

Secure Connection



Fall
2025

Health and Wellness or Prevention Information

A Publication of
The Health Plan



Y0038_25_316_C

Fall Health & Safety Checklist



Fall is an exciting time of year to get outside! Head to the park with your family or spend time in one of our beautiful state parks for some exercise. It is also a wonderful time of year to have fresh, seasonal produce. Foods such as broccoli, sweet potatoes, pumpkins, and kale are all in season and powerful at strengthening your immune system.

As cooler weather starts to arrive and leaves begin to change, it is a good time to start thinking ahead for the colder months to come. This fall, schedule yourself time to take care of these important tasks:

- ☐ **Get your flu vaccine.** To protect yourself and your loved ones from the flu, schedule time to get your flu vaccine. For questions about the flu vaccine and where you can get yours, visit vaccines.gov/find-vaccines.com or call THP's Health and Wellness team at **1.877.903.7504**.
- ☐ **Maintain your vehicle.** Check your tires to make sure they are in good shape before winter. Are your headlights and taillights working?
- ☐ **Change the batteries.** Smoke and carbon monoxide detectors need their batteries changed twice a year. Make sure your flashlights are working and that you have extra batteries.
- ☐ **Check your home heating system.** Before the weather gets too cold, schedule your heating system maintenance.
- ☐ **Prepare for ice and snow.** Sometimes winter weather makes an early appearance. Be sure to have your shovel, salt, and car brushes ready!
- ☐ **Pay attention to fallen leaves.** Leaves on the ground can be slippery, especially when wet. To prevent falls, sweep fallen leaves out of walkways. 🍁



Advisory Committee

THP is always looking for members to join the Medicare Member Advisory Committee. Your opinions about how THP offers benefits and services to you matters to us. You can help us, help you, by:

- Identifying opportunities for improvement
- Understanding barriers to care
- Increasing your health literacy

The meetings are held virtually every quarter and all you need is a phone to participate. Call today to learn more. **1.877.847.7907, TTY: 711.** 🍎

Get Ready for Flu Season

The flu is a contagious respiratory illness caused by a virus (influenza) that infects the nose, throat, and lungs. It can cause mild to severe illness and can also lead to death in more severe cases.

The people most at risk are:

- People who have asthma, diabetes, or heart disease
- People with a body mass index (BMI) of 40 or greater
- Pregnant people
- Children under 5 years old
- Adults over 65

You cannot get the flu from the vaccine. The vaccine causes no side effects in most people.

Ask your pharmacist or primary care provider about getting a flu vaccine and what other vaccines you may need this year. You can visit vaccines.gov/find-vaccines and enter your zip code to see where you can get a flu vaccine. If you have questions about where you can get a vaccine that will be covered by The Health Plan, call a Health Coach at **1.877.903.7504.** 🍏



Community Events

THP Wellness Exhibition

November 7, 2025, 9 am - 3 pm
Highlands Sports Complex
Triadelphia, WV

healthplan.org/marketing/thp-wellness-exhibition-2025

Mobile Pantries

Mobile Pantries provide food where accessibility is limited. Fresh, healthy foods are available including fresh fruits, vegetables, dairy products, and baked goods.

Check out the link below to learn more and see when the next Mobile Pantry will be in your WV county!

mountaineerfoodbank.org/mobile-pantry

If you are outside of WV, Feeding America is everywhere:

feedingamerica.org/our-work/hunger-relief-programs 🍏



Member Rights & Responsibilities



To view your member rights and responsibilities, please visit our website at healthplan.org, scroll to the bottom of the page, and select "**Member Rights and Responsibilities**" in the lower right corner. For a printed copy, please call **1.877.847.7907.** 🍏

We are Stronger Together Connecting to Community

It's never too late to find meaningful relationships. Whether you want to make new friends, give back, or simply feel more engaged, community can make all the difference.

Not sure where to start? Check out a SilverSneakers Community Class near you to foster connections and discover the benefits beyond the workouts.

