

PLAN ON Health

MyExcellusMedicare.com | brought to you by Excellus BlueCross BlueShield

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October is Breast
Cancer Awareness Month.
Find the three pink ribbons
inside for info related to
breast health.

Set Yourself Up for Success

With a new year right around the corner, it's time to start thinking about whether you want a new Medicare plan. First, look for your Annual Notice of Change from Excellus BCBS that includes an overview of 2023 plan updates. It was sent by email if you opted for a paperless copy, or by mail if you did not.

Happy with your current coverage? Great! There's nothing more for you to do. You'll stay in the same plan as of January 1, 2023. But if you *do* want to make changes, now is your chance.

The Annual Enrollment Period is October 15 to December 7. During this time, you can explore other Medicare plans. We're here to help you decide which plan is right for you. Our local team is just a click or phone call away:

- **CALL** Customer Care at **1-877-883-9577 (TTY 711)**. From October 1 to March 31, we're available seven days a week from 8 a.m. to 8 p.m.
- **VISIT MyExcellusMedicare.com/PlanInfo** to compare different plan options, including drug coverage, and for help finding providers.

Mammograms Save Lives

Roughly 264,000 women are diagnosed with breast cancer every year. You have the greatest chance at survival if breast cancer is found early. A mammogram only takes 20 minutes—and it could save your life! Check with your provider if you're up-to-date on your mammograms.

Excellus

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A MORE COMPREHENSIVE APPROACH TO MEDICARE.

Because you asked and we listened, our Medicare plans for 2023 are better than ever. Our plans make it possible to customize a unique mix of coverage, where everybody benefits. That's why all of our plans include the following extras and allowances:

1

\$0 PREVENTIVE AND COMPREHENSIVE DENTAL*

In 2023, **preventive dental services are included on all plans with no copays.** If you need more extensive services like restorative care or major procedures such as dentures and crowns, **we've also added full comprehensive dental coverage to all plans along with a \$1,000 annual allowance** making dental care more affordable for everyone.

2

OVER-THE-COUNTER ALLOWANCES*

Receive at least \$30 a quarter to spend on over-the-counter health and wellness items. Hundreds of common non-prescription items such as aspirin, vitamins, cold and cough medications, bandages, and more, ordered and delivered straight to your door.

3

\$0 PREVENTIVE VACCINES

We're committed to helping protect our members from illness with **\$0 preventive vaccines** including flu, pneumonia, and the COVID-19 vaccine.

4

HEARING AND VISION BENEFITS

Lack of access to hearing and vision care can lead to complications and more costly treatments down the road. **We're making care more affordable and accessible by providing annual routine hearing exams for a \$0 copay,** reducing hearing aid costs to \$499 (advanced) and \$799 (premium), and including an annual eyewear allowance of at least \$120 on every plan.*

Medicare Advantage plan members will receive new ID cards in December.*

*Does not apply to members who receive their Medicare Advantage plan through a former employer.

5

\$0 PREVENTIVE CARE SERVICES

All of our plans include **\$0 preventive care on more than 20 services** including annual wellness visits, prostate cancer screenings, cervical cancer screenings, colorectal cancer screenings, mammograms, diabetes, and more.

🎗️ Did you know? In New York state, 17% of individuals who are recommended to have a mammogram are not following the state's screening guidelines and are putting their lives at risk.

6

TELEHEALTH – MEDICAL AND BEHAVIORAL HEALTH

Are you traveling? Do you live in a rural area? Or, maybe your doctor simply isn't available. You can still receive non-urgent quality care from a licensed physician, therapist, or psychiatrist using your phone, tablet, or computer. **Telehealth is easy to activate, available 24/7/365, and the cost share is the same as a trip to the doctor.**

7

PART B DIABETIC MONITORING SUPPLIES*

Chronic conditions like diabetes are complicated enough to manage without worrying about the cost. With our MAPD plans, **you can obtain \$5 Part B diabetic monitoring supplies** including glucose monitors and test strips.

8

WELVIE MY SURGERYSM PROGRAM

Surgery is a big decision – and it may not always be the right one for certain conditions. By offering the **Welvie program on all of our plans**, we help you work with your doctors to decide if surgery is right for you. Learn how to explore surgical and non-surgical treatment options, and prepare for and recover from an operation if you decide to have it.

