

PLAN ON Health

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INSIDE SPRING 2021

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Grow a Healthier You This Spring

Welcome to the latest issue of *Plan on Health*. We hope that these articles will help you learn more about topics that are important to you. Knowing more about health issues can help you make informed decisions about your personal health.

The COVID-19 pandemic continues to dominate headlines and affect our daily lives. For some people, the pandemic is even taking a toll on oral health. Find out how pandemic stress is harming teeth on **Page 3**. Meanwhile, many people are struggling with being away from loved ones or mourning a loss. Find ideas for coping on **Page 8**.

Thankfully, with the distribution of vaccines, we are making progress in the fight against COVID-19. On **Page 4**, you can discover how effective vaccines were developed so quickly. Turn to **Page 6** to learn what you should expect after you are vaccinated.

Be safe, stay healthy, and enjoy the issue!



What Matters Most to You

Be on the lookout for the annual CAHPS® Health Plan survey

Within the next few weeks, you may receive a survey in the mail. If you do, please fill it out and return it. We carefully review the feedback and use it to improve your experience with Excellus BlueCross BlueShield.



Awarded top ratings by Medicare for quality and member experience!

**Thank you for being an Excellus BlueCross BlueShield member.
We learn from you every day and your feedback makes a difference!**

MEMBERS ASKED	WE LISTENED
"Can you help members with diabetes save money on insulin?"	New in 2021! We now offer a Part D Senior Savings Program for specific Medicare plans to lower the copay of select insulins.
"Telemedicine is really important to us, especially now. Does our plan include telemedicine?"	In 2020, we expanded telemedicine coverage to all members at no cost. You can get fast access to medical and behavioral care 24/7/365, from anywhere.
"I'd like less waiting when I call customer service."	We're always working to improve your experience and calls are now answered faster. Did you know that our local Customer Care Advocates live and work in your community?
"Do you have tools and resources to help me manage my health?"	You can connect by phone or text with care managers, dietitians, nurses, pharmacists, and more. Get daily tips, reminders, and support meeting health and wellness goals.

CAHPS®, which stands for Consumer Assessment of Healthcare Systems, is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

Call Out COVID-19 Vaccine Fraud with NYS Hotline

The state has established a hotline that New Yorkers can call to report suspected COVID-19 vaccine-related fraud or scams. It's a red flag if anyone promises you the vaccine in exchange for payment. To make a report, call **1-833-829-7226** or email **STOPVAXFRAUD@health.ny.gov**

Pandemic Stress Has Taken a Toll on Teeth

The American Dental Association's Health Policy Institute polled more than 13,000 dentists from March to September 2020. About 60% said that, compared with pre-pandemic, they'd seen more patients who grind their teeth. Chipped and cracked teeth were also on the rise.

Behind the Grind

Doctors and dentists know emotions such as stress and anxiety play a role in bruxism—the medical term for teeth grinding. The alignment of your teeth and your family history may matter, too.

People with bruxism may develop:

- Chipped, cracked, loose, or painful teeth
- Worn-down enamel, the substance covering teeth
- Headaches or earaches
- Jaw or facial pain

Bruxism often occurs when you're asleep. You may not even realize you're doing it. However, some people also clench or grind during the day.

Don't Delay Dental Care

Besides damaged teeth, grinding can also cause a jaw condition called temporomandibular joint disorder (TMJ). Signs of TMJ include jaw pain, stiffness, and clicking. Dentists in the survey reported an uptick in these symptoms, too.

If you have tooth pain or discomfort, make an appointment with your dentist. Treatment for bruxism often starts with a mouth guard worn at night to reduce grinding or prevent damage. Your dentist can recommend the best type. Relaxation before bed and massage of the neck, face, and shoulder muscles may also help.

We're Here For You with the Latest COVID-19 and Vaccine Information

The safety and well being of our members is at the center of everything we do. We're proud of what we've been able to do to support our members, communities, and each other during the pandemic. For the latest on COVID 19 and the vaccines, Q&A with our experts, member tips, and support, please visit our COVID 19 website at ExcellusBCBS.com/COVID19



How Were the First COVID-19 Vaccines Developed So Fast?

