

PLAN ON Health

MyExcellusMedicare.com | brought to you by Excellus BlueCross BlueShield

INSIDE
WINTER 2023

2-3 NEW 2023
BENEFITS!

4 DON'T MISS OUT:
SCHEDULE YOUR AWV

5 HOW TO BEAT
THE WINTER BLUES

6 A NEW YEAR,
A NEW START



All-Star Care, All for You

Being a health care partner you can trust is something we take seriously at Excellus BlueCross BlueShield. Whether you've been with us for years or just joined our family (welcome!), it's a privilege to work with you and for you.

The Centers for Medicare & Medicaid Services (CMS) recently announced its 2023 quality ratings and we have, once again, been awarded some of the best ratings in the state and in the nation for quality and performance. For 2023, we earned five stars for our Medicare HMO and Prescription Drug Plans—the

highest rating possible! Plus, we earned four stars for our Medicare PPO plans.

These ratings take a number of things into consideration, including how we help members:

- Stay healthy
- Manage chronic conditions
- Take medications as prescribed
- Access and coordinate care

But the stars highlight more than our services and benefits. They also reflect our passion and commitment to help people in our communities live healthier and more secure lives through access to high-quality, affordable health care.

New and longtime members alike: Know that Excellus BCBS is always here as your partner in health. This and every issue of *Plan on Health* contains information and ideas to make your wellness journey as smooth as possible.

All members have been mailed NEW 2023 cards to use starting on January 1st. Please make sure to have it available when you receive health care services or pick up prescriptions in the new year.

Excellus

Everybody Benefits



Your Guide to 2023 Benefits

What's New This Year? DENTAL COVERAGE YOU DESERVE!

Members told us that they wanted more dental coverage. And now, in 2023, all Excellus BCBS Medicare Advantage Plans include full coverage with NO deductible, coinsurance, or copayments for:

- **Preventive dental**
- **Comprehensive dental** (up to \$1,000 per year)

What Is Preventive Dental?

Oral exams, cleanings, and X-rays

YOUR COST:
\$0, covered in full



What Is Comprehensive Dental?

Restorative care or major procedures. Includes services such as crowns, dentures, fillings, root canals, and extractions. (Implants, however, are not included.)



YOUR COST:
\$0 for up to \$1,000 allowance per year

Something else to smile about: Preventive services like cleanings do NOT count toward the \$1,000 maximum for comprehensive dental.

TIPS for getting the most out of your dental coverage:

- Choose an in-network dental provider for the most benefits.
 - » You can see an in- or out-of-network provider, but you may have a balance due if you choose an out-of-network provider. Be sure to ask your dentist if they will submit the claim directly to us. If not, you can print a claim form from our website. Go to [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.com) and click on Resources then Member Forms.
 - » Want to check if your dentist is in network or find one who is? Go to: [Medicare.ExcellusBCBS.com/FindADentist](https://www.Medicare.ExcellusBCBS.com/FindADentist)
- Have more than \$1,000 in comprehensive services planned? If you have the **Medicare Blue Choice® Access (PPO) plan** or **Medicare BlueFlex (PPO)**, you also have access to an additional \$500 Flex Card that can be used on dental, vision, and hearing services. (Remember to use your Flex Card AFTER you've exhausted the comprehensive dental \$1,000 allowance.)



QUESTIONS?

To learn more about the benefits on these pages and what your plan includes, log in to your member account at [MyExcellusMedicare.com](https://www.MyExcellusMedicare.com) or call Customer Care at 1-877-883-9577 (TTY 711) 8 a.m. to 8 p.m. Monday through Friday. From October 1 to March 31, representatives are available seven days a week from 8 a.m. to 8 p.m.

EVEN MORE MEMBER BENEFITS!



OVER-THE-COUNTER COVERAGE

This year, all of our plans allow for at least \$30 a quarter to spend on common over-the-counter health and wellness items such as aspirin, vitamins, cold and cough medications, bandages, and more. You've probably already received your catalog in the mail along with details on how to use this benefit. Follow the ordering instructions and get anything from the catalog shipped to your address.