Finding friendship doesn't stop after 60 - it can just be getting started! Take a moment to explore How to Make New Friends After 60 for tips to expand your social circle.

The right tribe is out there. Sometimes it just takes a few small steps to find it.

Start working on a more connected you with SilverSneakers

SilverSneakers® is not just a traditional fitness program - it's a way of life. It provides an opportunity to get physically active. Designed specifically for older adults, SilverSneakers is there for you, every step of the way. The best part? It's included with your membership with The Health Plan at no additional cost.

With SilverSneakers, you get access to:

- A nationwide network of participating locations with group fitness classes² at select locations, many now offer pickleball courts
- SilverSneakers LIVE online classes and workshops taught 7 days a week by instructors specially trained in senior fitness
- SilverSneakers On-Demand library with 200+ online workout videos including yoga
- SilverSneakers GO mobile app with digital workout programs
- SilverSneakers Community classes offered in neighborhood locations outside of the gym
- Various articles to help you along your journey

SilverSneakers is a registered trademark of Tivity Health, Inc. The SilverSneakers simplified flair shoe logotype is a trademark of Tivity Health, Inc. © 2025 Tivity Health, Inc. All rights reserved.

SSFP8435_0625



If you haven't already, activate your free online account today at [SilverSneakers.com/GetStarted](https://www.silversneakers.com/GetStarted).

1. Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL. Inclusion of specific PLs is not guaranteed and PL participation may differ by health plan.
2. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location. 🍏



Common Insurance Terms

We know that insurance terms are sometimes hard to understand.

Below is a short list of some terms you may see on documents from The Health Plan. For a more extensive list, make sure to check out this link from CMS:

[cms.gov/ccio/resources/files/downloads/dwnlds/uniform-glossary-final.pdf](https://www.cms.gov/ccio/resources/files/downloads/dwnlds/uniform-glossary-final.pdf)

Allowed Amount: You may see this on your Explanation of Benefits (definition below). This is the maximum amount on which payment is based for covered health care services.

Appeal: A request that you or your provider can make to your plan to review a decision or a grievance again.

Co-Insurance: Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service. You pay co-insurance plus any deductibles you owe. For example, if your plan's allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The plan would pay the rest of the allowed amount.

Copayment (Copay): A fixed amount you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of service you're receiving.

Deductible: The amount you owe for health care services your plan covers before the plan begins to pay. For example, if your deductible is \$1,000, your plan won't pay anything until you've paid that \$1,000 deductible. The deductible may not apply to all services.

Explanation of Benefits (EOB): A document that you receive that shows you the amount of money your provider billed your insurance, the allowed amount, your copay, your co-insurance, and if the service applies to your deductible. You typically receive this on a set schedule in either your member portal or in the mail. An EOB is not a bill, it just helps you to see if you may get a bill from your provider.

Grievance: A complaint that you communicate to your health insurance.

Non-Preferred Provider or Pharmacy: A provider or pharmacy that doesn't have a contract with your health plan to provide services to you. You'll pay more to see a non-preferred provider or go to a non-preferred pharmacy.

Preauthorization: A decision by your plan that a health care service, treatment plan, prescription drug, or durable medical equipment is medically necessary. This may also be called pre-auth, prior authorization, prior approval, or precertification. Your plan may require preauthorization for certain services before you can receive them, except in an emergency. Preauthorization isn't a promise your plan will cover the cost.

Premium: The amount that must be paid for your plan on a set schedule. You and/or your employer usually pay this. 🍏



Oral Health for Older Adults

Taking care of your teeth and gums as you get older can prevent problems like toothaches, tooth decay (cavities), and tooth loss. Good oral health helps you to speak clearly, eat well and enjoy food. It is especially important to take care of your teeth and gums as you get older or have a health condition like diabetes or heart disease. Oral health includes preventing tooth decay and gum disease, caring for dentures, preventing dry mouth, and screening for oral cancers.

