

WHOLE you

2026 | Q4 BULLETIN



Seasonal Wellness Made Simple

This time of year, sniffles, coughs and feeling run-down can be more common. Illnesses like flu, COVID-19 and RSV can spread more in late fall through early spring. Small steps can help. Wash your hands often. Use hand sanitizer when you can't wash with soap and water. Try not to touch your eyes, nose and mouth. Cough and sneeze into your elbow. Stay away from others when you are sick.

If you do get sick, getting care is easier than you think. Knowing where to turn can help you get the care you need and start feeling better.

Stay Protected: Consider Covered Vaccines

PHW covers preventive vaccines, so you can stay protected without worrying about the cost. These include vaccines for the flu, RSV, and COVID-19. **Talk to your doctor** about what's right for you based on your current health risks.

Feeling Unwell? Choose In-Person or Virtual Care

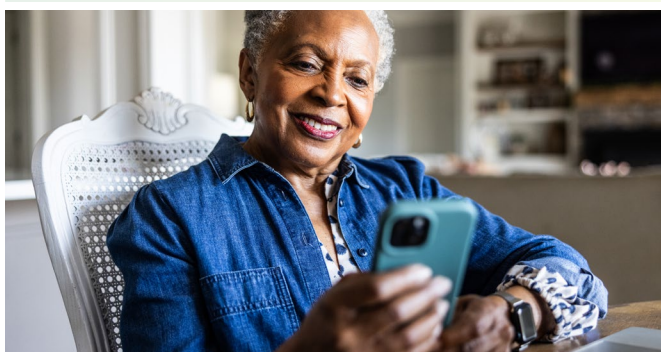
If you get sick, you have options for care. Virtual care lets you connect with a provider from wherever you are. You may choose to schedule an in-person visit with your doctor. Call **1-844-626-6813** (TTY: 711) for help with scheduling.

Call a Nurse Anytime: 24/7 Expert Advice

Not sure what to do? You don't have to figure it out alone. You can call a nurse any time, day or night, at no cost to you. You have a health expert by your side, ready to help when you need it. Call **1-844-626-6813** (TTY: 711).

Learn More: Search Our Health Library

Sometimes you just need quick, reliable information. Our health library can help. Learn about symptoms. Find ways to stay healthy. Explore articles and videos about RSV, COVID-19, flu and more. Visit our health library at: <https://healthplan.healthhub.org/>



Whole Person Coverage

UNDER ONE UMBRELLA

If you are a **PA Health & Wellness** Participant who is eligible for Medicaid and Medicare, our **Dual Eligible Special Needs Plan** can provide enhanced benefits, better benefit coordination, and more value.

We are here for your health!



Medicaid

Medicare

Dual Eligible Special Needs Plan

Community
HealthChoices



pa health
& wellness.



**ENHANCED
BENEFITS**

One plan, all the coverage you need.

Dental, vision, and
hearing coverage



Wellcare Spendables®
Debit Card



Always putting you
and your health first



We can help! Scan the QR code or visit us at **PAHealthWellness.com/DSNP**.
Call **877-823-8267** (TTY: 711) from 8am - 8pm, 7 days a week. Hablamos español.

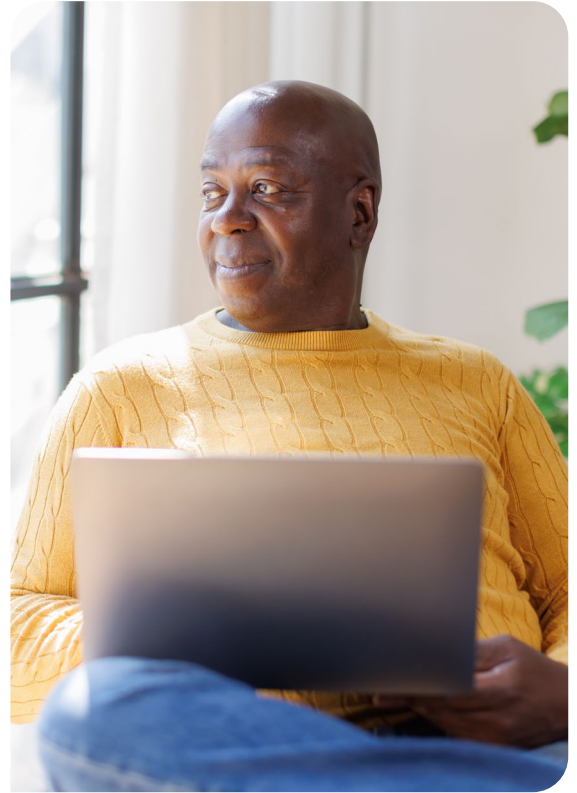
Benefits and allowance amounts vary by plan. Please call for more details. Allowance amounts cannot be combined with other benefit allowances which may be on the prepaid card. Limitations and restrictions may apply. Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal.

