

MEDICARE Member Insider

*Caring for
Yourself*
AFTER A CANCER
DIAGNOSIS



TAKE OUR
PREVENTIVE CARE
Challenge

*Supplements:
Help or Harm?*

PAGE 9

A Season for Feeling Your Best



Summer has a way of filling our calendars and lifting our spirits. While you're making plans for the season, be sure to make room for your own health, too. If it's been a while since you checked in on your health goals, scheduled appointments or explored your plan benefits, this issue is a great place to start.

To kick things off, we're taking a closer look at preventive care and why it matters—even when you feel fine. Many health concerns can begin quietly, which is why screenings, checkups and staying up to date on vaccines are so important **(Page 3)**.

We're also spotlighting an important feature on navigating cancer care **(Pages 4–5)**. If you or a loved one is facing a diagnosis, these pages highlight the support available through your plan, including:

- Care Managers
- Our 24/7 Nurse Call Line
- Help understanding treatment options
- Mental health therapy

We also provide guidance and support options for caregivers who are struggling when it comes to balancing a lot at once **(Page 7)**.

If your health care provider is recommending surgery to fix a problem, there's a helpful tool you can use **(Page 8)**. We're also sharing advice on using supplements wisely **(Page 9)**, hydration tips **(Page 10)** and an immunity-boosting smoothie recipe to enjoy at home **(Page 11)**.

We hope these pages inspire you to take one small step toward better health this summer. And as always, our local team is right here, for you, whenever you need us.



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WHY YOU SHOULD CARE ABOUT PREVENTIVE CARE ... and one thing we challenge you to do today

We talk a lot about the importance of preventive care. The reason why is simple. We want our members to stay as healthy, active and independent as possible.

We also know it's easy to put off screenings or shots when you're

feeling well, busy or unsure what you need. But high blood pressure, diabetes, cancer and heart disease often begin with no symptoms. That means skipping preventive care appointments can allow small, treatable issues to turn into big health problems.

Here is the one simple thing we challenge you to do today:

Reach out to your doctor. Call or send them a portal message. Ask if you are due for a colonoscopy, mammogram, osteoporosis or diabetes test. Share your latest blood pressure reading for your chart. And, if you haven't already,

schedule your Annual Wellness Visit or physical. Once you've completed the challenge, let us know! Visit bit.ly/tell-Excellus or scan the QR code.



Don't have a primary care provider? We can help. Go to [Medicare.ExcellusBCBS.com/FindADoctor](https://www.Medicare.ExcellusBCBS.com/FindADoctor). Under "Doctors by Specialty," search for an internal medicine, family medicine or geriatric medicine office near you. You can also 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.



Did You Know?

More than 20 preventive care services and vaccines are covered at \$0 to you as part of your plan. Learn more by scanning the QR code with the camera on your smartphone.



Pharmacy Corner: A New Tool You Can Use

If your provider prescribes a medication that needs approval before it can be filled, known as a prior authorization, we know it's important to check the status of that request easily.

That's why we created an online Prior Authorization tool. With it, you can see:

- When the request was received
- The status of the request

- When a decision is reached
- Past approvals, expired or expiring authorizations

To access our easy-to-use Prior Authorization tool:

- **Log in to (or create) an online member account at [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.com)**
- Under "Prescriptions" click on "Prescription Benefit Details"
- Click on "Prior Authorizations" link found under the next "Prescriptions" tab



Don't Forget!

Help understanding other parts of your Medicare Part D

pharmacy benefit is just a click away. We have a video explaining deductibles, copays, coinsurance, out-of-pocket limits, exception requests, home delivery, the Medicare Prescription Payment Plan and more!

Find it on our website at [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.com)—click on the 2026 Benefits Guide.

A Path Forward After a Cancer Diagnosis

Finding out you have cancer is scary. Figuring out what to do next can feel overwhelming. But you are not alone. As your partner in health care, we are here to give you the support you need to navigate your cancer journey.

Your First 3 Steps

1. Understand your diagnosis.

Ask your health care provider about your cancer: the type, stage, location, growth rate and whether it has spread. Knowing these details helps you make better decisions and actively participate in your care.

2. Explore treatment options.

Your provider will tell you about all available treatments. That might include surgery, chemotherapy, radiation, immunotherapy, targeted therapy or clinical trials. Be sure to ask about how each one will impact your daily life and long-term health. If anything is unclear, consider getting a second opinion.

