

Enjoy Life

A Newsletter for VIVA MEDICARE Members

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 **VIVA MEDICARE** *Extra Value*
(HMO SNP)



VIVA MEDICARE
EXTRA CARE (HMO SNP)



2026 *Benefit Highlights*



For a detailed update on all your 2026 benefits, see your Annual Notice of Change that was mailed to you in September or go online to VivaHealth.com/Medicare/Member-Resources. Select your plan and then 2026 Annual Notice of Change.



\$0 Primary Care Provider (PCP) Visits

Your PCP is the provider who manages all your regular care and lets you know when it's time for screenings or lab tests. Your PCP may be a medical doctor (MD), doctor of osteopathy (DO), physician assistant (PA), or nurse practitioner (NP) in the fields of family practice, internal medicine, general practice, or geriatric practice.



No Referrals to See Specialists

If you need to go to a heart doctor, orthopedic doctor because you have a fall, or any other in-network specialist, you don't need to get a referral first.



Telehealth

Talk to your doctor over the phone or by video.



Rides to the Doctor, Dentist, and More

In 2026, you'll get 24 one way rides or 12 round trip rides to the doctor, dentist, pharmacy, gym, Viva MEDICARE appointment, or any other plan-approved place.



24-Hour Nurse Line

Free calls to a nurse—any time day or night—to talk about non-emergency problems you may be having. If you have mild symptoms or questions about a drug you're taking, there's no need to wait or worry; just call the Nurse Line!



VCare

You can join a free wellness program that helps members with complex and/or chronic conditions, like diabetes or high blood pressure, stay as healthy as possible.



Smile!

You have a yearly dental allowance to help pay for cleanings, fillings, tooth removals, implants, dentures, or other services you need that can be provided by a dentist, as long as it's not cosmetic, like teeth whitening.



Go shopping!

You get a Flex Card to use at in-network stores to get plan-approved over-the-counter (OTC) items. Don't want to go to the store? Use your Flex Card to have OTC items sent to your door by NationsBenefits or order on walmart.com.

In 2026, Medicare is changing the rules about which members can use their Flex Card to buy healthy foods. All health plans, including VIVA MEDICARE, must show that a member has one or more specific chronic health conditions to qualify for the healthy food benefit.¹

The good news is that we already have records showing most members qualify to get healthy foods under the new rules.

You don't have to do anything at this time. If we need records from your health care provider telling us you have a chronic health condition for you to qualify, we will send you a letter to let you know.



See clearly!

You get a yearly eye exam and an allowance to use for prescription eyeglasses, contact lenses, and contact lens fittings.



Listen up!

You have a hearing benefit that gives you a free hearing test every year and discounts on hearing aids from NationsHearing. You can choose between prescription hearing aids that are sold as a separate purchase for each ear or over-the-counter (OTC) hearing aids that are sold by the pair.



Get moving!

You can go to thousands of gyms across the nation or bring the gym to you with online workouts or an at-home fitness kit.



Travel!

You have worldwide emergency coverage.





It's *flu* season!

When we think of fall, we think of cooler weather, the changing colors of the leaves, football season, and roasting marshmallows over a warm fire. We often forget that these fun fall events can be quickly ruined by the flu.

Influenza (flu) season usually runs from October through May. Last year's flu season started earlier than usual in Alabama and caused a spike in emergency room visits in December 2024 and January 2025.

The Centers for Disease Control and Prevention (CDC) recommends that everyone six months and older, with rare exceptions, get a flu shot every season. Flu shots can reduce flu illnesses, hospitalizations, and deaths.

There are a lot of myths about the flu shot, and it's important you know the facts. Here are the top 10 myths from the Alabama Department of Public Health and CDC:

Myth 1: The flu shot will give you COVID-19.

Fact: There's no way the flu vaccine can give you an entirely separate disease. In fact, the flu shot can't even give you the flu. Some people have mild symptoms after getting the vaccine, but even if they do, the symptoms don't last long at all. Mild symptoms are the normal result of your body's immune response to the vaccine.

Myth 2: The flu shot will protect you from COVID-19.