Health Literacy

The National Institute of Health says that everyone, no matter how educated, is at risk for misunderstanding health information if the topic is emotionally charged or complex. Health literacy is a person's ability to find, understand, and use information and services to make informed health-related decisions for yourself and others. Health literacy involves being able to think about your health, interact with your provider, and express your needs in promoting health.

Health literacy can affect your ability to:

- Make good decisions about your health.
- Get the medical care you need (including preventive care).
- Take your medicines correctly.
- Manage a disease, especially a chronic disease.
- Lead a healthy lifestyle.



Being able to talk with your healthcare provider is important. Be sure to:

- Prepare for your visit by writing your questions down.
- Write down information about your medicines, vitamins, and any non-prescription medicines or supplements.
- Take notes or ask for written materials.
- Make decisions with your doctor about your needs.
- Tell the doctor if you are feeling rushed, worried, or uncomfortable.
- When talking to your doctor...
 - Explain any symptoms you may be having.
 - Ask questions to make sure you understand what your health care provider is saying.
 - If your health care provider recommends a test or treatment, ask them to explain it.



Health literacy helps make you comfortable with asking questions. If at any time you do not understand something your healthcare provider is telling you, ask them to explain it in a way that you can understand it or for them to write it down.

References:

Agency for Healthcare Research and Quality (AHRQ), (2024). Be More Engaged in Your Healthcare.

Weblink: <https://www.ahrq.gov/questions/be-engaged/index.html>

Centers for Disease Control (CDC) (2024). What is Health Literacy? Weblink: <https://www.cdc.gov/health-literacy/index.html>

MedlinePlus (2024) Health Literacy. Weblink: <https://medlineplus.gov/healthliteracy.html>

National Institutes of Health (NIH), (2026). Health Literacy.

Weblink: <https://www.nih.gov/institutes-nih/nih-office-director/office-communications-public-liaison/clear-communication/health-literacy>

World Health Organization (2025). Health Literacy. Weblink: <https://www.who.int/news-room/fact-sheets/detail/health-literacy>



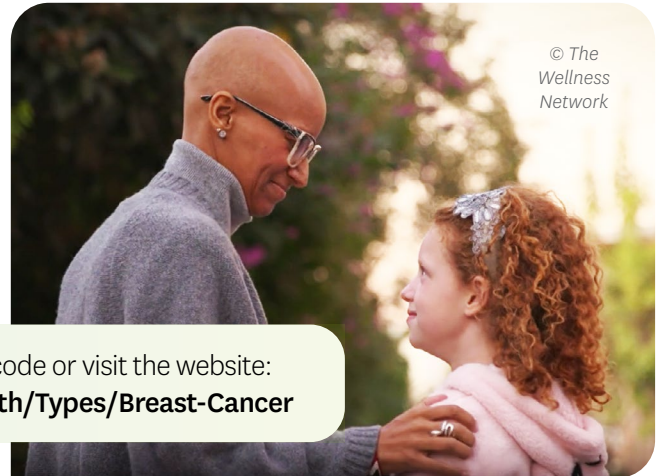
Breast Cancer Screenings

Regular testing is the best way to find breast cancer before it has spread. An X-ray called a mammogram is used. It can show cancer before tumors are big enough to feel or cause any problems. People at high risk may get another test, called an MRI, along with their mammograms.

Need help with scheduling? Call **1-844-626-6813** (TTY 711).



