For Better Health

Fall 2026



McLaren

MEDICARE

"For Better Health" is the member newsletter for McLaren Medicare members, collectively referred to as "members." It is published twice per year by McLaren Health Plan, Inc. who shall be referred to as "MHP" throughout this newsletter.

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Member Services

833-358-2404 (TTY: 711)

Monday through Friday
8 a.m. to 8 p.m. April 1-Sept.30

Seven days a week
8 a.m. to 8 p.m. Oct. 1-March 31, except for Thanksgiving Day and Christmas Day

We want to answer your questions and help you get the care you deserve. Please call Member Services if you have questions about the content of this newsletter, need a printed copy of anything on our website or need verbal help with the provider directory. We have free interpretation and translation services available. Call 711 to access the TTY line if you are deaf, hard of hearing or have speech problems. Michigan Relay will assist you. This service is available 24 hours a day.

Pharmacy Help Desk

844-336-2678

24 hours a day, seven days a week

Call if you have questions about your pharmacy benefits.

Online

McLarenHealthPlan.org/McLarenMedicare

Our website has useful member information, such as our Privacy Notice; provider directories; Rights and Responsibilities statement; healthy reminders; services covered by McLaren Medicare; what to do when you need medication; information about our quality programs and much more. Call Member Services if you want printed copies of anything on our website.

Mail

McLaren Medicare
P.O. Box 710
Flint, MI 48501-9900

E-Mail

Contact us at:
medicarememberservices@mclaren.org



FALL INTO GOOD HEALTH

Your End-of-Year Care Guide

Fall is here! The days are getting cooler, and schedules are getting busy. The end of the year will be here soon. Before December ends, take time for your health.

Getting your yearly checkups and taking your medicine on time helps you feel your best. Use this simple guide to finish 2026 healthy!

1. Get Your Routine Health Checks

Catching health issues early keeps you well. If you are due for any of these screenings, call your doctor before December 31:

- Annual Wellness Visit: Talk with your doctor about your health. You can set goals for the new year together.
- Cancer Checks: Breast cancer checks (mammograms) and colon cancer checks are fast, routine tests that save lives.
- Diabetes Care: If you have diabetes, make sure to get your blood sugar checked (HbA1c), eye exam, and kidney screening.

Tip: Doctors' schedules fill up fast at the end of the year. Call your doctor today to set up your visit!

2. Take Your Medicine Every Day

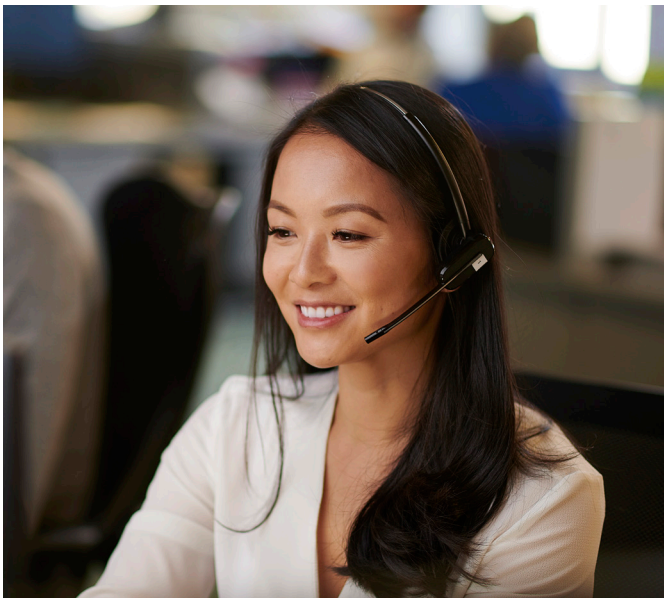
Do you take medicine for blood pressure, cholesterol, or diabetes? Taking your medications every day keeps your body healthy. It protects you from big health problems like heart attacks or strokes.



Easy Ways to Stay on Track

- Get a 90-Day Supply: Ask your doctor for a 3-month supply. You will make fewer trips to the pharmacy.
- Try a Mail Order Service: Have your medicine sent straight to your front door. Call Member Services to learn about your options.
- Use Auto-Refills: Ask your pharmacy to refill your pills before you run out.
- Use a Pill Box: A daily pill box or phone alarm makes it easy to remember every dose.

Having trouble paying for your medications or having side effects? Do not stop taking them! Call your doctor or pharmacist right away. They can help you find safe, low-cost choices.



Need Help or Have Questions?

We are here to help you get the most out of your plan.

- Call Member Services: 833-358-2404 (TTY: 711)
- Hours: April 1-Sept. 30: Monday-Friday, 8 a.m. to 8 p.m.
  Oct. 1-March 31: Seven days a week, 8 a.m. to 8 p.m.
  (except Thanksgiving and Christmas days)

Visit us online at McLarenHealthPlan.org/McLarenMedicare

Get Rewarded for Staying Healthy!

Did you know you can earn rewards for taking care of yourself?

With the McLaren Medicare Member Rewards Program, you can earn gift cards for doing your routine checkups before the year ends.

