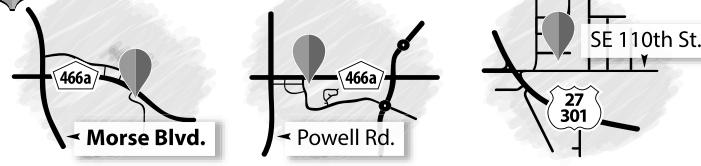


THE VILLAGES HEALTH



Colony Care Center
280 Farmer Place, 674-1710

Pinellas Care Center
2485 Pinellas Place, 674-1720

Belleview Care Center
5051 SE 110th Street, 674-1730

Santa Barbara Care Center
1575 Santa Barbara Blvd., 674-1740

Mulberry Grove Care Center
8877 SE 165th Mulberry Lane, 674-1750

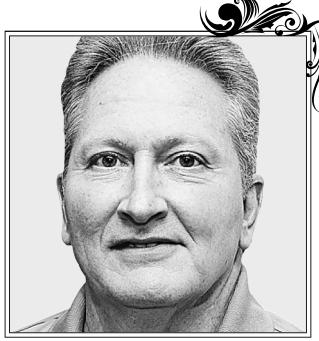
Lake Sumter Creekside Care Center
1050 Old Camp Road, Building 100, 674-1760



america's healthiest hometown

MEDICARE Q&A

Answers provided by
PETE CLARKSON, CEO of UnitedHealthcare Medicare & Retirement for North/Central Florida



1

Open enrollment ends Monday. What would you say to seniors who still are trying to decide which plan fits them best?

Review your current insurance coverage. Is it going to meet your needs next year? Have there been changes in your health status? Is this still going to fit within your budget? Can I see the doctors and the specialists and utilize the hospitals that I want to be able to use? Does it have additional benefits and services? Ask yourself some of those questions and you're going to make a more informed decision about your health care. And then enroll in the plan that is going to be best for you.

ASK A DOCTOR

Why did you decide to become a primary care doctor?

Answer Provided by
DR. PAUL DALUGA, Mulberry Grove Care Center

It's funny, because it almost sounds like a cliche when they start talking about "Marcus Welby" back in the old days. When I was a kid, "Marcus Welby" was on TV and I thought that was the coolest thing, especially his young partner, who rode a motorcycle. So I thought that'd be interesting.

Answer Provided by
DR. JACK HOCUTT, Colony Care Center

My family doctor, at age 6, took such great care of me. He was the same type of doctor I wanted to become — family medicine, sports medicine. And so that's why I became a doctor. I just admired him so much that I wanted to do that.

Answer Provided by
DR. KIMBERLY GIOVANNELLI, Santa Barbara Care Center

I came from medicine. My father's a doctor and my mom's a nurse. We always played hospital in our house and I just felt like my parents had these amazing powers and they could take care of everybody. They instilled a lot of good skills in me. I picked family medicine because I wanted to do a little bit of everything and know a little bit about each field — a jack-of-all-trades kind of doctor.

Answer Provided by
DR. SMITA OJHA, Creekside Care Center

I come from a family of physicians. I'm a third-generation physician, so I saw in my father and my grandfather the love of caring for people. That's what made me decide that I wanted to do what my father and my grandfather did.

DID YOU KNOW?

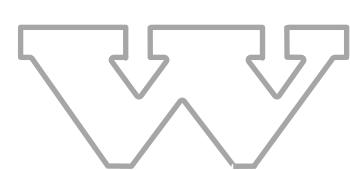
Karen Tobin, a registered nurse who is the clinical manager for The Villages Health, enjoys gardening, swimming and shopping.



Dr. Robert Reilly, left, medical director of the Creekside Care Center, confers with Jennifer Jordahl, an advanced registered nurse practitioner, recently. Reilly says he's a huge fan of UnitedHealthcare's Medicare Advantage plans because they are designed to keep patients well instead of just treating them when they're sick.

