

**SUMMER 2025**

Maximize your benefits and stay informed with important Select Health Medicare updates.



# Select Health Medicare Member Newsletter





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## Take Advantage of Your Select Health Account

Log in or create your personal Select Health account at [selecthealth.org/member-account](https://selecthealth.org/member-account) to get started. Download the Select Health app to access your health plan from anywhere.

- Go paperless and opt in to email and text messages.
- View benefit details, estimate costs, and review your claims.
- Find in-network doctors and facilities, and save on prescriptions.

Scan the QR code to learn more.







## See Your Doctor, Earn Rewards

Taking proactive steps to maintain and improve your health can go a long way in preventing illness or chronic conditions. This starts with an **Annual Wellness Visit (AWV)** and **routine physical** with your Primary Care Provider (PCP). These services can be scheduled together, and you'll earn Healthy Living Rewards for completing them.

### Annual Wellness Visit vs. Annual Routine Physical

The **AWV** is a yearly visit with your PCP that helps you create or update your personalized care plan. The AWV is **not** a physical exam; it's a discussion with your provider that includes filling out a Health Risk Assessment (HRA). The HRA questions are designed to help your PCP develop a personalized care plan for you.

Your **routine physical** is designed to help you and your PCP maintain your health, identify care you may need, and manage any chronic conditions you may have. This visit **does include** a physical exam, recommended health screenings, and appropriate vaccines.

These appointments play a crucial role in preventive care, helping you and your PCP monitor your health and catch early signs of illness. They're also perfect for asking your doctor questions about your health and wellbeing to create a care plan for the year.

### Things to Talk About with Your Provider

Here are some key topics to cover at your AWV and routine physical:

- **Current Medications:** Make sure your provider is aware of all the medications you are taking, including over-the-counter drugs and supplements.
- **Health Concerns:** Changes to your health, work, and home life are important to bring up. Don't hesitate to talk about any symptoms or health concerns you've noticed, no matter how minor they may seem.
- **Family History:** Inform your provider about any significant health history in your family; this can help to assess your risk for certain conditions.
- **Lifestyle:** Discuss your diet, exercise routine, sleep habits, and stress levels.
- **Mental Health:** Address any concerns about your mental and emotional well-being, such as anxiety, depression, or stress.

## Preventive Screenings and Vaccines

Your AWV is the perfect time to get up-to-date with preventive screenings and immunizations. Depending on your age, gender, and health history, your provider may recommend:

- **Cancer Screenings:** Screenings for breast, cervical, colon, and prostate cancer can rule out or detect early-stage cancers when they are most treatable.
- **Immunizations:** Vaccines for flu, pneumonia, shingles, and other preventable diseases are essential to maintain your health.
- **Condition-Specific Screenings:** An example of this would be a diabetic eye exam or kidney testing recommended by your doctor.

## Earn Healthy Living Rewards

When you complete wellness activities, like getting your annual physical or flu shot, money is added to your Healthy Living Rewards purse on your Benefits Mastercard® Prepaid Card (Flex Card). You can spend this money on fitness equipment, wellness services, home essentials, dining experiences, and more.

It's highly recommended that you complete your reward activities by **October 1, 2025**, so you can spend your reward dollars before the end of the year. Log in to your online portal at [selecthealth.nationsbenefits.com](https://selecthealth.nationsbenefits.com) to review your Healthy Living Rewards purse balance.