How It Works

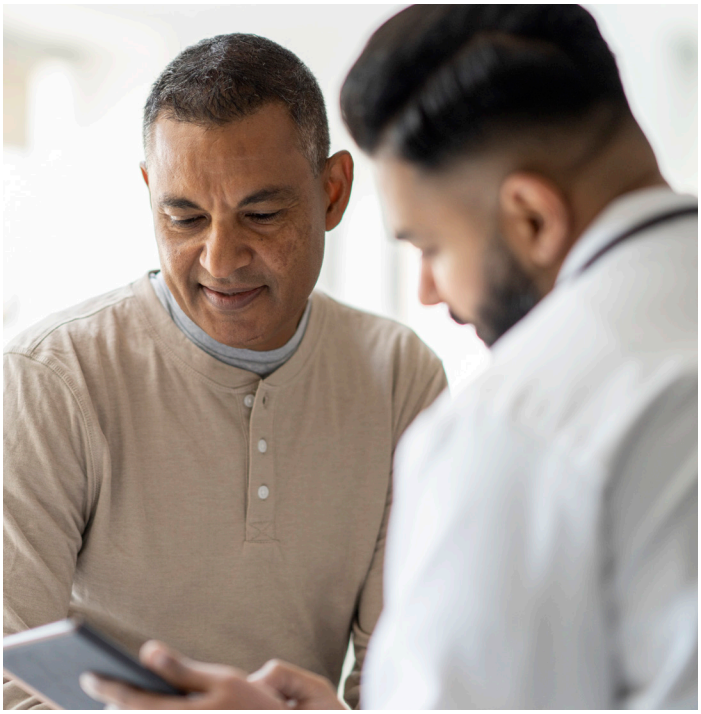
1. **Register:** Fill out the form online at McLarenHealthPlan.org/McLarenMedicareRewards
2. **Get Care:** Complete qualifying routine appointments* **before Dec. 31, 2026**.
3. **Get Rewarded:** Once you receive the service and your provider sends us a claim (bill) for that service, you will automatically receive your gift card in the mail.

It's that easy. Enjoy gift cards to popular stores as a thank-you for putting your health first!

Scan here for more information on your 2026 rewards program!

*Not all members qualify for all services. Dates of service must be in the current plan year.

Vaccines Older Adults Need



As we get older, changes in our immune system and chronic health conditions can increase our risk of infectious diseases. Getting vaccinated can reduce our risk of hospitalization and death from vaccine-preventable diseases.

Staying up to date on recommended vaccines is one of the most powerful ways to protect our health and independence as we age. Adults age 65 and older should receive six key vaccines: flu, shingles, pneumococcal disease, RSV, COVID-19 and flu, shingles, and hepatitis B (for eligible adults).

What vaccines do seniors need?

1. Flu

Older people, especially 93% of adults age 65+ who are managing at least one chronic condition, are more likely to develop complications or become hospitalized with the flu. Flu combined with pneumonia—a common acute condition among the aging population—consistently ranks as one of the top 12 causes of death in the U.S.

According to CDC, the flu shot prevents millions of illnesses and doctor's visits each year. Getting the shot doesn't guarantee you won't get sick—but it does help lower the risk of severe illness, hospitalization, and complications. That protection matters, even in challenging flu seasons where the vaccine isn't a perfect match to circulating strains.

2. Shingles vaccine

CDC recommends that healthy adults age 50 years and older get two doses of the vaccine to prevent shingles separated by two to six months. Vaccination is also recommended for some adults age 19 and older who have compromised immune systems. People who are immunocompromised can receive their second dose one to two months after the first dose.

Why is the shingles vaccine important for older adults?

Age-related decline in immunity can trigger the "reawakening" of the dormant chickenpox virus, according to researchers. One in three adults contracts shingles at some point in their life—the majority of whom are 60 years or older.

3. Pneumococcal vaccine

CDC guidelines recommend pneumococcal vaccination for all adults age 50 and older and for younger adults with certain medical conditions or other risk factors.

Older adults and people with certain underlying conditions are at greater risk for severe pneumococcal-related illness and complications. Pneumococcal disease can cause pneumonia (infection of the lungs), meningitis (infection of the lining of the brain and spinal cord), and bacteremia (infection of the bloodstream), potentially leading to deafness, brain damage, loss of limbs, and even death. Each year, more than 2 million people develop a pneumococcal infection, and about 6,000 die from the disease.[1]

Vaccines Older Adults Need

4. RSV (respiratory syncytial virus)

CDC recommends the single-dose RSV vaccine for all adults age 75 and older and for adults ages 50–74 who are at increased risk for severe RSV disease due to certain chronic medical conditions or other risk factors.

You can get the RSV vaccine at any time, but late summer or early fall is the best time to get it. Keep in mind the RSV vaccine is not something you need every year. If you already got the shot (even last year), you do not need another one right now.

5. COVID-19 vaccine

COVID-19 continues to pose the greatest risk to older adults. From 2022 to 2024, adults age 65 and older represented less than one-fifth of the U.S. population but accounted for nearly half of all COVID-19 cases, two-thirds of hospitalizations, and more than 80% of deaths.

Due to a natural decline in immunity as we age, older adults face a greater risk of getting infected with COVID and developing severe complications. This is especially true for those with other health conditions (e.g., diabetes, obesity, cancer), those who've never received a COVID vaccine, and those living in long-term care facilities.[2]

6. Hepatitis B vaccine

Who should get the Hepatitis B vaccine?

Under CDC guidance, the hepatitis B vaccine is advised for all adults ages 19–59 and for adults age 60 and older with risk factors like diabetes, chronic liver disease, or kidney disease. People age 60 and older without known risk factors may also choose to get vaccinated after talking with their health care provider.

Hepatitis B (or hep B) is a contagious virus that infects the liver. The liver and its function change as we age, making hep B more prevalent among older adults. Your risk of contracting hepatitis B increases if you have hemophilia, end-stage renal disease (ESRD), diabetes, or other conditions that lower resistance to infection. Acute hep B is particularly dangerous for older adults because there is no specific treatment for the symptoms.

