

August | 2025



# GlobalHealth**Beat**

A Newsletter for GlobalHealth Medicare Advantage Members



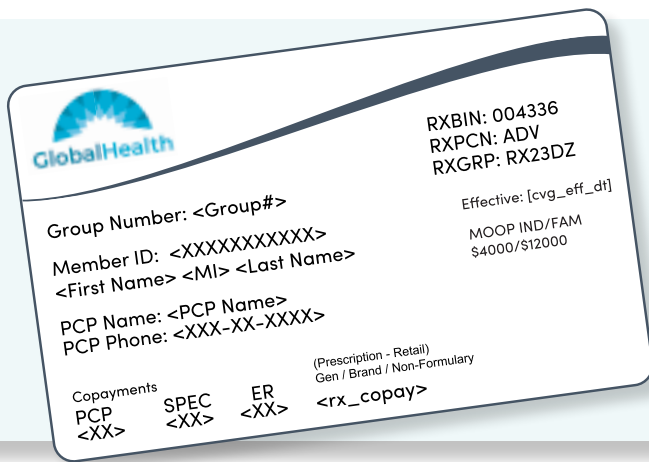
## Your Opinion Counts!

Each year CMS (Centers for Medicare and Medicaid Services) randomly surveys select members about the care they receive! If you are chosen to receive a survey, you will be asked your opinion about various topics, including access to care, care coordination, customer service, and your overall rating of your health plan. You may also be asked other health questions, such as any limitations on activities of daily living, falls, depression, chronic conditions, urinary concerns, pain, and quality of sleep. These are topics that are addressed with your provider during your annual wellness visit.

If you are randomly selected, you will receive the survey by e-mail, postal mail, or a telephone call from an independent company that completes surveys for CMS and GlobalHealth.

The survey won't take long to complete! Your responses will be compiled with other data for the CMS Star Ratings. CMS has rated GlobalHealth a 4 out of 5 Stars for the 2025 Star Ratings in Oklahoma!\* Your responses will also help us understand what is important to you and gain insight into the quality of care you want from GlobalHealth to best meet your healthcare needs.

\*Every year, Medicare evaluates plans based on a 5-star rating system.



## Who do you call?

When you need help, who do you call? Check the back of your GlobalHealth insurance card to quickly find important phone numbers to contact about your benefits and services.\* Calling these numbers directly avoids delays and helps you get the information you need when you need it.

\*Phone numbers vary by individual plan benefits.

## It's Time for Your Flu Shot!

It is very important for you to get your annual flu shot to protect yourself and your loved ones against the flu and its potentially serious complications. Remember that GlobalHealth covers the annual flu shot 100%, with a \$0 copay. **Contact your primary care physician to schedule your flu shot or visit an in-network pharmacy.**

Be sure to call an in-network pharmacy to confirm vaccine availability and when an immunization-certified pharmacist can give you the shot. Upon arriving to receive your flu shot, you will need to show your GlobalHealth insurance card and a valid ID.

<https://www.cdc.gov/flu/vaccines/keyfacts.html>

<https://www.cdc.gov/flu-vaccines-work/benefits/index.html>



# Do You Have a New Grandbaby?



Did you know that infants are at risk of serious complications from whooping cough? Grandparents and caregivers should be up to date on their whooping cough vaccinations to protect themselves and their grandbabies.

While there is no official season for most adult vaccines, **consult with your primary care provider to learn which vaccines are recommended for you** and when the best time is for you to be vaccinated.

Other adult vaccines include:

- Pneumonia\*
- Shingrix - Shingles
- Twinrix - Hepatitis A and B
- Tdap – Tetanus, diphtheria, and pertussis (whooping cough)

Most recommended vaccines have a \$0 copay and are covered at 100% at an in-network pharmacy\*. Be sure to call an in-network pharmacy to confirm vaccine availability and when an immunization-certified pharmacist can give you the shot. When arriving for your vaccine, you must show your GlobalHealth insurance card and a valid ID.

