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Keeping you connected to your Part D plan

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**Call for Articles**

We would love to hear your Emergency Preparedness and Osteoporosis success stories! Please email them to newsletter@rxamerica.com.

**Quiz Answers**

1. Three
2. All ages
3. Consume calcium-rich foods, meet the Recommended Daily Intake of vitamin D, regular exercise, avoid excessive alcohol, stop smoking
4. Vitamin D
5. Milk, cheese, yogurt
6. 1-3yrs: 500 mgs; 4-8yrs: 800mgs; 9-18yrs: 1300mgs; 19-50yrs: 1000mgs; 50+yrs: 1200mgs

*Making your life easier...*



**RxAmerica Home Delivery**  
Filled by Escalante Solutions

**Home Delivery**

**Why choose home delivery?**

- You can receive refills of 30 to 90-days
- It may cost you less, depending on the medication
- Your prescriptions can be

mailed directly to your home or work address

**How to get started:**

*First*, have your doctor write your prescription, including refills. *Next*, complete the Home Delivery order form, available at

www.Meds4Medicare.com and mail it to RxAmerica Home Delivery along with your payment and prescription. On first orders, call 1-877-581-7142 for the payment amount. *Lastly*, send your prescription order at least two weeks before your current supply runs out.

**Medicare Fraud Affects You**

**Medicare Fraud**

RxAmerica is committed to treating you, our members in an honest and fair manner. The Centers for Medicare & Medicaid Services (CMS) has contracted with Health Integrity, LLC, to investigate fraud complaints. We need your assistance to monitor for illegal or fraudulent activity within the Medicare Part D Prescription Drug Program. Some examples of fraud that you should report include the following:

**Keep an Eye Out**

- A pharmacist, physician, or specific plan representative encourages you to *disenroll* from your current plan or join a plan he names.
- You find that your prescription has not been completely filled and the pharmacy does not have a plan to provide you the missing drug at a later date.
- A plan representative offers you cash or a gift valuing more than \$15 in exchange for signing up with their plan.
- You are contacted by an individual claiming to represent Medicare, the Social Security Administration, or RxAmerica and they ask for personal information such as your social security number, bank account or credit card number or birth date without having a reason for doing so or for apparent suspicious

purposes. RxAmerica will not ask you to provide your social security number, bank account number, or credit card information to verify your identity.

- A relative or acquaintance asks you to get medications for them using your Medicare prescription drug card or someone asks you to sell your prescription drug card.
- You believe you were billed or paid for drugs that you did not receive.
- You have information about a prescription drug plan member who may be abusing (misusing, forging scripts, etc.) narcotic or other prescription medications.

**Sound Advice**

Be cautious about unsolicited phone calls or materials from plans providing Part D drug coverage if you did not specifically request the information. There have been reports of scam artists posing as sales representatives and using the Medicare Part D program to talk seniors or other Medicare recipients out of personal financial information. As a member of RxAmerica, you will continue to receive information with the RxAmerica logo and membership cards with the official Medicare-Approved seal.



**MedicareRx**  
Prescription Drug Coverage X

Continued on Page 2 >>

**Emergency Preparedness**

One evening's viewing of the world news is all it takes to remind us that on any given day individuals, families, cities or even entire countries may face a major emergency. Disasters such as Hurricane Katrina remind us that these major emergencies may occur very close to home. Preparing for such disasters can often feel overwhelming, but by keeping two basic kits on hand you can relieve a great deal of anxiety. These two kits are a 72-hour emergency kit and a first aid kit.

and local officials respond immediately, but will not be able reach everyone at once. In fact, historical evidence shows that the first 72 hours or 3 days following a disaster is the average time you may need to survive on your own. Whether you decide to purchase or prepare your own 72-Hour Emergency Kit, here are some items you want to make sure you include.

