

MEDICARE Member Insider

Welcome
TO YOUR 2024
PLAN YEAR!
PAGES 4-5

FIGHT WINTER BLUES
with Exercise



JOIN OUR VIRTUAL MEMBER
town hall events!

Always Working to Serve You Better



Happy New Year from all of us at Excellus BlueCross BlueShield. We are thankful that you have chosen us to be your partner in health care.

We are pleased to share that our health plan has again been recognized for excellence in member satisfaction and clinical care quality by the Centers for Medicare & Medicaid Services. Our Medicare Advantage PPO plan received 4.5 out of 5 stars. Our Medicare Part D prescription drug plan and Medicare HMO plan also got high marks. These ratings are a result of our dedication to providing you with top-tier health care services.

We always want to make sure you have the tools you need to make the most of your plan. That's why we are inviting you to attend our first ever **Virtual Member Town Hall events** in February, which

Karen Bodley
Vice President of Medicare at Excellus BlueCross BlueShield

will focus on your medical, dental and pharmacy benefits. Flip to **Page 5** for more information.

Another way to make sure we are meeting your needs is through member surveys. In a few months, you may receive one from the Consumer Assessment of Healthcare Providers and Systems (CAHPS). Results help us improve your benefits. You can learn more by visiting [ExcellusBCBS.com/CAHPS](https://www.excellusbcbs.com/CAHPS). If you receive this survey, please complete it—we truly value your feedback.

Meanwhile, enjoy this issue of *Medicare Member Insider*, which includes a closer look at your benefits, tips on how to address tough topics with your doctors and much more!



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Everybody Benefits

Rx Matters

How to make the most of your pharmacy benefit, and why it's important you take your medicine as directed

We know that prescription benefits are an important part of Medicare coverage. That's why most of our plans include Medicare Part D coverage, with features that make medications more affordable and convenient.

And whether you take one prescription or many, take it exactly as prescribed. If you miss doses, the medicine won't be able to help you like it should. That can impact your health and quality of life. Here are some common reasons people don't stick to their medication routines, and some tips to help.

"It's too expensive." Ask your doctor or pharmacist if there is a generic medication that's right for you. Generic medications have the same active ingredient as the brand drug. They are safe and FDA approved, but cost less. You can often find cost savings when you switch from a capsule to a tablet,

switch to a 90-day supply, and when you fill your prescription by mail. You will also have a lower copay if you use a preferred pharmacy.

"Sometimes I forget to take it."

Make it a habit. Link taking your meds with an activity you do every single day, such as brushing your teeth or eating breakfast. Use a pill organizer that is divided by days and times, and set reminder alarms on your watch or phone. You can even download a free medication reminder app to your smartphone.

"Sometimes I forget to refill them." Ask your pharmacy whether

they offer automatic refills so your prescription will be ready before you run out. They may even be able to send text reminders to your phone when it's time to reorder.

"I don't like the side effects."

If your medicine causes unpleasant side effects that make you not want to take it, talk with your pharmacist or prescribing doctor. There may be other medications you can try or ways to handle any symptoms you are experiencing.

Don't Forget!

All our plans offer at least \$30 per quarter to spend on over-the-counter health and wellness items. This includes aspirin, vitamins, cold and cough medications, bandages, and more. To place an order, visit [Excellus.ConveyOTCsolutions.com](https://www.ExcellusConveyOTCsolutions.com) or call 1-855-657-7543.

FREE MEDICATION REVIEW

Our pharmacists can help you find potential cost savings.

Call 1-800-559-8426 (TTY 711).

Be sure to ask about programs such as the NYS EPIC program that can help with out-of-pocket Medicare Part D drug plan costs, too.

Learn more!

To take a closer look at your prescription drug coverage, log in to your online account at [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.com). You're also invited to join us for a Virtual Member Town Hall event with a focus on pharmacy on February 28. See **Page 5** for details.

