

KEEPING UP

with **PUP**

January 2011

NAVIGATE YOUR MEDICARE... ON THE WEB!

PUP is proud to introduce our new and improved website, www.UaskPUP.com.

On the website, you'll find important Member documents, company news and updates.

You can also:

- Find a doctor
- Get prescription information
- View all important documents, like your Evidence of Coverage
- Learn how to apply for extra help with prescription drug costs



HAVE YOU RECEIVED THIS POSTCARD IN THE MAIL?

It's your exclusive invitation to PUP's Member Appreciation Events. We'd like to thank you for choosing PUP, and we're excited to provide you with all of the resources you'll need to make 2011 a happy and healthy year! If you haven't gotten your invitation in the mail, please call Member Services to get more information about the dates and times of these events. Seats are limited, so call 1-866-961-7423 today!



WELCOME TO NEW MEMBERS & GREETINGS TO LOYAL MEMBERS

This is a great time of the year to make new resolutions about how you can improve your life and personal circumstances, as well as reflect on what has happened over the past twelve months. Perhaps something has taken place in the past year that has encouraged you to take a new direction in 2011.

During 2010 PUP addressed the idea of the Patient-Centered Medical Home in newsletters and other Member materials. PUP strongly believes that you should have a very personal relationship with your Primary Care Physician (PCP) and that all of your medical needs should be shared with him or her. We believe that having one physician who understands your medical needs, your family circumstances and the changes in your life is critical to your personal well-being.

PUP is asking you to take advantage of the services offered by your PCP during the coming year.

If you have an illness, talk to your PCP about:

- Your medicines
- Your diet
- An exercise program tailored to your needs
- Your life changes
- Your need for specialty care



Even if you are healthy and have no specific problems right now, talk to your PCP about how to keep things that way. There are certain preventive measures that you can take or your PCP can provide that will help you maintain your good health or slow down the progress of an illness.

Talk to your PCP about:

- Flu and Pneumonia vaccines
- Other immunizations
- Tests for early detection of cancer (colon, breast, skin, etc.)
- Blood tests to detect early disease (i.e. diabetes, cholesterol, kidney failure)
- Annual eye exam (for Glaucoma or Diabetic changes)
- If you are a new Member and want to select a new or different PCP, you can look in your Provider Directory to select one in the PUP network and make an appointment for a full evaluation. Please call Member Services if you would like help choosing a PCP.

If you have an established relationship with your PCP, make an appointment within the first three months of the year to review your health condition and preventive care needs. Have a safe and healthy 2011!!



FEBRUARY IS AMERICAN HEART MONTH

Heart disease is the leading cause of death for men and women in the US. Join the fight against heart disease by doing your best to prevent it. Talk to your PCP about how to reduce your risk for heart disease, heart attack and stroke. Learn about the signs and symptoms, and do your best to stay active and healthy. To learn more about American Heart Month, visit www.AmericanHeart.org.

BENEFITS AT YOUR FINGERTIPS

PUP has partnered with Social Service Coordinators (SSC), the leading provider of outreach and support services to educate and assist Members like you about the application process for the Medicare Savings Programs (MSP).

If you would like to learn more about this program, or want an SSC Case Manager to walk you through the application process, please call SSC directly at 1-877-357-2543, Monday - Friday, 8 am to 6 pm.

SSC may also be able to assist you in other areas with their free **Social Service CheckUp®** online resource. The **Social Service CheckUp®** shows you how to access federal, state and community assistance programs in just a few simple steps. All you have to do is answer a few basic questions and you'll be shown results for different programs you qualify for (sometimes even the forms and paperwork to get you started).

Categories include:

- Energy/Utilities
- Senior Care & Assistance
- Housing Assistance
- Health Services
- Legal Aid
- Nutrition
- Recreation
- Transportation

Try this free service today at www.SSCheckUp.com and see what programs you may qualify for.



STRESS MANAGEMENT 101

Sometimes stress can be overwhelming. It's draining, both mentally and physically, and can affect your everyday life more than you think. Whether you're stuck in heavy traffic, having an argument with a loved one or just in a bad mood, the stress in your life affects your health and well-being.

You can't be sure when your stress level will spike, but you can be prepared with ways to cope. Here are some tips for dealing with the stress you may be experiencing:



USE YOUR IMAGINATION

Picture yourself in a calm setting, like the beach or your favorite spot in the park. Just think of pleasant things and try to relax.



GO FOR A WALK

Get some fresh air and take a walk. You'll be able to clear your mind and get some exercise at the same time.



TAKE A DEEP BREATH

Deep breathing can be calming, and even triggers a natural relaxation response throughout your body. Try breathing in through your nose and out through your mouth.