3. Build a support system.

Reach out to family and friends. Ask someone to come to your appointments. They can ask questions, write down information and provide emotional support. Take advantage of local cancer support groups and online communities to connect with people who understand your experience.

Your Cancer Care Team

There are several providers who make up your cancer care team. It may be confusing trying to remember who does what. Here's a quick guide:

- **Medical oncologists** provide the initial cancer diagnosis and help develop and coordinate your treatment plan.
- **Surgical oncologists** perform surgeries to remove cancerous tumors.
- **Radiation oncologists** treat cancer using radiation therapy.
- **Nurses** administer treatments (like chemotherapy), provide bedside care and support patients.



To reach our Nurse Line, Care Managers and Registered Dietitians, call **1-877-222-1240 (TTY 711)**.

You can also reach Case Management by emailing **Case.Management@Excellus.com**

Your Excellus BCBS plan gives you access to additional care team members who can support your care—all at no additional cost.

- **Registered nurses:** Our 24/7 Nurse Call Line connects you with specially trained registered nurses who understand complex health conditions and can give guidance on medications. Our members find this benefit especially helpful since many questions come up after hours, sometimes in the middle of the night.
- **Care Managers:** Our Case Management Program connects you with an experienced Nurse Care Manager to help you understand your plan benefits and coordinate care. They can also connect you with community resources and serve as a link between you and your health care team.
- **Dietitians:** Good nutrition is important for supporting immune function, improving energy levels, managing side effects and maintaining strength. You have access to our Registered Dietitians as part of your plan.

Where to Go for Care

Nationally recognized cancer centers are essential for patients who require access to clinical trials, advanced therapies that may not be widely available or specialized care for rare cancers. Community oncology practices offer an excellent option for patients seeking to start treatment more quickly—an important advantage when timely care is critical.

"For many patients, waiting weeks for an appointment is simply not an option," says Lorna Fitzpatrick, MD, senior medical director at Excellus BCBS. "Community practices are often able to see patients sooner and start treatment faster, which can make a meaningful difference."

Dr. Fitzpatrick says this kind of coordinated care is essential, helping keep your doctors and nurses aligned, ensuring you get the right care at the right time, with less stress or confusion.

Community oncology practices follow the same National Comprehensive Cancer Network (NCCN) and American Society of Clinical Oncology (ASCO) treatment guidelines used by leading academic centers. They ensure care is evidence-based, consistent and based on the latest research.

Additional Benefits Designed to Support You

You may already know that your plan provides coverage for therapeutic radiology, chemotherapy and diagnostic imaging. But you also have coverage for additional support benefits that you may not have thought about.

Mental health therapy can help you manage stress, anxiety and fear after diagnosis. It's a safe space to process emotions and build coping skills. Mental health support can also improve your quality of life, helping you feel more supported and empowered.

Acupuncture does not treat cancer. But many find it reduces treatment side effects like nausea, pain, fatigue and anxiety. If your care team thinks you would benefit from acupuncture, your plan provides coverage for visits to a licensed practitioner.

Exercise during cancer treatment can help improve strength, boost mood and improve sleep, which can be disrupted during treatment. Your Silver&Fit® benefit gives you access to local fitness centers and virtual at-home workouts. Be sure to talk with your provider before starting an exercise program.

At the Pharmacy

If you are having trouble paying for medications, you may be eligible for these savings programs. Call to learn more.

- NYS EPIC: **1-800-332-3742 (TTY 1-800-290-9138)**
- Medicare Extra Help: **1-800-772-1213 (TTY 1-800-325-0778)**

Our Medicare Prescription Payment Plan can also help manage out-of-pocket costs. While it won't save you money, this program allows you to pay for eligible Part D prescriptions in monthly installments.

Remember, our team is committed to supporting you with guidance, compassion and care—every step of the way.



Our local Customer Care Advocates can also help answer questions about any of the benefits mentioned here. They can be reached at **1-877-883-9577 (TTY 711)** from 8 a.m. to 8 p.m., Monday through Friday.

Feel Better Every Day with a Coach in Your Corner

We're continuing to take a closer look at the programs that are part of your Silver&Fit® fitness benefit. In our *Medicare Member Insider* spring issue, we featured the Well-Being Club. Now, we are highlighting the personalized one-on-one support you can get as part of their Well-Being Coaching Program.

What Is Well-Being Coaching?

This program helps you build healthy habits, one step at a time. You'll work with a coach who listens, supports you and helps you set goals that fit your life. From improving mobility to managing health conditions, your coach is there to help you navigate decisions and form healthy habits.

