



Sylvia Gómez

A LIFE IN THE NEWS



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is the way to
your well-being
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ON THE COVER



Sylvia Gómez
A life in the news

“Back then, there weren’t many female reporters working, as we say, covering news on the street,” and that was something I loved—finding or reporting the news from where it was happening.”



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A photograph of a man and a woman walking together in a park. The man, on the left, is wearing a teal polo shirt and a blue lanyard. The woman, on the right, is wearing a teal top and glasses. They are both smiling and looking at each other. The background shows green trees and a park bench.

WALKING TOGETHER is ***Following the Path to Your Well-being***

By: Agustín González Cuadrado
President, MMM

For us at MMM, walking together means getting to know you, understanding your needs, as well as what helps you live with better health and well-being. Walking together means making a daily commitment to you, for many years to come.

This commitment has led us down the path of extraordinary breakthroughs we have achieved together; with you, and hand in hand with the healthcare professionals who care for you. That's why today we can proudly affirm that we have an efficient MMM Multiclinic network around the island. We can offer you top-notch services at each Unidad Dorada, as well as comprehensive follow-up through our Case Management team. Because we understand your expectations, we bring OTC products to your door, and even make shopping easier with the MMM Flexi Card.*

Beyond all that, the fact that you allow us to walk with you in this journey gives us the opportunity to show you that life can still be productive, important, fun, and full of wonderful things to discover. Walking together means telling you how much you mean to us, and, with every step, adjusting our course if necessary, encouraging you, being there for you, never letting go... and learning from you.

Walking together is our way of life and our daily goal. When we look back and see the impact we've made, we are filled with gratitude and satisfaction. Then, we look to the future with respect and determination.

Walking together is more than a company slogan, It's an honor.

* You will get a card in which the allotted monthly amount will be deposited. What you don't use, rolls over to the next month during contract year 2026. Limits and restrictions may apply. The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as hyperlipidemia, diabetes mellitus, arterial hypertension, cardiovascular disorders and peripheral vascular disease. For a full list of chronic conditions, refer to Ch. 4 of the Evidence of Coverage

GOING BACK HOME, not the hospital

By: **Nathalie Rivera Ríos, MPHE**
Public Health Educator

Your healthcare doesn't end when you're discharged from the hospital; it continues at home every day. The first 30 days after discharge require extra attention to reduce the risk of complications that could lead to readmission.

**Health
Promotion
and Education
Program**

Follow this care plan:

- 1 Follow the hospital's recommendations.** Before leaving, make sure you understand your diagnosis and the treatment you will need, including medications and wound care, if necessary.
- 2 Schedule your appointment with your primary care physician** within the first 7 days of discharge for a follow-up evaluation, which includes:
 - Reviewing your medications to identify duplicates, explaining interactions and side effects, and ensuring the correct use of each one.
 - Scheduling preventive tests to monitor your chronic conditions and ensure continuity of treatment.
- 3 Know the warning signs.** Ask which symptoms require urgent attention. If you can't reach your primary care physician, you can use the **MMM Haciendo Contacto** line by calling: **1-866-677-7779**, available 24/7.
- 4 Identify an emergency contact.** Be sure to share your emergency plan with your family members or caregivers so they can contact medical personnel.

References:

Implementing Effective Discharge Planning to Reduce Re-Admissions (July 11, 2025). Recuperado de:
<https://www.qsource.org/blog/implementing-effective-discharge-planning-to-reduce-re-admissions#:~:text=Comprehensive%20pre%2Ddischarge%20assessment%20to,practices%20often%20see%20direct%20benefits.>

A lifestyle to prevent falls

By: Meralys Sustache Bonafont,
Health Education and Promotion Program

Health
Promotion
and Education
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According to the Centers for Disease Control and Prevention (CDC, 2026), falls are the leading cause of injury-related death in adults over the age of 65. Common injuries caused by falls include head injuries, shoulder and forearm fractures, spinal fractures, pelvic fractures, and hip fractures.

