

Healthy

Fall 2025

Highlights



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Medicare and Medicaid Working Together

Sentara Community Complete (HMO D-SNP)



Hello!

In this issue, we're winding down 2025 with information about how hearing affects more than just communication and why colon cancer screening is so important. We have tips to share for those who take multiple medications, as well as how to care for dry skin in the cooler months ahead. Finally, we're highlighting the vision, transportation, and bathroom safety devices benefits. Grab a sweater and a cup of tea, and enjoy reading this issue from cover to cover.

You may have seen recent announcements in the news stating that Sentara Health Plans will no longer offer Medicare Advantage plans. This does not affect our Dual Eligible Special Needs Plans (D-SNP). Sentara Community Complete (HMO D-SNP) and Sentara Community Complete Select (HMO D-SNP) will remain active in 2026.

Pharmacy focus: I'm taking multiple medications. Is there anything I should be aware of?

Taking multiple medications is needed if you have several health conditions at the same time. However, taking too many medications can be hard to manage. Here are some tips that may help:

- **Learn about your medication.** Ask your doctor or pharmacist the correct way to take it, possible side effects, and what to do if you miss a dose.
- **Keep a current list of all your medications.** Be sure to include any over-the-counter medications as well as vitamins and supplements. Take it with you to every doctor's appointment. Your list should include:
 - The medication name.
 - The amount you take.
 - The purpose of it.
 - The date you began taking it.
 - The prescribing doctor's name.
 - The directions for taking it.
- **Use one pharmacy to fill all your prescriptions.** This helps the pharmacist keep a current record of the medications you are taking and keep an eye out for any potential drug interactions.
- **Establish a routine and set reminders to take your medications on time.** Set an alarm on your phone to remind you when it's time to take them. Taking your medications at the same time every day is essential. It may be helpful to pair it with another activity like eating breakfast or brushing your teeth.

Using an automatic pill dispenser or pillbox to keep your medications organized for the week or month can also be helpful. Use your over-the-counter (OTC) products allowance to buy them. To view the catalog and place an order, log into the NationsBenefits® member portal at **SentaraMedicare.NationsBenefits.com**.

Ask a nurse care coordinator

-Elizabeth Drew, MSN, RN, CCM, Integrated Care Management



Q: How do I prevent dry and itchy skin in the fall and winter months?

A: Everyone's skin gets dry from time to time, but the dry air at this time of year can make it worse. Areas more prone to drying out include knees, lower legs, elbows, lower arms, and hands. Dry skin can be itchy and uncomfortable. It can also be caused by:

- Not drinking enough water.
- Using too much soap, deodorant, or perfume.
- Taking hot baths and showers.
- Some medications.

Thankfully, there are ways to alleviate dry skin, including:

- Using moisturizers like lotions, creams, or ointments.
- Drinking plenty of water. Health experts recommend eight 8-ounce glasses of water a day, so keep a water bottle with you all the time. Make it tastier by adding fresh or frozen fruit. If you use a straw, you'll get more per sip and can drink faster.
- Taking fewer baths or showers, using milder soap, and bathing in warm water, which is less likely to dry out skin than hot water.
- Using a humidifier, which adds moisture to the air.

Use your over-the-counter (OTC) products allowance to buy products that may soothe your skin, including a variety of lotions, ointments, and a humidifier. To view the catalog and place an order, log into the NationsBenefits member portal at **SentaraMedicare.NationsBenefits.com**.

If your skin continues to be dry or is inflamed or sore, make an appointment with your doctor. They can give you more skincare tips and prescribe medication, if needed.

