

# your health

Winter 2012



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## your health

Winter 2012

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## Achievements in quality

We are committed to providing care and customer service that continue to meet or exceed the highest standards of excellence, and we invite you to check our progress. For a summary report of our quality improvement activities and results, please visit our member Web site at [www.harvardpilgrim.org](http://www.harvardpilgrim.org) and click on "Understand Quality," then "Achievements in Quality." You can also call the Quality Program office at 617-509-7564 for a printed copy.

## Protecting your privacy

Harvard Pilgrim is committed to ensuring the privacy and confidentiality of your protected health information (PHI). To provide your health care benefits and services effectively, it is necessary to collect and disclose certain PHI. We do this in accordance with our own strict confidentiality policies and those federal and state laws designed to maintain the privacy of your PHI, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy Rule. To review our Notice of Privacy Practices, visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org) (keyword: privacy) or call 888-333-4742 for a printed copy.



## Important 1099-HC update: File under "easy"

**A**s you know, Massachusetts health care reform law requires state residents to report on their health care coverage when they file their Massachusetts income tax return. Most Massachusetts residents ages 18 and older are subject to a tax penalty for any month in 2011 in which they did not have a plan meeting minimum creditable coverage (MCC) standards. So it's important that you include the proper forms with your 2011 tax filing to show you were covered last year.

### Here's what to do:

(As a helpful reminder, tear out this page and put it in your tax file.)

#### 1. Look for your 1099-HC form from Harvard Pilgrim.

We mailed this form to Massachusetts subscribers in January. The 1099-HC form provides proof of MCC health insurance coverage for you and any dependents in 2011 and includes the information you'll need to fill out and file the Schedule HC form with your Massachusetts income tax return.

*Note: Medicare recipients automatically meet the requirements for qualifying health insurance, so if you were a Medicare Supplement or Medicare Enhance member, you will not receive a 1099-HC form.*

#### 2. Look for your Schedule HC.

Along with the tax forms you receive in the mail this time of year from the Massachusetts Department of Revenue, you should get one called Schedule HC. Be sure to save it along with your other tax documents as you prepare to file your taxes.

#### 3. File your taxes.

When you file your income tax return, just be sure to include your completed Schedule HC. Also include your 1099-HC form if you're filing a hard copy.

