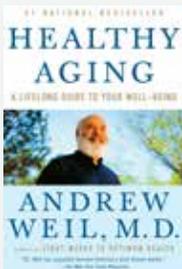
AARP's CEO focuses on three core areas – health, wealth and self – to show readers how to be active, healthy and happy as we age.



7

### ***The Happiness Project***, Gretchen Rubin

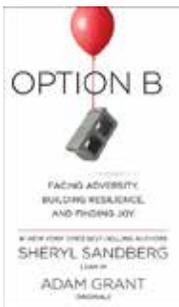
This memoir follows Rubin's year-long attempt to discover what leads to true contentment in her own life – and it's chock-full of both anecdotal and research-based tips for helping readers increase our own happiness.



8

### ***Healthy Aging: A Lifelong Guide to Your Wellbeing***, Andrew Weil, M.D.

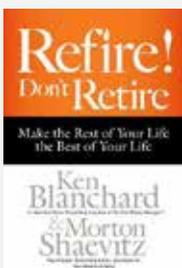
Dr. Weil guides readers to eat right, exercise, manage stress, use traditional and non-traditional remedies and understand the science behind the aging process and healthy longevity.



9

### ***Option B: Facing Adversity, Building Resilience and Finding Joy***, Sheryl Sandberg and Adam Grant

Part memoir, part self-help, Option B shares Sandberg's grieving and her resilience as she and her children mourn the death of their husband and father. Read it yourself for tips like “quick double sorry” and share a copy with a loved one facing any type of grieving or loss.



10

### ***Refire! Don't Retire: Make the Rest of Your Life the Best of Your Life***, Ken Blanchard and Morton Shaevitz

Here you'll find practical insights on making your retirement years satisfying, meaningful – and the best years of your life!

Source: Harris Poll, The Mayo Clinic



## Try an Audiobook

Listening to an audiobook can be a great way to experience your favorite books. Listening allows you to take in a book while also doing housework or going for a walk. Audiobooks are a great alternative for people with vision challenges or other physical or mental conditions that make reading difficult. Listening stimulates similar mental processes in the brain as reading a print book. And listening to a book aloud can ease anxious thoughts or bring back fond childhood memories of being read to sleep by your parents.

Not sure how to access audiobooks? In addition to audiobook collections on CD, most public libraries offer large collections of online audiobooks. Stop by your local library, where your librarian should be able to help you download the appropriate app to access hundreds of free audiobooks through your smartphone or tablet.

Source: CNN, Psychology Today

# 7 WAYS LISTENING TO MUSIC CAN BENEFIT YOUR HEALTH



“

Music washes away from the soul the dust of everyday life.

— Berthold Auerbach

Want to improve your mood, ease pain or improve your workouts? Here are seven ways listening to music can be great for your physical and mental health:

- 1** Ease the perceived intensity of pain.
- 2** Improve blood flow.
- 3** Improve sleep quality — particularly if you listen to classical music at bedtime.
- 4** Improve workouts. Research has shown that listening to your favorite high-energy music can motivate you to workout harder, faster and longer. Music can even help your body recover more quickly post-workout.
- 5** Reduce stress and anxiety — and induce a relaxing and even meditative state. *See The World's Most Relaxing Song on the next page.*
- 6** Relieve depression and elevate mood. But be thoughtful about the type of music you choose. While classical and meditative sounds and other music you particularly enjoy can ease depressive symptoms, heavy metal, techno or just music that you don't enjoy can induce a stressful response that may make symptoms worse.
- 7** Enhance cognitive function, memory and attention.

Source: National Institute of Health, Time, USA Today



## THE WORLD'S MOST RELAXING SONG

You probably already know that listening to your favorite music can help you unwind. But if you really want to relax, the British ambient band Marconi Union has created “the world’s most relaxing song” — developed in collaboration with sound therapists and verified through research by Mindlab International.

Marconi Union’s song — “Weightless” — is the most relaxing song ever tested by the organization, with study participants experiencing a 65 percent reduction in anxiety and a 35 percent reduction in usual physiological resting rates. In fact, the song is so relaxing that it lulled many test participants to sleep — so don’t listen to it while driving!

Search for “Weightless” on YouTube to listen to the eight-minute song while watching an equally calming video. Or check out the free public playlist “Most Relaxing Songs Ever” on the music application Spotify.

