

FEATURE STORY

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The flu and you

October is the ideal time to get a flu vaccine. It's the best way to protect you and your loved ones from getting the flu. Influenza or "the flu" is a contagious respiratory infection that typically spreads October through May. The Centers for Disease Control and Prevention (CDC) recommends that everyone 6 months of age and older be vaccinated against the flu each year.

There are two kinds of flu vaccines: a shot, usually given in the arm (children 6 months to 2 years old should get the shot) and a nasal spray that can be given to most children 2 years of age or older and adults under age 50. Check [here](#) to learn more about if a nasal spray flu vaccine might be right for you.

Influenza can cause life-threatening complications, especially in young children, older adults, women who are pregnant and people with certain medical conditions (such as asthma, diabetes or heart disease). The flu is different from a cold and usually comes on suddenly with symptoms such as:

- Fever or chills
- Cough
- Sore throat
- Runny or stuffy nose
- Body or muscle aches
- Headache
- Feeling tired and weak
- Vomiting and diarrhea (more common in children)

In addition to getting a flu vaccine, there are other ways to protect you and your family from the flu:

- Avoid close contact with people who are sick
- Drink plenty of fluids
- Wash your hands often with soap and water
- Get plenty of sleep
- Eat healthy foods
- Exercise regularly

If you have any questions about the flu vaccine, check with your health care provider. To [learn more about influenza](#), visit the Center for Disease Control and Prevention website.

Choosing a health plan

For many people, fall is the time for benefits open enrollment. That's when you can compare health plans and decide which one works best for you and your family. Choosing a health plan can be confusing and sometimes stressful. Consider these tips before choosing your plan:

- Review how you use your current plan
 - Who needs to be covered in your family?
 - How often did you go to the doctor in the past year?
 - Do you have any health conditions that require you to see a provider routinely?
- Decide whether you prefer to pay more up front or when you receive care
 - If you like to have lower deductibles, copays and coinsurance, you'll usually pay more up front with higher premiums.
 - Plans with lower monthly premiums usually have higher deductibles, copays and coinsurance.
 - For help understanding these terms, see the Deductibles, Copayments and Coinsurance tip sheet at medica.com/membertips.
- Check whether your options include accounts that help you save on taxes. With a health savings account (HSA) or flexible spending account (FSA), you can set aside pre-tax dollars to pay for eligible health care expenses. Learn more about these accounts at medica.com/membertips.

Friendly reminder: Use it or lose it

If you have a flexible spending account (FSA), don't forget to use those dollars before the deadline. For many people that's Dec. 31, but some employers allow their employees to carry over up to \$500 from one year to the next. Check with your employer to see whether they allow this option.

For a list of eligible FSA expenses, see IRS Publication 502 on [irs.gov](https://www.irs.gov)

Hearing aid discount

Not hearing like you used to? One in nine Americans has hearing loss, but 95% of hearing loss can be treated. Amplifon Hearing Health Care offers Medica members a discount on hearing aids from the industry's leading manufacturers.

In addition to an average hearing aid savings of 25%, Amplifon also offers a:

- 60-day trial period with a 100% money-back guarantee
- Free follow-up care program for one year
- Two-year supply of free batteries (\$150 value)
- Three-year warranty

If you've had a hearing test within the last six months, you can bring your audiogram results to an Amplifon provider to receive the hearing aid discount.

To learn more, call Amplifon at 1-888-831-4388.



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