Watch Miranda's story to learn more. Scan the QR code or visit the website:
<https://HealthPlan.HealthHub.org/Breast-Health/Types/Breast-Cancer>



Use Insulin the Safe Way

Insulin can help keep your blood sugar in a safe range. Small steps each day can help your insulin work well and help you stay safe.

💡 Know your insulin routine:

- Use the insulin dose your provider tells you to use.
- Do not skip or change a dose unless your provider says to. Your provider may tell you to skip a mealtime dose if you do not eat to avoid low blood sugar.
- Take insulin at the right time each day.
- Some insulin is taken with meals. If you are not sure when to take it, ask your provider.

✅ Check before each dose:

- Check your blood sugar with your meter or continuous glucose monitor before injecting your insulin.
- Look at your insulin before you use it. Do not use if it's cloudy or if anything floating in the insulin.
- Do not use insulin that is expired.
- Do not use insulin left at room temperature for longer than you should (usually 28 days, some may be longer. For example, Tresiba is 56 days).
- Do not use insulin that was frozen or got too hot.

🛡️ Protect your skin:

- Use a new needle each time.
- Do not share pens, needles, or syringes.
- Use a different shot spot each time. This can help prevent sore spots or lumps.
- Clean skin with an alcohol wipe before injecting.

⚡ Be ready for low blood sugar:

- Low blood sugar can make you feel shaky, sweaty, hungry, dizzy, or confused.
- Keep fast sugar nearby, like glucose tablets or juice.
- Ask your provider what to do if your blood sugar drops.
- Tell your family, friends and caregiver what to do if you have low blood sugar.



Need help? Ask questions!

Your provider, pharmacist, or diabetes care team can help. You may also call Participant Services at **1-844-626-6813** (TTY: 711).



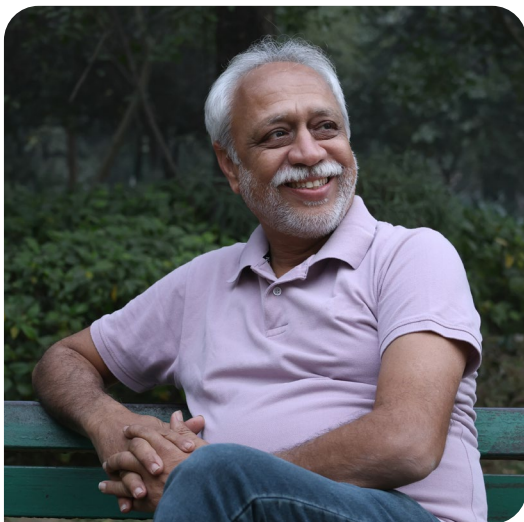
Self-Directed Personal Assistance Services (PAS)

As a PHW Participant, you have a number of Home & Community-Based Service options, including PAS. We can help you with daily activities, such as meal preparation, dressing, and bathing. PAS can also include household chores, laundry, cleaning, and grocery shopping.

Did you know that you can direct your own services with the help of PHW or Services My Way*?

These are called Participant-Directed Services. With Participant-Directed Services, you can:

- Hire someone you know or trust to be your direct care worker.
- Choose how and when the services authorized under your Person-Centered Service Plan are delivered.
- Maintain a budget and determine worker pay for your authorized services.



To learn more about Participant-Directed Services, call your Service Coordinator at **1-844-626-6813** (TTY: 711). Together, you can build a plan for the services that are best for you. They can also help you with paperwork and gathering the information you will need to get Participant-Directed Services.

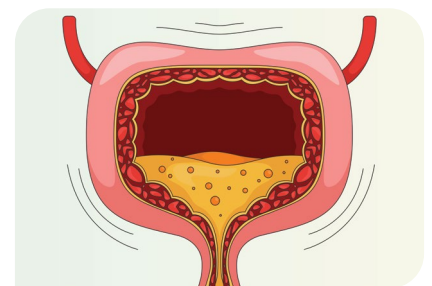
If you would like to direct your services, equipment or supplies, while maintaining a budget, you can do this through **Services My Way**. This will assist in your safety, productivity and independence while living in your home and becoming an active member of your community.