2025 Healthy Living Wellness Activities		
ANNUAL ACTIVITIES		REWARD
Annual routine physical.	The annual routine physical is a service designed to help you and your Primary Care Provider (PCP) maintain your health, identify care you may need, and manage any chronic conditions you may have.	\$100
Flu shot.	It's recommended that you receive a flu shot every year.	\$20
RECOMMENDED BREAST CANCER SCREENINGS Only members in the recommended age bracket can receive rewards for completing these screenings.		
Mammogram.	If you are a female between the ages of 52 and 74, it's recommended that you receive a mammogram every one to two years.	\$40
RECOMMENDED COLORECTAL CANCER SCREENINGS Only members in the recommended age bracket can receive rewards for completing these screenings.		
HIGH REWARD This test is more successful at detecting early signs of colorectal cancer.		
Colonoscopy.	If you are between the ages of 45 and 75, it's recommended you receive a colonoscopy at least once every 10 years (every 2 years for high-risk individuals). Colonoscopy screenings can identify and remove precancerous colon polyps.	\$100
LOW REWARD These tests, while helpful, are not as effective as a colonoscopy in detecting early signs of colorectal cancer.		
Fecal Immunochemical Test (FIT), Fecal Occult Blood Test (FOBT), or CT Colonography.	If you are between the ages of 45 and 75 and have not received a colonoscopy, it's recommended you complete a FIT, FOBT, or CT Colonography once a year to test for early signs of cancer.	\$20
CONDITION-SPECIFIC ACTIVITIES. Only eligible members with diabetes can receive rewards for completing these activities.		
Diabetic eye exam.	Regular eye exams are an important screening for individuals diagnosed with diabetes.	\$20
Diabetic kidney testing.	These tests help monitor how well your kidneys are functioning. If you have been diagnosed with diabetes, it's recommended to receive these tests every year. You must receive the blood and urine tests to be eligible for the reward.	\$20



**Note:** If you complete a reward activity, but are not within the recommended age limit, you will not be eligible for the reward.



### Scheduling Your Appointment

Scheduling your AWW and routine physical is easy, and you have options!

**Option 1:** If you are an established patient with an in-network PCP, contact them directly to set up your next appointment.

**Option 2:** If you do not currently have a PCP:

- Visit [selecthealth.org/medicare/find-care](https://selecthealth.org/medicare/find-care) to search for an in-network PCP. You can filter your search by distance, provider type, and whether they are currently accepting new patients. Make sure to choose “Select Health Medicare” as your network.
- Select Health Member Advocates can also help. Call them at **800-515-2220** (TTY: **711**) for help finding an in-network PCP and assistance in setting up your first appointment. Member Advocates are available weekdays from 7:00 a.m. to 8:00 p.m., Saturdays from 9:00 a.m. to 2:00 p.m., and closed Sundays.

## Meet Your Pharmacy Team

Your Select Health Medicare Pharmacy Team is here to help with your medication questions. Receive a comprehensive, no-cost medication review with our clinical pharmacist. Learn how to:

- Reduce your side effects and discuss your risk of adverse reactions.
- Increase the effectiveness of your treatments.
- Make sure you’re getting medications at the lowest possible price.

### How to Get in Touch

To schedule a time to chat with a Select Health pharmacist, or for any other pharmacy benefit questions, call our Pharmacy team at **855-442-9900** (TTY: **711**).





# Stay Active This Summer

Summertime brings longer days and warmer weather, making it the perfect time to stay active and enjoy the outdoors. Whether you're a seasoned fitness enthusiast or only starting to explore a healthier lifestyle, there are plenty of options to keep moving and enjoy the season. Just don't forget your sunscreen!

## For the Seasoned Fitness Enthusiast

If you're already leading an active lifestyle, here are some ideas to maintain and enhance your fitness during warmer months:

**Outdoor Sports and Group Fitness:** Whether it's pickleball, golf, Tai Chi, cycling, or running, take an opportunity to explore a new outdoor sport or group fitness activity. These are great options for improving flexibility, balance, strength, and cardiovascular endurance.

**Hiking:** Being outdoors is great for your mental and physical well-being. Make a goal to explore a new local trail and enjoy the beauty of nature. Depending on the trail, you can make it as challenging as you desire.

**Swimming:** This is a great low-impact exercise that works all your major muscle groups while being gentle on your joints. Use swimming as your main movement or incorporate it as a recovery tool after more strenuous activity.

## If You're Just Starting Out

If you're new to exercise or looking to incorporate more movement in your life, summer is an excellent time to start. Here are some beginner-friendly activity ideas:

**Walking:** Start with short, manageable walks around your neighborhood or a local park. Gradually increase your distance and pace as you build stamina. Walking is an excellent low-impact and low-intensity activity for everyone.

**Water Aerobics:** These low-impact group fitness classes are offered at most community recreation centers and pools. They are perfect for beginners or those with arthritis or mobility challenges, and are a great way to stay cool while working out. Most locations have classes tailored specifically to seniors.

**Gardening:** Not only is gardening a relaxing and fruitful (literally!) hobby, but it also provides a gentle workout. Planting, weeding, and watering can help improve mobility and flexibility.

