

→ Healthy Aging: Prevention and Preparedness

At Blue Cross and Blue Shield of Nebraska (BCBSNE), we believe that aging well means living well—staying active, independent and engaged in the things you love. Whether you're just starting your retirement or already enjoying your golden years, taking steps now can help you stay healthy and prepared for the future.



WE'RE HERE FOR YOU

Healthy aging is about more than just living longer; it's about living better. BCBSNE is committed to helping you thrive at every stage of life with tools, support and care that fit your needs.

→ PREVENTION: YOUR FIRST-LINE OF DEFENSE

Good health doesn't happen by chance; it's built through everyday choices. Here's how you can stay ahead:

- **Stay on Top of Screenings:** Your BCBSNE plan covers annual wellness visits, cancer screenings and preventive tests. These help catch issues early when they're easiest to treat. Annual wellness visits and certain preventive tests are covered at 100% when completed by an in-network provider. Additionally, some of these preventive services can earn you dollars on your Flex Card.
- **Move More, Sit Less:** Even light activities like walking, stretching or gardening can boost your heart health and mobility.
- **Eat Smart:** A colorful plate filled with fruits, vegetables, whole grains and lean proteins supports your immune system and brain health.
- **Mind Your Mental Health:** Staying socially connected and managing stress are just as important as physical health. Don't hesitate to use your mental health benefits.

→ PREPAREDNESS: PLANNING FOR PEACE OF MIND

Being prepared helps you and your loved ones feel more secure:

- **Know Your Benefits:** BCBSNE offers resources like care coordination and wellness programs to support your aging journey.
- **Plan for Aging in Place:** Consider home safety upgrades and talk to your doctor about in-home care options if needed.
- **Support for Caregivers:** If you're caring for a loved one, explore caregiver support services available through your plan.
- **Prepare for Emergencies:** Keep a list of medications, emergency contacts and your insurance card handy. It's also a good idea to have a plan for natural disasters or power outages.

Managing Your Medications



Taking medications correctly can keep you healthy. When used to treat a chronic condition like diabetes or high blood pressure, it can prevent long-lasting complications, disease progression or a bad outcome like a heart attack or stroke. Despite the importance, many people struggle with sticking to a medication schedule, and it can become even more difficult when multiple prescriptions are involved.

If you're having trouble managing your medications or don't know why you're taking them, here are some helpful tips:

➔ USE A PILL ORGANIZER

If you're having trouble organizing or remembering to take your medications as prescribed, try using a weekly pill organizer. There are various options to choose from, ranging from a simple option that has one compartment per day to an automatic pill dispenser that can hold up to 28 days' worth of pills and dispense them automatically up to four times a day.

➔ MAINTAIN A SCHEDULE

Another option is to maintain a schedule and to place your medications where you will see them and not forget to take them. You could even try setting an alarm on your phone or tablet to help remind you that it's time to take your pills.

➔ REFILL YOUR MEDICATIONS BEFORE YOU RUN OUT

There is nothing more frustrating than trying to refill a medication, and you're told by the pharmacy you are out of refills. Sometimes your doctor may want to see you before they write a new prescription, so it's important to be aware of how many refills are available and the steps you need to take to get them renewed. Talk to your doctor or pharmacist well in advance of your last fill.

➔ GET A REMINDER YOU'RE DUE FOR A REFILL

Most pharmacies can notify you by text or phone call when it is time to refill your medication. Ask your pharmacist about this option or put a reminder on your phone or calendar so you pick up your medication before you run out.

➔ SYNCHRONIZE YOUR FILLS

If you're taking more than one medication regularly, make sure you ask the pharmacist to synchronize your fills so you can get them all at the same time. Your copay (if you have one) will be adjusted to reflect the amount of medication you receive the first time and will resume to the full copay when you fill a full month's supply the next time.