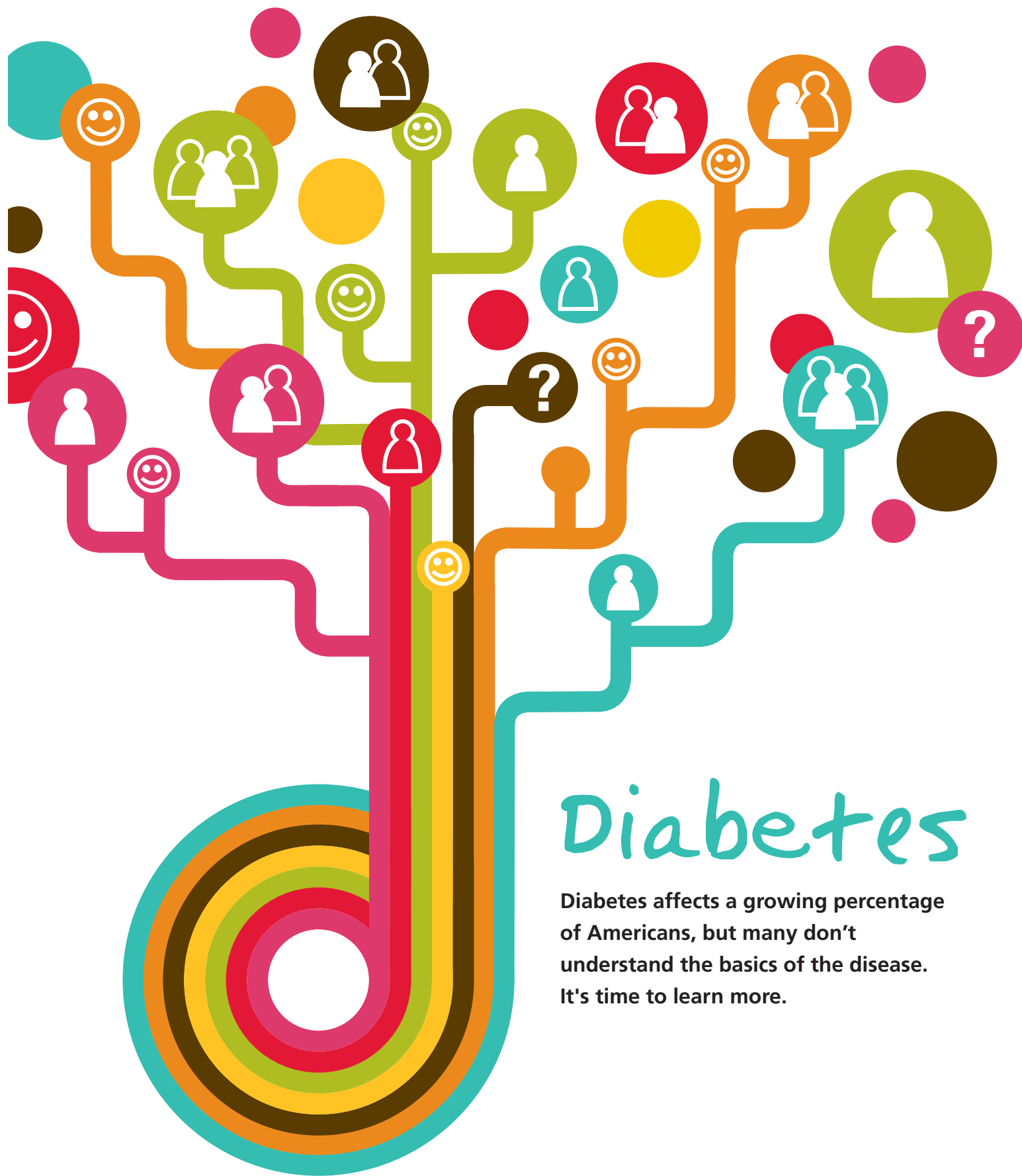
#### What else you should know

Employers generally have up to 60 days to notify us of enrollment changes. As a result, we may not have current enrollment information on members enrolled through employer groups. If a change affects your coverage as it appeared on your 1099-HC form, we will send you a corrected form.

### NEED HELP?

Do you want to:

- Know more about why you must file a schedule HC? Contact your tax advisor or refer to the Department of Revenue's Web site: [www.mass.gov/dor](http://www.mass.gov/dor).
- Get another copy of your 1099-HC form? Visit the 1099-HC Info Center at [www.harvardpilgrim.org/1099](http://www.harvardpilgrim.org/1099). You'll find lots of helpful information about your 1099-HC, and you can securely print out an additional copy of your most recent 1099-HC form.
- Talk to Harvard Pilgrim about the details on your 1099-HC form? Call the Member Services department at 888-333-4742. Representatives are available 8:00 a.m. to 7:30 p.m. EST Mondays and Wednesdays; 8:00 a.m. to 5:30 p.m. EST Tuesdays, Thursdays and Fridays. For TTY service, call 800-637-8257.



# Diabetes

Diabetes affects a growing percentage of Americans, but many don't understand the basics of the disease. It's time to learn more.

**D**iabetes is a lifelong (chronic) condition that occurs when you have too much glucose (a type of sugar) in your blood. Glucose is the major source of energy for our bodies. But too much can lead to serious health problems, like eye disease, kidney disease, nerve disease and heart disease.

Diabetes affects more than 8 percent of Americans — an alarming 25.8 million\* of us! Unfortunately, about 7 million of that number are believed to have it and don't know it.

### Understand the basics

Even those of us living with diabetes may not understand fully the basics of this disease. Here is a simplified way to understand how it happens.

After you eat, your body breaks food down into glucose and other nutrients. Your blood carries the glucose to the cells in your body. Insulin (a hormone made in your pancreas) carries the glucose from your blood into the cells of your body. The glucose can get into the cells only when insulin is there to let it in. Once in the cells, glucose is used for energy or stored for future use.

If your body doesn't make enough insulin and/or has trouble with what it does make, the glucose gets stuck. It cannot get into the cells, so it stays in the blood. With nowhere to go, the blood glucose levels rise. High glucose levels mean diabetes.

### Two main types of diabetes

- **TYPE 1 DIABETES** develops when your body's immune system destroys "pancreatic beta cells," the only cells that make insulin in your body. This means your body will produce too little insulin or none at all. People with

type 1 diabetes must get their insulin by injection or through a pump each day.

- **TYPE 2 DIABETES** is the most common form of diabetes. It usually appears in adulthood, but for some, it shows up earlier in life due to increased rates of obesity and less active lifestyles.

Type 2 diabetes often begins as insulin resistance. This means that the cells in your body are not using insulin properly. As the need for insulin rises, the pancreas slowly loses its ability to produce insulin. People with type 2 diabetes often need to take pills, insulin or both.