How It Works

You'll meet with your coach on the phone or online over video call or chat. At your first meeting, you'll let your coach know what matters most to you—like moving more, making healthy food choices or forming friendships. Or maybe you want to focus on aging well and keeping your brain healthy. Whatever your goals, your coach is there to make a plan and check in on your progress. Sessions are 15 to 30 minutes, and how often you meet is up to you!



Why It Helps

Having a coach makes it easier to stay on top of your goals. You get support, tips and encouragement along the way. Plus, with your direction, they'll use recommendations and limitations from your health team as part of your plan.

Take the First Step

Better health doesn't have to be hard. With the right support, you can make changes that last. Well-being coaching helps you feel your best—day by day, step by step.

If you aren't a Silver&Fit member yet, go to **Medicare.ExcellusBCBS.com** and create or log in to your online account. Look for Silver&Fit under the Health and Wellness tab. You can also call Silver&Fit at **1-888-797-7925 (TTY 711)**.

If you're already a Silver&Fit member, follow the steps above to log in to your online account and click on the "Well-Being Club" tab under Silver&Fit. Take the short questionnaire to personalize your experience.



A Care Guide for Caregivers

Millions of older adults care for a spouse or loved one while also trying to keep up with their own health and everyday life. We've heard from many of our members that one of the hardest parts is feeling like it all falls on them.

Whether you're new to caregiving or simply need more support, there are things you can do to help lighten the load.



Know Their Needs

Understanding what kind of care your loved one requires is the first step. Consider:

- **Daily tasks:** Do they need help with dressing, bathing or cooking?
- **Medical care:** Are there medications, treatments or appointments to manage?
- **Cognitive health:** Are memory issues or dementia a concern?
- **Emotional wellbeing:** Do they need companionship or mental health support?

Build Your Team

Caregiving shouldn't be a one-person job. Get relief when and where you can:

- **Family and friends:** Share responsibilities to prevent burnout. Delegate tasks based on skills and interests.
- **Home health aides:** If possible, bring in professional help for medical or personal care.
- **Community resources:** Look into adult day care centers, meal delivery programs and respite care services.
- **Online or in-person support groups:** Connecting with others who understand can help you feel less alone.

Plan and Organize

Being a caregiver comes with a lot of moving parts. These tools can help:

- **Create a care plan:** Go online to **CDC.gov/Caregiving/Guidelines** for instructions and an easy-to-use template.
- **Track tasks:** Printable worksheets can be found at: **NIA.NIH.gov/Caregiver-Worksheets**
- **Use a shared notebook:** List medical updates, emergency contacts and other pertinent details. Keep in a common area of the home so everyone helping has access.

Don't Forget Yourself

Caring for a loved one can take a toll on your body and emotions. Take time to:

- **Rest:** Prioritize sleep and find moments of relaxation every week.
- **Move:** Even short walks or playing with a pet can relieve stress.
- **Get checkups:** Regular doctor's appointments help keep your health on track, too.
- **Step away:** Ask a trusted friend or family member to cover for you when you need a break.

Be kind to yourself. You may not have it all together all the time, but everything you do makes a difference in their life.

Resources to Help Build Your Support System

Care Management Through Excellus BCBS

Our Care Managers are experienced nurses who can help answer medical questions, explain plan benefits and coordinate care. They can also serve as a link between you and providers.

Call **1-877-222-1240 (TTY 711)**

NY Connects

This program supports caregivers across Western and Central New York with personalized assessments, referrals and care coordination. It can also connect you to respite care, training and financial support.

Call **1-800-342-9871**

NYS Office for the Aging

Every New York county has a local Office for the Aging that can help with benefits applications, advance planning, access to meal programs, in-home support and more.

Visit **Aging.NY.gov**

Your Feedback Makes a Difference



The Excellus BCBS Member Feedback Forum is an exclusive online panel where members share feedback through quick monthly surveys. Your answers help improve coverage, benefits and the member experience by adding your voice to the conversation.

To learn more and sign up, scan the QR code with the camera on your smartphone or visit the website address below. We look forward to hearing from you!

bit.ly/
FeedbackForum2026



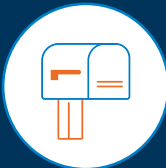
Is Surgery the Right Decision for You?

If your health care provider is talking about surgery to correct a problem, remember 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

Members who complete the first three steps 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.*



Keep an Eye Out for This Survey!