WELCOME

To Your 2024 Plan Year!

Whether you're new to our plan or you've been with us for years, we are glad you are part of our Excellus BlueCross BlueShield family.

Once again, this year we are happy to offer you the quality, comprehensive benefits you deserve, with the perks and extras you've come to love.

YOUR 2024 BENEFITS INCLUDE ...

\$0 preventive care services* on visits and screenings, such as:



- Annual care visits (These include your annual wellness visit and annual physical. If you're new to Medicare, you also get a Welcome to Medicare visit to be scheduled within 12 months of enrolling.)
- Screenings for prostate cancer, cervical cancer and colorectal cancer

- Mammograms
- Diabetes screenings
- And more

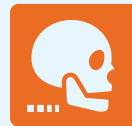
\$0 preventive vaccines, including:

- Flu
- Pneumonia
- Shingles



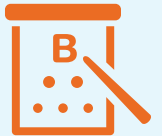
\$0 preventive dental services for:

- Oral exams
- Cleanings
- X-rays



If you need more extensive services—like select crowns, root canals, fillings or extractions—all plans also offer **comprehensive dental coverage** with a \$1,000 annual allowance.

Hearing and vision benefits, offered by every plan, include:



- Annual routine hearing exams with a \$0 copay (when you use a TruHearing® provider)
- Reduced hearing aid costs: \$499 (advanced) and \$799 (premium) when you use a TruHearing® provider
- Annual eyewear allowance: at least \$120 toward contact lenses and eyeglasses

Over-the-counter allowances through our partner Convey Solutions.



You get a minimum of \$30 per quarter to spend on over-the-counter health and wellness items such as aspirin, vitamins, cough

A Happy and Healthy New Year

Resolve to make your health a priority. Get started by checking these items off your to-do list.

- Schedule your yearly wellness exam.
- Schedule important preventive care appointments. These may include screenings for:
 - Colorectal cancer
 - Diabetes (Type 2)
 - Osteoporosis
 - For women: mammograms, well woman visit (every two years with your OB/GYN)

- For men: prostate cancer screening
- Immunizations (flu, pneumonia, shingles)

Questions?

Our local Customer Care Advocates are here to help! Just call **1-877-883-9577 (TTY 711)**. They're available from 8 a.m. to 8 p.m., Monday through Friday. From October 1 to March 31, representatives will be available seven days a week from 8 a.m. to 8 p.m.

**If you require further tests or screenings during your visit, a copayment or deductible expense may occur.*



and cold medicine, bandages, and more. You should have received a catalog you may order from in the mail. You can also visit **Excellus** [.ConveyOTCsolutions.com](https://www.ExcellusForMedicare.com) or call **1-855-657-7543**.

Free annual fitness center membership if you join a Silver&Fit facility. You pay \$0, and you can also get one free Home Fitness Kit per year. Want to learn more about this benefit? Flip to **Page 7**.



Telehealth for nonurgent medical and behavioral health is available 24/7/365. You just need a phone, tablet or computer to connect with a licensed physician, therapist or psychiatrist. These visits cost the same as a trip to a provider's office.



Don't Forget About Your \$500 Flex Card!

If you are on a PPO plan that includes a flex card, don't forget you have \$500 to use on dental, vision and hearing services that aren't already covered by your plan. If you had a card in 2023, that same card will be reloaded with \$500 for this year. **NEW in 2024:** Earn up to \$100 of additional funds on your flex card by completing certain plan-determined healthy activities. Remember to use your plan benefits first and then use your flex card to pick up any balance that remains.

You're Invited to

Our Virtual Member Town Hall Events!

We want to help you make the most of your plan, from the comfort of your own home! Join us for our live online member town hall events in February.

FEBRUARY 15

Understanding and using your medical and dental benefits, including the perks and extras that are part of your plan

FEBRUARY 28

A focus on your pharmacy benefit, helping you learn how Medicare Part D works, along with tips on how to save money on your prescription drug costs

Space Is Limited – Sign Up Today!