Listen up: Hearing affects more than just communication

We all know that being able to hear well makes it easier for us to communicate with others. But it can also contribute to health issues not related to your ears. This includes things like:

- **Social isolation and depression.** Being unable to hear music, watch a favorite movie or TV show, or listen to our friends and family speak can be very isolating. Feeling isolated or lonely can cause depression.
- **Stress and fatigue.** Constantly straining to hear what others are saying is frustrating, stressful, and exhausting.
- **Strained relationships.** Hearing loss can lead to misunderstandings and emotional distance.
- **An increased risk of falling.** Being able to properly hear sounds provides cues about our surroundings and helps us understand the space around us. When we can't hear those sounds, it's harder to judge distances and our position relative to objects. This makes a fall or collision more likely.
- **A greater risk of developing dementia.** According to the Centers for Disease Control and Prevention (CDC), hearing loss may make the brain work harder at the expense of thinking and memory. Gaps in hearing make it difficult for the brain to process information.

This is why getting your hearing checked regularly is very important to your overall health. Hearing loss can affect anyone at any age and can be caused by many things. One of the most common reasons for hearing loss is age. According to the National Institute on Aging, the chance of developing hearing loss increases with age, and one-third of older adults have hearing loss.

When it's time to get your hearing checked, we've got you covered. Your plan gives you a \$0 copay for a routine hearing exam every year. If you need hearing aids, we provide free fittings and an allowance of up to \$2,000 per year for a set of hearing aids.

You also get a 12-month warranty, one-time replacement coverage, and up to a one-year supply of hearing aid batteries. To schedule an appointment for a hearing test with a local provider, call NationsHearing® at **1-877-438-7521 (TTY: 711)**, 7 days per week, 8 a.m. to 8 p.m.

If you already have hearing aids, be sure to wear them as directed. Wearing hearing aids should be painless, so let your hearing aid provider know right away if they are uncomfortable or hurt your ears. Here are a few more tips for getting used to wearing hearing aids regularly:

- **Wear them at home first.** Start out wearing them in a quiet and familiar environment.
- **Gradually increase how long you wear them.** Begin with short periods and gradually increase the wear time.
- **Give your brain time to adjust.** Your brain needs time to re-learn how to filter and focus sounds.
- **It's OK to feel frustrated.** It's normal for things to sound different at first, and you may feel overwhelmed. Take a break when needed.
- **Give it time, but don't give up.** It can take a month or longer to fully adjust and feel comfortable wearing new hearing aids.

Keeping your ears in tip-top shape benefits your overall health. Make an appointment to get your hearing checked today.

Take our fall risk assessment and earn a Healthy Reward¹ of \$15.

If you think you may be experiencing hearing loss and would like to know if it's affecting your balance, find out your fall risk score by taking our assessment. Your reward will be credited to your prepaid flex card. Visit **sentaramedicare.com/fall-prevention** to take the assessment today.

Colon cancer screening is important—here's why

Worldwide, colon (also known as colorectal) cancer is the third most common cancer.² The Centers for Disease Control and Prevention (CDC) has stressed the importance of colon cancer screenings for several key reasons:

- **Early detection.** Screenings can detect colon cancer at an early stage when it is most treatable. Early-stage cancers are often easier to treat and have better outcomes.
- **Prevention.** Screenings can identify precancerous polyps in the colon or rectum. These polyps can be removed before they turn into cancer, effectively preventing the disease.
- **Effective treatment.** If colon cancer is detected early through screening, treatment is more likely to be successful.
- **Risk management.** Individuals with higher risk factors, such as a family history of colon cancer or certain genetic conditions, can benefit greatly from regular screenings.

You can earn a Healthy Reward of \$20 on your prepaid flex card for completing a screening by December 31, 2025. The best time to get screened is before any symptoms appear. You have many options when it comes to colon cancer screening, including:

- Colonoscopy.
- Fecal immunochemical test (FIT) kit (stool test).
- Fecal occult blood test (FOBT).
- Flexible sigmoidoscopy.
- CT colonography (virtual colonoscopy).



Your Sentara Community Complete plan will cover your screening with a \$0 copay. Call your primary care provider (PCP) today to find out which screening would be best for you. If you don't have a PCP, visit sentarahealthplans.com/findadoc to search for one. You can also call Sentara Community Complete Member Outreach and Education at **1-833-771-1427 (TTY: 711)**, Monday through Friday, 8 a.m. to 5 p.m. for help.

