

# G R O W I N G B O L D E R

SPECIAL EDITION  
DIGITAL DIGEST

## Medicare Education

*Eligibility and  
Enrollment*

**MEDICARE  
COVERAGE  
OPTIONS**

**CHOOSING  
YOUR PLAN**

**WHEN  
TO ENROLL**



# Table of Contents



**ABOUT GROWING BOLDER:** Growing Bolder helps older adults optimize and celebrate the nearly endless opportunities of life. We provide the inspiration, resources and community support to improve your overall health and wellbeing, to chase your dreams and to live a life filled with passion and purpose. Growing Bolder can help you make the rest of your life the best of your life.

5 Important Points to Understand.....	4
How to Use This Guide.....	6
<b>Eligibility and Enrollment.....</b>	<b>8</b>
Florida Combined Life: Dental Care Built for Longevity.....	10
Keys to Active Longevity.....	14
<b>What Are My Medicare Coverage Options?.....</b>	<b>16</b>
Power of Prehabilitation.....	18
Papa: Creating Connections On-Demand.....	20
<b>Medicare Options and What they Cover.....</b>	<b>24</b>
NationsHearing: A Path to Better Hearing.....	28
Ordinary People Living Extraordinary Lives®.....	32
<b>Choosing a Medicare Plan.....</b>	<b>34</b>
SilverSneakers®: Get Moving Today.....	36
Medicare Plan Differences.....	40
<b>When Can I Enroll?.....</b>	<b>42</b>
When is it Right to Enroll.....	44
Carallel: Making Caregiving Easier.....	46
Move Forward. Give Back®.....	50
How Growing Bolder Changed My Life.....	52
iCare: Integrated Eye Care Seen Differently.....	54
<b>Plan Comparison Worksheet.....</b>	<b>58</b>

As we travel and speak throughout the state and engage with Florida's most active and inspiring adults we're often asked about Medicare. It seems to be on the mind of most people of a certain age. What makes one plan better than another? We love this topic because we believe that great coverage is essential to successful aging and because not all plans are the same.

# Let's start with 5 Important Points to Understand

1

**We all want to live, longer, healthier and more active lives!**



2

**But let's be honest.**

No matter how healthy our lifestyle choices are, we will all experience health setbacks as we age.

3

**Health care is better than ever... that's great news!**

But it's also more expensive than ever and that's not going to change.



4

**We all need great health insurance and have to understand what Medicare does and doesn't cover and what additional coverage options are available:**

Medicare Part A, Part B, Part C, Part D

5

**What plan is best for you?  
What makes one plan better than another?**

We believe that the most important differentiator in the entire industry is access to Growing Bolder's complete Medicare resource platform. It's designed to lower your health care costs, help keep you at your healthiest, and recover quicker and more fully from sickness or injury.



# How to use this guide

## Welcome!

There's a lot to learn about Medicare, but it doesn't have to be overwhelming. This guide explains Medicare and the health care and prescription drug plan options available to Florida residents through Florida Blue Medicare.

DON'T  
STRESS.

# 1

The Growing Bolder ethos is about living your best life at any age. And there's nothing more fundamental to living bigger, better and bolder than your health.

This Guide to Medicare is filled with tips to help you find the Medicare plan that's right for you. So, take a deep breath, keep reading, and know that our Growing Bolder community is here to help you along the way.

TAKE  
NOTES.

# 2

Every person's situation is different, but some plans may be a better fit for you, your health, your finances and your goals. As you go through this guide, keep your specific situation in mind and make a note of what sounds like the best fit for your uniquely you life.

ASK  
QUESTIONS.

# 3

This is a lot to take in at one time, so write down your thoughts and call a Florida Blue Medicare agent anytime at 1-866-330-8850.



### HELPFUL HINTS FROM GROWING BOLDER!

This guide will help walk you through the process, answering questions — and suggesting the right ones to ask — as you find the right Medicare plan for you. The Growing Bolder team will pop in from time to time with pointers, helpful hints and reminders to breathe deeply and press on!

## Things you should think about before you start:

### YOUR HEALTH CARE PREFERENCES

Take a moment and make an honest assessment of your general health. Think about how (and how often) you use health care facilities. Also, consider your budget for health-related expenses, both monthly and annually.

### YOUR PROVIDER

Do you already have a physician you prefer? Or would you be open to different providers if it meant different cost and/or benefit options?

### YOUR PRESCRIPTION DRUGS

Make a list. You'll want to plan for your prescription drug needs and make an estimate of your annual out-of-pocket costs.

### WHAT ELSE DO YOU WANT FOR YOUR HEALTH?

Some plans offer additional vision, dental and hearing benefits and also offer fitness programs to help you stay healthier. Having a plan with these included may encourage you to do more, prevent more and live more fully.

### WHAT ARE YOUR TRAVEL PLANS?

Are you planning to tour the country and travel the world, or have you already found your slice of paradise?

All of these factors and more play into selecting the right plan or combination of plans. Having the right vision for your health, your wellbeing and your finances will help you find the right plan right out of the gate. Right? Right.

## Learn more in the way that's most convenient for you:

- ▶ Call or visit your local agency to speak to a Florida Blue Medicare agent.
- ▶ Call Florida Blue Medicare directly at 1-866-353-3463 (TTY: 1-800-955-8770).
- ▶ Visit a Florida Blue Center to get your questions answered in person.
- ▶ View more resources online by visiting [GrowingBolder.com/Medicare](http://GrowingBolder.com/Medicare).



# Who can get Medicare and how do you enroll?

Created in 1965, Medicare started with just two parts — Part A and Part B — which are explained on page 18. Later on, additional parts — Part C and Part D — were added as the needs of Medicare beneficiaries changed.

## You must meet one of the following requirements to be eligible for Medicare.

- ▶ You are age 65 or older, a U.S. citizen or a permanent U.S. resident and have lived in the U.S. continuously for five years prior to applying.
- ▶ You are younger than 65 with a qualifying disability.
- ▶ You are any age with a diagnosis of end-stage renal disease or ALS.



### TIME TO GET MEDICARE? CONGRATS!

Getting to the age of Medicare enrollment is a time to take stock of your life and health, decide what you want and need, and find a plan that will support you through your journey.





TO WATCH VIDEO  
STORIES ABOUT MANY  
OF THE GROWING  
BOLDER ROCK STARS  
OF AGING, VISIT  
[GROWINGBOLDER.COM/  
MEDICARE](http://GROWINGBOLDER.COM/MEDICARE)

# The Rise of Active Centenarians

Growing Bolder has interviewed more active centenarians than almost any media organization in the world. We call them our Rock Stars of Aging® because they've not just added years to their life, they've added life to their years. There are three major reasons why you should care about our Rock Stars of Aging.

## 1: THEY DIDN'T WIN THE GENETIC LOTTERY

Living to an active 100 is more of a lifestyle choice than a genetic blessing. The National Institute on Aging says that longevity is 70 percent determined by lifestyle and only 30 percent by genes.

## 2: THEY MAKE LIFE WORTH LIVING

Many of our Rock Stars of Aging are still living at home, driving, golfing, traveling, dancing, painting, telling jokes, watching videos on the Internet and listening to music into their 100s.

## 3: THEY LIVE A LIFESTYLE THAT WE CAN MODEL

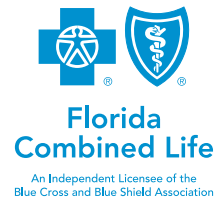
These Rock Stars of Aging not only provide glimpses into our possible future but also roadmaps on how to get there. They share many common lifestyle choices that anyone can make at any age.

# Florida Combined Life

## Dental Care Built for Longevity with Florida Combined Life

Florida Combined Life has advanced the adoption of the company's innovative medical-dental integration program, Dental4Health®, which is focused on improving the overall health and well-being of members while driving down healthcare costs. Florida Blue Medicare has partnered with Florida Combined Life to provide additional benefits and services to its members.

Ed Murphy, president of Florida Combined Life's Dental Management affiliate recently spoke to Growing Bolder's Bill Shafer on the commitment to health when it comes to dental care.





## What is the connection between oral and overall health?

Very, very connected. The preponderance of oral health complications, when you have diseases such as diabetes, coronary artery disease, etc., are compounded by inflammation that can be triggered by the bacteria in your mouth, which is mostly healthy bacteria.

These chronic conditions are reasonably high in occurrence rates among seniors. A fact that I'd like to touch on is the aging of America - 10,000 of us turn 65 every day. That puts a burden on the Medicare system. Florida Blue and our company worked together to introduce oral health benefits into the Florida Blue Medicare Advantage Plans. We also work very closely together on outreach to the seniors who have those chronic conditions I mentioned. Our goal is to ensure that they are regularly seeing their dentist and accessing simple things like preventive care, which can absolutely reduce the occurrence rates of comorbidities of these chronic diseases.

## Is going to the dentist different now than it used to be, especially once we're over 65?

It shouldn't be. We should be seeing our dentist simply for preventive care. Simple things like exams, cleanings, and any minor periodontal treatment will keep the oral bacteria levels down.

## We've been focusing mostly on how your company has taken the responsibility to help people get back to the dental office and make sure that we treat some of these chronic conditions. So, what about our responsibility as individuals?

It is a focus of commitment, personal commitment. You must be committed to your own health. But our healthcare systems are, in fact, there to take care of the preventive and the exceptions.

So, we must be committed as we age to be much more focused on the simple things, the preventive care, seeing your physician, seeing your dentist, and staying ahead of the curve. As our US population ages, the demands on the healthcare delivery systems are going to increase exponentially. Our commitment as seniors and individuals to not put a strain on this healthcare system is hopefully a self-fulfilling prophecy.