Fact: There's no evidence that flu shots can protect you from COVID-19, an entirely different disease. Having said that, the flu shot can help protect you from getting the flu, which results in hundreds of thousands of hospitalizations a year and thousands of deaths. Plus, with the continued spread of COVID-19, experts warn that without proper precautions, we could experience a "twindemic" of both flu and COVID-19.

Myth 3: I got a flu shot last year so I don't need another.

Fact: It would be great if there could be a lifetime vaccination against the flu, but it just doesn't work that way. Each year, the types of flu change, so researchers have to develop vaccines that

match the specific strain of flu that's occurring that year. Plus, the body's immune response from vaccination runs out over time. So, getting an annual flu shot is the best way to make sure we're protected from the flu.

Myth 4: The flu shot will give me the flu.

Fact: Not true! The CDC explains why. Flu shots are made in two ways:

1. With inactive (dead) flu viruses that aren't infectious; or
2. With one gene from a flu virus, as opposed to the whole virus (which isn't strong enough to cause an infection).

So, even if you feel mildly achy after a flu shot, it's light years better than spending days in bed (or the hospital) because you didn't get a flu vaccine and then came down with the actual flu.

Myth 5: Getting the actual flu will make me immune.

Fact: We've all heard people say that they aren't getting a vaccine because they'll probably catch the flu anyway. They think once they get it, the immunity will cover them for the next time the flu comes around.



The CDC reports that this is a bad decision. Getting the flu comes with the risks of dehydration, hospitalization, and other health complications, even if you're a relatively healthy person before getting sick. It's much better to get a flu shot and try to prevent the flu than to wait to catch it.

And for those who say “I never get the flu,” there’s always a first time!

Myth 6: I’m healthy, so I don’t need a flu shot.

Fact: False. It is true that the risk of severe flu complications is higher if you have an underlying health condition, but even strong, healthy people can get very sick, even to the point of being hospitalized. Health experts recommend that everyone 6 months of age and older get a flu shot. Just because you’ve never had the flu doesn’t mean you can’t get it.

Myth 7: The flu shot doesn’t even work.

Fact: Health experts will tell you that the flu shot isn’t perfect. But, even though it’s not 100% effective, wouldn’t you rather get the shot to increase the odds you could avoid the flu? Plus, flu shots have been proven to reduce the risk of flu-related hospitalizations. A new CDC study found that people who had a flu shot were half as likely

to be hospitalized with flu compared to people who had not been vaccinated. In recent years, the vaccine reduced children’s chances of landing in the ICU by 74% and adults by 40%.

Myth 8: It’s too far into flu season to get the shot.

Fact: Even though experts suggest we get our flu shots early in September or October, most agree that since the flu season can last until May, it’s not too late to be vaccinated, even if you’re finishing up your Christmas shopping.

Myth 9: Pregnant women shouldn’t be vaccinated.

Fact: Not true. It’s very important to be vaccinated when you are pregnant. There may be a rare case where a doctor would advise against it based on an underlying health condition, but for almost all women, it’s one of the more important ways to protect the mother and baby.

Myth 10: Kids should not get a flu shot.

Fact: False! Almost everyone over six months of age should get the flu shot. A 2022 study found that kids who got a flu shot reduced their risk of severe life-threatening influenza by 75%.

Get Your *Free Flu Shot* Today!

Getting the flu shot is the responsible thing to do for yourself, your family, and your friends. Call your Primary Care Provider or go to a local pharmacy. VIVA MEDICARE pays for your flu shot at no cost to you! Want to see what a VIVA HEALTH pharmacist says about the flu? Go to VivaHealth.com/Medicare/Events/Videos or scan this QR code with your smartphone.

If you get your flu shot at a community event, call our Member Services team at 1-833-760-0592 (TTY: 711) to let us know so we can update your records.

We are happy to take your call 7 days a week, 8am - 8pm, October 1 - March 31. From April 1 to September 30, we are open Monday - Friday, 8am - 8pm.



How to Read Your *Prescription* *Drug Labels*

You know how important it is to follow your provider's directions when it comes to taking prescription drugs. It's easy to forget the exact directions between leaving your provider's office and picking up a drug from the pharmacy. That's why you need to know how to read the label on the drugs you're prescribed.