**Source:** Forbes, Inc

THE TOP  
10

## THE TEN RELAXING SONGS ON THE PLAYLIST

1. **Weightless** Marconi Union
2. **Electra** Airstream
3. **Mellomaniac** (Chill Out Mix) DJ Shah
4. **Watermark** Enya
5. **Strawberry Swing** Coldplay
6. **Please Don't Go** Barcelona
7. **Pure Shores** All Saints
8. **Someone Like You** Adele
9. **Canzonetta Sull'aria** Mozart
10. **We Can Fly** Rue du Soleil



# Feel-Good Foods

While a healthy diet alone isn't likely to cure anxiety or depression, it can be an important part of your overall treatment plan. And boosting certain nutrients while limiting others may alleviate many of your symptoms.

**Limit caffeine.** A cup of coffee can be a great way to wake up in the morning, but too much caffeine can leave you feeling jittery or anxious, contribute to a panic attack if you're prone to them and lead to a depressive "crash" a few hours later. Most people don't need to cut out caffeine altogether, but if you're prone to anxiety or depression, limit yourself to 200 mg of caffeine per day, and don't drink it past noon. To stay under 200 mg of caffeine, you can drink a couple 8-ounce cups of home brew, three 12-ounce cans of caffeinated soda or a medium (16-ounce) Starbucks Iced Coffee. But stay away from those extra-large servings at the coffee shop. At 475 mg of caffeine, a large (20-ounce) Starbucks Blonde Roast contains more than twice the amount of caffeine most of us should drink in a day. See the next page for caffeine alternatives you may want to try.

**Eat a diet rich in complex carbohydrates** such as whole grains, legumes, vegetables and fruits. Avoid simple carbohydrates found in sugary or processed foods. Since complex carbs are metabolized more slowly than simple carbs, they can help you maintain even blood sugar and a calmer feeling.

**Try not to skip meals**, which also can contribute to low blood-sugar levels and an anxious feeling.

**Eat plenty of "feel good" superfoods** high in nutrients, such as B vitamins, Vitamin D, magnesium, selenium, zinc, Omega-3 fatty acids, probiotics and protein. Eat a variety of these nutrients throughout the day, as they can spur the release of neurotransmitters such as serotonin and dopamine — similar to the effects of many antidepressant medications:



**Asparagus**



**Avocado**



**Beans**



**Brussels sprouts, broccoli and cauliflower**



**Edamame**



**Eggs**  
(particularly the yolk)



## Tasty Alternatives to Coffee and Soda

Once you've hit your daily 200-mg caffeine limit, try one of these caffeine-free energy-boosting alternatives to help you through your afternoon:

- **Herbal tea.** In particular, try licorice, ginger or mint, all of which can boost your energy naturally without caffeine.
- **Water!** Being dehydrated can make you feel tired and drained. You don't need to count your daily ounces; just drink enough so you don't feel thirsty.

**You can drink your water plain, of course, but if you need a tasty alternative to help you kick that 2 p.m. Diet Coke habit, try drinking water infused with fruit and herbs.**

## INFUSED WATER

In a large pitcher, add about five cups of water and a cup of ice. Then stir in any combination of fresh herbs and fresh or frozen fruit. Depending on what varieties of fruit and herbs you use, your infused water should taste good for a couple days. You can either pour the fruit and herbs into your drink along with the water or strain it first. A few combinations you may want to try:

**Cucumber Lime Mint** – One thinly sliced cucumber, one thinly sliced lime, and several mint leaves

**Blueberry Peach** – One cup each blueberries and sliced peaches

**Watermelon Kiwi Lime** – One thinly sliced lime, one thinly sliced kiwi and one cup sliced watermelon

**Strawberry Mango** – One cup each sliced strawberries and mango



**Whole grains**



**Nuts and seeds**

(particularly Brazil nuts, cashews, flaxseed and pumpkin seeds)



**Fruit**



**Spinach, kale and other dark leafy greens**



**Lean beef**



**Salmon, tuna and other fatty fish**

if you don't eat seafood, consider taking a daily Omega-3 supplement



**Low-fat dairy**



**Yogurt and other probiotic foods**

such as pickles, sauerkraut and kefir — also consider taking a daily probiotic supplement since about 95 percent of serotonin receptors are found in your gut



**Poultry**



# IF YOU FALL, A MEDICAL ALERT SYSTEM CAN BE YOUR LIFELINE



Since falls are a major health concern for people over 65, Medica offers medical alert systems at a discount.