## Did dentistry have a lot of changes during the pandemic? What kind of effect did that have on how dentistry will move forward?

A very good question. When the pandemic started, we identified the challenges that we were going to face. Most states, Offices of State Surgeons General, Departments of Health required dental offices for the most part to be closed, except for some necessary emergency care.

We responded very, very quickly with our partner Florida Blue in creating a teledentistry/telehealth system, so that our members who were experiencing oral pain, toothaches, etc. would have access to their network dentist simply by picking up the phone or using things like FaceTime and Zoom.

## If you could tell us something that you wish we understood or wish we knew, what would it be?

The connection between oral health and the comorbidities of those chronic conditions I mentioned is very, very critical. Simply having a dental visit with a cleaning and, if required, minor periodontal procedures, will in fact reduce the bacteria that we have in our mouth.

Again, I want to emphasize that bacteria are healthy, that's why they're there for the most part, but there are some bad guys. When in fact we see our dentists, we reduce the level of bacteria that circulates in our bloodstream. When we are successful in reducing the bacteria levels in the bloodstream, we now reduce inflammation.

Inflammation is the trigger that causes comorbidities of those conditions that I touched on. So simple stuff like brushing your teeth, being healthy, visiting your dentist, visiting your primary care physician for these very simple examinations and cleanings of your teeth can in fact lead to a much healthier life and a longer life. That's important, and a commitment that we all should make to ourselves and our families.



**Exuberance  
is beauty.**

**-William Blake**



FOR MORE DAILY MEMES:

**@GrowingBolder**





## Your golden years should be healthy years

Taking care of your teeth plays an important role in maintaining good overall health. Florida Combined Life, an affiliate of Florida Blue, provides Florida seniors with the dental coverage needed to live healthier, and it's backed by the exceptional service you've come to expect from Florida Blue.



Dental benefits included on most BlueMedicare and FHCP Medicare plans



Stand-alone BlueDental plans for people of all ages and those with Original Medicare

Visit [floridabluedental.com](https://floridabluedental.com) for more information about dental coverage from Florida Combined Life and Florida Blue.



**Florida  
Combined Life**

An Independent Licensee of the  
Blue Cross and Blue Shield Association

# Keys to Active Longevity

When we talk about aging well, we're encouraging a lifestyle designed to help you not only live longer but to live a healthier, more engaged life for the entirety of your life. It's both quantity and quality. That's the goal, right?



## Health experts and those who themselves have lived longer, bolder, fuller lives agree on some tips:

### 1: HAVE A POSITIVE ATTITUDE AND AN OPTIMISTIC SPIRIT

No attitude is as potentially harmful as a negative belief system about aging. Negative thinking can lead directly to anxiety, depression, low self-esteem, lack of self-confidence, unhealthy behaviors and, ultimately, sickness. The way we visualize ourselves aging has a direct impact on how we actually age because what the mind believes, the body embraces.

### 2: HAVE SENSE OF PURPOSE

The Japanese believe that everyone has an *ikigai* — a reason for being. The French call it a *raison d'être*. Call it whatever you like, having something that makes life worth living is essential as we age. Your purpose doesn't have to be profound as long as it motivates you to want to get out of bed every morning and inspires you to action.

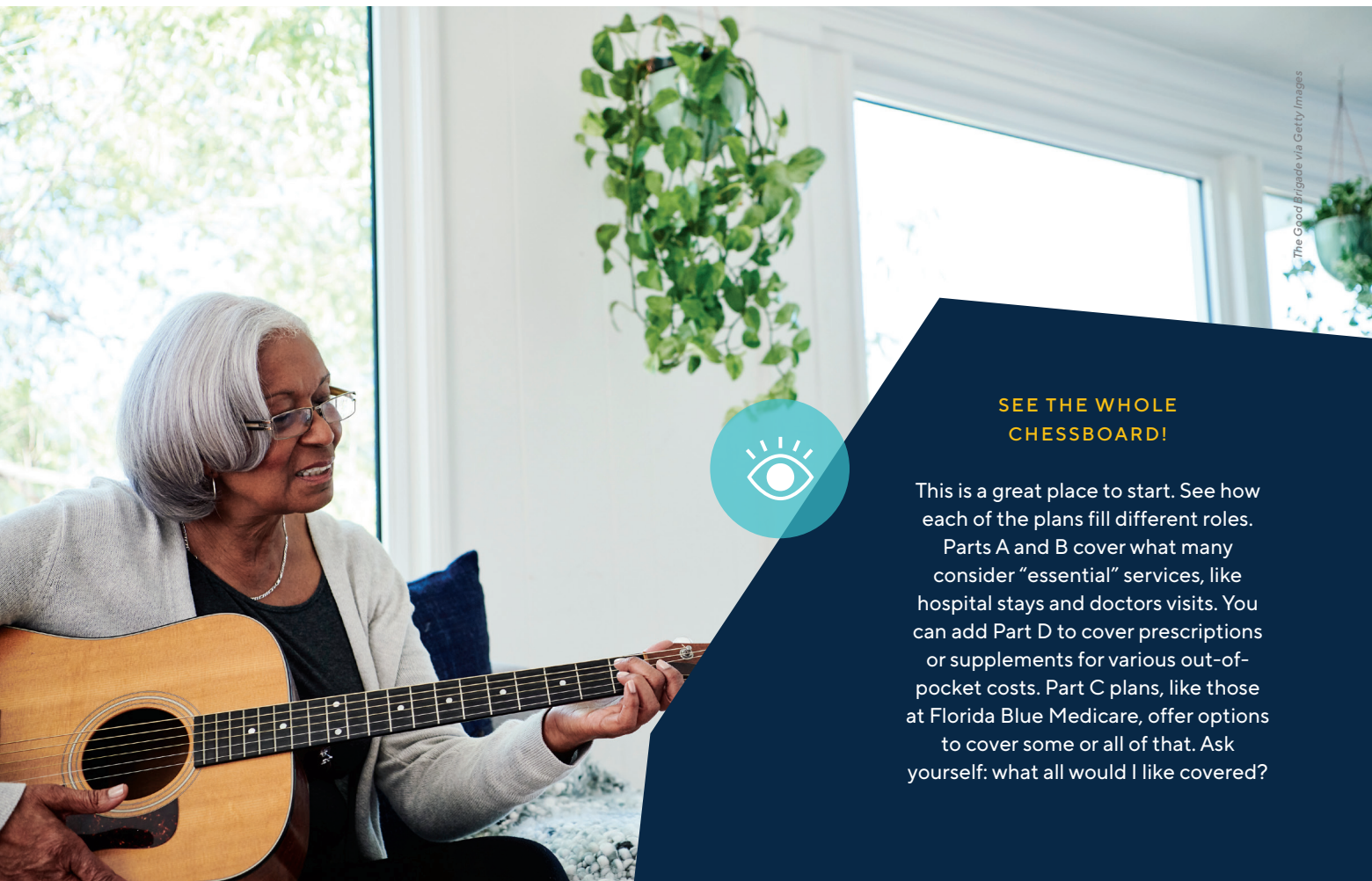
### 3: STAY SOCIALLY ENGAGED

As we age, lack of socialization can be more harmful to our health than smoking, alcoholism or obesity! At least 148 studies have concluded that people with stronger social relationships have a 50% reduced risk of mortality at any given time. It's imperative that we have a strong social network and surround ourselves with those who share our enthusiasm for life.

### AND THAT'S JUST THE START!

Eat better! Get moving! Talk to your doc! Get some sleep! Visit [growingbolder.com/medicare](http://growingbolder.com/medicare) to gain access to tips, experiences and longevity resources to help you live your best life, longer.

# What are my Medicare coverage options?



The Good Brigade via Getty Images



## SEE THE WHOLE CHESSBOARD!

This is a great place to start. See how each of the plans fill different roles. Parts A and B cover what many consider “essential” services, like hospital stays and doctors visits. You can add Part D to cover prescriptions or supplements for various out-of-pocket costs. Part C plans, like those at Florida Blue Medicare, offer options to cover some or all of that. Ask yourself: what all would I like covered?



**STEP 1: Enroll in Original Medicare.**

## Original Medicare

PROVIDED BY THE FEDERAL GOVERNMENT



Covers hospital stays, skilled nursing facilities and home health care



Covers doctor visits and many outpatient services, such as lab tests, X-rays and physical therapy

**STEP 2: Decide if you need additional coverage. There are two ways:**

**OPTION 1: CHOOSE A MEDICARE ADVANTAGE PLAN.**

## Medicare Advantage Plan

OFFERED BY PRIVATE INSURANCE COMPANIES



Part C



Combines Original Medicare Part A and Part B in one plan

Many plans offer additional benefits not covered by Original Medicare, plus MA-PD plans include prescription drug coverage

**OPTION 2: ADD THE FOLLOWING TO ORIGINAL MEDICARE.**

## Medicare Part D Plan



Covers prescription drugs

**STEP 3: Talk to a Florida Blue Medicare agent to find the best plan for you!**

Call 1-866-353-3463 (TTY: 1-800-955-8770) or visit [GrowingBolder.com/Medicare](http://GrowingBolder.com/Medicare)

# The Power of Prehabilitation

**At Growing Bolder, we believe that prehabilitation is aging's ultimate no-brainer because we will all experience a series of physical setbacks as we grow older.**

And guess what? The types of interventions available to us when we suffer those setbacks and the extent of our recovery afterwards are largely determined by our overall health and fitness at the time — not just by our age. Prehabilitation is simply making a positive lifestyle modification. It's regular exercise, a healthy diet, plenty of sleep, and stress reduction. Prehabilitation is an important key to help reduce future health care costs and the impact of future health setbacks.