**Kit Container**

- Sturdy waterproof backpack (backpacks on wheels may be a handy alternative)

**Water and Food**

- Keep one gallon of water per person per day
- Store food items that require no refrigeration, little preparation and are non-perishable, light-weight, and compact

**Shelter**

- For warmth, choose a good emergency mylar blanket, a rain poncho, a basic plastic tarp

from a local hardware store and a polar fleece blanket

- At least one change of clothing, three changes of underclothing, socks and a sturdy pair of shoes/boots.

**Sanitation**

- Plastic garbage bags
- Soap
- Chlorine bleach
- Disinfectant
- Plastic bucket with tight lid
- Toilet paper
- Feminine supplies
- Toothpaste
- Toothbrush
- Hand towel
- Comb
- Personal hygiene items

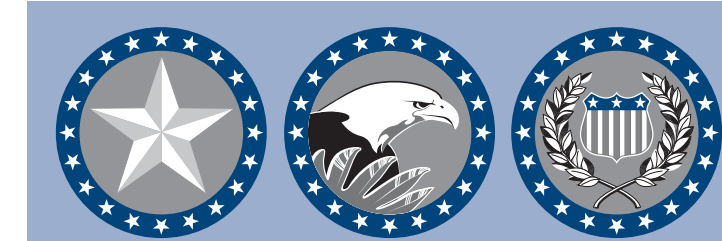
**Flashlight**

- A sturdy waterproof flashlight, extra long-life alkaline batteries and an extra bulb

**Tools**

- Box of waterproof matches
- Emergency candles or battery powered lantern
- Whistle
- Compass

Continued on Page 2 >>



**Contents** **Page**

Medicare Fraud Affects You	1
Emergency Preparedness	1
Comic Relief	2
Osteoporosis	2
Healthy Living — You Can Do It!	3
Treat Heartburn or Seasonal Allergies for Free	3
Call for Articles	4
Home Delivery	4



## Medicare Fraud Affects You (Continued from Page 1)

### Reporting Fraud

If you or someone you know experiences or hears about potential fraud, please call 1-877-410-0554 or 1-877-7SAFERX (1-877-772-3379). Only use these numbers to report episodes of fraud, waste or abuse. For all other inquiries or questions, please contact RxAmerica's customer service center at 1-800-429-6686.

Reporting fraud can help ensure that Medicare recipients receive health care only from health care professionals who provide quality services.

## Comic Relief



Laugh your way to weight loss! According to Dr. Maciej Buchowski of Vanderbilt University Medical Center, laughing out loud for 10-15 minutes per day can help you shed up to 4.4 lbs. per year. Now that's no laughing matter! Here are some ideas to start on your daily dose of laughter:

- Start a file of jokes and funny stories
- Spend time with people who make you laugh
- Practice laughing at your mistakes
- Purchase a joke-a-day calendar
- Record sitcoms or radio programs that give you a good laugh
- Share funny moments from your day at the dinner table

Author, Katie Namrevo's book, "Laugh It Off: Weight Loss for the Fun of It" recommends 60 seconds of laughter before every meal and snack to help counteract the negative triggers that can lead to overeating such as loneliness or boredom. Next time you sit down for a meal, don't forget to start off with one or two tasty jokes.

### Appetizers:

A doctor gave a man six months to live. The man couldn't pay his bill, so he gave him another six months. -Henny Youngman

"Doctor, I have ringing in my ears."  
"Don't answer." -Henny Youngman

## Emergency Preparedness (Continued from Page 1)

- Multi-function pocket knife with can opener
  - Basic emergency survival guide book
  - A carbon filter emergency mask. These masks protect against viruses, bacteria, smoke, radioactive particles and pollutants
- Communication**
- AM/FM hand-crank or battery powered radio with extra long-life alkaline batteries

### Miscellaneous

Keep a special file of important family documents and records in a waterproof and fireproof container that can be easily accessed and transported. This file might include important medical records, immunization records, copy of emergency contacts, social security cards, passports, family photographs, personal histories, birth and marriage certificates.