HEARING AND VISION BENEFITS

Not keeping up with hearing and vision care can lead to more problems down the road. On every plan, 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)
- Including an annual eyewear allowance of at least \$120



FREE FITNESS PERKS

All members can receive an annual fitness center membership at a Silver&Fit® facility at no charge. And to help with at-home workouts, members can also receive one free fitness kit per year. For more information, go to [Medicare.ExcellusBCBS.com/Health-Wellness/Silver-and-Fit](https://www.Medicare.ExcellusBCBS.com/Health-Wellness/Silver-and-Fit)

Some of our plans also include:

NEW: Flex Card

Eligible PPO plans include a Flex Card with \$500 annually to use toward dental (including implants), vision, and hearing services that may not be covered by your plan. Members with this benefit should have already received their Flex Card in the mail.

NEW: Transportation

Have you ever had to miss a doctor's appointment because you didn't have a ride? We are partnering with SafeRide® to offer many of our members health-related transportation coverage.

EXPANDED: Mom's Meals®

Medical recovery can take a lot out of you. This year, more plans include healthy and balanced meals delivered right to your home while you're recovering from a medical event or procedure.

Need a New Health Care Provider?

Start your search with word-of-mouth recommendations. Ask relatives, friends, and other providers to suggest doctors they've had positive experiences with. You can also visit [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.com) and click on Find a Doctor.



Take Charge of Your Health with an Annual Wellness Visit



Kathleen Robischon, MD
Senior Medical Director,
Excellus BCBS

Did You Know?

All of our Medicare plans include **\$0 preventive care** on more than 20 services. Just to name a few, we cover:

- Annual wellness visits
- Prostate, cervical, and colorectal cancer screenings
- Mammograms
- Diabetes screenings
- Osteoporosis screenings

Most plans also include **\$0 preventive vaccines**. Ask your provider if you're up to date on your flu, pneumonia, COVID 19, and shingles vaccines.

You probably already know about annual physical exams, but there's another type of doctor's visit that's

just for Medicare members: the Annual Wellness Visit (AWV).

After you've had Medicare for longer than 12 months, you get one wellness visit per year. Your AWV isn't a physical exam. Instead, think of it as a planning or strategy session designed to keep you healthy. At this visit, you'll fill out a questionnaire called a Health Risk Assessment. Based on your answers, your health care provider will create or update a personalized plan to prevent future health problems.

Your AWV appointment may also include:

- Blood pressure, weight, and height measurements
- A review of all your medications

- A discussion about which preventive screenings, tests, and vaccines you need
- A quick check for possible signs of dementia
- Advance care planning

Bonus: This visit doesn't have to happen in person. If your provider offers telehealth, ask about doing the AWV from the comfort of your own home.

New to Medicare?

You get one "Welcome to Medicare" visit in the first 12 months after enrolling. This visit includes a lot of the same preventive care services as the Annual Wellness Visit, but also reviews your health history. When you call to make your doctor's appointment, be sure to specify the type of visit you are scheduling.

Other Types of Exams

Your annual physical is a hands-on exam of your body to check your general health and detect abnormalities. Members are encouraged to get a yearly physical by their provider, which is covered for Excellus BCBS Medicare Advantage members. For women, a well-woman visit with your health care provider or OB-GYN is covered every two years. If you need extra tests or screenings during these visits, there may be a copayment or deductible.

Don't miss out on these important appointments. Taking advantage of preventive care puts *you* in charge of your health.



Fight the SADness

With the drop in temperature and the lack of daylight, you may feel SAD. Not just sad—SAD. It stands for seasonal affective disorder, a form of depression that affects millions of Americans each year.

But you don't have to let it ruin your winter. You can tackle the challenges of SAD head-on.

CHALLENGE #1: While experts aren't sure exactly what causes SAD, many believe that seasonal changes disrupt the body's internal

clock—maybe because of limited daylight during the winter.