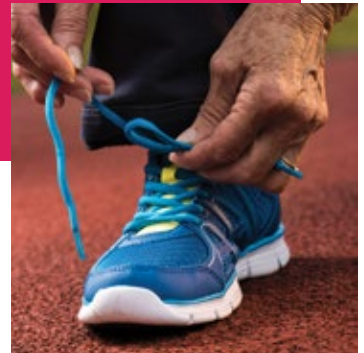
**At MMM, we want you to enjoy your well-being.
Here are some keys that will help you avoid falls:**

- **Do low-impact exercises** to increase strength, improve balance, and relieve pain. You can do them every day, in a 30-minute routine.
- **Monitor the use of medicines** that have side effects that cause dizziness, drowsiness, or confusion.
- **Take vitamin D** to strengthen your bones, which can be obtained in three ways: by sunbathing safely, in your diet or in the form of supplements.
- **Perform the examination of your eyes, hearing, and bones** periodically.
- **Wear safe shoes** to reduce the risk of falls.
- **Visit your primary care physician** for an evaluation if you're having problems with balance or gait.
- **Eliminate any safety hazards in the home**, avoid using loose light rugs and/or cords on the floor, and keep your room lit at night.
- **Treat any medical conditions early that may increase your risk of falls.**

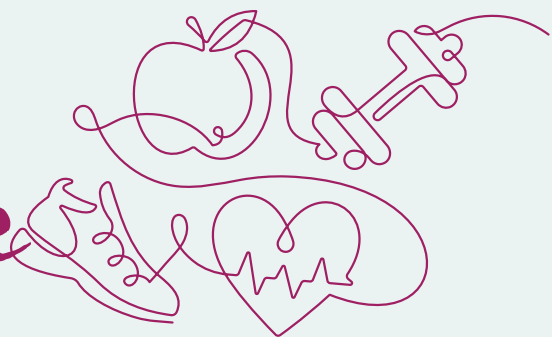
Remember, if you have had a fall, seek medical attention, even if you do not see physical damage.

You can contact MMM Haciendo Contacto health consultation line at 1-866-677-7779.

References: • American Academy of Orthopaedic Surgeons. (2026). Recommendations to prevent falls. Retrieved May 2026 from <https://orthoinfo.aaos.org/es/staying-healthy/pautas-para-prevenir-caidas-guidelines-for-preventing-fall> • Centers for Disease Control and Prevention. (2026). Factors on falls. Retrieved May 2026 from <https://www.cdc.gov/falls/data-research/facts-stats/index.html>



Take care of yourself today to enjoy a better future



By: Janette Reyes Torres
Health Educator

Over time, taking care of yourself is the best way to enjoy each stage of life with wellbeing and quality of life. Did you know that at least half of the U.S. population suffers from at least one chronic health condition (CMS, 2025)? That is why taking action and following all preventive medical care measures will help you stay healthy. The focus is to delay the development of diseases, detect any disease early, and limit their impact on your life.

Health Promotion and Education Program



Some preventive health care measures you should complete are:



Annual wellness visit and health follow-ups:
update health history.



Health tests and exams:
blood pressure levels, cholesterol, blood glucose for diabetes, and various cancer screenings such as colonoscopy (men) and mammography (women).



Vaccination:
Influenza, Pneumococcal, COVID-19, among others.



Healthy Eating:
low in salt, fats, and sugars.



Physical Activity:
30 minutes a day, 5 days a week.

Participate in the evaluation of your emotional health. Educate yourself on how you can maintain proper health care. In addition, maintaining clear and open communication with your doctor is essential and will help you clarify doubts about your health and support you in maintaining proper adherence to your treatment and health care.

Taking care of yourself does not mean stopping enjoying life but living it with greater safety and peace of mind.

URGENCY OR EMERGENCY?