Preventing Tooth Decay and Gum Disease

As long as you have natural teeth, you are at risk for tooth decay. Tooth decay occurs when a sticky film of germs (dental plaque) builds up on the teeth. Over time, the hard outer coating of the teeth will break down. Gum disease occurs when plaque buildup causes an infection. This may make your gums red, tender, and more likely to bleed. Here's how to protect your teeth from decay:

- Brush your teeth with fluoride toothpaste twice a day – when you wake up and before bed
- Floss between your teeth every day
- Visit the dentist regularly

If you have difficulty holding a toothbrush or using floss due to pain or limited mobility in your hands, there are special brushes, handles, and flossing picks that can be used. Be sure to discuss difficulties with your dentist for recommendations.

Denture Care

Dentures (removable false teeth) can be used to replace damaged or lost teeth. It takes time for dentures to fit correctly, and they may feel strange at first. It is important to properly care for dentures to ensure they stay clean to prevent stains, bad breath, or infections. Here's how to care for your dentures:

- Remove dentures at night and brush them.
- Place dentures in a cup of water or cleaning solution recommended by your dentist overnight. Be sure to change this water or solution nightly.
- Rinse and brush dentures prior to placing in the mouth.
- Follow up regularly with your dentist to talk about problems concerning the fit of your dentures, including pain, sores, or difficulty eating.

Dry Mouth

Dry Mouth is the feeling that there is not enough saliva (spit) in the mouth. This is common among older adults due to medications and dehydration. Dry mouth can make it difficult to chew, swallow, and talk as well as increasing the risk for tooth decay and gum disease. Dry mouth can also make dentures feel more uncomfortable and cause sore spots on the gums. If you feel that you have dry mouth, talk to your dentist regarding treatment options.

Screening for Oral Cancers

As you get older, your risk for oral cancer increases.

It is important to watch for changes in your mouth. See your dentist if you have any of these symptoms for more than 2 weeks:

- A spot or spots in your mouth, lip, or throat that feels uncomfortable or sore
- A lump or thick area in your mouth, lip, or throat
- A white or red patch in your mouth
- Trouble chewing, swallowing, or moving your tongue or jaw
- Numbness in your tongue or mouth
- Swelling in your jaw

It is important to see a dentist on a regular basis. Talk with your dentist to see how often you should have a dental check-up.

For more information regarding oral health, including brushing and flossing tips, please visit the National Institute of Dental and Craniofacial Research (NIDCR) website at nidcr.nih.gov/health-info/oral-hygiene.

For more information on regular adult checkups, including dental visits and annual wellness visits, please visit the US Department of Health and Human Services website at odphp.health.gov/myhealthfinder/doctor-visits/regular-checkups.

If you are a caregiver of an older adult and need more information on providing oral healthcare, you may view the NIDCR handout Oral Health & Aging Information for Caregivers here: nidcr.nih.gov/sites/default/files/2023-12/oral-health-aging-brushing.pdf. 🍏

Are You on MyPlan? Have You Set Up Multi-Factor Authentication?



Activating Multi-Factor Authentication (MFA) on the MyPlan member portal adds an extra layer of security to help protect your personal health information. MFA is a simple security feature that requires you to verify your identity using two steps – such as entering a code sent to your phone or email – before accessing your account. This helps prevent unauthorized access, even if someone has your password. Signing up is quick and easy, and it gives you peace of mind knowing your health data is safer. To access step-by-step instructions for setting up MFA, please visit The Health Plan's website at healthplan.org and click the Portal Login button located at the top of the homepage. You will be redirected to the MyPlan portal login screen. On that page, locate the “**Click here to get started with MFA**” link, found midway down on the right-hand side. Clicking this link will download a PDF guide with detailed setup instructions.

If you have questions or need additional assistance with your portal login or MFA setup, please contact The Health Plan's Customer Service team at **1.877.847.7907 (TTY: 711)**
April 1 – September 30
8 a.m. to 8 p.m.
Monday-Friday
October 1 – March 31
8 a.m. to 8 p.m.
7 days a week. 🍏



Mental Health Awareness

Mental health includes your emotional, psychological, and social well-being. Your mental health can impact your overall health and quality of life.

