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Make sure you have your coverage with certain disabilities

Eligibility for CHAMPVA benefits can be impacted by approval of disability benefits. If you are approved by Social Security Administration for disability, you may become entitled to Part A, Premium-free hospital insurance. To continue your CHAMPVA eligibility you must enroll in, and remain enrolled in Medicare Part B, which is outpatient insurance, while you are entitled to Part A.

If you qualify for disability under End Stage Renal Disease (ESRD) you must apply for Medicare benefits. Medicare coverage begins with the third month after the month in which a course of maintenance dialysis begins.

Termination of enrollment in Medicare Part B may result in loss of CHAMPVA benefits effective with the date of such termination.

To determine CHAMPVA eligibility, SSA documentation of enrollment in both Medicare Part A and Medicare Part B is required. Acceptable documentation includes a copy of the beneficiary Medicare card, a letter from the SSA that provides the dates of Medicare eligibility, or any valid verification from SSA.

If you do not have enough work quarters to qualify for Part A, a “Notice of Disallowance” is required indicating you are not eligible for Medicare benefits under any SSN.

CHAMPVA is not considered primary health coverage. For more information about Medicare disability benefits, please go to the site below.

https://www.medicare.gov/people-like-me/disability/disability.html

4 Your Health Summer 2018
Life-saving Naloxone kits now available through Meds by Mail

Opioids are substances that produce morphine-like effects. Medically they are used for pain relief, including anesthesia. Examples of opioids are morphine and oxycodone.

The increase in the use of prescription and non-prescription opioid drugs is rising at an alarming rate. In the late 1990s, pharmaceutical companies reassured the medical community that patients would not become addicted to opioid pain relievers and the healthcare providers began to prescribe them at greater rates. This led to widespread misuse and addiction. In 2015, an estimated 2 million people in the United States suffered from substance abuse. In 2016, there were more than 42,000 deaths as a result of an opioid overdose. 1

With that in mind, CHAMPVA Meds by Mail (MbM) is taking the initiative to provide the overdose reversing drug Naloxone (brand name Narcan®) rescue kits to MbM eligible beneficiaries. Naloxone will reverse the life-threatening symptoms (e.g., slow breathing, unconsciousness, coma) caused by accidental opioid poisoning. If you are taking an opioid medication, talk with your doctor to determine if it would also be appropriate to have a naloxone rescue kit in case of accidental opioid poisoning event. MbM can supply this medication at no cost (to MbM eligible beneficiaries) and deliver it directly to your home. If you are an eligible MbM beneficiary but typically don’t utilize the MbM benefit, this would be a great opportunity to receive the kit.

You can get more information on naloxone by calling MbM at 1-888-385-0235 or 1-866-229-7389 and a pharmacist will be pleased to assist you. You can also ask your doctor to send an electronic prescription for naloxone rescue kit to Meds by Mail. Just have your doctor look for Meds by Mail CHAMPVA as the name of the pharmacy in his/her computer system.

If you are not an eligible MbM beneficiary and utilize CHAMPVA as secondary to your primary pharmacy coverage, CHAMPVA will cover the naloxone rescue kit as a secondary payer. Just submit a claim for the amount you paid to your primary insurance and you will be reimbursed up to the CHAMPVA allowable amount.

1 | https://www.hhs.gov/opioids/about-the-epidemic/

What is known about the opioid crisis? 2

- Roughly 21 to 29 percent of patients prescribed opioids for chronic pain misuse them
- Between 8 and 12 percent develop an opioid use disorder
- An estimated 4 to 6 percent who misuse prescription opioids transition to heroin
- About 80 percent of people who use heroin first misused prescription opioids
- Opioid overdoses increased 30 percent from July 2016 through September 2017 in 52 areas in 45 states
- The Midwestern region saw opioid overdoses increase up to 70 percent from July 2016 to September 2017
- Opioid overdoses in large cities increased by 54 percent in 16 states

Winter 2018

CHAMPVA
Helping friends
with CHAMPVA application questions

We often have applicants who hear about CHAMPVA from friends or relatives. If you have a friend with questions, we provide resources to clarify the application process. (Please note that CHAMPVA is not available to anyone who is eligible for TRICARE.)