Medica members can get discounted prices on medical alert systems from Philips Lifeline. A medical alert system is a pendant or wristband you wear. Some models are equipped with smart sensors that automatically alert someone if you fall, while others have a button that you can push if you need help. You get to choose how you are helped in case of a fall — whether your alert system will notify a neighbor, a family member, a caregiver or emergency services. For more information about discounted medical alert systems from Philips Lifeline, call **1-866-674-9900, ext. 4472 (TTY: 711)** or visit **[offer.lifelinesys.com/medica](https://offer.lifelinesys.com/medica)**.



# 12 WAYS TO PROTECT YOURSELF FROM WINTER FALLS



As winter weather approaches, it's time to start protecting yourself from winter falls. Not surprisingly, injuries from falls tend to rise during the winter months. This is particularly true in states with cold winters like Wisconsin and Minnesota where many Medica members live — and which are the two leading states in the U.S. for deadly falls. Exercising caution on icy sidewalks is especially critical for people over 65 — one-third of whom experience a fall each year, often leading to serious injuries like a broken bone or head trauma.

To help avoid falls this winter, here are 12 important tips to keep in mind:

- 1 **Choose shoes with non-skid soles** made from rubber or neoprene, not leather or plastic. Or attach spikeless cleats such as Yaktrax to your shoes. Also winterize any assistive devices, such as attaching an ice gripper to your cane.
- 2 **Fix any broken or uneven stairs**, install motion-controlled lights over all stairs and install firm handrails on both sides of stairs.
- 3 **Remove snow immediately** from steps, walks and driveways. Keep surfaces ice-free by applying ice-melt frequently, before ice patches form. Keep de-icer and a shovel or broom in easy reach. If necessary, pay someone for ice and snow removal.
- 4 **Plan trips outside around the weather.** If you can, wait for the weather and sidewalks to clear.
- 5 **Carry a zip-top bag filled with kitty litter** in your pocket and cast it ahead of you on slick surfaces.
- 6 **Carry a small flashlight** in your coat pocket.
- 7 **Dress warmly to keep your muscles relaxed.** Tense muscles can negatively affect your balance.
- 8 **Be careful getting out of cars.** Plant both feet firmly on the ground and steady yourself on the door frame until you have your balance.
- 9 **Keep your hands as free as possible.** Keep hands out of pockets to help you balance. Avoid carrying anything big or heavy that may throw off your balance or block your vision.
- 10 **Walk like a penguin.** When the ground is slippery from ice or snow, take slow, short, shuffling, flatfooted steps.
- 11 **Stay aware.** Regardless of the weather, watch at least six feet ahead of you for trip hazards.
- 12 **Keep your vision sharp.** Have an annual eye exam and wear your glasses or contact lenses. Ask your doctor if you should consider replacing your multifocal glasses with single vision lenses.

**Source:** The New York Times, National Council on Aging, American Bone Health

# EXTRA BENEFITS AND DISCOUNTS



## YOUR PERSONAL ADVOCATE IS READY TO HELP

Have questions about your Medica plan coverage? Need help navigating medical plan options? It's good to have someone who has your back. HealthAdvocate<sup>SM</sup> is that health support lifeline. Personal Health Advocates will help you tackle health-related questions—from finding the right doctor to resolving claims questions. They can even help you make an appointment with a hard-to-reach doctor.

One of the best features of Health Advocate services is that they also are available to spouses and family members, not just the person who is the Medica policyholder. If you or a family member is a caregiver, Health Advocate can be an absolute lifeline when you most need it. The service is confidential and provided to you at no additional cost.

**Call Personal Health Advocate Service toll free at 1-866-668-6548 (TTY: 711). Available 24/7, 365 days a year.**



## NURSELINE™ BY HEALTHADVOCATE<sup>SM</sup> IS AVAILABLE 24/7

You and your family have a place to turn for trusted advice and information when you need it most. Highly trained nurses are available to help answer your questions about symptoms, medications and health conditions, and offer self-care tips for non-urgent concerns. The service is provided at no additional cost to you as part of your Medica plan membership.

