

MCS VIVE *Saludable*

WE TAKE CARE OF YOUR HEALTH SO YOU
CAN LIVE LIFE TO THE FULLEST



JAY FONSECA TELLS HIS STORY

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Complete Health



DIGITAL MAGAZINE
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TO OUR READERS

At MCS, we're celebrating. For the second year in a row, MCS Classicare received a 5 out of a 5-Star rating from the Centers for Medicare & Medicaid Services (CMS).

MCS Classicare is the first and only medical plan in Puerto Rico to receive this 5-Star rating consecutively. In addition, according to the CMS's monthly membership report as of October, MCS Classicare is the largest 5-Star Medicare Advantage plan in the U.S. and Puerto Rico. Nationally, MCS Classicare is one of only nine 5-Star plans out of a total of 521 in the U.S.

If you know a Medicare beneficiary looking for an Advantage plan, share this great news with them. The 5 Stars demonstrate MCS's excellence when taking care of its members.

For the second edition of *Vive Saludable* magazine, we interview Jay Fonseca, a political analyst who has collaborated with MCS for several years. Here, he tells us about his struggle to reach a healthy weight, and how he has overcome obstacles for better physical health. Not only is Jay sincere, but he also wants to be a spokesperson for those who are in similar situations.

In the rest of this edition, we're including sections you already know and a variety of articles:

In **Complete Health**, we give you some keys to understanding what your doctor tells you at your next appointment. In addition, if you're in charge of caring for a family member, we'll share tips to balance this responsibility and your personal care.

In **Physical Health**, we discuss the importance of exercise for mental health. We also give you tips for managing diabetes.

Meanwhile, in **Occupational Health**, you'll learn about the importance of the influence leaders have on employees in the workplace.

And finally, in **Nutrition**, we give you recommendations for taking care of your habits during the holidays. In addition, we'll suggest some simple snacks to include in your daily routine.

We're sure all this information will be of great help as you continue with your **Complete Health**.

Your friends at MCS Life.

We value your suggestions, and you can write to us via email at: mcswellness@medicalcardsystem.com, or by regular mail at:

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The content of this magazine is provided by several MCS Life contributors and is meant for educational purposes. Ask your doctor if you have any questions about your health.

MEDICARE BENEFICIARY



MCS Classicare
2025
(HMO)

The one who knows is in a 5-star plan.

MCS Classicare is the **only plan to achieve the highest rating, 5 stars out of 5** for the second consecutive year, granted by the Centers for Medicare and Medicaid Services.

The stars measure the quality of the care you receive from the plan and its providers.

The one who knows, is in **MCS Classicare** (HMO)

Paid endorsement. MCS Classicare is a product subscribed by MCS Advantage, Inc. MCS Classicare is an HMO plan with a Medicare contract and a contract with Puerto Rico Medicaid program. Enrollment in MCS Classicare depends on contract renewal. Every year, Medicare evaluates plans based on a 5-star rating system. H5577_11071024_M



Create a healthy future and unleash the best version of yourself

For a healthy future, it's important to take care of your physical, mental and emotional health. What you choose and do impact your life in the long run.

When we're **young**, it's important to eat a varied and balanced diet, stay active, take care of your health, form a group of friends and loved ones, and learn about disease prevention. That way, you'll create a healthy life.

As our **adult life** progresses, our work-life balance becomes crucial. Make self-care a priority, practice resilience, and seek support when needed. Organization and time management strategies also become essential.

As you reach your **senior years**, you may pay more attention to caring for chronic conditions. At this stage, don't forget to socialize and look for activities that nourish your mind and spirit. These activities are essential for healthy aging.

Creating a healthy future is an **ongoing commitment** to your wellness throughout life. Every choice you make today impacts your quality of life tomorrow.

Start creating a healthy future today

Keys to understanding what your *doctor* tells you

You may have gone to a doctor's appointment, and when you leave, you think, "I didn't understand what my doctor said." Stress, lack of time, worries stress, lack of time, worries, a new diagnosis, and other causes may affect your understanding. With this in mind, here are some recommendations to help you understand the information they offer:

When talking about:

Your history

- Mention any changes or illnesses you've had since your last visit.
- Be prepared to talk about conditions present in your family.