Physician Offers Thoughts On Medicare Advantage

Answers Provided by
DR. ROBERT REILLY,
medical director,
Creekside Care Center



Why do you believe Medicare Advantage plans are beneficial for patients?

them is probably going to be to stay healthy. The only way to do that is to prevent illness. Because once you're ill, you're not healthy anymore. That's the preventive care model and Medicare Advantage aligns perfectly with that.

Doesn't it make sense to keep people well instead of just treating them when they're sick?

Yes. If you look at the world rankings of health care, unfortunately, the United States traditionally is not at the top. A lot of the countries that are ranked the best in outcomes have systems based on wellness and prevention. It's just unfortunate that it's taken this long for our great country to realize that that's where we should be spending our dollars — keeping people well. Frankly, even though we all get that, most insurance plans are not set up that way — except for the Advantage plans, which really do incentivize wellness instead of sickness.

How does it feel when you have a Medicare Advantage patient who has taken advantage of everything that comes with their plan and they're healthy and enjoying the lifestyle here?

That's awesome. Being in this community, I cross paths with patients often, whether it's out on the squares or seeing them in the stores or in restaurants. And there's no greater feeling than to know that they're doing well and enjoying life and that you played a part in that. The Villages Health came to be so that we could take care of the residents in The Villages and they could live



If you ask somebody about their goals, one of them is probably going to be to stay healthy. The only way to do that is to prevent illness."

DR. ROBERT REILLY
medical director,
Creekside Care Center



MEDICARE ADVANTAGE
The Villages Health is only accepting patients who have Medicare Advantage plans provided by UnitedHealthcare. For more information, visit any of the Medicare Stores that are located in each town square or speak to a representative at any care center.

long healthy lives and enjoy all these wonderful amenities. If they're sick, it doesn't matter how everything is in The Villages, they're not going to be able to enjoy it. So being able to play a part in them being able to live their retirement years and be well is a great feeling.

Does it surprise you that many Medicare Advantage patients refer to their plans as "peace of mind"?

No. In fact, that probably says it the best. I think what they mean by that is, they know they have a place to go. With Medicare Advantage plans, you're never alone because you have your primary care physician. And if he's not available, his team is available and his buddy doctor is available. You have access to get in when you need it. You've got a network of specialists who are like-minded with your primary doc, understanding the value of prevention and wellness and not just treating diseases after they've occurred. When you're in the hospital, you've got the peace of mind of a hospital doctor who knows your primary doctor or is your primary care doctor. You've got a nurse navigator who helps you throughout the whole process of hospital admission through discharge and back home. You've always got a provider on-call, 24/7. You don't get a voice message. You get a living, breathing provider. And you have the peace of mind of knowing that Medicare Advantage is telling us what care you've had this year and what you haven't had.

— Compiled by Larry D. Croom,
Daily Sun Ombudsman

2

How have Medicare and health insurance plans changed over the past years?

Back in the '60s, '70s and even into the '80s, it was about indemnity plans, which gave you all kinds of flexibility, choice and options to go wherever you wanted to go. The challenge with that is that you didn't get the kind of health outcomes that we see today because it was self-directed. You had to make those decisions on where you were going to go. You had to follow up on the services that you needed. Under Medicare Advantage plans, you have the freedom and flexibility, and actually the stability, of having Parts A and B and the prescription drug benefit all rolled into that plan, plus working with a network team of physicians and health professionals to help maintain your health.

3

What do you think the future holds for health care in The Villages?

I think you're going to continue to see the kind of performance that's been demonstrated out of The Villages Health. I think that it's very consistent. It's high quality and it exceeds the standards that the federal government has put together as to how they rate the effectiveness of care to the senior consumer. I think you're going to continue to see that grow. You're going to see a shift from that self-directed approach — I do it all myself and maybe I'll take those preventive screens or maybe I won't — to wanting a team of people that are going to work with me and help me with my health care needs. I think that's what this is all about.