

winter calendar

DECEMBER

21 Winter begins

Have you had your flu shot? It's never too late. Call your PCP's office today.

22

Hanukkah starts at sundown

25 Christmas Day

31

New Year's Eve

JANUARY

1

New Year's Day



You can always find our Member Handbook at **usfamilyhealth.org**.

20

Dr. Martin Luther King, Jr. Day

FEBRUARY

Groundhog Day



February is American Heart Month. Learn how to eat smart for your heart at **heart.org**.

14

Valentine's Day

17

Presidents Day

MARCH

8

Daylight Saving Time begins (set clocks ahead)

17

St. Patrick's Day

19

Spring begins

FITNESS



PAGE 11 Staying active during pregnancy can help baby's development

• New physical-activity guidelines for moms-to-be

WELLNESS



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changes PAGE 8 Saying goodnight to leg cramps PAGE 9 Soda? No thanks • Mental-health self-referrals PAGE 12 Winter curry warm-up

COMMUNITY





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US Family Health Plan members choose from a network of over 2,000 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 northern Connecticut.

We pride ourselves on friendly, personal service. If you have questions, call us at **1.800.818.8589**. If you're nearby, come visit our headquarters in the historic Brighton Marine building in Brighton, Massachusetts. You can also get to know us better at **usfamilyhealth.org** or at **facebook.com/USFHP.SouthernNewEngland**.



a message from David Chicoine, our Senior Vice President and Plan CEO



My sincere thanks to you, our members, for letting me be part of your community for such a very long time.

A New Year, a New Adventure

I am not entirely sure how to express the mix of emotions I have as I reflect on the arc of my professional life. I came to work at Brighton Marine in 1986, when my son was 2 years old and the month my daughter was born. My son turned 35 this year and my daughter is now 33. I arrived when US Family Health Plan was just an aspirational concept that would not fully launch until 1993.

When I joined Brighton Marine, I became part of a community. I was lucky to be mentored early on by its founder — a man who lived his life in service to others. A retired Army Colonel who served in World War II, Colonel Robert Hawes believed he was accountable to the people who followed his lead, whether in battle or in choosing a military career. He treated me like a son and helped me to understand this was not just a job but a duty to care for those who have served.

It is with that sense of purpose that I have tried to define the culture at US Family Health Plan. Our staff are drawn to service and caring for others through many different callings. Some come as physicians and nurses with an inherent compassion and a healing touch, others with business training, wanting to make systems more approachable and responsive. Still others see what we do as a mission to educate, create, and enlighten to make life better and healthier. Regardless of where each of us started, we share a common

commitment to excellence and service to those who entrust their health to us.

As I set off on a new adventure in just a few weeks, I am comforted to know that the health plan leadership will carry on the mission of caring and compassion. I have found a little stone house in a tiny village amid the lavender fields in the south of France where I plan to retire. I aim to travel a lot, but I'll keep my feet in the U.S. with my son and his wife in Boston and my daughter and her husband in California. I'll discover new passions with the time to explore them. And I am hoping for grandchildren soon, too!

It is bittersweet to leave but you are in good hands. I am thrilled to announce that Gail Schlesinger, my colleague and confidante of 25 years, our former Vice President of Operations and Finance, will lead the health plan into the next decade as Plan Chief Executive/Senior Vice President. Gail has been instrumental in nurturing the culture of caring and service at US Family Health Plan. We have worked side by side in shared partnership all these years.

Before I go, I want to extend my sincere thanks to you, our members, for letting me be part of your community for such a very long time. It has truly been an honor to serve you. I look forward to following the progress of US Family Health Plan from afar as my colleagues continue to provide you with the finest health care available. Happy New Year, and au revoir!

Welcoming

Gail Schlesinger, CPA

Plan Chief Executive/Senior Vice President



A math lover raised in a family with a strong work ethic and a deep commitment to service, Gail Schlesinger becomes Chief Executive/Senior Vice President of US Family Health Plan at the turn of the New Year. She has held leadership roles here for nearly 25 years, most recently as Vice President for Plan Operations and Finance.

Gail is clear about her priorities. "For me," she says, "the beneficiaries always come first. I believe in them and I believe in the military. The personal connection with our members is very important to me."