**Exercise**



An illustration of a person with dark hair, wearing a white long-sleeved shirt and dark blue trousers, holding a large, vibrant green leafy vegetable. The background features soft, rounded hills in shades of green and yellow, with small blue and yellow circles floating in the air.

**Healthy Eating**

An illustration of a person in a dark blue long-sleeved shirt and yellow pants performing a yoga pose. They are kneeling on a blue mat with their hands raised above their head, palms together. The background consists of soft, rounded hills in shades of yellow and green, with small blue and yellow circles floating in the air.

**Stress Reduction**

An illustration of a person wearing a blue cap and a blue shirt, sleeping peacefully on a red surface. Above their head are several stylized 'Z' characters in various colors (purple, blue, yellow) to represent sleep. The background features soft, rounded hills in shades of green and yellow, with small blue and yellow circles floating in the air.

**Plenty of Sleep**



**IT PAYS TO PREHAB!**

A 2019 study in the Journal of the American College of Surgeons found that patients 70+ who exercised, ate a healthy diet and practiced stress reduction techniques for at least one week before a major operation had shorter hospital stays, 10% lower hospital bills, and 35% lower out-of-pocket insurance costs.

# Papa

## Papa is Creating Connections On-Demand with Papa Pals

Andrew Parker created Papa in 2017 as a personal labor of love.


He built the company after recognizing the extreme difficulty associated with juggling daily life and senior needs within his own family: His grandfather needed help.

“It really started with my grandfather,” said Parker, the company’s CEO. “My Papa needed help and support and he was lonely and isolated. I thought he would like a young, fun, energetic person to come spend time with him, and that was our first visit. We’ve been building the company ever since.”

Papa then spawned Papa Pals. The Pals will drive you or your older family member to the doctor. They’ll help you around the house. They’ll teach you how to use technology or engage you with other services offered by your health plan.

And there are other benefits that aren’t so obvious or clear-cut.





“They’ll reduce loneliness, isolation, and other negative issues affected by social determinants of health,” Parker said. “It’s really, as we call it, family on demand. It’s everything I did for my grandfather in using both technology and people to take it to the masses.”

Parker has had help along the way. In 2017, realizing he needed a partner in the day-to-day operations, Parker recruited co-founder and COO, Alfredo Vaamonde serendipitously on LinkedIn. Thanks to their leadership, Papa now has 220 employees and more than 15,000 Pals on the platform working across all 50 states.

Those 15,000 Pals interact on a personal level. It could be something as simple as a game of chess or a board game or telling a story. Technology comes into play as well.

“We spent a lot of time building an app and ultimately realized our end user was actually seniors themselves,” Parker said. “So yes, some are tech enabled, many of them can use a mobile app, but some wanted to just use a 1-800 number or send an email or knock on the door and ask someone to help them.

“And so, we had to build out different modalities that made it whoever you may be, whatever your technical capability is, you could access Papa. About 90 percent of our members are getting a phone call that says, ‘Hey, this is Andrew. I’m your Pal. This is offered for you by your health plan. Would you like to sign up and enroll?’ And then a Pal shows up.”

That technology was very useful when the COVID-19 pandemic came into play, forcing everyone to change the way they interacted.

“We turned on virtual visits and we provide what we call ‘Assistance from a Distance,’” Parker said. “We would go grocery shopping for you, go pick up your prescription for you or have a virtual visit through the telephone or through video, if you had the technical capability.

“Although it was obviously a terrible time for America and for the world, and definitely for older adults, we were proud to be able to help them in that time of need.”

Members typically receive the service through health plans, employers, provider organizations, and social-services organizations. Papa partners with organizations like Florida Blue Medicare to provide additional benefits and services to their members.

“Florida Blue Medicare was one of our earliest partners. They have continued to grow with us, and they really look at their members from a whole person perspective,” Parker said. “It’s not just getting to the doctor. It’s not just taking your medicine.

“It’s about loneliness and social isolation and food insecurity, and just generally being supported in your community. It’s bringing solutions to them that help them improve their lives, both physically and mentally.”



Every woman's success should be an inspiration to another. We're **strongest** when we cheer each other on.

—Serena Williams



FOR MORE DAILY MEMES:

**@GrowingBolder**





# Family On-Demand



Papa supports you and your loved ones with Papa Pals, a fully curated and trained network of energetic, youthful adults available to provide companionship and assist with everyday tasks.

At Papa, our mission is to support families through the aging journey. Get started today at [papa.co](https://papa.co).

## PAPA SERVICES INCLUDE

- Transportation
- Companionship
- Grocery and Rx Delivery
- House and Pet Help
- And more!

Learn more at [papa.co](https://papa.co) or by calling 888.941.3933

# Medicare options and what they cover

**HEADS UP!  
WATCH YOUR  
(OUT-OF-) POCKETS!**

Anticipating Medicare out-of-pocket costs is something you'll want to consider. While Medicare covers most costs, each supplemental plan, like those from Florida Blue Medicare, has variables in premium, deductibles, coinsurance (you'll typically pay 20% with Part A) and copays.

**Who it's for:**

Part A & B - The traditional plans you know and love.

**These plans are great if:**

**YOU LOVE THE OPEN ROAD.** It's a national program, so it's accepted everywhere with no worry of going "out of network." HEY, SNOWBIRDS! We're looking at you!

**YOU DON'T WANT ADDITIONAL MONTHLY PREMIUMS.**

Part A is premium-free, and Part B premiums vary based on income. Both do have deductibles, though, and cost-sharing with no maximum out-of-pocket.

## Original Medicare Part A

Part A covers inpatient care, including care received while in a hospital or skilled nursing facility and, in limited circumstances, care received at home.



**WHAT IT DOESN'T COVER:**

- ▶ The Part A deductible and copays you may have to pay when you receive inpatient hospital care.
- ▶ You may be responsible for paying these expenses — unless you have an additional plan that covers those expenses.

## Original Medicare Part B

Part B covers doctor's visits plus many outpatient services and supplies like preventive care, ambulance services, and durable medical equipment.



**WHAT IT DOESN'T COVER:**

- ▶ For most services, you pay a calendar year Part B deductible and coinsurance unless you have an additional plan that covers those expenses.



## Medicare Advantage – Part C

Medicare Advantage (MA) plans are health plans offered by private organizations, like Florida Blue Medicare, that contract with Medicare.

### Who it's for:

Medicare Advantage combines the coverages of Parts A & B together, most often with prescription drug coverage included, into a private plan, like the ones offered by Florida Blue Medicare.

### It's for those who:

**WANT TO CAP OUT-OF-POCKET EXPENSES.**

Unlike Parts A & B, once you hit your annual maximum, your Part C plan pays for all your covered services.

**WHO KNOW THEIR PRESCRIPTION DRUG NEEDS.**

Instead of adding a stand-alone Part D plan with varying premiums, Part D is included in most Medicare Advantage plans.

**WANT MORE OPTIONS.**

With different coinsurance and copay options for different premiums, you can tailor your choice to your budget and needs.

**WANT MORE SERVICES.**

Vision, dental and wellness services are often included in Part C plans, which may better support your lifestyle.

- ▶ Includes all the benefits of Original Medicare Parts A and B
- ▶ Usually includes Part D prescription drug coverage
- ▶ Premiums and deductibles vary by plan
- ▶ Many plans include extra dental, hearing and vision benefits
- ▶ Many plans have a \$0 monthly plan premium
- ▶ Florida Blue Medicare Advantage plans include the SilverSneakers® Fitness Program
- ▶ Many plans have transportation services to doctor appointments, pharmacies and more



**FLORIDA BLUE  
MEDICARE  
LETS YOU SAY:**

"I know what doctor I'm going to, I know what I'm going to pay, and what I pay each month fully matches the services I receive."



## Medicare Part D

Standalone Part D prescription drug plans (PDPs) can help reduce your costs for medications and are available only from private companies or organizations like Florida Blue Medicare.



### WHAT IT COVERS:

- ▶ Many generic and brand-name drugs with predictable copayments
- ▶ They often include preferred pharmacies for lower cost-sharing
- ▶ An extensive list of plan-covered drugs (formulary)
- ▶ Most plans offer a mail-order pharmacy service for home delivery of your medications at no extra cost

## Part D Coverage Stages:

### DEDUCTIBLE STAGE:

This is the amount you must pay before your drug plan begins to pay its share of your covered drugs.

### INITIAL COVERAGE STAGE:

These are the amounts you pay for your covered drugs after the deductible (if the plan has one). You pay your share and your drug plan pays its share for covered drugs.



If you choose a Medicare Advantage plan, prescription drug coverage is usually included, so you don't need a separate Part D plan.

### COVERAGE GAP STAGE:

The coverage gap (also known as the “donut hole”) begins after you and any Part D plan together have spent a certain amount for covered drugs.

Once you enter the coverage gap, you pay no more than 25% of the plan's cost for covered brand-name drugs and no more than 25% of the plan's cost for covered generic drugs until you reach the end of the coverage gap.

### CATASTROPHIC GAP STAGE:

Once you've met the out-of-pocket cost limit, or threshold, for the year, you leave the Coverage Gap stage and move to the Catastrophic Coverage stage. During the Catastrophic Coverage stage, you will pay the greater of 5% coinsurance or a small copay for your covered drugs for the rest of the year.

### NOTE:

You may have to pay a Part D late enrollment penalty if you choose NOT to enroll in a Medicare Part D plan when you're first eligible and decide to enroll in a Part D plan later.