Seeking help is a sign of strength. If you, or someone you know is struggling, we are here for you.

988 Lifeline is a crisis number that is available 24/7 for calls and text messages, just dial or text 988 to speak with a counselor. You can visit their website here: 988lifeline.org.

The Health Plan has an on-call nurse line available 24/7 at 1.866.687.7347. You can also sign up for case management services here: healthplan.org/for-you-and-family/get-care/clinical-programs-and-enrollment.

Mental Health Spotlight: Did you know that adults aged 75 and up have the highest rate of suicide? Check in on the seniors in your life and seek help if you notice changes in behavior. This resource has examples of changes to look for: samhsa.gov/sites/default/files/988-suicide-warning-signs-notecard-adult.pdf 🍏

Grievances & Complaints

Suspicious Activity – Have you seen services on your Explanation of Benefits (EOB) that you are unsure you had (lab test, office visit)?

Access to Care – Have you had difficulty getting appointments or experienced excessive wait times?

Quality of Care – Do you have concerns about the quality of care you recently received during treatment or a hospital stay?

Provider Conduct – Have you had an unpleasant experience with one of our providers?

These questions are a few examples and can help you decide if you have a grievance or complaint. These situations can be defined as an expression of dissatisfaction with any aspect of the operations, activities, or behavior of a plan or its delegated entity (e.g. provider) in the provision of health care or prescription drug services or benefits, regardless of whether remedial action is requested.

If you have any questions related to suspicious activities or are dissatisfied for any reason, please reach out to The Health Plan's customer service department:

October 1 – March 31:

- Live customer service reps (CSRs) available seven days a week, from 8:00 a.m. to 8:00 p.m. in all time zones for the regions in which they operate; and
- Interactive voice response (IVR) system or similar technologies for Thanksgiving and Christmas Day (messages must be returned within one (1) business day)

April 1 – September 30:

- Live CSRs available Monday through Friday, from 8:00 a.m. to 8:00 p.m. in all time zones for the regions in which they operate; and
- IVR system or similar technologies for Saturdays, Sundays and Federal Holidays (messages must be returned within one (1) business day) 🍏

Contact Us

1.877.847.7907 (TTY: 711)



April 1 – September 30,
8 a.m. to 8 p.m., Monday-Friday

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

Have You Changed Your Phone Number, Email or Mailing Address?

Don't forget to update your addresses and phone number with us and your provider's office. 🍏

How to Report Fraud Waste and Abuse

Contact us if you suspect fraud, waste, or abuse has occurred. Our FWA/Compliance Hotline is **1.877.296.7283**. 🍏

Word Search

S I C R A M K U C Y C S A F E T Y T Y W
 A T T J V U E Y P O J O O Q S P Q E D A
 W D R C K Q T D S Z M X N K B X N R R S
 Z E V O T U G H I A O M J T K H X M E T
 M J L I N H G B E C U N U O A W G S S E
 K I Z L S G E P U N A T X N S C G G P P
 S N N P N O E R E T T T U O I K T T O W
 H W H X Z E R R A P T I I M S T D I N P
 W T O S R P S Y V P D E C O N R Y R S X
 Q P N Q H C Q S D A Y V R A N R J X I X
 R C G U L K N L O P C U B N T H R V B M
 A K U A C N S Y X R A C A Q U I E U I P
 P K Y S R D X E N X A N I Y S T O R L X
 V P I H T E J Y B V B L T N V O F N I D
 M E N T A L H E A L T H H R E E U N T X
 B V F G U R O A N L V V C E Y S Z P I U
 Z Y W T E I Q M Z E A E Y D A T X P E K
 P D K R E E L P I S Z L Y C Z L V V S J
 Z S P S T D Y N L R V D D G W S T N P B
 T C O M P L A I N T S Y Q J M C V H Z R

Autumn

Safety
 Vaccine
 Wellness
 Pantry
 Advisory
 Responsibilities
 Stronger
 Community
 Terms
 Oral Health
 Authentication
 Complaints
 Mental Health
 Contact
 Waste
 Therapy
 Medication
 Butternut
 Squash
 Soup

Medication Therapy Management

Did you know you may qualify for a service that can help you stay on track with your health? This service is called Medication Therapy Management, or MTM. The Health Plan provides this service to Medicare members.