Your labs and exams

- Ask which numbers and values you should be concerned about.
- Clarify any terms you don't understand.

Your illnesses

- Discuss possible causes, how to manage them, and any complications you might face.
- Ask questions about treatment options.

Your treatment plan

- Ask questions about the recommendations offered.
- Clarify whether you should take your drugs before or after eating, the number of hours between doses, and what to do in case you have an unwanted reaction.



Remember

Before the appointment: Be prepared with questions regarding those areas you want to clarify with your doctor.

During the Appointment: Take notes on any recommendations and instructions.

After the Appointment: Plan your follow-up appointment. Mention any barriers that prevent you from sticking to your treatment plan.



Keeping up with your health is key to enjoying Complete Health.

References: • <https://www.mayoclinic.org/es/patient-visitor-guide/preparing-for-your-visit/how-to-make-the-most-of-your-appointment>





9 tips for taking care of yourself while caring for a family member



- ① Prioritize your self-care and get involved in activities that give you energy.
- ② Define clear roles and responsibilities to avoid repeating tasks and misunderstandings.
- ③ Use lists to organize yourself and prioritize your daily tasks.
- ④ Don't delay tasks, as they can become more complicated over time.

- ⑤ Plan ahead to avoid last-minute stress.
- ⑥ Adjust your expectations about what you can achieve.
- ⑦ Pay attention to today, as this will help you be more capable and lower your stress.
- ⑧ Arrange your space and mind to achieve what you set out to do and reduce wasted time.
- ⑨ Anticipate crises and challenges and develop coping skills.



While caring for a loved one is an act of love, it can also be overwhelming. Learn about your family member's health conditions, treatments and ways you can best assist them.

You're not alone! Seek help!

Adapted from AARP: Caregiver Resources.

• <https://www.aarp.org/espanol/recursos-para-el-cuidado/prestar-cuidado/info-2016/como-manejar-tiempo-cuidar-enfermos.html>

Do you feel as if you can't control the urge to urinate?
Do you frequently visit the bathroom?
Do you have urine leaks?
Does this affect activities in your daily life?

These symptoms could be urinary incontinence, which is the loss of bladder control. Talk to your doctor about treatment options for a better quality of life.





2X1 WELLNESS:

Stay active to improve your mental health



Exercise not only improves your physical health, but also helps your mental and emotional wellness. When you move, your body releases endorphins, which are substances that reduce pain and give you a feeling of happiness. In addition, exercise helps you to better connect your mind and body, which lowers stress and anxiety, and improves your mood. Engaging in physical activity also allows you to meet other people, which is good for your mental health.

It's recommended to exercise for at least 150 minutes a week, and dedicate 2 days to strengthening your muscles. Remember, moving around even a little is better than doing nothing.

At **MCS Life**, we promote an active lifestyle and invite you to join our **Steps to Wellness: Keep Moving** exercise program.

Register to receive email content, invitations to events, and everything new we've prepared for you.



Start your wellness journey today



ACT NOW!

Keys to preventing medical problems associated with diabetes

Keeping your blood sugar at a healthy level lowers medical problems associated with diabetes. High levels for a long time can create problems with your eyes, feet and gums. It can also lead to heart, kidney and nerve problems.

Follow these tips and keep diabetes under control for Complete Health

- 1** Plan and keep your medical appointments.
- 2** Check your blood sugar, blood pressure, and cholesterol to make sure they are in the recommended range.
- 3** Keep your doctor informed of any changes in your body, especially your feet and teeth.
- 4** Get any recommended tests, and keep your vaccines up to date.
- 5** Maintain a balanced diet and stay active.
- 6** Reduce or eliminate the use of alcohol and tobacco.
- 7** Take care of your mental health and sleep routine.

Take action every day to keep your diabetes under control and prevent related medical problems.

