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MEDICARE UPDATE

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How Do Medicare Plans Differ?

Medicare is the federal health-insurance program for people age 65 or older, certain younger people with disabilities, and people with permanent kidney failure requiring dialysis or a transplant. Different parts of Medicare help cover specific services:

Medicare Part A (hospital insurance)

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care and some home healthcare.

Medicare Part B (medical insurance)

Part B covers certain doctor services, outpatient care, medical supplies and preventive services.

Medicare Part C (Medicare Advantage plans)

This is offered by a private company that contracts with Medicare to provide all your Part A and Part B benefits. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for under original Medicare. Most offer prescription drug coverage.

Medicare Part D (prescription drug coverage)

Medicare Part D plans add prescription drug coverage to original Medicare.

Not sure what kind of coverage you have?

- Check your Medicare and other insurance cards. Call the number on the cards to get coverage information.
- Check your Medicare health or drug plan enrollment information.
- Call 800-MEDICARE (800-633-4227). For TTY call 877-486-2048.

Open enrollment to change your Medicare plan takes place annually from October 15 through December 7.

— Source: Medicare.gov, the official U.S. Government site for Medicare





Flu Update

Are You at Increased Risk for Flu Complications?

Flu vaccine is recommended for all healthy adults and children, but it is even more important for those with risk factors. These health and age factors are known to increase a person's risk of getting serious complications from the flu:

- Asthma
- Neurological conditions
- Blood disorders
- Chronic lung disease
- Heart disease
- Kidney disorders
- Liver disorders
- Metabolic disorders
- Extreme obesity
- People younger than age 19 on long-term aspirin therapy
- Weakened immune system due to disease or medication
- Adults ages 65 years and older

- Children younger than 5 years old, but especially younger than 2 years old
- Pregnant women and women up to two weeks after the end of pregnancy

American Indians and Alaska Natives are also at higher risk of flu complications.

Check with your doctor promptly if you have a high-risk condition and you get flu symptoms. Symptoms can include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills, and fatigue. Your doctor may prescribe antiviral drugs to treat your flu illness and help shorten its duration.

Source: National Institute of Diabetes and Digestive and Kidney Diseases

Healthy Holidays

Try These Delicious Desserts That Won't Tip the Scale

As you plan your holiday get-togethers, consider these healthful, tasty dessert ideas:

- **Pile on the fruit.** Offer a fruit basket to friends instead of a plate of holiday cookies. Make a winter fruit salad with your traditional meal.
- **Update family favorites with healthy add-ins.** If homemade breads are your family's treat of choice, try baking with whole-wheat flour or adding in healthful options such as bananas, blueberries, cranberries and chopped apples.
- **Make it a mini.** Serve bite-sized desserts instead of full servings. Minipies, cake pops and one-bite cookies are all ways you can control your family's portion sizes. (Just remember, just because they are smaller in size doesn't mean you should eat more of them!)

— Source: National Heart, Lung and Blood Institute



Holiday Safety

Safe Driving During the Holidays Starts with You

Drunk driving is one of the deadliest and most frequent crimes committed in the U.S. Don't drink and drive. If you plan to drink, choose a designated driver before going out.

Wear seat belts every time when traveling in a vehicle. Research has found that lap/shoulder seat belts, when used, reduce the risk of fatal injury to front-seat passenger-car occupants by 45% and the risk of moderate-to-critical injury by 50%.

Child safety seats have been found to reduce fatal injury by 71% for infants (younger than 1 year old) and by 54% for toddlers (1 to 4 years old) in passenger

cars. If you're traveling with children, remember the best way to protect them in the car is to put them in the correct child-safety seat for their size and age. All children ages 13 and younger should ride in the back seat.

Distracted driving can be anything that pulls your attention away from driving, including cell-phone use, texting, eating, drinking, and using in-vehicle technologies and portable electronic devices. Avoid distraction and keep your attention on the road.

— Source: National Highway Traffic Safety Administration



Rx Gourmet

Your Prescription for Healthy Eating
Heart Healthy, Diabetes Friendly — and Delicious!

It's the holiday season, and heavy meals with rich desserts seem to be everywhere. So lighten up for a weeknight meal this month with our Mexican Tomato Soup. It's great with a salad on the side.

To make it more substantial, you can easily add one chopped corn tortilla to the pot while simmering for that corn-masa flavor. Then add frozen corn kernels and/or canned black beans (drained) or even chopped cooked chicken after blending (or don't blend at all for a chunky soup).

