

# Dedicated to You

April/May 2019

Welcome to another edition of ***Dedicated to You***, a bi-monthly newsletter for patients of Dedicated Senior Medical Centers.

Our goal is to inspire seniors to enhance their health and well-being. Each issue will feature helpful articles, tips, and resources to help you on your journey to good health. Enjoy!



## Don't Forget Your Meds!

There's a good chance you'll take, or have already taken, a medication prescribed by your doctor today. In fact, the number of seniors taking more than five medications per day has increased significantly in the past 20 years.

Yet, studies show that less than half of people prescribed a medication finish or take it on a regular basis.\* While it may seem like you're saving money, ditching your meds can mean huge costs to your health.

Protect both your health and your wallet with these tips:

- Ask your doctor to review all your medications on your next visit.
- Check if your health care plan covers 90-day supplies of drugs for a discounted price through a preferred pharmacy program or mail-order service.
- See if you can switch to generics to cut your out-of-pocket costs.

\*<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3068890/>

## Use these six tips to avoid missing a dose:

1. Mark the time(s) and dose(s) of each medication on a calendar that's in a spot you can easily see.
2. Make taking your meds part of your daily routine, like brushing your teeth or eating lunch.
3. Leave yourself reminder notes where you're likely to see them.
4. Use a days-of-the-week pill box with sticky notes for special directions.
5. Set alarms on your watch or phone, or use a medication-reminder app on your smartphone.
6. Ask for help from a friend or loved one.

Source: <http://www.getgoodliving.com/update>

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# Understanding Part D coverage phases

**PLEASE NOTE:** Not every drug plan member will go through all of these phases of coverage.

1

## DEDUCTIBLE:

Many plans include a minimum amount that you must pay out of your own pocket (the deductible).

2

## INITIAL COVERAGE:

This phase begins after your deductible is met. It's when your plan "kicks in." In this phase, you pay a copay or coinsurance each time you fill a prescription.

### IN THE INITIAL COVERAGE PHASE:



3

## THE COVERAGE GAP OR "DONUT HOLE":

After the total drug cost (paid by you and the plan) reaches **\$3,820**, you enter the **coverage gap phase**.

### COVERAGE GAP

You pay **25%** of the plan's cost for covered brand-name drugs and **37%** of the plan's cost for covered generic drugs.



## ASK THE PHARMACIST: THE DONUT HOLE

**Tuesday, May 28, 10-11 a.m.**  
**West Philadelphia**

Join us for an Ask the Pharmacist session to learn about the Medicare Coverage Gap, commonly known as the "donut hole." Harshal Amin, Pharm.D, will explain how the donut hole works and when it could apply to you.

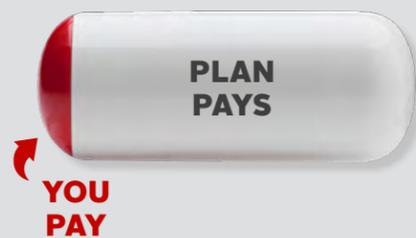
*As Manager of Clinical Pharmacy at Independence Blue Cross, Harshal oversees various aspects of the prescription drug benefit and supports quality improvement efforts to ensure a superior experience for members.*

4

## CATASTROPHIC COVERAGE LIMIT:

In the event that your drug costs become very high during any given year, catastrophic coverage ensures that you will still be able to afford the prescriptions you need. You enter this phase when your 2019 true out-of-pocket costs (also known as TrOOP) reach **\$5,100**.

### IN THE CATASTROPHIC COVERAGE PHASE:



# IBX Age Fearless

## Calendar of Events

Join us for a series of free health and wellness events — right in your neighborhood! These are no-cost, no-obligation events. We hope you'll join us!

### A Better Brain

Participate in fun brain exercises to maximize mental endurance.

### Olney (Spanish)

Monday, May 6, 10 - 11 a.m.

### Mayfair (Spanish)

Friday, May 10, 10 - 11 a.m.

### West Philadelphia

Friday, May 31, 10 - 11 a.m.

### North Philadelphia

Monday, June 3, 10 - 11 a.m.

### Aromatherapy and Wellness

Create essential oils while enhancing memory and emotion.