*Continued on page 6 >>*

## Did you know?

### Diabetes is:

- The leading cause of kidney failure, lower-limb amputations (not due to trauma) and new cases of blindness among adults in the U.S.
- A major cause of heart disease and stroke
- The seventh-leading cause of death in the U.S.

*\*Source: Centers for Disease Control and Prevention  
— National Diabetes Fact Sheet 2011*



**If you or someone you love has diabetes, we can help**

- Visit [www.harvardpilgrim.org/diabetes](http://www.harvardpilgrim.org/diabetes).



- Call our diabetes nurse care managers at 866-750-2068

if you have questions or need help managing your diabetes.

Continued from page 5 >>

### Staying healthy with diabetes

You can better manage your diabetes and help prevent diabetes complications by practicing these health habits:

- **Eating healthy** Include fruits, vegetables, lean meats, low-fat cheeses and whole grains in your daily meal plan — and don't forget, watch your portions!
- **Being active throughout the day** Being active helps you burn calories and feel better. The more you move around, the more energy you'll have. Aim for a total of 30 minutes a day, most days of the week.
- **Testing your blood sugar at home**
- **Keeping your blood pressure in control**
- **Taking your medicine(s) as instructed by your doctor (even when you feel well)**
- **Staying at a healthy weight**
- **Asking for help if you feel down (see page 8)**
- **Learning to cope with stress**
- **Not smoking**
- **Paying attention to your feet.** Check your feet every day for cuts, blisters, red spots and swelling.
- **Taking good care of your teeth and gums**
- **Knowing how to recognize and quickly treat high and low blood sugar**
- **Keeping up with routine care**

### Getting routine care

When seeing your health care provider, check to be sure you are up to date on all recommended tests, labs and procedures to find and treat any problems early.

At every visit, you should have your blood pressure, weight and feet checked. Then you should review your diabetes plan and goals with your doctor.

At least twice a year, you should get your A1c test — more often if your result is higher than 7.

And at least once a year, you should make sure you receive the following:

- Cholesterol test
- Comprehensive foot exam
- Dental exam
- Dilated eye exam
- Flu vaccine
- Urine and blood tests to check kidneys

## DO YOU KNOW YOUR DIABETES ABCs?

### A A1c TEST

Is a blood test that shows what your average blood sugar has been over the past three months. The goal for many people with diabetes is lower than 7.

### C CHOLESTEROL

- **LDL** (“bad cholesterol”) goal for people with diabetes is lower than 100 mg/dl.
- **HDL** (“good cholesterol”) goal for men with diabetes is higher than 40 mg/dl and higher than 50 mg/dl for women.
- Total cholesterol goal is below 200 mg/dl.

### B BLOOD PRESSURE

The goal for people with diabetes is lower than 130/80 mm Hg.

Paying attention to your ABCs and keeping the numbers in control is important. It will keep you healthier and lower your risk for diabetes complications.



## Risk factors for type 2 diabetes

The following are risk factors that may increase your chance of developing type 2 diabetes:

- Age 45 or older
- Family history of type 2 diabetes
- African-American, Hispanic/Latin American, American Indian and Alaskan Native, Asian-American or Pacific Islander ethnicity
- Overweight
- Inactive lifestyle (exercise less than three times a week)
- High blood pressure (140/90 mm Hg or higher)
- HDL ("good") cholesterol less than 35 mg/dl or triglyceride level 250 mg/dl or higher
- Having diabetes during pregnancy (gestational diabetes) or have given birth to a baby who weighed more than 9 pounds



## Want to learn more?

### CALL A DIABETES NURSE EDUCATOR

Harvard Pilgrim's Diabetes Management Program helps members with diabetes manage their conditions with individual support (call toll-free 866-750-2068).