By Mona Chitre, PharmD, Chief Pharmacy Officer

Past vaccines took years to develop. The first two COVID 19 vaccines were ready in just months. That was without cutting corners on safety, too. How is that possible?

A Running Start on Making the mRNA

The first vaccines from Moderna and Pfizer/BioNTech use a molecule called messenger RNA (mRNA). This molecule trains your body to recognize a harmless protein on the surface of the virus that causes COVID 19. Your body then builds immune defenses against the protein. This is a newer way of making vaccines. But scientists have been developing the technology for it since the '90s.

The Johnson & Johnson Vaccine

The Johnson & Johnson vaccine uses viral vector technology. Vaccines of this type have been well studied in clinical trials and were used to respond to recent Ebola outbreaks. These vaccines use a modified version of a different virus to deliver instructions, which teach our body to trigger an immune response. The Johnson & Johnson vaccine is a single dose, which offers maximum protection quicker than the Moderna and Pfizer/BioNTech vaccines.

With all three vaccine options, no fragment of the live virus is in the vaccine, so the vaccine itself cannot make you sick with COVID 19.

Solid Research on Safety, Effectiveness

To approve a vaccine, scientists do the following:

Investigational New Drug

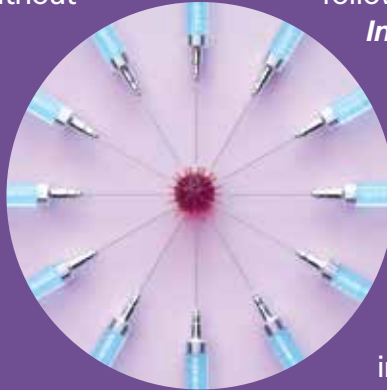
application. This is the first step.

For the first COVID 19 vaccines, information about the mRNA technology and data from lab studies were sent to the U.S. Food and Drug Administration (FDA).

Clinical trials. These studies in volunteers are typically done in three phases. For each COVID 19 vaccine, the final, largest phase looked at the vaccine's safety and effectiveness in tens of thousands of volunteers. After getting their shots, the volunteers were tracked for about two months.

Emergency Use Authorization request. The clinical trial results were submitted to the FDA. Then the agency's scientists and physicians evaluated the evidence. Independent scientific and public health experts weighed in, too. The FDA OK'd the use of the vaccines.

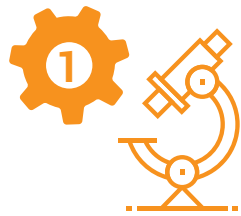
Continued safety monitoring. The FDA and Centers for Disease Control and Prevention have several monitoring systems that are on the lookout for rare or long term safety issues with any vaccine. For the COVID 19 vaccines, they have added extra layers of safety checks.



Dr. Chitre leads Excellus BlueCross BlueShield's pharmacy strategy and is responsible for driving affordability, innovation, and operational excellence. She completed her undergraduate and graduate training at Rutgers University and her postdoctoral primary care residency at the VA Hospital in Buffalo.

INSIDE THE MAKING OF A VACCINE

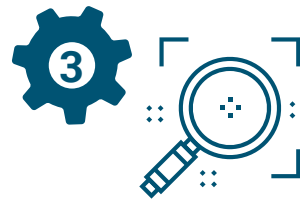
Vaccines stand as one of the greatest medical success stories. But how do they go from a discovery in a lab to protecting you from deadly diseases? Here's the pathway.*



Scientists do research to identify compounds that safely boost immunity.



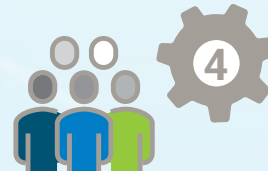
Potential vaccines are tested in computer models and in the lab. Then, volunteers receive them in clinical trials.



The U.S. Food and Drug Administration (FDA) reviews study designs and results.



Regulators continue to monitor approved vaccines for safety.



When the FDA decides a vaccine's benefits outweigh the risks, they license it for the general public.