If you qualify for MTM, you will receive a phone call from a pharmacist. The pharmacist will speak with you one-on-one to review your medications for safety, drug interactions, and side effects. They can also answer any questions or concerns you have.

MTM aims to help you and your doctor make sure your medicines are working together to improve your health.

And guess what... this service is offered AT NO ADDITIONAL COST!

You can find out how you may qualify by visiting the Medication Therapy Management Program under Additional Resources at healthplan.org. 🍏



Butternut Squash Soup

Makes 6 Servings

Ingredients:

- 32 oz. vegetable broth
- 1 butternut squash, peeled and diced into cubes
- 2 garlic cloves, minced
- 1 onion, diced
- 1-2 tsp. salt
- ½ Tbsp. olive oil



Directions:

1. In a Dutch oven (or heavy pot), heat olive oil over medium heat. Add onion and garlic. Cook until softened, about 5 minutes.
2. Add cut up butternut squash and vegetable broth. Bring to a boil then cover and simmer for 15-20 minutes until squash is softened.
3. Pour entire contents of pot into blender. Add salt.
4. Blend until smooth. Serve in bowls.

Nutrition:

135. Carbs: 24g. Fat: 4g. 🍏

Source: yummyhealthyeasy.com/easy-butternut-squash-soup/#recipe



1110 Main Street
Wheeling, WV 26003-2704

Health and Wellness or Prevention Information





Activating Multi-Factor Authentication (MFA)



Are you on MyPlan?

Setting up multi-factor authentication, also called MFA, will make it harder for someone else to gain access to your account without your permission.

What is MFA?

MFA is a login process that requires users to verify their identity through a second step, such as by entering a code that is sent to their email. MFA is sometimes called two-factor authentication.

Why should I sign up for MFA?

MFA helps protect your personal information from would-be hackers.