# NationsHearing

## A Path to Better Hearing Starts with NationsHearing

NationsHearing is a healthcare company that provides a comprehensive and cost-effective hearing aid and hearing services solution. NationsHearing partners with organizations like Florida Blue Medicare to provide additional benefits and services to its members.

NationsHearing's focus is on technology-driven, outcomes-based approach for patients, health plans, partners and providers. The goal is to improve the overall health of customers using hearing aids, and in turn, saving customers thousands of dollars through strategic relationships with major hearing aid manufacturers.

Since January 2017, Michael Parker has been the chief operating officer of NationsHearing. He recently spoke with Growing Bolder's Bill Shafer on the advancements of hearing technology and how they are always improving.



nations  
hearing





## Tell us about the need that NationsHearing has stepped up to fill. What's happening out there with those of us who are 64 and over?

Hearing loss is one of the most pervasive and really undertreated chronic conditions out there. One out of three people in their 60s have untreated hearing loss. It gets more pervasive as people age into their 70s and 80s. And this is just simple, age-related hearing loss. So, we're not talking about anything out of the ordinary – it's something that an extremely high degree of people deal with as they age naturally. And that's due to a lot of factors.

But what we're trying to do with the help of our health plan partners, like Florida Blue, is really make hearing aids – the primary treatment of hearing loss – much more accessible to members, because when you look at the difference between those that have hearing loss and those who wear hearing aids, it's tremendous.

## What's the process like to get hearing aids to treat for hearing loss? Tell us how NationsHearing helps us with this?

When you look at how hearing aids have traditionally been distributed to users, over the past couple of decades, it's primarily been through a retail environment. You would go into a hearing aid provider, get a hearing test, and you would pay cash for your hearing aids.

What we've done is essentially managed that entire process for the member. A member who may notice that they have hearing loss, and want to get a test, will call our company, NationsBenefits and NationsHearing, to interact with their benefits.

We schedule an appointment with an in-network provider. It's extremely accessible, and you could really go as soon as the same day in almost all cases.

## What can we do? Or what should we be watching out for? And when do we know when it's time to come to you?

Hearing loss is a passive type of ailment. It's not painful. The person that's experiencing it might not notice it. It's oftentimes noticed by a spouse or a family member because it's not like vision. When you can't see, it's so apparent to you. But when you can't hear, it's this passive type of ailment that really requires either somebody to notice, or you to notice over time. It takes an average I believe of seven years before somebody has hearing loss to where they do something about it.

Some of the things that we're doing to help transition from that kind of traditional seven-year timeline to become more vigilant involves education. All of our members receive a slew of education on an annual basis. We recommend everybody take an annual hearing exam, because at the end of the day, the only way to get diagnosed is by taking an audiogram.

I don't want to undertalk about this concept of stigma because it's really one of the primary drivers for battling this ailment in a wide scale. When you're talking about one in three of our seniors having untreated hearing loss, there really should be no reason for it to be stigmatized.

## Are we all fated to experience hearing loss? Or are there things that we can do to increase our chances of healthy hearing?

Everyone is not destined to experience hearing loss. There are things that you can do to mitigate the risk, such as managing stress levels as well as maintaining an active and balanced lifestyle.

Hearing loss also is tied to many other comorbidities, such as falling, depression, social isolation, and reduction in medication adherence – meaning you take your medication not as well and not as timely as directed. And there are many other areas.

You really want to make sure that you're practicing generally healthy living and ensuring that if you do have hearing loss that you're doing things to reduce it through hearing aids.



I may be old, but I got  
to see all the cool bands.



FOR MORE DAILY MEMES:

**@GrowingBolder**








## Improve Your Well-Being with Healthy Hearing

At **NationsHearing**<sup>®</sup>, we understand the connection between health, hearing and the positive impact of hearing aids on your overall quality of life. If you have hearing loss, the use of hearing aids can improve your well-being in many ways beyond helping you hear better. They can reduce the risk of falling, improve brain function, and strengthen your relationships with others by enhancing communication.

### Additional benefits of wearing hearing aids:

-  Decreased risk of dementia
-  Better quality of life
-  Improved mental, physical, and emotional health

### DID YOU KNOW:

Approximately  
**95%** of people with a hearing impairment could benefit from wearing hearing aids?<sup>1</sup>

If you're ready to take the next step, talk with your doctor in order to better understand your hearing health care needs. Your doctor can refer you to a Hearing Care Professional who can help you get tested for hearing loss and provide you with hearing aids that fit your needs and lifestyle.

**nations** hearing

<sup>1</sup>National Institute on Deafness and Other Communication Disorders

# ORDINARY PEOPLE LIVING EXTRAORDINARY LIVES<sup>®</sup>

Believing that more is possible is one of the keys to successful aging. That's why Growing Bolder shares the inspiring stories of ordinary people living extraordinary lives.

These are your neighbors. They're fellow Floridians who understand that it doesn't make any difference how old you are, how much you weigh, what disability you might have, or what challenges you face — it's always possible to find passion and purpose.

BE PRODUCTIVE  
AFTER RETIREMENT

**"I retired early at 63 and  
I don't want to just sit on  
the beach til I die."**

— Charmaine Gilbreath



Charmaine Gilbreath, 67, was ready to retire from her career but not from life. She decided that for her, retirement would mean reinvention and reeducation. After 30 years as a research scientist, she went back to school to study the field of 3D printing. She believes that not making use of the education, experience and wisdom that comes from a productive life is a missed opportunity, both for the individual and society.

You can gain access to more inspiring stories like these from Growing Bolder. For more information, visit [growingbolder.com/medicare](http://growingbolder.com/medicare).



David O. Stillings, 72, is the Lightning Stalker, one of the country's best known, most respected photographers of lightning. It requires him to take some chances but he insists he's never reckless. "I might be crazy," he clarifies. "But I'm not stupid!" He says the process is exhilarating, and leaves him in awe of the power and beauty of nature. He believes he owes his career and his appreciation of life to his willingness to take a chance.

#### TAKE A CHANCE

**"You have to take chances or you're going to have a very boring life."**

— David O. Stillings



#### FREE YOUR MIND

**"I don't feel 74 because I'm allowed to be free in my mind, yet disciplined enough to know how to use it."**

— Patrick Moraz

Patrick Moraz is one of the most respected prog-rock keyboardists in music. His talents contributed to the success of the bands Yes and The Moody Blues. He is renowned for his ability to improvise, a skill he believes is within us all. The ability to anticipate, assess and react appropriately are important assets in life. To free your mind is to use it all, to tap into your full potential and experience true fulfillment.



#### FIND YOUR HAPPINESS

**"You're at your best when you're happy and that's why I cook, to help others find their happiness, too."**

— Jenn Ross

Jenn Ross' dream was to open a vegan restaurant. Her friends told her she was crazy, that it would never work and that she had no idea what she was getting into. Maybe they were right, she thought, but Ross believes that if you have a dream you owe it to yourself to take at least a step or two towards fulfilling it because that's where true happiness comes from. She hopes to make veganism approachable, affordable and accessible.

# Choosing a Medicare Plan

## FACTORS TO CONSIDER WHEN CHOOSING A PLAN

---



### "CHECK-UP" ON YOUR BENEFITS!

59% of Medicare Advantage members in Florida have dental coverage. Make sure you choose a plan with the coverage and benefits you need.

- ▶ **Cost**  
Cost goes beyond what premium you pay each month for your plan. Consider what you will pay out of your own pocket, including deductibles, copayments and coinsurance when you need care.
- ▶ **Benefits**  
Does the plan include additional coverage beyond Original Medicare, like prescription drug coverage, vision, dental or hearing coverage?
- ▶ **Choice of doctors**  
Are your doctors in the plan's network?
- ▶ **Prescriptions drugs**  
Does the plan include prescription drug coverage?  
Are my drugs covered on the formulary?
- ▶ **Travel**  
Will I need coverage as I travel? Does the plan include coverage out of state and/or outside of the country?



## WHAT ARE THE COSTS?

Medicare Advantage plans help pay for many health care items and services but share the cost of care through deductibles, copayments (copays) and coinsurance. Depending on the option you choose, your costs may include:

▶ **Premium**

A fixed, monthly amount you pay for your Medicare plan coverage.

▶ **Copay**

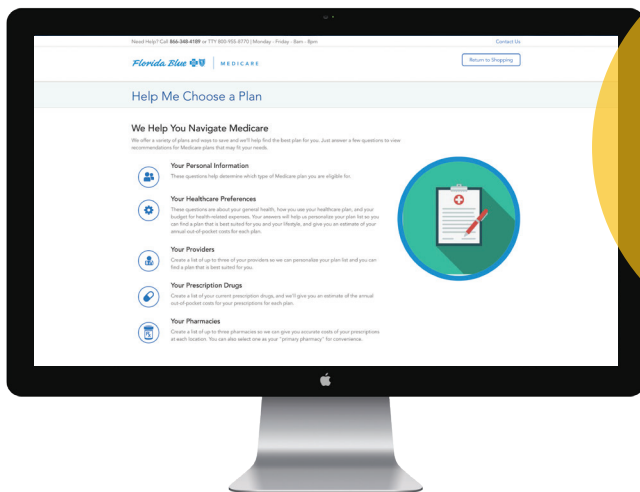
A flat dollar amount (for example, \$10) you pay each time you receive care or fill a prescription.

▶ **Coinsurance**

A percentage (for example, 10%) you pay for your care or drugs after you meet your deductible.

▶ **Deductible**

The amount you pay for medical costs before the plan begins to pay its share of your medical costs. Some plans have a separate drug deductible before they start to pay for your prescriptions.



Florida Blue Medicare's convenient online shopping tool lets you compare plans and pricing.