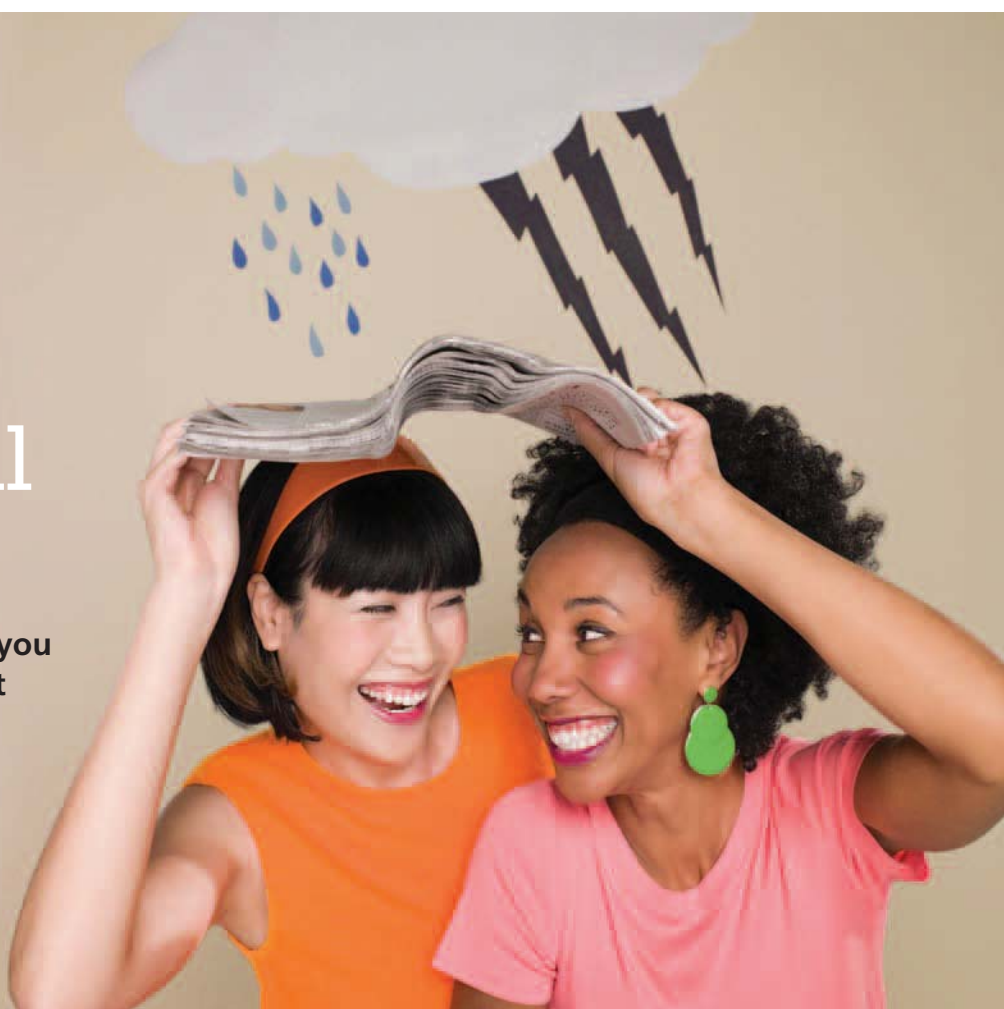
### ADDITIONAL RESOURCES

American Diabetes Association | [www.diabetes.org](http://www.diabetes.org)  
Centers for Disease Control and Prevention | [www.cdc.gov/diabetes](http://www.cdc.gov/diabetes)  
National Institutes of Health | [www.niddk.nih.gov](http://www.niddk.nih.gov)

U.S. Department of Health and Human Services,  
Office of Minority Health | [www.minorityhealth.hhs.gov](http://www.minorityhealth.hhs.gov)

# Your behavioral health

**“Coordination of Care” helps you get the most out of treatment**



**A**re you in treatment for a behavioral health or substance abuse issue? If so, it's important that your behavioral health practitioner and primary care physician ("PCP") share information. The exchange of information among the health professionals who care for you is called "coordination of care."

The health professionals you work with all need to know your full health "picture." When you give your consent for them to communicate with each other about your health, it helps them give you the best possible care.

This Coordination of Care process helps you and your care team to:

## **Avoid or minimize potentially dangerous medication interactions**

If you are getting medications from two or more doctors, they all need to know what you are taking.

■ **HELP US BETTER COORDINATE YOUR CARE.** Now you know why coordination of care is so important. So be sure that the health professionals closely involved in your care can share information. Ask your doctor for a "Confidential Exchange of Information" form that you can review and sign. Or print one out at [www.harvardpilgrim.org/memberforms](http://www.harvardpilgrim.org/memberforms) (under "Member Authorization Forms") to bring to your next appointment.

## **Reduce the risk of relapse**

For example, if a patient is in treatment for substance abuse, the PCP would know to avoid prescribing certain medications with addictive potential for other health conditions.

## **More readily make supportive changes**

If you experience any setbacks with medications, therapy or other forms of treatment, your health care team is better prepared to make changes that might help.

## **Effectively manage multiple health issues**

If you have heart disease, for example, and are also being treated for depression, coordination of care is especially vital.

## **Close the "loop"**

Your PCP will know if you are getting the behavioral health support you need.

## **Improve your overall health**

When everyone is informed, you'll also get the best diagnostic and treatment information, including your expected course of treatment.