DISCIPLINE AND WILL

Jay Fonseca tells you his story and wants to be your guide in helping you reach a healthy weight.

For more than a decade, Jay Fonseca has been one of the leading political analysts in Puerto Rico. Weather on TV, radio, his own platform or social networks, Fonseca has stood firm when it comes to expressing his opinion. And while you might think his life is highly successful, deep down he knew it wasn't that way.

"Success is something very relative, and even though I was doing well in my professional and sentimental areas, I didn't feel good emotionally. I didn't feel comfortable with myself," said Jay in a conversation with Vive Saludable magazine.

In November 2021, he decided to turn his life around on a personal level. Three years ago, Fonseca, who is diabetic and has struggled with his weight all his life, weighted 328 pounds. And while he managed to lose weight many times, he always gained it back. It was a battle he always seemed to lose. The MCS collaborator confessed that he often hid to eat, as food had become an escape that was difficult to overcome. "I knew it was hurting me physically, but I couldn't stop," he confessed. In fact, his mental and spiritual strength was tested by attacks from people who used his weight to mock him on social networks if they didn't share his point of view. "When you have self-esteem issues like I do, you never get used to the attacks," he added, having lost around 120 pounds and currently maintaining a healthy weight.

Recognizing that he had to do his part, but wasn't able to overcome his food addiction alone, the political analyst decided to educate himself on the subject, and realized how complex his weight and eating problem was. This led him to form a medical team to help him with the process. *"I took a very holistic or complete approach. I visited a psychologist, a psychiatrist, an endocrinologist, and started going to church. At the same time, I started training."*

I took a very holistic or complete approach.



On at least eight occasions, Jay lost more than 60 pounds, but always gained it back. "This is the first time I haven't gone back up," said the lawyer, who had tried a number of options to lose weight, such as becoming a vegetarian, practicing intense fasting, and trying various diets. *"I did everything you can imagine."*

EMOTIONAL CHALLENGE

As part of his programming on Jagual Media, on his YouTube (JayFonsecaPR) channel, Jay gave life to the La dieta empieza el lunes project (The Diet Starts Monday). This is a weekly space during which he opens up to his audience about his battle with obesity, and how to reach a healthy weight with health experts. He also teaches his demanding exercise routine.

Many know that Jay's first name is Josué; at times, he's said that Jay and Josué are two different people. However, with this transformation and going public, he's reached the point where he can't differentiate between the two.

"I'm much shy in my private life than when I talk about political issues. However, I can say that, when it comes to obesity, I've realized that my role is to normalize the conversation and present the topic as one of physical-mental health, which has led me to confuse Josué with Jay," he explained. And because he wants to denounce the problem of obesity and have understanding and sensitivity, he remarked that *"this requires me to be Josué. The empathy I show and request from others requires a combination, and I had to do it that way."*

Among everything he's exposed since making that decision in 2021, Jay has had to overcome the emotional challenge more than the physical. He explained that he lifts weights in the morning and does CrossFit in the afternoons. "I try not to skip it, as that is what emotionally helps me to not resort to eating," he said.

Jay indicated that with La dieta empieza el lunes, he aims to expose his own situation to raise awareness among his audience. *"If I don't normalize talking about the subject, it's of no use to me,"* he said, adding that he wants to be a spokesperson, because *"it's not possible for a human being to feel good when his body isn't working like a well-oiled machine."*

Before continuing with his busy schedule, Jay gave a piece of advice for any Vive Saludable reader who is looking to fight obesity and lose weight. *"My advice is to seek help, because it's not a lack of strength and will, but discipline, effort and will,"* he concluded.

Mental Health

IS PART OF YOUR WELLNESS

- Your thoughts, feelings, behaviors, stress management, how you relate to others, and decision-making are all related to your mental health.
- By taking care of your mental health, you're also reducing your risk of developing chronic conditions such as strokes, type 2 diabetes, and heart disease.



Activity: Mental Health Anagram

Instructions: In the left column, you'll see some jumbled phrases. Write the correct phrase in the right column.