\*\$0 copay for flu and pneumonia vaccines fall under Part B vs Part D Coverage

\*\*Applicable for GlobalHealth plans with Part D Coverage

<https://www.cdc.gov/vaccines/imz-schedules/adult-easyread.html>

## Have You Seen Your PCP This Year?

### Our top priority is your optimal health!

We believe that preventive treatment is just as important as treating chronic conditions that are already present and may change over time. Visits with your GlobalHealth Primary Care Physician (PCP) allow us to better understand your healthcare needs so we can offer programs and benefits that are valuable to you and your health.

If you typically see Veterans Affairs (VA) or Indian Health Service (IHS) healthcare providers that are not in the GlobalHealth Network, please consider scheduling an Annual Wellness Visit with your GlobalHealth PCP. GlobalHealth offers a **\$0 copay** to members who use their assigned in-network PCP with no limit on how many times the member visits their PCP.





# Physical Activity for Healthy Aging

Physical activity is one of the most important things you can do for your health, as it can prevent or delay many health problems that come with age! Before beginning any new exercise routine, talk with your primary care provider to understand how your health status could affect your ability to do regular physical activity safely and to determine how often you should exercise per week.

## There are many benefits of exercising:

- Improves strength to help you stay independent
- Improves balance to help prevent falls
- Improves your mood and fights depression
- Gives you more energy
- Prevents or delays diseases, such as heart disease, diabetes or osteoporosis

## There are four types of exercises you can include in your exercise routine:

- **Endurance Training** - builds energy and improves the health of your heart and lungs by increasing your breathing and heart rate
- **Strength Training** - makes your muscles stronger
- **Balance Training** - helps prevent falls
- **Flexibility Training** - stretches muscles to keep you limber and help you move easily



## The Silver&Fit® Program

Through our no-cost fitness program, you can access a large, nationwide gym network!\* Don't feel like going to a gym? Don't worry, you can still use your fitness benefits! Choose from thousands of free online videos or classes when you register at [www.silverandfit.com](http://www.silverandfit.com)!

Remember, you also get a no-cost at-home fitness kit! Visit [www.silverandfit.com](http://www.silverandfit.com) to choose between swim, yoga, strength, Pilates, and walking/trekking kits or a fitness tracker. You get one kit or fitness tracker at no cost each year! Call the Silver&Fit program at 877-427-4788 (TTY 711) for more information. Monday - Friday: 5 a.m. - 6 p.m. Pacific Time

\*You may choose to pay a fee for optional services including access to premium facilities or for personal training sessions.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Persons shown are not Silver&Fit members. Silver&Fit and the Silver&Fit logo are trademarks of ASH and used with permission herein. Kits are subject to change. Fitness center participation may vary by location and is subject to change.

# Reducing the Risk of Falls

**Don't let the fear of falling keep you from being active!**

Here are a few tips to help you avoid falls and broken bones:

- **Stay physically active.** Regular exercise improves muscles, makes you stronger, and keeps you flexible. Try to get at least 150 minutes of physical activity per week.
- **Get enough calcium and vitamin D to keep your bones strong.** Ask your physician for the best dosage.
- Have your **vision and hearing tested.**
- **Learn about the side effects** of your medications to know if a medication causes dizziness or makes you sleepy.
- **Get enough sleep.** If you are sleepy, you are more likely to fall.
- **Limit the amount of alcohol you drink.** Even a small amount of alcohol can affect your balance and reflexes.
- **Stand up slowly.** Getting up too quickly can cause your blood pressure to drop and make you feel unsteady.
- **Use an assistive device,** such as a cane or walker, if you need help feeling steady when you walk.
- **Be careful when walking** on wet or icy surfaces.
- **Wear non-skid, rubber-soled, low-heeled shoes or lace-up shoes with non-skid soles** that support your feet.
- **Fall-proof your home** to ensure safety by installing proper lighting, using handrails or grab bars, securing flooring, and keeping walkways tidy.

Tell your primary care physician if you have fallen since your last visit, even if you weren't hurt from your fall. This can alert your physician to new medical problems that can affect your balance or problems with your medications.