A Quick Guide to Act on Time

By: Glendaliz Martínez Tirado
Health Educator

A common question in health situations is whether we are facing an urgent care need or an emergency. Although both require medical attention, the main difference is the immediate risk to life.

Health
Promotion
and Education
Program

EMERGENCY



An emergency is a situation that occurs suddenly; it requires immediate treatment or care and may put a person's life at risk. In these cases, the right thing to do is to call **911** or go to the nearest hospital without delay.

- Bleeding that won't stop.
- Difficulty breathing, bluish lips, or choking.
- Changes in mental status, such as confusion or loss of consciousness.
- Severe chest pain with shortness of breath or sweating.
- Coughing up blood or vomiting blood.
- Suicidal or homicidal thoughts.
- Head or spinal injury.
- Signs of stroke: facial droop, weak arm, slurred speech.
- Injury from a car accident, burns, or smoke inhalation.
- Ingestion of toxic substances.

URGENT



An urgency is a health problem that requires medical attention but does not put life at immediate risk.

- Persistent fever.
- Cuts that may require stitches, but without heavy bleeding.
- Earache or sore throat.
- Vomiting or diarrhea with risk of mild dehydration.
- Mild abdominal pain without other symptoms.

If you have health questions,
you can call the:



Haciendo Contacto
1-866-677-7779
24 hours a day, 7 days a week.

Overcoming **LONELINESS** later in life



By: Dra. Yarette E. Pérez Babín

Clinical Psychologist- MMM Multiclinic (Arecibo and Aguadilla)

In recent years, the population of older adults has increased significantly. For this reason, planning services to address their needs is a top priority. One of the problems afflicting this population is loneliness. Loneliness can be a major challenge for older adults, as it can lead to physical and mental health issues.

When we speak of loneliness, we refer to the feeling that describes the distressing sensation of being alone or separated from others. It is a silent reality that impacts both physical and emotional well-being. As we age, our social circle tends to shrink; mobility challenges may arise, and we may lose regular social contact—all of which can generate feelings of abandonment and sadness.

There are ways to combat loneliness through strategies that foster social connection and strengthen the emotional well-being of older adults. This entails creating genuine opportunities for them to form bonds, share experiences, and live life to the fullest.

HOW CAN YOU BEAT LONELINESS?

- Incorporate group and social activities into your routine to stay active (e.g., the MMM Members Club).
- Identify an activity that you enjoy.
- Schedule time every day to stay in touch with family members, friends, and neighbors—whether in person, via social media, through phone calls, or text messages.
- Utilize communication technologies such as video calls, smart speakers, or even companion robots.
- Consider adopting a pet, provided you are able to care for it.
- Find ways to exercise with others.
- Get to know your neighbors.
- Find a faith-based organization where you can deepen your spirituality and participate in activities and events alongside others.
- Explore the resources and programs available through social service agencies, community centers, and government or municipal senior centers.
- Champion a cause and get involved in your community.
- Seek out companionship services.
- Seek professional and family support.

Your experience and knowledge count at the



MEMBERS CLUB

By: Mario S. Belaval Díaz
Staff Writer

Retirement may mark the end of a long and successful career, but it's far from the end of all that knowledge and experience accumulated over the years. In fact, all those years you dedicated to your trade or profession make you a valuable resource, able to make a difference in your community. And the opportunity to make that difference is as close to you as the MMM Members Club you attend.

MMM Members Club members represent a wide range of trades and professions that they can offer to others, whether MMM members or their families. For example, if you were a Certified Public Accountant (CPA), you can provide basic guidance on related matters, such as income tax returns or other financial issues. Or, if you were a lawyer, someone might benefit from your knowledge of the law in general or in specific areas of law where you practiced during your

legal career. If you were a teacher, you might be able to help family members of other MMM members who are students at various levels with subjects they are struggling with or need assistance in, from math and science to English, Spanish, and history.