Born in Schenectady, New York, and raised in Arlington, Massachusetts, Gail is one of four children. Her dad, Harold, served in the Marine Corps in World War II, and had a career in sales. Her mother, Virginia ("Ginny" to

her friends), was, as Gail says, "a jack-of-all-trades. She did everything — you name it — cooking, church work, gardening, taking care of everything and everyone."

As a child, Gail was drawn to math, which she enjoyed and excelled at. "I could look at a problem and just know the answer," she says. "I'm a numbers person. I remember numbers: phone numbers, dates, where the numbers are on the page, even."

That love of numbers led her to the University of Massachusetts Amherst, where she earned an accounting degree. Her first position after college was in a public accounting firm, and her early work assignments were at Boston hospitals. "After that," she says, "I was tracked into health care, which led me to where I am now."

In 1995, Larry McManus, then the CFO of Caritas Christi Health Care, with whom Gail had worked in her public accounting days, brought her to US Family Health Plan. Since then, she has handled the Plan's finances and more, taking on whatever new tasks have accompanied an increasingly sophisticated health care program, including the incorporation of computer systems and partnering with Tufts Health Plan. She worked side by side with David Chicoine. "His shoes," Gail says, "will be hard to fill."

Along the way, Gail and her husband, Bob, raised a daughter, Jess, a mechanical engineer who works as a product design program manager at Bose Corporation; and a son, Rob, a Marine Corps veteran who now works in acquisitions at a commercial real estate firm.

Asked who had the greatest influence on her life, Gail names her mother, Ginny. "She never had the chance to go to college, but she always worked hard. She made clear to me and to my siblings from the very beginning that we would all go to college, and that we could all achieve. She was brilliant, inspiring, and hands-on about everything. She wasn't just my mentor — she's my hero."

2019 Colonel Robert Hawes Award for Community Service Awarded to David Chicoine





Top: Colonel Robert Hawes

Left: Wilson Perry, Chairman of the Brighton Marine Board of Directors; outgoing Sr. Vice President/Plan CEO David Chicoine; incoming Plan Chief Executive/Sr. Vice President Gail Schlesinger

On November 19, Brighton Marine presented the 2019 Colonel Robert Hawes Award for Community Service to David Chicoine for his more than 33 years of support to veterans and military families in southern New England.

The award is named for the late Colonel Robert Hawes, founder and Chairman Emeritus of the Brighton Marine Health Center. Through his efforts, the Brighton Marine Health Center, slated to close in the 1980s because of federal

budget cuts, remains open and continues to thrive as a nonprofit community partnership. The award is given each year to recognize the outstanding effort of an individual or group who serves local military families.

Previous recipients have included the Massachusetts Military Heroes Fund, Heroes in Transition, Homes for Our Troops, and Project New Hope.

Other Community Events

US Family Health Plan has been proud to sponsor a number of events at Naval Station Newport throughout the late summer and fall, including the August Community Recreation Center Movie Series, Family Bowling Event, A Race to Remember, and the Health and Wellness Fair.





When Counting Sheep Won't Cut It

Falling Asleep and Staying Asleep

If you have problems getting to sleep or staying asleep, you're not alone. According to the Centers for Disease Control, more than a third of adult Americans aren't getting enough sleep regularly. In one study of Americans ages 65 or older, more than half reported sleep problems.

If you're having occasional sleep problems, you're likely to be cranky, less alert, and less productive the day after a bad night. If you're having chronic sleep problems, you're also at higher risk of hypertension, type 2 diabetes, heart attack, depression, and anxiety.

Fortunately, there are steps you can take to make sure that you get the sleep you need.

Sources: Foley, et al., Sleep complaints among elderly persons, *Sleep*, July 1995.

Chang, et al., Evening use of light-emitting eReaders, *PNAS*, January 27, 2015.

Falling asleep

You've brushed your teeth and climbed into bed, and suddenly you're wide awake. If this is a trend in your life, be sure to:

- Establish a sleep routine and stick to it. Babies and children aren't the only ones who benefit from having a routine. Set a specific bedtime, then wind down with deep breathing or quiet music before you turn in.
- Limit caffeine. Some people metabolize caffeine far more slowly than others and are better off if they don't have caffeine after noon.
- Avoid screen time before bedtime. Mobile devices, computers, and e-readers emit blue light, which can suppress production of melatonin, the natural sleep hormone. Read a book or magazine by lamplight, or listen to an audiobook. (Your public library may offer a free audiobook-streaming app.)
- Avoid exercise in the three hours before bed. It can provide you with an adrenaline surge that keeps you awake.

