



**BlueCross
BlueShield**
Nebraska

MEDICARE ADVANTAGE

member newsletter

Winter 2026

[Medicare.NebraskaBlue.com](https://www.Medicare.NebraskaBlue.com)

DEAR MEDICARE ADVANTAGE MEMBER

Thank you for choosing Blue Cross and Blue Shield of Nebraska (BCBSNE). We're grateful to be part of your health journey and are here to support you in living your healthiest, happiest life.

At BCBSNE, we focus on your whole health—not just your physical health, but also your mental and emotional well-being, your day-to-day environment, and the social factors that impact how you feel. Your quality of life, and your ability to stay active and independent, matter to us. Taking care of your whole health means preventing illness when we can, and managing chronic conditions when they arise.

That includes everyday habits like how you eat and move, as well as getting regular preventive screenings including hearing, vision, dental cleaning and care. If you're living with chronic conditions such as high blood pressure, diabetes or arthritis, our teams are here to help you manage it early and consistently. This can help slow progression and improve the condition.

Your health is important at every age, and small, simple steps can make a meaningful difference. Here are some tips that can help you feel your best:

➔ **Move a little more**

A 20 minute walk counts, any kind of movement works. Work out. It doesn't matter where, and it doesn't need to be fancy or expensive.

➔ **Eat more fruits and vegetables**

Whole foods give your body what it needs more effectively than supplements alone.

➔ **Get enough sleep**

Aim for seven hours or more each night.

➔ **Avoid smoking and limit alcohol**

➔ **Stay on top of chronic conditions**

Regular care and early management make a big difference in avoiding hospitalizations and maintaining your functional health and quality of life.

➔ **Prioritize relationships**

Meaningful relationships boost your mental and physical well-being.

➔ **Practice a positive mindset**

You can cultivate an optimistic outlook with small regular pauses to appreciate people and your surroundings.

Small changes can really add up, and you don't have to make them alone. We're here to support you every step of the way. If you ever need help understanding your benefits or want to explore our wellness programs, our Member Services team is just a phone call away at **888-488-9850** (TTY: 711).

Thanks again for being part of Blue Cross and Blue Shield of Nebraska.

Dr. Amy Helwig
Chief Medical Officer



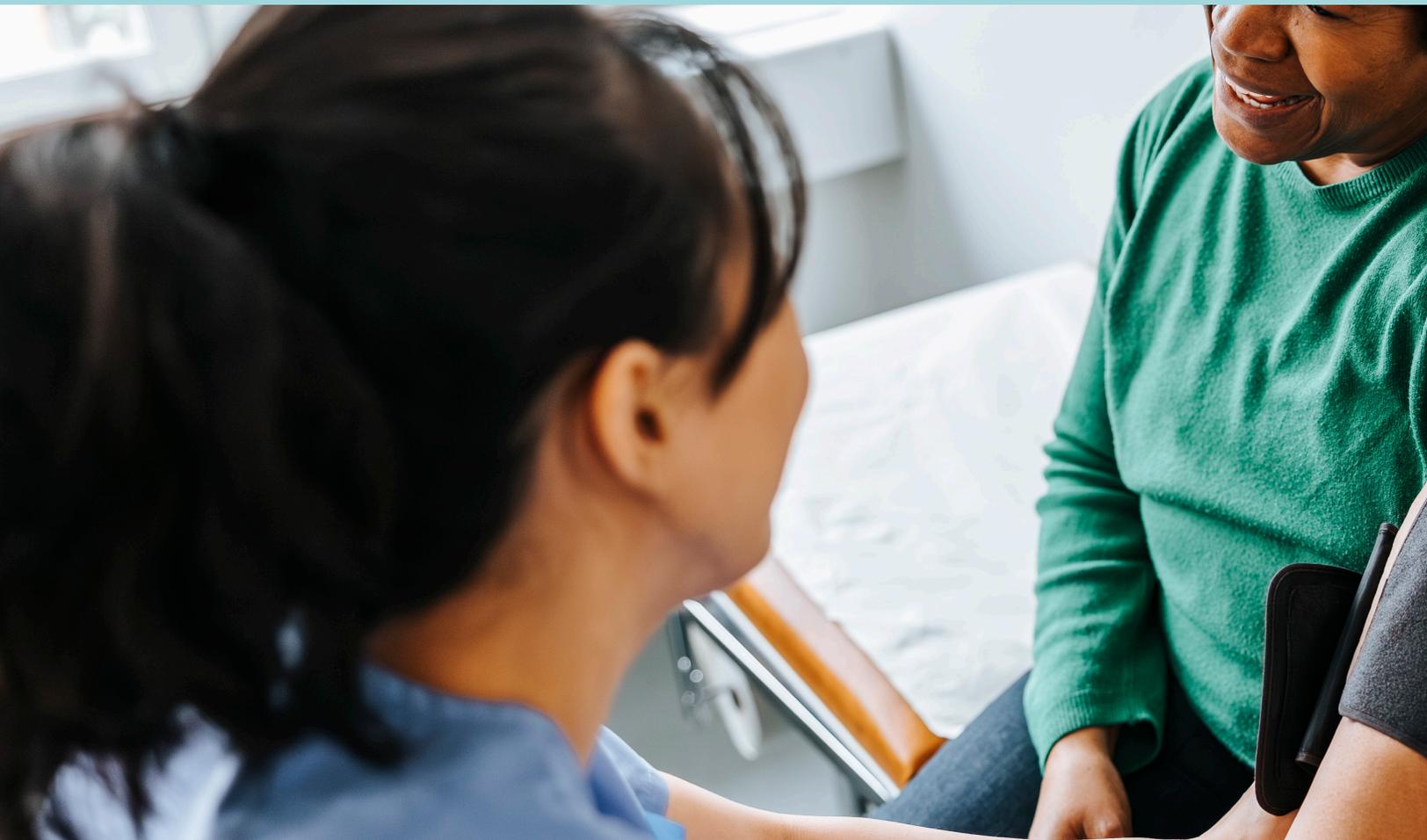
HOURS:

8 a.m. to 9 p.m. Central time, seven days a week from Oct. 1 through March 31; 8 a.m. to 9 p.m. Central time, Monday through Friday from April 1 through Sept. 30

Annual Wellness **Visit**

The most valuable medical appointment you have this year might be the one that **costs you nothing.**

Annual wellness visits (AWV), in conjunction with a comprehensive physical exam, are an essential piece of your health. This no-cost visit is designed to help you maintain your health and well-being through early discovery of health risks, personalized prevention plans and encourage a relationship between you and your care team.



➤ What happens at an Annual Wellness Visit?

This visit to your primary care provider, or PCP, focuses on maintaining your current health and managing your chronic conditions. This discussion and exam are once a year at no cost to you. We recommend you schedule your annual wellness visit early in the year to reconnect with your care team so they can be updated on your current health status.

During your visit, the provider will also review your health history and identify any current or potential health risks and focus on prevention and wellness. They will make sure all recommended immunizations and health screenings like mammograms or colonoscopies are scheduled.

In addition to addressing your existing issues and health risks, you and your provider can discuss your emotional health, mental health, daily functioning and any life changes or challenges that may be impacting your self-care and well-being.

➤ How do I schedule a visit and comprehensive exam?

Simply call your primary care provider's office and ask to be scheduled for your AWW and comprehensive physical exam. The office will get you scheduled and potentially send you forms and a questionnaire to prepare you for a meaningful visit with your provider.

These tips will help you to make the most of your annual visit.

- **Be prepared.** Bring your medication bottles to the visit. Write down any new symptoms you're experiencing. This will help you to remember to talk to your provider about any health concerns or updates.
- **Use your time.** Doctors allocate extra time for these types of visits. Take advantage of the time to discuss ways to create a healthier lifestyle, prevent illness and questions you may have.
- **Don't forget your mental health.** Certain illnesses, medications and environments can cause mental health challenges. If you are feeling depressed, anxious or having other trouble with your emotions, be open and honest with your doctor. Talking with your provider is the first step to feeling better.
- **Keep them in the loop.** Remember to bring any test results or medical records from any specialist appointments you've had since your last primary care appointment.



\$0

Remember

Annual wellness visits and exams are both covered at no cost to you. Don't miss out on these important appointments. Make your health a priority. Take advantage of your covered services and talk to your health care provider about scheduling your visits today.

Member Incentives

Your member incentives are dollars you earn for completing healthy activities throughout the year. Your earned incentives will be placed on your FlexCard three to five days after the claim is processed or opting in for electronic communication. No action is needed after the eligible service has been completed.



Your incentive rewards do not expire. They do roll over year to year and are available as long as you remain actively enrolled in your plan.

View eligible retailers to use your incentive dollars in the Rewards & Incentives area at [myNebraskaBlue.com](https://www.myNebraskaBlue.com) or on the My Total Benefits app. Retailers include, but are not limited to, WalMart, Starbucks, Dunkin Donuts, Best Buy, Pet Smart, TJ Maxx, Marshalls, Home Goods and Subway. You cannot use your incentive dollars for tobacco products and alcohol.

