

Living Well

eternalHealth's Quarterly Digest

Welcome to a New Year with eternalHealth



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Welcome and Happy New Year!

Welcome to eternalHealth's Winter Newsletter!

As we step into the New Year, we're delighted to welcome both our longtime members and those who have recently joined our growing community. In these pages, you'll find thoughtfully curated content to keep you informed and inspired on your wellness journey. Whether you're focusing on new health goals or maintaining existing habits, we're here to support you through the winter season. We hope you'll find value in every page.



A Note From Our CEO

Dear eternalHealth Member,

As founder and CEO of eternalHealth, I'm proud of our journey since 2019 to revolutionize healthcare accessibility. What began as a mission to serve Massachusetts has now flourished, with our successful expansion into Arizona in 2024 and continued growth through 2025.

At eternalHealth, we're not just another Medicare Advantage provider – we're your healthcare partner. Our approach centers on building lasting relationships while ensuring affordable, high-quality care. Every decision we make prioritizes your well-being and health outcomes.

To our new members: thank you for choosing eternalHealth. We understand the significance of entrusting us with your healthcare needs, and we're committed to exceeding your expectations. Our team stands ready to guide and advocate for you at every step of your healthcare journey.

Welcome to the eternalHealth family, where your health truly matters.

Warmly



Pooja Ika
Founder & CEO, eternalHealth





Medicare Prescription Payment Plan: An Overview

The new Medicare Prescription Payment Plan is a new option starting in 2025 that helps manage your out-of-pocket costs for your Medicare Part D drugs. It works alongside your current drug coverage, allowing you to spread payments throughout the year (January to December). Participation is voluntary and available to anyone with a Medicare drug plan or a Medicare Advantage Plan that includes drug coverage.

Key Features

- **Monthly Payments:** You'll continue to pay your plan premium (if applicable) and receive a monthly bill from your health or drug plan for your prescriptions instead of paying at the pharmacy.
- **No Participation Cost:** There's no fee to join the plan.

How It Works

- When you fill a prescription, you won't pay the pharmacy directly. Instead, you'll receive a monthly bill from your plan.
- You are still responsible for the total drug costs, so check with your plan or pharmacist for pricing before taking your medication home.

Cost Caps

You won't pay more than:

- The total amount you would have paid at the pharmacy without this plan.
- The annual out-of-pocket maximum of \$2,000 in 2025.

Who Benefits?

If your medication costs are highest in the early months, this plan allows you to divide those expenses evenly throughout the year, making them more manageable.

- It May Not Be Suitable If:
 - Your yearly drug costs are low
 - You prefer not to change your payment method.
 - You qualify for Extra Help or other assistance programs.

Medicare Prescription Payment Plan: Continued

Getting Help

Contact OptumRX: For specific questions, give us a call at **(844) 368-8729 (TTY 711)**, 5:00 a.m. CST–10:00 p.m. CST 7 days a week.

Medicare: Visit [Medicare.gov](https://www.Medicare.gov) for more information

State Health Insurance Assistance

Program: Get personalized help at shiphelp.org.

How To Sign Up

Signing up is easy! With your Member ID card, you have received a paper election form—simply fill that out and return to the address provided on the form. Additionally, fill it out online at <https://optumrx.com/eternalHealth>

After Signing Up

- You'll receive a confirmation letter from eternalHealth.
- Each month, you will receive a bill detailing what you owe and payment instructions.

Payment and Consequences

- If you miss a payment, you will receive a reminder.
- Failure to pay may result in removal from the payment plan, but you will remain enrolled in your eternalHealth Medicare Advantage Plan.

Your eternalPlus Benefits Card!

Your Benefits Mastercard® Prepaid Card, also known as your eternalPlus Benefits Card is designed to simplify the way you use your benefits! With this user friendly card, quickly and easily manage payments for dental, OTC, healthy grocery*, and more!

To start using your card and access your benefits, simply call the activation number provided with your card.

Your card may include funds for the following benefits, based on your plan and eligibility:

- Dental care expenses
- Over-the-counter health items
- Healthy grocery items*
- Essentials*
- Medical expenses
- Fitness flex
- Member rewards program

*The benefits mentioned are part of a special supplemental program for the chronically ill. Not all members qualify.