# Partnership for better health

## Making health care decisions with your doctor

Carl Soderland, MD, laughs when he thinks of a recent patient. “He kept staring into his cellphone, and I thought, ‘Oh no — he looks like he’d rather be anywhere but here.’ But then he looked up and explained that he had a list of questions for me on his cellphone. Then I could only think, ‘Now that’s a good use of a smartphone!’”

Not everyone feels comfortable bringing in a list to their doctor, says Dr. Soderland. “But if they write down their thoughts and arrive with questions, we can get so much done together.” He considers every interaction an opportunity to know the patient better.

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**“There isn’t a ‘right’ choice; there’s the best choice for my patient. And we find it together.” — Carl Soderland, MD**

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Currently at Lahey Clinic in Ipswich, Dr. Soderland notes how much has changed over his 35 years in medicine. “People are much more informed now. Still, when it comes down to making choices about our own health, it can get confusing, especially when there are different opinions in the media, or studies with conflicting results.”

Treatment options such as using statin drugs to control cholesterol, for example, are highly individual.

“That’s why our relationship is so important. I like to tell my patients, ‘No one is going to take better care of you than *you*. I’m here to guide you with the science. You’re here to guide *me* with your own concerns and preferences.’”

You and your doctor can consider the risks and benefits of each option. Together you can find the one that makes the most sense for you based on your own health history and needs.

He also encourages patients to bring a friend or family member with them when there are decisions to be made. “Some of these discussions require many ears. It helps to



have a loved one there with you as we discuss the pros and cons of the options.”

After all, adds Dr. Soderland, “There isn’t a ‘right’ choice; there’s the best choice for my patient. And we find it together.”

### Have additional questions?

Read more about making the most of your medical appointments and other tips in our Health Library. You can also print a copy of our Better Health Checklist from our Web site. Visit [www.harvardpilgrim.org/wellness](http://www.harvardpilgrim.org/wellness).

# Your updated health benefits and coverage info — all online!

Now you can easily view, save and print your plan information at any time.

**W**e know that health care and insurance can be complicated. *HPHConnect* is one of the many ways we're trying to make it more simple for our members.

*HPHConnect* is our secure online tool that gives you easy access to everything you need to know about your benefits and coverage. Get updated plan information. Review and print your Benefit Handbook and Schedule of Benefits. Find the right doctors, specialists and behavioral health providers.\* Evaluate your care options, look up your records and find out how to get hospital services and emergency care.

■ **GET STARTED** at [www.harvardpilgrim.org/members](http://www.harvardpilgrim.org/members) and select "*HPHConnect*." If you have any questions about your coverage, please call our Member Services department at 888-333-4742. You can also call to request a printed copy of your plan documents, free of charge.

## Need language assistance?

Harvard Pilgrim offers interpretation services in more than 150 languages. So if you have questions about your care and coverage, we most likely can answer them in your preferred language. The services of these qualified translators are readily available through our Member Services department at 888-333-4742 (TTY: 800-637-8257).

## Here are some of the many things you can do with *HPHConnect*:



### Access information on doctors and hospitals

- Know how and where to get your primary care services.
- Evaluate providers by location, background, training and language capability.
- Learn how to get hospital services, after-hours care or emergency care (including when to directly access emergency care or use 911 services).
- Find specialists and behavioral health providers\* and obtain their services.
- Compare hospitals and prepare for procedures.



### Find your benefit information

- Know what is covered and what isn't under your plan.
- The "My Plan Documents" section of your *HPHConnect* account includes your coverage documents. Now you can view, save and print them anytime!
- Know what copayments and other charges you may be responsible for.
- Know how to get care outside of the service area and what restrictions apply, based on your plan's coverage.
- Review your medication and claims history.
- Learn how Harvard Pilgrim evaluates new technology for inclusion in covered benefits.
- Learn how to submit a claim.
- Change your primary care physician.
- Request an ID card.
- Get information on how to voice a complaint or appeal a decision.