On the other hand, if you worked in a trade, such as electrician or plumber, you can also offer guidance to your fellow MMM Members Club members on any situations they might be facing at home. This way, you can not only help them understand the possible causes or reasons for the problem, but also the actions they should take, what type of service they need or should request, and the usual cost of those services, among other things.

Even better, you can coordinate with the MMM Members Club management to

prepare and offer a workshop on a topic related to your former trade or profession. For example, if you worked in finance, you could prepare a presentation on creating a budget tailored to the needs of older adults. Or if you worked as a doctor or nurse, you could develop a presentation on basic first aid for people who live alone. But you don't have to limit yourself to a profession or trade. Perhaps you have a skill or talent that MMM Members Club attendees could benefit from, such as knitting, sewing, or painting, among others.

By offering all that knowledge you possess, you will not only be helping to change the lives of your fellow members in the MMM Members Club, but you will also stay active and connected, motivated by the great reward of feeling useful, of feeling good about serving others.



Sylvia Gómez

A LIFE IN THE NEWS



By: Mario S. Belaval Díaz
Special for Revista Bienestar

Sometimes she dreams she is a journalist. But she wakes up, and even though for over fifty years she was a journalist – one of the most recognized and respected in Puerto Rico – Silvia Gómez finds a certain relief in the fact that she no longer must rise to the intense and constant race of chasing the news.

“Of course I miss the work; I loved and was fascinated by it—in fact, I still love and am fascinated by the world of news,” says Gómez, who retired a little over a year ago. “But it is a vocation, a very intense career that also entails a great responsibility: to inform people about the issues and

“Back then, there weren’t many female reporters working, as we say, covering news in the street,”
and that was something I
loved—finding or reporting the news
from where it was happening.”

situations that affect the country, and, by extension, themselves and the community.”

For Gómez, her stellar career in Puerto Rican news began through her passion for literature and theater. At the University of Puerto Rico, she earned a bachelor's degree with a double major, one in literature in English and the other in theater. While at university, she acted in plays under the direction of renowned playwrights such as Victoria Espinosa and Myrna Casas, and after graduating, she chose to pursue a master's degree in literature in English at the University of Michigan in Ann Arbor. Although she initially considered her future to be in teaching, she took elective courses in journalism, specifically in television journalism.

“I think what I liked most, what attracted me to television journalism, was that it combined my interests, for example, writing, being in front of the camera, and communicating,” Gómez said. “It also appealed to my innate curiosity, my desire to know, to learn about everything.”

Back in Puerto Rico, Gómez started in local television as a producer and host on a program on WIPR-TV, Channel 6, the Puerto Rico Public Broadcasting Corporation's channel, called Club 6. The program was aimed at a young audience and included games and competitions.

“I think what I liked most, what attracted me to television journalism, was that it combined my interests, for example, writing, being in front of the camera, and communicating”

“There I took the opportunity to include and promote local things, for example, I would bring a branch of a tree native to Puerto Rico, and the young people had to say what type of tree it belonged to,” says Gómez, who then went in to join the news team at Channel 11, then known as WKBM Telecadena Pérez Perry.

“I was ‘the girl,’ so to speak! Imagine, I was only about 20 or 21 years old,” she said, adding that despite her youth, her dedication to the profession earned her the support and advice of veteran journalists like Tomas Stella, and Irene Garzón. “Back then, there weren’t many female reporters working, as we say, covering news in the street, and that was something I loved—finding or reporting the news from where it was happening.”

After reaching the position of anchor reporter, she identified a growth opportunity and accepted the position of anchor reporter at WAPA Channel Four, until a short time later she accepted an offer from Telemundo Channel 2, a channel in which she worked most of her time in the field of television journalism, standing out for covering a niche somewhat forgotten at that time: the environment.

“I’ve always loved nature, plants, and animals,” Gómez said. “So I focused on that topic, developing expertise as well as a network of support and resources related to the environment, which allowed me to bring to light one of the greatest riches we have in Puerto Rico: our environment.”