## Medications Linked to Falls

Falls are a concern for older adults, and certain medications increase the risk of falling. Work with your primary care physician and pharmacist to identify medications that can increase your risk of falls. Examples include:

- Psychotropic medications like anti-depressants or anti-anxiety drugs can affect balance.
- Antipsychotic medications used for behavioral issues can increase the risk of dizziness and
- Confusion, which increases the risk of falls.
- Opioid prescriptions can increase the risk of side effects such as sedation, confusion, and loss of balance.

The Centers for Disease Control and Prevention (CDC) recommends informing your care providers of all prescription drugs, over-the-counter medications, and herbal supplements. Partner to develop a plan that works best for you, identifying potential side effects to manage conditions, address barriers in care, and reduce fall risk.

<https://www.cdc.gov/steady/media/pdfs/STEADI-FactSheet-MedsLinkedtoFalls-508.pdf>

<https://www.ncoa.org/article/what-medications-increase-the-risk-of-falling-among-older-adults/>



# Bladder Health

GlobalHealth supports members in taking control of their bladder health so they can do the things that bring them joy!

Bladder problems can affect your quality of life and contribute to other health issues. Your primary care provider may be able to help you treat bladder leakage, also known as urinary incontinence, by recommending lifestyle changes or adjusting your medications.

## Tips to keep control of your bladder:

- Drink smaller amounts of fluids throughout the day. Talk to your doctor about any special diets.
- If you get up several times during the night, drink more of your fluids in the morning and afternoon rather than at night.
- Don't drink too little fluid—this can irritate your bladder and cause infections.
- Consider avoiding or limiting certain foods and beverages that can irritate your bladder, such as alcohol, caffeine, carbonated beverages, artificial sweeteners, spicy, acidic, or citrus foods, and chocolate.
- Maintain a healthy diet to minimize constipation. Straining during bowel movements can damage the pelvic floor.
- Shed extra pounds to keep the pressure off our bladder.
- Train your bladder and strengthen your pelvic floor—talk to your doctor or a physical therapist about various exercises and how to do them correctly.
- Stop smoking—smokers are more likely to have bladder control issues and more severe symptoms.

These methods can take time and practice to see results—keep at it! Schedule an appointment with your primary care provider to discuss any concerns you have about your bladder health.





# Advanced Care Planning

Have you completed your living will document yet? You can do this at no cost through GlobalHealth's partner, Vital Decisions.

## It's easy:

- Log onto the portal at <https://globalhealth.mylivingvoice.com>
- Complete a questionnaire. You can stop and save, then return later to finish.
- Create a state-specific advance directive document to share with whomever you wish.

You are not required to complete a living will; it is your choice. Your benefits are not affected in any way whether you complete one or not. Knowing what you want can help your care team and relieve your family of making difficult decisions



# Did You Hear?

Being unable to hear sounds can make a difference in your risk for memory problems and dementia. The National Institute on Aging has shared that studies have found an association between hearing loss and the development of dementia in older adults and suggests that using hearing aids to treat hearing loss may help slow the development of cognitive problems by almost 50%.

Your GlobalHealth plan includes one routine hearing exam each year at no cost! You can go to any in network GlobalHealth hearing specialist for your routine hearing exam.

You receive a no-cost hearing aid evaluation and an annual hearing aid allowance\*. You must go to a NationsHearing audiologist for your hearing aid evaluation and to get hearing aids if you need them. To schedule an appointment with a NationsHearing audiologist, call 1-877-241-4736 or 711 (TTY, for the hearing impaired) Monday – Friday, 8:00 a.m. to 8:00 p.m. Central Time.

Your hearing aid benefit includes:

- Wide selection of hearing aids from all major manufacturers
- 60-day trial period from the date of fitting
- 60 batteries per year per aid
- 3-year manufacturer repair warranty

\*See your Evidence of Coverage (EOC) for your hearing aid allowance amount.