Specific questions about eligibility are answered in the CHAMPVA Eligibility Fact Sheet, https://www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/FactSheet_01-02.pdf

Alternatively, you can visit the main CHAMPVA publication webpage to find this form and other useful information, https://www.va.gov/COMMUNITYCARE/pubs/index.asp

To apply, the following documents are required:
- Application for CHAMPVA Benefits, VA Form 10-10d. The application is required to be signed and dated.
- Medicare information, a copy of your Medicare card, if you are eligible for Medicare. (Please do not send originals.)
- If you are age 65 or older and are not entitled to Medicare, you must send documentation from the Social Security Administration which confirms you are not entitled to Medicare benefits under any other Social Security number.
- Other health insurance certification. If you have other health insurance, a signed and dated VA Form 10–7959c, CHAMPVA Other Health Insurance (OHI) Certification, is required.
- School certification of full-time enrollment for children ages 18–23. For more information, please refer to the School Enrollment Certification Requirements for CHAMPVA Benefits fact sheet for details at https://www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/FactSheet_01-15.pdf

Send completed application package to:
VHA Office of Community Care
CHAMPVA—Eligibility
PO Box 469028
Denver, CO 80246-9028

As a reminder, if you already have CHAMPVA benefits, and your information on file with CHAMPVA is up-to-date, you do not need to take any action. However, if you have a friend with questions about CHAMPVA, they undoubtedly appreciate the information above.
New beneficiaries are frequently confused about how to file claims for back-dated awards for health care services. Given the complexity of medical billing, who can blame them? They often contact the customer service center with calls that are time-consuming for both the beneficiary and the customer service representative.

We advise beneficiaries that we require an itemized statement or proper coding to file a claim. However, to the average person who does not work in the medical industry, the statements provided by many health care providers contain a wealth of information and appear to be itemized and coded. Unfortunately, the patient statements provided are usually insufficient for processing. Not understanding that the hospital or clinic statements are insufficient for filing, beneficiaries will send the same hospital statement multiple times, mistakenly believing that the statement contains enough information to process the claim. The result is a great deal of frustration for the beneficiary and multiple duplicate claims for CHAMPVA.

The brochure “Claim filing instructions for new CHAMPVA beneficiaries,” is a useful resource to assist new beneficiaries in filing retroactive claims, and is included in the welcome packet sent to new beneficiaries with a CHAMPVA Identification Card. It can also be found on our website.

The brochure discusses medical and pharmacy claim filing in an accessible way that helps reduce confusion experienced by beneficiaries when filing retro-active claims. Also, this brochure is directed specifically to the patient, so the information is more targeted than the general claim filing information we offer in the CHAMPVA Policy Manual or on the web pages written for a provider audience. The claim filing brochure can be found at https://www.va.gov/COMMUNITYCARE/docs/pubfiles/brochures/HowToFileACHAMPVAClaim_NewBenes.pdf

Even if the beneficiary does not understand the information in the brochure, they will still find it helpful to photocopy for their providers who can better understand what the patient is requesting. Often the inability of beneficiaries to get the information necessary to receive reimbursement is the result of a simple misunderstanding between the CHAMPVA beneficiary and the provider.

Providers sometimes call on behalf of the beneficiary. In these cases, the best resource is For Outpatient Providers and Office Managers fact sheet. This fact sheet, found at https://www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/FactSheet_01-20.pdf provides claim filing information targeted for health care provider and general information about CHAMPVA.
High cost medications now available through Meds by Mail

The cost of medications continues to rise each year and specialty medication costs have hit a record high. We know rising costs are a big concern to our beneficiaries, especially those who require treatment with high-priced specialty medications. Meds by Mail (MbM) and CHAMPVA are working together to help you get certain high-dollar specialty medications through MbM with no cost-share and no annual deductible.

