

FITNESS. WELLNESS. COMMUNITY.

Winter 2026



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CANCER PREVENTION SCREENINGS

**TIPS FOR LOWERING YOUR RISK OF
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US Family Health Plan members choose from a network of more than 2,500 civilian primary care providers and thousands of specialists, plus a large network of civilian hospitals.

Who We Are

US Family Health Plan of Southern New England is a Department of Defense TRICARE Prime option, and one of six regional US Family Health Plan programs across the nation. Our large network of civilian doctors, hospitals, and other health providers serves Plan members who live in Massachusetts, Rhode Island, and parts of southern New Hampshire and central and eastern Connecticut.

We pride ourselves on friendly, personal service. If you have questions, call us at **1-800-818-8589**. You can also get to know us better at usfamilyhealth.org.



A letter from

Rosye B. Cloud
Chief Executive Officer
of Brighton Marine, Inc.

As winter has settled in and the days have grown shorter, many of us are naturally slowing down and taking stock. Longer nights invite reflection. We pull family and friends a little closer, check in on one another, and think about what truly helps us feel steady, supported, and well.

At Brighton Marine, we see this season as a reminder that health is about far more than appointments or prescriptions. It's about stability, peace of mind, and knowing you have support when life becomes complicated.

For more than 40 years, we have had the privilege of serving military-connected families as the administrator of the US Family Health Plan of Southern New England. Our focus on coordinated, preventive care has delivered strong results: industry-leading beneficiary satisfaction, fewer hospital readmissions, and care designed around real lives, not just clinical encounters.

Listening closely to our beneficiaries has reinforced an important truth: health is shaped by much more than medical care alone. Housing stability, access to resources, and economic security all play a powerful role in overall wellbeing – especially during seasons when the demands of daily life can feel heavier.

That's why Brighton Marine continues to evolve, building an integrated approach that brings healthcare, housing, and supportive services together. We do this with a deep belief in dignity and empowerment, treating people as active partners in their own care and their own well-being.

We also know that lasting impact

does not happen in isolation. Working alongside nonprofit, government, and community partners, we strengthen the broader network of support and ensure resources are aligned around shared goals.

As a nonprofit social enterprise, we hold ourselves to high standards of performance and accountability. Operating efficiently allows us to reinvest back into care, programs, and innovations that deepen our mission and extend our reach.

In our next issue, I look forward to introducing new members of our leadership team – talented, mission-driven individuals drawn from across the country, who are joining us to help strengthen our work and better support you and your loved ones.

Looking ahead, our vision is both simple and ambitious: to strengthen individuals, families, and communities so everyone has the opportunity to thrive. When individuals are supported, families flourish, communities grow stronger, and our nation does too.

During this winter season, I want to thank you for the trust you place in Brighton Marine and the US Family Health Plan. It is an honor to serve you, and we remain committed to walking alongside you—through every season, today and in the years ahead.

With gratitude,

Rosye B. Cloud



"We do this with a deep belief in dignity and empowerment, treating people as active partners in their own care and their own well-being."

ROSYE B. CLOUD
Chief Executive Officer,
Brighton Marine, Inc.



WINTER CALENDAR

FEBRUARY

Black History Month
 American Heart Month
 National Cancer Prevention Month

- 3 Four Chaplain's Day
- 4 World Cancer Day and USO Birthday
- 6 National Wear Red Day
- 8-14 National Salute to Veteran Patients Week
- 14 Valentine's Day
- 16 Presidents' Day
- 17 Mardi Gras, Chinese New Year, and Ramadan (begins)
- 19 Coast Guard Reserve Birthday
- 28 Rare Disease Day

MARCH

National Kidney Month
 National Nutrition Month
 National Developmental Disabilities Awareness Month
 Women's History Month

- 3 Navy Reserve Birthday
- 8 Daylight Saving Begins and International Women's Day
- 12 World Kidney Day
- 13 K9 Veterans Day
- 19 Ramadan (ends)
- 20 Spring Equinox
- 25 National Medal of Honor Day
- 29 Palm Sunday and National Vietnam War Veterans Day
- 30 National Doctor's Day



**MORE CHOICES,
 MORE CONVENIENCE:**

USFHP PROVIDER NETWORK EXPANDS



Great news for US Family Health Plan of Southern New England members! Our provider network continues to expand. We are excited to share that as of January 2026, we have added Southcoast Health Network to our provider network, along with hundreds of other new providers and locations. Please continue to refer to our provider network directory to view the new additions in your area.