Staying asleep

You may have few problems falling asleep, but you wake up later on. If so, make sure that you:

- Avoid or limit alcohol in the evening. A glass of wine may help you fall asleep, but it can disrupt your sleep later on.
- Keep your bedroom dark. If there is a crack where the curtains meet, close it with binder clips. Put masking tape over the lights on electronic equipment. Consider buying a sleep mask. But keep a flashlight on your bedside table in case you need to get up in the night.
- *Block out noise.* White-noise apps are available.
- Adjust the temperature. According to the National Sleep Foundation, the best temperature for sleeping is between 60 and 67 degrees Fahrenheit. And keep in mind that recent South Korean research showed a link between wearing socks to bed and sound sleep.

If these strategies don't help, talk with your doctor about the possibility that a medical condition is keeping you awake. ■

A Passion for the Sea and Service



US Family Health Plan Member

Al Beal, CW04, USCG (Ret.)

Falmouth. Massachusetts

As a boy growing up in Newton, Massachusetts, Al Beal developed a love of the sea and of service. His time in the Sea Scouts, a specialized program within the Boy Scouts of America, where his father was a leader, triggered a lifelong passion for everything nautical.

"I loved it," he says. "We did everything on the Charles River. It was a beautiful place to be."

Beal finished high school in 1966, enlisted in the Coast Guard, and spent his 18th birthday crossing the Antarctic Circle on the *Eastwind*, an icebreaker out of Boston.

"The Coast Guard was it for me," he says. "I never thought of doing anything else."

At his next duty station, in Maine, Beal met Donna, a registered nurse from Kennebunkport, and they married in 1971. Coast Guard life took them across the United States.

and their family grew to include three children: Diane, Christopher, and Sarah. Their homes included Boston; Anacortes, Washington; Long Beach, California; New London, Connecticut; Newport, Rhode Island; and New York, where Beal was stationed at Rockaway and the family lived at the former quarantine station on Staten Island.

Once they settled on Cape Cod in 1986, the Beals decided to stay. Falmouth has been their center of gravity for over 30 years. All three Beal children graduated from Falmouth High School and have settled in the area, and the family now includes five grandchildren. Until 2015, Donna worked as a nurse at JML Care Center.

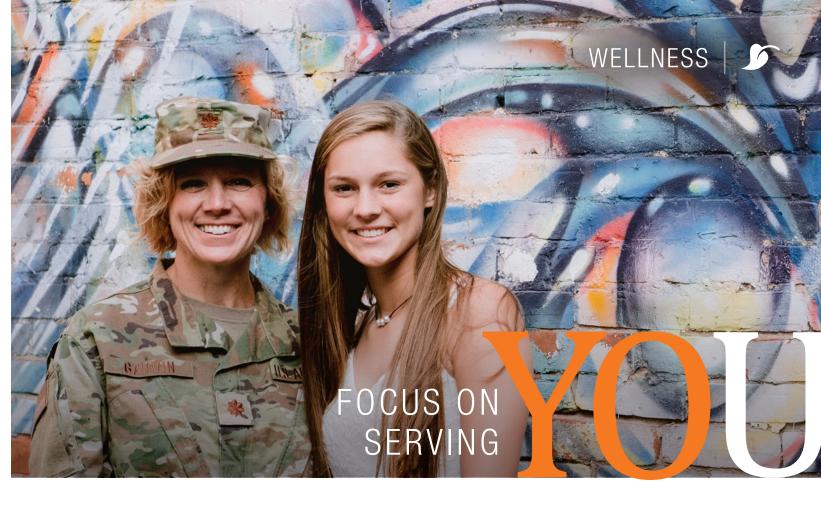
For Beal, retirement hasn't meant that he's stopped working. He is remarkably busy, mainly with volunteer activities through the Falmouth Service Center, which provides help to Falmouth residents, especially through its thrift shop and food pantry. Beal directs the center's Joint Base Cape Cod Fresh Market food pantry program, which operates once or twice a month year-round.

He keeps the Fresh Market shipshape. Immaculately organized and staffed by a large and dedicated group of community volunteers, including Donna, it provides fresh and packaged food as well as nutrition education.

"It's a lot like running a ship," Beal says. "It has a lot of moving parts."