### First Aid Kit

Having a first aid kit in your home and in your car can help you be prepared wherever you are. According to American Red Cross, each kit should include:

- First aid manual with instructions for handling common injuries
  - Bandages in several sizes
  - Disposable non-latex gloves
  - Gauze and first-aid tape for larger cuts
  - Instant cold packs
  - Scissors and tweezers
  - Thermometer
  - Antibiotic ointment
  - Over-the-counter pain reliever, antihistamine and cough suppressant
  - Blanket
  - Hand wipes and sanitizer
  - Pad and pencil
  - Flashlight with extra batteries
  - Contact information for your doctor
  - List of allergies, medical conditions and medications
- You may need to add other items to your kits, such as prescription medication and spe-

cialty items for infants or small children. Remember to store your kit(s) in an easily accessible location and make sure each member of the household knows the location. Don't forget to check your supplies regularly for expired medications and old batteries. That way, they'll be ready when you need them!

### Ready, Set, GOAL!

Avoid procrastination, prepare now! Send us your success story of how you have set and achieved a goal to become prepared. See Call for Articles section on page 4. Remember setting small, achievable goals can help us achieve a larger, long-term goal.



## Osteoporosis

### 3-a-Day

Just the other day as a semi-truck passed me on the freeway, I noticed a message printed on the side of the truck in bright bold letters. It read "3-A-Day of Dairy!" Sometimes we need a friendly reminder such as this to keep us in check.

Do you know how many servings of calcium-rich dairy products you and your family consume each day? Is it less than three servings?



### Calcium for Life

Often we assume that if we didn't drink enough milk as a child we have lost any chance for healthy bones and will develop osteoporosis in our older years. Most of us reach our peak bone grown at 30 years, but the truth is people of all ages can strengthen their bones and reduce the risk of osteoporosis.

### Reducing your Risk

Consuming calcium-rich foods is one of the best places to start strengthening our bones. Other ways to help reduce your risk of osteoporosis include meeting the Recommended Daily Intake of vitamin D (a vitamin that is

required for the absorption of calcium), regular exercise, the avoidance of smoking and excessive alcohol consumption.

### Calcium Sources

1 cup skim milk	285mg
1 cup lowfat yogurt	345mg
1oz cheddar cheese	204mg

### Ready, Set, GOAL!

Reduce your risk of osteoporosis by setting a goal to implement one of the following: increase calcium – and vitamin D – rich foods, start a regular exercise program, decrease alcohol intake, stop smoking. See Call for Articles section on page 4 of this newsletter to report your success story.

## RECOMMENDED DAILY INTAKE

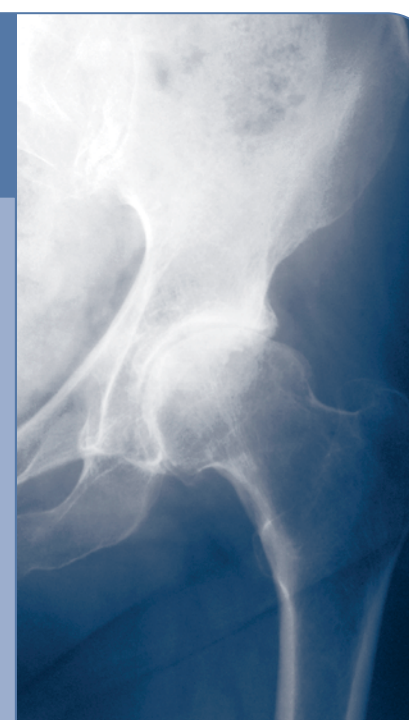
Age (Years)	Calcium	Vitamin D
1-3	500 milligrams	400 IU
4-8	800 milligrams	400 IU
9-18	1300 milligrams	400 IU
19-50	1000 milligrams	800 IU
Over 50	1200 milligrams	1200 IU

## Osteoporosis QUIZ

Answers are on page 4.

1. How many servings of calcium-rich dairy products do you need each day? \_\_\_\_\_
2. People of \_\_\_\_\_ can strengthen their bones and reduce their risk of osteoporosis. \_\_\_\_\_
3. Name three ways you can reduce your risk of osteoporosis. \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_.