These additions have resulted in even more options when it comes to choosing a top-rated civilian provider who is close to home and convenient for you and your family. We know that strong provider relationships lead to stronger outcomes for our military families. That's why we're increasing access and quality for patients across Southern New England —to both primary care and medical specialties.

By fostering meaningful, personal connections between our doctors and their patients—and offering special extras like chiropractic care, hearing-aid discounts, and free health and wellness programs —USFHP is here to support you at every step of your health journey.

 To find a physician and make an appointment, visit bit.ly/USFHP-findadoctor

“This is not just about growing our physician ranks; it's about enhancing our commitment to the communities we serve. More providers means more military families and retirees with access to the care they trust—when and where it's needed most.”



NEIL MULLANEY
 President,
 USFHP of Southern
 New England

Neil Mullaney is President of the US Family Health Plan of Southern New England. He brings extensive experience in veteran-focused healthcare and nonprofit leadership, with a career centered on improving access, quality, and coordinated care for military-connected families. A retired U.S. Air Force colonel, Neil continues a lifelong commitment to service.

FEBRUARY IS NATIONAL CANCER PREVENTION MONTH



Preventive care is one of the most important ways the US Family Health Plan of Southern New England can help support your long-term health.

Each year, health plans like ours report performance on national quality standards known as HEDIS® (Healthcare Effectiveness Data and Information Set). HEDIS measures are like a report card for health plans, showing how well they provide recommended care and preventive services. The main HEDIS measures for cancer prevention include:

- Breast Cancer Screening
- Cervical Cancer Screening
- Colorectal Cancer Screening

USFHP covers all three. Here's what you need to know:



Breast Cancer Screening

Regular mammograms help detect breast cancer early, before signs or symptoms develop.

Who should be screened:
Women ages 40–74.

Family history considerations:

If you have a first-degree relative (parent, sibling, or child) who had breast cancer, your provider may recommend starting screening before age 40, screening more often, or adding other imaging like MRI.

What this means for you:

If you're 40 or older—or younger with a family history—talk with your provider about a screening schedule that fits your personal risk. Clear results and timely follow-up are essential, especially if you have increased risk due to family history.



Cervical Cancer Screening

Routine cervical cancer screenings — including Pap smear and HPV screening — identify early cell changes before they become cancer.

Who should be screened:
Women ages 21–64.

Family history considerations:

Unlike other cancers, cervical cancer is not typically hereditary. However, a family history of cervical cancer may prompt your provider to recommend closer monitoring or sticking closely to recommended screening intervals.

What this means for you:

Regular screening is still important even without family history, because most cervical cancers are caused by Human Papilloma Virus (HPV), not genetics.



Colorectal Cancer Screening

Screenings — including colonoscopy, stool-based tests, CT colonography, and flexible sigmoidoscopy — can prevent colorectal cancer or detect it early when treatment is most effective.

Who should be screened:
Adults ages 45–75.

Family history considerations:

If you have a first-degree relative with colorectal cancer, your provider may recommend starting screening before age 45 and repeating certain tests more frequently.

What this means for you:

If you're 45 or older, or younger with a family history, ask your provider which screening option is right for you.



PREVENTIVE SCREENINGS SAVE LIVES.

Ask your provider for a personalized screening plan based on your individual risk. Questions? Call 1.800.818.8589

ON CALL

Charles Rollinger, MD

CHIEF MEDICAL OFFICER, BRIGHTON MARINE, INC.

Valentine's Day falls in February for good reason—it's American Heart Month, the perfect time to think about keeping your heart healthy. These are some tips for lowering your risk of heart disease.