<https://www.nia.nih.gov/news/hearing-aids-slow-cognitive-decline-people-high-risk#:~:text=Those%20who%20received%20hearing%20aids,and%20dementia%2C%E2%80%9D%20Lin%20says>



# Alzheimer's Disease

According to the Alzheimer's Association, 55 million people are living with Alzheimer's and other dementias worldwide. Alzheimer's disease is a degenerative brain disease and the most common form of dementia. Dementia is an overall term that describes a group of symptoms.

Alzheimer's is a brain disease that causes a slow decline in memory, thinking, and reasoning skills. Early signs and symptoms of Alzheimer's are:

- Memory loss that disrupts daily life
- Challenges in planning or solving problems
- Difficulty completing familiar tasks
- Confusion with time or place
- Trouble understanding visual images and spatial relationships
- New problems with words in speaking or writing
- Misplacing things and losing the ability to retrace steps
- Decreased or poor judgement
- Withdrawal from work or social activities
- Changes in mood and personality

If you notice any of the warning signs for yourself or a loved one, don't ignore them. Schedule an appointment with your primary care physician.

[https://www.alz.org/alzheimers-dementia/10\\_signs](https://www.alz.org/alzheimers-dementia/10_signs)





# 100-Day Supply of Prescriptions

GlobalHealth's mission is to provide genuine care to help our members reach optimal health. As part of this effort, one of your benefits will help you save money, refill prescriptions less often, and have plenty of medication on hand.

You are eligible to receive extended supplies of select medications — up to 100 days\*\* — for a **\$0 copay**! Even if the 30-day supply of an eligible drug has a copay, you will pay **NOTHING** when you utilize **100-day supplies** and fill your prescription at a **preferred network retail or mail order pharmacy\***.

Simply have your doctor write your next prescription for a 100-day supply\*\* of your **eligible** maintenance medication and send it to a preferred retail or mail order pharmacy. Your pharmacist will do the rest. To locate a preferred pharmacy, visit [www.GlobalHealth.com](http://www.GlobalHealth.com) > “Find Care Providers” and search for Hospitals and Pharmacies in the GlobalHealth network.

\*Tier 1 and Tier 2 drugs only. See your Drug Formulary to see which drugs are covered. \*\*Generations State of Oklahoma Group Retirees is up to 90 days. \*\*\*Generations Valor does not include Part D coverage.



## Statins Are a Lifelong Commitment



Statins are drugs that can lower your cholesterol and lower your risk of heart disease and stroke. They work by blocking a substance needed to make cholesterol and help stabilize the plaques on blood vessel walls, which reduces the risk of certain blood clots.

Discuss with your doctor if you should be taking a statin medication. Your doctor will review your cholesterol levels and other long-term cardiovascular disease risk factors before prescribing a statin. As your cholesterol levels go down, you may think you don't need a statin anymore, but you need to stay on the statin to keep your cholesterol down!

Most people tolerate statins, but they can have side effects. Tell your doctor about any unusual symptoms after starting a statin. Your doctor may want to adjust your dosage or try a different statin. Don't stop taking a statin without talking with your doctor first.

<https://www.mayoclinic.org/diseases-conditions/high-blood-cholesterol/in-depth/statins/art-20045772#:~:text=If%20your%20risk%20is%20very%20high%20%E2%80%94%20for%20example%2C%20you',Lack%20of%20exercise.>

## Remember to Take Your Medications

Taking your medications as prescribed is very important for your health. While you may not always feel the difference when taking your medications, they are working to keep you healthy. Talk with your primary care provider to understand what medication(s) you are taking and why it is important to take them as directed. If you are ever unable to fill a medication due to cost or pharmacy supply issues, contact your doctor immediately to discuss alternative options.

# Now Available: Smart Wallets Benefit\* can be spent on Walmart.com

NationsBenefits® has partnered with Walmart® to provide GlobalHealth members the convenience of using their Benefits Mastercard® Prepaid Card directly on Walmart.com in addition to the Benefits Pro™ Portal and App. This exciting partnership means Members have more ways to access your supplemental benefits, giving them even greater flexibility and choice in their shopping experience.