This specialization in environmental journalism, pioneering for its time, led her from learning to scuba dive to traveling the entire course of the Río Piedras River and producing a documentary report called Tierra Viva (Living Land), which showcased how this Central American country was taking steps to transform its rich environmental value into an advantage for its social and economic development. This report earned her an Emmy Award.



“Of course there is life after retirement!” exclaimed Gómez. “It’s not just an opportunity to rest after a long career, but it also gives you the chance to discover something new or pick up those activities that professional life puts on hold.”



On June 12, 2022, Sylvia Gómez received the Silver Circle Emmy Award from the Suncoast chapter of the National Academy of Television Arts & Sciences (NATAS). She was honored along with fellow broadcasters Luz Nereida Vélez, Cyd Marie Fleming, and Eddie Miró for their 50-year careers in Puerto Rican television. The award recognizes media professionals who have made a lasting contribution to the television industry and their communities for 25 years or more.

But after such an active, dynamic, and adventurous professional life, what has the retirement experience been like for Gómez?

“Of course there is life after retirement!” exclaimed Gómez. “It’s not just an opportunity to rest after a long career, but it also gives you the chance to discover something new or pick up those activities that professional life puts on hold.”

“In my case, I even took out an old mandolin I had stored away and had it repaired because I’m interested in playing the mandolin again,” says Gómez. “I’d also like to get back into painting, since it has always been one of my passions, as has traveling.”

Gómez also added that besides enjoying the experience of being one of the faces of MMM, being an MMM member has been a resource that gives her security at this stage of her life in terms of maintaining a good quality of health and life.

“The services have truly been excellent,” Gómez stated, citing the experience of knee surgery as an example. “Let’s just say that MMM not only covered a procedure that, without a plan, is very expensive, but the follow-up care, such as the therapies, has been top-notch.”



Start today: A conversation can change EVERYTHING

Did you know that a simple conversation with your doctor can change your quality of life?

By: Carolyn Gerena Ríos
Department of Quality and Stars

Your well-being begins with how you feel each day. Often, there are health issues we let slide—whether out of habit, embarrassment, or because we think they aren't important. However, speaking openly and honestly with your doctor can help you find solutions, feel better, and live with greater peace of mind. It all begins with a sincere conversation at your next appointment.

Talking about these topics can improve your health:

- **Exercise:** Staying active benefits both your body and your mood. There are options available to suit every need. If you find it difficult to move or aren't sure where to start, your doctor can provide guidance.
- **Talk about your emotional state:** Feeling sad, anxious, or discouraged is more common than you think. Talking is the first step toward feeling better. Your doctor can offer recommendations to help you feel calm, at ease, and more energetic.
- **Urine leakage or urinary incontinence:** This can interfere with your daily activities or your sleep. Many people experience this—you are not alone—and there are ways to manage it, ranging from exercises and medications to daily habits or surgery. Discussing it with your doctor can help you find the right option for you.
- **Risk of falls or imbalance:** If you feel unsteady or have already experienced a fall, it is important to address this to protect your independence. Your doctor can guide you regarding the options available to reduce the risk of accidents. Consult them about using a cane or walker, doing exercises, or even having your vision and hearing checked.

Your voice has power.

Being honest with your doctor helps improve your health and allows you to receive the solutions you truly need. These conversations can prevent problems, enhance your well-being, and give you greater confidence in your daily life.

Your quality of life is important. During your next visit with your doctor, remember to:

- Speak without fear
- Ask all the questions you need to
- Share how you are feeling
- Ask for recommendations

Walking together means giving a voice to your health.



MULTICLINIC



DERMOSIGHT:

**Advanced technology,
exclusive for MMM members**

By: Mario S. Belaval Díaz
Staff Writer

The device's apparent simplicity is deceptive, for **DermoSight** represents one of the most significant technological advancements for identifying skin lesions and assessing their potential to be cancerous or indicative of other conditions. And now, both the healthcare professionals at the MMM Multiclinics equipped with **DermoSight**—as well as the members who visit these Multiclinics—have access to a premier, exclusive resource for diagnosing, in a timely manner, one of the most common skin conditions and one of the most prevalent forms of cancer in Puerto Rico.