9

\$0 SILVER&FIT[®] ANNUAL FITNESS MEMBERSHIP

We are committed to helping you live your healthy best. Beginning in 2023, members can receive **an annual fitness center memberships at a Silver&Fit facility and one home fitness kit at no charge.**

Need help choosing a plan right for you? Call **1-877-883-9577 (TTY 711)** from 8 a.m. to 8 p.m. We're available seven days a week through March 31.




Snowbird Checklist: What to Know Before Heading South for the Winter

Do you migrate south for warmer weather every winter? That may not seem like a top-of-mind priority at the moment. But winter is just around the corner! Use this checklist to get your health care ready for snowbird season.

✓ **Sign up for your health care provider's online patient portal.** This secure website gives you access to your medical records from anywhere with an internet connection. You may also be able to use the portal to send secure messages to your health care provider.

- ✓ **Download the Excellus BCBS mobile app.** With it, you can access your personalized account information, pay your bill, and more.
- ✓ **Ask about having routine prescriptions delivered by mail.** When the time comes, you may be able to arrange delivery to your winter address.

- ✓ **Register with MDLIVE.** Our partnership with MDLIVE gives you convenient access to medical and behavioral health care 24/7/365 from the comfort of your home—wherever that may be.
- ✓ **Pack medical supplies.** Eyeglasses, over-the-counter medications, blood sugar test kits, insulin, inhalers, EpiPens—don't leave any of your important items behind. Start making a list now of what you use every day, as well as what you need in case of emergency.
- ✓ **Schedule screenings before traveling.** Don't fall behind on your preventive care. Screenings can find problems early on and help you live a longer, healthier life. Confirm that you're up-to-date on your:
 - **Annual physical.**
 - **Vaccines**, such as flu, pneumococcal, and COVID-19.
 - **Breast cancer screening.** Women ages 50 to 74 should get a mammogram every two years. *Did you know?*  A mammogram can detect breast cancer at its earliest stages, when treatment is most successful.
 - **Colorectal cancer screening.** Recommendations vary depending on the type of test. Talk with your provider to make sure you're on track.

Questions About Your Benefits?

We're here to help! For any questions about your plan or how benefits travel with you, call Customer Care at 1-877-883-9577 (TTY 711).

Compatibility Is Key: What Internet Browser Are You Using?

Nearly everyone looks forward to their own retirement. But maybe you weren't so happy when Microsoft retired one of the first internet browsers, Internet Explorer (IE). Its reason? Developers are no longer making their websites compatible with IE.

This can have a ripple effect when it comes to your online activities. For a smooth user experience, you need a supported browser.

Here at Excellus BCBS, we've noticed an increase in calls from members having trouble making their premium payments. The most common issue? You guessed it—an incompatible browser. Another culprit is the web browser Safari. You may use

it if you have Apple products, such as an iPhone or iPad. Safari isn't retired, but it is incompatible for paying your bill with us online.

If you have technical issues when trying to make your premium payment, a simple fix may be to check the browser you're using. If you need to make an electronic payment, use:

- Microsoft Edge (this is the browser that replaced IE)
- Google Chrome
- Excellus BCBS Mobile App

There are several options available to pay your medical premiums with a credit card, a debit card, and/or your bank account. To learn more, visit [Medicare.ExcellusBCBS.com/BillPay](https://www.Medicare.ExcellusBCBS.com/BillPay)

Tech Support

Paying bills from the comfort of your own home is pretty great. But do you want to get even more out of your gadgets? Help is available. Your public library or local community college may offer computer classes. You can also find free classes through:

- [TechBoomers.com](https://www.TechBoomers.com)
- [SeniorPlanet.org](https://www.SeniorPlanet.org)

And for any in-the-moment tech troubles, call the Senior Planet hotline at **1-888-713-3495**. Trainers can help answer your questions.

Stay Safe Online

- Don't click on links in emails from unknown senders. Delete the message.
- Don't respond to or click on pop-up windows.
- Choose passwords with upper- and lowercase letters, numbers, and symbols.
- Use a different password for each account.



Maximize Your Dollar with Excellus

Did you know our Medicare plans have plenty of money-saving perks? Here's a rundown of benefits, discounts, add-ons, and services you might be missing.