**Body-Weight Resistance Training:** Starting out with body-weight exercises is a great way to build strength and muscular endurance. Keep it simple—movements like sit-to-stand squats, lunges, and pushups are excellent ways to strengthen your whole body. Try a few every day, and gradually add more sets, reps, or even weights as you get stronger.

## Wellness Your Way

Remember, you can use your Wellness Your Way allowance on your Flex Card to pay for wellness related items and services such as:

- Sport equipment rentals
- Gym or fitness center memberships and classes
- Virtual fitness subscriptions like Peloton and NordicTrack
- League fees

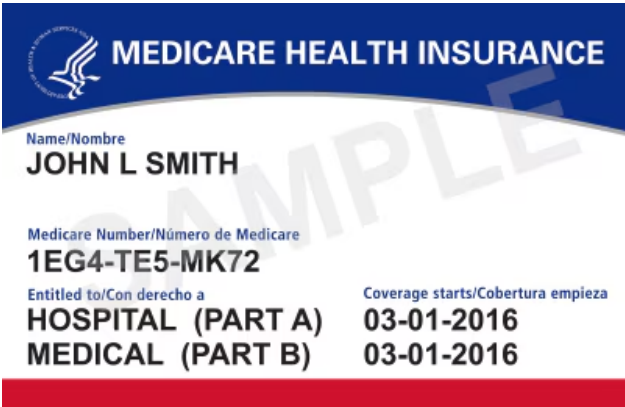
If you're not sure whether an activity is covered, visit [selecthealth.org/medicare/wellness/wellness-your-way](https://selecthealth.org/medicare/wellness/wellness-your-way) or call us at **855-442-9900** (TTY: 711). Our team will clarify whether an activity is approved and walk you through the process, if needed.



# Understanding Your ID Cards

As a Select Health Medicare member, you may receive several ID cards to access different benefits of your health plan. Knowing the differences between these cards can help you know when and how to use each one to receive the right care.

## Original Medicare Card



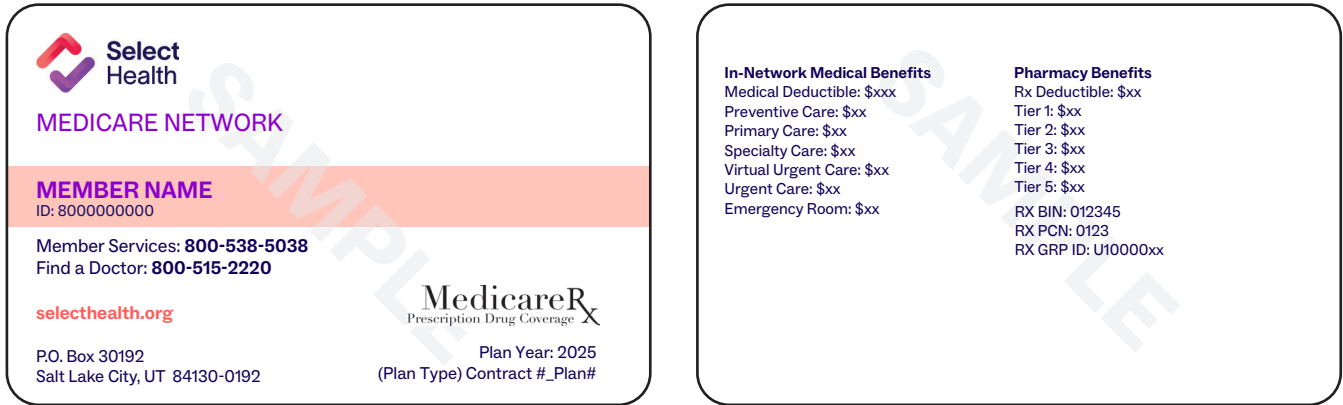
Your Original Medicare card is issued to you by the Federal government. It is red, white, and blue in color and has a unique Medicare Number assigned to you. Your Medicare Number is different from your Social Security number. This helps protect your identity.

Your Medicare card shows that you have coverage for Medicare Part A (hospital insurance), Part B (medical insurance), or both.

Once you're signed up for Medicare, your card will be mailed directly to you.  
If you don't receive it in the mail, contact Medicare directly at **1-800-MEDICARE (1-800-633-4227, TTY 1-877-486-2048)**.