If you have been diagnosed with hepatitis C, cancer, or other costly health conditions, contact MbM to find out if your medication is available. Some of the medications available for hepatitis C and cancer are: Harvoni, Sovaldi, Eplusa, Zepatier, Daklinza, Olysio, and Ibrance.

If you do not have other health insurance with pharmacy coverage, you are eligible for MbM. We urge you to take advantage of this cost-saving program. Using MbM could save you hundreds or thousands of dollars spent at the retail pharmacy every year. Additionally, the cost savings is very advantageous to the government.

Meds by Mail is set up with a specialty team of certified pharmacy technicians who can answer all of your questions regarding information on setting up the initial supply, and address any issues with possible side effects, or shipping information.

The fastest and most convenient way to get your prescriptions filled is to have your provider send them electronically. Tell your provider to look for Meds by Mail CHAMPVA as the name of the pharmacy in their computer system so they can submit your prescriptions electronically. You may also mail the prescriptions directly to MbM.

Meds by Mail—East
PO Box 9000
Dublin, GA 31040-9000
1-866-229-7389

Meds by Mail—West
PO Box 20330
Cheyenne, WA 82003-7033
1-888-385-0235

An important reminder
If the name on your CHAMPVA authorization card and Medicare card do not match, your claims may deny for names not matching. Your claims will not cross over from Medicare. You may submit a signed written request to have your CHAMPVA card updated to match your Medicare card. A legal document, such as a birth certification or a legal name change, may be required for updating your last name. If your last name changed due to divorce from the CHAMPVA sponsor, you will no longer be eligible for CHAMPVA benefits.

For more information, please contact the Customer Service Center at 1-800-733-8387 or visit the website at www.va.gov/communitycare
The importance of hydrating during hot summer months

With summer upon us, many will use the warm weather for athletic activity—from cycling to jogging and taking long hikes, there is no shortage of outdoor activity to enjoy. With that, hydration becomes an important topic. Here is a quick overview of the importance of hydration and some helpful recommendations from the Centers for Disease Control and the National Collegiate Athletic Association.

What is hydration? This refers to the taking in of fluids, water being the best. In the hospital, it includes IV fluids. Hydration boils down to how much fluid intake is enough or not enough? When exercising in summer heat, it is critical to maintain a high level of hydration. Water regulates your body temperature and lubricates your joints. It helps transport nutrients to give you energy and keep you healthy.

The NCAA recommends hydrating before, during and after all activity. For strenuous activity, the following is recommended:

- **Before exercise:** 16 ounces 2–3 hours before and 8 ounces 15 minutes before,
- **During exercise:** 4 ounces every 15–20 minutes,
- **After exercise:** 16 ounces per pound lost, or about 1 water bottle over an hour.

Getting enough water every day is important for your health. Water helps your body keep your temperature normal, lubricate and cushion joints, and protect your spinal cord and other sensitive tissues. So have fun this summer and stay hydrated!

For more information on hydration, visit the Centers for Disease Control website at [https://www.cdc.gov/](https://www.cdc.gov/)

The following are some guidelines and useful information from the CDC:

- 80% of total water intake comes from drinking water and other beverages, and 20% from certain foods like celery and melons.
- Water is best for hydration. Remember, water has no calories. Some people also choose sports drinks. These can be helpful in moderation, especially in the summer. (Please note: Sodas and fruit juices can have lots of sugar, and are not good choices for anyone watching their sugar intake.)
- Adding potassium rich foods, such as potatoes (including sweet potatoes,) bananas, spinach, oranges and yogurt, is also important to hydration.
- Carry a water bottle when you are at work as well as running errands.