For Your Fitness

- \$10 Home Fitness Kit through Silver&Fit
- \$25 annual fitness center membership (*starting next year, this perk will be free!*)
- Fitness tracker discounts

For Your Eyes and Ears

- Eye exams, contacts, and glasses discounts
- Hearing aid discounts

For Your Medicine Cabinet

- \$0 copay for Tier 1 generic drugs (*at preferred pharmacies*)*

For Your Overall Well-Being

- \$0 vaccines for flu, tetanus, pneumonia, and shingles
 - Preventive cancer screenings for breast, prostate, cervical, and colorectal cancers
- 📌 (Did you know? New York's "Get Screened, No Excuses" 2017 legislation eliminated out-of-pocket costs for many breast health services, including mammograms)**
- Meal delivery kit discounts
 - Mindfulness program discounts

For Your Convenience

- Telehealth appointments
- 24/7 nurse line: **1-800-348-9786** (TTY 711)

To discover even more deals, go to [Medicare.ExcellusBCBS.com/Health-Wellness/Blue365](https://www.Medicare.ExcellusBCBS.com/Health-Wellness/Blue365)

Mind the Medicare Part D Coverage Gap**

For those who reach the coverage gap, there's a temporary limit on what the plan will cover for drugs. During this stage, your medications may be more expensive until you hit a certain amount.

If you fall into the gap, we want to make sure you can keep taking your medications. For financial support:

- Turn to NYS EPIC. Learn more at [Medicare.ExcellusBCBS.com/Prescriptions/Save-Money/EPIC](https://www.Medicare.ExcellusBCBS.com/Prescriptions/Save-Money/EPIC)
- Apply for *Extra Help* through the Social Security Administration (visit [SocialSecurity.gov](https://www.SocialSecurity.gov) or call 1-800-772-1213).
- Go to [BenefitsCheckUp.org](https://www.BenefitsCheckUp.org) to search for other helpful programs.

***With the passing of the Inflation Reduction Act of 2022, the coverage gap is expected to close by 2025.*



Back to the Basics

Studying your health plan may not be as exciting as free services or discount programs, but it certainly pays off. The more you understand your coverage, the more you can save.

Questions? Give us a call at **1-877-883-9577** (TTY 711). We can walk you through your coverage, address any concerns, and help you get the most out of your plan.

*Does not apply to members who receive Medicare Advantage through a former employer.

Financial Health Checkup for Older Adults

As you age, it's important to track your finances and make smart decisions about how you spend and save your money. Here are some key actions you can take to boost your financial well-being.

Make a Budget

A budget is a plan that helps you decide and track how you spend your money each month. With a budget, you can make sure that you're not spending too much

Subtract all your expenses from your income. This includes fixed monthly expenses and "fun" expenses, like buying a cup of coffee. If you're spending more money than you're bringing in, look for ways to cut down on how much you spend each month.

Find More Ways to Save

Here are a few ways you can keep more money in your pocket:

- **Tame prescription costs.** Talk with your health care provider or pharmacist about generic drugs—they are often less expensive. Also ask for help finding online coupons or discount programs.
- **Take advantage of senior discounts.** Many stores offer discounts on certain days. Plan to shop then so that you can take advantage of the savings.

- **Schedule some "free" time.** Plan a free day or week where you put a full stop on "fun" spending. No dining out, no movies, no online shopping. Build meals from foods in your freezer and pantry, and find free things to do in your community.

Getting your finances in better shape can provide peace of mind for you and your loved ones. The result will be priceless.



Save Your Wallet from Hospital Readmissions

Nearly 17% of Medicare patients go back to the hospital within a month of coming home. These return trips can be hard on both your health and your finances.

Check in with your primary care provider (PCP) within about 10 days of leaving the hospital. This gives you a chance to bring them up to speed on your hospital stay.



When you meet with your PCP, take a complete list of all the medications you are currently prescribed. Up to 40% of patients ages 65 and older have mistakes in their medication regimens after leaving the hospital. Your PCP can do a "before and after" check to help you avoid a setback due to a medication mix-up.



Store Foods to Stay Fresh Longer

To keep nutrition up and costs down, focus on extending the life of your groceries. Follow these best practices:

- When you get home from the store, quickly put away meat, dairy products, and fresh-cut produce.
- Refrigerate fresh produce within two hours of peeling, cutting, or cooking.
- Keep food in its original store wrapping unless the packaging is torn.
- Avoid storing eggs inside the refrigerator door, where it's warmer. Keep them on a shelf.
- Place packages of raw meat, poultry, or fish on the lowest refrigerator shelf so that juices do not drip onto other foods.
- Divide large portions of leftovers into smaller servings and store in shallow containers for quick cooling before refrigerating.

