

Excellus



Everybody
Benefits

MEDICARE

Member

Insider

**SUNSHINE
AND MEDS**
DON'T ALWAYS MIX



**You're Not Alone
in Feeling
Lonely**

**HOW TO
Spot Scams Fast**
Page 10

A Season for Sunshine and Self-Care



Welcome to the summer edition of *Medicare Member Insider*! This season is full of reasons to step outside, enjoy fresh meals and check in on your health—both body and mind.

On **Page 3**, we’re sharing a lesser-known tip for safe sun time: Some medications can make your skin more sensitive to UV rays. It’s worth knowing before you head outdoors. You’ll also find a reminder on **Page 4** to keep up with dental visits—they’re a key part of staying well, even if nothing feels wrong.

Looking for healthy habits that fit your pace? Tai chi (**Page 5**) offers movement and mindfulness rolled into one. And on **Page 6**, we show you how to make reading food labels easier, so you can shop with your heart in mind.

Health goes beyond the physical, too. If you’ve been feeling lonely lately, turn to **Page 8**. You’ll find simple, thoughtful ways to strengthen your social connections and boost your mood. **Page 10** shares smart tips to protect yourself from scams because peace of mind is part of staying well.

And of course, we saved room for something tasty. Don’t miss the no-fuss parfait on **Page 11** that’s great morning, noon or night.

Thanks for spending time with us this season. We hope these pages give you a few new ways to stay well and enjoy everything summer has to offer.



contents

3	Medicine Management: Do You Need to Take Extra Care in the Sun?	8	Feeling Lonely? You’re Not Alone
4	Routine Maintenance for Your Mouth	9	Take Steps Now to Stay Mobile Longer
5	Tai Chi: A Mindful Path to Wellness	10	How to Protect Yourself from Scams
6	Food Labels Can Help You Make Heart-Healthy Choices	11	Recipe: Parfaits for Any Time of Day
7	J.D. Power Award		



Medicine Management: Do You Need to Take Extra Care in the Sun?



It’s finally time to take advantage of warmer days and sunshine. But before enjoying pool days and backyard BBQs, check your medicine cabinet. Certain medications could give you an unexpected sting.

That’s because some medicines can cause photosensitivity. Basically, spending time in ultraviolet light—which is the light that the sun gives off—can cause a rash or blisters and other sunburn-like symptoms. These reactions tend to show up within a few hours, but they sometimes take days to appear.

Not everyone will have the same level of sensitivity and side effects. In fact, some people may not have side effects all the time or ever.

Watch List

- A few types of prescription medicines that can cause a reaction are:
- Antibiotics used to fight infections
 - Topical retinoids, which use vitamin A to treat skin conditions (some are available over the counter)
 - Thiazide diuretics, which help lower blood pressure
 - Sulfonylureas, for treating type 2 diabetes

Over-the-counter medicines can cause sensitivity, too. Common ones include antihistamines, ibuprofen and naproxen. Always read the warning information that comes with each medication, as it may tell you to stay out of the sun.

Skin Care

The same steps that help protect your skin and prevent skin cancer can minimize your risk for photosensitive side effects:

- Seek shade, instead of sunlight, between 10 a.m. and 2 p.m.
- Wear lightweight long-sleeved shirts and pants, sunglasses and a broad-brimmed hat.
- Apply a broad-spectrum, water-resistant sunscreen that’s SPF 30 or higher to exposed skin. Be sure to reapply as instructed.

With a little caution, you can safely enjoy time outdoors—whether you’re gardening, visiting with family or just relaxing by the pool.

Peace of Mind When You Need It Right Away

If you have questions about medications or treatment options, our specially trained registered nurses are available 24 hours a day, seven days a week. You can reach them by calling **1-877-222-1240 (TTY 711)**. Not only can our nurses answer general health questions, they can also provide support to members with chronic or complex health conditions. **If you are experiencing a life-threatening situation, please call 911.**



Navigating Pharmacy Closures

Recently, Rite Aid announced plans to close pharmacies across the country, many of which are in our area. News of pharmacy closures can be upsetting, but we are here to help. When a closing impacts our members, we will send a letter with other pharmacies close to your home. To see additional options, go to **MyExcellusMedicare.com**, click on Prescriptions and select “Find a Pharmacy.” Information on mail order and home delivery options are listed, too.