The drive to drink water is regulated by the thirst mechanism. A signal for more water is triggered by sensors which tell the brain that more fluid is needed. The signal is sent, the person feels “thirsty” and seeks fluid to drink, and the kidneys slow down, thereby conserving fluid.1

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1 | [cdc.gov/traumaticbraininjury/symptoms.html](https://www.cdc.gov/traumaticbraininjury/symptoms.html)
Some durable medical equipment companies taking advantage of insurers

The news is not all good with some durable medical equipment companies (DME)

Throughout the course of our lives we may become dependent on the benefits of durable medical equipment which are any equipment that provides therapeutic assistance to a beneficiary in need because of their medical condition or illness. Whether it’s recovering from an ankle sprain and being reliant on a walking boot, air splint or crutches, or using a nebulizer for the treatment of asthma, or other respiratory illnesses, you may need to rent or buy durable medical equipment.

According to U.S. Department of Health & Human Services, DME companies offer a valuable service by providing wheelchairs, surgical supplies, catheters, blood sugar monitors, glucose test strips, infusion pumps as well as nutrition and tube feeding supplies and other health care equipment. However, many fraudulent DME companies have appeared all across the country.

The Office of Community Care Department of Program Integrity, the office responsible for combating fraud, waste and abuse, notes that if you have ever had an inpatient hospital stay and looked at your itemized list of expenses, you might have been shocked to see the high cost of some items that you would not expect to be so costly. In some cases, it would be appropriate for a supplier to deliver a medically necessary item of DME to a beneficiary who is in an inpatient facility. Because of this, some DME companies have taken advantage of insurance companies, including federally funded programs such as CHAMPVA and Medicare to the tune of millions of dollars.

Despite fraud stories frequently coming to light in national news, it is still amazing how many companies continue to falsify documents despite the legal ramifications. An anonymous CHAMPVA beneficiary living in an assisted living facility disclosed to her doctor that she uses 1–2 catheters a week. Her catheters were ordered from a DME company. They began sending her a box of 70 count catheters per week once she was discharged back to her home. This is an example of how a DME company might receive financial gain hoping that the error is not reported. The Program Integrity department was also notified of up-coding of compression stockings by a supplier who bills specialty fitted stockings or garments in order to receive an inflated payment.

The VA recently announced the “Seek to Prevent Fraud, Waste and Abuse” (STOP FWA) initiative that will capitalize on existing departmental activities that prevent or identify fraud, waste and abuse.

With your help, identifying fraud, waste and abuse benefits all VA programs, Veterans, beneficiaries and providers. Helping to stop fraudulent practices not only reduces operating costs but also results in more benefits and better quality of care for Veterans and beneficiaries.

To report potential fraud, waste and abuse

Mail: VHA Office of Community Care
Attn: Program Integrity
PO Box 461307
Denver, CO 80246

Email: VHAOCPC INTegrityTeam@va.gov

Fax: 1-303-398-5295
Attn: VHA OCC Program Integrity

For more information, visit the following website:
http://www.va.gov/communitycare/about_us/pol/
Compound Medications

Update

Compound medications are still being prescribed, however not at the high rate as before. In some cases compound medications are medically necessary to meet patient health needs; others do not meet the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) policy guidelines. The Veterans Health Administration Office of Community Care (VHA OCC) is still receiving some complaints regarding calls and prescriptions from compounding pharmacies. Furthermore, there are entities out there still trying to deceive Veterans.

What is a compound medication? According to the Food and Drug Administration (FDA), compounding is a practice in which a licensed pharmacist, a licensed physician, or in the case of an outsourcing facility, a person under the supervision of a licensed pharmacist, combines, mixes, or alters two or more ingredients to create a medication tailored to the needs of an individual patient.

Compound medications are not FDA approved and therefore the ingredients used are not regulated by the federal agency. In 2013, the FDA issued the Compound Quality Act which requires compliance with current good manufacturing practices. As of January 2018, the FDA has put out a plan that explains how they will address manufacturing standards for outsourcing facilities, regulate compounding from bulk drug substances, and provide guidance on other activities that compounders undertake, along with other priorities.