Article courtesy of NCOA

Sources

1. Centers For Disease Control and Prevention. Manual for the Surveillance of Vaccine-Preventable Diseases - Chapter 11: Pneumococcal. January 17, 2025. Found on the internet at https://www.cdc.gov/surv-manual/php/table-of-contents/chapter-11-pneumococcal.html

2. CIDRAP. COVID continues to exact heavy toll on older US adults, study suggests. January 7, 2026. Found on the internet at https://www.cidrap.umn.edu/covid-19/covid-continues-exact-heavy-toll-older-us-adults-study-suggests



Tips for Living Well With Diabetes



It takes time and practice to live well with diabetes. Everything you do to take care of yourself helps. Over time, you'll learn how to make diabetes fit with the rest of your life.

Diabetes basics

Remember when you first found out you had diabetes and learned the basics of self-care?

- Make and eat healthy food.
- Be active most days.
- Test your blood sugar often.
- Take medicines as prescribed, even if you feel good.
- Learn ways to manage stress.
- Cope with the emotional side of diabetes and learn to manage stress.
- Go to checkups.

You've had to make diabetes care fit with family, work, school, holidays, and everything else in your life. Here's our short list of tips to help.

Healthy eating

- Take the time to cook. Simple recipes can be healthy and delicious.
- Write down or take photos of meals and snacks to help you stay on track.
- Try an online cooking class to learn how to make veggies taste delicious.
- Skip "diabetic" foods. They tend to be high cost and low flavor.
- Make the same food for you and your family. Healthy eating for everyone!
- Try Meatless Monday. Beans and lentils are cheap, tasty, and good for you.
- Have veggies instead of rice or pasta. You can also blend cooked veggies and add them to sauces.

Being active

- Being active is one of the best tools to manage diabetes, and it's free!
- Find ways to be active throughout the day, like climbing stairs.
- Work out with a friend. You'll be more likely to stick with it.
- Try an activity tracker (many are free) and watch your steps add up.
- Try online workout videos. There's something for every level of fitness.

Managing stress

- Try meditation or yoga to relax.
- Get moving! Taking a walk can help you unwind.
- Call or make plans to get together with a friend who understands you.

Getting enough sleep

- Keep your bedroom dark and cool (65 degrees is recommended).
- Keep TVs, computers, and smartphones out of the bedroom.
- Get some physical activity during the day.
- Mentally unwind and relax before bedtime.
- Have a bedtime routine, like taking a shower or reading.

Healthy habits

- For new habits, start small. Small successes make bigger goals easier.
- Make goals specific: "I'm going to walk after dinner on weekdays."
- Make good choices easier, such as leaving the dog's leash by the door.

Article courtesy of NCOA

Planning Ahead: Advance Directives for Health Care

Making important medical decisions during an emergency or at the end of life can lead to unnecessary burden, guilt or depression. Having conversations about what you want for your care can help your loved ones when you can no longer make decisions for yourself.

You may assume your children or caregivers know what you want for your medical treatment, but this isn't always the case. Discussing an advanced care plan can help everyone feel more comfortable.

This type of planning involves discussion about your future medical care should you become seriously ill or have an accident where you cannot make those decisions. These meaningful conversations can help you express yourself to your loved ones. It is also a good idea to put these wishes into legal documents called advance directives.

Advance directives are legal documents that provide instructions for medical care and only go into effect if you cannot communicate your own wishes. The two most common advance directives for health care are the living will and the durable power of attorney, but the State of Michigan only recognizes a durable power of attorney for health care.

A durable power of attorney for health care is a legal document that names your health care proxy, or patient advocate, a person who can make health care decisions for you if you are unable to communicate these yourself. Your proxy, also known as a representative, surrogate, or agent, should be familiar with your values and wishes.

This person carries out your wishes and makes decisions for you when you cannot. It is important to choose a person you know and trust to be your advocate. Make sure you talk with the person to let them know what you want.

Talk to your family and primary care physician about your choices. File a copy of your advance directive with your other important papers. You should place a copy on your refrigerator so it is available to EMS you may need to come into your home. Give a copy to the person you designate as your patient advocate. Ask to have a copy placed in your medical record.

McLaren Medicare supports your right to file an advance directive according to Michigan law. Here are some resources to help you create your own durable power of attorney for health care forms:

State Bar of Michigan – A Guide to Medical and Legal Decisions: Planning and Your Peace of Mind
https://www.legislature.mi.gov/Publications/PeaceofMind.pdf

Caring Info: Free templates for Michigan
https://www.caringinfo.org/planning/ advance-directives/by-state/michigan/

Michigan Power of Attorney Forms (free & downloadable)
https://powerofattorney.com/michigan/

For complaints about how your provider follows your wishes, write or call:
Bureau of Health Professions (BHP), Complaint & Allegation Division
P.O. Box 30670, Lansing, MI 48909-8170 517-241-2389 or bhpinfo@michigan.gov

The BHP Complaint & Allegation website is www. michigan.gov/healthlicense (Click "file a complaint now")

For complaints about how your health plan follows your wishes, write or call:
Michigan Department of Insurance and Financial Services
Toll free at 877-999-6442 or michigan.gov/difs



Seniors Encouraged to Move Your Way

The U.S. Department of Health and Human Services is in the middle of a promotional campaign to get Americans to move more. The Move Your Way ® campaign has been designed to help people live happier lives through increased physical activity. And seniors have not been left out.

Physical activity has important health benefits for older adults — but people may find it hard to stay active as they age. The Move Your Way® campaign has resources that can help your older adult audiences learn about the benefits and find activities that work for them.

As you age, it's more important than ever to eat healthily and be active. Doing both can help you manage health problems and prevent new ones — so you can stay active and independent.

Older adults need at least 150 minutes each week of moderate-intensity aerobic activity — anything that gets the heart beating faster. You can break it up over the whole week however you want. All sorts of activities count — even things you do anyway, like walking the dog or vacuuming.