How can I protect my mental health?	
Jumbled phrase	Correct phrase
nagem a sstres	
gageen ni sicalphy tivityac	
avhe lthyhea lareshiption	
genama ym motionse	
llabocotera ni ym moumctyni	

Seeking help to find tools to help you manage your emotions will make a big difference in your life.

Fortunately, you can count on MCS Solutions* as an ally in your mental health care. Call 1.866.627.4327. We have people available to assist you, 24 hours a day, seven (7) days a week.

*To verify if this benefit is included in your coverage, please contact our Customer Service Center at 787-281-2800 (metro area), 1-888-758-1616 (toll free) or 1-888-758-1616 (toll free) 787-281-2800 (metro area), 1-888-758-1616 (toll free). Hearing impaired (TTY) callers can Our service hours are Monday through Friday from 8:00 a.m. to 8:00 p.m., and Saturdays from 8:00 a.m. to 8:00 p.m., and Saturdays from 8:00 a.m. to 8:00 p.m. from 8:00 a.m. to 4:30 p.m.

Clarify your doubts when making health-related arrangements:

- Make sure you understand the benefits and services offered by your MCS Life health plan.
- Remember to take notes on suggested recommendations and instructions.
- Ask for translation services and interpreters if necessary.
- Ask if there are any educational materials to help you understand a topic.
- Use technology to your advantage, but with caution.

PLANNING A PREGNANCY?

If you're pregnant, you can enroll in the MCS Healthy Mothers & Babies program. There, you'll have the opportunity to participate in the virtual course on **preparing for childbirth and breastfeeding**, which clarifies doubts related to the arrival of your baby.

You can register by scanning the QR Code or call the Service Center at **1.888.758.1616**.



***You'll need pregnancy confirmation from your gynecologist. Once you enroll, you'll be placed in the course closest to your last trimester.**



To learn more about the **MCS Steps to Wellness** initiative, contact us via email at: **mcswellness@medicalcardsystem.com**.



*The Steps to Wellness initiative is an added benefit of your MCS Life health plan. Exclusive content for MCS Life insureds.

THE SUPERVISOR CONNECTION AND EMPLOYEE WELLNESS



According to Gallup, 41% of employees experience stress. This year, a study showed that work-related stress increases if employees don't feel engaged with their organization.

Supervisors who are also quality leaders can reduce stress and improve employee wellness by keeping employees motivated and connected. They can influence up to 70% in the engagement of their teams and support a healthy work environment.

To help businesses in Puerto Rico continue creating thriving and healthy workplace cultures, MCS Life has expanded its services with the **Líderes de Calidad** initiative (**Quality Leaders**). In collaboration with Level Up Consulting Services, we offer monthly trainings that address topics such as empathy, emotional intelligence and productivity, among others.

Share this information with your team leaders and help create a healthier, more positive work environment.

Gallup is a global company dedicated to helping organizations with analytics and consulting.

References: • <https://www.gallup.com/workplace/349484/state-of-the-global-workplace.aspx>

We continue to innovate ORGANIZATIONAL WELLNESS

We're committed to helping our insureds and the businesses we serve. Recently, we held our annual **MCS Bienestar Corporativo** conference, where more than 150 leaders from various companies were given new tools to help them become quality leaders and create thriving and healthy workplace cultures.





ENJOY THE FESTIVITIES while taking care of your health

The holiday season brings many activities that can change your routine and affect your health. Here are some recommendations for taking care of yourself:

- If you're going to a party, dance! Take advantage of the music and keep moving.
- Choose varied and balanced dishes to feel good and enjoy the food.
- Before eating, ask yourself if you're really hungry. Remember, you can choose to eat later, or take food home for another day.
- Drink water in the morning and continue during the day. It's easy to forget to drink water at parties, and you could become dehydrated.
- If you're going to drink alcoholic beverages, do it in moderation. If you're driving, give the keys to someone else.

Enjoy the festivities while taking care of your health!

NEED TO EAT SOMETHING?

