

Thank you!

Thank you for being a Blue Cross and Blue Shield of Nebraska Medicare Advantage member. This newsletter is designed to provide you with tools and resources to help meet your health care needs.

As always, you can reach us by calling **888-488-9850 (TTY:711)**.

Additional resources are also available online at medicare.nebraskablue.com/medicareadvantage.

Would you like to receive this communication electronically? Please email getstarted@nebraskablue.com or call **888-488-9850** to provide your contact information and email address.

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Take Charge of Your Health,

We'll Send You a **\$50**
GIFT CARD!



It's simple

- **Make an appointment** with your health care provider for a wellness visit.
- **Complete the wellness visit** by December 31, 2019.
- **Receive your \$50 Walmart gift card** approximately 6-8 weeks after this wellness visit.

Wellness visits

Any one of these wellness visits will qualify you to receive the gift card:

Welcome to Medicare Visit – Within the first 12 months of your Medicare Part B coverage, your Welcome to Medicare wellness visit is available to you *at no additional cost*.

Yearly wellness visit – This visit includes a review of your health history and development of a personalized prevention plan to keep you healthy. After you have had Medicare Part B coverage for 12 months, a wellness visit every year is available to you *at no additional cost*.

Annual physical exam – Every year a wellness physical exam by your health care provider is available to you *at no additional cost*.

Walmart is an independent third party not affiliated with the offerings or promotions detailed herein.

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Take Charge of Your Health, **We'll Send You a \$50 Gift Card** – cont.

The benefits of seeing your health care provider each year include:

- Staying healthy and limiting illness
- Discovering risks or problems before they become serious
- Staying up to date with vaccinations, such as the flu and pneumonia vaccine

If you have already completed a qualifying visit, we will send you your gift card. No further action is needed on your part.



Do you need a health care provider?

Visit nebraskablue.com/findamedicaredoc and click *Find a Doctor*. Or call our Customer Service team at the number on the back of your member ID card.

Bone HEALTH

Your bones give your body structure, protecting organs, anchoring muscles and storing calcium. While it's important to build strong and healthy bones during childhood and adolescence, you can take steps as you age to protect bone health, too.

A bone-healthy diet is essential in slowing the rate of bone thinning, preserving muscle function and reducing the risk of falls and fractures. In addition to adequate calcium intake, it is important to ensure appropriate amounts of dietary protein and Vitamin D. The International Osteoporosis Foundation recommends that adults aged 60 years and older take a Vitamin D supplement at a dose of 800–1000 IU/day. Vitamin D supplementation helps your body absorb calcium which may aid in reducing the risk of falls and fractures.



Good sources of:

- **Calcium:** dairy products, almonds, broccoli and kale
- **Vitamin D:** salmon, whitefish and tuna. Sunlight also contributes to the body's production of Vitamin D
- **Protein:** eggs, milk, chicken, turkey and beans

At all stages of life, exercise is essential for bone health. Muscle strengthening exercises, suitable to individual needs and abilities, will help improve coordination and balance. Weight-bearing exercises such as walking, jogging and cycling can help maintain strong bones and slow bone loss. This, in turn, helps to maintain mobility and reduce the risk of falls and fractures.

People at high risk for fracture and those who have already had a fracture may need prescription medication. Please discuss your risk for a fracture with your health care provider, who will help you develop a personalized plan to help you maintain mobility and bone health.



Medication REMINDERS

**Blue Cross and Blue Shield
of Nebraska is here to help
as you work your way
through 2019.**

If you have a hard time remembering to take your medications, here are a few helpful hints:

1. Put a note reminding you to take your medications right by your toothbrush
2. Put a reminder on your cell phone or have a family/friend help you do that
3. Post a reminder on the cupboard right by your breakfast area

Also, here are a few ideas on how you can remember to order and pick up your medications:

1. Ask your pharmacy if they home deliver medications and sign up if they do
2. Consider moving your prescriptions to mail order – it is so easy to reorder, and it will arrive on your front doorstep
3. Sign up for reminders at your pharmacy
4. Set monthly reminders on your smart phone

IMPROVING Your Blood Pressure

As the baby boomers approach retirement, the number of older Americans is increasing. We are living longer, but not necessarily healthier, lives. As we age, it is normal for blood pressure to gradually rise. The American College of Physicians (ACP) supports lifestyle changes as foundational to the treatment of high blood pressure.

Their recommendations include the following:

- Following the DASH (Dietary Approaches to Stop Hypertension) diet, which includes plenty of fruits and vegetables, low-fat or non-fat dairy products and lean meats like chicken and fish
- Lowering sodium to not exceed 2300mg/day
- Weight reduction
- Exercising at least 30 minutes per day
- Lowering alcohol consumption, no more than two drinks per day for men and no more than one drink per day for women
- Quitting smoking

Your health care provider will help you control your blood pressure. If you are on medications for blood pressure, be sure to take them regularly as prescribed. Please do not stop a medication without first consulting your health care provider.

The logo features a stylized globe with an orange location pin on top. To the right of the globe, the text "Traveling Soon?" is in a teal, sans-serif font, and "WE'VE GOT YOU COVERED" is in a larger, bold, teal, sans-serif font below it.

Time for travel is one of the biggest pleasures of retirement, but what if you get sick or have a medical emergency while traveling? You may wonder if you are covered or where to go if you need medical care. Here are some common questions and answers:

Q: Am I covered while traveling in the United States?

A: Throughout the United States, you have benefits for urgent care or emergency care regardless of what Medicare Advantage plan you have. You also have access to participating retail pharmacies nationwide. Visit <https://medicare.nebraskablue.com/MedicareAdvantage> to search for providers and pharmacies at a location near you. The Medicare Advantage Choice plan also provides benefits from providers that accept Medicare and participate with Blues Plans outside of Nebraska. To locate participating doctors and facilities outside of Nebraska call **800-810-2583**, 24 hours per day, seven days per week.

Q: Am I covered while traveling outside of the United States?

A: Blue Cross and Blue Shield of Nebraska Medicare Advantage covers most emergency care and emergency hospital admission no matter where you go. If you are traveling outside of the country and need emergency care, visit the nearest provider or hospital. You may need to pay for treatment at the time of service and submit a claim for reimbursement.

Travel internationally worry free with GeoBlue Travel Medical insurance. Call **800-991-5650** for more information or to get a quote.

Q: Do I have prescription drug coverage?

A: Yes, you can access participating retail pharmacies nationwide. If you are traveling where there are no network pharmacies and you receive your drugs at an out-of-network pharmacy, your drugs may be covered in special circumstances, BUT you may have to pay more than your normal cost-sharing amount. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement.

The logo consists of a blue speech bubble icon with three horizontal lines inside, positioned above the text "YOUR OPINION Matters!". "YOUR OPINION" is in a bold, blue, sans-serif font, and "Matters!" is in a larger, blue, sans-serif font. Below this, the text "You may receive a survey soon." is in a smaller, blue, sans-serif font.

Every year the Centers for Medicare & Medicaid Services (CMS) mails surveys to Medicare Advantage plan members. The surveys ask members about their experiences with their healthcare plans, drug plans, providers, health care facilities, changes to your health over time and your experience with the medical treatment you receive.

CMS randomly selects only a small number of members to receive the survey, so every response matters! We know these questions are very personal, but we encourage you to complete the survey to help us better understand how we can ensure that you receive quality care. Your responses are completely confidential and will not affect your enrollment in your Blue Cross and Blue Shield of Nebraska Medicare Advantage Plan, we only receive overall results.

We appreciate your loyalty as a member and look forward to serving you in 2019!