

# MEDICARE Member

## Insider

**EVERYDAY  
PAIN RELIEF**  
—WITHOUT SURGERY



**The New  
HEART SYNDROME**  
You Haven't  
Heard Of

**FITNESS**  
*Myths vs. Musts*  
Page 4



# Brighter Days, Better Health Ahead



Welcome to the Spring edition of *Medicare Member Insider*! A new season brings new opportunities to prioritize your well-being. As the days grow longer and the flowers start to bloom, it's the perfect time to give your health a fresh start.

On **Page 3** we're taking a closer look at a newly recognized condition that connects heart, kidney and metabolic health. Looking to stay active? Flip to **Page 4** to bust common fitness myths and discover simple ways to keep moving. And if chronic pain slows you down, **Page 5** has daily habits to help you find relief.

Did you know your pharmacist is also a powerful health resource? **Page 6** explains all the ways they can help you. Plus, we're covering lesser-known diabetes complications on **Page 8**. And in "News You Can Use" on **Page 9**, learn:

- How to nap like a pro
- The benefits of travel when it comes to healthy aging
- What soda is doing to your heart

Through every season, we're here to support you with award-winning service and expert guidance. Thank you for choosing us to be your partner in health care!



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# What You Need to Know ABOUT CKM, A NEW HEART SYNDROME



You've heard of heart disease and kidney disease. But did you know these two conditions often go hand in hand? In fact, health experts have recently named a new, combined disorder: cardiovascular-kidney-metabolic (CKM) syndrome.

### What Is CKM?

It's a syndrome, which is a group of symptoms or conditions that occur together. In this case, they all involve your heart, kidneys and metabolism (the way your body turns food into energy).

Specifically, CKM is made up of four conditions:

1. Cardiovascular disease
2. Kidney disease
3. Obesity
4. Type 2 diabetes

If you have one or more of these, you're in danger of developing the others. And when you have all of them, it can seriously jeopardize your health—and your life.

### Who's At Risk?

Anyone can get CKM. One in three U.S. adults already have three or more risk factors for heart disease, diabetes or kidney disease.

### How Do You Know You Have It?

You might not have any symptoms, especially early on. But your health care provider might find CKM during an exam or on blood tests. That's one reason why it's so important to see them for your Annual Physical.

### Can CKM Be Prevented?

The same tried-and-true steps that improve heart health also ward off CKM. And if you already have it, they can slow its progress. These steps include:

- Being active for at least 30 minutes most days of the week
- Eating a diet rich in fruits, vegetables, whole grains and lean proteins
- Not smoking, and limiting alcohol

Detecting underlying conditions like CKM is a reason why preventive care is so important. And good preventive care includes seeing your provider for annual care visits. Those visits include an Annual Wellness Visit and an Annual Physical. See the chart below to learn the difference. If you haven't seen your provider yet this year, schedule an appointment today!

*Did You Know?* For your convenience, your Annual Wellness Visit and Annual Physical can be scheduled for the same day (based on your doctor's availability).

## All About Annual Care Visits

Visit Type	How Often It's Covered*	What It Includes
"Welcome to Medicare" Visit	Once within the first 12 months after enrolling in Medicare	A onetime preventive visit to review your health history and create a personalized prevention plan
Annual Wellness Visit	Once per year after the first 12 months	A yearly check-in to update your personalized health plan
Annual Physical	Once per year	A hands-on exam to check your general health and find any problems

\*During your visit, if you require further tests or screenings, a copayment or deductible expense may occur.



# Fitness Myths vs. Musts for Older Adults

Think getting older means exercise isn't for you anymore? Not by a long shot! Here's the truth about three common fitness myths, plus three musts, for feeling your best in your 60s and beyond.

## The Myths

- 1. It's too late to start exercising.**  
Engaging in physical activity is a great way to improve your health at any age. It can also help you sharpen your mind and maintain your independence.
- 2. Exercise is dangerous later in life.**  
Whatever your age, almost everyone can do some type of activity. That's true even if you have a condition like diabetes or heart disease. The key to being safe is to start slowly.
- 3. Only long, intense workouts deliver results.**  
Any amount of physical activity is better than none at all. And low-impact workouts can do a lot of good without stressing your joints.