➔ MAKE FEWER TRIPS TO GET YOUR MEDICATIONS REFILLED

Ask your doctor to write 100-day supply prescriptions for maintenance medications. You can fill extended day supplies with your network retail pharmacy or one of our mail order pharmacies. You may even be able to save money! Refer to Chapter 6 of your 2025 Evidence of Coverage for more information, or call us at 855-457-1349 (TTY users dial 711).



→ ASK QUESTIONS

- Don't be afraid to ask questions when your doctor wants you to take a medication. Understanding why it is being prescribed and taking it as directed is important so that it will do its job safely and effectively.
- If your doctor changes the dose of a medication, ask for a new prescription so the pill bottle matches the instructions you were given. You may forget orders were changed or a caregiver who helps you may not know, causing you to take the wrong amount, take it too often or not often enough.
- Ask what to do if you experience side effects like muscle aches or nausea. Your doctor can suggest an alternative medication or provide advice on how to manage your symptoms. If you discontinue your prescribed medication without consulting your doctor, your condition may deteriorate, resulting in complications and extended treatment.



HELPFUL WAYS TO REMEMBER YOUR MEDICATIONS



Use a Pill Organizer



Maintain a Schedule



Refill Before You Run Out



Synchronize Fills



Get Extended-Day Fills



Ask Questions



→ Save thousands on hearing care.

You have access to exclusive pricing on high-quality prescription hearing aids through TruHearing®. Don't miss another moment. It's easy to get started.

Your 2026 hearing benefit covers up to two Premium, Advanced, Standard or Basic hearing aids per year with low copayments.

	Premium	Advanced	Standard	Basic
Natural sound level				
Listening environment	For the most challenging listening environments like restaurants and large groups of people.	For those with an active lifestyle who spend some time in challenging environments.	For those who spend most of their time in less challenging environments.	Best for quiet or mild environments, like 1-on-1 conversations.

Exam: \$0 copay
Exam must be performed by a TruHearing network provider.

Start by calling **TruHearing**.
855-739-4344 | TTY:711
Hours: 9 a.m. to 9 p.m. Central Time, Monday-Friday

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→ GET STARTED WITH **5 simple steps.**



CALL TRUHEARING



SCHEDULE AN EXAM



GO TO YOUR EXAM



ORDER HEARING AIDS



FITTING AND FOLLOW-UP

→ Getting started with Amazon Pharmacy home-delivery is easy

DID YOU KNOW YOU CAN GET UP TO A 100-DAY SUPPLY OF MOST MAINTENANCE MEDICATIONS?

An additional benefit is copay savings. Tier 1 and Tier 2 drugs have a \$0 copay for extended day supplies, and there is a copay savings for Tier 3 and Tier 4 drugs, as compared to retail and other mail pharmacies.

1 GETTING STARTED IS EASY AND YOU CAN SAVE TIME AND MONEY

Grab your insurance card and visit the URL below and then click **"Get Started."**

➔ Amazon.com/NebraskaBlueMedicare.

2 SIGN-UP JUST TAKES A FEW STEPS

If you are already an Amazon customer, follow the simple sign-up process. If you're not yet an Amazon customer, you'll need to sign up, validate yourself and then follow the instructions.

- ➔ Follow the easy sign-up process.
- ➔ Provide consent for pulling medication history in from your plan – if you choose to.
- ➔ View the Medicine Cabinet information that was imported.
- ➔ You'll receive a welcome message which outlines next steps... it's that easy!



Easy sign-up

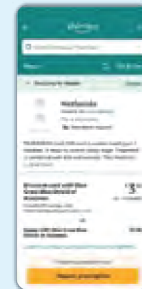


Provide consent for pulling in your medication history from your plan, which saves you time.

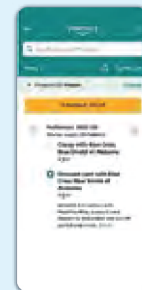
3 START SHOPPING FOR YOUR MEDICATIONS



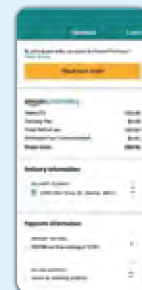
1 Amazon Pharmacy displays your insurance copay price.