How to fight it: Talk with your health care provider. They can recommend light therapy. This method is used to make up for the lack of natural sunshine during colder months.

CHALLENGE #2: People who have SAD experience some of the same symptoms as those with depression, including an "empty" mood and trouble concentrating.

How to fight it: Avoid negative thoughts and try not to focus on how bad you feel. Instead, distract yourself with your favorite hobbies. Talk with your provider if your symptoms don't go away after a few weeks.

CHALLENGE #3: SAD can lead to an increased appetite and a tendency to put on weight.

How to fight it: Push yourself to be more active—even though it's cold. Exercise can boost your mood and help you maintain a healthy weight. Try an online workout class or go to one in person. Get a jump-start on spring cleaning and rely on housework to get your blood pumping. For even more ideas, turn to **Page 7**.

CHALLENGE #4: If you have SAD, you're likely to oversleep and feel generally sluggish.

How to fight it: Spend time with friends and family. Look for ways to get out of the house and involved in your community, such as volunteering. Socializing can help improve your mood. There's some evidence that not having enough social support can worsen depressive symptoms.

Share Your Struggles

When you need someone to talk to, know that you can always turn to your health care provider. They're here to support all of you, including your mental health. Starting with something as simple as "I think I may be depressed" can be the first step to feeling better.



New Year, New You: Staying Motivated for Your Health

The thought of making New Year's resolutions can be daunting. You know from past experience how easy it is to break them. But for many people, planning exactly how they'll put resolutions into action improves their odds for success. Try the following tips for some common resolutions to help you stay motivated all year long.

Dropping Pounds, Permanently

A balanced diet can help you lose weight. Load up on fruits and vegetables, whole grains, low-fat or fat-free dairy products, lean meats, fish, beans, and nuts. Limit saturated fats, trans fats, sodium, and added sugars. After achieving a healthy weight, keeping off those pounds may pose a challenge. Pro tip: Eating breakfast every day and weighing yourself regularly can help keep you on track. Did you know your plan offers access to a registered dietician to help with your nutrition goals? Call **1-877-222-1240** to learn more.

Remember: A new year means a fresh start on achieving the goals that are most important to you.

Smoke-Free Forever

Quitting smoking cuts your risk for heart attack, stroke, and 12 different types of cancer. But you should prepare for common withdrawal symptoms like irritability and anxiety. These feelings can linger for a few weeks; finding a replacement behavior can help. How about exercise? This quitting aid can brighten your mood. Plus, it helps combat any resulting weight gain.

Staying in Motion

It's easy to keep that resolution to exercise when everything else in life goes according to plan. But how can you stay active when your partner is sick, when it rains or snows, or when you go on vacation? Planning for interruptions to your workout routine can help you stay focused and motivated during these times. For example, if the weather is bad, try a workout video or busy yourself with some household chores, such as window washing. If you do miss a workout, that's OK. You can get back to your routine tomorrow.

Is the Weather Outside Frightful? Bring Your Workout Indoors

Fitness—like many things—is a journey, not a destination. That means sticking to a year-round commitment regardless of the weather. Switching gears a bit during the colder months and trying new things can help you maintain your fitness level. That way, you'll be more prepared to head outdoors when sunnier days return.

1. Watch and Learn

Walking and other aerobic activities, also known as cardio, use large muscles and get your heart rate up for a sustained period of time. Online videos and smartphone apps offer a wide range



of cardio options—from seated and standing aerobics to dancing or high-intensity interval training. Many are designed with older adults in mind. To narrow your choices, ask your health care provider, friends, and family for suggestions that might fit your interests and abilities.

2. Get Creative

Turn up some music and move your own way. If dance is your thing, go for it! If not, try one of these ideas:

- **Do intervals.** Combine short periods of low- and high-intensity activities. Even in small spaces, you can do jumping jacks or walk, march, or run in place. Seated options include arm circles, punches, leg kicks, and knee lifts.
- **Chart in-home routes.** Walk briskly around your home. Include going up and down the stairs if you can do so safely.

