

MEDICARE Member Insider

EXPLORE YOUR
2024 Benefits
PAGES 4-5



HEALTH MATTERS:
Special Men's
Health Edition



FUN, FITNESS
& Fall

Fall into Health: Your Coverage, Your Stories



Welcome to our fall edition of *Medicare Member Insider*! We're thrilled to kick off this issue with an uplifting story from one of our newest members, Richard Cotten. His story reinforces the value of the coverage we offer, bringing peace of mind and top-notch medical care to our community.

With coverage as our priority, Excellus BlueCross BlueShield is pleased to announce that your 2024 benefits will remain consistent with last year. We're bringing you continued care—and continued savings! You should have already received your Annual Notice of Change, outlining details of our plans for 2024. For a quick benefits refresher, turn to **Pages 4–5**.

Completely satisfied with your current plan? Wonderful! You don't need to do anything. Your coverage will continue seamlessly into the new year. However, if you're considering adjustments, now is the time to switch plans as the Annual Election Period runs from October 15 to December 7.

If you need support finding the perfect match for your healthcare needs, our local Customer Care advocates can be reached at **1-877-883-9577 (TTY 711)**. They're available seven days a week, 8 a.m. to 8 p.m., from October 1 to March 31. Let's work together to set you up for a healthy, prosperous 2024!

Karen Bodley

Karen Bodley
Vice President of Medicare at Excellus BlueCross BlueShield



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Everybody Benefits

Member Story:

NAVIGATING MEDICARE WITH A FRIEND

As an active member of his community and volunteer at his local senior center, Excellus BlueCross BlueShield member Richard Cotten doesn't like to sit still. But occasionally he does feel the effects of growing older, with some sciatic nerve pain that can put him on the sidelines.

"At 80 years old, things are changing and not working like they used to, and to know I have the right health insurance and coverage plan, I can relax and don't worry about it at all," says Richard.

Richard enjoys eating right, taking exercise classes, and being around family and friends. He says those things help keep him happy and motivated, and being an Excellus BCBS member helps keep him as *healthy* as he can be.

"I wish I had changed health plans earlier. I am saving money with copays with doctor visits and two prescriptions that I take. This was an area I benefited from very quickly," says Richard. "I have much better coverage, the service I receive is awesome and I have a friend in Helen."

Helen Pleszewicz is a Medicare consultant at Excellus BCBS. She and Richard first met as neighbors at their apartment complex, and the two became fast friends.

"I would be out walking my dog and see Richard outside, and we would just start talking. We got to know each other," says Helen. "We talked about health insurance coverage, what he liked, what he

didn't like. I mentioned when it comes time for our open enrollment period, let's see what the plans are and we can sit down and compare."

Richard was particularly interested in his dental coverage, having paid extra for it on his previous plan. He quickly learned it was part of our Medicare benefits.

"There was no pressure. I felt so relaxed and informed. Medicare can be complicated, but Helen took the time and explained everything to me, so I was aware of my coverage. I decided to make the change and I'm so glad I did," says Richard. "Why wouldn't someone take a half hour or so and talk to someone from Excellus and look at a plan? I survived the change, and it didn't hurt at all. In fact, it even feels better now."

"It's personal to me. I'm working with people that are part of my community. They are like family and it's important to show people we are local. You never know the impact you could have on someone just by having a conversation," says Helen.

If you or someone you know would like to talk about our Medicare plans, our local experts would love to hear from you.. Call 1-877-883-9577 (TTY 711). From October 1 to March 31, representatives are available seven days a week, from 8 a.m. to 8 p.m.

You can also visit one of our Resource Centers in Rochester (Greece) at 1946 West Ridge Road, Suite B (585-225-0221) and in Binghamton (Johnson City) at 47 Riverside Drive (607-304-9800). Both locations are open Monday through Friday, 9 a.m. to 4:30 p.m.



Richard Cotten and Helen Pleszewicz

Do you have a story you'd like to share? Visit www.ExcellusForMedicare.com/TellUs to let us know all about it. We may feature you in a future *Medicare Member Insider* issue.

RELIABLE HEALTH CARE FOR 2024: *Your Trusted Medicare Benefits*

Get ready for a great year ahead with Excellus BlueCross BlueShield! As we transition into 2024, we're thrilled to share that the Medicare benefits you trust and rely on are staying consistent.