Another part of Beal's life of service has come full circle, in his continued involvement with the Sea Scouts, which meet once a week in Falmouth. Beal coordinates civic activities with the group, including their participation in events like Memorial Day and Veterans Day, September 11 ceremonies, and more.

We are grateful to you, Al and Donna Beal, for your life of dedication and service to your country, family, and community, and for your loyal membership in US Family Health Plan.



Stellar Satisfaction Ratings!

Warm thanks to members who participated in the 2019 CAHPS® survey of adult health plans in the U.S. The results place US Family Health Plan in the 98th percentile for member satisfaction.

Some Changes for 2020

As a result of federal legislation, pharmacy copayments for prescriptions available through US Family Health Plan will change starting January 1, 2020.

Copayments for medications are increasing, regardless of whether you purchase the medications through Home Delivery (maintenance medications), at the US Family Health Plan pharmacies in Brighton or at Hanscom AFB, or at a retail pharmacy (one-time or urgent medications).

Prescription copayments

Home Delivery and US Family Health Plan pharmacies in Brighton or at Hanscom AFB Maintenance medications (up to a 90-day supply)

Generic: \$7 \$10 Brand-name: \$24 \$29 Non-formulary: \$53 \$60

Retail Pharmacy

One-time or urgent medications (up to a 30-day supply)

Generic: \$11 \$13 Brand-name: \$28 \$33 Non-formulary: \$53 \$60

A fourth tier, "non-covered drugs," has also been introduced. These medications are either not clinically effective, or are not as cost-effective as other medications offered. They may also pose a significant safety risk that may outweigh any potential clinical benefit. If you choose to purchase a non-covered medication, you'll pay 100 percent of the medication's cost.

Copayments for survivors of active-duty service members and for medically retired service members and their families remain at 2017 rates.





Nocturnal Leg Cramps

Nearly everyone experiences nighttime leg cramps once in a while. But for some people, especially older people, they happen so often, and hurt so much, that getting enough sleep can be a problem.

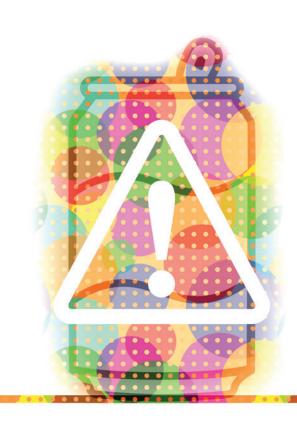
If you have occasional nocturnal leg cramps, be sure to drink plenty of water during the day and be physically active every day. If leg cramps wake you up, try walking and stretching your legs. Ice packs help some people.

Recent research published in *The Annals of Family Medicine* found an association between drinking alcohol and nocturnal leg cramps, especially among older people. If you drink alcohol and have frequent leg cramps, try cutting down on the amount you drink and be sure to drink water along with alcohol.

If you have frequent leg cramps, talk with your doctor, who can rule out or identify an underlying medical problem and can suggest medications that may help. •

Source: Delacour, et al., Association between alcohol consumption and nocturnal leg cramps, *The Annals of Family Medicine*, August 2018.

Reaching for a Soda?



Think Again

According to recent research, drinking too much soda, whether it's sugary or artificially sweetened, is associated with increased risk of early death. The findings were based on a study of the nutrition habits of nearly half a million people over a 16-year period.

The study found that drinking two or more glasses of artificially sweetened soft drinks per day was linked with deaths from circulatory diseases. It also found that drinking one or more glasses of sugary soft drinks per day was linked with deaths from digestive diseases, including disease of the pancreas, intestines, and liver.

Source: Mullee, et al., Association between soft drink consumption and mortality in 10 European countries, *JAMA Intern Med.*, published online September 3, 2019.



Have You Had Your Flu Shot?

The Centers for Disease Control recommends that you have a flu shot by the end of October. But it's not too late. Just make an appointment with your Primary Care Provider or go to a pharmacy clinic. Either way, US Family Health Plan covers the cost.

Mental-Health Self-Referrals

Do the darker days of winter have you down in the dumps? Remember that members can self-refer to authorized US Family Health Plan network mentalhealth providers for the first eight outpatient visits in a Plan Year (January 1 through December 31). You don't need a referral from your Primary Care Provider.

Be sure to call **1.800.208.9565** (administered by Tufts Health Plan) for a current list of authorized network providers before you access services. And be sure to say that you're a US Family Health Plan member.