## Start Your Fitness Journey with FitOn Health

If you haven't already, you can now enroll in your new free fitness benefit, FitOn Health! FitOn uses a credit system to give you access to a variety of fitness studios and gyms, as well as unlimited free access to digital wellness content.

To sign up, create or log in to your member account at **MyExcellusMedicare.com**. Click on "FitOn Health" under the Health and Wellness tab. If you do not have an online account:

- Call FitOn Health at **1-855-952-6423 (TTY 711)**, Monday through Friday, 8 a.m. to 9 p.m.
- Email **help@fitonhealth.com**
- Visit **FitOnHealth.com/Help**

## The Musts

- 1. Aim for endurance.**  
Gradually build toward at least 150 minutes of endurance activities each week. These are things that put your heart and lungs to work. Think dancing, climbing stairs, playing tennis or anything that makes you breathe hard.
- 2. Increase your strength.**  
Having strong muscles helps you in daily life. Plus, adding weights to your exercise helps slow age-related bone loss and prevent osteoporosis. Or instead of dumbbells, you could try resistance bands or a weighted vest.
- 3. Work on balance and flexibility.**  
Balance exercises like tai chi and standing on one foot help prevent falls, while flexibility exercises like stretching make it easier to move freely.



If you're new to exercise or have a health condition or disability, talk with your health care provider before starting a new fitness routine. They can help you modify any plans, if needed.



# 4 Daily Habits to Reduce Chronic Pain

If you're living with chronic pain, you're not alone. More than 50 million Americans—20% of the population—struggle with daily discomfort.

Chronic pain can last months or even years, sometimes stemming from an injury, infection or ongoing condition. To make matters more challenging, it also increases the risk for anxiety and depression.

Chronic pain can be exhausting, but you can find relief. For starters, try these strategies:



**1 Fuel Your Body**

A lot of chronic pain comes from chronic inflammation. Certain foods can fight that inflammation and make your bones stronger. The best foods for arthritis, for example, include:

- Salmon
- Tuna
- Garlic
- Vegetables like broccoli and brussels sprouts

No matter the cause of your pain, try to cut out "junk" foods. Instead, prioritize eating whole grains, healthy proteins, plenty of veggies and some fruit.



**2 Get Out of Bed**

It may be tempting to stay under the covers when you're in pain. But being active will help keep your body—and mind—in better shape. Yoga can be a good place to start; it's a gentle way to reduce inflammation. You can also ask your health care provider for exercise ideas that are safest for you. No matter what you choose, remember that some movement, even in small doses, is better than none.



**3 Relax**

Meditation and guided imagery have proven to be helpful in managing chronic pain.

Another idea: Engage in things that bring you joy, such as listening to music or watching a movie, to distract yourself from pain.



**4 Take the Right Medication**

Nonsteroidal anti-inflammatory drugs, such as ibuprofen, can offer relief from muscular and bone pain. Antidepressants can help manage both physical pain and the emotional challenges that often come with it, whereas muscle relaxants can treat pain caused by muscle spasms.

**It's important to understand all the choices available to manage pain and how they fit into your life. Work together with your provider to decide what's right for you.**



**Did You Know?** Acupuncture, which uses small needles to stimulate pressure points on your body, also relieves pain for many people. Your Excellus BCBS plan offers coverage for acupuncture when you see an in-network provider. At least 10 visits per year are covered at 50% coinsurance. If you need help finding a specialist, call one of our local Customer Care Advocates at **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m.



# What Can Pharmacists Do for You?

You pass them a slip, or your health care provider sends an order digitally. In return, they hand you a box or bottle in a crinkly paper bag. If that’s the extent of your interaction with your pharmacist, you’re missing out on a valuable health resource.