CHARLES ROLLINGER, MD

CONTROL YOUR BLOOD PRESSURE

Blood pressure control is one of the most important ways to protect your heart and reduce stroke risk. Ideally, your blood pressure should be around 120/80.

Here's what you need to do:

- When you see your health care provider, **write down the number of your blood pressure** and keep it handy.
- If you are being treated for high blood pressure, make sure to **take your medication as directed**.
- Being overweight can contribute to high blood pressure, so try to **eat healthy and stay away from salty foods**, which directly raise blood pressure.
- **Get moving.** Exercising is important for heart fitness and to help control blood pressure. Walking is an excellent start, and picking up the pace strengthens your heart fitness.



KNOW YOUR CHOLESTEROL NUMBERS

Cholesterol is an important factor in heart health. Like the numbers for blood pressure, knowing your cholesterol numbers is a good first step in managing them. Ask your provider about three key numbers: total cholesterol, HDL, and LDL.

Here's what you need to know:

- **HDL is the “good”** cholesterol that removes the fat from the body.
- **LDL is the “bad”** cholesterol that clogs your arteries.
- **There are medications that lower cholesterol.** Depending on your heart disease risk, medications like statins can help manage your levels. Your doctor will prescribe the right treatment based on your individual risk.

QUIT SMOKING

Smoking significantly increases your risk for heart disease and stroke. If you smoke, quitting is the single best thing you can do for your heart. Stop smoking aids are available through the US Family Health Plan Pharmacy to help you succeed.

There are a wide range of support resources available for patients who want to quit using tobacco.

Learn about where to access support resources and more »





Bill and Laura Aldrich

30 YEARS WITH USFHP

BILL AND LAURA ALDRICH'S STORY

When Bill Aldrich retired from the Air Force in 1995 after several decades of service, he and his wife Laura—also retired Air Force—faced a challenge that is familiar to many USFHP

members: finding reliable, affordable healthcare in civilian life. After serving and raising two kids through postings from Arizona to California to Greece to Texas, the Aldriches settled back in Massachusetts to be near Bill's family.

When it came time to choose what would become their first (and only) non-military health plan, the decision was easy. USFHP's affordable monthly fees, lack of deductibles, and freedom to choose their own doctors stood out—especially with young kids, "Coming from the military system where you see whoever's on call, we really appreciated being able to stay with the same providers for years. That consistency—knowing your doctor and having them know you—made a big difference."

A PROVIDER'S PERSPECTIVE

Bill brings a unique perspective as both a patient and a provider. His medical training in the Air Force led to credentials as a registered nurse and a second career as director of health services at a private boarding school in Massachusetts. "I have a lot of experience with

different medical settings—which is why I can appreciate just how unique the USFHP care network is. From a broken elbow to major surgery, my primary care team is always by my side—connecting me quickly with the right specialists for our family's needs," said Bill.



in August, Laura underwent a transcatheter aortic valve replacement (TAVR) by October—an expensive procedure that USFHP covered without question. "The first thing I said when I came out of anesthesia was 'I'm not short of breath.' After years of struggling, I could finally breathe easily again," Laura said.

VALUE THAT ADDS UP

Bill has friends outside the region—other retired Air Force personnel—who pay more per month for Medicare than the Aldriches pay to USFHP, with less coverage.

Through two cataract surgeries, two sinus surgeries, a heart valve replacement and more, the Aldriches have never been turned down for care when they needed it. "When you look beyond the monthly premium and consider what's actually covered, there's no comparison," Laura reflected.

But the real value, both agree, isn't just financial. ★

WHEN CARE COUNTS

Over nearly 30 years with USFHP, the Aldriches have faced some serious health challenges—and the plan has delivered every time.

Last November, Bill developed severe abdominal pain after dinner. By morning, he knew what it was: appendicitis. He called his clinic, got a same-day appointment, and his primary care provider immediately coordinated with UMass Memorial Hospital. Within hours, Bill was evaluated in the ER—where staff were expecting him and ready to help. His appendix was successfully removed the next morning, and he was home in less than 24 hours.

For Laura, USFHP care was life-changing. She'd managed a heart valve condition with medication for years, but in 2022 her condition worsened to severe aortic stenosis.