Charles Rollinger, MD, is our Vice President of Medical Management and Quality

Heart Disease Particular Risks for Women

I recently read an article in the *Journal of the American College of Cardiology* about a study in Britain showing that women who present with heart attacks are half as likely as men to get treatment. The Centers for Disease Control notes that only about half of women in the U.S. recognize that heart disease is their number one killer.

Generally, heart disease is thought of as more of a problem for men than women, although it is in fact the number one cause of death for both. Most women in middle age know someone who has had breast cancer, but few know other women with heart disease. The reason is that for most women heart disease tends to show up later in life. The average age for a woman with a heart attack is 70.

Chest discomfort

The common presenting complaint for both men and women with heart disease is the same: some type of chest discomfort. The discomfort can be constant for a period of time or may come and go.

In women, chest pain may not be the most severe symptom. Some women describe it as tightness or pressure. Women are also more likely to complain of other symptoms, such as jaw, neck, or shoulder pain; sweating; fatigue; or indigestion. Women are also more likely to experience symptoms when resting or even sleeping.

Risk factors

The risk factors for heart disease in women are the same as the risk factors in men. Diabetes is a strong risk factor,

as is smoking. Lack of exercise, poor diet, or being overweight are all risk factors.

A family history of heart disease is also an important risk factor. Heart disease is more common in women after menopause than during their reproductive years. All women should get their lipids tested, because low HDL and high triglycerides appear to be the only factors that increase the risk of death from heart disease in women over age 65.

√ √

What's a lipid?

Lipids are fats in your blood.

Reducing the risk

A healthy lifestyle can reduce the risk of heart disease. It's important to:

- *Quit smoking*, which reduces the risk of both heart disease and lung cancer.
- Maintain a healthy weight through regular exercise and a diet that is low in saturated fat and salt.
- Work with health care providers to manage conditions such as diabetes, high cholesterol, or high blood pressure.

Other resources

The American Heart Association has a website dedicated to helping women reduce their risk of heart attacks and strokes at **goredforwomen.org**.

For a commonsense approach to hearthealthy eating, go to NIH/National Heart, Lung, and Blood Institute's DASH Eating Plan page at nhlbi.nih.gov/health-topics/dasheating-plan.

Mom-to-Be?

Being Active Now Can Help Your Baby Later

A woman's physical activity levels during pregnancy are associated with her baby's motor skills at one month of age, according to a recent study. Half of the pregnant mothers in the study did 50 minutes of moderate-intensity aerobic exercise (treadmill, stationary bike, or aerobics) three times a week, while the other half did light-intensity exercise only.

At one month, the babies whose moms had performed regular moderate-intensity exercise had slightly more advanced motor skills than the other babies did. The researchers speculate that the higher exercise level might boost fetal brain development by increasing the flow of blood and oxygen to the womb.

Source: May, et al., Effects of aerobic exercise during pregnancy on one-month infant neuromotor skills, *Medicine & Science in Sports & Exercise*, August 2019.



Physical Activity Is Healthy for Pregnancy

But What Kind and How Much?

Physical activity is key to a healthy pregnancy. For pregnant women without medical conditions that require limitation of activity, the federal government's recent *Physical Activity Guidelines for Americans, 2nd Edition* makes these key recommendations:

- Do at least 150 minutes of moderate-intensity aerobic activity a week during pregnancy and afterward. Spread the activity throughout the week if you can.
- If you routinely engaged in vigorous aerobic activity or were physically active before pregnancy, you can continue these activities during pregnancy and afterward.
- If you're starting physical activity during pregnancy, increase the amounts gradually over time.
- After the first trimester, avoid exercise that involves lying on your back, which can restrict blood flow to the fetus. Also avoid activities with a high risk of falling or abdominal trauma, like soccer, basketball, horseback riding, or downhill skiing.

Be sure to talk with your doctor about whether or how to adjust your physical activity during pregnancy and after the baby is born.