Yes, part of their job is to fill prescriptions written by your physician or other providers. But pharmacists can do so much more to help you get—and stay—healthy. The next time you visit one in a drugstore, grocery store or hospital, keep in mind that they may be able to help with the following, too.

### Prevent Harmful Drug Interactions

You might receive care from multiple health care providers or move from the hospital to home and back again. Changing settings can create challenges, so it’s important to have a record of the medications you’re taking.

Pharmacists can perform what’s called medication reconciliation, where they review your entire list of prescriptions, along with over-the-counter treatments and supplements. This process may spot harmful combinations and reduce your risk for adverse events.

### Remove Barriers to Taking Medicines Properly

Though childproof caps protect youngsters, they can be tough for older adults’ hands to manage. Your pharmacist can provide easy-to-open bottles if you’re having a hard time with medication lids.

And if you have trouble reading drug labels or directions, your pharmacist can print them in larger

type. If swallowing tablets is the problem, pharmacists may have suggestions, like swapping for a liquid version.

### Find Ways to Reduce Your Costs

If you’re having trouble affording your medications, your pharmacist may be able to work with you to find pharmacy coupons or locate a patient assistance program.

### Provide Basic Health Services and Screenings

Pharmacists can give you flu shots and other vaccines or check for health problems like high blood pressure. They can also offer you guidance on lifestyle changes like managing stress.

### What Is Medication Therapy Management? A Closer Look...

Medication Therapy Management (MTM) is a free program to support our Medicare members who take certain medications, have a specific health condition or have higher annual out-of-pocket prescription costs.

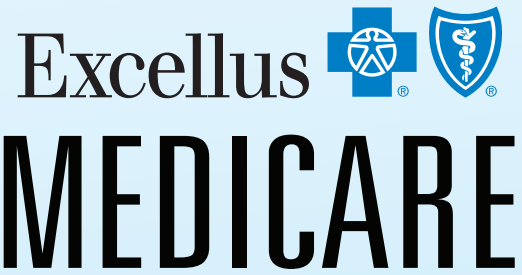
MTM eligible members will receive a letter in the mail from Excellus BCBS welcoming them to the program. If you receive the letter, please make sure to schedule your free medication review OR call to opt out of the program.

Thank you for rating us  
#1 in New York,  
again!



For the second consecutive year, J.D. Power has ranked Excellus BlueCross BlueShield #1 in New York for Medicare Advantage Plan Customer Satisfaction, and Most Trusted.

This wouldn’t be possible without our local employees who are committed to providing excellent service, and our members, who recognized us for our coverage and ease of doing business.



For J.D. Power 2024 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards)

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association.



# Have Diabetes?

## Watch for These Lesser-Known Complications

You already know the importance of checking your blood sugar regularly, and the importance of eye and foot checkups, too. But with diabetes, there are other health concerns you may face.

The good news? You can take steps to improve your overall health and prevent diabetes-related problems. Start with these tips.

### Complication: Hearing Loss

Your inner ear has small blood vessels and nerves, and nerve signals travel from your ears to your brain. High blood sugar can damage these structures over time, hampering your hearing.

**Prevent It:** Avoid loud noises and have your hearing checked annually.

### Complication: Urinary Tract Infections

High blood sugar can lead to extra sugar in your urine, which lets bacteria grow. This, along with damage to the kidneys and nerve issues that affect your bladder,

makes UTIs more common for people with diabetes.

**Prevent It:** Drink plenty of water. Don't wait until your bladder is full to use the bathroom. Talk with your provider about regular blood and urine tests to evaluate kidney health.

### Complication: Sexual Setbacks

Diabetes can affect men's testosterone levels and contribute to erectile dysfunction. Women can develop dryness and other problems that make sex unenjoyable or painful.

**Prevent It:** Talk with your provider about any sexual concerns. Lubricants, prescription pills or other treatments may help.

### Complication: Dental Dilemmas

Sugar is in your blood—and also in your saliva. Bacteria in plaque feed on it, causing cavities and gum disease. You may have dry mouth, bleeding gums and slow-healing infections, too.