Visit www.ExcellusForMedicare.com/TownHall.

You can sign up for one or both events. We look forward to having you join us!



Addressing Uncomfortable Topics with Your Health Care Provider

People are often willing to talk about health problems in anonymous surveys, but when it comes to talking about them in person, with a health care provider, it can be difficult. Sometimes it may feel embarrassing. But remember, doctors are experts when it comes to medical care, and they want to work with you to find the best treatment for any illness or condition you have. Talking about your health concerns really is a two-way street.

“Patients shouldn’t just rely on their health care providers to ask about these topics,” says Ankit Garg, MD, vice president of medical affairs at Excellus BlueCross BlueShield. “They should come to their medical appointments ready to have open and honest conversations about their health, including issues that accompany the aging process that may be uncomfortable.”

Older adults have shared that there are a few topics they really didn’t feel comfortable addressing, so they waited to see if their provider would bring them up.

Here are some of the most common topics, and why talking about them is important.

MEMORY

Fears about memory changes and dementia are normal. But there’s a difference between dementia and normal, age-related memory changes. Be honest with your provider. Talk about any memory issues you’re having. Getting an early evaluation can help.

FALLS

Falls can lead to serious injury. They can make you unable to live independently. They can even lead to death. Talk with your provider about:

- How to prevent falls
- Worries about being lightheaded or dizzy
- Any weakness in your body
- Unsteadiness
- Falls you’ve experienced

INCONTINENCE

Can’t get to the bathroom in time? Using incontinence products? The problem won’t go away on its own. If you don’t treat it, it may get worse. Your provider can help. They can:

- Figure out what’s causing your symptoms
- Talk about treatment options
- Refer you to specialists, if needed

MENTAL HEALTH

Feeling lonely? Having other troubles with thinking and emotions? Tell your provider everything. Even symptoms that you think might not be related to mental health. The exam room is a safe place. Talk honestly about what you’re feeling. Your provider can guide you to resources and treatment.

It may help if you write down what you’d like to talk with your provider about before your appointment. Don’t be afraid to ask questions and take an active role in your health care.





Fight Winter Blues with Exercise

When winter approaches, do you glide into a gloomy mood? Do you crave starchy foods? Do you sleep more and notice changes in your energy level? If the shifting seasons seem to affect you this way, then you might have SAD.

SAD stands for seasonal affective disorder, a form of depression. If

you think you might have SAD, call your health care provider.

You also can take steps to treat these symptoms yourself. One way to fight SAD is by working out. Regular exercise helps reduce stress and anxiety. It can also help you sleep better and boost your immune system during cold and flu season. But

remember: Cold temperatures can cause your body to lose heat faster than your body can produce it. So, before you head outside to enjoy the chilly air or the fresh snow, be sure to take these basic safety precautions:

- **Dress in layers.** Avoid cotton fabrics and opt for moisture-wicking clothing that traps a dry layer of air near your body.
- **Wear a hat.** A lot of body heat is lost through the head and neck, so wear a hat and scarf, as well as socks and gloves.
- **Drink plenty of water.** It can be harder to tell if you're getting dehydrated in cold weather.
- **Know your surroundings.** Check the weather report before venturing outside.
- **Be smart.** When conditions are dangerous, exercise indoors. You can burn a couple hundred calories climbing stairs or cleaning for one hour.

Use Your Silver&Fit® Benefits to Ward Off SAD

Looking for some exercise motivation? Sign up with Silver&Fit®! This benefit allows you to join a participating fitness center at no cost. Can't make it to a gym? You can access online, on-demand workout classes. Or do your own at-home workout with the help of a free Home Fitness Kit.

Log in to your member account to view a list of participating facilities and your choice of Home Fitness Kits: [Medicare.ExcellusBCBS.com/SilverFit](https://www.Medicare.ExcellusBCBS.com/SilverFit).



