



## MEDICARE UPDATE

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## Do You Know These Medicare Coverage Terms?

Knowing a bit of Medicare terminology can come in handy when you're talking with your doctor or other healthcare provider.

- **Benefit period** — The way original Medicare measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you're admitted as an inpatient in a hospital or SNF. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods.
- **Co-payment** — An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. A co-payment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription drug.
- **Deductible** — The amount you must pay for healthcare or prescriptions before original Medicare, your prescription drug plan or your other insurance begins to pay.

Source: Medicare.org



## Safety Tips for Winter Driving

Plan Ahead and Slow Down

Driving in winter can be challenging. Here are some tips to help keep you safe:

- Keep your tires properly inflated.
- Keep your gas tank at least half full to avoid gas line freeze-up.
- Don't use cruise control when driving on any slippery road.

If you are driving in the snow:

- Accelerate and decelerate slowly. This is the best method to regain traction and/or avoid skids.



- The normal dry-pavement following distance of three to four seconds should be increased to eight to ten seconds in the snow to provide the distance you might need to stop.

Source: AAA

## Avoiding Food-Drug Interactions

Stay Alert and Informed

A food-drug interaction can prevent a medicine from working correctly, cause a side effect from a medicine to get worse or cause a new side effect. A medicine can also change the way your body uses a food. A number of factors can affect how your medicines work, such as your age, weight and sex; medical conditions; dosage; other medicines you take; and vitamins, herbals and other dietary supplements. Every time you use a medicine, carefully follow the label information and

directions from your doctor or pharmacist.

Some medicines can work differently depending on whether you take them on a full or empty stomach. If you don't see directions on your medicine labels, ask your doctor or pharmacist if it is best to take your medications on an empty stomach (one hour before or two hours after eating), with food or after a meal (full stomach).

Source: U.S. Food and Drug Administration

## How Your Dental-Health Needs Change with the Years

Is It Time to Update Your Routine?

As one ages, it can become harder to maintain proper dental health. Teeth wear down and gums can recede. As you get older, it becomes more important to avoid tobacco and to carefully brush your teeth and floss twice daily to reduce tooth plaque, the likelihood of cavities and gum disease.

As we get older, we take more prescription and over-the-counter drugs. More than 400 common medications can cause a dry mouth. Less saliva increases the risk for oral disease, since saliva contains antimicrobial components and minerals that help rebuild tooth enamel attacked by decay-causing bacteria.

If your medications produce a dry mouth, ask your doctor if there are other drugs that can be substituted. If dry mouth cannot be avoided, drink plenty of water, chew sugarless gum and avoid alcohol.

See your dentist regularly, even if you have no natural teeth and have dentures. Professional care will help maintain overall oral health and provides for early cancer detection.

Sources: U.S. Centers for Disease Control and Prevention; American Dental Association





## Rx Gourmet

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

### Pear and Blue Cheese Salad

Serves 6

Since there is always so much rich food during the holidays, it's always good to have a go-to salad that will offer a lighter alternative as a side dish. Both pears and apples are abundant this time of year, and you can use either in this salad. Just make sure your pears are ripe (or you can use a sweet apple like Gala). The sweet fruit creates a mouth sensation with the creamy pungency of the blue cheese.

This salad is so versatile, and it pairs wonderfully with whatever the entrée is on your menu, whether it's poultry, roast beef or ham.

#### Ingredients:

1 garlic clove, peeled and halved	8 cups torn mixed salad greens
2 tablespoons lemon juice	1/2 cup chopped walnuts or pecans, toasted (optional)
2 tablespoons honey	1/3 cup crumbled Gorgonzola cheese
1/8 teaspoon kosher or sea salt	
2 medium ripe pears, cored and thinly sliced	



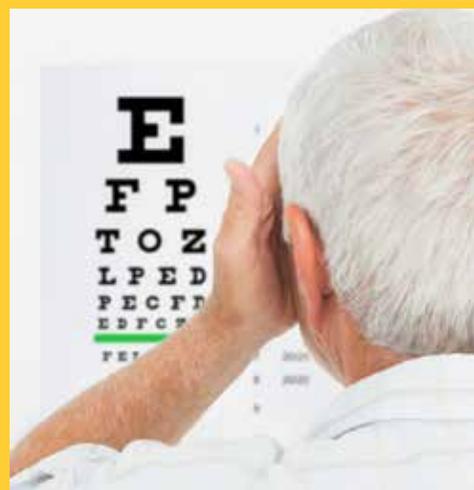
Rub garlic clove over the bottom and sides of a large salad bowl; discard garlic. In the bowl, combine the lemon juice, honey and salt. Add pears; gently toss to coat. Add the greens, walnuts and cheese; toss to coat. NOTE: You may want to include some red leaf lettuce or radicchio for added color. If you like, you can also add just a few dried cherries or cranberries.