**Call Florida Blue Medicare  
at 1-866-353-3463  
(TTY: 1-800-955-8770).**

**Or visit [GrowingBolder.com/Medicare](http://GrowingBolder.com/Medicare)  
for more information.**

# SilverSneakers

## Get Moving Today with the Help of SilverSneakers®

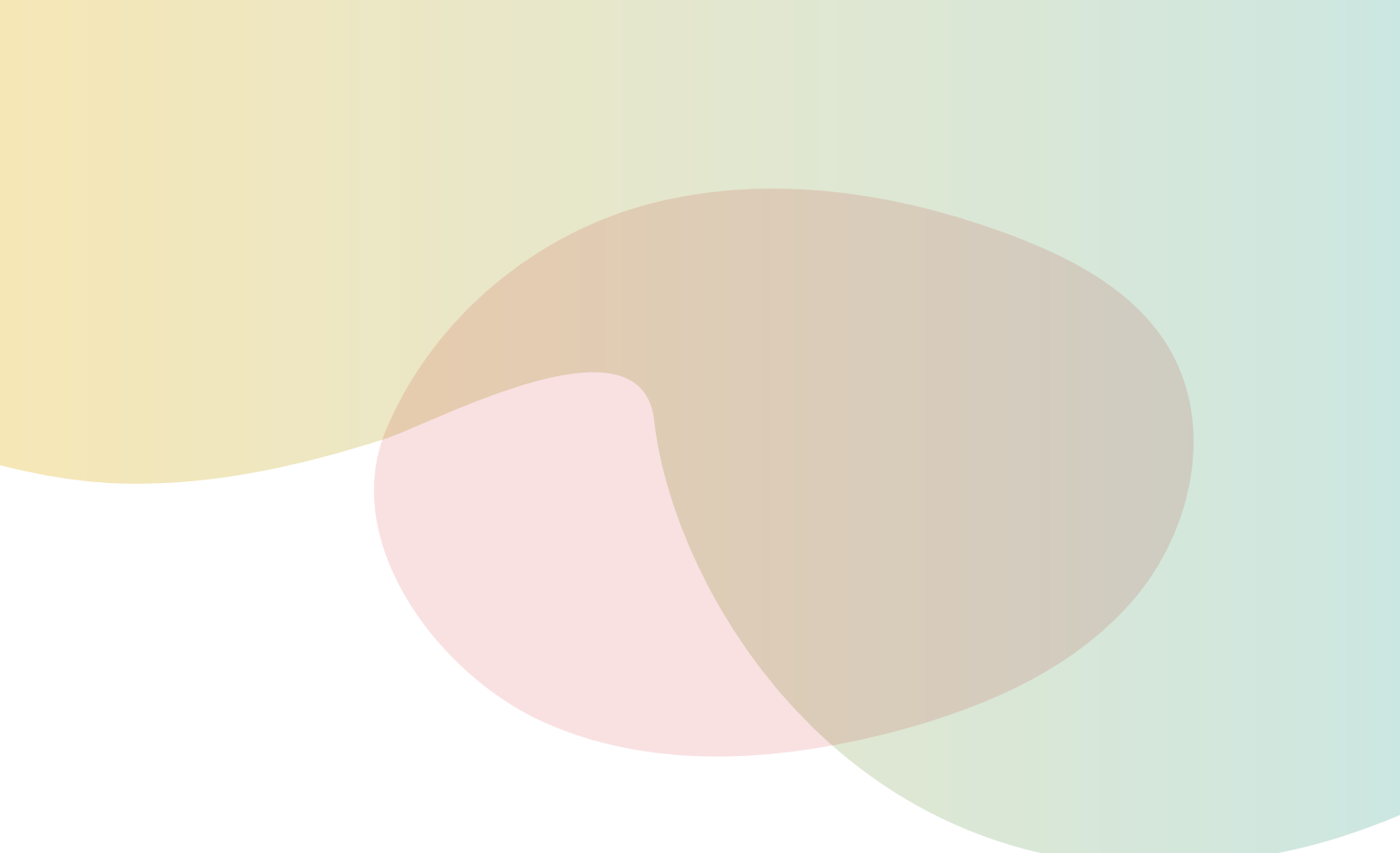
There is no magic pill when it comes to wellness. If you want to keep moving, you have to keep moving.

Mobility will never come in the form of a pill, or a shot, or any genetic intervention. It comes from personal desire. It comes from determination. It comes from dedication. It comes from positive lifestyle modification through the help of programs like SilverSneakers.

The leader of the pack is Richard Ashworth, president and CEO of Tivity Health, the parent company of SilverSneakers. Its mission is simple:

“It’s to keep moving,” Ashworth said. “We have over 16 million members who have access to community fitness programs, to mental stimulation programs, and to social connection programs. And we think the key to longevity is to keep moving, to keep engaging, and to keep mentally stimulating yourself.”





That goal became ever more challenging during the throes of the COVID-19 pandemic. The SilverSneakers network included 16,000 gyms. When the pandemic hit, they were all closed.

So, what to do?

“What we did is, very quickly, pivoted to virtual and digital classes — first, through Facebook Live, and then through our own Zoom account, and into our platform,” Ashworth said. “Right now, members have access to over 13,000, live-with-instructor classes every month. They also have access to 200 classes that are on-demand in our library.”

Digital access is key in the SilverSneakers platform. About 25 percent of the SilverSneakers members are first-timers going to the gym. But it’s double on the digital platform.

It makes sense. It’s less scary than going to the gym for the first time in years, not knowing how to use the equipment, where to park?

As for those who want to venture out and about, SilverSneakers remains a pivotal ally to health and active aging. It’s a great asset for people on the move. The network can accommodate anyone who is travelling across the country.

“Full reciprocity,” Ashworth said. “So, if you want to go see the grandkids at another town and you want to go to a gym that’s in the network there, and with 16,000 of them,

and on average, we’re only three and a half miles away from one of our gym partners, tons of opportunity to do that.

“We love our gym partners. They really do a great job. Right now, they’re really focusing on safety and making sure they’re following all the protocols, but from the equipment to the pools, to the community, to just the atmosphere and the environment to get motivated, all of our gyms do a really great job.”

Just like sports, the business requires active participation from teammates.

“Partnership is about two sides coming together for a common cause; and that’s exactly what we have with our partners, like Florida Blue,” Ashworth said. “We teamed up with them on group personal training. Think about a distinctive population of people that are all very different and have specialized needs. We have very specific capabilities in being able to deliver fitness routines and regimens for different chronic conditions.

“We also partner with the Florida Blue Centers throughout the state. What I love is that this is about local community. Work here actually happens. So, we partnered with them for support, for classes, for information, for education; and we’re also innovating a lot.”

Teamwork. It reflects the collaborative efforts of SilverSneakers and all of their partners.



The most beautiful thing you  
can wear is confidence.

– Blake Lively



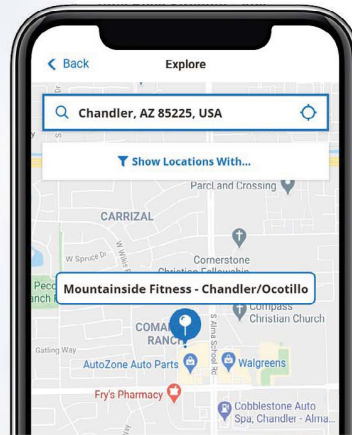
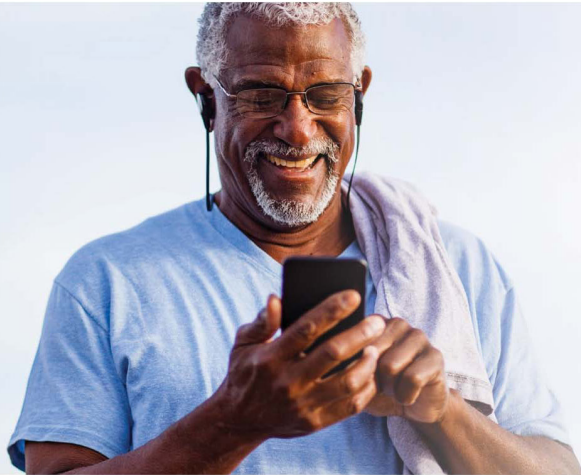
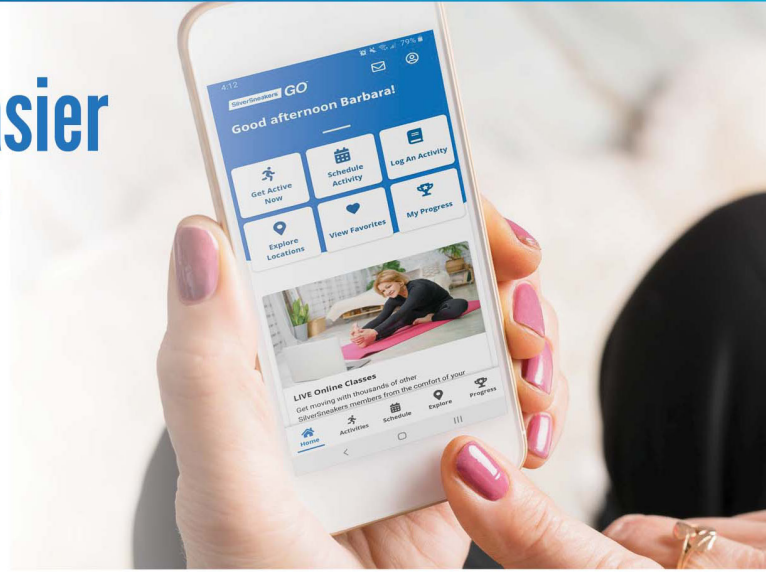
Flashpop via Getty Images

FOR MORE DAILY MEMES:

**@GrowingBolder**



# Getting active just got easier with SilverSneakers® GO™, your one-stop shop for SilverSneakers



Reach your goals with the accountability you've always wanted.