**IMPORTANT:** Since you are on a Select Health Medicare plan, you do not need to present your Medicare card to get healthcare services. Leave your card at home in a safe place, and **do not share** your Medicare Number or other personal information with anyone by phone, email, or in person, unless you contacted them first or gave them permission to contact you.

## Your Select Health Medicare ID Card

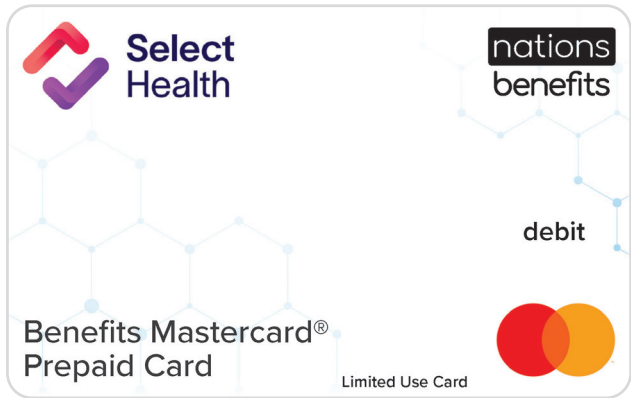


Your Select Health Medicare ID card is sent to you after confirmation of enrollment. It's specific to your plan and includes:

- Your unique Select Health Member ID number. Use this number when calling us about your plan, or when asked for it by a provider's office.
- Your full plan name and type, including some in-network benefits and pharmacy benefits. Use these for a quick reference of costs. For more detailed information, reference your Evidence of Coverage or contact Member Services.
- Contact information. If you have questions about your plan or how to find a doctor, the phone numbers are located on the front of your card.

Use your Select Health Medicare ID Card when accessing healthcare services such as doctor office visits, hospital stays, and other medical services covered under your plan.

## Your Flex Card



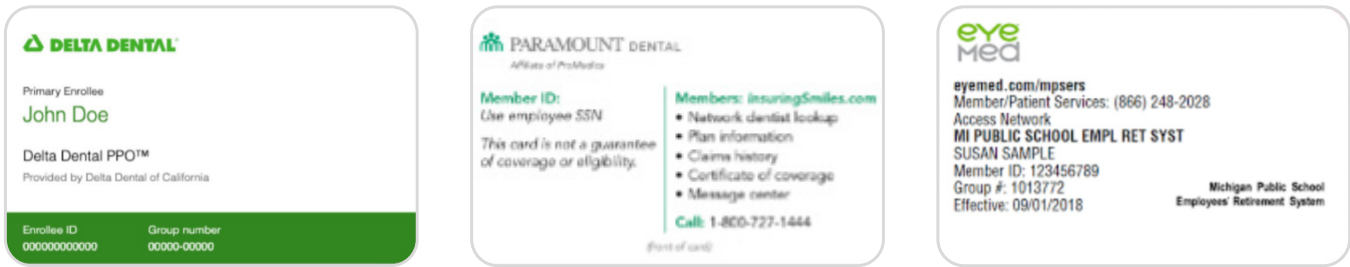
Your Flex Card is a Mastercard® mailed to you from NationsBenefits after enrollment on your Select Health Medicare plan. Once received, you need to activate it like a normal bank card and set up your online account at [selecthealth.nationsbenefits.com](https://selecthealth.nationsbenefits.com). Your Flex Card is used to access:

- Wellness Your Way + OTC funds
- Active Your Way + OTC funds\*
- Flex Your Way funds\*
- Healthy Living Rewards
- Kroger Grocery funds\*
- DSNP Grocery + Utility funds\*

**IMPORTANT:** Your Flex Card is only mailed to you once, even if you are on a Select Health Medicare plan for multiple years in a row. Your Flex Card will remain active until the expiration date printed on the card. A replacement card will be mailed in advance of your card's expiration date.

\*These benefits are only available on specific plans. Check your *Evidence of Coverage* for more details about what is included on your specific plan.

## Dental and Vision ID Cards



Depending on your plan, you may have dental or vision coverage through:

- Delta Dental of Idaho
- EyeMed
- Paramount Dental
- Select Health Dental (Utah plans only)

Depending on your plan and coverage, these companies will send you an ID card separately from your other cards. Use them when accessing dental or vision care through your Select Health Medicare plan.