After you choose a new location, call your provider and ask that they send a new prescription for each of your medications to the new pharmacy. Remember, you can always call one of our local Customer Care Advocates for help at **1-877-883-9577 (TTY 711)**. They are available 8 a.m. to 8 p.m., Monday through Friday.

ROUTINE MAINTENANCE For Your Mouth

Most people wouldn't wait more than a year to change the oil in their car or get a haircut. Yet 100 million Americans fail to visit the dentist every year.

A dental exam every six months is one of those routine maintenance appointments that should not be put off. And unlike changing your oil or cutting your locks, a visit to the dentist can help your overall health.

- Regular dental exams can:
- Find problems with your teeth and gums before they cause you pain or are costly to treat
 - Prevent some problems from happening in the first place
 - Spot warning signs of diseases or other medical conditions in the mouth that are unrelated to your teeth

Just like daily brushing and flossing, make it a habit to schedule and keep regular appointments with your dentist. Taking action now will help you avoid major issues in the future.



We've Got You Covered

Don't forget! Our Excellus BCBS Medicare Advantage Plans include no deductible, coinsurance or copayments for preventive dental, which includes:

- Oral exams
- Cleanings
- X-rays

Our plans also offer up to \$1,000 in comprehensive dental on restorative care or major procedures like:

- Select crowns
- Dentures
- Fillings
- Root canals
- Extractions

For questions about your benefits, or for help finding an in-network dentist, call us at **1-877-883-9577 (TTY 711)**. Our local Customer Care Advocates are available 8 a.m. to 8 p.m., Monday through Friday.



Tai Chi: A Mindful Path to Wellness

Are you ready to try a new way to stay fit and centered? Tai chi, an ancient Chinese martial art, might be just what you need. Known for its slow, flowing movements, tai chi is more than just exercise. It can help promote a feeling of relaxation and improve overall mental health.

Why Tai Chi?

While especially popular among older adults, tai chi can be tailored to almost anyone, regardless of age or fitness level. Plus, it doesn't require any special equipment—just a bit of space indoors or outdoors.

How to Get Started

The best way to try tai chi is by taking a class. Check out local community centers or tai chi studios. You can also find free instructional videos online (search "tai chi for beginners" on YouTube or your preferred internet browser).

In a typical tai chi session, you'll focus on slow, gentle movements. Most classes will include warm-up and stretching exercises followed by practicing a set of movements and ending with cooldown stretches. No need to worry if you don't master the moves right away; your teacher can suggest modifications to suit your skill level.

In addition to classes, aim to practice tai chi at home for half an hour at least four days a week. These can be 30-minute sessions or broken down into two 15-minute sessions each day.

Reap the Benefits

Tai chi offers many health benefits. Research shows it may help with:

- Preventing falls, especially for older adults and those with Parkinson's disease
- Reducing pain in people with low-back pain, knee osteoarthritis and fibromyalgia
- Boosting heart health and lowering blood pressure in adults with prehypertension
- Improving overall well-being and cognitive function



Surgery Tool Just for You

If your health care provider is talking about surgery to correct a problem, we invite you to use your Welvie benefit. Welvie is a self-guided online program that helps you decide on, prepare for and recover from surgery. It takes you through the entire surgery decision-making process in six easy steps. It shows you how to work with your provider to:

- Make sure you have the right diagnosis
- Explore all your treatment options
- Prepare for and recover from surgery (if surgery is the right choice for you)

Members who complete Steps 1 through 3 of the program and fill out a short survey will receive a \$25 gift card.* Choose from more than 20 gift card options.

You can learn more about Welvie by visiting **Welvie.com** or calling Welvie customer service at **1-877-542-7803 (TTY 711)**.