We're excited to keep offering the perks and extras you've come to love on all of our plans, including a generous comprehensive dental benefit, an over-the-counter allowance, top-notch hearing and vision coverage, and so much more:

\$0 PREVENTIVE AND COMPREHENSIVE DENTAL

Preventive dental services are included on all plans with no copays.

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



OVER-THE-COUNTER ALLOWANCES

Receive at least \$30 a quarter to spend on over-the-counter health and wellness items.

Hundreds of common nonprescription items, such as aspirin, vitamins, cold and cough medications, bandages and more, ordered and delivered straight to your door—through our partner Convey Solutions.



\$0 PREVENTIVE CARE SERVICES

Our plans cover \$0 preventive care on more than 20 services.

That means we cover your annual wellness visit; annual physicals; prostate cancer, cervical cancer and colorectal cancer screenings; mammograms, diabetes screenings and more.



HEARING AND VISION BENEFITS

To keep your care **affordable and accessible**, every plan offers:

- Annual routine hearing exams: \$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



\$0 PREVENTIVE VACCINES

We're committed to helping protect our members from illness with **\$0 preventive vaccines**, including flu, pneumonia, shingles and more.



Connect with Us for a Plan Checkup

During the Annual Enrollment Period (October 15 to December 7), you're invited to browse and compare other Medicare plans we offer.

- Call our Customer Care team at **1-877-883-9577 (TTY 711)**. They're available from 8 a.m. to 8 p.m., seven days a week,

from October 1 to March 31. This local team is ready to assist in finding the perfect match for your needs.

- Visit our website at **www.MyExcellusMedicare.com/PlanInfo** to compare plans, check drug coverage and find providers.

REMINDER: If you enrolled in a plan with a flex card, be sure to use those dollars this year. Funds don't carry over. Also, after you use your card, hold on to it. The cards are good for multiple years and will be reloaded next year.

Medicare Advantage plan members will be mailed *new ID cards* in December.

**TELEHEALTH—
MEDICAL AND
BEHAVIORAL HEALTH**



Are you traveling? Do you live in a rural area? Is your doctor not available in person? Using your phone, tablet or computer, you can still receive nonurgent quality care from a licensed physician, therapist or psychiatrist. **Telehealth is easy to activate, available 24/7/365, and the cost share is the same as a trip to the doctor.**

**\$0 SILVER&FIT®
ANNUAL FITNESS
MEMBERSHIP**



Let us help you live your best life. Members can receive **an annual fitness center membership at a Silver&Fit® facility at no charge. Plus, one free home fitness kit per year.**

Not a Silver&Fit® member yet? Flip to **Page 7** to learn how to start taking part of this benefit today!





The Power of Sleep

“Hey, how did you sleep last night?” is usually a casual inquiry, nothing more. But when your health care provider brings it up, this question can serve as a gateway to profound conversations about your overall well-being.

THE DOMINO EFFECT

Inadequate sleep doesn't just result in groggy mornings and increased caffeine intake—it can trigger a cascade of health problems. Among them:

- **Anxiety and depression:** Sleep problems have a strong link with mental illness. Not sleeping enough can bring on mental health struggles or aggravate existing symptoms. Though sometimes, these conditions might be the catalyst for your sleep woes.
- **Cognitive effects:** Sleep deprivation impairs both your short-term recall and working memory. What's more, research suggests that a consistent lack of sleep in middle age can increase the risk of developing dementia later in life.
- **Unhealthy weight gain:** A lack of sleep can interfere with your body's hunger hormones, often leading to weight gain. Those extra pounds can then set the stage for more health complications, such as high blood pressure and type 2 diabetes.

SPEAK UP ABOUT SLEEP

Be honest with your provider about your sleep frustrations. The conversation can pave the way for voicing other struggles in a comfortable context. Plus, it will help your health care provider identify any underlying physical or mental health issues.

After discussing these concerns, you can work on integrating actionable steps into your routine. The tips below are a good starting point for improving sleep, but your provider will know how to offer a more personalized approach.

- Go to sleep and wake up at the same time each day—even on weekends.
- Create relaxing presleep rituals, such as reading a book or listening to calming music.
- Keep your sleep environment cool, dark and quiet.
- Avoid large meals, caffeine and alcohol at night.

A solid night's sleep is about more than waking up on the right side of the bed. It's a cornerstone for your physical and mental health.