Learn what each part of the drug label is below. If you have any questions, don't be afraid to ask your pharmacist or give the VIVA HEALTH Pharmacy Team a call at the phone number on the back of this newsletter. Let Member Services know you'd like someone from the pharmacy team to call you back.

The diagram shows a sample prescription label with various fields. Callout boxes with lines pointing to specific parts of the label explain their function:

- Pharmacy name and address:** Points to the "Local Pharmacy" section.
- Number used by the drugstore to identify this drug for your refills:** Points to the "No 0060023-08291" field.
- Person who gets this drug:** Points to the patient's name, "JANE SMITH".
- Instructions about how often and when to take this drug:** Points to the dosing instructions: "TAKE ONE CAPSULE BY MOUTH THREE TIMES DAILY FOR 10 DAYS UNTIL ALL TAKEN".
- Name of drug and strength of drug:** Points to "AMOXICILLIN 500MG CAPSULES".
- Number of refills before certain date:** Points to the "NO REFILLS - DR. AUTHORIZATION REQUIRED" field.
- Doctor's name:** Points to "DR. C. JONES".
- Drugstore phone number:** Points to "(800) 555-5555".
- Prescription fill date:** Points to the "DATE XX/XX/XXXX" field.

Local Pharmacy
123 Main Street
Anytown, USA 11111

DR. C. JONES

(800) 555-5555

No 0060023-08291

JANE SMITH
123 Main Street, Anytown, USA 11111

TAKE ONE CAPSULE BY MOUTH THREE TIMES DAILY FOR 10 DAYS UNTIL ALL TAKEN

AMOXICILLIN 500MG CAPSULES
QTY MRG

USE BEFORE XX/XX/XXXX

NO REFILLS - DR. AUTHORIZATION REQUIRED

DATE XX/XX/XXXX

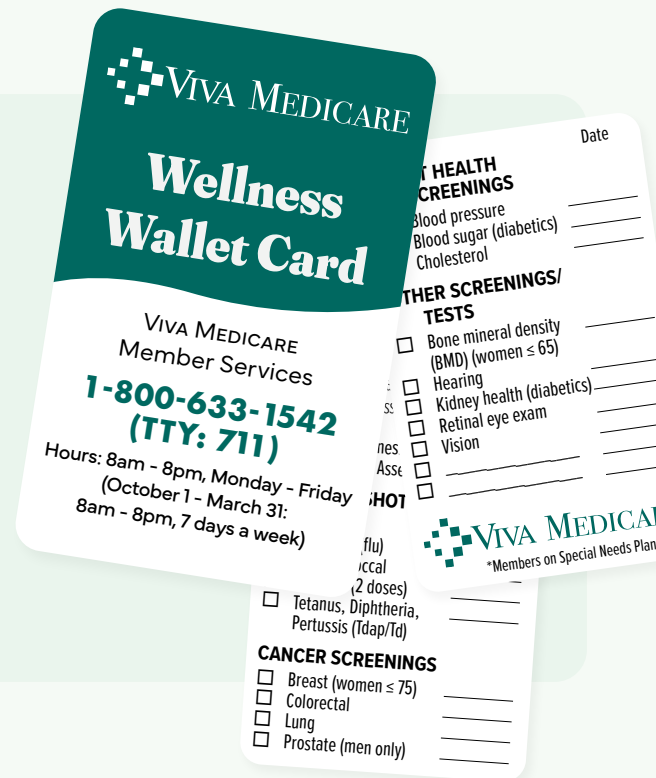
*Coming to
your mailbox
in November:*

The Wellness Wallet Card

Keeping up with the shots and screenings you've had and when you last had them can be a challenge. The VIVA HEALTH Advisory Councils came up with a way to help you remember.

This card will be inside your 2026 member calendar that you'll get around Thanksgiving.

Tear out the card, write in any shots and screenings you've had this year and the date. Share this card with your Primary Care Provider (PCP) at your Annual Wellness Visit (AWV) to make sure you're up to date with everything you need to keep you healthy. If you haven't had your AWV this year, call to get it scheduled now. This visit is part of your health plan and there is no cost to you.