Her primary care physician refused to accept a "watch and wait" approach. Diagnosed



Share Your USFHP Story

Has the US Family Health Plan of Southern New England made a difference for you and your family? We'd love to hear about it!

Email USFHP: feedback@usfamilyhealth.org

"There is peace of mind that we can grow old together because USFHP has been right there with us."

BILL AND LAURA ALDRICH



BACK TO THE BATTLEFIELD

Brighton Marine's Melissa Bryant, Vice President of Community Outreach and Programs, accompanied six WWII veterans to Bastogne, Belgium, in December 2025 for the 81st anniversary of the Battle of the Bulge. The granddaughter of a WWII non-commissioned officer killed in action from Everett, Mass., Melissa attended as both a third-generation combat veteran and Brighton Marine senior leader. The company's matching donations from the November 21st Back to the Battlefield fundraiser helped fund the trip.

For some veterans, it was their first return to Europe since the war—and likely one of the last trips back living WWII veterans will make. The week-long journey included celebrations, tributes, cultural excursions, and moments of reflection honoring their role in liberating Europe. ★



“Helping return WWII veterans to Bastogne was a life-changing honor I'll carry with me forever. These patriots represent the very best of our nation – quiet courage, core decency, and unbreakable spirits. As a combat veteran myself, I was proud to be part of ensuring that members of the Greatest Generation are remembered not only in history books, but on the ground where they served.”

DENNIS MAGNASCO
Member of the Board, Brighton Marine, Inc

“It was the honor of a lifetime to escort our WWII hometown heroes back to the battlefields where they fought so bravely for allied freedom and to the memorials where they could pay respects for fallen brothers in arms. Coming from a WWII Gold Star Family, I know this pain and pride all too well, and it's on the youngest generation of combat vets like me to remember the shared sacrifice of the Greatest Generation of veterans.”

← **MELISSA BRYANT**
Vice President of Community Programs and Outreach

“IN” AND ABOUT IN NEW ENGLAND

MASSACHUSETTS

USS Constitution Museum (Charlestown)
Always free

John F. Kennedy Presidential Library and Museum (Boston)
Free for active duty military

Museum of Science (Boston)
Discounted admission for military families

Museum of Fine Arts (Boston)
Free for active military, veterans, and families

New England Aquarium (Boston)
Discounted admission for military families

New Bedford Whaling Museum (New Bedford)
Discounted admission for military families

Boston Children's Museum (Boston)
Discounted admission for military families

Maritime Museum at Battleship Cove (Fall River)
Free admission for active duty military and veterans, discounted family rate

EcoTarium (Worcester)
Discounted admission for military families

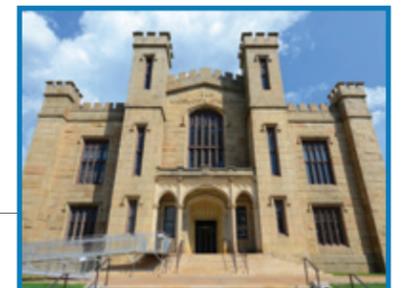


RHODE ISLAND

RISD Museum (Providence)
Free admission on Sundays; check for military programs

Slater Mill Museum (Pawtucket)
Historic mill with military rates

Naval War College Museum (Newport)
Free admission



CONNECTICUT

USS Nautilus and Submarine Force Museum (Groton)
Always free

Mystic Aquarium (Mystic)
Military discount

Connecticut Science Center (Hartford)
Military discount

Wadsworth Atheneum (Hartford)
Oldest public art museum; military discount

New England Air Museum (Windsor Locks)
Military discount



SOUTHERN NEW HAMPSHIRE

SEE Science Center (Manchester)
Check for military rates

Currier Museum of Art (Manchester)
Free admission on Sundays for NH residents

CHANGES TO USFHP PHARMACY COPAYS

Please note some changes in the cost structure for USFHP pharmacy copays. These changes took effect on **January 1, 2026**.