Essentially, **DermoSight** is a specialized teledermatology system designed to identify the risk of skin cancer and other skin lesions. Thus, **DermoSight** assists healthcare professionals in accurately and reliably detecting skin conditions, generating an image that can be interpreted remotely by a dermatologist via digital networks.

“In just four months since we integrated **DermoSight** into three of the MMM Multiclinics, we have identified skin lesions in 265 patients—83 of whom were diagnosed as high-risk, and of these, 23 were diagnosed with skin cancer,” said Dr. Luis Hernández, Medical Director of Specialists at MMM Multiclinics. “**DermoSight** has certainly enabled us to elevate the level of service we provide to our members who visit the Multiclinics, particularly through its ability to detect skin cancer early and intervene in a timely manner to safeguard their health and quality of life.”

Dr. Hernández explained that when a patient visits a multiclinic equipped with **DermoSight** due to a skin condition, an internist determines whether the issue is a diffuse rash or a specific lesion. Essentially, using **DermoSight**, a “photo”—so to speak—is taken and sent to a dermatopathologist: a physician specializing in diagnosing specific skin conditions or diseases based on a tissue sample.

If the case involves a specific lesion, it is further determined whether it is low- or high-risk. If it is low-risk, the member retains their scheduled appointment at the Multiclinic; however, if it is a high-risk case, the appointment is moved forward to take place within fewer than 30 days.



“One of the most significant aspects for me clinically is that we are able to identify those patients with higher-risk skin lesions in less than 30 days, and within the first 60 days, they are already receiving the treatment they need,” said Dr. Hernández. “That is a blessing.”

Although **DermoSight** technology is currently available at the MMM Multiclinics in San Juan, Arecibo, and Bayamón, the goal is for the service to become available at other clinics throughout the island.

“As always, our mission at MMM—and especially at the MMM Multiclinics—is to provide our members with access to the healthcare professionals they need, when they need them, and to offer the most advanced and convenient services so that they may receive the treatment they deserve,” said Dr. Hernández.

DON'T fall for digital traps:

Simple Tips for Safe Browsing

By: Yumarie Correa Flores
Clinical Quality Program Specialist

Nowadays, many older adults in Puerto Rico use phones, tablets, and computers to talk with their families, view photos, check their health insurance plans, or even pay their electricity and water bills. This is wonderful, because technology helps us and makes our lives easier. However, it is also important to learn how to protect ourselves—just as we do when we go out on the street.



1. WHAT IS PHISHING, AND WHY SHOULD YOU BE CAREFUL?

Phishing is when a malicious individual sends a fake message to trick you into sharing personal information, passwords, account numbers, Social Security numbers, etc. These messages look real, but they are not.

How to identify a fake message:

- It contains typos or awkward phrasing.
- It sends you suspicious links or links you do not recognize.
- It arrives from a strange or unknown address.
- It asks you for personal information, such as passwords or account numbers.
- It pressures you, claiming that your account will be closed if you do not respond.
- It includes unexpected files, which may contain viruses.

Simple recommendation:

If something seems off to you, don't open anything. Call the company or person directly using an official phone number.

2. CREATE STRONG, EASY-TO-REMEMBER PASSWORDS

A good password is like the key to your home.

A weak password is like leaving the door open. A secure password should include:

- At least 8 characters.
 - Uppercase and lowercase letters.
 - Numbers.
 - Symbols such as !, ?, %, *
- Simple example: Sol2024! (Combines a word, a number, and a symbol)

Never use:

- Your name
- Your date of birth
- "123456" or "password"

3. PROTECT YOUR PERSONAL AND HEALTH INFORMATION.

When sharing important data, ensure that the webpage is secure.