Keep track of your wallets through your portal located at eternalHealth.NationsBenefits.com

Need help setting up your card? Give us a call at: **1 (800) 680-4568 (TTY 711)** for help getting started!

February is American Heart Month

February is the perfect month to show some love to your heart. The American Heart Association never fails to remind us of the importance of heart health every February, and here at eternalHealth, we are dedicated to actively joining this vital initiative.

Healthy Eating Habits

Nourish your heart by choosing vegetables, whole grains, and lean proteins while limiting trans fats, sodium, and added sugars. Simple swaps like 1% milk instead of whole milk can start your journey to better health.

Add In Exercise

Transform your fitness journey with eternalHealth's comprehensive benefits. Access local and national gyms, stream workouts at home, or use fitness kits delivered to your door through OnePass. Just 15-20 minutes of daily treadmill walking can boost your heart health significantly. Remember to check with your doctor before starting any exercise routine.

Quit Smoking

Ready to break free from smoking? Take the first step by cutting back or quitting completely. Your doctor and care management team can connect you with effective resources, including smoking cessation programs, to support your journey to a smoke-free life.

Manage Stress

Take care of your heart by managing stress in ways that work for you. Try deep breathing, outdoor walks, engaging hobbies, or quality time with friends and family. These simple activities can help create a calmer, healthier you.

Monitor Your Blood Pressure

Keep track of your blood pressure by checking it regularly and logging your readings to share with your doctor. You can buy a monitor using your eternalHealth Over-The-Counter benefit, or use the free monitors available at many pharmacies and grocery stores.

Work Toward A Healthy Weight

Regularly monitor your weight and strive to achieve and maintain a healthy weight. As we've previously discussed, both diet and exercise play crucial roles in this journey. By paying attention to your eating habits and incorporating physical activity into your routine, you can work toward a healthier lifestyle.

*Taking simple steps toward a healthier lifestyle can significantly impact your heart health. Mindful dietary choices and regular physical activity are key. We understand this journey can bring questions and uncertainties, so we encourage you to contact our dedicated Care Managers at **(800) 787-5076**. They offer personalized guidance, answer your questions, and help you navigate the path to a stronger, healthier heart. Don't hesitate to reach out – we're here to support you every step of the way.*



2025 eternalHealth Benefits Spotlight!

With your eternalHealth Medicare Advantage Plan, you gain access to a wide range of benefits that extend beyond just visits to the doctor's office.

Over-The-Counter and Healthy Grocery* Allowance

At eternalHealth, we recognize that good health goes beyond the doctor's office and that not all remedies require prescriptions. As an eternalHealth member, you'll benefit from a quarterly allowance for over-the-counter items. Eligible members also receive an allowance for healthy groceries*. These benefits are conveniently loaded onto a Mastercard® Prepaid Flex Card, also known as your eternalPlus Benefits Card, usable at participating retail stores, through mail order, or online with complimentary 2-day shipping.

You'll also have access to a benefits portal to track your OTC and Healthy Grocery* allowances, find participating retail outlets, request card replacements, and more. Maximize your benefits by activating your account today at **eternalHealth.NationsBenefits.com**.

For assistance with setting up your account, our dedicated member services team is here to help. Contact us at **1-800-680-4568 (TTY 711)**.