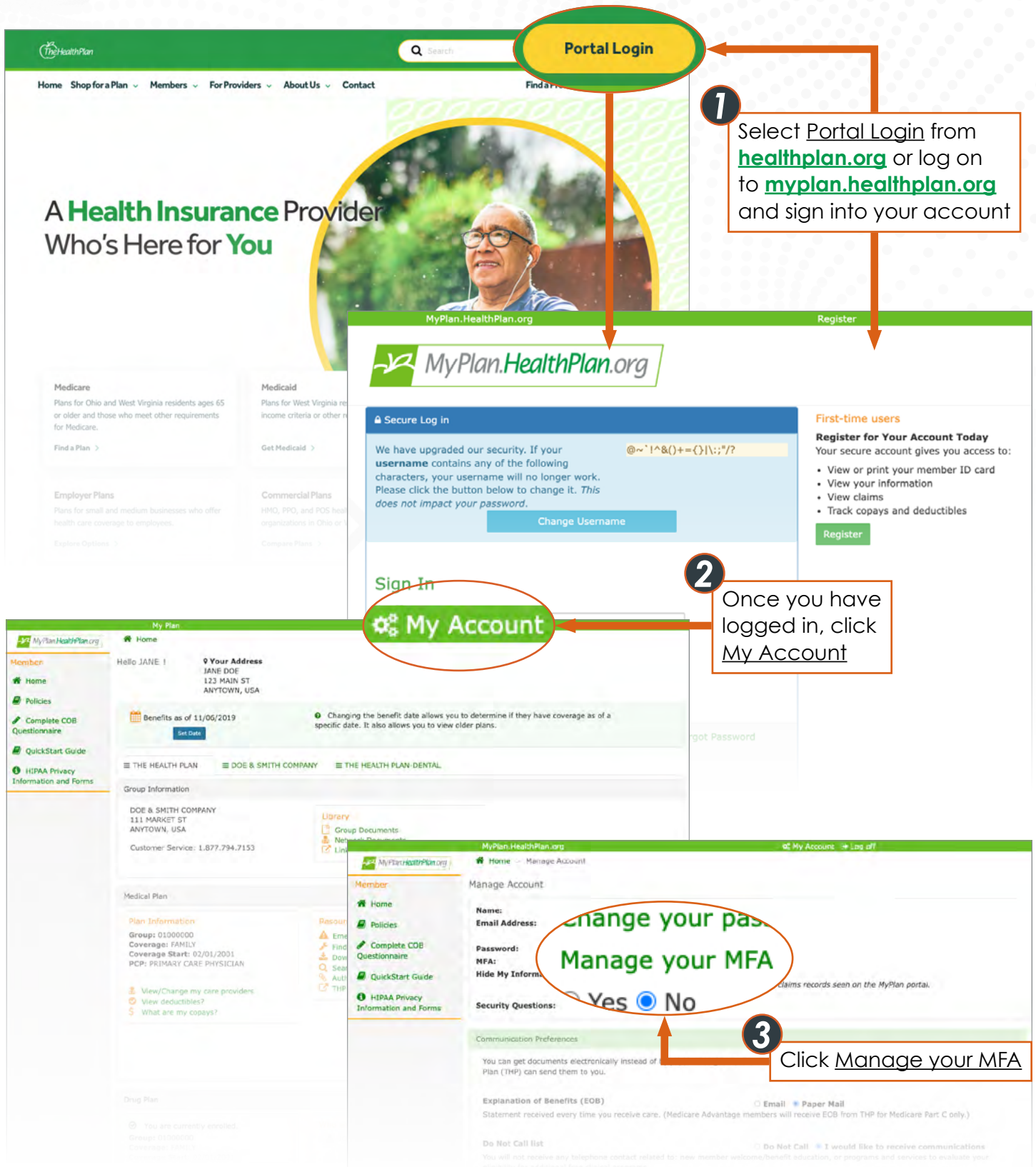
MFA is a strong security measure that can prevent your account from being hacked or compromised because it adds an extra layer of security. You should use MFA on all accounts that contain private or sensitive information.

How do I sign up for MFA?

It's easy! Just login to your MyPlan account and follow the steps below. A few minutes setting up MFA now may help to protect you from identity theft.



Activating Multi-Factor Authentication (MFA) on **MyPlan.HealthPlan.org**



1 Select **Portal Login** from healthplan.org or log on to myplan.healthplan.org and sign into your account

2 Once you have logged in, click **My Account**

3 Click **Manage your MFA**

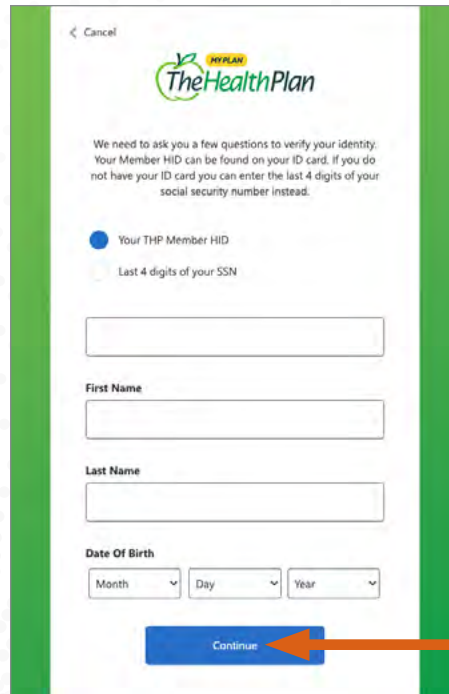
The screenshots show the following steps:

- Screenshot 1:** The homepage of The Health Plan. A yellow circle highlights the "Portal Login" button in the top right navigation bar.
- Screenshot 2:** The "Secure Log in" page. A green circle highlights the "My Account" link in the top navigation bar.
- Screenshot 3:** The "Manage Account" page. A green circle highlights the "Manage your MFA" link in the "Security Questions" section.