Stop High Food Prices from Inflating Your Waistline

Filling our plates with healthy food and avoiding unhealthy temptations can be challenging, particularly as we see prices rise at the grocery store. Wellbeing engagement consultant Pat Salzer offers some simple tips to help navigate the supermarket aisles and avoid the side dish of guilt.

Plan

"Plan your meals for the week, taking into account what items are on sale, as well as what is already in your kitchen," says Pat. Planning will help you have a more productive trip to the store.



Pat Salzer, RD

*Wellbeing
Engagement
Consultant,
Excellus BCBS*

Purchase

Stick to your grocery list and avoid impulse purchases. "The grocery store is the gateway for what comes into your home—invite in healthy foods," advises Pat.

Prep

A little preparation can go a long way in ensuring that healthy options are readily available when hunger strikes. "Prep overnight oats for an easy grab-and-go breakfast in the morning," suggests Pat. "Have some

vegetables sliced up for a quick snack or faster meal prep."

Plate

What you put on your plate matters. Keep salad and healthy sides on the table and main dishes on the stove. "When we go for seconds, we are more likely to grab the food within arm's reach rather than walking to the stove," reminds Pat.

With a little extra effort, you can eat healthy foods and stick to your budget.



TIPS FOR TAMING

STRESS

The holidays are meant to be a joyous time, but all the pressures can cause a lot of stress. Take some time now to prepare for the season ahead and keep stress in check.

BUILD A STRONG FOUNDATION

Adopting healthy habits can help you minimize stress:



GET QUALITY SLEEP.

Start by going to bed and waking at the same time each day.

STAY CONNECTED.

Spend time with loved ones.



PRACTICE GRATITUDE.

Think about what you're thankful for.



DON'T OVERDO IT.

Stick to a realistic schedule.



DO WHAT YOU LOVE.

Make time for activities you enjoy.

FUEL UP.

Eat balanced, healthy meals with plenty of produce and proteins.

DE-STRESS AND RESET

To restore calm when you're feeling stressed:



WALK IT OFF.

Exercise can reduce stress. Taking a walk is a quick and easy mood booster.



BREATHE.

Take a few deep breaths. Count to four as you inhale, hold for one second, then count to five as you exhale.



PUT IT IN WRITING.

Jotting down your worries on paper can help ease your mind.



PICTURE SOMETHING BETTER.

Think of a happy place. Dwell on the details, like the feeling of sand under your feet at the beach.



WASH YOUR WORRIES AWAY.

A steamy shower can relax your muscles and make you feel calmer.

GET SUPPORT. If you're struggling, our Member Care Management Team is here to help. Call **1-800-860-2619 (TTY: 711)** for free assistance.

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).

אויפגערקואם: 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 নি:খরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন 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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Health and wellness or prevention information.

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CONTACT CUSTOMER CARE

Visit our website at [MyExcellusMedicare.com](https://www.MyExcellusMedicare.com) or call **1-877-883-9577 (TTY 711)**, 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 711)**, 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.

Welvie is an independent company offering surgery support services in the Excellus BlueCross BlueShield service area. Home Fitness Kit promotional codes cannot be used in combination with any other promotions on third-party vendor websites. Once selected, kits cannot be exchanged. Please talk with a doctor before starting or changing an exercise routine.

Silver&Fit is a trademark of ASH and used with permission herein. Other names may be trademarks of their respective owners. The people in this piece are not Silver&Fit members. Kits are subject to change. Silver&Fit is a Healthy Aging and Exercise program administered by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated, and an independent company that offers these services on behalf of Excellus BlueCross BlueShield.

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.

In the “Well-Woman Visits” article in the Summer 2022 edition of *Plan on Health*, we encouraged women to have yearly well-woman visits with their health care provider—often with an OB-GYN. As a clarification, a well-woman visit with an OB-GYN is covered every two years for Medicare members and not every year.



Download the Excellus BCBS app



Flu and COVID-19 Vaccine Reminder

The flu and COVID-19 can lead to serious health problems, like pneumonia and bronchitis. Make plans to get your shots now. If you have any questions about either vaccine, or if you're not sure you need a COVID-19 booster, reach out to your health care provider.