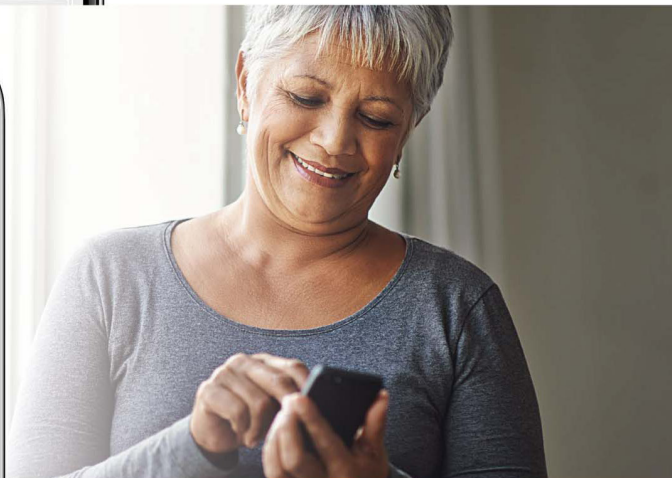
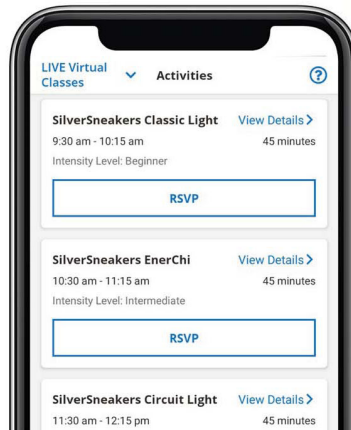
Find everything you need in one place: your member ID, SilverSneakers locations and more!



Access a library of on-demand workout programs and videos.



Schedule live digital classes straight from the app.



Download the SilverSneakers GO app today.



[SilverSneakers.com/GO](https://www.silversneakers.com/GO)

Questions? Contact us  
888-881-7776  
Support@SilverSneakers.com



WHICH MEDICARE PLAN IS RIGHT FOR YOU

# Medicare plans offer similar coverage, but there are some important differences.

Learn what they are so you can choose the best plan for you.



Cavan Images via Getty Images

## Florida Blue Medicare Plan Comparison

Hospital Coverage

Preventive Care

Coverage outside of Florida

Member Rewards  
(Gift card incentives for completing certain health activities)

Requires you to use a provider network

Requires you to have a Primary Care Physician (PCP)

Referral required for specialist visits

Monthly plan premiums

Out-of-Pocket (OOP) Maximum

Includes prescription drug (Rx) coverage

Includes mail-order prescription drug benefit

Additional dental, vision and hearing coverage

Emergency coverage at home and when you travel

Fitness benefit

Over-the-counter (OTC) medication allowance  
(Select OTC items at no charge)

Transportation benefit  
(trips to doctor appointments)

Meals-at-home program  
(meals delivered to home after hospital stay)



	Original Medicare	Florida Blue Medicare HMO Plans	Florida Blue PPO Plans	Florida Blue Prescription Drug Plans
	✓	✓	✓	
	✓	✓	✓	
	✓	✓	✓	✓
		✓	✓	
	No. You can see any provider that accepts Medicare	✓ Unless it's an emergency	No. But seeing out-of-network providers can cost more	
	No PCP required	✓	No PCP required	
	No referral required	✓	No referral required	
	✓	\$0	Varies by plan	Varies by plan
		Varies by plan	Varies by plan	At the yearly OOP limit, you reach the Catastrophic Coverage stage and pay reduced costs for drugs
		✓	✓	
		✓	✓	
		✓	Available in most plans	
	✓	✓	✓	
		Yes, through SilverSneakers®	Yes, through SilverSneakers®	
		Yes, in most plans	Yes, in most plans	
		Available in some plans	Available in some plans	
		Available in some plans	Available in some plans	

# When Can I Enroll

## INITIAL ENROLLMENT PERIOD (IEP)

When you become eligible for Medicare, you can enroll in Original Medicare or a Medicare Advantage or Prescription Drug plan during the 7-month period surrounding your 65th birthday. Which includes the month of your birthday and the three months before and after the month of your birthday.

### The month you turn 65



### Be aware of potential penalties

If you don't enroll in Medicare Part B or Part D when you're first eligible to enroll, then decide later to enroll, you may have to pay a Part B and/or Part D late enrollment penalty. Go to [medicare.gov](https://www.medicare.gov) to see if one of these penalties might apply to you.



### HEADS UP! DON'T SLOW YOUR (EN)ROLL!

Don't miss your initial enrollment period (IEP)! You'll still be able to enroll during the general annual enrollment period (AEP), but premiums for plans, like Part B, will likely cost you more!

### ANNUAL ENROLLMENT PERIOD (AEP)

Every year, from October 15 through December 7, you can switch, drop or join the Medicare Advantage, Medicare Supplement or Medicare Prescription Drug Plan of your choosing. You can also enroll in Original Medicare. Your plan selection becomes effective January 1 of the following year.

### AEP begins



### OPEN ENROLLMENT PERIOD (OEP)

OEP runs January 1 through March 31. During this period, if you are enrolled in a Medicare Advantage (MA) plan, you are allowed to make a one-time election to go to another MA plan or to Original Medicare. If you enroll in Original Medicare, you may also purchase a Medicare Supplement and/or a Prescription Drug Plan.

### OEP begins



*Note: This is not a guaranteed-issue enrollment period for Medicare Supplement plans.*

### SPECIAL ENROLLMENT PERIOD (SEP)

After certain events, such as a recent move outside of your plan's service area, or losing your employer or union coverage, you may be eligible for a Special Enrollment Period. If you think you qualify, talk to your local sales agent or call Florida Blue Medicare's customer service department at 1-866-353-3463 (TTY 1-800-955-8770).

YOU MAY ALSO QUALIFY FOR AN SEP UNDER THESE CIRCUMSTANCES:

- ▶ If you have both Medicare and Medicaid.
- ▶ If you lose group health coverage from your spouse's employer.
- ▶ If you get Extra Help paying for prescription drugs.

# Determine when it's right for you to enroll

**Talk to a licensed Florida Blue Medicare agent to discuss the best time to enroll in Medicare if you:**

- ▶ Plan to retire at age 65 or are not working
- ▶ Plan to continue working past 65 and you are currently covered by an employer-provided group health plan

WHAT IF I'M  
STILL WORKING?

Depending on your situation as you turn 65, you may or may not have to enroll in Medicare.



# 1

## SAVE SOME MONEY.

- ▶ If you have an individual health plan, a Medicare plan could help you save money on your care expenses.
- ▶ If you have health insurance through your employer, a Medicare plan could work with your employer-sponsored coverage. Check with your benefits administrator to see if it makes sense for you to sign up for Original Medicare (Parts A and B) in addition to the coverage you get already.

# 2

## START WITH BASIC COVERAGE.

Many people who choose to work past age 65 enroll only in Part A because there is no monthly premium. Some choose to enroll in both Parts A and B together (Original Medicare). However, Part B comes with a monthly premium based on your income, so many don't enroll in Part B until they lose their employer-sponsored coverage.

# 3

## IS ENROLLMENT REQUIRED?

Most people are not required to enroll in Medicare when they turn 65. Check with your benefits administrator to see if your employer requires you to enroll in Medicare Parts A and B. Your or your spouse's employer may require you to enroll in Parts A and B in order to keep group-sponsored coverage. This may happen if you are retired or if you or your spouse is actively working, you have group coverage through your/your spouse's employer, and the employer has fewer than 20 employees (100 if you're eligible for Medicare due to disability).

# Carallel

## Caregiving can be Challenging and Carallel Makes it Easier

Life comes at you fast, and sometimes in the most challenging of ways.