Speedy No-Meat Curry

4 servings

2 tablespoons olive oil

½ medium onion, chopped

2 garlic cloves, finely chopped

1 (2-inch) piece of ginger, finely chopped

1½ tablespoons curry powder

2 cups peeled and chopped butternut squash

1½ cups chicken or vegetable stock

1 (13.5-oz) can light coconut milk

1 cup dried red lentils

1 (15-oz) can chickpeas, drained and rinsed

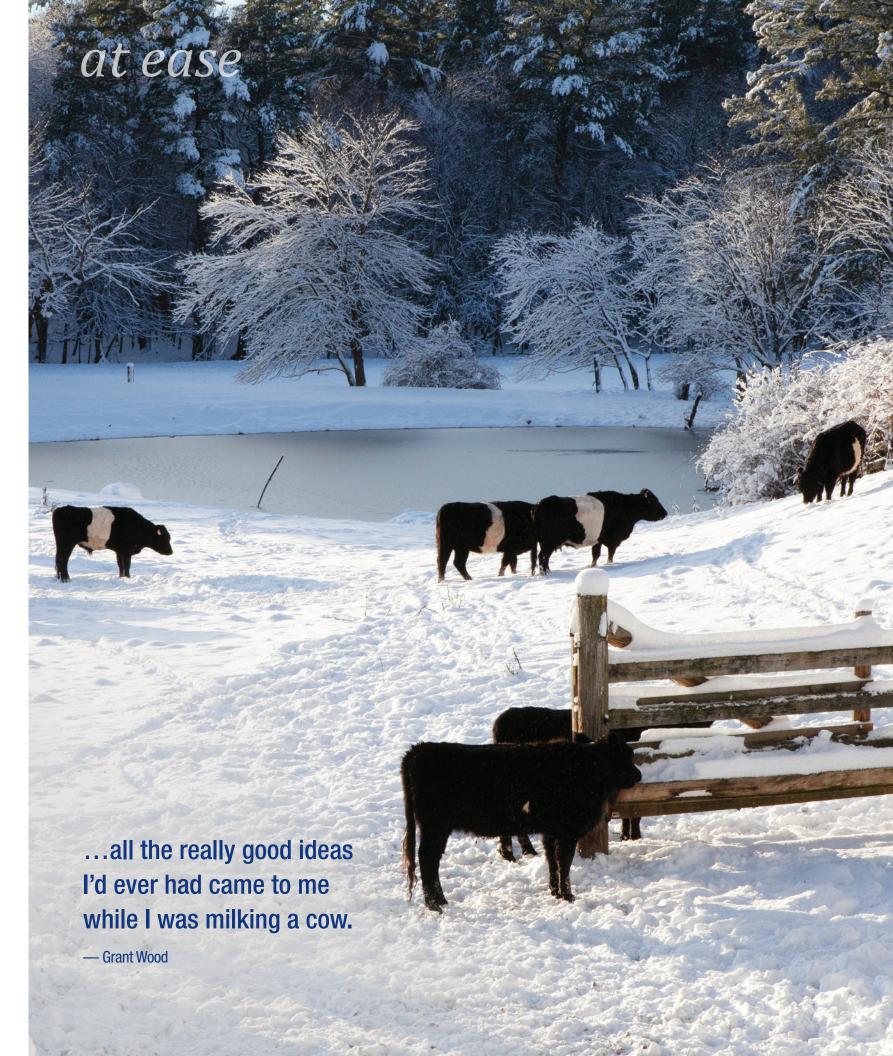
1 cup baby spinach, packed

Heat the olive oil in a medium skillet over medium-high heat. Add the onion and cook, stirring, until soft (about 4 minutes). Lower the heat to medium, add the garlic and ginger, and cook for another minute. Stir in the curry powder.

Add the squash, stock, and coconut milk, and simmer until the squash is tender (about 10 minutes). Then add the lentils and simmer until the lentils are cooked but still hold together (about 12 minutes). Add the chickpeas and cook until they're heated through (about 4 minutes). Right before serving, stir in the spinach until it's wilted (about 30 seconds).

Toppings

Try a squeeze of lime, plain yogurt, red pepper flakes, or peanuts. ■





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December already? It seems as though time is moving faster than ever. My wish for you as the decade turns is that you can take time to slow down and savor — your friends, your hobbies, the world of nature, your favorite cup of warmth. We wish you the healthiest of winters.

Is there something that you'd like to read about in U that we haven't covered? I'd love to hear from you at **Kerry.Tucker@usfamilyhealth.org**.

Kerry Tucker
Managing Editor/Senior Writer
Five Line Creative
Design

Cover photo by Kelly Lorenz At Ease photo by Hal Morgan