REWARDS AMOUNT FOR ACTIVITIES ARE:

\$50

Annual wellness visit/
comprehensive physical

\$25

Breast cancer
screening/mammogram

\$25

Colorectal Cancer
Screening/colonoscopy,
Cologuard, iFOBT

\$5

Any ONE of the following
vaccines: flu, shingles,
COVID-19, pneumococcal
or Hepatitis B

\$5

Elect to receive electronic
communication/EOBs
(once per lifetime)

Why Do I need a Primary Care Provider?

What does Primary Care really mean? What is a Primary Care Provider?

Primary Care is intended to be your main source for general healthcare. A Primary Care Provider should be someone you have a partnership with for managing your health.

Prevention and Condition Management:

A Primary Care Provider is responsible for preventive services and screening for all major health-related conditions. If a chronic condition is identified, they will help you manage it. They have the expertise in managing multiple chronic conditions and any interactions with treatments, lifestyle modifications or medication. In addition, they will help treat common ailments including respiratory infections, headaches, back pain and urinary infections.

Types of Primary Care Providers:

- **Family physicians.** Family doctors are trained to prevent, diagnose and treat conditions in people of all ages, including children and older adults. They can perform a wide range of services from immunizations and disease diagnosis to minor surgery.
- **Internists.** Doctors of internal medicine are specially trained to prevent, diagnose and treat health conditions that affect adults of all ages. They don't treat children.

- **Geriatricians.** Geriatricians are doctors who specialize in treating older adults. They can provide care for a specific age-related condition, or they may integrate your care if you're dealing with more than one condition.

- **Obstetrician/gynecologist (OB-GYN).** OB-GYN doctors specialize in taking care of women's reproductive health, pregnancy, childbirth, postpartum issues and menopause.

- **Nurse practitioners.** Nurse practitioners are clinical nurses trained to prevent, diagnose and treat a wide variety of health conditions. They can prescribe medications, create treatment plans and help patients manage their care. They can work independently from a doctor and in their own scope of practice.

- **Physician assistants.** Physician assistants are health care professionals who can prevent, diagnose and treat health conditions in patients of all ages. Because physician assistants can perform many of the same services as a doctor, they have become increasingly important providers of primary care. However, they can't work independently from a doctor. They need a doctor to sign off on or prescribe medications.



How to create your Online Member Account

- 1 To create an account a go to **myNebraskaBlue.com**. Click on Create Account.
- 2 The insurance card rotates between a Medicare and BCBS ID card, you can use either your Medicare Beneficiary ID or BCBSNE ID number.

No matter the ID number you decide to use, you must enter it exactly how it is on the card. As a Medicare Advantage member, you will always choose Self and click Next.

Step 1: Account Verification
Next: Member Verification

1 of 5

MEDICARE HEALTH INSURANCE
JOHN L SMITH
ID: XYZ123456789
HOSPITAL (PART A) 03-01-2016

Enter Your Member or Medicare ID *

XYZ123456789

Relationship to Card Holder *

Self Spouse Other

Next

- 3 Enter the same name you put on your enrollment application because that is what is in our system. Enter your Date of Birth and ZIP Code and click Next.

Step 2: Member Verification
Next: Account Details

2 of 5

Enter First Name *

First Name

Enter Last Name *

Last Name

Date of Birth * Zip Code *

mm/dd/yyyy 12345

Back Next

- 4 Enter your email and phone number. You will have an option when logging in if you want a verification code sent to your phone (SMS text) or email. Click Next.

Step 3: Account Details
Next: Create Account

3 of 5

Please enter your email address and mobile number.

This information will be used as part of our secure login process to access your account.

Email Address *

name@example.com ✖
Email is required

Mobile Number *

(000) 123-4567

Back Next



- 5 This is where you will set up your password. Click Create and now your account is created.

- 6 Congratulations! Your account is now created. Click Login. You will need to click on Login to log into your account for the first time.

- 7 The screen will auto-populate the email you created the account with; you will need to enter your password you just created. Click Login.

- 8 You'll now choose Email or SMS (Phone text) to receive a verification code for Multi Factor Authentication. This authentication adds an extra layer of protection to your account.

- 9 Once you have chosen one it will take you here and you have to enter the code you received via your selected method.

You can choose to remember the device, resend the code or try and receive the code another way. You only have 10 minutes to enter the code once it sent. Once you enter the code, click Continue.

- 10 You will have the option to receive billing statements or Explanation of Benefits (EOB) by mail or online. Select the delivery method you prefer and click Complete. You are now at your home screen for your account.



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

➔ **FlexCard Questions**

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

844-451-1003

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. 92-205-1E-508 (01-16-26)



➔ **Member Portal**

myNebraskaBlue.com