2 The lowest available price is presented to you.



3 Then proceed to the simple check out.



4 You'll get a delivery date promise, so you'll know when your medication will arrive. And get updates along the way.

*100-day fill is only for certain medications. Restrictions may apply.

*Amazon Pharmacy does not dispense Schedule II controlled substances.

**If your medication has an unfulfilled requirement, the cost may not count towards your out-of-pocket maximum. Refer to the coverage terms of your specific plan.

Other pharmacies are available in the network.

Amazon Pharmacy is an independent company that provides pharmacy home delivery services for Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross Blue Shield Association.

You Can Understand Your Doctor



TIPS FOR BETTER COMMUNICATION

Have you ever left a doctor's office feeling confused about what they said? You're not alone. Doctors use medical terms and phrases every day, and they may not realize when a word is unfamiliar or hard to understand. It's important for you to know what they mean so you can take care of your health.

If something isn't clear, it's okay to ask your doctor to explain it in a different way or by using plain language.

Doctors want you to understand what they are telling you about your health and want you to feel comfortable asking questions. You are working together as a team, and clear communication helps both of you make the best and right decisions for you.



Here are some easy ways to ensure you are going home with the information you need from your next appointment:

- **Ask for plain language.** If your doctor uses a word you don't know, ask them to explain it in everyday language. You deserve answers you can understand clearly.
- **Speak up right away.** Don't wait until the end of the visit to ask questions. It's easy to forget what you wanted to ask while actively listening to your doctor. It's okay to politely interrupt them if something doesn't make sense.
- **Repeat it back.** Say what you heard in your own words. For example: your doctor says, "you need to take this medication – one tablet, orally, twice daily with food"; you could reply "So, I should take one pill with breakfast and one pill with dinner?"
This helps your doctor make sure you both are on the same page.
- **Take notes.** Write down important information or steps. You can also bring a friend or family member to take notes for you. Before you leave, read the notes back to your doctor to make sure nothing was missing and everything is correct.
- **Ask for a demonstration, a picture or a handout.** If you aren't sure how to do something — like using a medical device or measuring medicine — ask your doctor to show you or draw a simple picture. They may also have an educational handout they can walk through with you.
- **Be honest.** If you find it challenging to read instructions or if English isn't your first language, tell your doctor. They might be able to give you simplified or illustrated handouts or find an interpreter.



CLEAR COMMUNICATION
SUPPORTS YOUR SAFETY
AND HELPS YOUR DOCTOR
GIVE YOU THE BEST
CARE POSSIBLE. DON'T
BE AFRAID TO ASK
QUESTIONS – IT'S PLAIN
AND SIMPLE – YOUR
HEALTH MATTERS.



Important RESOURCES

➔ Member Services

Update your contact information and ask questions about your plan

888-488-9850 (TTY 711)

Oct. 1 – March 31: Seven days a week from 8 a.m. to 9 p.m. Central Time

April 1 – Sept. 30: Monday – Friday from 8 a.m. to 9 p.m. Central Time

➔ Part D Customer Care

Call for questions related to prescription drug coverage or to set up home delivery for your prescriptions

855-457-1349

24 hours per day / 7 days per week

➔ 24/7 Nurse Line

844-908-4535 (TTY 711)

➔ FlexCard Questions

To ask questions about benefits related to the over-the-counter (OTC) pharmacy card

844-451-1003 (TTY 711),
available Monday - Friday,
8 a.m. to 8 p.m. CT



Blue Cross and Blue Shield of Nebraska is an independent licensee of the Blue Cross Blue Shield Association. 92-205-2E-508 (03-19-26)



➔ Member Portal

myNebraskaBlue.com