# Flex Card Q&A

Your wellness benefits are accessed through your Flex Card. This makes it easy to use your Wellness Your Way + Over-the-Counter (OTC), Healthy Living, Grocery\*, Utility\*, and Flex Your Way\* benefits.

Here are answers to some of the top questions our Member Services teams are asked.

## How do I learn how wellness benefits work?

There are a lot of ways to learn about your benefits. Here's how to access the information:

- **Your Member Guide** – every new member receives a mailed, plan-specific Member Guide in the first month of their plan. Keep it as a reference or view it online at [selecthealth.org/medicare/resources/plan-documents](https://selecthealth.org/medicare/resources/plan-documents). Make sure to filter by “Member Guide” and your plan name on the left side of the screen.
- **Additional Benefit Webpages** – visit [selecthealth.org/medicare](https://selecthealth.org/medicare) and hover over the “Additional Benefits” tab to see a drop-down menu. Pick the specific benefit you want to learn more about.
- **Flex Card Videos** – visit [selecthealth.org/medicare/wellness/flexible-benefits](https://selecthealth.org/medicare/wellness/flexible-benefits) to view a plan specific educational video about your Flex Card.

## How do I check my purse balances or order a replacement card?

You can manage your Flex Card through your online portal at [selecthealth.nationsbenefits.com](https://selecthealth.nationsbenefits.com). If it's your first time visiting, select the “Register” button to create an account. Once inside your account, you can:

- Activate your card
- Check your purse balances and expiration dates
- Place and track OTC orders
- Review transaction history

## I still need help, who do I call?

If you have a question about your Flex Card or account, call NationsBenefits directly at **833-878-0232 (TTY: 711)**. NationsBenefits Member Experience Advisors are available 8:00 a.m. to 8:00 p.m. local time.

\*Not every benefit is available on all plans. For more information about what benefits are included on your plan, please refer to your Evidence of Coverage.



# National Coverage Determinations

The Centers for Medicare & Medicaid Services (CMS) makes changes to the services that are covered by Medicare. These changes are updated via National Coverage Determinations (NCDs). The following NCDs have been finalized in the past 12 months.

## Implanted Pulmonary Artery Pressure Sensors for Heart Failure Management

Effective January 3, 2025, the Centers for Medicare & Medicaid Services (CMS) now covers implanted Pulmonary Artery Pressure Sensors (IPAPS)—a breakthrough tool that helps doctors monitor heart pressure remotely and adjust treatment before symptoms worsen.

## What Are Pulmonary Artery Pressure Sensors?

These small, implantable devices track changes in heart pressure in real-time, sending data to your doctor daily. This allows for earlier intervention, reducing the risk of sudden complications and potential hospitalizations.

## Who Qualifies for Coverage?

Medicare covers IPAPS for patients with chronic heart failure, including those who:

- ✓ Have had heart failure for at least three months and meet specific medical classifications
- ✓ Have recent hospital visits for heart failure or elevated test markers
- ✓ Are already on guideline-directed therapy aimed at managing heart failure
- ✓ Have no recent major cardiovascular events, such as a heart attack or stroke

Additionally, patients must have stable internet access to ensure their device transmits daily health data to their medical team.



# National Coverage Determinations (continued)

## Transcatheter Tricuspid Valve Replacement

Effective March 19, 2025, The Centers for Medicare & Medicaid Services (CMS) now covers a minimally invasive procedure called Transcatheter Tricuspid Valve Replacement (TTVR) for eligible patients.