**Gift card offer is available for each covered member once every 365 days.*

Food Labels Can Help You Make *Heart-Healthy Choices*

The average American takes in too little fiber, calcium and essential vitamins, and too much fat, sugar and sodium. Excess fat—especially saturated and trans fats—may raise cholesterol and increase the risk for heart disease. Too much sodium can lead to high blood pressure.

So do your heart a favor: Fix the shortcomings in your diet by scanning both sides of food packages when you shop.

Up Front: Package Claims

The U.S. Food and Drug Administration enforces laws about which foods can use terms such as *low-fat*. Look for the following health claims and understand what they mean:

- A *low-fat* food contains 3 grams of total fat or less per serving.
- The terms *reduced sodium*, *reduced calorie* and *reduced fat* mean that a product has at least 25% less of these ingredients than the regular version.
- The term *lean* means that meat, poultry or fish contains low amounts of fat, saturated fat and cholesterol.
- The claim that a food is a good source of any nutrient (think fiber, for instance) means that one serving of the food contains between 10 and 19% of the daily recommended amount.

Did You Know?

Your plan includes access to our Care Management team, which includes registered dietitians to support your nutrition needs. They can be reached at **1-877-222-1240 (TTY 711)** from 8:00 a.m. to 4:30 p.m., Monday through Friday.

On the Back: Nutrition Stats

To avoid getting bogged down in numbers and percentages, follow these three simple rules:

1. **Watch the serving size.** If you eat two portions, double the calories and nutrients.
2. **Use % Daily Value as your guide.** It can show you if a food has a lot or a little of a particular nutrient. Foods that have more than a 20% daily value are high. Foods that have a 5% daily value or less are low.
3. **Balance your nutrients.** Look for foods higher in fiber, vitamin D, calcium, iron and potassium. Limit foods high in saturated fat, trans fat, cholesterol, added sugars and sodium.



The Power Pair: Fiber + Protein

Fiber helps keep your digestive system regular and supports heart health, but many older adults don't get enough. **Aim for 21 to 30 grams of fiber every day.**

Protein is just as important. It helps maintain muscle, strength and mobility—especially as natural muscle loss begins. **Most adults need 0.36 grams of protein per pound of body weight daily.** That's about 60 grams for someone weighing 165 pounds.


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.

Excellus 
MEDICARE

For J.D. Power 2024 award information, visit jdpower.com/awards

Feeling Lonely? You're Not Alone

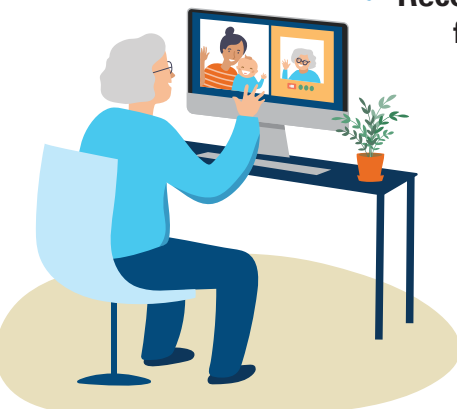


Even when you have friends, it's possible to feel alone or disconnected from others. Why? Not all friendships are close, meaningful relationships or offer a sense of belonging. Loneliness results from the difference between the level of connection you want and the level you have.

The Centers for Disease Control and Prevention says loneliness can harm people's physical and mental health. For example, it has been linked to increased risk for heart disease, type 2 diabetes, anxiety, depression and dementia.

Here are some strategies to help you minimize—and work through—the times you feel lonely:

- **Reconnect with friends and family.** Don't wait for them to reach out to you. Send a text just to say "hi," pick up the phone or invite them out for a cup of coffee.



- **Join group activities.** Take a class through your local community or senior center to learn something new. Meeting new people with similar interests can help open the door to new friendships.
- **Make the most of your "me time."** Engage your mind with a good book or a puzzle. Laugh out loud to a funny movie. Relax and stretch with yoga or take a walk. Doing activities outdoors can give your mood and energy level an extra boost.
- **Express your gratitude.** Keep a journal, writing down three things you're grateful for each day. Send thank-you notes—and not just for gifts. Let people know why you appreciate them.