Tier	HOME DELIVERY Mail-order prescriptions: up to a 90-day supply		RETAIL NETWORK Retail prescriptions: up to a 30-day supply	
	2025 Cost	2026 Cost	2025 Cost	2026 Cost
Generic (Tier 1)	\$13	\$14	\$16	\$16
Brand-name (Tier 2)	\$38	\$44	\$43	\$48
Non-formulary (Tier 3)	\$76	\$85	\$76	\$85
Non-covered (Tier 4)	100% cost of the drug		100% cost of the drug	

Get Your Refills Automatically

You can sign up for automatic refills on medications you take regularly. Call the pharmacy at **1-877-880-7007** to enroll.

If you run out of refills, we will attempt to contact your doctor to request a new prescription. To help avoid delays, please also contact your doctor at least 2 weeks before you expect to run out.

Why Taking Your Medication Matters

Taking your medication every day as your doctor prescribed helps keep you healthy—especially if you have conditions like high blood pressure or diabetes.

Here’s the problem: many people miss doses or don’t take their medications as prescribed. This can lead to worse symptoms and may increase the chance of needing urgent care or a hospital stay. Missing doses can make chronic health problems get worse faster.

3 Simple Ways to Stay on Track:

- 1. Sign up for automatic refills**
through our pharmacy program (1-877-880-7007)
- 2. Take your medication at the same time every day**
Set a phone alarm or use a weekly pill box
- 3. Not on Auto Refill? Order early**
Request your refill at least **10 business days** before you run out. *Some exceptions will apply for automatic refill. Not all medications are eligible.*



MEET OUR NEW PHARMACY LEADER

Binh Nguyen, PharmD, MBA

We're pleased to welcome Binh Nguyen to our pharmacy team. Binh will serve as Vice President & Chief Pharmacy Officer at USFHP of Southern New England, Brighton Marine.

Binh will lead our pharmacy services and has over 15 years of experience running health system pharmacy programs.

WINTER WORD SEARCH

Find the words in the puzzle.
Words can go in any direction
– forwards, backwards, or diagonal.

T	I	P	A	I	N	T	I	N	G	A	S	S	T
S	F	I	T	N	Q	U	I	L	T	I	N	G	U
Z	I	I	T	S	L	E	D	D	I	N	G	N	S
C	O	Z	Y	S	T	R	O	F	I	K	N	S	S
T	K	F	A	U	B	M	O	V	I	E	S	I	F
G	U	K	K	A	G	N	I	K	I	H	H	C	I
O	F	N	K	I	M	Y	O	G	A	M	L	I	R
G	G	I	A	I	U	A	L	B	U	E	L	C	E
C	N	T	C	N	S	O	N	Y	A	N	S	L	P
G	I	T	M	M	E	A	A	G	N	E	L	E	L
I	N	I	R	T	U	C	R	A	F	T	S	I	A
I	P	N	S	C	M	G	N	I	I	K	S	K	C
N	W	G	I	C	S	K	L	U	C	E	E	G	E
G	V	I	I	E	K	A	L	F	W	O	N	S	S

- SNOWFLAKE
- MUSEUMS
- HIKING
- FIREPLACE
- BAKING
- PAINTING
- FORTS
- SKIING
- ICICLE
- QUILTING
- COZY
- KNITTING
- CRAFTS
- MOVIES
- SLEDDING
- YOGA

Play this puzzle online at: <https://thewordsearch.com/puzzle/9341276/>

HEART HEALTHY LEMON DILL SALMON

This healthy dinner is super tasty, super easy, and packed with flavor.
Ready in under 20 minutes!