Some of our members will soon be randomly selected to receive a Health Outcomes Survey (HOS). The survey, conducted by the Centers for Medicare & Medicaid Services, is intended to monitor and improve the quality of care you receive. It includes questions about your physical and mental health, bladder health, physical activity and history of falling. If you receive the survey in the mail, we encourage you to take it. Your answers will help us continue to improve your Medicare plan.



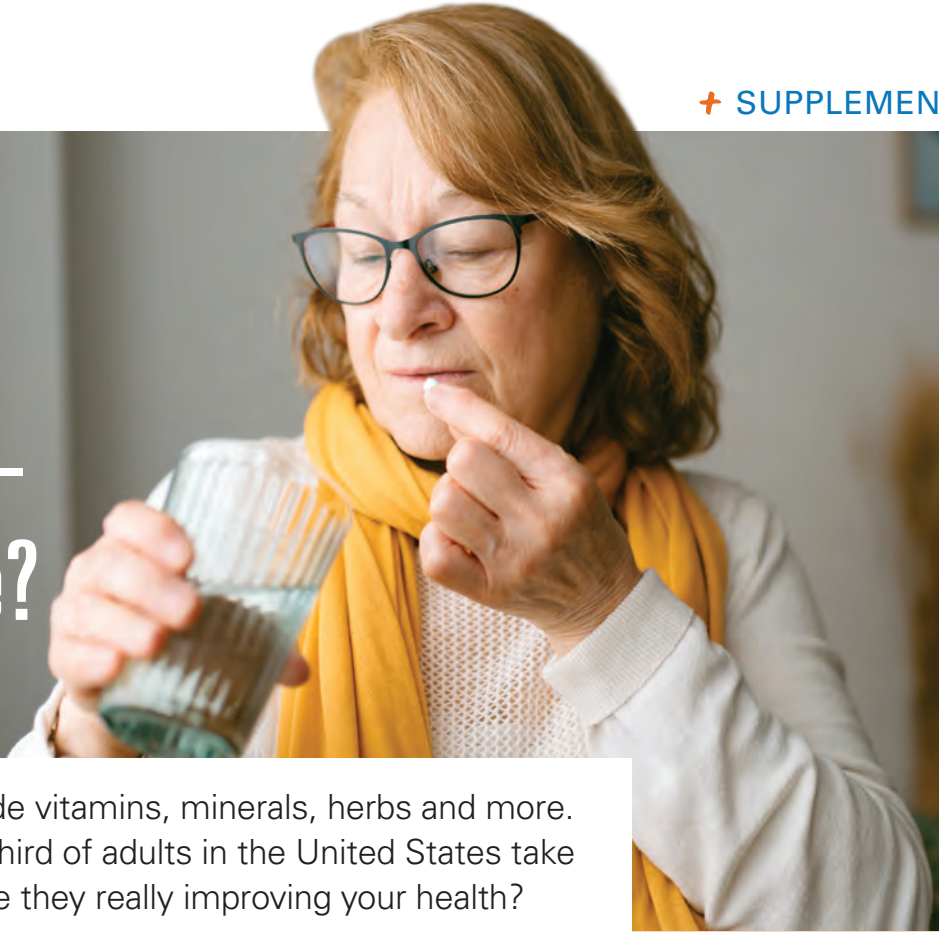
Thank you for rating us
#1 in New York, again!

Ranked best in Customer Satisfaction among Medicare Advantage Plans in New York, and Most Trusted, for the third consecutive year.

For J.D. Power 2025 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards)

Excellus  MEDICARE

Supplements: Healthy Habit— Or Risky Routine?



Supplements include vitamins, minerals, herbs and more. An estimated one-third of adults in the United States take at least one. But are they really improving your health?

Medications vs. Supplements: What's the Difference?

Unlike medications, supplements are not meant to treat or prevent disease. They're monitored by manufacturers before they hit shelves, while medicines must be approved by the government.

How to Use Supplements Safely

Even though you can buy them without a prescription, supplements can have strong effects and may be risky if you have certain health conditions.

Always keep these supplement safety do's and don'ts in mind:

- **DO check with your health care provider first.** This is the best way to know if a supplement is safe for you. It's extra important if you take other supplements or medications.
- **DO tell your providers about everything you take.** Share your full list of prescriptions, over-the-counter medicines and supplements. This can help you avoid dangerous interactions.

- **DON'T take extra doses.** Some vitamins and minerals can cause health problems if you take too much of them. Keep in mind that many vitamins and minerals are naturally found in foods and beverages.