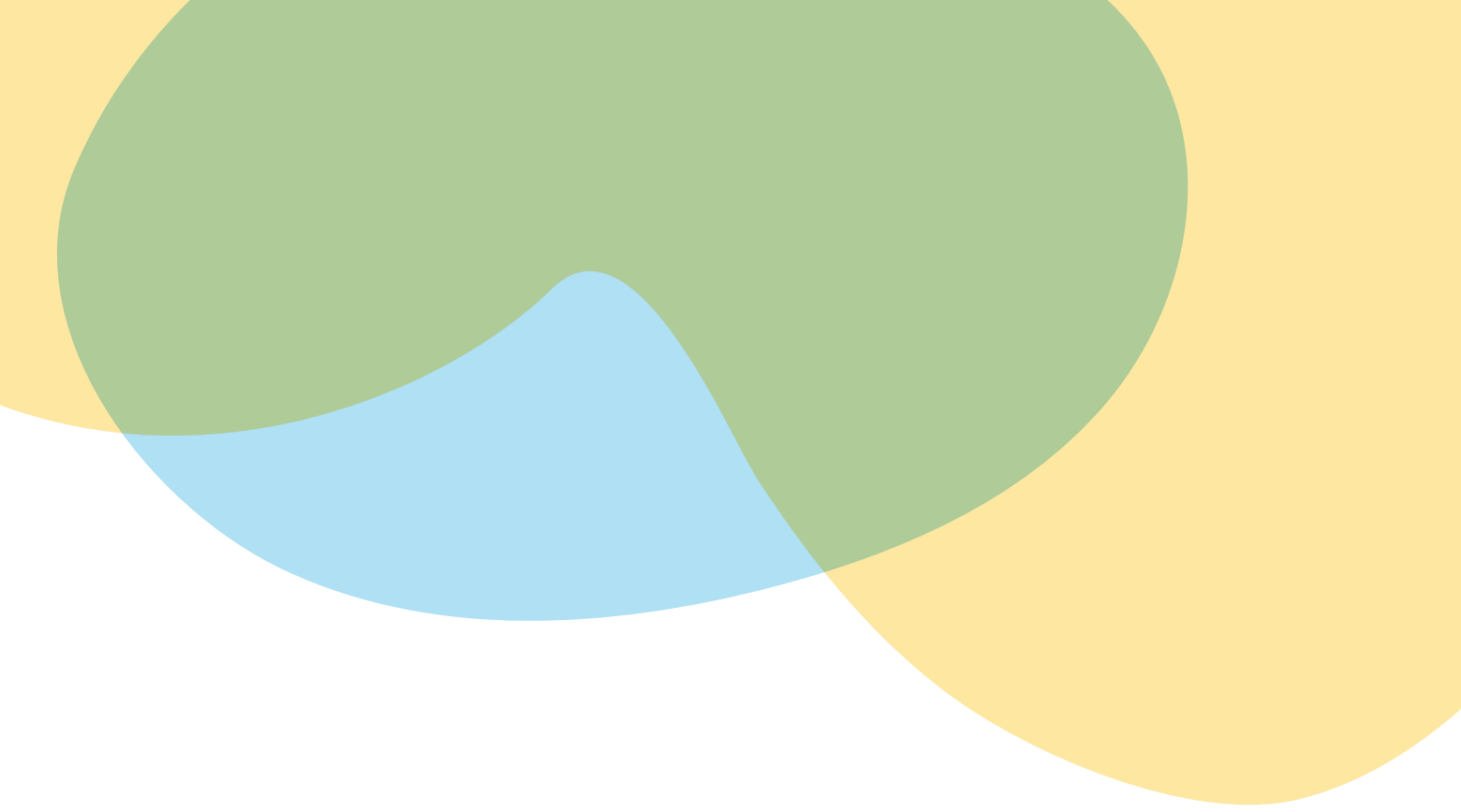
What would you do if a loved one got sick in a debilitating way and needed to be looked after? What if you have to put your own life on hold and step into the role of a caregiver?

Nearly 44 million people do this every day for a family member.

That challenge is the point and purpose of an organization called Carallel, created by caregivers for caregivers.

“It’s important to recognize that caregiving is a journey and oftentimes a progression for spouses, partners, and for adult children, to help their parents age in a manner they want,” said Shara Cohen, President and CEO of Carallel.





“And that might be as simple as helping out with groceries, to maintaining an independent living situation, to navigating memory loss or dementia, or coping with urgent and unexpected needs.”

Carallel offers a combination of digital tools, curated resources, and personalized expert guidance to empower clients to more fully and confidently engage in caring for themselves and others.

The goal is to allow someone to have control of their own life while tending to the life of a loved one. Carallel partners with health insurance companies, like Florida Blue Medicare, to provide additional benefits and services for their members.

Oftentimes, families are dealing with a crisis. In a medical emergency, maybe you just need to talk to somebody.

“What we find is that caregivers are not necessarily in a frame of mind to do it themselves, to do a bunch of research and really take time out to go through a thoughtful research project,” Cohen said. “Instead, I often refer to it as ‘in emergency break glass.’ Who can you talk to? Who is the expert in your corner that knows the ins and outs, the twists and turns and can be a real help in your advocacy for your loved one? And that’s why we built our care advocate team, which is indeed those experts who can be an active resource for caregivers.”

Cohen stepped into that role in March of 2021 but is no stranger to the task. She has spent the last 20 years helping healthcare organizations think differently about

how to involve and empower people more effectively in their care and health.

“It is a humbling and important endeavor — there is such a wide variety of needs and challenges,” she said. “There are not just health challenges, which can be really byzantine and confusing. But there are financial considerations. There are sometimes just plain, physical challenges that people confront. And we’re all juggling life and work and trying to create balance.

“When you include caregiving responsibilities, it does create a tremendous amount of stress and challenges.”

One of the keys to Carallel’s success is treating every member with dignity and respect.

“The word that we use most often is ‘autonomy,’ “ Cohen said. “Everybody’s values and preferences are different; and the important thing to us is that, as much as possible, people have the information, the support systems, and the access to resources that they need to be most autonomous in the decisions that they make on behalf of themselves.”

“For us, in partnering with organizations like Florida Blue, it’s because they’re an organization that demonstrates — not just says — that they care about their members,” Cohen said. “Florida Blue thinks about innovation and knows how critical their member-support systems are to maintaining good health for staying socially connected and engaged, and for helping people maintain autonomy as they age.”



A daily dose  
of daydreaming  
heals the heart,  
soothes the soul,  
and strengthens  
the imagination.

- Richelle E. Goodrich

Grant Faint via Getty Images

FOR MORE DAILY MEMES:

**@GrowingBolder**





# Giving a helping hand to the people we lean on

**Caring for a loved one is often  
uncharted territory.**

Whether you're helping someone  
you love or relying on friends  
and family, our experts and tools  
make caregiving easier.

Find out how at:

**[Carallel.com/GrowingBolder](https://Carallel.com/GrowingBolder)**

# MOVE FORWARD. GIVE BACK.®

Retired musician William Jones, 69, wasn't about to sit on the couch and let the rest of his life pass him by. He was driven to find a new purpose. "I knew to find it I had to get out the door and follow the path." It led to the Boys & Girls Club in Eatonville, FL where Jones now volunteers three days a week. "It takes me back to my childhood," he explains. "And reminds me of all the things people did for me." He says what he gives in time he more than gets back in fulfillment. "I've never been more excited to greet each new day," Jones says. "Volunteering has made this one of the best times of my life."

## How to get started

Many of us feel the pull to contribute in our communities. Volunteering your time and talents can be an incredibly rewarding way to find fulfillment and connection. Finding a cause that matches your interests and experiences doesn't have to feel like work. Getting started starts with looking within.

# 1

### THINK ABOUT THE CAUSES AND ISSUES THAT INTEREST YOU MOST.

Search for the organizations in your area and reach out to assess their needs.

# 2

### VISUALIZE WHAT YOU'D LIKE TO DO.

Would you like to be with people or help from home? Do you prefer organizing or letter writing? Seek out opportunities that fit your skills, personality and expectations.

# 3

### FIND A VOLUNTEER CENTER IN YOUR COMMUNITY

Find a volunteer center in your community or explore online volunteer referral services such as [www.volunteer.gov](http://www.volunteer.gov). There you will discover opportunities, ideas and actionable steps that can start you on your way.



Thomas Barwick via Getty Images

# FINDING YOUR Tribe

We are social creatures. It's important to our health, wellbeing and happiness to be engaged with a community of like-minded people. In many ways, it's what makes life worth living! The Growing Bolder tribe is large, welcoming and ready to support and encourage you in every way possible. Let's face it — aging has some challenges but we're here to help you turn it from a time of loss and limitation into one of passion, purpose and possibility. Join the Growing Bolder tribe!

## How to Find Your Tribe:

### LOOK OUTSIDE YOURSELF:

What are the needs in your community? Think about ways you can make a difference.

### LOOK INSIDE YOURSELF:

What's missing in your life? What is it you're really looking for? Who would you like to connect with?

### IDENTIFY YOUR PASSIONS:

Make a list of things you love to do and enjoy talking about.

### SEARCH FOR NEW ADVENTURES:

What have you always wanted to do, try or experience?

### EXPLORE GROUPS ONLINE:

Browse social media and join in where interested.

### TAKE ACTION:

Confidence is important. Don't be hesitant or shy. Be willing to initiate.

### BE OPEN:

To new people, new ideas and new experiences.

**YOUR TAKE:**

# HOW GROWING BOLDER HAS CHANGED MY *Life*

**I never thought I would be this active at 70. In my heart, I feel like I can do anything. When I see these stories, I think, 'We are living these things but we needed validation.' And Growing Bolder gives us that validation.**

*– Joyce Beaty*

**To me, Growing Bolder means just taking chances, stretching your limits and not having limits and not making excuses for not doing more than you are doing now. As Marc's book says, I think the rest of our life will be the best of our life.**

*– John Murphy Jr.*

**Growing Bolder is choosing to age in a different way by how you think and how you behave. I love their message.**

*– Denise Fuller*



**Your stories shine a spotlight on amazing people and their accomplishments. I wish I could accomplish half as many things that they've accomplished, but I'm inspired to tackle the world.**

— Holly Tannyhill

**Thanks to Growing Bolder, at the age of 67 I've joined a gym for the first time in my life.**

— Becky Kohler

**Growing Bolder means to me doing all the things that I always wanted to do and being able to do them now.**

— Suzanne "Weezy" Huttenstine

**Growing Bolder is uplifting and inspirational. It makes me want to go out and make a difference in what I'm doing with my own life. Growing Bolder combats everything else that we hear in the media about growing older. This is the truth, this is authenticity.**