Per Serving (with nuts): 158 Calories; 9g Fat (44.1% calories from fat); 3g Saturated Fat; 6g Protein; 18g Carbohydrate; 3g Dietary Fiber; 12mg Cholesterol; 247mg Sodium. Exchanges: 0 Grain (Starch); 1/2 Lean Meat; 1/2 Vegetable; 1/2 Fruit; 1 1/2 Fat; 1/2 Other Carbohydrates.

Per Serving (without nuts): 116 Calories; 5g Fat (32.2% calories from fat); 3g Saturated Fat; 4g Protein; 17g Carbohydrate; 3g Dietary Fiber; 12mg Cholesterol; 247mg Sodium. Exchanges: 1/2 Lean Meat; 1/2 Vegetable; 1/2 Fruit; 1/2 Fat; 1/2 Other Carbohydrates.

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

*Recipe courtesy of LowFatLifestyle.com. Visit them on the web for more free recipes and healthy-cooking tips.*



## Diabetes and Your Eyes

Controlling Diabetes Is Critical to Protecting Your Vision

Diabetes can cause eye disease that results in any one of a group of conditions, all of which have the potential to cause severe vision loss and blindness.

Among people with diabetes, retinopathy is the most common cause of vision loss and blindness. Diabetic retinopathy involves changes to the blood vessels in the eye's retina that can cause them to bleed or leak fluid, distorting one's vision. Diabetic macular edema is a result of retinopathy that causes swelling in the area of the retina called the macula. Cataracts and glaucoma can also be caused by diabetes.

Under the care of your doctor, controlling diabetes through prescribed medications, staying physically active and/or maintaining a healthy diet can delay or prevent vision loss.

Early detection, timely treatment and appropriate follow-up care of diabetic eye disease can help protect against vision loss. Because diabetic eye diseases can go unnoticed until vision loss occurs, people with diabetes should get a comprehensive dilated eye exam at least once a year.

*Source: The National Eye Institute of the National Institutes of Health*

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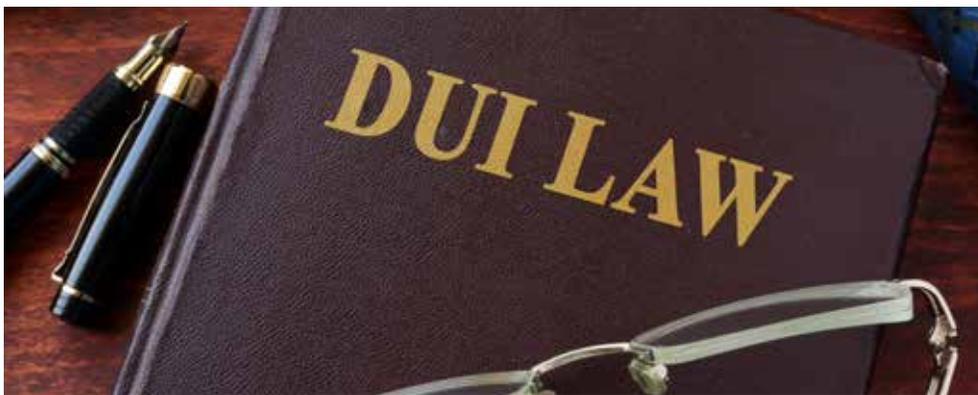
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## December Is National Impaired Driving Prevention Month

Be Aware, Plan Ahead, Be Smart

With holiday parties and events right around the corner, now's the time to raise awareness about the consequences of driving under the influence of alcohol and drugs.

According to the U.S. Centers for Disease Control and Prevention, every day almost 30 people in the U.S. die in motor vehicle crashes that involve an alcohol-impaired driver. All drivers must understand that drugged driving is as dangerous as drunk driving and that driving under the influence of certain prescription medications is considered impaired driving.

As with a drunk driver, never ride in a car with a driver you suspect is under the influence of a medication.

To help prevent drunk and drugged driving:

- Designate a sober driver before the celebrations begin.
- Never serve alcohol to those under the legal drinking age in your state.
- Plan safe parties, including providing non-alcoholic drink options to guests and not serving alcohol during the last hour of the party.

Source: Ohio Department of Health

### DID YOU KNOW?



## Beating Holiday Stress

Happy holidays! Shopping done? Menus planned? House decorated? These tips can help reduce the stress that usually arrives, along with the fun, every December.

- **Celebrate tradition but be open to change.** As families change, be open to your traditions changing as well. Choose a few to keep and consider creating new ones.
- **Prioritize your time.** Friends and colleagues will understand if you can't participate in every project or activity.
- **Take a breather.** Create some time for yourself. As little as 15 minutes alone, without distractions, may refresh you and help you accomplish your goals with much less stress.

Source: The Mayo Clinic