Mexican Tomato Soup

Yields 8, 1-cup servings

Ingredients:

- 1 teaspoon canola oil
- 1/4 teaspoon salt (or to taste)
- 1 small onion, chopped (about 1 cup)
- 1/2 to 3/4 teaspoons garlic powder
- 1 small jalapeno pepper, seeded and minced
- 1 teaspoon ground cumin
- 3/4 teaspoon dried oregano
- 4 cups low-sodium chicken broth
- 2 (14.5-ounce) cans no-salt-added diced tomatoes with juice
- 1/4 cup fresh lime juice
- 1/4 cup fat-free Greek yogurt
- 2 tablespoons chopped fresh cilantro leaves



Heat 1 teaspoon oil in a large heavy skillet over medium heat. Add the onion and cook for 5 minutes, stirring occasionally, until onion is soft and translucent. Add the jalapeno, garlic powder, cumin and oregano and cook for 1 minute more. Add the broth and tomatoes, bring to a boil, then reduce the heat to low and simmer for about 10 minutes. Stir in lime juice.

Remove pan from the heat. Puree with an immersion blender, leaving small chunks of tomato for texture (around 30 seconds). Serve hot, garnished with a dollop of Greek yogurt, a tortilla chip and a sprinkle of cilantro. Optional: Serve with warm corn or flour tortillas on the side.

Per serving: 73 Calories; 1g Fat (9.3% calories from fat); trace Saturated Fat; 7g Protein; 11g Carbohydrate; 1g Dietary Fiber; trace Cholesterol; 359mg Sodium. Exchanges: 0 Grain (Starch); 1/2 Lean Meat; 1 1/2 Vegetable; 0 Fruit; 0 Non-Fat Milk; 0 Fat.

Recipe is low fat, diabetic friendly, low calorie and gluten free.

Recipe courtesy of LowFatLifestyle.com. Visit them on the web and get more free recipes and healthy-cooking tips at www.lowfatlifestyle.com.



Your Sleep

A Quick Snooze Can
Be Good for You

Didn't get enough sleep last night? A nap might be the perfect solution. Check out a few of the health benefits.

- **Recharge.** Naps boost alertness and improve motor performance. A 20-minute nap is ideal to enhance motor skills and attention, while an hour to 90 minutes of napping brings Rapid Eye Movement (REM) sleep, which helps make new connections in the brain and can aid in solving creative problems. Set an alarm to make sure you get the right amount of sleep. (Napping for a length of time between 20 and 90 minutes may also help, but you may feel groggy afterward.)
- **Zap stress.** Regular, short naps can help lower tension, which decreases your risk of heart disease.
- **Boost your mood.** As anyone who has suffered from a sleepless night knows, it's hard to be chipper the next day. Sneaking in a nap can help erase that sleep-deprived irritability.

Stick to a regular napping schedule during optimal hours, between 1:00 and 3:00 p.m. That's usually after lunchtime, when your blood sugar and energy start to dip. Keep shut-eye short and nap in a dark room so that you'll fall asleep faster.

— Source: National Sleep Foundation

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Senior Health — Older Skin Needs Extra Winter Protection

Many older people suffer from dry spots on their skin, often on their lower legs, elbows and lower arms. Dry skin patches feel rough and scaly. There are many possible reasons for dry skin, such as:

- Not drinking enough liquids
- Spending too much time in the sun or sun tanning
- Being in very dry air, such as indoors in winter, when the heater is running
- Smoking
- Feeling stress
- Losing sweat and oil glands, which is common with age
- Having diabetes or kidney disease

Using too much soap, antiperspirant or perfume, and taking hot baths can make dry skin worse. Some medicines can make skin itchy. Because older people have thinner skin, scratching can cause bleeding that may lead to infection. Talk to your doctor if your skin is very dry and itchy.

Here are some ways to help your skin:

- Use a moisturizer daily.
- Take fewer baths and use milder soap. Warm water is less drying than hot water. (Don't add bath oil to your water. It can make the tub too slippery.)
- Try using a humidifier to add moisture to a room.

—Source: National Institute on Aging

DID YOU KNOW?



Here's Another Great Reason to Wash Your Hands

According to the Centers for Disease Control and Prevention, hand washing helps battle the rise in antibiotic resistance. How? Preventing sickness reduces the amount of antibiotics people take and the likelihood that antibiotic resistance will develop. Handwashing with regular soap can prevent about 30% of diarrhea-related sicknesses and about 20% of respiratory infections (e.g., colds). Antibiotics often are prescribed unnecessarily for these health issues. Don't use antibacterial hand soap, though. The U.S. Food and Drug Administration recently recommended a ban on several chemicals found in antibacterial hand soap because they can lead to bacterial resistance. Plain old soap and water will do the trick.

— Sources: Centers for Disease Control and Prevention; U.S. Food and Drug Administration