Each batch is tested before it's sent to clinics, doctor's offices, and pharmacies.

WHAT'S IN EACH SHOT?

The FDA inspects the factories and protocols used to make vaccines. Companies must start with ingredients proven safe and effective, such as:

- **Adjuvants**, substances like aluminum that further boost your body's response
- **Stabilizers**—including sugars, amino acids, and proteins—which keep vaccines from breaking down

*Visual is meant to describe the making of a vaccine in general and is not specific to the making of the COVID-19 vaccines.

You've Gotten Your COVID-19 Shots. Now What?

For months, you may have looked forward to the day when you could finally get vaccinated against COVID-19. Now the day has arrived or will be here soon, and you may be wondering exactly what that means for you.

Vaccination greatly reduces your risk of becoming ill from COVID-19. Yet as long as the virus that causes COVID-19 is going around, there's a chance you could get infected. Even if you don't get sick, experts are still learning how well the vaccine stops you from spreading the virus to other people. It's important to keep taking steps to protect yourself and others, even after you get the vaccine.

Can I Hug My Grandkids Again?

If you're a grandparent, seeing your grandchildren is probably at the top of your post-vaccination wish list. Good news! Even though young family members may not have gotten the vaccine yet, hugs are allowed in certain situations.

According to the Centers for Disease Control and Prevention (CDC), when you're fully vaccinated, you can visit with unvaccinated people from a single household who are at low risk for severe COVID-19. No mask or physical distancing required. You're considered fully vaccinated:

- Two weeks after your second dose of the Pfizer or Moderna vaccines
- Two weeks after your Johnson & Johnson vaccine

But when you're getting together with unvaccinated people from more than one household, follow original precautions:

- Visit outdoors when you can—it's lower risk than indoor gatherings.
- Stay 6 feet apart (air hugs are unlimited).
- Both adults and kids should mask up, but don't put a mask on a child younger than 2 years old.

When Can I Return to Traveling?

Fully vaccinated travelers are less likely to get and spread COVID-19, so people who are fully

vaccinated with an FDA-authorized vaccine can travel safely within the United States. Negative tests are not needed unless the destination requires it, nor is self-quarantining. However, still follow the recommendations of wearing a mask, washing your hands often, and social distancing.

Many people have not received a COVID-19 vaccine yet. So if you travel, follow these steps to protect others:

- **Road trips.** Prioritize avoiding crowds. Pack snacks and water so you need to stop less. For restaurant meals, choose drive-through or takeout rather than dining in. Continue wearing a mask and use hand sanitizer before eating and after going into a store or pumping gas.
- **Air travel.** Wear your mask at all times. It should have two or more layers of breathable material, cover your nose and mouth completely, and fit snugly on the sides. For even more layers, you might want to wear two masks at once, as long as that doesn't impair your breathing. Pack extra masks, disinfectant wipes, and hand sanitizer in a carry-on bag. At the airport, maintain 6 feet between yourself and others not traveling with you.
- **Hotel stays.** Use mobile check-in and contact-free payment if possible. Wear a mask in the lobby and other common areas.

Information accurate
as of April 6, 2021.



8 Ways to Stay Safe While Spring-Cleaning

Clear out the garage, wash the windows, dust the blinds. Your spring-cleaning to-do list may be long already. But especially as you age, following these extra steps can ensure you make it through your tasks safely, without falls or other accidents.

1. Start Fresh

Spring-cleaning can be taxing. Begin when you're awake and energized, go slowly, and stop when you feel tired. Rushing increases your risk for mishaps.

2. Ask for a Hand

Avoid lifting heavy furniture or appliances on your own. Get help from someone who can do

the lifting for you. If no one is available, try to clean around larger items for now.

3. Lighten Your Load

Be careful when taking out trash or moving items from one place to another. This is especially important around your stairs. Don't carry so much you can't see over your haul. Put items in a basket or bucket to keep one hand free to hold on to railings.

4. Ascend with Care

If you must use a ladder or step stool to reach high items, wear nonskid shoes. Make sure the legs rest on a stable, dry surface. Have someone hold the stool or ladder to steady you—and never stand on the top stair or rung.