It's also important to do muscle-strengthening activities two days a week, especially as you get older. For example, try lifting light weights or water bottles. Mix in stretches and do activities to improve your balance, like marching in place while you hold on to a chair. Using your muscles in different ways helps keep your body strong and lowers your risk of falling.

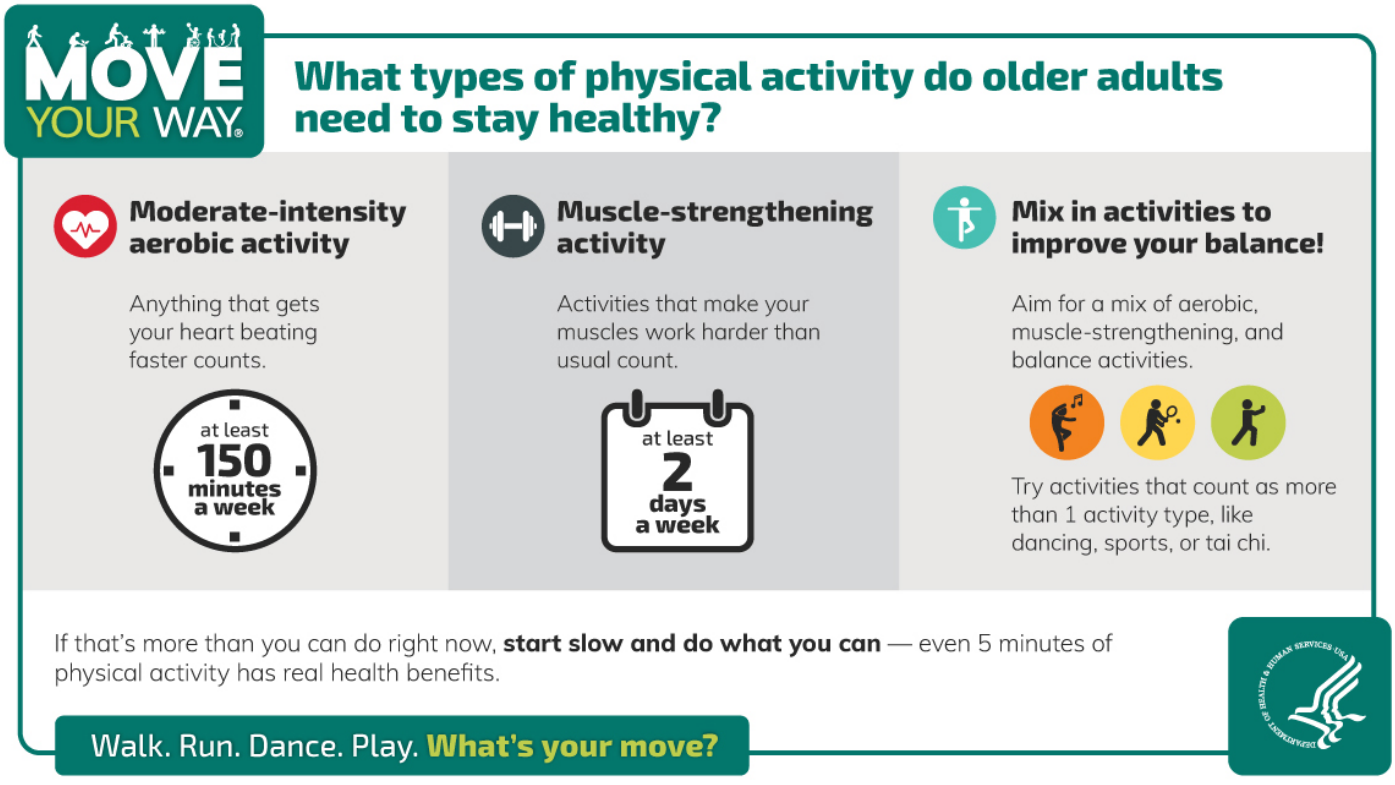
If that sounds like too much, start slow and do what you can — when it comes to being active, something is always better than nothing!

Make every bite count!

Older adults need plenty of nutrients but fewer calories, so it's important to get the most out of your meals. Try following these tips:

- **Go for variety.** Choosing healthy options from each food group — fruits and vegetables, whole grains, proteins, and dairy — helps your body get what it needs and lowers your risk of health problems.
- **Choose foods with less added sugars, saturated fats, and sodium (salt)**. When you're buying packaged foods, use the Nutrition Facts label to guide you. Try cooking more at home so you have more control over what ingredients go into your food.
- **Eat enough protein.** Healthy protein foods — like seafood, beans, nuts, and lean meats — help keep your muscles strong.
- **Get more vitamin B12.** Many older adults have trouble getting enough B12. You can get it from eating meat, seafood, dairy, eggs, and fortified foods like soy beverages and some whole-grain breakfast cereals.
- **Drink plenty of water.** As you age, you may find that you're not thirsty as often — but staying hydrated is still important. Water is best, but you can also try some unsweetened tea or 100% fruit or vegetable juice for variety.
- **Food tastes better with company.** Enjoy meals with friends or family members as often as possible. Take advantage of technology, like a smartphone or laptop, to enjoy meals virtually with loved ones who don't live nearby.

To learn more about what the Move Your Way campaign has planned for older adults, visit the U.S. Department of Health and Human Services website at https://odphp.health.gov/moveyourway#older-adults.



The Beat on High Blood Pressure

Blood pressure is the pressure that occurs when blood pushes against the walls of your arteries. Arteries carry blood from your heart to other parts of your body. Normal blood pressure is less than 120/80 mm Hg, according to the Centers for Disease Control and Prevention (CDC).

High blood pressure, also called hypertension, is blood pressure that is higher than normal. High blood pressure is consistently at or above 130/80 mm Hg.

Your blood pressure changes throughout the day based on your activities. Having blood pressure consistently above normal may result in a diagnosis of high blood pressure.