**The Services My Way Program offers Participants in the Community HealthChoices (CHC) program more choice, control, and flexibility over the services they receive by offering Participant directed services as an alternative to traditional personal care services.*



Overactive Bladder (OAB)

OAB is a health problem that can affect your daily life. The most common symptom is the sudden uncontrolled need or urge to pee (urinate). It can cause you to feel depressed, guilty, and tired from not sleeping well. The good news is OAB is treatable. People have more and better options today than in the past. A number of treatments are available, including new medicines with fewer side effects. Treatment also includes lifestyle and behavior changes. If you think you have OAB, discuss your symptoms with a healthcare provider. To learn more, call Participant Services at **1-844-626-6813** (TTY: 711).





Celebrating Value and Talent

This year's theme for **National Disability Employment Awareness Month** (NDEAM) is Celebrating Value and Talent. While this is an annual recognition of the positive impact of people with disabilities in the American workforce, PHW supports those individuals every day.

Employment is a driver of health.

As of July 2026, PHW has supported over 100 Participant referrals to the PA Office of Vocational Rehabilitation (OVR) so far this year. We continue to assist in your employment journey, no matter your age or retirement status. This includes proactive support for those already working. Please ask us about non-medical transportation, benefits counseling, ensuring adequate Personal Assistance Service coverage, and more! We are happy to help.

Share YOUR employment journey! Scan the QR code or visit:
<http://www.PAHealthWellness.com/Employment-Interest-Form>

Have questions or need help?

Reach out by calling **1-844-626-6813** (TTY: 711) or emailing us at **Employment@PAHealthWellness.com**. We are here to make it easier, supporting you around every bend of the road. For more information, check out our Employment Resources webpage at <https://www.PAHealthWellness.com/employmentresources>

Get Savings and Support Today!

- Get the facts on your financials and how paid work can help. Connecting with a certified benefits counselor help you navigate your benefits and earned income. It's probable that you could be earning more and maintaining benefits: <https://www.PAABLE.gov/webinars/>
- Connect with a certified benefits counselor to help. You may be able to earn more and maintain your benefits:
 - Have a Service Coordinator or Care Manager? Ask about benefits counseling! 1-844-626-6813 (TTY: 711).
 - Connected with PA Office of Vocational Rehabilitation (OVR)? Ask about benefits counseling!
 - Don't have a Service Coordinator or Care Manager? If you receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), call the Ticket to Work Helpline: 1-866-968-7842 / 1-866-833-2967 (TTY) Monday through Friday from 8 a.m. - 8 p.m. ET.





You spoke. We Listened.

THANK YOU FOR SHARING IN THE 2026 HOME & COMMUNITY-BASED SERVICES (HCBS) SURVEY.

The survey was designed to measure the experiences of adult Participants who have long-term services and support from state HCBS programs. Your feedback helps us to improve the quality of care provided to people like yourself. Your answers have helped us note areas of strength and room for improvement.

This survey is important because it gives Participants a chance to share what is working well and what could be better. We are grateful to everyone who took the time to complete the survey and share their honest feedback.

Your voice helps guide improvements and supports better services for all Participants.



HERE FOR YOUR HEALTH



Meet Jane

She preferred not to move into a nursing home. Thanks to PA Health & Wellness (PHW), she lives in her own apartment near lots of friends. She gets help with cooking, dressing, bathing, taking medications, and other daily tasks. She goes to the market, plays Pokeno and Bingo, and visits friends five days a week.

“PHW has made life so good!”



Share your thoughts!

Leaving a Google Review is a fast and easy way to share your positive feedback with your community.

Visit our Google listing and click on **“Write A Review.”** Whether it is a few words or a detailed experience, your review would be greatly appreciated.

Want to compliment a doctor?

Tell us about your experience. Call us at 1-844-626-6813 (TTY: 711) or email:

ParticipantAdvisoryCommittee@PAHealthWellness.com

All testimonials sent to us will remain anonymous.

Find us on Facebook & LinkedIn   @PA Health & Wellness

Statement of Non-Discrimination

PA Health & Wellness complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation. PA Health & Wellness does not exclude people or treat them differently because of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation.

PA Health & Wellness:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages
 - If you need these services, contact PA Health & Wellness at 1-844-626-6813 (TTY 711).