Tips to Avoid Unsafe Products

When considering or shopping for dietary supplements, follow these tips:

- **Use noncommercial websites to do your research.** Don't rely on information about the benefits and safety of supplements from the seller. Instead, use information from government organizations, reputable medical associations or universities.
- **Remember that "natural" doesn't mean safe.** Ingredients in supplements labeled "natural" can still interact with other medications or can be dangerous for people with certain medical conditions.
- **Be wary of exceptional claims.** Look out for phrases like "works better than prescription medication" or "no side effects." If a supplement sounds too good to be true, it probably is.

Can Supplements Help You?

It can be hard to get enough of certain vitamins and minerals, especially if you follow a special diet. You might benefit from taking supplements if you:

- Eat a vegan or vegetarian diet, or do not eat certain food groups
- Have had metabolic or bariatric surgery
- Are on a low-calorie diet or have a poor appetite

Talk with your health care provider to learn if supplements can help you meet your nutritional needs.

Hydration on a Plate: Prioritizing Water-Rich Foods



Heat Can Impact Your Diabetes Self-Care

If you have diabetes, you're feeling the heat more than those who don't have it. High temperatures can alter how your body uses insulin.

To sidestep potential problems, test your blood sugar more often and adjust any medicines you currently use, including insulin and diuretics, as needed. Also be sure to drink enough water to stay hydrated. Skip beverages with alcohol or caffeine.



The summer months are a good reminder to focus on hydration. Warmer days, more time outdoors and extra activity can make it easier to lose fluids without realizing it.

Staying hydrated is essential for overall health. It helps your kidneys and other organs work as they should, keeps your blood pressure in a healthy range and maintains brain function.

Are You Getting Enough Fluids?

The recommended daily fluid intake is about 11 cups for women and 15 cups for men. However, chugging that much water throughout the day can start to feel like a chore. And if you exercise or take certain medications, you may need to be drinking even more.

Think Beyond the Glass

The good news is that you can increase your fluid intake by eating water-rich foods. Most people already get around 20% of their daily fluids from the food they eat. But you can give your hydration an extra boost with these tips:

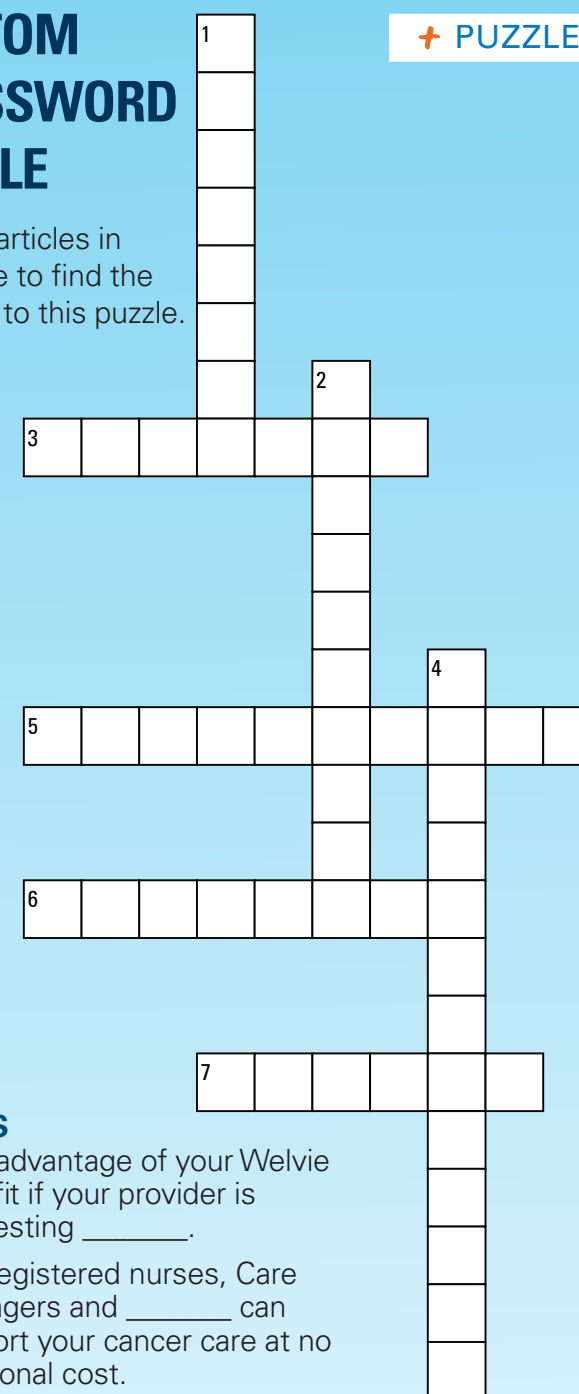
- **Go for high-water content.** Focus on raw fruits and veggies like tomatoes, celery, bell peppers, lettuce, berries, melons and apples. Other water-rich foods include yogurt and cottage cheese.
- **Add hydration to every meal.** For example, top your morning oatmeal with a handful of fresh berries, include lettuce on your sandwich or dish a dollop of plain nonfat Greek yogurt on your chili.
- **Make water-rich foods the star.** Enjoy a big salad or a bowl of vegetable soup as your main course.
- **Trade dry snacks for juicy options.** Swap nuts or crackers with a bowl of grapes or cucumber slices.
- **Keep your freezer stocked.** Frozen fruits like berries and peaches make for a convenient, cool treat.
- **Jazz up your water.** Use sliced citrus, cucumber spears or muddled berries for fun flavors.