— Amy O'Rourke



**As someone who believes in the amazing power of self I have found a kindred spirit in Growing Bolder.**

— Marcy Arthur



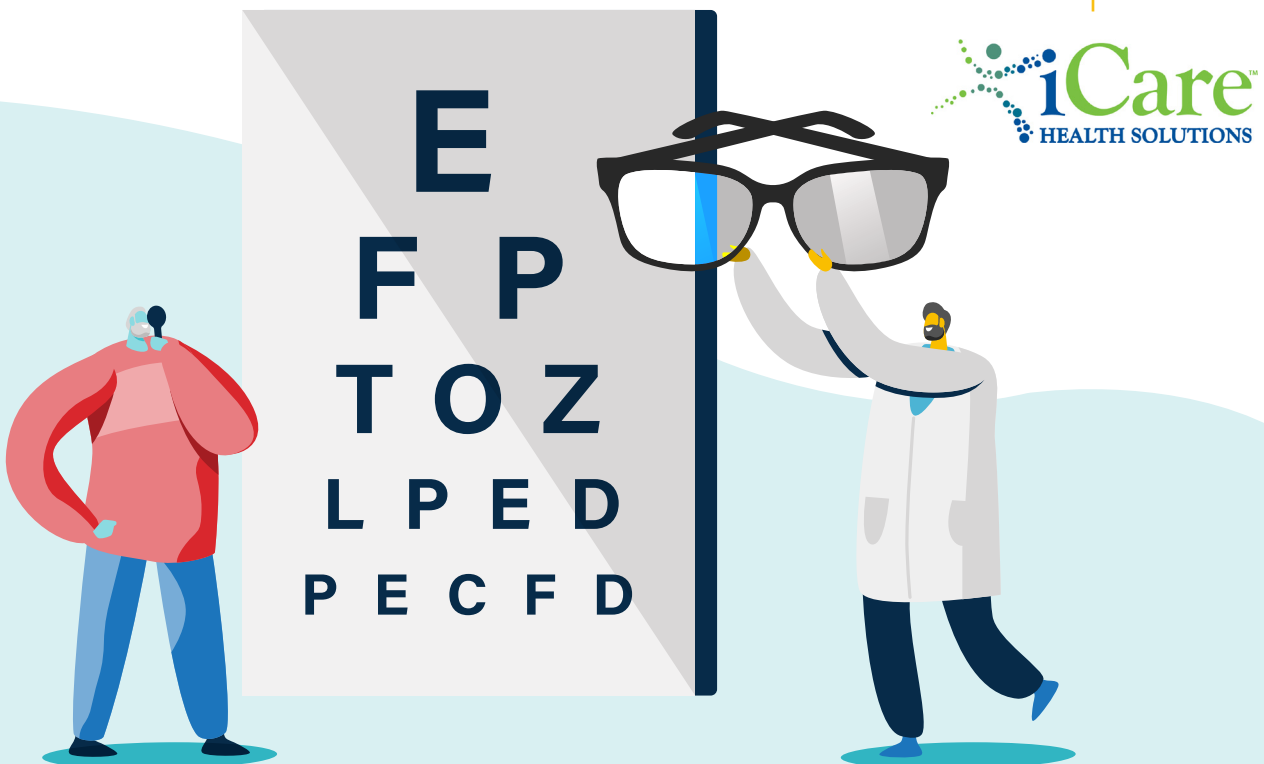
# iCare

## Integrated Eye Care seen Differently with iCare

iCare is a managed care organization based in Miami specializing in delivering cost-effective optometric and ophthalmic solutions to health plans, providers and consumers. iCare partners with organizations like Florida Blue Medicare to provide additional benefits and services to its members

Larry Clark has been the Chief Growth Officer of iCare since May 2016. Previously, Clark served as iCare's Chief Business Development Officer, where he helped iCare achieve significant growth during that time.

He recently spoke with Growing Bolder's Bill Shafer about iCare and how the advancements in eye health have grown.





## Tell us a little about iCare and what it is that sets you apart.

Our mission is to help people see better, feel better, and live healthier lives. We provide multiple solutions, from routine eye care to medical care, as well as surgical intervention. So, consider us the comprehensive solution for all eye health needs.

## How important do you think exercise, diet and activity are when it comes to eye health?

They are definitely important. Our philosophy is: Having a healthy lifestyle creates opportunities for people to achieve the value that they want out of life. Maintaining a healthy lifestyle enables seniors to be more functional and to attain their quality of life. For example, maintaining vision helps people to not only see more but helps them become more functional to really enjoy the world around them.

## We talked about how great it is that technology changes, but that means upgrading constantly because the way care is given keeps being refined.

### What's the secret?

We're always looking for solutions that are going to drive more value for members and keep them healthy, which can mean introducing new technology. We also want to make sure that they are educated around the importance of receiving a comprehensive eye-health examination — in addition to being aware of all the different types of lens options — and knowing about the frames that are available to them. So, we're always looking at the cutting edge of what we can do more for our members.

## How has the approach to people over 65 been evolving, and where are we with that now?

We understand that seniors today look remarkably different from their predecessors, especially with the growing number of active seniors who have often possessed a more youthful attitude than the previous generation did at the same age. And so, today's seniors have lifestyles and attitudes that translate into different needs and different desires in terms of their eyewear and vision services.

## What are some things people might not know about their eyecare that you'd like us to know?

The eyes are our window into many health conditions. And in fact, oftentimes your eye doctor will be the first physician to diagnose a medical condition because the signs first may appear in your eyes. So, diseases ranging from high blood pressure, autoimmune disease, cancer, all these things can be detected with the dilated eye exam.

There are many different technologies that our providers have in the network to quickly identify disease states, and they're non-invasive. We've been focused on products that deliver on member convenience and accessibility to affordable eyewear. And we've created a new capability by delivering our own online eyewear store.

iCare's online eyewear store is designed for seniors that want to take advantage of the convenience of shopping for eye wear right from their home. They can select from over 7,000 frame styles, including designer brands and a wide variety of high-quality lens options. Our store is designed for a user-friendly and risk-free shopping experience, which includes free shipping on all orders and returns. A one-year warranty on all purchases and 24/7 customer support to assist members with their shopping experience.

## What makes an excellent partner?

We partner with organizations like Florida Blue to increase access to eyecare services through our large network of providers.

It's also crucial that everyone receives a routine eye exam for several reasons. Most importantly, the obvious reason is that we want to make sure members have access to quality eye wear; and we want to make sure they have that access to ensure that their prescriptions are frequently filled and up to date.

Our optometrists are trained to detect health conditions that may manifest first in the eyes, such as diabetes, blood pressure, and disorders such as autoimmune disorders. All these conditions can frequently be detected in a routine eye exam; and the organizations we work with recognize this — which makes a great partnership.



You must live in the present, launch yourself on every wave, find your eternity in each moment.

-Henry David Thoreau



FOR MORE DAILY MEMES:

**@GrowingBolder**





# Everything we do is for seniors like you.



## Integrated eye care for better eye health

At iCare Health Solutions, we provide health plans, like Florida Blue, and their members access to comprehensive eye care services through a statewide network of optometrists and ophthalmologists. As a result, millions of Floridians see better, feel better, and live healthier lives.

To learn how you can access Florida's premier eye care network, ask your health plan representative about iCare Health Solutions or visit [MyiCareHealth.com](http://MyiCareHealth.com).



[MyiCareHealth.com](http://MyiCareHealth.com)

# Plan Comparison Worksheet

Complete a column for each Florida Blue Medicare plan you're considering.

In the top section, check off which benefits each plan provides. In the bottom sections, fill in the cost for each item. You can get coverage and cost information from our website or by speaking to an agent.

PLAN DETAILS	PLAN 1	PLAN 2	PLAN 3
Name of plan			
Type of plan			
COMPARE COVERAGE			
Current physician			
Current prescriptions			
Nurse phone line			
Hearing services			
Vision services			
Chiropractic care			
Acupuncture			
Podiatry care			
Fitness benefit			
COMPARE COSTS			
Original Medicare costs			
Monthly plan premium			
Emergency costs			
Estimated monthly copays/coinsurance			
Annual medical deductible			
Annual out-of-pocket maximum			
Annual prescription drug deductible			
Estimated monthly prescription drug costs			



# Growing Bolder is not just media, *it's a movement.*

CHERYL  
GILLIS, 55

Follow us @GrowingBolder



## TV

New season now airing on public broadcasting stations.

[GrowingBolder.com/TV](http://GrowingBolder.com/TV)



## Podcast

New episodes each Sunday. Subscribe at [GrowingBolder.com/podcast](http://GrowingBolder.com/podcast)



## Radio

Check your local NPR listings or visit [GrowingBolder.com/radio](http://GrowingBolder.com/radio)



## Monthly Digital Magazine

Opportunity to receive our monthly digital publication full of inspiration, motivation, tools, and resources.



## Live

Watch GB Now, live on Facebook, YouTube, Twitch and LinkedIn, every Friday at 10 am ET.



## Gaming

Twitch users 50+ are the fastest growing community on the platform. Visit our Twitch channel to find your tribe at [Twitch.tv/GrowingBolder](http://Twitch.tv/GrowingBolder).



Florida Blue is a PPO, RPPO and Rx (PDP) Plan with a Medicare contract. Florida Blue Medicare is an HMO plan with a Medicare contract. Enrollment in Florida Blue or Florida Blue Medicare depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Florida Blue Medicare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc. and/or its subsidiaries and/or affiliates in the USA and/or other countries. Health coverage is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. HMO coverage is offered by Florida Blue Medicare Inc., DBA Florida Blue Medicare. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. For more information visit [floridablue.com/ndnotice](http://floridablue.com/ndnotice). These companies are affiliates of Blue Cross and Blue Shield of Florida, Inc., and Independent Licensees of the Blue Cross and Blue Shield Association.

# MAKE THE REST OF YOUR LIFE THE *Best* OF YOUR LIFE.



Call

**1-866-353-3463**

Go To

**GrowingBolder.com/Medicare**

GROWING **BOLDER**

*Florida Blue*   
Your local Blue Cross Blue Shield

MEDICARE