Cardiac Rehab: A Real Lifesaver

If you've had a heart attack or another cardiac event in the last 12 months, you may be a candidate for cardiac rehabilitation. It's a benefit that could save your life.

Cardiac rehab not only lowers your risk for another cardiac event. It has been shown to lower your risk of death, too. While a lot of people are eligible for this lifesaving program, only about 16% of our members take advantage of it.

Cardiac rehab is a program that helps improve heart health. It consists of:

- Monitored exercise
- Education
- Support
- Customized treatment plans

Experts recommend cardiac rehab because it:

- Reduces mortality
- Modifies risk factors
- Enhances quality of life

A COVERED BENEFIT

If you have had a cardiac event or procedure, ask your health care provider about cardiac rehab. If you are eligible, you can attend rehab sessions with no copay. Excellus BlueCross Blue Shield also has Case Managers who can help you understand your cardiac rehab benefit. They can be reached at **1-877-222-1240 (TTY 711)**.

CARE FOR YOUR HEART

February is American Heart Month. It's a perfect time to brush up on your cardiac knowledge.

Knowing the signs of a heart attack can help save a life—yours or someone else's. Symptoms of a heart attack include:

- Chest pain or pressure
- Pain in the jaw, arm, neck or back
- Shortness of breath
- Cold sweats
- Lightheadedness

If you're having symptoms that seem like a heart attack, don't hesitate. Call **911** right away.

Eating Healthy at 60 and Beyond

We change over time. And our eating habits should, too. In fact, people ages 60 and up:

- Need more nutrients, but fewer calories
- Have lost bone and muscle mass
- May be overweight or obese
- Have a higher risk for cancer, cardiovascular disease and other conditions

Making small dietary changes can offer numerous health benefits. And it's never too late to improve your eating habits!

THE BUILDING BLOCKS OF A HEALTHY DIET

Experts' dietary advice for all adults emphasizes the importance of:

- **Vegetables**—including dark green, red and orange varieties, as well as peas and lentils
- **Fruits**—whole fruits in particular
- **Protein**—from seafood, lean meats and poultry, eggs, beans, nuts and seeds
- **Grains**—primarily whole grains
- **Dairy**—especially fat-free and low-fat products
- **Oils**—including unsaturated vegetable oils and oils found in food, such as nuts and seafood

The best options from each food group are the ones with little or no added sugars, saturated fat or sodium.

UNIQUE NUTRIENT NEEDS

Older adults still need ample fiber, calcium, potassium and vitamin D. However, protein and vitamin B12 become more important with age. Protein helps preserve muscle mass, while vitamin B12 supports brain and nerve function and the creation of red blood cells. Talk with your health care provider or a registered dietitian nutritionist if you have questions about how to meet your individual nutritional needs.

Also, make sure you get enough water—even if you don't feel thirsty. Some chronic conditions and medicines make it harder to digest food and absorb nutrients. Not drinking enough fluids compounds these problems. Talk with your provider if bladder control or mobility concerns discourage you from drinking water.

Feel free to have fun tailoring the eating plan to fit your budget, traditions and preferences! And remember: It's never too late to benefit from healthier eating habits.



Butternut Squash and Turkey Soup



Warm up this winter with a bowl of hearty and flavorful soup. Packed with vitamins, minerals and antioxidants, this low-fat, low-calorie favorite will hit the spot. Roasting the vegetables first brings out their natural sweetness, then you can cook the soup in either a slow cooker or on the stove.