The image shows a 'Wellness Wallet Card' from VIVA MEDICARE. The card is teal and white. It includes the VIVA MEDICARE logo, the title 'Wellness Wallet Card', and contact information for Member Services: 1-800-633-1542 (TTY: 711). It also lists hours of operation: 8am - 8pm, Monday - Friday (October 1 - March 31) and 8am - 8pm, 7 days a week. Below this, there are sections for 'OTHER SCREENINGS/TESTS' and 'CANCER SCREENINGS'. The 'OTHER SCREENINGS/TESTS' section includes checkboxes for Bone mineral density (BMD) (women ≤ 65), Hearing, Kidney health (diabetics), Retinal eye exam, and Vision. The 'CANCER SCREENINGS' section includes checkboxes for Breast (women ≤ 75), Colorectal, Lung, and Prostate (men only). To the right of the card, a portion of a member calendar is visible, showing a table with columns for 'Date' and 'Health Screenings'. The calendar includes a section for 'OTHER SCREENINGS/TESTS' and a section for 'CANCER SCREENINGS'.

VIVA MEDICARE
Wellness Wallet Card

VIVA MEDICARE
Member Services
1-800-633-1542
(TTY: 711)
Hours: 8am - 8pm, Monday - Friday
(October 1 - March 31:
8am - 8pm, 7 days a week)

OTHER SCREENINGS/TESTS

- ☐ Bone mineral density (BMD) (women ≤ 65)
- ☐ Hearing
- ☐ Kidney health (diabetics)
- ☐ Retinal eye exam
- ☐ Vision

CANCER SCREENINGS

- ☐ Breast (women ≤ 75)
- ☐ Colorectal
- ☐ Lung
- ☐ Prostate (men only)

VIVA MEDICARE
*Members on Special Needs Plan

We hope this card is helpful!

Fight cold and flu season by building up your immune system

What you eat goes a long way in helping your body fight off colds and the flu. Here are some foods to add to your shopping list this fall and the benefits they provide to help you stay healthy.



Vitamin A:

Helps maintain the mucosal linings in your nose and lungs, which act as a barrier against infection.

Foods with Vitamin A:

Sweet potatoes, carrots, leafy greens, butternut squash, and broccoli



Vitamin C:

Protects cells from damage and keeps your immune system strong. Vitamin C helps fight off infections and can lessen the time and severity of cold symptoms.

Foods with Vitamin C:

Sweet red pepper, strawberries, kiwis, oranges, grapefruits, bell peppers, broccoli, and Brussels sprouts

Vitamin D:

Helps maintain a healthy immune system, and certain levels may reduce the risk of respiratory infections like colds and flu.

Foods with Vitamin D:

Fatty fish (salmon, trout, and herring), egg yolks, mushrooms, milk, yogurt, and cereals that have been fortified with vitamin D

Vitamin E:

Acts as an antioxidant and supports the immune system.

Foods with Vitamin E:

Sunflower seeds, almonds, peanuts, avocados, and spinach





Classic Chicken Noodle Soup

Serves 4

If you aren't feeling well, nothing hits the spot like classic chicken noodle soup. This easy recipe is great to cook for friends or family who may be under the weather.

2 boneless skinless chicken breasts
8 cups chicken broth
4 celery stalks (chopped)
4 whole carrots (peeled and chopped)
½ onion (diced)
¼ teaspoon dried thyme leaves

1 teaspoon minced garlic
½ teaspoon salt
½ teaspoon pepper
2 bay leaves
2 cups egg noodles
2 cups water

Add the chicken breasts, chicken broth, celery, carrots, and onions to a large stock pot or Dutch oven.

Bring the mixture to a boil. Once the mixture is boiling, reduce the heat to low and cover.

Cook until the chicken is cooked through (chicken will be completely white when cooked) and reaches an internal temperature of 165 degrees F. This will take about 20-30 minutes depending on the size and quantity of the chicken breasts that you are cooking.

Remove the chicken, shred and stir it back into the stock pot.

Stir in thyme leaves, minced garlic, salt, pepper, bay leaves, egg noodles, and water.

Cook over medium-high for about 10 minutes until the noodles are tender and cooked through.