**Call HealthAdvocate<sup>SM</sup> Nurseline toll free at 1-866-668-6548 (TTY: 711). Available 24/7, 365 days a year.**



## DISCOUNTS ON HEARING AIDS

Medica members receive up to a 20 percent discount on hearing aids through **hiHealthInnovations.com**. Choose from variety of models that come with nationwide support. Use promotional code: MEDICA-HI to receive your discount.

**Learn more about these discounts from hi HealthInnovations. Call toll free: 1-855-523-9355 (TTY: 711), 8 a.m. to 6 p.m. Central, Monday-Friday. Visit online: hiHealthInnovations.com.**



## SAVE ON MEDICAL ALERT SYSTEMS

As a Medica member, you get discounts off retail prices for a variety of medical alert service options from Philips Lifeline, the number one medical alert provider in the U.S.

**Contact Phillips Lifeline toll free at 1-866-674-9900, ext. 4472, 6 a.m. to 10 p.m. Central, Monday-Friday; 8 a.m. to 5 p.m., Saturday. Visit online: offer.lifelinesys.com/medica.**



## SAVE ON LASIK VISION CORRECTION

You have access to discounts of up to 50 percent off Lasik vision correction through the Qualsight Laser Vision Correction program. The program provides you with a national network of accredited and experienced LASIK surgeons to choose from.

**Contact QualSight LASIK to learn about these member discounts Call toll free: 1-877-298-2010 (TTY: 711). Hours of operation: 7 a.m. to 8 p.m. Central, Monday-Friday; 9 a.m. to 5 p.m. on Saturday. Visit online at: qualsight.com/~Medica.**



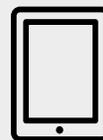
## How to Get the Care You Need Now Online

Medica's revised *How to Get the Care You Need* booklet is available for you to read online. This booklet has many important notices that Medica is required to provide our members each year. Use the booklet to find information about how you can get the most out of your health plan, including guidance on preventive screenings, your rights and responsibilities as a Medica member, and information on how to file a coverage complaint or appeal. To view the booklet online, go to [medica.com/members](https://medica.com/members).



## SilverSneakers® Adding More Twin Cities Options

Medica is pleased to announce that for 2019, Minnesota members with the SilverSneakers program in their plan will have some new and exciting options in the Twin Cities greater metro area. Starting in January, 15 Life Time Fitness locations will become part of the SilverSneakers network of member clubs. For more information on the locations of these 15 Life Time Fitness clubs, go to [SilverSneakers.com](https://SilverSneakers.com).



## Go Digital with Medicare

Do you have Medicare and prefer to get information online? Medicare has you covered with these online resources:

- 1 **MyMedicare.gov** – free, secure way for you to access your personal Medicare-related information.
- 2 **Electronic Medicare Summary Notices (eMSNs)** – electronic version of your Medicare Summary Notice. If you choose eMSNs, you'll get a monthly email with a secure link to your MSN, instead of waiting months for a paper copy.
- 3 **eHandbook** – online version of your trusted "Medicare & You" handbook, instead of the paper copy. We update the online version throughout the year, so be sure to visit the eHandbook for the most up-to-date information.
- 4 **Electronic versions of Medicare publications** – eBook versions of Medicare publications that you can download to your favorite eReader.

Visit [medicare.gov](https://medicare.gov) to sign up for some or all of Medicare's online resources today!



Mail Route CW104  
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Minneapolis, MN 55440-9310

Health and wellness or prevention information.



## Register for 24/7 Access to Your Member Website

**Mymedica.com** is your secure, personalized source for health plan benefits information.

### Registration in 3 easy steps

- 1 Go to **mymedica.com**
- 2 Click on the "Register Now" button and follow the steps
- 3 Call toll free 1-877-844-4999 if you need registration support (TTY: 711)

## Medica. The first word in Medicare.



## Helpful Numbers

### Medica Customer Service

Toll free 1-866-810-5032 (TTY: 711)  
Metro Twin Cities: 952-992-2457  
8 a.m. to 6 p.m. Central, Monday-Thursday,  
9 a.m. to 6 p.m. Friday.

### Medica Billing Customer Service

Toll Free at 1-800-424-1316 (TTY: 711)  
7 a.m. to 9 p.m. Central, Monday-Friday.

### Medica's 24-hour Fraud Hotline

English/Spanish fraud hotline: 952-992-2237  
Russian fraud hotline: 952-992-3893  
Somali fraud hotline: 952-992-3214  
or toll free 1-866-821-1331 (TTY: 711)

Visit us at **medica.com**