INGREDIENTS

- Olive oil spray
- 3 cups butternut squash, cubed
- 1 cup yellow onion, diced
- 1 cup leek, diced
- 1 parsnip, peeled and diced (about $\frac{3}{4}$ cup)
- 1 medium carrot, peeled and diced (about $\frac{3}{4}$ cup)
- 3 whole garlic cloves, unpeeled*
- $\frac{1}{4}$ teaspoon kosher or sea salt
- $1\frac{1}{2}$ cups shredded turkey breast (about 8 oz., weighed)
- 32 oz. (4 cups) no-salt-added turkey stock or no-salt-added chicken stock
- $\frac{1}{4}$ tsp. black pepper
- 4 tsp. fresh sage
- 2 tsp. fresh thyme
- 2 tbsp. fresh parsley

**Whole garlic cloves may be replaced with 1 tsp. of minced garlic, found in the produce department of many grocery stores. If using minced garlic, do not roast it. Instead, add it to your slow cooker or pot at the same time as the roasted vegetables.*

SLOW COOKER DIRECTIONS

1. Preheat oven to 375 degrees.
2. Spray a large cookie sheet or baking pan with olive oil spray. Add diced vegetables and garlic cloves, spray again, then sprinkle with $\frac{1}{4}$ teaspoon salt.
3. Roast for 30 minutes, stirring twice during roasting. Remove from oven.
4. Let the ingredients cool a bit, then squeeze garlic cloves from peels into slow cooker and add vegetables, turkey, stock and pepper.
5. Cook on high for four hours or on low for eight hours.
6. During the last 30 minutes of cooking, add fresh sage, thyme and parsley.

OPTIONAL STOVETOP DIRECTIONS

- If you prefer to make the soup on your stovetop rather than in a slow cooker:
1. After roasting the vegetables (see steps 1–3), let them cool a bit and then squeeze the garlic cloves from the peels into a big stock pot (or instead of the cloves, add minced garlic).
 2. Add vegetables, turkey, stock and pepper.
 3. Bring to a boil, reduce to low and cook for one hour.
 4. Toss in the fresh herbs during the last 10 minutes of cooking.

PER SERVING

Serves four; serving size is 1 $\frac{1}{2}$ cups. Each serving provides: 217 calories, 4 g fat (1 g saturated fat, 0 g trans fat), 45 mg cholesterol, 351 mg sodium, 24 g total carbohydrate, 5 g dietary fiber, 6 g total sugars and 24 g protein.

Help Stop Medicare Fraud!

Each year, Medicare loses an estimated \$60 billion due to fraud, waste and abuse (FWA). You are vital in helping detect and prevent FWA.

How you can protect yourself:

- Treat your Medicare card like it is a credit card. Your Medicare card could be used to steal your identity.
- Review your monthly health statement and report charges for equipment/medication/services you did not order, receive or need.
- Save all your receipts for returned medical equipment. Report it if you continue to be billed for rental equipment after the items have been returned.
- Do not give your personal information to unknown callers or through text messages or emails.

Be aware of common red flags:

- Unsolicited text messages or emails that threaten negative consequences if you do not respond or create a sense of urgency for an immediate response
- Unsolicited callers offering low-cost