If you believe that PA Health & Wellness has failed to provide these services or discriminated in another way on the basis of race, color, creed, sex, religion, age, national origin, ancestry, marital status, sexual orientation, gender identity, language, MA status, income, status, program participation, health status, disease or pre-existing condition, anticipated need for healthcare or physical or mental handicap, you can file a grievance with:

1557 Coordinator

PA Health & Wellness
1700 Bent Creek Blvd. Ste. 200
Mechanicsburg, PA 17050
(833) 236-9679 (TTY 711)
Fax: 866-388-1769
PHWComplaintsandGrievances@PaHealthWellness.com

The Bureau of Equal Opportunity

Room 223, Health and Welfare Building
P.O. Box 2675
Harrisburg, PA 17105-2675
Phone: (717) 787-1127, TTY/PA Relay 711
Fax: (717) 772-4366
Email: RA-PWBEOAO@pa.gov

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our 1557 Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail, phone, or email at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW.
Room 509F, HHH Building,
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)
OCRMail@hhs.gov

Complaint forms are available at <https://www.hhs.gov/ocr/complaints/index.html>.

This notice is available at PA Health & Wellness website: <https://www.pahealthwellness.com/non-discrimination-notice.html>.

Your managed care plan may not cover all your health care expenses. Read your Participant handbook carefully to determine which health care services are covered.

ATTENTION: If you speak a language other than English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-844-626-6813 (TTY: 711) or speak to your provider.

Spanish

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-844-626-6813 (TTY: 711) o hable con su proveedor.

Chinese; Mandarin

注意: 如果您说中文, 我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务, 以无障碍格式提供信息。致电 1-844-626-6813 (TTY: 711) 或咨询您的服务提供商。

Nepali

ध्यान दिनुहोस्: यदि तपाईं अङ्ग्रेजी बाहेक अन्य भाषा बोल्नुहुन्छ भने, निःशुल्क भाषा सहायता सेवाहरू तपाईंका लागि उपलब्ध छन्। पहुँचयोग्य ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायक सहायता र सेवाहरू पनि निःशुल्क उपलब्ध छन्। 1-844-626-6813 (TTY: 711) मा कल गर्नुहोस् वा आफ्नो प्रदायकसँग कुरा गर्नुहोस्।

Russian

ВНИМАНИЕ! Если Вы говорите по-русски, Вам доступны бесплатные услуги языковой поддержки. Вам также бесплатно предоставят соответствующие вспомогательные средства и услуги для предоставления информации в доступных форматах. Позвоните по телефону 1-844-626-6813 (TTY: 711) или обратитесь к своему поставщику услуг.

Arabic

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-844-626-6813 (TTY: 711) أو تحدث إلى مقدم الخدمة

Haitian Creole

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd aladispozisyon w gratis pou lang ou pale a. Èd ak sèvis siplemantè apwopriye pou bay enfòmasyon nan fòm aksesib yo disponib gratis tou. Rele nan 1-844-626-6813 (TTY: 711) oswa pale avèk founisè w la.

Vietnamese

LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ và dịch vụ phụ trợ thích hợp để cung cấp thông tin ở các định dạng có thể tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-844-626-6813 (TTY: 711) hoặc trao đổi với nhà cung cấp dịch vụ của bạn.

Ukrainian

УВАГА: Якщо Ви розмовляєте українською, Вам безкоштовно доступні послуги мовної підтримки. Відповідні допоміжні засоби та послуги для надання інформації у доступних форматах також надаються безкоштовно. Зателефонуйте за номером 1-844-626-6813 (TTY: 711) або зверніться до свого постачальника медичних послуг.

Chinese; Cantonese

注意：如果您說中文，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-844-626-6813 (TTY: 711) 或與您的提供者討論。

Portuguese

ATENÇÃO: Se você fala português do Brasil, serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-844-626-6813 (TTY: 711) ou fale com seu provedor.