### Manage your health

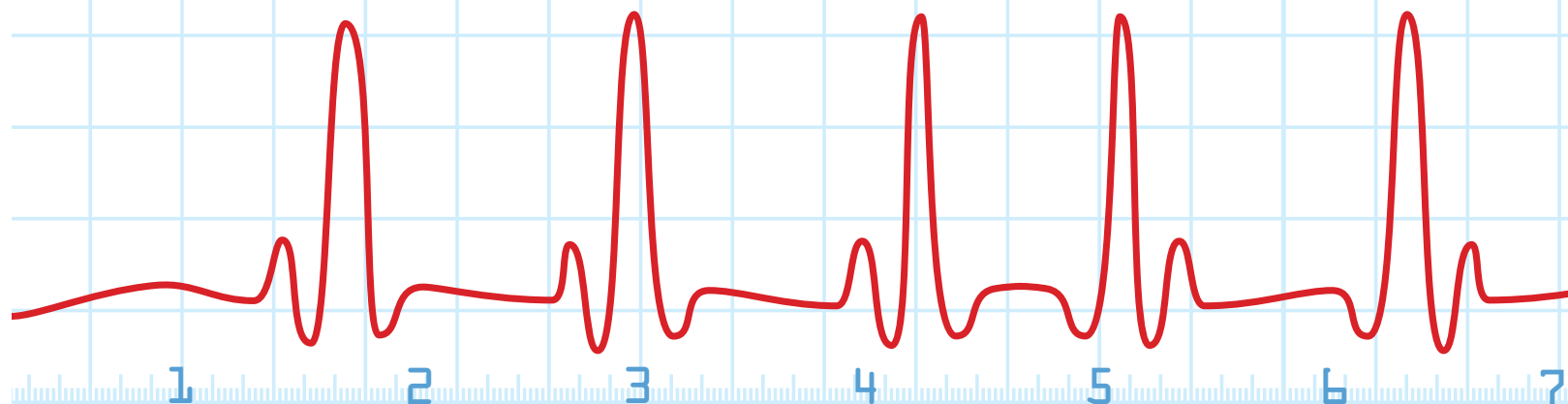
- Access tools to improve your health and help manage chronic conditions.
- Order your medications through mail service and learn more about our pharmacy program.
- Learn specific things you can do to prevent illness.

### Did you know?

Our recently upgraded provider search tool helps you easily search providers based on the details most important to you. And you can email, text or fax your search results! Check it out at [www.harvardpilgrim.org](http://www.harvardpilgrim.org) ("Find a doctor" link).

\*Some employers do not offer behavioral health coverage through Harvard Pilgrim.

# 12 weeks to a heart-healthy



**H**eat disease is a killer, but you can do plenty to reduce your risk and prolong your life. Research shows that making lifestyle changes can decrease your risk for cardiovascular heart disease. Adopting heart-healthy habits over the next 12 weeks will start you on the road to better health and a longer life.

**1 Commit to get fit.** The American Heart Association reports that up to 250,000 deaths each year result from a lack of regular physical activity. Try to start exercising three times a week. Be sure to check with your doctor first if you haven't been exercising regularly.

**2 Stop smoking.** You can have the most positive impact on your heart health by quitting smoking. It's also one of the hardest changes to make, so sign up for a reputable smoking-cessation program. If you don't smoke, make an effort to avoid secondhand smoke; chronic exposure can increase your risk for heart disease.

**3 Limit unhealthy fats.** Polyunsaturated fats like olive, canola and sunflower oils are best for cooking. Cut back on fatty meats, whole milk, cheeses and butter.

**4 Limit saturated fat.** Decreasing the amount of saturated fat in your diet is one of the best ways to lower your cholesterol. Saturated fats are a main contributor to heart disease. These fats usually become solid at room temperature and are found mostly in butter, lard and animal fats.

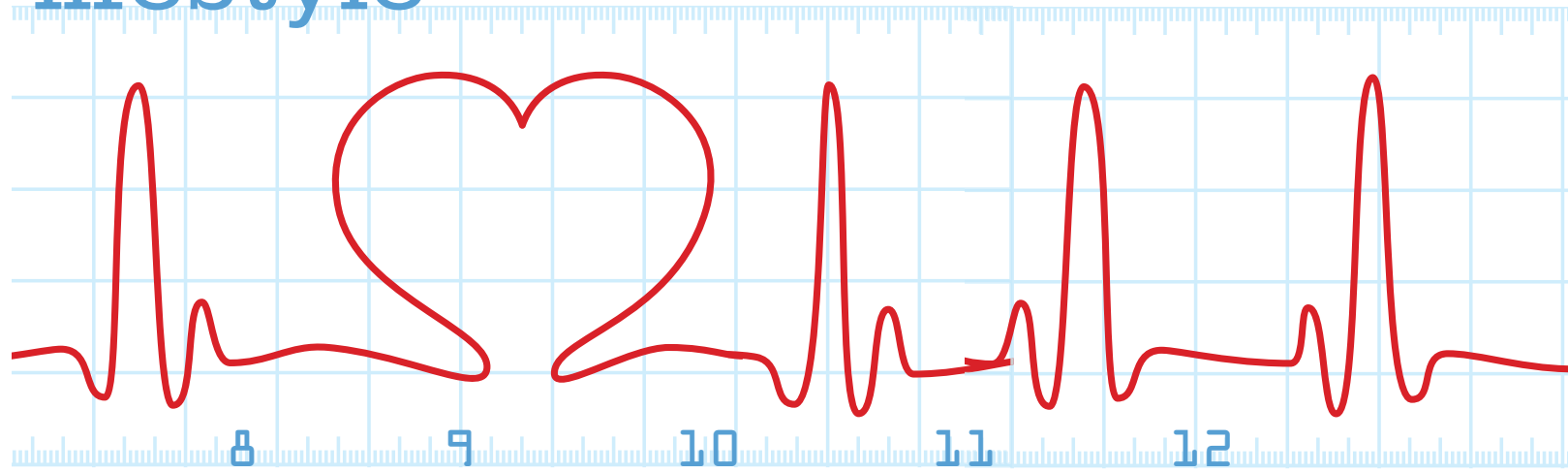
**5 Reduce your cholesterol.** This week, try to reduce your daily cholesterol intake to less than 300 mg. All animal products contain cholesterol, but opt for fish and skinless chicken instead of fatty cuts of red meat. They contain much less cholesterol.