**Prevent It:** Brush at least twice a day with fluoride toothpaste, floss daily and schedule regular dental visits.

### Complication: Gastrointestinal Issues

Muscles in your stomach move food through your digestive system. But diabetes can short-circuit this process. Your stomach may have trouble emptying, which leaves you bloated, uncomfortable or malnourished.

**Prevent It:** Try to eat smaller, more frequent meals. Drink plenty of water. Avoid alcohol and stop smoking.

### Complication: Cognitive Decline

People with diabetes are at greater risk for Alzheimer's disease and dementia. Diabetes can damage nerves and blood vessels in the brain, causing memory problems.

**Prevent It:** Care for your mind the same way you do for your body. Exercise regularly, eat a balanced diet and keep your blood sugar in check.

## Virtual Medicare Member Events

Thank you to our members who attended our Virtual Member Event in February. Our local Medicare experts talked about 2025 medical and dental benefits, as well as the perks and extras that are part of your plan. We also took a closer look at how the Medicare Part D pharmacy benefit works and shared some money-saving tips. If you weren't able to attend, the event has been posted to our YouTube channel at [YouTube.com/ExcellusBCBS](https://www.youtube.com/ExcellusBCBS)



## Travel Your Way to a Younger You



A new study has found an enjoyable way to ease the effects of aging on your body: Take a trip!

Travel may slow down aging by:

- Providing new, positive experiences that improve mood
- Reducing stress and blood pressure
- Rebalancing hormones
- Speeding up metabolism
- Boosting immunity
- Easing tension and fatigue in muscles and joints
- Connecting you to new people—or deepening bonds with friends and family

Positive effects from travel don't mean you have to get on an airplane or book an extravagant trip abroad. These benefits can be found in day or weekend trips, too.

## Nap Like a Pro:

### The Do's and Don'ts of Snoozing

Falling short of seven to nine hours of sleep each night? Good news: Naps can act as a supplement. Research shows the benefits include a sharper mind, more alertness, better physical performance and a happier mood.

To reap the biggest rewards:

- **Time it right.** Try for midafternoon, around 3 p.m. Doze too late and you risk disrupting the next night's sleep.
- **Don't overdo it.** Aim for 20 to 30 minutes at most for a true power nap. Otherwise, you might wake up even groggy.
- **Find a good spot.** Look for a cool, quiet, dark place. An eye mask and earplugs can also help.

## Why Ditching Soda Matters for Your Heart

A cola for lunch one day. A root beer another evening. A sugary drink every once in a while might not seem like a big deal, especially if you have an active lifestyle.

But even people who exercise can't escape the negative effects of sweet beverages, a new study finds. Just two sodas per week might boost active people's risk for heart disease by 15%. That's compared with those who exercise regularly and don't drink soda.

Why? Simple carbs like high-fructose corn syrup and cane sugar may raise blood sugar and insulin levels, increasing inflammation. Instead, stick to unsweetened sips like water, seltzer, sparkling water and unsweetened tea.





# SIGNS IT'S TIME TO CHECK IN ON You

It's easy to overlook small changes in your thoughts, feelings or behavior. But paying attention to these things early on can clue you into potential mental health issues—before they become a serious concern.

Here are signs you shouldn't ignore:

**Emotional Changes**

- ☐ Feeling very worried, afraid or sad
- ☐ Being much more irritable than normal
- ☐ Experiencing big mood swings, both highs and lows

**Behavioral Differences**

- ☐ Having no desire to participate in any activity
- ☐ Not functioning as well in school, work or sports
- ☐ Overusing alcohol or drugs

**Physical Symptoms**

- ☐ Feeling sick and not knowing the cause
- ☐ Being tired or having low energy
- ☐ Heightened sensitivity to sights, sounds, smells or touch

**Shifts in Routine**

- ☐ Feeling very hungry—or not hungry at all
- ☐ Not taking care of yourself or your living space
- ☐ Changes in sleep habits

**Cognitive Difficulties**

- ☐ Trouble concentrating or remembering things
- ☐ Having jumbled thoughts
- ☐ Getting stuck on one thought, like how you look

**Social Struggles**

- ☐ Avoiding loved ones
- ☐ Having a hard time relating to other people
- ☐ Changing friends frequently in a short time

**If any of the following apply to you, it's time to ask for help:**

- ☐ You're experiencing several symptoms at once.
- ☐ Your symptoms last more than two weeks and interfere with daily life.
- ☐ You're unsure if what you're feeling is "normal."