TALK TO A FRIEND

Don't bottle up your frustration. Call a family member or go out to lunch with a close friend. They'll be able to provide support and guidance that can help.



DO WHAT YOU LOVE

Do you have a hobby? Maybe you enjoy gardening, or there's a movie you've been waiting to see. Take some time for yourself to do what makes you happy.

If you still feel like you can't shake the stress, try talking to your PCP. And don't forget that PUP offers Mental Health and substance abuse benefits through Psychcare to help with conditions like:

- Depression
- Stress
- Domestic Violence
- Substance Abuse

For more information about accessing your mental health and substance abuse benefits, check your Evidence of Coverage or visit the Psychcare website, www.psychcare.com.

GETTING TO KNOW PUP:

ANN ELDRIDGE, MEMBER SERVICES SPECIALIST

Meet Ann Eldridge, the local Member Services Specialist in PUP's Winter Haven office. Ann is well known at PUP for her dedication to Members. For over 5 years, she has served PUP Members in times of need – and she's found that Members have been there for her, too. Learn more about Ann below:

Q: What do you enjoy most about working for PUP?

A: My favorite part of my job is interacting and assisting Members who call or come into the office. Our members are like family to me. I do my very best to assist each and every one - whether verifying a correct co-pay balance, or reviewing a Member's PUP plan.

Q: What has been your biggest influence?

A: Helping Members solve their problems and seeing them walk away satisfied is very rewarding. Working with and learning from PUP team members from all different departments is important to me, too. We are like family, and I have to say at this time in my life I am very blessed to be working with so many wonderful people.

Q: Is there a time you've been able to help a Member or make a difference on behalf of PUP that you'll always remember?

A: It feels like I'm making a difference every day through my contact with Members, especially those who come into the office. They'll come in for information and assistance, but sometimes they need to talk, need a hug or comfort. I'm here for them and they often say they know where to find me and can depend on me. Our PUP Members have been there for me too, and have comforted me in the recent loss of my husband. **To me, our Members are family.**

Q: Is there a motto that you try to live your life by?

A: I treat everyone with respect and kindness the way I would want to be treated and do my very best every day.



STAY ACTIVE

IN 2011

PUP is excited to offer SilverSneakers – a national fitness program created especially for Medicare beneficiaries. It's part of the health and wellness benefits that you are already getting as a PUP Member. SilverSneakers has special classes that focus on improving strength and flexibility. And you'll be able to meet new people who have similar health goals. To learn more about the SilverSneakers program, visit www.UaskPUP.com or www.silversneakers.com.

A HEALTHY LIFESTYLE

IN A SNAP!

You can now access your SilverSneakers gym membership at a Snap Fitness facility near you. All Snap gyms feature cardio and strength-training equipment in a safe, secure environment.

SNAP FITNESS LOCATIONS

OVIEDO (Seminole County)

2200 Winter Springs Blvd.
Oviedo, FL 32765

1791 East Broadway St.
Oviedo, FL 32765

TAMPA (Hillsborough County)

12611 Race Track Rd.
Tampa, FL 33626

11369 Big Bend Rd.
Riverview, FL 33569

SEMINOLE (Pinellas County)

9360 Oakhurst Rd.
Seminole, FL 33776





MEMBER SERVICES IS HERE TO ANSWER YOUR QUESTIONS

Here you'll find the list of answers to the most frequently asked questions from Members. Take a look - you might learn something, and even find an answer you didn't know you were looking for.



DO I NEED A REFERRAL FOR MY SPECIALIST?

Yes, a referral is required to see a specialist EXCEPT for:

- Chiropractor (Medicare-covered services)
- Dermatologist
- Dialysis if you are temporarily outside PUP's service area
- Emergency/urgently needed care
- Flu shots and pneumonia vaccinations
- Routine women's health care, which includes breast exams, mammograms, pap smears and pelvic exams
- Podiatrist (PUP only covers medically necessary foot care)
- Psychologist
- Optometrist
- Certain diagnostic tests and procedures that are considered to be routinely part of an office visit may be conducted as part of the initial visit unless an authorization for that test or procedure is required.



WHAT IS AN LEP AND WHY AM I GETTING LETTERS ABOUT IT?

LEP stands for Late Enrollment Penalty. LEP will only apply to you if The Centers for Medicare and Medicaid Services (CMS) determines you did not have creditable Part D prescription coverage for more than 63 days. This penalty is calculated by CMS, and not PUP. CMS tells us if you have an LEP and how much your LEP is, and PUP is required to bill you monthly.