## What this Means for You:

- **Everyday Low Prices.** Select from Walmart's vast, low-priced assortment of options for your needs.
- **Large Product Selection.** 100 million products available on Walmart.com
- **More Choices, More Convenience.** Walmart operates more than 4,000 stores nationwide.
- **Enjoy Free Shipping.** You will not have shipping fees for orders over \$35!

## Important:

- **Eligible Products Only:** Please note that the Benefits Card can only be used for approved items. Non-eligible products cannot be purchased with your benefits.
- **Seamless Experience:** This new option is in addition to using the Benefits Card on the Benefits Pro™ Portal & App, so you can choose the shopping experience that works best for you!

\*Smart Wallet Benefit. A Benefits Mastercard® Prepaid Benefits Card, through our partnership with NationsBenefit.





# Member Responsibility

Not verifying benefits prior to receiving services can result in nonpayment. It is the member's responsibility to verify that providers and services that are recommended by your primary care provider are in network and if these services and/or supplies need to have pre-approval and/or prior authorization before receiving care.

In-network healthcare providers and suppliers are contracted with GlobalHealth to provide services at a determined rate. Out-of-network providers are not contracted, resulting in the possibility that services may not be covered by plan benefits resulting in expensive out-of-pocket costs.

Review the Evidence of Coverage (EOC) for more details about your specific plan benefits. If you have additional questions regarding benefits, please contact our Customer Care team at 1-844-280-5555 (TTY: 711) 8:00 a.m. - 8:00 p.m. seven days a week (Oct 1 - Mar 31) or Monday through Friday (Apr 1 - Sep 30).



## Over-the-Counter (OTC) Benefit

As a valued GlobalHealth member, you have access to a variety of brand-name and generic over-the-counter (OTC) health and wellness products such as allergy medicines, vitamins, bandages, and more with your monthly or quarterly\* Smart Wallet Benefit, a Benefits Mastercard® Prepaid Benefits Card, through our partnership with NationsBenefits.

To help you save time and money, your OTC allowance can be used to purchase items through our online catalog or at certain retail stores\*\*. In 2025, Classic Rewards, Classic Plus, Valor, Chronic Care, and and Chronic Care Savings can all roll over to the next period. Other plans cannot roll over any unused balance into future months or quarters of the year.

Visit [GlobalHealth.NationsBenefits.com](https://GlobalHealth.NationsBenefits.com) to order through the MyBenefits portal or call NationsBenefits at 1-877-241-4736 or 711 (TTY, for the hearing impaired).



\*The OTC benefits offered through the Smart Wallet Benefits are part of a special supplemental benefits program. Not all members will qualify for these benefits. Limitations and exclusions apply. The benefits mentioned are a part of special supplemental program for members with chronic diseases, such as: Cardiovascular disorders, Chronic heart failure and Diabetes. Eligibility cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us.

\*\*Amounts may vary per coverage. If you have questions, need materials on a standing basis in alternate formats and/or languages or need oral interpretation services, you can call us at 1.844.280.5555 (TTY: 711).

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circle's design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access.





## Dental Benefits

Did you know that dental health affects your overall medical health? Poor oral hygiene may lead to poor nutrition, heart disease, and other problems. The easiest way to avoid that is to see your dentist at least twice a year.

We want to help you get the care you need. You have coverage for oral exams, cleanings, dental x-rays, and fluoride treatment at no cost. We also have benefits for non-routine services, including fillings and crowns, root canals, periodontics, extractions, and dentures and bridges.\* If your plan includes coinsurance for those types of services, you may be able to use the Smart Wallet Benefit to help cover it.

Benefit amounts vary, so be sure to see your Evidence of Coverage for coinsurance, benefit limits, and specific services covered. Some services are available based on the previous date of service rather than the calendar year. Prior authorization is not required to see a dentist for supplemental dental services.