Millions of people experience and get treated for mental health issues each year. Don't hesitate to reach out to your health care provider—they can connect you with a mental health professional. If you need support right away, **call or text 988** to speak with a counselor.

## Tilapia with Red Pepper Sauce

This light meal is perfect alongside a salad or roasted vegetables. See the recipe note below for instructions on how to roast your own red peppers for the sauce.

**Ingredients**

- 12 oz. roasted red peppers (about 2 red bell peppers)
- 1 tsp. garlic powder
- 1 tsp. onion powder
- ½ tsp. Italian seasoning
- ¼ tsp. black pepper
- 1lb. tilapia fillets (about 4 fillets)

**Directions**

- Preheat oven to 350 degrees.
- To make the red pepper sauce: Puree red peppers, garlic powder, onion powder, Italian seasoning and black pepper in a high-powered blender or food processor fitted with a standard blade.
- Place tilapia fillets into a pan or an oven-proof ceramic dish. Pour red pepper sauce on top. Bake for 20 minutes or until fillets are opaque and cooked through.



**How to Roast Red Peppers**

- Preheat oven to 450 degrees. Place four red bell peppers on a foil-lined baking sheet and roast for about 40 minutes, turning twice, until the skins are blackened.
- Remove pan from oven and immediately cover it tightly with aluminum foil. Set aside for 30 minutes.
- Cut peppers into quarters, discarding the stems, skins and seeds. Transfer peppers to an airtight container and pour 2 tablespoons of olive oil over the peppers. Refrigerate for up to two weeks.

**Nutrition Facts**

Serves two. Each serving provides: 140 calories, 2 g total fat (0.5 g saturated fat), 55 mg cholesterol, 240 mg sodium, 7 g total carbohydrate, 2 g dietary fiber, 0 g sugars, 23 g protein.

**Did You Know?** You have access to hundreds of recipes as part of your FitOn Health free fitness benefit. If you haven't signed up yet, create or log in to your member account at **MyExcellusMedicare.com**, then click on "FitOn Health" under the Health and Wellness tab. You can also call FitOn Health at **1-855-952-6423 (TTY 711)**, Monday through Friday, 8 a.m. to 9 p.m.





## HEALTH AND WELLNESS OR PREVENTION INFORMATION.

10578A Developed by Krames, a WebMD Ignite solution. Y0028\_10923\_C

### 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.

### FRAUD HOTLINE

To report potential fraud, waste or abuse, call **1-800-378-8024 (TTY 711)**, 24 hours a day, seven 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.

**FitOn Health** is an independent company offering Excellus BCBS members a fitness benefit.

Excellus BlueCross BlueShield is an independent licensee of the Blue Cross Blue Shield Association.

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



Download the Excellus BCBS app



## Supporting Our Communities

Excellus BCBS has awarded funding to 19 nonprofit organizations in the Rochester, Central New York/Southern Tier and Utica/North Country regions as part of our Health Equity Innovation Awards. These awards support programs and services that focus on fighting racial and ethnic health differences in our communities. Recipients include:

- **The Ibero-American Action League** in Rochester, for a program that offers English for Speakers of Other Languages (ESOL) classes for adults and their children
- **SAGE Upstate**, for their Take Care Together initiative, which aims to reduce health disparities by countering isolation
- **Meals on Wheels of Chemung County**, which will provide free meals to go with a focus on helping the elderly population
- **Broome County Council of Churches**, to help fund a mobile grocery bus that delivers access to food in underserved areas of Broome County (pictured below)