The higher your blood pressure levels, the more risk you have for other health problems, such as heart disease, heart attack, and stroke.

Key points

- High blood pressure (hypertension) is consistently at or above 130/80 mm Hg.
- High blood pressure typically has no signs or symptoms but can cause problems for your heart, brain, kidneys, and eyes.
- No matter your age, you can take steps each day to keep your blood pressure in a healthy range.
- Some people may be able to control their blood pressure by making lifestyle changes or taking blood pressure medicines.

Your health care team can diagnose high blood pressure. They can also make treatment decisions by reviewing your systolic (first number) and diastolic (second number) blood pressure levels and comparing them to guidelines.

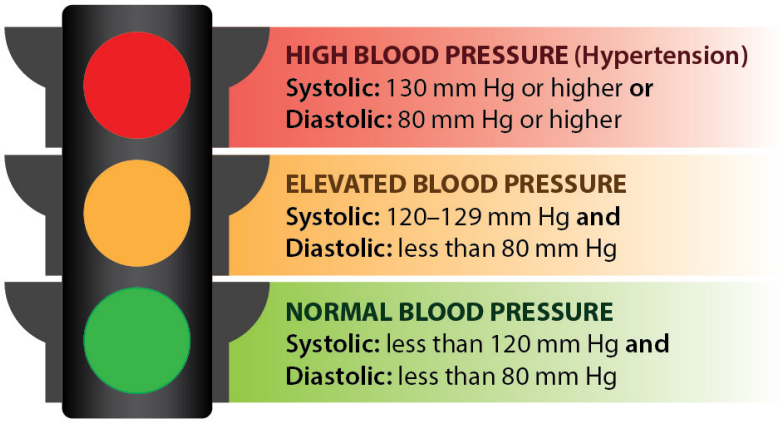
If a health care professional diagnoses you with high blood pressure, talk with your health care team about your blood pressure levels and how they affect your treatment plan.

There are several causes of and risk factors for high blood pressure. Fortunately, you can control many of them.

High blood pressure usually develops over time. It can occur because of unhealthy lifestyle choices, such as not getting enough regular physical activity.

Certain health conditions, such as diabetes and obesity, can also increase the risk for developing high blood pressure.

No matter your age, you can take steps each day to keep your blood pressure in a healthy range.



Many people with high blood pressure can lower their blood pressure into a healthy range or keep their numbers in a healthy range by making lifestyle changes. Talk with your health care team about:

- Physical activity each week (about 30 minutes a day, five days a week)
- Not smoking
- Eating a healthy diet, including limiting sodium (salt) and alcohol
- Keeping a healthy weight
- Managing stress

Article and image courtesy of Centers for Disease Control and Prevention (CDC)



Healthy Ways To Cope With Stress

Learning to cope in a healthy way can help reduce your stress. Taking small steps in your daily life to manage stress can have a big impact. Everyone manages stress differently. You can find and manage what triggers your stress and the right combination of healthy techniques that work for you.

Take care of your mind.

- Take breaks from news and social media. It is good to be informed, but constant information about negative events can be upsetting.
- Make time to unwind.
  - Take deep breaths, stretch, or meditate.
  - Keep a journal.
  - Spend time outdoors either being active or relaxing.
  - Try to do some other relaxing activities you enjoy.
- Practice gratitude daily. Remind yourself of specific things you are grateful for and write them down.
- Connect with others.
  - Talk with people you trust about your concerns and how you are feeling.
  - Connect with your community-based or faith-based organizations.

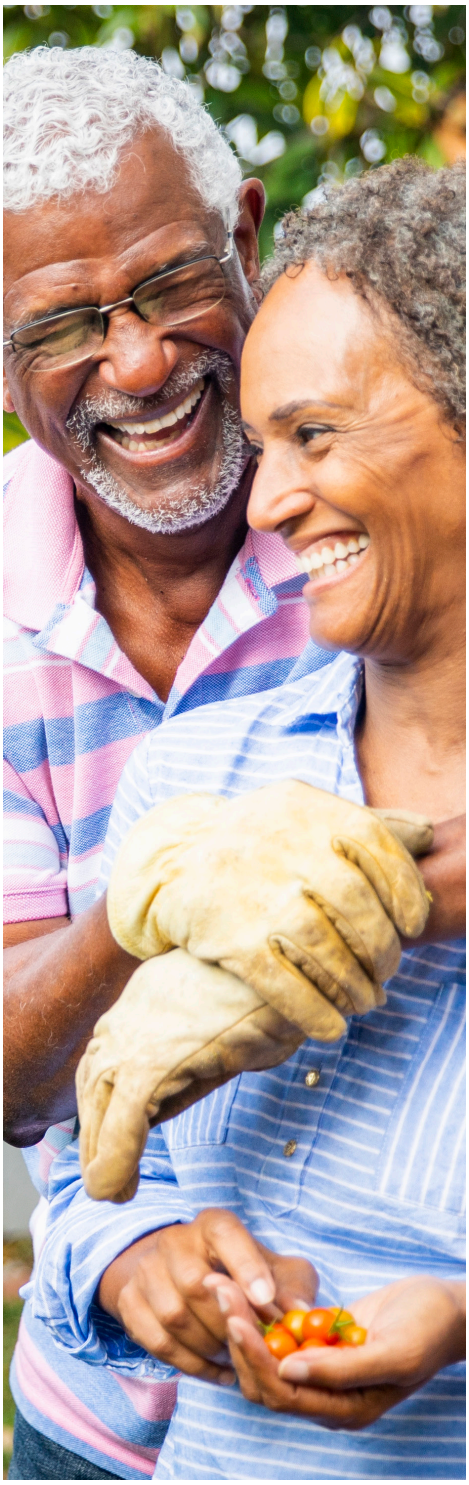
Take care of your body.