4. What vitamin is required for calcium absorption? \_\_\_\_\_.
5. List three dairy products that are considered a good source of calcium. \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_.
6. What is your Recommended Daily Intake of calcium? \_\_\_\_\_.



## Healthy Living You Can Do It!

We are all aging, from the moment we leave the womb. In a comprehensive study on aging, conducted by the John D. and Catherine T. MacArthur Foundation, findings support the notion that lifestyle choices are the key to healthy aging. Keep four basic rules in mind to achieve a healthier lifestyle.

1. Set achievable goals, but dream big
2. Make a plan and identify your obstacles
3. Chart your goal
4. Have a goal buddy

Setting achievable goals will give you an opportunity to feel successful and keep you motivated. I once attended a class on physical fitness where the instructor asked what

eventually lead to the realization of big dreams!

Make a plan and include how much time will you spend each week, what tools you need, and what obstacles will keep you from reaching your goal. After writing down the obstacles, decide how you will address them.

Chart your goal on paper. Keeping track in your head does not have the same motivating effect. I once charted my goals on dry-erase board on my refrigerator, this helped me (and my household) see my progress every day!

Have a goal buddy. Some goals are private, but if possible, share your goal. The confidant will remind you and motivate you.

With a good foundation in place, let's add two themes for

### Physical Health

- Eat two servings of dark green leafy or dark orange vegetables per day (don't forget to chart your progress)
- Drink six 8 oz glasses of water per day (plan your water consumption so it's spread throughout the day)
- Take an evening walk with your children, spouse or friends 30 minutes before bed, five days a week



### Emotional Health

- Laugh out loud! Watch a sitcom or call your sister who always has something funny to share
- Find a private time and place to meditate or relax 15 minutes every day
- Plan a skydiving trip
- Write down 10 good things about yourself every week

### Mental Health

- Go to the library every two weeks to find a good book; set aside time each day to read
- Sign up for a foreign language, theatre, or writing class with a friend
- Have friends over to play a strategic game

There is a positive connection between healthy living and healthy aging. Your ability to enjoy the aging process will depend on your willingness to engage and be active. An active body and mind will enable you to weather emotional and physical challenges while enjoying yourself. Don't assume that because you are getting older, you need to sit on the sidelines - get involved and stay involved.

## Treat Heartburn or Seasonal Allergies for Free!



Did you know that many OTCs use ingredients and dosages that were once available only by prescription? So it is no surprise that for some conditions an OTC may work just as well as a more expensive prescription drug. Besides lower cost, an additional benefit of OTCs is in their variety of formulas. Do you or your child find it difficult to swallow pills? Many OTCs offer alternate formulas such as quick-dissolving tablets. OTCs also offer flexibility that a prescription cannot. More than one family member may use the same OTC medication and OTCs often treat more than one symptom.

### Seasonal Allergies

Those affected by seasonal allergies can also save money by taking an over-the-counter (OTC) drug. Many people are successful in treating their allergy symptoms with Claritin® or Alavert® rather than a similar prescription drug that is several times the cost. As always, speak with your doctor before making any therapy changes.

### Heartburn

If you are taking Nexium® or Prevacid®, you could save hundreds of dollars a year in copays and may even avoid entering the doughnut hole by lowering your yearly drug costs. How? By using an over-the-counter (OTC) medication rather than an expensive brand name drug. For most people, Prilosec OTC is as effective as its prescription counterparts, Nexium® or Prevacid®, in controlling acid reflux (GERD) and hiatal hernia symptoms.

One of the advantages you enjoy as an RxAmerica member is the availability of three popular OTCs at no cost – Prilosec OTC, Claritin® and Alavert®. RxAmerica covers the cost of your copay on these medications. You pay nothing! Just ask your doctor to write a prescription for the covered OTC medication, show your RxAmerica Medicare ID card when purchasing the OTC at your local pharmacy, and start saving money.