**You must use the DentaQuest dental network. For a list of network dentists, see the Provider Directory online at [www.GlobalHealth.com](http://www.GlobalHealth.com). Be sure to tell the dental office that you are covered by the DentaQuest network.**

**\*Generations State of Oklahoma Group Retiree members not covered.**

# Eye Benefits

All Medicare beneficiaries are entitled to some vision services.

Service	GlobalHealth Network Cost-Share	GlobalHealth Prior Authorization Requirement
Yearly eye exam for diabetic retinopathy	No charge	No
Glaucoma screenings for those at high risk	No charge	No
Diagnosis and treatment for macular degeneration, dry eye, syndrome, eye infections, etc. (office visit)	Medicare-covered visit copayment	No
Diagnosis and treatment for macular degeneration, dry eye, syndrome, eye infections, etc. (other settings)	*Copayment based on setting	Yes
Cataract surgery, intraocular lenses, and related costs	*Outpatient surgery copayment	Yes
Artificial eyes in specific circumstances with a replacement once every 5 years	*Prosthetic devices coinsurance	Yes

\*Not eligible for the Smart Wallet Benefit

As a GlobalHealth member, you also receive additional vision benefits that Original Medicare doesn't cover. See any EyeMed provider to receive a routine eye exam, eyeglasses or contacts. **Optometrists are listed in the Provider Directory.** Visit [www.GlobalHealth.com](http://www.GlobalHealth.com) and go to "Find Care Providers" to see hospitals, providers, and pharmacies in the GlobalHealth network.

## Eye Exam Benefits

- Yearly routine eye exam **not related to disease or injury at \$0 copay**:
  - To assess vision correction needed
  - Includes dilation as necessary
- Glaucoma and diabetic retinopathy screenings:
  - \$0 copay through an in network GlobalHealth optometrist or ophthalmologist
  - \$39 fee if retinopathy scan is conducted by an EyeMed provider
- No referral or prior authorization is required.

## Eyewear Benefits

- Post-cataract eyewear is covered at **no cost** to the member.
  - Limited to basic frames and lenses
- Members may choose other contacts or glasses – up to the same eyewear maximum benefit amount, combined.
- Contacts are subject to the same rules and limitations as glasses.
- Contact fitting is covered.





# Digital Health Literacy Program

GlobalHealth is committed to improving members' access and understanding of electronic health information and patient resources through our **Digital Health Literacy Program**. The goal of the program is to increase telehealth visits, assist members to enroll in GlobalHealth's member portal, and offer Papa Pals technical support.

If you haven't already signed up for the member portal\*, visit [www.GlobalHealth.com](http://www.GlobalHealth.com) under the Member Tools section. To register, you will need:

- Access to the internet and your email address
- Your name and date of birth
- Your GlobalHealth Member ID card
- The zip code associated with your Medicare Advantage enrollment
- Your Medicare Health Insurance card



Using **GlobalHealth's Medicare Advantage Member Portal** will allow you to be able to review **clinical guidelines** and:

- Update your permanent or mailing addresses
- View or change your Primary Care Physician
- View, order or print member ID cards
- View, order or print materials of your current benefits and plan materials
- Send messages to the GlobalHealth Customer Care Team
- Complete your Health Risk Assessment
- View your referrals and authorizations
- View your medical claims and Explanation of Benefits (EOB) from the last 365 days
- View Smart Wallet Benefit\*\* balance for dental, hearing, vision<sup>1</sup>, over-the-counter (OTC) products, grocery, gasoline, and/or utility allowance(s)<sup>2</sup>.
- View the catalog and order over-the-counter (OTC) and grocery products
- Learn the latest GlobalHealth news through Alerts

**To help protect you**, GlobalHealth will send a verification code in an email or text message each time you log into the portal as a second step to confirm your identity.