If you notice you are feeling down more often than not, make an appointment to talk with your health care provider. Treatment options are available.

The Benefits of Giving Back

Volunteering is a great way to boost your mood while providing support to others. It can also help you feel a sense of purpose and connect to your community. Consider volunteering at:

- **Local libraries.** Many libraries need volunteers to help with reading programs, organizing events or assisting with administrative tasks.
- **Hospitals and health care facilities.** Volunteering at hospitals can involve greeting visitors, assisting with patient transport or providing companionship to patients.
- **Animal shelters.** Older adults who love animals can volunteer at local shelters to help with pet care, adoption events or administrative support.

To learn more about volunteer opportunities near you, visit **SeniorCorps.org** or **VolunteerMatch.org**



TAKE STEPS NOW TO STAY MOBILE LONGER

Mobility is how well a person can move and get around. Beyond walking or driving, it affects how well you can take care of yourself at home.

While you may not be able to change or control all the factors that impact your mobility, you can take steps to protect your independence as you age.

One major threat to your independence? Falls. They're a leading cause of injuries for older adults. Broken bones and head injuries can range in severity and make it hard to keep doing everyday activities on your own. Take these steps to reduce your risk:

Have an eye exam each year to help find problems early. Talk with your health care provider about any concerns and let them know if you've had a fall. Don't forget you have an annual eyewear allowance of at least \$100 to use on contact lenses and eyeglasses.

Review your medicines with your health care provider or pharmacist. Some medicines can make you feel dizzy or tired. Your provider may be able to change or adjust them to reduce side effects.



Do activities that keep you strong and improve your balance. Yoga, tai chi (see **Page 5!**) or water walking can improve muscle strength. Weight training helps keep bones healthy. Always check with your provider before starting a new exercise routine.



Check your home for hazards. Most slips, trips and falls occur in the home. Make your home safer by moving furniture or other objects so you have a clear path. Place night lights in the bathroom or hall. Use nonslip mats and carpets that firmly grip the floor.



For more tips, visit **MyExcellusMedicare.com** and type "Fall Prevention" in the search bar.

Bone Up on Bone Health

Osteoporosis is a common disease that can weaken your bones, causing you to fall and become injured. A bad fall can affect your mobility and independence. What puts you at risk for osteoporosis?

- Being older
- Having a family history of osteoporosis
- Being a woman
- Health problems such as diabetes and certain cancers
- Eating a diet low in calcium, vitamin D and protein
- Not exercising enough

Here's the good news! A bone mineral density (BMD) test can diagnose osteoporosis and help prevent or manage the disease. The test is quick and painless. It uses a small amount of X-ray to measure the density at your hip and spine. As an Excellus BCBS Medicare member, you can receive a BMD test (sometimes referred to as DEXA or DEZ) covered at no cost to you, every two years.

While osteoporosis affects every gender, race and ethnicity, we recommend all women older than age 65 get tested. You can ask your provider for a referral. Or call one of our local Customer Care Advocates for help at **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m. If you are at risk, you and your provider will work together to prevent osteoporosis or slow its progression.

How to Protect Yourself from Scams

Scammers who want to steal your money are nothing new. But their tactics are constantly changing. Here’s what to watch for and how to respond.

Tech Support Fraud

A pop-up on your computer warns of a problem and provides a number to call. Or someone calls you claiming to be tech support. Either way, the scammer wants you to provide access to your computer or pay a repair fee.

What to do: Don’t call the number. Hang up on any unexpected calls from tech support, even if they appear to be from a real company. Caller ID information can be faked.

Texting Scams

You get a text that says a package can’t be delivered or you have an unpaid bill. These phishing attempts might include a link designed to trick you into handing over your personal or financial information.

What to do: Don’t click on any links or reply to the message. Instead, contact the company directly using a number you trust—like the one on your billing statement.

One-Ring Calls

You get phone calls from a number you don’t know that hang up after just one ring. You could be tempted to call back. But if you do, you may get billed per-minute toll charges.

What to do: Never call back numbers you don’t recognize. Even if a number appears authentic, it’s best to be cautious.