The VHA’s Department of Program Integrity wants to make our beneficiaries aware that there are still some compounding pharmacies and sales people that may be soliciting by phone, email and website advertisements to promote their high-cost prescription compounding creams and supplements to CHAMPVA beneficiaries. Requests are being made for patients’ personal identifying information and personal health information, so these compound medications can be mailed directly to the patient. The request for this information is called phishing and they try to deceive you into thinking they are a legitimate organization and that the Department of Veterans Affairs covers these prescriptions of compound pain creams or supplements.

Guidance to beneficiaries is to never give your personal identifying or personal health information to anyone, unless you know who you are giving it to and why they need it. Be sure to review all explanations of benefits you receive.

If your pharmacy submits electronic claims on your behalf, compound medications containing these ingredients will be rejected up front. You can choose to pay out of pocket or ask your pharmacist if there are other CHAMPVA covered ingredients that can be utilized instead. If you submit your claims on paper, you will need to send the following information with the CHAMPVA claim form for payment consideration:

- Name and address of pharmacy
- Drug name(s) and national drug code(s)
- Strength of medication
- Quantity dispensed
- Date dispensed

While the procedures to submit electronic and paper claims are different, CHAMPVA’s coverage and reimbursement policy is the same for both.

An important reminder
If you suspect fraud, waste, or abuse of any nature contact us:

Mail: VHA Office of Community Care
      Attn: Program Integrity
      PO Box 461307
      Denver, CO 80246

Fax: 1-303-398-5295
Attn: VHA OCC Program Integrity

Web: https://www.fda.gov/NewsEvents/FDAInBrief/ucm592610.htm

Email: VHACCProgramIntegrityTeam@va.gov
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*This list should not be considered all-inclusive and could change at any time.
REFRESHING BERRY SMOOTHIE BOWL

INGREDIENTS:
1 cup frozen berries (mixed berries)
1/3 cup unflavored soy milk
1/2 ripe banana
1 tbsp chia seeds

Toppings:
1/4 cup frozen berries
1 tbsp hemp seeds
1 tbsp cocoa nibs

Frozen fruit—harvested ripe and frozen quickly—is packed with vitamins, minerals, and phytochemicals. No wonder diets rich in fruits (fresh, canned, frozen or dried) can help protect against chronic diseases. This easy smoothie bowl is filled with frozen berries, and topped with nutrient-rich toppings. It’s healthy enough for your next breakfast, lunch or filling snack.

Makes 1 large serving.
Per Serving: 389 calories, 19g total fat, 4.5g saturated fat, 52g carbohydrate, 17g fiber, 13g protein, 46mg sodium.

Prep Time: 5 minutes

Directions
1. Place all ingredients in a blender container. Process until smooth.
2. Pour into a bowl and top with additional frozen berries, hemp seeds, and cocoa nibs.
3. Enjoy immediately.

*Note: Try additional toppings, such as unsweetened, dried coconut, slivered almonds, sunflower seeds, chopped walnuts, and pistachios.

Courtesy of the American Institute for Cancer Research | www.aicr.org
**Fusilli with Broccoli Rabe Pesto and Burst Cherry Tomato**

**Ingredients:**

1. **1** bunch (about 1 1/4 lbs.) broccoli rabe
2. **4** tbsp extra virgin olive oil, divided
3. **8** oz whole-wheat or whole-grain fusilli
4. **1 1/4** cup slivered blanched almonds
5. **2** large garlic cloves, coarsely chopped
6. **1/4** cup (1 oz) freshly grated pecorino cheese
7. **1 1/2** cup (10.5 oz) small cherry tomatoes
8. Salt and freshly ground black pepper
9. Pinch of red pepper flakes (optional)

The healthy secret to this simple pasta dish is in the sauce. Traditional pesto is a blend of garlic, basil, oil, pine nuts and parmesan cheese. Our version uses broccoli rabe, a cruciferous vegetable rich in health benefiting compounds that may play a role in cancer prevention. Top with colorful cherry tomatoes for a burst of flavor and extra nutrition.