**6 Reduce your salt intake.** The average American age 2 or older consumes 3,400 mg of sodium per day. Most sodium comes from salt added during food processing. Salt added at the table and in cooking is only a small proportion of the total sodium that Americans consume. The U.S. Department of Agriculture's 2010 dietary guidelines recommend no more than 2,300 mg of sodium a day for people younger than 51 who don't have risk factors for high blood pressure. Those at increased risk for high blood pressure include people older than 51, African-Americans and people with hypertension, diabetes or

■ Visit [www.harvardpilgrim.org/bloodpressure](http://www.harvardpilgrim.org/bloodpressure) to:

- Calculate your risk • Track your blood pressure • Test your salt IQ
- Get tips for reducing salt in your diet • Learn about reading food labels
- Find out about the DASH™ for Health online program
- Learn about Harvard Pilgrim's Heart Program

# lifestyle



chronic kidney disease. These people should have no more than 1,500 mg. Removing the saltshaker from your table and eating fewer processed foods can help.

## 7 Increase your dietary fiber.

Fruits, vegetables and whole grains contain dietary fiber. Depending on your recommended daily calories, work into your daily diet up to 3 to 5 ounces of whole grains, 1½ to 2½ cups of fruits and 2½ to 4 cups of vegetables. Increase your fluid intake to avoid constipation. High-fiber foods help keep cholesterol in check.

**8 De-stress.** Stress increases your risk for heart disease and accelerates its progression. People who are chronically angry or stressed out have higher rises in blood pressure than people who aren't. This constant flux can damage the heart. Be aware of stress and find ways to control it.

**9 Become a savvy grocery shopper.** Most foods include important nutrition information on

their labels. Paying attention to these figures will help ensure you eat healthfully.

**10 Find a new activity.** This week, try a new sport or activity you enjoy. You might try water-walking, circuit training, in-line skating or slide aerobics.

**11 Know what's on the menu.** When you eat out, try to eat as well as you do at home. Ask your server how food is prepared. Avoid cream sauces, cheese sauces and fried foods. Opt for broiled, steamed or stir-fried dishes.

**12 Eat breakfast every day.** Everyone needs energy first thing in the morning, yet many people skip breakfast. Plan ahead and have nutritious foods ready to go.

## WE CAN HELP

Harvard Pilgrim helps members with heart disease manage their conditions with these online tools:

- **Medicine Manager:** What you need to know to take prescriptions, over-the-counter medicines and herbal supplements safely.
- **Medicine Chart:** Keep track of all the medicines you take.

■ **Get started at**  
[www.harvardpilgrim.org/wellness](http://www.harvardpilgrim.org/wellness)



# Resolved to be more healthy this year?

We can help you get there and save along the way!

**H**arvard Pilgrim membership entitles you to special savings on many health-related products and services. Sure, you may already be using fitness club discounts, diet and nutrition programs, and savings on things like hearing aids, eyewear and laser vision correction. But some of our savings might surprise you. Did you know about these programs?

For more details on these programs, visit [www.harvardpilgrim.org/savings](http://www.harvardpilgrim.org/savings). If you don't have Internet access, call our Member Services department at 888-333-4742 (TTY: 800-637-8257).