Remove the bay leaves.

Serve while warm and enjoy!



Flu Season Word Search

Word Search

MEDICINE

PAIN

TIRED

DEHYDRATED

WEAK

SORE THROAT

STUFFY NOSE

CONTAGIOUS

SANITIZER

INFLUENZA

SNEEZING

HEADACHE

SYMPTOM

VACCINE

CHILLS

VIRUS

FEVER

GERMS

COUGH

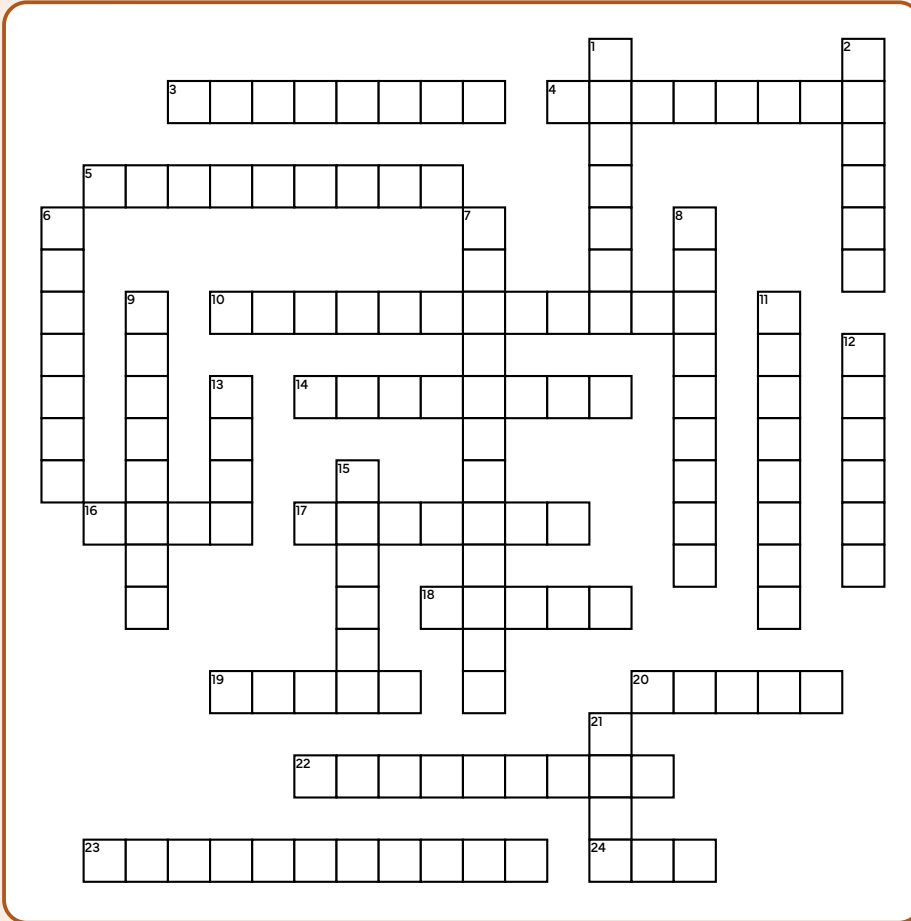
ACHES

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 CGAGWEQHEOMSMWTZONSHATMA
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 XVVDXVXKS YWOAYQTC SRCERHU
 YCTDUYIYTB DWQXEEHKYE QDKG
 NOJMF SORCLMIUIZHJRNFEHTF
 MDGNJOVNUFENIAPJC IOTYTXJ
 VCLRLVDRVSDWDSYXCAAAIWIA
 RDCZJAYPAQIVWDACRRDUTXJV
 BEEWVORFFICRKUAWDJFAZMLC
 XENMEDICATIONVLYWJYCEZDT
 ATOOVACHESNXKLHAXXGMSHVZ
 ECPPKPKSOBEMEE EZAH TJYADR
 BUFYGTAPTJQODYBDOEYZVQVW
 DBQZCGRUIZPAFKMBTGDPNVUE
 REZEZGZUGUPXAZNEULFNIHIF
 GVSCYQXECVDWWONNCBYLMMLV

Answer Key:

BKXJQRMYYJIVCIDTCDBCKZHBB
 NWCOFOWIFFHHWESONYFFUTSU
 WCHILLSQDGSXOXOVUIECHITS
 XCKCBACUZKXAQVDESNVODLTJ
 MYOGSHCBXRRSNTYBVEEUJALM
 HKSMGMFGNKPVI XLNMRGNOOA
 CGAGWEQHEOMSMWTZONSHATMA
 ULZVSUOIGATNOCIIATSI PYWP
 SMREGSWJFOZWJRZZZHIMXADP
 XGYGNI ZEENSPBYEVEYRYDWV
 XVVDXVXKS YWOAYQTC SRCERHU
 YCTDUYIYTB DWQXEEHKYE QDKG
 NOJMF SORCLMIUIZHJRNFEHTF
 MDGNJOVNUFENIAPJC IOTYTXJ
 VCLRLVDRVSDWDSYXCAAAIWIA
 RDCZJAYPAQIVWDACRRDUTXJV
 BEEWVORFFICRKUAWDJFAZMLC
 XENMEDICATIONVLYWJYCEZDT
 ATOOVACHESNXKLHAXXGMSHVZ
 ECPPKPKSOBEMEE EZAH TJYADR
 BUFYGTAPTJQODYBDOEYZVQVW
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Fall Crossword



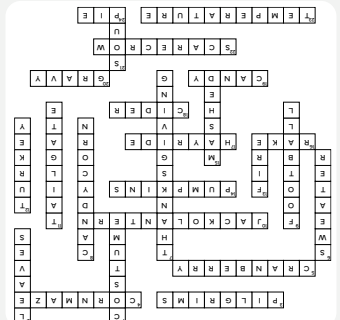
Down

1. You may wear this at the end of October
2. These come in shades of yellow, red, and orange in the fall
6. You'll want to wear this on chilly mornings
7. This fall holiday happens around the table with family
8. Halloween treat named after a vegetable
9. The state of Alabama is famous for this sport
11. The outdoor party before a football game
12. This big bird is popular in the fall
13. The perfect thing to roast marshmallows over
15. The most common way to serve potatoes at Thanksgiving
21. Cozy liquid to warm you up

Across

3. We celebrate these people's arrival in Plymouth, MA every year at Thanksgiving
4. Try not to get lost in these at the pumpkin patch
5. Tart berry that makes a great sauce
10. A carved pumpkin
14. You can decorate your porch with these or eat them
16. Tool that is essential for fall yard work
17. This is a trip you take at the pumpkin patch, pulled by a tractor
18. Drink made from apples
19. Children may ask for this at the end of October
20. Brown Thanksgiving sauce
22. This fake man scares birds away
23. This is starting to drop
24. Dessert that comes in pumpkin, apple, pecan, and many other flavors

Answer Key:





417 20th Street North, Suite 1100
Birmingham, Alabama 35203

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Invite a Friend to the VIVA MEDICARE Family

We are so happy you're part of our VIVA MEDICARE family. We'd love for your family, friends, and neighbors to join our family, too. Tell them to give us a call! Medicare's Annual Enrollment Period begins October 15th. We can help them find the plan that best fits their health care needs. Our friendly agents can explain Medicare options, review and compare prescription drug costs, and tell them about benefits or services they may be missing on their current plan.

Have them give us a call at 1-888-830-8482 (TTY: 711).

Hours: 8am - 8pm, Monday - Friday (October 1 - December 31: 8am - 8pm, 7 days a week).



Questions about your VIVA MEDICARE benefits?

Call our friendly Member Services team at 1-833-760-0592 (TTY: 711).

We are happy to take your call 7 days a week, 8am - 8pm, October 1 - March 31.

From April 1 - September 30, we are open Monday - Friday, 8am - 8pm.

¹The healthy food benefit is available to eligible chronically ill enrollees as Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Diabetes, Overweight/Obesity, Cardiovascular Disorders, Chronic and Disabling Mental Health Conditions, or Chronic Musculoskeletal Disorders. For a full list of chronic conditions and to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in the plan's Evidence of Coverage. Other Physicians/Providers are available in our network.

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