4 Unique Ways to Stay Active This Fall

Physical activity doesn't have to be intense to be good for your heart—and soul. You can add steps and more to your day with these options:

- 1 Visit you-pick patches and orchards with family or friends.** Working together to bring home farm-fresh apples and pumpkins is just part of the fun. Bake apples with cinnamon (skip the sugar). Carve pumpkins and bake the seeds (sans salt).
- 2 Scout farmers markets for seasonal finds.** They're sure to include fall-blooming flowers, root vegetables and other produce.
- 3 Celebrate!** From art and music festivals to fairs and Oktoberfest, you can take in the sights, sounds and traditions that outdoor events put on display.
- 4 Go wild.** Watch the foliage as it changes hues during walks and bike rides in a park. Hike on wooded trails. Consider bird-watching or leaf collecting to enjoy a game of hide-and-seek with nature.

Talk with your health care provider about how to work physical activity safely into your days.

Live Your Healthiest Life with Silver&Fit®

We want to help you live life to the fullest. That's why we have partnered with Silver&Fit® to bring you programs that make it easy to stay active and healthy. With options to support any healthy aging journey, you can exercise for free at a participating fitness center and select a fitness kit to use in the comfort of your own home. You can choose a new kit each year with different themes, such as yoga, strength, swim and more. Some kits even have a free fitness tracker to help you reach step goals and track your heart rate. All of our members are eligible to receive this benefit.

Learn more by visiting [Medicare.ExcellusBCBS.com/SilverFit](https://www.Medicare.ExcellusBCBS.com/SilverFit) or calling **1-877-427-4788 (TTY 711)**.



+ MEN'S HEALTH

Break the Silence on Mental Health Stigma

Suicide is a leading cause of death in the U.S., with significantly more men dying by suicide than women. "Tough guys" may be especially at risk. Researchers found that men who identified with traditional masculine traits were more than twice as likely to die by suicide.

Men may not talk about depression for fear of being seen as weak. They don't always display the "classic" signs of depression, such as sadness or hopelessness. Instead, they might seem angry or irritable, making depression harder to spot.

If you're struggling, ask loved ones for support. And even if you feel uncomfortable, bring it up with your health care provider. You can also contact the 988 Suicide & Crisis Lifeline 24/7 at **988**. Your courage to speak up could save your life.

'Tis the Season for Vaccines

As autumn approaches, older adults should prioritize three critical vaccines:

1. The annual flu shot
2. The pneumococcal vaccine
3. The shingles vaccine

This year, you may need another COVID-19 booster, too. Remember, keeping up with immunizations is key to preventing future health complications. Check in with your provider to discuss the best plan to stay protected this fall.

How Men Can Take

When it comes to health, men and women often approach things differently. But there's one thing we should all agree on: the importance of regular checkups and timely medical care.

THE CHALLENGES

A survey of more than 1,000 U.S. males found that around 72% of them would prefer doing chores like mowing the grass or cleaning the bathroom to seeing a health care provider.

The results point to several possible reasons for this:

- **Men don't want to be told they need to change.** More than a third of survey respondents said they hid the truth from providers

because they didn't want to be told they needed to change their lifestyles.

- **They may feel uneasy discussing sensitive issues.** Nearly half said they were uncomfortable talking to providers about sexual issues, alcohol and drug use, weight, and exercise.
- **They don't want to feel shamed or judged.** One-fifth of men said they aren't totally honest with providers. Trust seems to be an issue; one in four men said they had felt judged by a provider in the past.
- **They don't want to seem weak.** The stereotype of a tough, masculine man is still part of our culture. Of survey respondents,

Take Back Control

Don't think of health care as a chore; it's an act of self-care and self-respect. Here are six strategies for a healthier life:

1. **Get screened.** Screening tests can detect diseases early, when they are easier to treat. Ask your health care provider which screening tests you need and when.
2. **Don't smoke.** Tobacco damages the entire body.
3. **Exercise.** Try to fit in aerobic, strength and balance exercises. Start slow and listen to your body. Some activity is better than none!
4. **Eat a healthy diet.** The best way to get all the nutrients you need is to eat a wide variety of fruits, vegetables, whole grains, fish, lean meats, and fat-free or low-fat dairy products.
5. **Stay at your goal weight.** Extra weight contributes to many health problems, including heart disease and diabetes.
6. **Go easy on the alcohol.** Find a balance between fun and responsibility. Generally, it's recommended to cap at two drinks a day.