- Get enough sleep. Go to bed and wake up at the same time each day to help you sleep better. Adults need seven or more hours per night.
- Move more. Staying physically healthy can improve your emotional well-being. Every little bit of physical activity helps.
  - Start small and build up to two and a half hours a week.
  - Break it into smaller amounts such as 20 to 30 minutes a day.
- Eat healthy. Have fruits and vegetables, lean protein, whole grains, and low-fat or no-fat dairy. Limit foods with unhealthy fats, salt, and added sugars.
- Limit alcohol intake. Choose not to drink, or drink in moderation on days you drink alcohol. Moderation means:
  - Two drinks or less a day for men.
  - One drink or less for women.
- Avoid using illegal drugs or prescription drugs in ways other than prescribed. Don't take someone else's prescription. Substance use treatment is available, and recovery starts with asking for help.
- Avoid smoking, vaping, and the use of other tobacco products. People can and do quit smoking for good.
- Continue with regular health appointments, tests, screenings, and vaccinations.

We want to help you improve your overall quality of life, which can be greatly impacted by mental health conditions. McLaren Medicare offers the MyStrength application for smart devices. The MyStrength app provides access to a program with tools and dedicated support for stress, depression, better sleep, and mindfulness. There is no cost to download or use the app. For more information or to get your access code to enroll, call Member Services at 833-358-2404. (TTY: 711). Visit https://mystrength.com to download the app.

Article courtesy of Centers for Disease Control and Prevention (CDC)

McLaren Medicare Offers Helpful Programs and Services



Setting and reaching healthy goals is a great way to make positive changes to your physical well being. McLaren Medicare is here to help. We want to give you the information you need to make healthy lifestyle changes.

McLaren Medicare offers enhanced disease management programs, a fitness membership benefit and nutritional/dietary education, along with the following:

Smoking and Tobacco Use Cessation

If you use tobacco, regardless of whether or not you exhibit signs or symptoms of tobacco-related disease: McLaren Medicare covers two quit (cessation) attempts per year (each attempt may include a maximum of four intermediate or intensive sessions, with the patient getting up to eight sessions per year as a preventive service with no cost to you.

To learn more about these programs, visit https://www.mclarenhealthplan.org/mclaren-health-plan/stop-smoking.

Medicare Diabetes Prevention Program (MDPP)

MDPP services are covered for eligible Medicare beneficiaries under all Medicare health plans. MDPP is a group-based preventive service that provides training and strategies for long-term healthy eating, increased physical activity and weight loss.

To learn more about this program, visit www.medicare.gov/coverage/medicare-diabetes-prevention-program.

Health & Wellness

McLaren Medicare offers health and wellness resources on our website. You'll find Information on maintaining a healthy weight, eating healthy, managing stress and more. Go to www.McLarenHealthPlan.org, click on Health & Wellness and check out the resources available to you.

Make Sure To Use Your Benefits Mastercard® Prepaid Card

Did you know that, as a McLaren Medicare member, you have an allowance to help you pay for your everyday expenses such as groceries*, over-the-counter items and even your fitness membership? Now you do!

McLaren Medicare has partnered with NationsBenefits® to give you a Benefits Mastercard® Prepaid Card to pay for eligible items and approved services. Purchases can be made online through NationsBenefits or at any participating retailer. You can see what's eligible for purchase at McLarenMedicare.NationsBenefits.com.

After you receive your card in the mail, you can use it for eligible products at participating retailers through NationsOTC.

You will receive support from the Member Services team, plus two business day delivery on all items through NationsBenefits. You will also have access to the Benefits Pro Portal. The portal is user friendly and can help you get the most out of your flex card.

Visit McLarenMedicare.NationsBenefits.com or call us at 833-358-2404 (TTY: 711) to learn more.



Member Services representatives are available April 1-Sept. 30: Monday through Friday, 8 a.m. to 8 p.m. Oct. 1-March 31: Seven days a week, 8 a.m. to 8 p.m. (except Thanksgiving and Christmas days).

* The benefits mentioned are a part of a special supplemental program for the chronically ill. This benefit is offered only to McLaren Medicare Inspire Plus members. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. Qualifying conditions may include but are not limited to the following: chronic heart failure, diabetes, cancer, chronic lung disorders, and stroke. Contact us to confirm your eligibility for these benefits.

Age-Related Forgetfulness or Signs of Dementia?