3. Stay Strong

If exercising outdoors meant spending most of your time doing cardio, moving indoors is a great opportunity to add strength training to your routine. You can start with one session a week and work up to more. Choose from handheld weights, exercise bands, body-weight exercises (like wall push-ups), and some yoga poses. To help learn the right technique, look for strength exercise videos here: [YouTube.com/NatInstituteOnAging](https://www.youtube.com/NatInstituteOnAging)

Since you're thinking about a change in your exercise routine, now is the time to talk with your provider. They can offer safety tips and personalized advice based on your health and abilities.

Stay Safe in Cold Weather

When you do go outside, dress in layers to help hold in body heat and insulate you against the chill. Don't forget your winter hat, scarf, and mittens, which are warmer than gloves. To prevent dangerous falls, watch for slick patches of ice and snow. If a surface looks slippery, stay upright by walking like a penguin: Point your toes out slightly, extend your arms for balance, and then slowly shuffle along with short, flat footed steps.



Make the Most of Your Plan Online

Making the most of your plan shouldn't be complicated. When you sign up for an Excellus BlueCross BlueShield online member account, you get instant access to a variety of tools and other resources to make living healthy a little easier.

Creating an online account will allow you to:



View a Summary of Benefits and Coverage



Find a Doctor or Dentist



Pay a Bill



Submit and View Claims



Estimate Medical Costs*



View Online Member Cards



Download Statements and Forms

Help Stop Medicare Fraud!

Tell Us What You Think

If you haven't had the chance to take our Medicare newsletter survey, there's still time. You can either go to <https://bit.ly/3PCVo0K> or scan this QR code on your smartphone (just open up your camera like you're taking a picture, then click on the link that pops up).

Your feedback is important to us, and we will use it to help shape future issues!



Every year, Medicare loses about \$60 billion due to fraud, waste, and abuse (FWA). It can happen anywhere and usually leads to higher insurance costs for everyone. You are vital in helping fight against FWA.

How you can help:

- Check your monthly claims. Report any charges for equipment/medication/services you did not order, receive, or need.
- Keep an eye on your rental equipment bills. Report charges that come through after you returned the items.
- Save all your receipts for medical equipment you receive or return.

Watch out for common red flags:

- Unsolicited texts or emails that threaten negative consequences if you do not respond. Or messages that create a sense

Report suspected Medicare FWA to our Confidential Fraud Hotline:
1-800-378-8024

of urgency and ask for an immediate response.

- Random callers offering low-cost or free medication or medical equipment. For example: braces for knees, back, or wrists.
- Unknown calls, texts, or emails that offer medication/equipment and request your personal info.

Review these resources to learn more about how you can prevent and detect fraud:

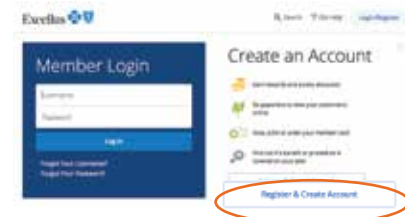
- Senior Medicare Patrol website: SMPResource.org
- Fraud & Abuse Prevention: News.ExcellusBCBS.com/About-Us/Fraud-Abuse-Prevention

It only takes a few minutes to create your online member account. Here's how in five easy steps!

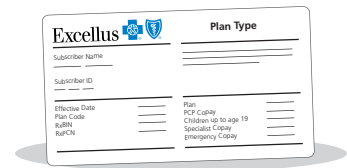
- 1 Medicare.ExcellusBCBS.com**
Choose the Login/Register button. This will take you directly to the registration screen.



- 2 Create a New Account**
Select the Register & Create Account button on the right side of the screen.



- 3 Complete the Form**
You'll need your Subscriber ID, so be sure you have your Member Card handy.



- 4 Choose a Username and Password**
You'll also choose a pair of security questions in case you forget either of these.