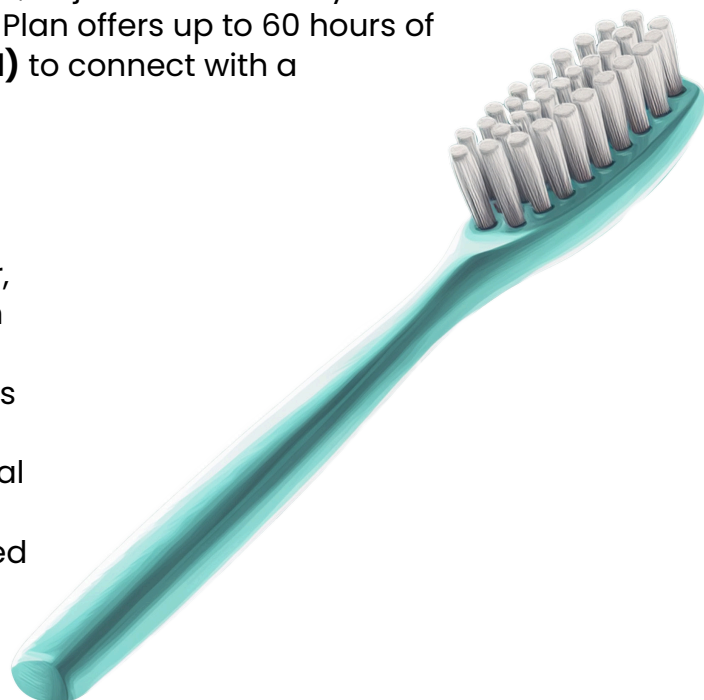
*The healthy grocery benefit is part of a special supplemental program for the chronically ill. Not all members qualify.

In-Home Assistance

Looking for an extra set of hands around the house or someone to enjoy a new board game with? Whether you need light cleaning, tech support, or just some friendly companionship, your eternalHealth Medicare Advantage Plan offers up to 60 hours of in-home support annually! Call **1 (855) 485-8835 (TTY 711)** to connect with a companionship "pal" today!

Dental

eternalHealth understands that healthy teeth and gums are vital for overall health and quality of life. As a member, you receive an annual dental allowance with the freedom to choose any dentist and no restrictions on procedures. Simply visit your preferred dentist and use your eternalPlus Benefits Card for payment, just like a debit card. You can also track your dental benefit usage in your member portal at **eternalHealth.NationsBenefits.com** to stay informed about your remaining coverage and avoid any unexpected out-of-pocket costs!



2025 eternalHealth Benefits Spotlight!

Free Transportation

Do you have to schedule your doctor's appointments around other people's availability? Have you missed important appointments due to unreliable transportation? With your eternalHealth Medicare Advantage Plan, you can enjoy stress-free travel to medical & dental appointments and pharmacies with our transportation benefit, all at no cost to you! Assess your transportation needs by calling **1 (888) 617-0350 (TTY 711)**. Transportation can be arranged on-demand or pre-scheduled through a dedicated call center, with options ranging from Uber and Lyft to oxygen-capable vehicles, non-emergency ambulances, and more! This is just another way eternalHealth works to break down barriers to care!

Fitness With One Pass

Enhance your wellness with eternalHealth's fitness benefit! Members gain access to local and national fitness facilities, at-home fitness kits, and over 28,000 on-demand fitness videos you can enjoy from home. Additionally, boost your cognitive abilities with their brain training platform and explore various social activities, clubs, and classes nearby. Experience these fantastic benefits at no cost by visiting www.eternalHealth.com/fitnessbenefit and take advantage of all One Pass has to offer.

Vision

Keep your eye health in check with your plan's comprehensive Medicare-covered vision services. These include eye exams for Diabetic Retinopathy, cataract surgery, glaucoma screening tests, and Age-related Macular Degeneration (AMD) testing and treatment. Additionally, your benefit covers \$0 routine eye exams offered through EyeMed and provides a \$200 annual allowance for eyeglass lenses and frames! Get started today at **(866) 800-5457** or at eyemedvisioncare.com!



Hearing

Have you noticed the TV volume getting louder or an annoying ringing in your ears? Hearing loss can develop so gradually that you might not even realize it's happening! As an eternalHealth member, you have access to \$0 routine hearing exams and hearing aids starting at just \$595 per ear. For more information on hearing aids, visit: www.amplifonusa.com/lp/eternalhealth to get started!

Personal Emergency Response System (PERS)

Ensure your safety and peace of mind with a fully-covered Personal Emergency Response System (PERS) subscription depending on your plan. This sleek, wearable device features advanced fall detection and GPS technology, providing immediate assistance at the press of a button. Designed to be water-resistant with a long-lasting battery, the PERS device operates over cellular networks, eliminating the need for additional subscriptions or landlines. To get your own PERS device, contact our Member Services team at **1 (800) 680-4568 (TTY 711)** today!