5. Open Your Path

As you sort through clutter, be careful about where you place boxes, bags, and objects you're discarding. Keep them away

from walkways and stairs to avoid tripping.

6. Keep the Air Clear

Open windows and turn on fans when you're using strong cleaning products, and read label directions carefully. Toxic fumes may form if you mix your cleaners, especially if they contain ammonia and bleach.

7. Check Your Dates

Don't forget your fridge, pantry, and medicine cabinet. Examine drugs and food for expiration dates. Toss out anything that's past its prime.

Note: Some medicines, including opioids, can't be thrown in the trash. Check labels or call your health care provider or pharmacist for details. For more information on the safe disposal of drugs, you can also go to [FDA.gov](https://www.fda.gov).

8. Clean Up Your Cleanup

At the end of each day, put cleaning products back in the cabinets. Empty buckets of standing water. That way, you won't risk having children or pets drink or drown—and you'll also reduce your own risk for spills and falls.



Love—And Loss—From a Distance

Right now during the COVID-19 pandemic, we can't always be near loved ones, even at the end of their lives. And mourning our losses looks completely different from anything we've experienced.

If you have a family member you haven't been able to see, or have lost someone, the impact has likely hit you hard. Even apart, however, you're never truly alone. There are places and people you can turn to for help.



Caring from Afar

A crisis like a pandemic brings a wide range of emotions. You may feel fear and worry, loneliness, guilt about not doing more, and anger at others or at the virus itself.

Knowing that all these feelings are normal may provide some relief. In addition, there are active steps you can take to improve both the situation and your ability to cope.

Connect as you can. If you can't visit someone in person, try other ways to keep in contact. Use video chat apps or the phone if you can. Consider sending letters, care packages, or postcards. If you're nearby, visit at a safe social distance or outdoors.



Get Help

If you're struggling with loss, use the following resources:

- Check in with your health care professional or connect with a counselor.
- Give telehealth a try. Did you know that as an Excellus BlueCross BlueShield member, you have free access to remote medical and behavioral health care? You can schedule ongoing appointments with a therapist or psychiatrist through MDLIVE®. To get started, go to MyExcellusMedicare.com or call 1-888-670-6351 (TTY 1-800-770-5531).
- Our 24/7 Nurse Line is available anytime. Call 1-800-348-9786 (TTY 1-800-662-1220).

Center on your purpose. You don't have to be with a person to impact their lives. Focus on what you can do, such as coordinating information or assisting with finances.

Recognize your grief. Even if no one has died, you may still be feeling profound loss. You're missing valuable time and your own sense of security and control. Viewing it in this light can help you understand and process difficult emotions.

Nourish your body. Paying attention to your own physical needs relieves stress and anxiety. Eat a nutritious diet; get plenty of sleep and exercise; and take time to unwind with books, music, or other activities you enjoy. Avoid numbing your emotions with alcohol or other substances.

Share your feelings. Confide in your family and friends, even if you have to do it by phone or web conference. Being open and honest allows others to offer emotional support. If you don't have anyone to turn to, try a mental health professional. Many more are now offering telehealth sessions.

If you're struggling severely, call the Disaster Distress Helpline at **1-800-985-5990**. The National Suicide Prevention Lifeline is **1-800-273-8255**.

Grieving Your Losses

When a loved one passes away, mourning is never easy. Your entire world seems to shift in an instant. The pandemic has made things even more complex and challenging than usual.

For one thing, there are added emotions—guilt at surviving or not visiting, and anger at individuals or institutions. It's also normal to feel a person's presence after they're gone. This sensation may be more intense if you're staying at home frequently.

In addition, the rituals and rites we take comfort in have been disrupted. Religious services, funerals, wakes, and other memorial gatherings are limited. We can't offer one another literal hands of support or shoulders to cry on.

Again, anticipating these emotions may make them easier to handle. Here are some other things you can do:

- Livestream memorial events if those involved agree.
- Hold online group remembrances.
- Check in with loved ones by text, phone, or video chat.
- Plan to hold an in-person service later on, when more restrictions have lifted.
- Look to faith leaders for guidance on ways to seek closure.