Social Security Scams

You get a call from someone who claims to be from the Social Security Administration (SSA). They might say your Social Security number has been suspended and you need to confirm the number or provide personal information to reactivate it.

What to do: Hang up. If you’re worried, call the SSA directly at 1-800-772-1213.



MORE FRAUD-FIGHTING TIPS

- ✗ Don’t click links or open files in unsolicited emails.
- ✗ Don’t send money to a stranger, even if they claim it’s for charity, a bill or a prize.
- ✗ If you think you’re being scammed, report it to the Federal Trade Commission at [ReportFraud.FTC.gov](https://www.ftc.gov/report-fraud)



Calls or Texts from Your Health Plan

Excellus BCBS may reach out to you by phone or text with important health-related updates or reminders. During a phone call, we might ask you to confirm your Member ID to ensure we’re speaking with the right person, but we will never ask for sensitive information like your Social Security number.

- If you ever feel unsure or uncomfortable:
- Ask for the caller’s name.
 - Hang up and call us back using the number on the back of your member ID card.
 - Apply the same caution with text messages—if something doesn’t seem right, give us a call.

PAGE 11 PUZZLE SOLUTION: 1. cheese; 2. corn; 3. apple; 4. butter; 5. pie; 6. bread; 7. bean; 8. chip; 9. meat; 10. berry

Parfaits

for Any Time of Day

Breakfast, snack or healthy dessert ... parfaits do it all! A hit with grandkids and adults alike, have fun layering the flavors and getting creative with toppings.

Tip: Frozen fruit is a great substitute for fresh produce. Just remember to let it thaw first—no brain freeze, please!

Ingredients

Kid-friendly version:
2/3 cup plain, nonfat Greek yogurt
1 tsp. vanilla extract
2 tbsp. granola (oats and honey)
3 tbsp. blueberries
2 tbsp. diced mango
2 large strawberries, sliced

Possible add-ons for adults:
1 tbsp. ground flaxseed
1 tbsp. crushed walnuts

Per Serving

Serves one; serving size is one parfait. Each serving provides: 190 calories, 2 g total fat, 10 mg cholesterol, 90 mg sodium, 23 g total carbohydrate, 2 g dietary fiber, 16 g sugars and 19 g protein.
For adults: The walnuts and flaxseed will add 70 calories, 6 g total fat (0.5 g saturated fat, 0 g trans fat), 3 g total carbohydrate, 2 g dietary fiber, < 1 g sugars and 2 g protein.

Directions

1. In a small bowl, whisk together yogurt and vanilla extract.
2. *For adults:* Stir in ground flaxseed and crushed walnuts with the granola.
3. In a tall cup, put 1/3 cup yogurt on the bottom. Then layer on half of the granola, blueberries, mango and strawberries.
4. Pour remaining yogurt on top. Add remaining fruit and granola to finish the parfait.



Playing with Food

Word Association Puzzle

Can you find the missing word in each puzzle? We did the first one for you! Answers are on **Page 10**.

1. string, burger, swiss: **cheese**
2. flake, pop, candy: _____
3. sauce, pine, seed: _____
4. fly, peanut, milk: _____
5. pizza, apple, pumpkin: _____
6. corn, ginger, crumb: _____
7. bag, jelly, stalk: _____
8. chocolate, wood, potato: _____
9. ball, loaf, lunch: _____
10. straw, blue, black: _____

HEALTH AND WELLNESS OR PREVENTION INFORMATION.

10578A Developed by Krames, a WebMD Ignite solution. Y0028_11024_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.

Welvie is an independent company that provides a surgery decision program to Excellus BlueCross BlueShield members.

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.



Don't Skip These Important Appointments

You may have seen your health care provider recently for an illness, or you may feel perfectly healthy. But you should still make sure you see the doctor for your Annual Care Visits.

These visits include an Annual Wellness Visit and Annual Physical. Both are important when it comes to helping you maintain or improve your health, and both are covered with no out-of-pocket cost to you. If you haven't already, call to schedule these appointments by name. You can even schedule them on the same day if your provider has time.



Download the Excellus BCBS app