2025 eternalHealth Benefits Spotlight!

Digital Physical Therapy

eternalHealth is proud to partner with Kaia Health, a digital physical therapy app tailored for older adults, providing personalized care to manage pain, improve balance, and prevent falls. It offers customized exercises with real-time feedback, relaxation techniques, educational content, and one-on-one support from health coaches and physical therapists. Suitable for all ages and abilities, eternalHealth members can access Kaia's programs via smartphone or tablet, making it convenient to use anytime, anywhere. By eliminating common barriers to care, Kaia ensures quality, personalized health support is always within reach. Get started today at <http://startkaia.com/eternalHealth>

Medical Expense Wallet

We understand that cost can sometimes be a barrier to accessing care. To help with this, we are introducing a new benefit to assist with the cost of specific healthcare services. You will receive an allowance to cover a variety of important health services, with funds loaded directly onto your eternalPlus Benefits Card. This makes it easy to access the care you need. These funds can be used to help cover copays and cost-sharing for a wide range of services, including labs and X-rays, cardiac and pulmonary rehab, mental health support, physical therapy, and more. *Available only on eternalHealth Forever HMO & eternalHealth Horizon HMO plans.*

Fitness Flex Wallet

With your eternalHealth Fitness Wallet, you have the freedom to fund a wide range of activities including golf green fees, pickleball and tennis court fees, fitness class fees, ski or snowboard lift passes, fitness equipment, and fitness wearables. Use your Fitness Wallet to turn every day into a health and happiness adventure. With eternalHealth, your golden years can be your most vibrant and enjoyable yet! *Available only on eternalHealth Freedom PPO (MA) & eternalHealth Valor Give Back HMO-POS (AZ) plans*



Essentials Wallet*

Unlock a world of support with your Essentials Wallet. True health goes beyond medical care, so we've created this versatile financial tool. Funds loaded onto your eternalPlus Benefits Card can cover fresh groceries, utilities, gas, and minor home and bathroom safety modifications. We care about every aspect of your life. Embrace this opportunity to build a foundation for better health and happiness. When your essential needs are met, you can focus on enjoying life to its fullest. *Available only on eternalHealth Valor Give Back HMO-POS (AZ) plan.*

Benefits vary by plan. Please refer to your eternalHealth Summary of Benefits for details specific to your coverage.

Member Services: Here For You Always!

Think of our Member Services team as your personal healthcare concierge. We are here to help you make the most of your eternalHealth Medicare Advantage plan with guidance just a phone call away.

How We Support You:

Account Management

- Update personal information.
- Verify membership status.
- Manage billing and payments.

Benefits Support

- Educate on current membership benefits.
- Help you understand and utilize available services.

Problem Resolution

- Address billing issues.
- Resolve service concerns.
- Connect with specialized support teams.
- Questions on claims/mailings/etc.



Ready To Connect?

Call your dedicated Member Services team at 1 (800) 680-4568 (TTY 711)

October 1st – March 31st

8am – 8pm EST | 7 Days a Week

April 1st – September 30th

8am – 8pm EST | Monday – Friday

Before reaching out, have the following ready:

- eternalHealth Member ID number
- Personal identification- Name/ DOB
- Specific questions or concerns – there is no question too big or too small!

"Whenever you call eternalHealth, they have a very helpful member service team, and they answer all of your questions. I was very impressed with the customer service. I strongly recommend this company to anyone who wants to enroll in a Medicare Advantage plan."