Overall, recognizing and overcoming barriers to care can drastically improve quality of life. So, let's make health a priority—not just for ourselves, but for those who care about us, too.

Better Care of Their Health

two-fifths admitted they learned as children that men don't complain about health troubles.

THE BOTTOM LINE

Putting off care can lead to missed diagnoses and serious health complications. No matter your reason for avoiding appointments, try to focus instead on the benefits of being proactive—such as staying healthy for your loved ones.

Guarding Health at 65+

Don't slack on checkups now! At this stage in life, it's most important that everyone follow their provider's advice on screenings, treatments for existing health conditions and vaccines. For a complete Preventive Care Checklist, visit [Medicare.ExcellusBCBS.com](https://www.Medicare.ExcellusBCBS.com) and click on the *Preventive Health* tab under *Health and Wellness*.



Is a Diabetes Screening in Your Future?

A diabetes test may not be the most exciting event of your week. But it's important to know what's going on inside your body. To administer your diabetes screening, your health care provider may order one of the following blood tests:

	WHAT IT IS	FASTING REQUIRED?
Fasting plasma glucose test	This reports your blood sugar level at the time the sample was taken—usually, in the morning.	Yes (you'll have to avoid eating for at least eight hours before the test)
Hemoglobin A1c (Hb A1c) test	This test shows your average blood sugar level for the past few months.	No
Oral glucose tolerance test	This test includes giving a blood sample after an eight-hour fast and again two hours after drinking a sugary liquid.	Yes
Random plasma glucose test	You may take this test if you're having notable symptoms. It can be done at any time.	No

Based on your test results, your provider will guide you through what to do moving forward:

- **Healthy:** With normal results, your provider may recommend you be tested up to twice a year or every three years, depending on your risk for diabetes and other factors.
- **Prediabetes:** You and your provider will discuss ways to lower your blood sugar. You may receive two screenings per year.
- **Diabetes:** To make a diagnosis, your provider may do another test. Together, you'll create a diabetes management plan that includes having A1c tests at least twice a year.

Knowing your blood sugar level is a catalyst for staying healthy in the years to come.



Peter Pumpkin Squares

Baked goods generally aren't the healthiest snack around. Still, by making them yourself, it's possible to improve their nutrition. You can substitute healthier ingredients for those that are high in calories and fat.

INGREDIENTS

- 1 16-oz. can pumpkin
- 1 ½ cups brown sugar
- 4 eggs
- ¾ cup cooking oil
- 1 ½ cups all-purpose flour
- 1 ½ cups rolled oats
- 1 tbsp. ground cinnamon
- 2 tsp. baking powder
- 1 tsp. baking soda
- Cooking spray

DIRECTIONS

1. Preheat oven to 350 degrees.
2. In a medium bowl, stir together the pumpkin, sugar, eggs and oil. Mix well.
3. In a large bowl, mix the flour, oats, cinnamon, baking powder and baking soda.
4. Add the pumpkin mix to the flour mix. Stir well.
5. Grease a 9-by-13-inch baking pan with cooking spray.
6. Pour the batter into the greased baking pan.
7. Bake for 30 minutes.

PER SERVING

Serves 24; serving size is one bar. Each serving provides: 160 calories, 8 g total fat (1 g saturated fat, 0 g trans fat), 25 mg cholesterol, 105 mg sodium, 20 g total carbohydrate, 2 g dietary fiber, 10 g total sugars, 3 g protein.

Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-883-9577 (TTY 711)。



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CONTACT CUSTOMER CARE

Visit our website at MyExcellusMedicare.com 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.

Together We Can Move Toward Health Equity

Health care should meet the needs of everyone—no matter who you are, where you live or who you love. We take this very seriously at Excellus BCBS.

Health equity is when everyone has the chance to be as healthy as possible. **To improve health equity in the communities we serve, we need to learn about what gets in the way. Barriers to health equity could be access to care, food, transportation—or not having a provider who speaks your language.**

Soon, we will be asking members questions about language preferences, gender identity, race, food, housing and transportation challenges, and more. The answers will help us work to address unmet needs. The information we gather will stay safe and will only be used to help our members. Answering the questions is optional, but the answers will help us offer better care. They won't affect health coverage or premiums.

We want to be part of finding ways to improve health in our communities. By making health care more personal and complete, everybody benefits.

To learn more about health equity, including our policy, call the number on the back of your card or visit www.ExcellusBCBS.com/HealthEquity