**For any questions about the member portal, please call GlobalHealth at 1-844-280-5555 (toll free) or 711 (TTY, for the hearing impaired). From 8 a.m. to 8 p.m., 7 days a week (October 1 – March 31), and 8 a.m. to 8 p.m. from Monday to Friday (April 1 – September 30)**

\*We encourage you to use Google Chrome, Microsoft Edge, or Mozilla Firefox. \*\*Smart Wallet Benefit varies by plan. <sup>1</sup>Amounts may vary by coverage. If you have questions, need materials on a standing basis in alternative formats and/or languages or need oral interpretation services, you can call us at 1-844-280-5555 (toll-free) or 711 (TTY, for the hearing impaired). <sup>2</sup>The benefits mentioned are a part of special supplemental program for members with chronic diseases, such as: Cardiovascular disorders, Chronic heart failure and Diabetes. Eligibility cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us.

Clinical Guidelines are recommendations on how to diagnose and treat a medical condition. You can find the GlobalHealth approved clinical guidelines in the member portal and [www.GlobalHealth.com](http://www.GlobalHealth.com).



# Fraud, Waste and Abuse

As a GlobalHealth member, we count on you to help us detect and fight Fraud, Waste and Abuse (FWA).

## What is FWA?

**Fraud** – wrongful or criminal deception intended to result in financial or personal gain. For example, a provider who intentionally bills for a service that you did not receive.

**Waste** – overutilization of services, or other practices that, directly or indirectly, result in unnecessary costs. For example, a person who offers you tests and/or other services that are not medically necessary and were not ordered by the doctor who is providing your treatment.

**Abuse** – involves payment for items or services when there is no legal entitlement to that payment. For example, a provider who bills a service by error.

## How can you detect FWA in your Explanation of Benefits (EOB)?

When you get your EOB, review it right away. It is a good idea to spend a few minutes to make sure your claim was processed correctly. Just like you would an itemized statement from any monthly bill you may receive.



## Here are some tips to help you check your EOB for possible FWA:

- 1. Review the services and dates.** Do a quick review to make sure the EOB shows only services or medications that you received. This helps stop billing fraud and identify theft.
- 2. Compare your EOB to the bill from your doctor.** Your EOB should match the bill or statement you received from your doctor or other health care provider.
- 3. Review for double billing.** This can happen when you have more than one (1) service or used more than one (1) doctor or other health care provider.
- 4. Review for the correct service descriptions.** Doctors and health care billing services use medical billing codes to describe services that are being charged. Billing errors often occur when wrong codes are used.
- 5. Carefully review the coverage information section.** This section provides all the information you need to know about what was and was not covered. It also provides your deductible or coinsurance that may have been applied.
- 6. Review the amount you may owe.** Verify that your health plan benefits were applied before any amount owed was calculated. If your health plan benefits were applied correctly, the amount owed listed on your EOB could be your share of the bill (your coinsurance or copay detailed in your Evidence of Coverage (EOC)). However, the EOB is not an invoice or bill, you will need to speak with your doctor or other health care provider to get the balance on your account.
- 7. Be sure all your claims are listed.** If you notice some services or medications are not listed, the doctor or other health care provider may not have submitted the claim.

If you suspect FWA within your EOB, please contact the GlobalHealth Compliance department immediately.

**Information to  
help you  
achieve your  
optimal health**

**GlobalHealthBeat**  
A Newsletter for Medicare Advantage members

**Confidentiality Notice:** This communication is privileged and confidential, and/or protected health information (PHI) or electronic protected health information (ePHI), and may be subject to protection under the law, including HIPAA. This communication is intended for the sole use of the individual or entity to whom it is addressed. If you are not the intended recipient, be advised that any use, disclosure, distribution, copying, or action taken in reliance on the contents of this communication is strictly prohibited. If you have received this information in error, please notify the sender immediately and arrange for its return. GlobalHealth is an HMO/SNP plan with a Medicare contract and a state Medicaid contract for D-SNP. Enrollment in GlobalHealth depends on contract renewal. Based on a Model of Care review, GlobalHealth Generations has been approved by the National Committee for Quality Assurance (NCQA) to operate a Special Needs Plan (SNP) through 2025. GlobalHealth Generations is a plan subscribed by GlobalHealth, Inc. H3706\_23710725\_M