Try some quick and nutritious snacks

"It's important to take into account what foods you like and what type of snack you want. This will depend on how hungry you are and if you fancy something crunchy, soft, salty, sweet, refreshing or hot. An ideal snack is nutritious and satisfying," said licensed nutritionist Zilka Ríos.



Healthy smoothies:
Make them with fruit, spinach, Greek yogurt, and a touch of honey for a high-fiber, protein-rich snack.



Chocolate mix:
Take a handful of nuts and mix them with dried or fresh fruit and some dark chocolate. This will give you a sweet and savory snack that's rich in protein and healthy fats.



Yogurt with fruit and granola:
Choose from fresh or frozen fruits for a refreshing snack, and add Greek yogurt to boost the protein.



Hummus plate:
Have fun creating purees like chickpea or pigeon pea hummus. You can serve it with raw vegetables such as peppers, carrots, broccoli, or veggie chips, which are rich in fiber and plant-based protein.



Avocado toast:
Top a slice of whole-grain toast with mashed avocado, cherry tomatoes and grated Parmesan cheese. Given its rich content of healthy fats, this snack will make you feel full longer.



Quick salad:
Mix cherry tomatoes, blueberries and cheese. If you wish, you can add balsamic vinegar for a light, fiber-rich and refreshing snack.



Energy toast:
Top a slice of whole-grain toast with peanut butter, banana and cinnamon for a balanced snack that will keep you feeling full longer.

Remember, you can combine sources of protein, healthy fats, sugars and starches according to your taste and preferences.

If you have any doubts, consult your nutritionist-dietitian.

Disfruta de
salud completa con

MCS steps
to wellness



MCS Steps to Wellness is an initiative that groups together virtual educational interventions that promote healthy habits, thoughts and behaviors. This program is designed to support you in your **physical activity, nutrition, mental health and condition management**.

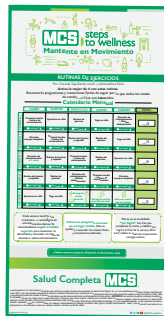
It's offered with the collaboration of various health professionals, such as educators, nutritionists, physical trainers, psychologists, motivators and others.

Exercises

KEEP MOVING ON DEMAND



Access on-demand exercise routines offered by Puerto Rican trainers through YouTube, and get moving according to your time and space. In addition, you'll receive an exercise calendar and other tools.



Mental Health

OPTIMIZE YOUR POTENTIAL PODCAST STYLE

Get tips on personal development through audios and virtual seminars to take your potential to the next level.



Nutrition

OPTIMIZE YOUR NUTRITION

Virtual seminars are offered on nutrition, cooking tips, recipes and everything related to healthy eating.



Reduce Health Risks

BOOST YOUR CARE

Clarify your doubts and learn about effective practices for the prevention and management of health-related conditions through our virtual seminars.



These initiatives are designed in a complementary way to support you in the four main health promotion components.

MCS Steps to Wellness is an added value of your MCS health plan.

ACCESS YOUR VIRTUAL CARD AND EXPLORE ITS FUNCTIONS

The **Mi MCS** tool, which is available through mcs.com.pr, provides direct access to necessary information about your health plan, and you can access it from the comfort of your home. Download the app today, sign up and discover how its features can make your life easier.

Now it's easier:

- ✓ Get your **Mi MCS** virtual card and send it by email to your service provider's staff.
- ✓ Get your **certification of coverage** and immediately email it directly to your provider's staff.
- ✓ Search for a **healthcare service provider** by name, town or specialty.
- ✓ **Customize your provider directory** by adding the doctors you visit regularly to your Favorites list.
- ✓ **Access your history of services** you received from your doctor, dentist, pharmacy and laboratory based on your health coverage.
- ✓ **Find the nearest hospital** and get there quickly using your cell phone's browser.
- ✓ Make a call to **MCS Medilínea**, our telephone consultation and orientation service for health symptoms.



DOWNLOAD THE APP TODAY!





MCS VIVE SALUDABLE MAGAZINE

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**INFORMATION ON HEALTH
AND WELLNESS PROMOTION**

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