You can't fully replace your fluid needs with food, though, so drinking water is still a must!



CUSTOM CROSSWORD PUZZLE

Use the articles in this issue to find the answers to this puzzle.



ACROSS

- Take advantage of your Welvie benefit if your provider is suggesting _____.
- Our registered nurses, Care Managers and _____ can support your cancer care at no additional cost.
- As a caregiver, rest and movement are a big part of taking care of _____.
- Most people get about _____ percent of their daily fluid intake from the foods they're eating.

DOWN

- With the Silver&Fit® _____ Program, you'll get one-on-one sessions to focus on your health goals.
- Diabetes tests, colonoscopies and your Annual Wellness Visit are all part of _____ care.
- Supplements are monitored by _____, which is different from prescription medications.

Answer Key: 1. Coaching 2. Preventive 3. Surgery 4. Manufacturers 5. Dietitians 6. Yourself 7. Twenty



Golden Green Smoothie

Give your immune system a boost with this vibrant blend of anti-inflammatory ginger and turmeric, vitamin C-rich citrus, antioxidant-packed spinach and probiotic yogurt.

Ingredients

- 2 cups fresh spinach
- 1/3 cup orange juice
- 1 cup frozen mango chunks
- 1/2 cup canned pineapple chunks, well drained
- 1/2 cup plain Greek yogurt
- 1 tsp peeled and grated fresh ginger
- 1/2 tsp ground turmeric
- Pinch of black pepper (enhances turmeric absorption)
- 1 cup ice

Directions

- Add orange juice and spinach to the blender. Blend until completely smooth to create a lump-free base.
- Add frozen mango, pineapple, Greek yogurt, ginger, turmeric and black pepper. Blend until creamy.
- Add ice and blend until the smoothie is thick and frosty.
 - If texture is too thin: Add more frozen mango or ice.
 - If texture is too thick: Add a splash of water.
- Divide between two glasses and enjoy!

Per Serving

Serves two. Each serving contains about 190 calories, 2 g total fat, 29 g total carbohydrate, 2 g dietary fiber, 23 g sugar, and 8 g protein.



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CONTACT CUSTOMER CARE

Visit our website at [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.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.

The **Silver&Fit** program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit and the Silver&Fit logo are trademarks of ASH. **Welvie** is an independent company that provides a surgery decision program to Excellus BlueCross BlueShield members.

Excellus BlueCross BlueShield is a nonprofit 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



A Place Earl (and You!) Can Count On

For Earl, an 84-year-old Excellus BCBS Medicare member, our Johnson City Resource Center is more than a place for answers—it's a lifeline and a trusted part of his routine. Earl visits frequently, with questions about his own coverage and his grandchildren's, who he cares for. He values having a place where information is explained clearly and patiently.

Recently, the resource center staff helped Earl choose a new Medicare plan, making sure he didn't have any gaps in coverage. Most importantly, they offered kindness and connection, the things he values the most. "I don't know what I'd do without this place," Earl said. "They're not just helpers—they're my friends."

If you would like in-person support like Earl, visit one of our resource centers, located in Johnson City, New Hartford, Greece and Liverpool. ***Our Perinton Resource Center will be reopening this fall.***

More information on hours and locations can be found at [Medicare.ExcellusBCBS.com/ContactUs](https://www.Medicare.ExcellusBCBS.com/ContactUs)