How can you tell if it is secure?

- It must begin with https.
- It must display a padlock next to the address.

This means that the information is transmitted securely and no one else can view it.

4. IF IN DOUBT, STOP.

Before clicking, opening a file, or providing information, ask yourself:

- Do I know this person?
- Did I request this message?
- Is the page secure?

If you are unsure, ask a family member or a trusted person for help.

Remember, your safety is important to us; if something doesn't seem right to you, it is most likely because it isn't.

Smart Nutrition and Hydration FOR SUMMER

By: Freddie Rodríguez Quintana, Esq.

Nutritional Consultant - MMM Multiclinic (Guayama and Ponce)

The summer season on our Island presents a significant challenge, especially for older adults and those living with diabetes, high blood pressure, heart disease, kidney failure, or excess weight, among other conditions. High temperatures increase fluid loss and can affect blood sugar control, blood pressure, and energy levels. Therefore, a diet with adequate water intake—approximately 64 ounces per day—is recommended, unless fluid restrictions are in place due to a medical condition.

As we age, our sense of thirst diminishes, so it's recommended to drink water regularly throughout the day, without waiting until we feel thirsty. Fruits like watermelon, papaya, and pineapple, and vegetables like fresh cucumber and lettuce, provide water, fiber, and minerals without excessively raising blood sugar levels when consumed in moderation.



On your plate, it's best to choose light meals with controlled portions of carbohydrates like bread, rice, pasta, and root vegetables. Avoid processed meats high in sodium (more than 140 mg per serving). Choose fresh fish and meat, grains, eggs, and natural dairy products without added sugar, as these provide protein as part of a balanced meal. Furthermore, boiled, steamed, stewed, or salad-based preparations aid digestion and help prevent excess fat.

Limit soda, sugary juices, processed meats, and ultra-processed foods; they increase the risk of dehydration, inflammation, and uncontrolled blood sugar. Adapting your diet to the heat not only improves daily comfort but also provides the fluids your body needs for daily activities, maintaining body temperature, and preventing dehydration.

As healthcare professionals, we recommend reducing your salt, sugar, and canned food intake. These measures will help you manage your blood pressure, blood sugar, and reduce fluid retention. Oh, and remember to carry your insulated water bottle with you wherever you go to stay hydrated.

How to prevent Financial Exploitation of Older Adults

By: Ana M. Olivo González MPH
FWA Compliance Director

Financial exploitation is a form of abuse that occurs when someone improperly uses an older adult's money, property, or resources for personal gain. This issue can seriously affect an older adult's financial stability, independence, and quality of life.

Perpetrators may be family members, friends, caregivers, or strangers who take advantage of a victim's trust or vulnerability. Warning signs may include unusual bank withdrawals, significant reductions in savings, unpaid bills, unexpected changes to legal documents, forged signatures, or the unauthorized purchase or sale of property.

Several factors can increase the risk of financial exploitation. These include social isolation, loneliness, physical or cognitive dependence on others, and limited financial or technological knowledge. In addition, financial difficulties or substance abuse problems among close family members may increase an older adult's vulnerability.

Prevention is essential. Older adults should carefully choose the individuals with whom they share financial information and protect important documents such as checkbooks, credit cards, bank statements, and other financial records. These documents should be kept in a secure location.

Another important preventive measure is to avoid sharing Social Security numbers, passwords, PINs, or banking information with others, especially over the phone or through electronic communications. Scammers often use deceptive tactics and high-pressure techniques to gain access to confidential information.

Education and open communication with trusted family members and friends can help identify suspicious situations early. Regularly reviewing bank accounts and seeking



guidance before making major financial decisions are important steps in reducing the risk of fraud.

Protecting older adults is a shared responsibility. Prevention, vigilance, and timely reporting are essential tools for preserving their financial security, dignity, and independence.

Report ethical, compliance, fraud,
loss, and abuse violations
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