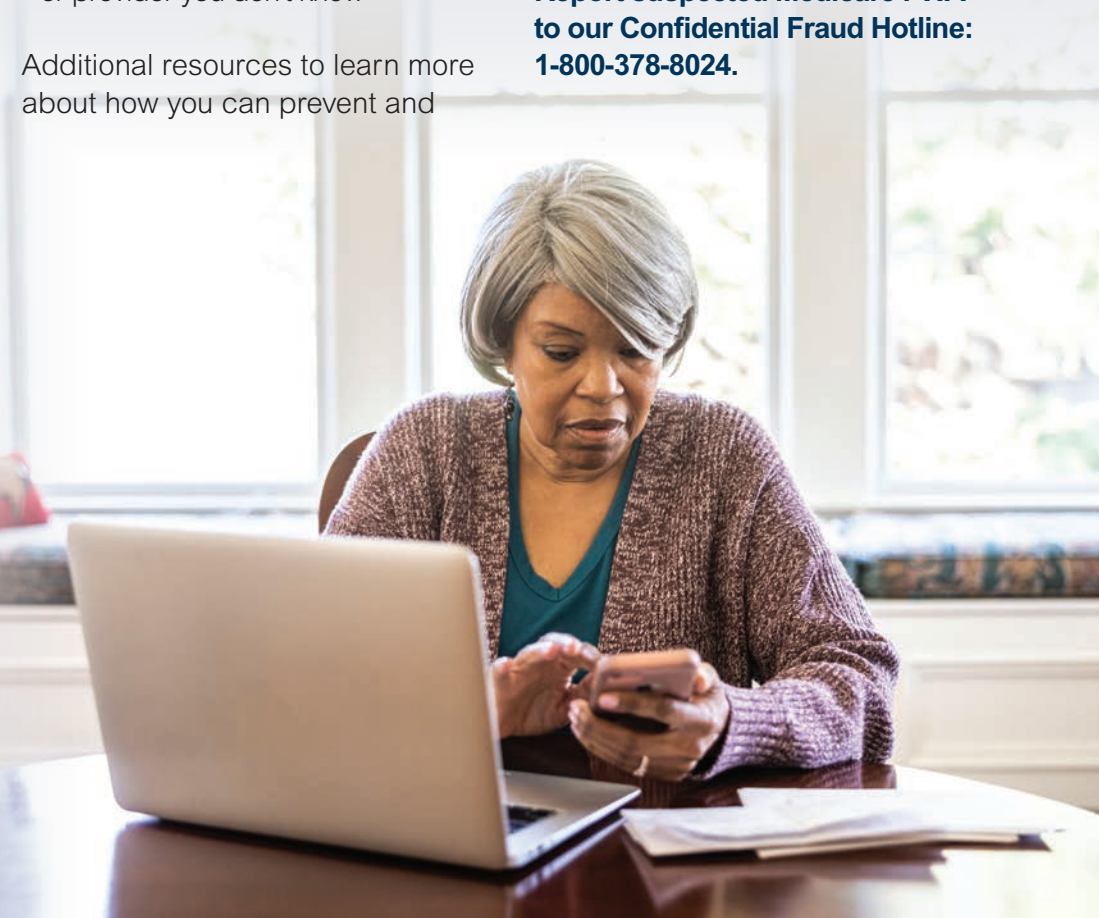
- or free medication or equipment, such as orthopedic braces (wrist, knee, back), continuous glucose monitors/supplies, urinary catheters/supplies, COVID-19 home tests
- Medication or medical equipment that has been ordered by a company or provider you don't know

Additional resources to learn more about how you can prevent and

detect fraud:

- Senior Medicare Patrol:
SMPResource.org
- Excellus BlueCross BlueShield:
ExcellusBCBS.com (Search for "Fraud.")

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



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)。

HEALTH AND WELLNESS OR PREVENTION INFORMATION.

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CONTACT CUSTOMER CARE

Visit our website at [MyExcellusMedicare.com](https://www.MyExcellusMedicare.com) or call **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m., from April 1 to September 30. From October 1 to March 31, you can also call on weekends, 8 a.m. to 8 p.m.

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. (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.

TruHearing® is an independent company that offers hearing products and services to Excellus BlueCross BlueShield members.

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



Download the Excellus BCBS app



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

Moving Toward Health Equity. Together

Health Equity is taking away barriers so that everyone has the chance to be as healthy as possible. Each person has different things that impact their health. We want to give everyone the resources and support they need to reach their best health.

We are asking because we care. Tell us about yourself. The first step in creating health equity is to learn more about you. By knowing things like your race, age, gender, sexual orientation and more, we can give you better care. Sharing information is optional. This information will be kept safe. It will not affect your health care coverage or your premium.

Please use the QR code or go to ExcellusBCBS.com/HealthEquity to answer a few questions about yourself.



You can also visit this website to learn more about health equity and view our privacy policy. Or call the phone number on the back of your member card.