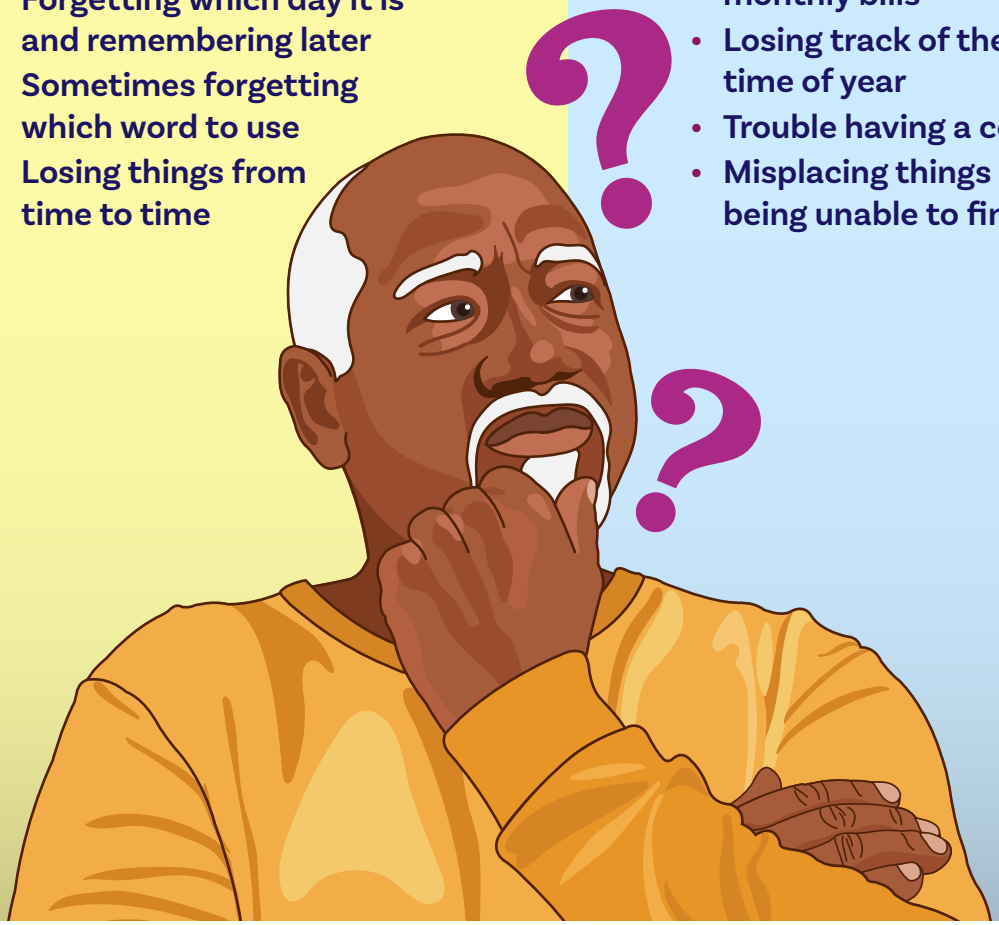
Many people can become more forgetful as they age. Learn the differences between age-related forgetfulness and signs of dementia.

Age-related forgetfulness

- Making a bad decision once in a while
- Missing a monthly payment
- Forgetting which day it is and remembering later
- Sometimes forgetting which word to use
- Losing things from time to time

Signs of dementia

- Making poor judgments and decisions a lot of the time
- Problems taking care of monthly bills
- Losing track of the date or time of year
- Trouble having a conversation
- Misplacing things often and being unable to find them



Talk with a doctor if you notice any changes in memory or thinking that concern you. Learn more at www.nia.nih.gov/memory-and-aging.

NIH National Institute on Aging

Memory Problems, Forgetfulness, and Aging

Older adults may worry about their memory and other thinking abilities, such as taking longer to learn something new. These changes are usually signs of mild forgetfulness — or age-related forgetfulness — and are often a normal part of aging.

However, more serious memory problems could be due to mild cognitive impairment, dementia such as Alzheimer's disease, or other factors beyond normal aging.

Memory changes with age

As people grow older, changes occur in all parts of the body, including the brain. As a result, some people notice that they don't remember information as well as they once did and aren't able to recall it as quickly. They may also occasionally misplace things or forget to pay a bill. These usually are signs of mild forgetfulness, not a serious memory problem.

It's normal to forget things once in a while at any age, but serious memory problems make it hard to do everyday things such as driving, using the phone, and finding the way home.

Signs that it might be time to talk with a doctor include:

- Asking the same questions over and over again
- Getting lost in places you used to know well
- Having trouble following recipes or directions
- Becoming more confused about time, people, and places
- Not taking care of yourself — eating poorly, not bathing, or behaving unsafely

Talk with a doctor if you are experiencing noticeable changes in your memory. A doctor can perform tests and assessments to help determine the source of memory problems. Your health care provider may also recommend that you see a neurologist, a doctor who specializes in treating diseases of the brain and nervous system.

Tips for dealing with forgetfulness

There are a variety of techniques that may help you stay healthy and deal better with changes in memory and mental skills. Here are some tips:

- Learn a new skill.
- Follow a daily routine.
- Plan tasks, make to-do lists, and use memory tools such as calendars and notes.
- Put your wallet or purse, keys, phone, and glasses in the same place each day.
- Stay involved in activities that can help both the mind and body.
- Volunteer in your community, at a school, or at your place of worship.
- Spend time with friends and family.
- Get enough sleep, generally seven to eight hours each night.
- Exercise and eat well.
- Prevent or control high blood pressure.
- Avoid or limit alcohol.
- Get help if you feel depressed for weeks at a time.
- Mild cognitive impairment

Some older adults have a condition called mild cognitive impairment — MCI — meaning they have more memory or thinking problems than other people their age. People with MCI can usually take care of themselves and are able to carry out their day-to-day tasks. MCI may be an early sign of Alzheimer's disease, but not everyone with MCI will develop Alzheimer's.

If you're experiencing changes in your memory or think you may have MCI, talk with your doctor.

Article courtesy of National Institute on Aging (NIH)

Help Prevent Fraud, Waste And Abuse

McLaren Medicare works hard to prevent fraud, waste and abuse. We follow state and federal laws about fraud, waste and abuse. Examples of fraud, waste and abuse by a member include:

- Changing a prescription form
- Changing medical records
- Changing referral forms
- Letting someone else use his or her MHP ID card to get health care benefits
- Resale of prescriptions

Examples of fraud, waste and abuse by a doctor include:

- Falsifying his or her credentials
- Billing for care not given
- Billing more than once for the same service
- Performing services that are not needed
- Not ordering services that are medically necessary
- Prescribing medicine that is not needed

Call our Fraud and Abuse line at 866-866-2135 if you think a doctor, other health care provider or member might be committing fraud, waste or abuse. You can email MHP's Compliance department at MHPcompliance@McLaren.org.