Though painful, grief is a natural part of the human experience. Disaster and crisis build resilience. Through it, we can learn more about ourselves, show compassion to others, and do what we can to make the world a better place.



Discrimination is Against the Law

Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Our Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Our Health Plan:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact our dedicated Medicare Customer Care representatives at 1-877-883-9577, (TTY: 1-800-662-1220). Monday - Friday, 8 a.m. - 8 p.m.
From October 1 - March 31, 8 a.m. - 8 p.m., 7 days a week.

If you believe that our Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Advocacy Department
Attn: Civil Rights Coordinator
PO Box 4717
Syracuse, NY 13221
Telephone Number: 1-800-614-6575 (TTY: 1-800-662-1220)
Fax Number: 315-671-6656

You can file a grievance in person, or by mail or fax. If you need help filing a grievance, our Health Plan's Civil Rights Coordinator is available to help you.

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

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-883-9577 (TTY: 1-800-662-1220).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-883-9577 (TTY: 1-800-662-1220).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-883-9577 (TTY: 1-800-662-1220)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-883-9577 (телетайп: 1-800-662-1220).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-883-9577 (TTY: 1-800-662-1220).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-883-9577 (TTY: 1-800-662-1220)번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-883-9577 (TTY: 1-800-662-1220).

אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-877-883-9577 (TTY: 1-800-662-1220).

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। কল করুন ১-৮৭৭-৮৮৩-৯৫৭৭ (TTY: ১-৮০০-৬৬২-১২২০)।

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-883-9577 (TTY: 1-800-662-1220).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-883-9577 (رقم هاتف الصم والبكم: 1-800-662-1220).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-883-9577 (ATS : 1-800-662-1220).

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-877-883-9577 (TTY: 1-800-662-1220).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-883-9577 (TTY: 1-800-662-1220).

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-877-883-9577 (TTY: 1-800-662-1220).

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-877-883-9577 (TTY: 1-800-662-1220).

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CONTACT CUSTOMER CARE

Visit our website at [MyExcellusMedicare.com](https://www.MyExcellusMedicare.com) or call **1-877-883-9577 (TTY 1-800-662-1220)**, Monday through Friday, 8 a.m. to 8 p.m., from April 1 to September 30. From October 1 to March 31, you can also call on weekends, 8 a.m. to 8 p.m.

SIGN UP

Visit [MyExcellusMedicare.com/Email](https://www.MyExcellusMedicare.com/Email) to subscribe to email bulletins with health tips, benefit information, and nutritious recipes.

FRAUD HOTLINE

To report potential fraud, waste, or abuse, call **1-800-378-8024 (TTY 1-800-662-1220)**, 24 hours a day, 7 days a week. All calls are confidential, and callers may remain anonymous.

Out-of-network/noncontracted providers are under no obligation to treat members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use, visit MDLive.com/Terms-of-Use. MDLIVE is an

independent company, offering telehealth services in the Excellus BlueCross BlueShield service area.

Excellus BlueCross BlueShield is an HMO plan and PPO plan with a Medicare contract. Enrollment in **Excellus BlueCross BlueShield** depends on contract renewal.

CONSIDER TAKING A HEALTH ASSESSMENT

We care about your health and want to help you stay as healthy as possible. One way we do this is by asking members to complete a Health Assessment Questionnaire.

- If you are a new member, you will get a Health Assessment Questionnaire in the mail.
- If you are not a new member and want to take the health assessment, please go to **nrc.to/ExcellusYearlyHRA**. If you prefer one to be sent to you, please contact Customer Care at **1-877-883-9577 (TTY 1-800-662-1220)**, Monday through Friday, 8 a.m. to 8 p.m.
- You also may get a call from one of our care coordinators. He or she will ask you questions to better understand your health goals and offer support.

We encourage you to complete this health assessment. However, it is not required. The answers you provide in no way affect your coverage with us or Medicare, now or in the future.

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Download the Excellus BCBS app