### West Philadelphia

Monday, May 6, 10 - 11 a.m.

### Olney

Monday, June 3, 10 - 11 a.m.

### Mayfair

Friday, June 7, 10 - 11 a.m.

### Cardiovascular Chair Yoga

Learn movements and exercises that help alleviate high blood pressure and promote circulation.

### Olney

Monday, May 20, 10 - 11 a.m.

### Mayfair

Friday, May 24, 10 - 11 a.m.

### Chair Yoga

Relax your muscles and mind with gentle yoga.

### North Philadelphia

Monday, May 6, 10 - 11 a.m.

### West Philadelphia

Monday, May 13, 9 - 10 a.m.

### Mayfair

Friday, May 31, 10 - 11 a.m.

### Heart and Brain Health

Learn exercises that promote brain and heart health.

### West Philadelphia

Monday, May 20, 10 - 11 a.m.

### North Philadelphia

Friday, May 31, 10 - 11 a.m.

## Nutrition and Chronic Illness

Find out how you can manage chronic illness with proper nutrition.

### Mayfair

Thursday, May 2, 10 - 11 a.m.

### West Philadelphia

Friday, May 3, 10 - 11 a.m.

### Olney

Thursday, May 16, 10 - 11 a.m.

### North Philadelphia

Friday, May 17, 10 - 11 a.m.

### Rejuvenating Lifestyles

Get tips for achieving an overall healthy lifestyle.

### North Philadelphia

Friday, May 24, 10 - 11 a.m.

### Mayfair

Friday, June 14, 10 - 11 a.m.

### Seasons and Transitions

Learn to deal with the seasons and transitions.

### Mayfair

Monday, May 13, 9 - 10 a.m.

### Sleep Better

Get tips for healthy sleep time habits.

### Olney

Friday, May 31, 10-11 a.m.

### Senses and Health

Learn how we are stimulated through senses to enhance well-being.

### West Philadelphia

Monday, June 3, 10 - 11 a.m.

### Managing Energies

Learn everyday routines that bring positivity to our lives.

### Olney

Monday, June 10, 10 - 11 a.m.

### Healthy Aging

Understanding ways to fuel our body, which affect our aging in the healthiest ways.

### West Philadelphia

Thursday, June 13, 10 - 11 a.m.

### North Philadelphia

Friday, June 14, 10 - 11 a.m.

Reserve a spot by calling **1-844-580-3062**

# About Dedicated Senior Medical Centers

You're the reason we're here! Dedicated Senior Medical Centers are independent medical practices that honor Medicare-eligible seniors with high-quality, affordable care. Services include:



**Door-to-door transportation**



**On-site tests and screenings**



**Medications provided on-site**



**Primary care doctors and specialists 24/7**

## Dedicated Senior Medical Center Locations



### Mayfair

6431 Sackett Street  
Philadelphia, PA 19149  
267-448-4908



### North Philadelphia

2101 West Lehigh Avenue, Suite A  
Philadelphia, PA 19132  
267-866-7211



### West Philadelphia

1575 North 52nd Street, Suite S-3  
Philadelphia, PA 19131  
267-930-4858



### Independence LIVE

### Independence LIVE

1919 Market Street, 2nd Floor  
Philadelphia, PA 19103  
215-241-2972



### Olney

5675 North Front Street, Suite 141  
Philadelphia, PA 19120  
267-428-6575

*"The staff and medical providers are great and caring.  
They totally listen to you at each visit."*

**- Signé Griffin, Philadelphia**

This newsletter is made available by a collaboration between Independence Blue Cross and Dedicated Senior Medical Center.

Some services are not covered under all plans. Check your plan documents for details and service availability at each individual center. Due to space and time limitations, some services are not available at all centers. Limitations, copayments and restrictions may apply. Offer good while supplies last. Promotional value is nominal. Keystone 65 offers HMO plans with a Medicare contract. Enrollment in Keystone 65 Medicare Advantage plans depends on contract renewal.

For accommodation of persons with special needs at sales meetings, call 1-877-393-6733 (TTY/TDD: 711).

Independence Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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

Llame al 1-800-275-2583 (TTY/TDD: 711).

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-275-2583 (TTY/TDD: 711)。

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