Early detection can save lives. Make an appointment to get screened today.

You can earn a \$20 Healthy Reward for a breast cancer screening, too.

If you haven't had your mammogram this year, make an appointment today to get this important breast cancer screening completed by December 31. We'll credit the reward to your prepaid flex card just for taking good care of yourself.



Benefit Highlights

See here for good eye health

Just like hearing is important to your overall health (see page 4), taking good care of your eyes is also crucial for your overall well-being. Here are a few tips to help you keep your eyes looking good:²

- **Eat a balanced diet.** Include foods like fish and green leafy vegetables that are rich in omega-3 fatty acids, lutein, zinc, and vitamins C and E. These nutrients can help with age-related vision problems, such as macular degeneration and cataracts.
- **Exercise regularly.** Physical activity improves blood circulation, which can benefit your eyes by increasing oxygen levels.
- **Don't smoke.** Smoking increases the risk of developing eye diseases. If you are a smoker and need help quitting, call **1-800-QUIT-NOW (1-800-784-8669)**. If you don't smoke, don't start.

- **Wear sunglasses.** Protect your eyes from harmful UV rays by wearing sunglasses that block 99% to 100% of both UVA and UVB rays.
- **Stay hydrated.** Drinking plenty of water helps keep your eyes moist and reduces dryness.
- **Use proper lighting.** Ensure your reading and working areas are well-lit to reduce eye strain.

Most importantly, get regular eye exams to help catch any eye diseases early. Through our partner, Community Eye Care (CEC), your plan includes a \$0 routine eye exam every year. We also offer a yearly allowance that goes towards the purchase of eyewear, which includes contact lenses, eyeglass lenses, and frames.

You must go to a CEC provider for the exam and to use your allowance. You can search for an in-network provider at **cecvision.com/search**, or call Sentara Community Complete Member Services.

When you need a ride, we'll pick you up

With the non-medical and medical³ transportation benefit, we'll take you where you need to go..

Your plan includes a medical transportation benefit to plan-approved locations, such as doctor appointments. Your plan also includes non-medical transportation to places like church, grocery stores, and community centers.

To schedule a ride, call Sentara Community Complete Member Services at least three days in advance and leave a one-hour window for pick up and drop off. When calling to schedule a ride, please have the following information on hand:

- Your Sentara Community Complete member ID card.
- Any special requests you may have, such as a wheelchair.
- Your emergency person's name and phone number.
- The address and phone number of where you're headed.

Don't forget to order your two free bathroom safety devices by December 31

We are nearing the end of the year—don't let this benefit slip by. Most falls occur in the bathroom, so to help keep you safe, you can get two free bathroom safety devices. Try an anti-slip bathmat, a raised toilet seat, or a grab bar. They can be a big help.

To view the catalog and order your bathroom safety devices, log into the NationsBenefits member portal at **SentaraMedicare.NationsBenefits.com**. Your devices will be delivered to your home free of charge.

Footnotes

¹Rewards cannot be used to buy tobacco or alcohol. Rewards cannot be converted to cash. You can only receive one reward per applicable service per plan year.

²Sources: World Health Organization; [webmd.com/eye-health/good-eyesight](https://www.webmd.com/eye-health/good-eyesight)

³Pick-up and drop-off locations must be within the service area. Rides are one-way. Trips over 50 miles require authorization. Number of trips varies by plan.

Medicare and Medicaid Working Together

Sentara Community Complete Member Services is here for you

1-866-650-1274 (TTY: 711)

October 1–March 31 | 7 days a week | 8 a.m.–8 p.m.

April 1–September 30 | Monday–Friday | 8 a.m.–8 p.m.

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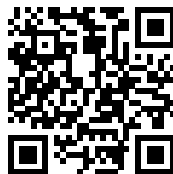
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- Get copay and coinsurance amounts.