You also can write to MHP at:

McLaren Medicare
Attn: Compliance
P.O. Box 1511
Flint, MI 48501-1511

Contact the Department of Health and Human Services, Office of Inspector General if you think a member, doctor or other health care provider has committed fraud, waste or abuse. Here's how:

- Call them at 1-800-447-8477 OR
- File a complaint online at https://oig.hhs.gov/fraud/report-fraud/.

Help Protect Yourself From Fraud

You might be the target of a fraud scheme if you receive medical supplies that you or your doctor did not order.

Take action to protect your benefits:

- Refuse medical supplies you did not order
- Return unordered medical supplies that are shipped to your home
- Report companies that send you these items

Identity theft can lead to higher health care costs and personal financial loss. Don't let anybody steal your identity.

Current fraud schemes to be on the lookout for include:

- People using your health plan number for reimbursement of services you never received
- People calling you to ask for your health plan numbers
- People trying to bribe you to use a doctor you don't know to get services you may not need

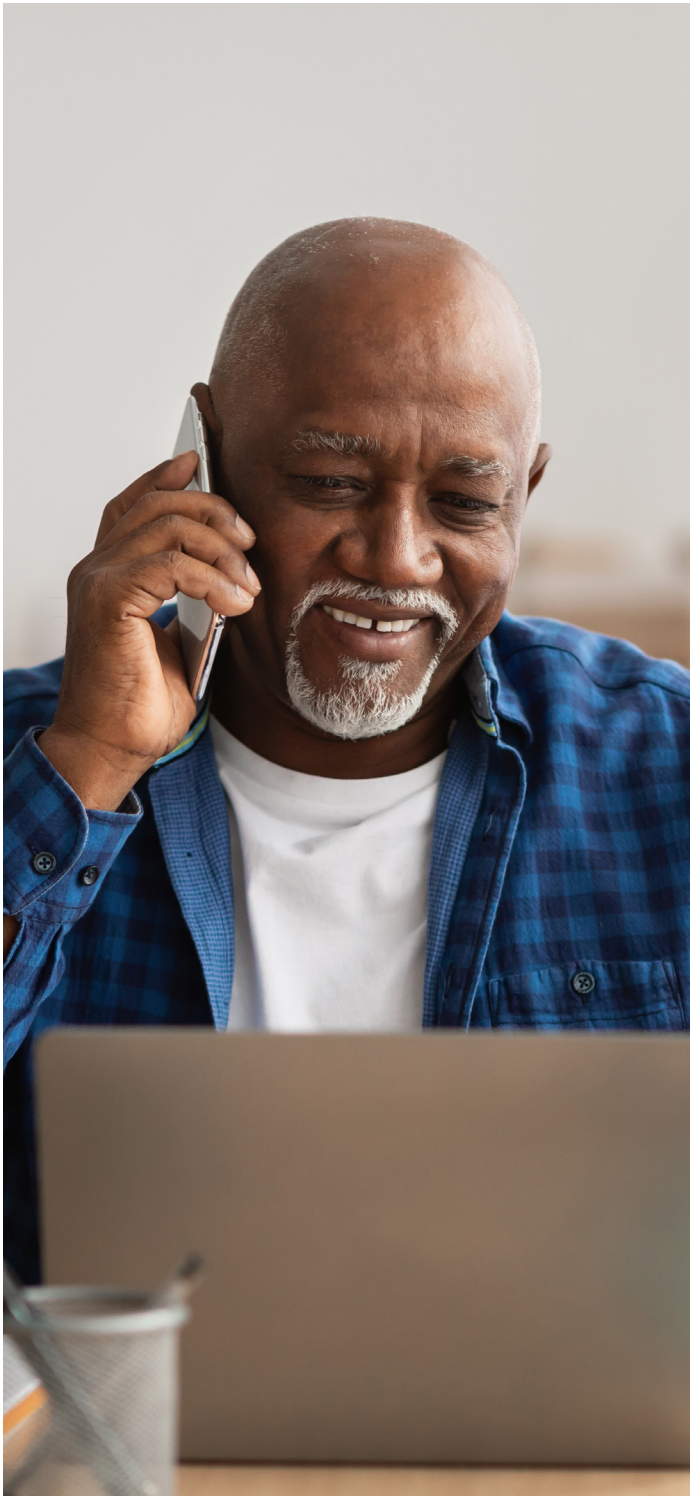
You are one of the first lines of defense against fraud. Do your part and report services or items that you have been billed for but did not receive.

- Review your plan explanations of benefits (EOBs) and bills from physicians.
- Make sure you received the services or items billed.
- Check the number of services billed.
- Ensure the same service has not been billed more than once.

Do your part!

- Never give your Social Security number, health plan numbers or banking information to someone you do not know.
- Carefully review your MHP explanations of benefits (EOBs) to ensure the information is correct.
- Know that free services DO NOT require you to give your MHP Medicare ID number to anyone.

Share this information with your friends. Please call Member Services at 833-358-2404 (TTY: 711) to discuss benefit, coverage or claims payment concerns.



Your Private Data and How We Protect It

McLaren Medicare has policies that cover who can see and use private data about you. This includes your race or ethnicity and what language you speak.

1. This is how we protect your data:

- We keep your paper documents in locked file cabinets.
- We keep electronic data on physically secure media.
- We keep electronic date in files with passwords.
- Only our staff who need to know this information will have it.

2. This is how we use your data:

- To help with health care disparities.
- To create programs to improve your health.
- To create outreach materials.
- To tell your provider about your language, cultural, or other needs that have to do with your care.
- To tell your provider to help improve health outcomes.

3. We will not use your data:

- For underwriting, setting rates or benefit decisions.
- To give to those who shouldn't have it.

McLaren Medicare
PO Box 710
Flint, MI 48501-9900

MHP20150202 10/2026