INGREDIENTS

- 4 salmon fillets (4-6 oz each), skin-on or skinless
- 3 tablespoons fresh lemon juice
- 2 tablespoons olive oil
- 3 tablespoons fresh dill, chopped (or 1 tablespoon dried)
- 3 garlic cloves, minced
- 1 teaspoon lemon zest
- ½ teaspoon black pepper
- ½ teaspoon paprika
- ¼ teaspoon onion powder
- Lemon slices for garnish

INSTRUCTIONS PREP TIME: 5 MIN | COOK TIME: 12-15 MIN

1. **Preheat** oven to 400°F. Line a baking sheet with parchment paper.
2. **Make the marinade** by whisking together lemon juice, olive oil, dill, garlic, lemon zest, pepper, paprika, and onion powder.
3. **Prepare salmon** by patting fillets dry with paper towels. Place on the baking sheet.
4. **Brush** marinade generously over each fillet, reserving a little for basting.
5. **Bake** for 12-15 minutes until salmon flakes easily with a fork and reaches an internal temperature of 145°F. Baking time depends on thickness.
6. **Baste** halfway through cooking with remaining marinade.
7. **Serve** immediately with fresh lemon slices and extra dill.

CHAIR YOGA

SEATED POSES FOR MIND AND BODY

Want to improve your flexibility, strength, and balance? You can do it from home. No need to brave the cold or push too hard at the gym. Chair yoga is a great way to bring gentle movement into your day. It's safe, easy, and especially helpful for people with chronic pain or mobility issues.

4 poses you can do at home:



SEATED MOUNTAIN

Sit on the edge of a sturdy chair, feet flat and hip-width apart, knees over ankles. Sit tall, lengthening your spine from tailbone to crown. Roll shoulders down and back. Rest hands on thighs, draw navel in slightly. Breathe for five full cycles.

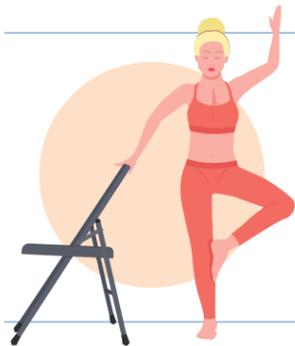
DOWN DOG

Face the chair. Inhale, lift arms overhead; exhale, bend forward and place palms on the seat. Bend knees slightly if needed. Lift hips toward the sky. Breathe for five full cycles.



TREE POSE

Stand beside the chair, right hand on the chair back. Ground through your right foot. Turn left foot outward and place heel at ankle or foot on calf. Raise left arm to hip or overhead. Breathe for five full cycles.



CHEST STRETCH

Sit tall, rolling shoulders back and down. Lift your hands behind you, either interlacing fingers or gripping the chair's back. Inhale deeply as you raise your chest. This helps release tension in your shoulders and upper back, improving posture and breathing.



MEDALLIA SURVEY

Thank you for choosing the US Family Health Plan of Southern New England. We're honored to support your healthcare journey. **If you received our recent Medallia survey, we'd appreciate you taking a few minutes to share your feedback. Your input helps us continue to improve the care and service we provide.** To those who have already completed our Value-Added Benefit survey—thank you. Your insights are critical in helping shape the benefits and services we offer.

CARE SUPPORT RESOURCES

National Suicide and Crisis Lifeline

Call or text 988

Every American can call the National Suicide and Crisis Lifeline at 988 — or chat 988lifeline.org—for help if you or someone you care about is experiencing a behavioral health crisis or is at risk of suicide. For military veterans and their families, specialized help is available from the Veterans Crisis Line at:

VETERANS CRISIS LINE

Call: 988 (then press 1)

Chat online: veteranscrisisline.net

Text: 838255

veteranscrisisline.net

24-Hour Nurse Advice Line

1-866-767-4546

As a US Family Health Plan member, you can use our reliable, free Nurse Advice Line 24 hours a day, 7 days a week. Call for quick, expert advice from a registered nurse.

Note: Our 24-Hour Nurse Advice Line is not a substitute for medical attention. Registered nurses cannot provide diagnoses or treatment. If you have an emergency medical condition, please call 911 or your local emergency medical services number.

Behavioral-Health and Substance-Abuse Self-Referrals

1-800-818-8589

Provides you with a list of professionals affiliated with US Family Health Plan of Southern New England. (Administered by Tufts Health Plan)

Brighton Marine, Inc

77 Warren Street
Boston, MA 02135



We'd love to know what you thought of this issue and what you'd like to read about in the months ahead.

Get in touch:

 feedback@usfamilyhealth.org

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 **BRIGHTON MARINE**

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