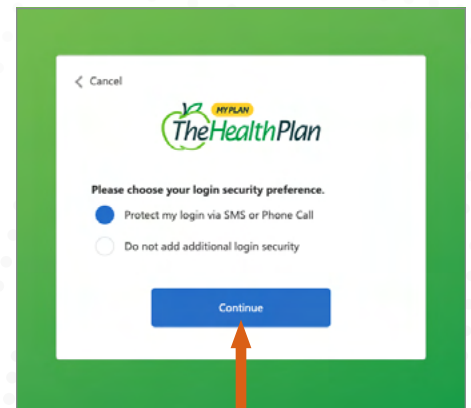
Activating Multi-Factor Authentication (MFA) on **MyPlan.HealthPlan.org**



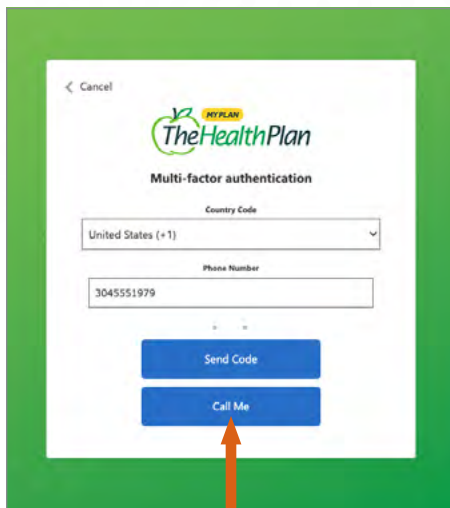
4 Enter your Email Address and click Continue



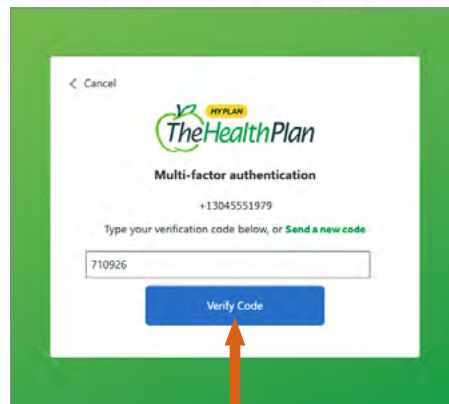
5 You will be prompted for additional information Complete the questions and click Continue



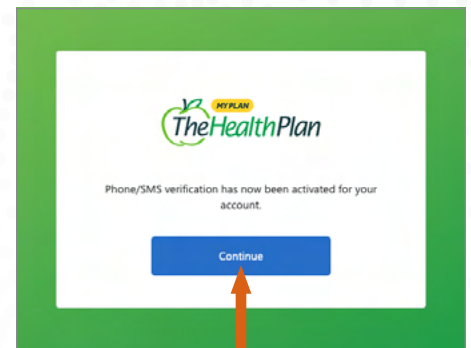
6 Choose Protect my login via SMS or Phone Call and click Continue



7 Enter your phone number and choose Send Code or Call Me



8 Enter the code sent to your phone and click Verify Code



9 MFA is now activated

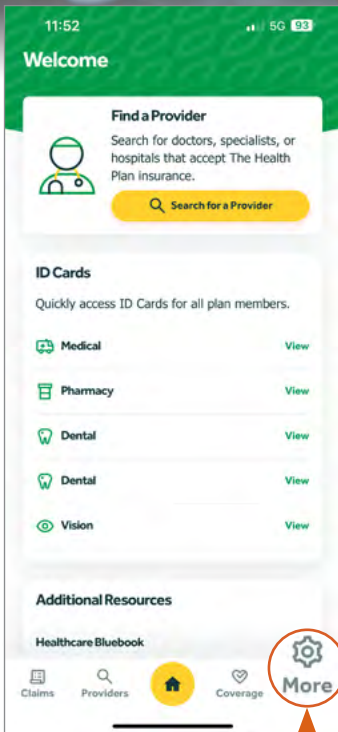
Activating Multi-Factor Authentication (MFA) Using the **MyPlan App**