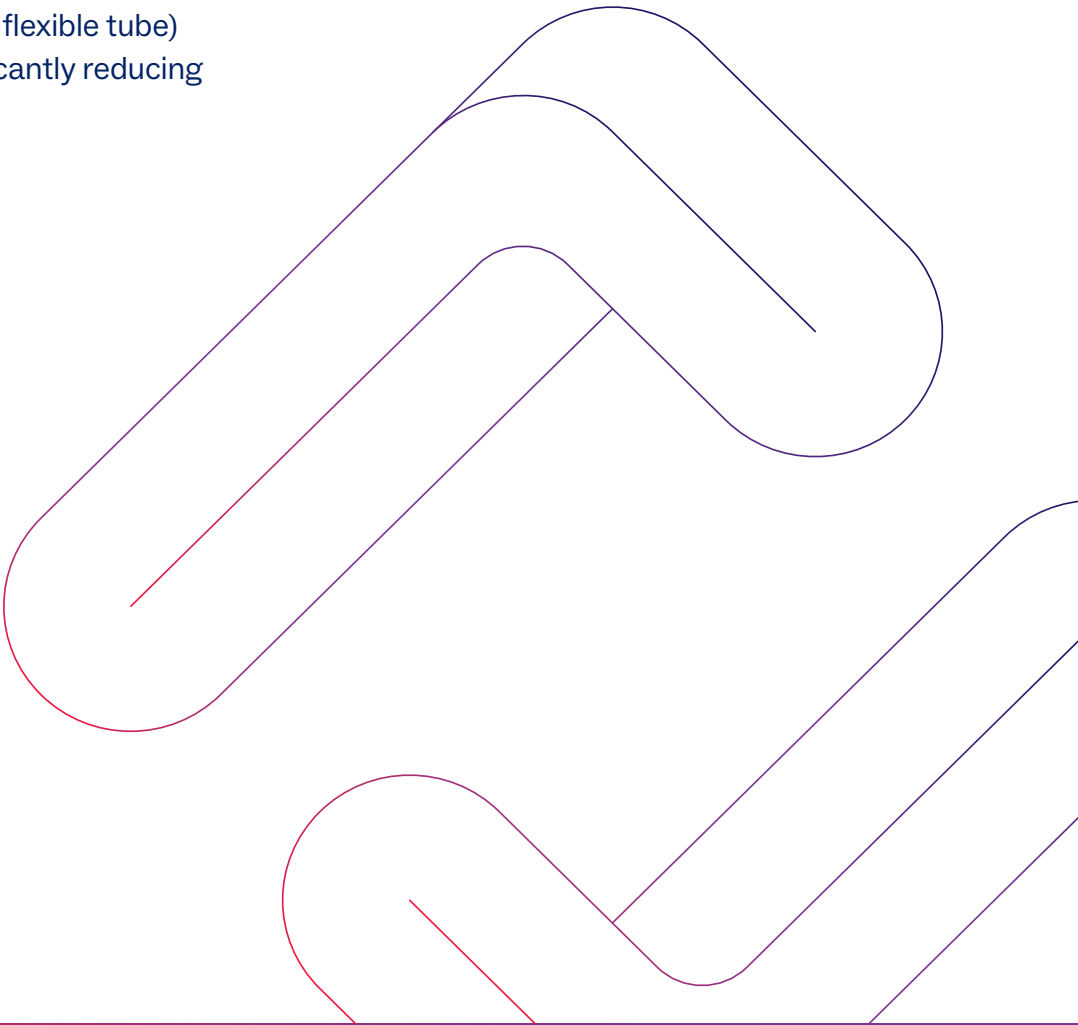
### What is TTVR?

TTVR is a cutting-edge treatment that replaces the faulty tricuspid valve without requiring open-heart surgery. Instead, doctors use a catheter (a thin, flexible tube) to insert the new valve, significantly reducing recovery time compared to traditional surgery.

### Who Qualifies for Coverage?

Medicare covers TTVR for patients with symptomatic tricuspid regurgitation whose condition has not improved with medication. To qualify, a heart team—which includes specialists such as cardiologists, heart surgeons, and imaging experts—must determine that the procedure is appropriate for the patient.

For more information, visit [selecthealth.org/medicare/national-coverage-updates](https://selecthealth.org/medicare/national-coverage-updates).



## Disclaimers

Select Health is an HMO, PPO, SNP plan sponsor with a Medicare contract. Enrollment in Select Health Medicare depends on contract renewal.

The benefits mentioned are part of a special supplemental program for chronically ill enrollees. Eligible chronic conditions include diabetes, hypertension, musculoskeletal disorders, lung disorders, and cancer, as well as other conditions not listed. Eligibility for the benefits is not based solely on your condition and all eligibility requirements must be met before the benefits are provided. For details, please contact us.

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

This information is available for free in other languages and alternate formats by contacting Select Health Medicare: **855-442-9900 (TTY: 711)** / Select Health: **800-538-5038**.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電

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**Select  
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IMPORTANT SELECT HEALTH  
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Summer 2025

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### SUMMER 2025

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