Username*

Password*

- 5 Verify Your Email Address**
We'll send you an email to verify your new account. Sign in and you're ready to go!



DON'T FORGET TO DOWNLOAD THE APP FOR ON-THE-GO ACCESS 24/7

*Network coverage and features may vary by plan, on the website or mobile app.

GOALS

5 WAYS TO HAVE A HEALTHIER YEAR



This year, let go of perfection and set small, attainable resolutions. Every step in the right direction can help you ring in a healthier new year.



1. COUNT MORE SHEEP

Tired of being tired? Make sleep a priority. Set a bedtime and stick to it. Embrace healthy sleep habits like turning off screens before turning in. Aim for at least seven hours of z's.

4. BE KIND TO YOU

Get into a positive daily habit of self-care. Read for 15 minutes before bed. Take a bath. Download and use a meditation app. Or write in a gratitude journal.



2. GET SCREENED

Put off your mammogram? Unsure of your cholesterol levels? Sit down and schedule all your preventive care appointments. Screening tests can help you catch health problems early, when they are easiest to treat.

5. MOVE IT

Simply moving more each day can help ward off a host of health issues and lower stress. Aim for 2½ hours of moderate-intensity exercise each week. Even 5-minute walks can add up to big benefits!



3. EAT SMART(ER)

Eating healthy doesn't mean giving up entire food groups. Boost your intake of vegetables, fruits, whole grains, and lean proteins; ditch processed fare whenever possible.



DON'T GO IT ALONE

Share your goals with family and friends. They can support your efforts, celebrate your successes, and help you stay motivated to keep going!

Recipe: Roasted Winter Squash Soup

For some warmth and comfort on a winter day, try this squash soup. Low in calories but high in flavor, this recipe is a great addition to any heart-healthy diet.

Ingredients

- 2 acorn squash
- 2 garlic cloves
- 3 sprigs fresh thyme
- 1 tbsp. olive oil
- 2 small raw onions
- ½ cup white wine
- 8 cups low sodium vegetable broth
- ¼ tsp. bay leaf, crumbled
- Pepper
- ⅓ cup cider vinegar

Directions

1. Preheat oven to 350 degrees. Cut squash in half, remove seeds and roast cut side down with garlic and thyme inside. Roast squash for about 60 minutes or until soft.
2. Scoop out flesh and set aside, along with the garlic and thyme. Add olive oil to a pan set over medium-high heat; add onions and roasted garlic and sauté until soft. Add scooped squash to pan and stir, then add wine to deglaze. Reduce heat slightly

and add broth and bay leaf, then simmer for 10 minutes.

3. Remove bay leaf and purée in a food processor; season with pepper and cider vinegar to taste. Serve immediately.

Per Serving

Serves four; serving size is 3 ½ cups. Each serving contains: 220 calories, 7 g fat (1 g saturated fat, 0 g trans fat), 0 mg cholesterol, 280 mg sodium, 34 g carbohydrates, 6 g dietary fiber, 6 g sugar, 2 g protein.



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.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-883-9577 (TTY: 711).

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: 711)。



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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.

The Silver&Fit® Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). ASH is an independent company.

Once selected, Home Fitness Kits cannot be exchanged. Please talk with a doctor before starting or changing an exercise routine.

SafeRide® is an independent company, offering transportation services in the Excellus BlueCross BlueShield service area.

Mom's Meals® is an independent company that provides home-delivered meals and nutritional services to Excellus BlueCross BlueShield members.

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

Supporting People in Our Communities: A Focus on Maternal Health Care

Excellus BCBS is committed to supporting people of all ages in the areas we serve. That's why we're investing \$1 million in the community over the next three years. The money will go to eight not for profit programs that focus on improving maternal health and health equity. Disparities in maternal health are a national crisis. Our investment will help support safe pregnancies and childbirth. It will also improve health outcomes for new mothers and babies right here in upstate New York. You can learn more by visiting [ExcellusBCBS.com](https://www.ExcellusBCBS.com)



Download the Excellus BCBS app