**Makes 4 Servings.** (Yield 1 1/4 cup pesto, about 1/3 cup per serving).

Per serving: 424 calories, 21g total fat (3g saturated fat), 48g carbohydrate, 12g protein, 3g dietary fiber, 110mg sodium.

**Directions**

1. Bring large pot filled with water to boil.
2. Meanwhile, cut off bottom 2 inches of stems from broccoli rabe. Picking through bunch, break off and discard remaining woody part from thick stems. Pinch off and set aside florets, saving them for another use.
3. Add 1 tablespoon oil to boiling water. Add broccoli rabe. Cook with water bubbling until greens are tender but firm, 8 minutes. Drain greens in colander. Use back of wooden spoon to press greens firmly against side of colander to extract as much water as possible from broccoli rabe; greens should be moist not wet.
4. Refill drained pot with water and cook pasta according to package directions. While pasta cooks, pulse almonds, garlic and red pepper flakes (if using), in food processor until coarsely chopped, 10–12 pulses. Add broccoli rabe and pulse until it is coarsely chopped. Add cheese and pulse 10 times. With motor running, drizzle in 2 tablespoons oil. Pesto should be finely textured with white flecks of nut, not a smooth puree. Season to taste with salt and pepper.
5. Drain cooked pasta and divide it among 4 wide, shallow bowls. Add pesto and using fork, combine with pasta.
6. In medium skillet heat remaining tablespoon oil over medium-high heat until oil shimmers. Add tomatoes and cook, using wooden spoon to keep tomatoes rolling in pan until skin cracks and serve.
Grilled Balsamic Veggies

**Ingredients:**
- 3 medium bell peppers, chopped (any color)
- 2 medium zucchini, thickly sliced
- 1 medium cauliflower head, cut into small florets
- 1 container baby bella mushrooms (8 oz)
- 2 tbsp extra virgin olive oil
- 1 cup balsamic vinegar, reduced (or 1/4 cup pre-made balsamic reduction)
- 2 tbsp chopped fresh basil
- Salt and pepper, to taste

Fresh vegetables are a colorful addition to your summer barbecue. This versatile recipe is simple, flavorful and our new grilling go-to. Made with a variety of bell peppers, summer squash and mushrooms, your version can use any seasonal produce. A marinade of olive oil and balsamic reduction adds a light sweetness and enhances your body’s ability to absorb their fat-soluble vitamins.

**Makes 8 servings.** (Yield about 8 cups).

Per Serving: 78 calories, 4g total fat (11g carbohydrate, 3g protein, 4g dietary fiber, 30mg sodium.

**Directions**

1. Place chopped vegetables and mushrooms in large mixing bowl. Toss with oil and salt and pepper, if using, to coat evenly. Add vegetables to a grill basket and grill over medium heat for 15 minutes or until vegetables are fork tender. If you don’t have a grill, spread vegetables evenly over 1–2 baking sheets and roast for 20 minutes at 400°F, stirring after 10 minutes.

2. While vegetables are cooking, bring balsamic vinegar to a boil in small saucepan. Reduce heat to medium/low and let vinegar simmer for 10–15 minutes, stirring occasionally. The reduction is done when vinegar has thickened enough to lightly coat the spoon. Let the balsamic glaze cool (at room temperature or in fridge); it will continue to thicken as it cools.

3. To serve, drizzle glaze over roasted veggies and garnish with chopped fresh basil.

Courtesy of the American Institute for Cancer Research | www.aicr.org
Moving? Send your change of address

We want to keep you informed with up-to-date information that could impact your CHAMPVA benefits or your health. If you are planning to move or have recently changed your address, please contact the Veterans Health Administration Office of Community Care and give us your new contact information.

Mail: CHAMPVA
PO Box 469063
Denver, CO 80246-9060

Phone: 1-800-733-8387

Email: Follow the instructions at http://www.va.gov/communitycare/about_us/contacts.asp for the Inquiry Routing & Information System (IRIS).