1

Sign Into the app on your Smart Device

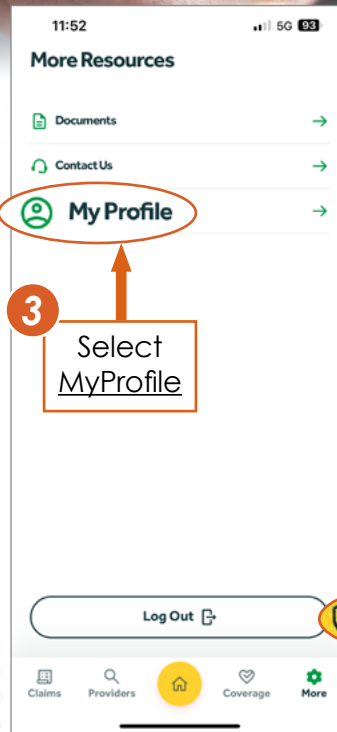
Download on the
App Store

GET IT ON
Google Play



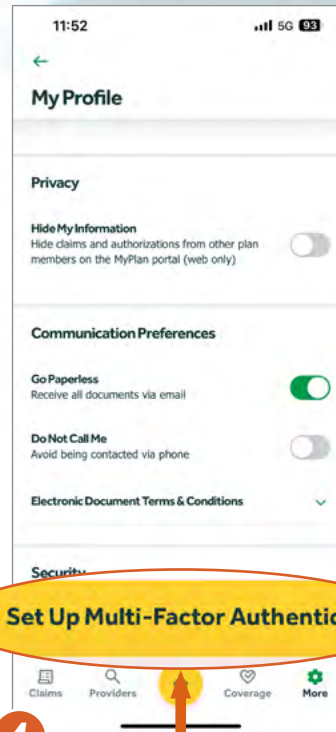
2

From the Home page, click More



3

Select MyProfile



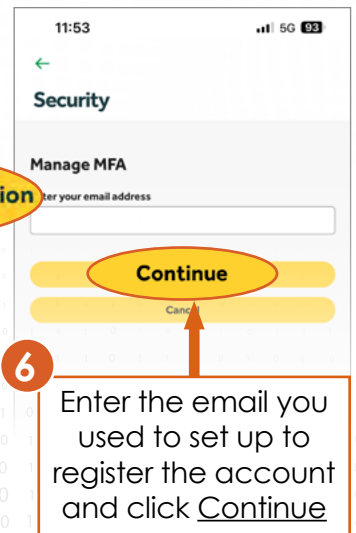
4

Scroll to the bottom of My Profile and select Set Up Multi-Factor Authentication



5

Click Manage MFA



6

Enter the email you used to set up to register the account and click Continue

Activating Multi-Factor Authentication (MFA) Using the **MyPlan App**



11:53 5G 93

Security

We need to ask you a few questions to verify your identity. Your Member HID can be found on your ID card. If you do not have your ID card you can enter the last 4 digits of your social security number instead.

☒ Your THP Member HID ☐ Last 4 digits of your SSN

First Name

Last Name

Date Of Birth

Month Day Year

Continue

Cancel

7 Enter your information and click Continue

11:55 5G 93

Security

Please choose your login security preference.

☒ Protect my login via SMS or Phone Call

☐ Do not add additional login security

Continue

Cancel

8 Select Protect my login via SMS or Phone Call and click Continue

11:55 5G 93

Security

Multi-factor authentication

Country Code

United States (+1)

Phone Number

Send Code

Call Me

9 Enter your phone number and choose verification method

11:55 5G 93

87882 Use verification code 502679 for MyPlan login authentication

Security

Multi-factor authentication

+1304XXX1979

Type your verification code below, or [Send a new code](#)

Verify Code

Cancel

10 Complete verification

11:56 5G 93

Security

Phone/SMS verification has now been activated for your account.

Continue

11 Phone/SMS verification is now activated