-Ana, Middlesex County

Winter Word Search

W M G Q Y L Z R N B J Z Q S K X V M F P L D V T U C Z G H V
 O B Q O L O M F S N O W F L A K E U S I B Y D W Q E X J J D
 B R O C O E A Y W D Z N L I W U O L B V Y F W Q N W H X E R
 O N W V G X J T O S F K N D Y L A A H Y Q C L J N F R E R Y
 J V L N F Z T I M T A Z S T G P N F W V D K T V Q W I N E N
 I E I Q J L K M C U J K M G Y R P E C V W C B S I K B X M I
 B P H O C R I L E N J B A L W I L X O R D T P G Y G O Q P F
 I B H M H K T G E B J C R V I K Q A W K X Y B A K I J D V K
 A J V V R E R Q T S Z V C M C P J Z B C N M O L U A K D F I
 F Q I Q J H E R B O A Q H E U P V N H U P N F I I Q M T W N
 C E R G R G S I S X I O G B O O T S B W A F D J V Z Y I N J
 V E R B K J O X C Y X M L V L Z W Y R W H D Z T N J Z F Q T
 Z R J P K I E F M I M X I Q J S V C M V N R K I V M Y A R D
 P U X C U C A P M C C Y D A V J T H X N I L Y Z S W U J R J
 H X X L D E Z N J V X L A S P C D W N W X H P B Q F P A O D
 B Q H V Q O L D U I D C E X Q J O Q G O T O K H Q K A N T O
 P R I R Q D S X B N Z H X A H M K C D O I T O C L F W U M O
 J A X B O F L D Y T Z P D P Q G U P U T C C A I C E N A W H
 W T B Q E C W O C B S O V O A M P J Q E O H H V Z F K R R D
 B M C P T J S T I K R K R T H G D Q W K A O Y X M T P Y I Y
 T C A U K S L U W C Q P W P Y I A I E L T C N G V L H N R A
 N D D I H L P I O W H K H A E X P Z U X Y O E J Y F V Z V K
 Q M B J B H E C E I H A T N D C N H P W M L J S G D L B U Y
 F F K W Z R V B W N A O V V Y Q F D U H N A F O R K B A F G
 L Z P P W K O L R T J U J S N O W M A N C T L I S N N B X J
 J S N D V Q F A C E V P X G R N J W C W P E Y A Z H F F Z P
 T X G B B I R N B R N Z L E A N F U I R G E F P S V W X B C
 D E U J D H L K M B G Q C C O M L R Y I S I J X H J W C Z U
 T V A V A U F E Y B B X H C N N Y Q V F R O Z E N L Q J E Y
 P N O S F G U T F E B R U A R Y P Y E A F S G D A M O O E W

WORD LIST

BLANKET
 BLIZZARD
 BOOTS
 COAT

FEBRUARY
 FROZEN
 HAT
 HOT CHOCOLATE

ICE
 ICICLE
 JANUARY
 MARCH

SNOWFLAKE
 SNOWMAN
 WINTER



Awareness & Celebrations!

January is Glaucoma Awareness Month

January 1st- New Year's Day

Cheers to a happy and healthy new year!

January 5th- National Bird Day

Celebrate our feathered friends today!

January 12th- National Pharmacist Day

Celebrating our pharmacists today and always!

February is American Heart Month

February 7th- National Wear Red Day

Wear red today to raise awareness for heart health!

February 14th- Valentine's Day

Celebrate today with the ones you love!

February 17th- Random Acts of Kindness Day

Perform an unexpected act of kindness today!

March is Colorectal Cancer Awareness Month

March 3rd- World Hearing Day

A day to promote ear and hearing care!

March 20th- International Day of Happiness

Do something that makes you happy today!

March 30th- National Doctors Day

Honoring all doctors commitment to a healthy community!



Helpful Contact Information

Member Services: 1 (800) 680-4568

Vision: 1 (866) 944-0347

Pharmacy Services: 1 (800) 891-6989

In-Home Support: 1 (855) 485-8835

PERS: 1 (877) 909-4606

Dental: 1 (800) 680-4568

Hearing: 1 (866) 944-0347

OTC & *Healthy Grocery: 1 (800) 680-4568

Transportation: 1 (888) 617-0350



@eternalHealthMA

eternalHealth is an HMO plan with a Medicare Contract for HMO, HMO-POS and PPO offerings. Enrollment in eternalHealth depends on contract renewal. Prescription Drugs are not available with all plans

*The benefits mentioned are part of a special supplemental program for the chronically ill. Qualifying conditions include Cardiovascular disorders, diabetes, chronic and disabling mental health conditions, cancer, and ESRD. Having a listed condition does not guarantee coverage, as benefits are specifically for members who meet the criteria for "chronically ill enrollee" status.

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www.eternalHealth.com