WHAT DO I PAY FOR DRUGS?

The cost for your drugs depends on the PUP plan you are in. You can figure out your drug costs by looking at some of your Member documents, like your Summary of Benefits, Drug Formulary, or Evidence of Coverage found in your welcome package, or on the PUP website (www.UaskPUP.com). If you receive Extra Help for your prescription drug costs (also referred to as “Low Income Subsidy”), your drug copays are significantly reduced. If you are not currently receiving Extra Help, you can see if you qualify by checking the Social Security website (www.ssa.gov). You can also apply at a Social Security office.



IS PUP AVAILABLE IN OTHER STATES?

No, PUP is only available in the following Florida counties; Brevard, Broward, Hillsborough, Lake, Marion, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Seminole, and Sumter. Also, please note that some plans are offered only in certain counties, so even if you move from one county to another within our service area, it is best to let us know ahead of time so we can make sure your coverage is updated.

For example, some of our plans are offered only in Polk County, or in South Florida. If you move from, say, Polk County to Hillsborough County, or you move from Palm Beach County to Orange County, you may have to switch to a different PUP plan. In those situations, if you move permanently out of the service area of your particular PUP plan, you would also have the option of enrolling in a Medicare Advantage plan offered by another company.



WHEN CAN I USE MY NEW PUP ID CARD?

You can use your PUP ID card on the effective date of your plan. PUP sends out a letter confirming your effective date within 10 days of your enrollment.

IF YOU HAVE A STORY, WE WANT TO HEAR IT

PUP is here to improve your health and well-being, and to help you in times of need. Now we want to hear your story. Have you had an experience with PUP that stands out above the rest? We'd love to hear all about it, and share your positive experience with other Members.

Please send us your stories, typed or hand-written to:

PUP Member Connection
9102 Southpark Center Loop, Ste. 200
Orlando, FL, 32819
or
memberconnection@pupcorp.com

ANOTHER WAY TO STAY CONNECTED

Would you like to be updated with important information about PUP, along with personalized content and weekly wellness tips? You can join the PUP Email list by sending your name and email address to memberconnection@pupcorp.com.

THE FIGHT AGAINST FRAUD & ABUSE:

PUP'S FRAUD & ABUSE PROGRAM IS HERE TO PROTECT YOU FROM MEDICARE FRAUD.

There are many ways that people can deceive you or intentionally falsify information about you. It's called fraud & abuse, and unfortunately, it happens every day. So what is it? Some examples of Medicare fraud & abuse could be:

- Someone using your PUP ID card to get medical care or supplies
- A provider billing PUP for services you never got
- A provider gives you prescriptions or services that you don't need
- Receiving two bills for the same service

These are just a few examples. And if fraud happens to you, it's important to take action.

FRAUD & ABUSE TO DO'S:

- Review all your medical bills to make sure the information is correct (and keep them in a safe place.) You can compare your bills to the 2011 Evidence of Coverage booklet to make sure you're not getting overcharged.
- First contact your provider's billing office where you received services if you have a question or concern about your bill. It's possible that there was a misunderstanding. If the problem still isn't cleared up, call Member Services. If you prefer to remain anonymous, you can call our Hotline at the number below to make a report.
- Never share your Medicare number or PUP ID information with anyone other than your doctor, hospital or PUP. If someone you don't know asks for that information, be careful.
- Remember that if it sounds too good to be true, it probably is. Be wary of people offering you free products or services in exchange for your Medicare number or PUP ID information. Remember that PUP does not ask for your Social Security number.



THE BOTTOM LINE?

PUP doesn't tolerate fraud & abuse, and neither should you. Please feel free to call our toll free Hotline at 1-866-461-5705. You can also send us a written report by using the form found on the PUP website, www.UaskPup.com.

REDUCING YOUR RISK OF FALLING



You can fall for a joke without getting hurt. But when it comes to physically taking a fall, you might not be so lucky. It just so happens that more than one third of people over 65 fall at least once each year – and one in ten of those falls can result in a serious injury, like a hip fracture.

So why is there such a high number of falls per year? In some cases, it's as simple as an accidental trip or stumble. But other falls might come from issues like:

- Problems with balance
- Osteoporosis
- Muscle degeneration
- Poor vision
- Medication side-effects
- Environmental hazards

Talk to your PCP about your risk of falling at your next office visit.

A FEW EASY WAYS TO FALL-PROOF YOUR HOME

- Keep walk areas free of clutter
- Make sure you have adequate lighting throughout your home
- Use a step stool when you need something out of reach, or ask for help
- Keep a phone in main rooms in case of an emergency
- Use non-skid mats near sinks to avoid slipping