Bengali

মনোযোগ দিন: আপনি যদি ইংরেজি ছাড়া অন্য কোনও ভাষায় কথা বলেন, তাহলে আপনার জন্য বিনামূল্যে ভাষা সহায়তা পরিষেবা পাওয়া যায়। অ্যাক্সেসযোগ্য ফরম্যাটে তথ্য প্রদানের জন্য উপযুক্ত যোগাযোগ সহায়তা এবং পরিষেবাগুলিও বিনামূল্যে পাওয়া যায়। 1-844-626-6813 (TTY: 711) নম্বরে কল করুন অথবা আপনার প্রদানকারীর সঙ্গে কথা বলুন।

French

ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-844-626-6813 (TTY: 711) ou parlez à votre fournisseur.

Cambodian

សូមយកចិត្តទុកដាក់៖ប្រសិនបើអ្នកនិយាយភាសាខ្មែរស្ទើរតែគ្មានសម្រាប់អ្នក។
ជំនួយនិងសេវាកម្មដែលសមរម្យសម្រាប់ផ្តល់ព័ត៌មានតាមទម្រង់ដែលអាចចូលប្រើបាន
ក៏អាចរកបានដោយឥតគិតថ្លៃផងដែរ។សូមទូរស័ព្ទទៅលេខ 1-844-626-6813 (TTY: 711)
ឬនិយាយទៅកាន់អ្នកផ្តល់សេវាបស់អ្នក។

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Korean

주의: 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-844-626-6813 (TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.

Gujarati

ધ્યાન આપો: જો તમે અંગ્રેજી સિવાય બીજી ભાષા બોલતા હો, તો તમારા માટે મફત ભાષા સહાય સેવાઓ ઉપલબ્ધ છે. માહિતી સુલભ સ્વરૂપમાં આપવા માટે યોગ્ય સહાયક સાધનો અને સેવાઓ પણ મફતમાં ઉપલબ્ધ છે. 1-844-626-6813 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.

Reporting Fraud, Waste, and Abuse

If you suspect fraud, waste, or abuse in the healthcare system, you should report it to someone who can investigate it.* Your actions may help to improve the healthcare system and reduce costs for our Participants, customers, and business partners. You can report suspected fraud, waste, or abuse in one of these ways:

PA Health & Wellness Anonymous and Confidential Hotline
1-866-685-8664

Pennsylvania Office of Inspector General
1-855-FRAUD-PA (1-855-372-8372)

Pennsylvania Bureau of Program Integrity
1-866-379-8477

Pennsylvania Department of Human Services
1-844-DHS-TIPS (1-844-347-8477)

Mail: Office of Inspector General
555 Walnut Street, 7th Floor, Harrisburg, PA 17101

Mail: Department of Human Services
Office of Administration, Bureau of Program Integrity,
P.O. Box 2675, Harrisburg, PA 17105-2675

* You may remain anonymous if you prefer. All information received or discovered by the Special Investigations Unit (SIU) will be treated as confidential, and the results of investigations will be discussed only with persons having a legitimate reason to receive the information (e.g., state and federal authorities, corporate law department, market medical directors or senior management).

Living Independence for the Elderly (LIFE) Program

If you are at least 55 years old, you may be able to enroll in the LIFE program instead of Community HealthChoices. The LIFE program covers medical, prescription drug, behavioral health, transportation, and supportive services for persons who are 55 years old and older and meet requirements related to the county where you live, how much care you need, and the kind of financial support you need. For more information on the LIFE program contact an Enrollment Specialist at 1-877-550-4227.

Reporting Other Insurance Coverage - Third Party Liability

You may have Medicare or other health insurance. Medicare or your other health insurance is your primary insurance. This other insurance is known as “third party liability” or TPL. Having other insurance does not affect your Medical Assistance eligibility. In most cases, your Medicare or other insurance will pay your PCP or other provider before PA Health and Wellness pays. PA Health and Wellness can only be billed for the amount that your Medicare or other health insurance does not pay. You must tell both your CAO and Participant Services at 1-844-626-6813 (TTY:711)

You must let us know if:

- You have other health insurance now
- You get new other health insurance
- Your other insurance ends
- Any information about your other insurance changes
- Giving us this information helps make sure your health care claims are paid correctly and on time.



1700 Bent Creek Blvd.
Ste. 200
Mechanicsburg, PA 17050

Health and Wellness or
Prevention Information



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