## Nutrition

- DASH™ for Health online nutrition program
- Diet.com — savings on membership fees
- Weight Watchers® — registration fee waived at all North America locations (savings vary at locally owned locations)

## Fitness

- Discounts at select fitness clubs in Massachusetts
- Brand-name athletic footwear at Marathon Sports and Northampton Running Company (Massachusetts)
- Appalachian Mountain Club membership
- Boston Ski and Sports Club membership
- Wachusett Mountain ski discounts

## Alternative complementary medicine

- 25 percent off at participating acupuncturists and chiropractors<sup>1</sup>
- Savings on massage therapy services at Massage Envy and Elements Therapeutic Massage

**\$150 health and fitness club reimbursement.** Receive up to \$150 if you're an eligible member of Harvard Pilgrim and have been a member of a qualified health and fitness club for four consecutive months<sup>2</sup>

<sup>1</sup> Does not replace or supplement coverage under your Harvard Pilgrim medical benefits plan. Some plans include chiropractic coverage, in which case the provider networks and benefits differ. Consult your Benefit Handbook or call Member Services for details.

<sup>2</sup> \$150 maximum reimbursement per Harvard Pilgrim policy in a calendar year (individual or family contract). Restrictions apply, and reimbursement is not available to all members. Visit [www.harvardpilgrim.org/savings](http://www.harvardpilgrim.org/savings) (Fitness Center Criteria) or call for details. (For tax information, consult with your employer.)

## More Wellness discounts

- Care.com for assistance in finding a caregiver for children, aging parents, your pets and even your home
- 18 percent off QuitSmart, a proven effective program to quit smoking
- \$300 toward the purchase of a hot tub or spa at New England Spas
- Mindfulness course at UMass Medical School Stress Reduction Clinic
- Organic vegetable garden installation and support by Green City Growers for eastern Massachusetts members
- Up to 83 percent off magazine subscriptions — more than 40 healthy reads available

## Safety and comfort care

- Safe Beginnings home and child safety products
- The Original Healing Threads by Spirited Sisters
- Support Plus foot, leg and comfort care products
- RESPeRATE blood pressure machine rebate offer
- Personal Emergency Response System (PERS) products
- Sense-Able autism spectrum disorder products
- Maya Systems MedMinder electronic pillbox system

## Eldercare

- No-cost telephone assessment and family consultation plus \$500 off lifetime flat fee of services for SeniorAssist
- \$100 credit toward services at participating Home Instead Senior Care offices, plus a free home safety inspection at the start-up of services
- Savings on a subscription (plus an extra month FREE) to My Vigorous Mind, a Web-based wellness software program offering brain exercise programs to help improve attention, memory-processing speed and reasoning
- CareScout® Eldercare Advocacy program

## Eye and ear

- Eyewear savings at many popular eyewear locations, including Cambridge Eye Doctors, JC Penney Optical, LensCrafters, Pearle Vision, Sears Optical and Target Optical
- Laser vision correction procedures at participating providers
- Savings on hearing aids and hearing services at HearPO — with more than 2,300 locations nationwide — plus one year of follow-up services included with purchase

*These savings programs are not insurance products. Rather, they are discounts for programs and services designed to help keep members healthy and active. All programs subject to change without advance notice.*

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# Thinking about retirement?

## Test your knowledge

So you think you know your retirement health care options? Take our quiz.

**1. At what age are most individuals eligible for Medicare?**

A. 62    B. 65    C. 67

**2. Your Social Security benefits will be reduced if you work while you are receiving benefits.**

A. True. Regardless of your age, your benefits will be reduced if you earn in excess of the annual earnings limit.

B. True, but only if you are collecting benefits before you reach full retirement age and you earn more than the annual earnings limit.

C. False.

**3. What is considered Full Retirement Age?**

A. 62  
B. 65  
C. It depends on the year in which you were born.

**4. How does Social Security determine your benefits?**

A. Social Security determines your benefits based on your 35 highest-earning years.  
B. Social Security determines your benefits based on earnings from the last 10 working years.  
C. None of the above.

**5. At what age can you start receiving Social Security retiree benefits?**

A. 55    B. 62    C. 70

## CELEBRATING 65<sup>SM</sup> — NEED TO KNOW MORE?

Many people are surprised by how much they don't know about Social Security, Medicare and their retirement health care options. If you'd like to learn more for yourself, your family or friends, call us at 877-645-5254. You can also visit our Web site at [www.harvardpilgrim.org/celebrating65](http://www.harvardpilgrim.org/celebrating65). Harvard Pilgrim's Celebrating 65<sup>SM</sup> is a free educational program designed to help you and loved ones plan for a healthy future.

Answers 1. b, 2. b, 3. c, 4. a, 5. b

