



Your Dental Coverage - What You Need to Know

Your dental plan helps pay you back for many important dental services that Original Medicare usually doesn't cover. This includes both preventive and comprehensive services.

Here's how it works:

- After you visit the dentist and pay for your care, you can ask for a reimbursement (money back).
- To do this, go online to your member portal at **myNebraskaBlue.com** and fill out a reimbursement request.
- You can also check the status of your request anytime through your member portal.
- Most people receive their reimbursement within 60 days.

What's Covered: You can see any dentist you choose and get reimbursed for the following services each year:

- Two oral exams
- One set of dental X-rays
- Two cleanings
- One fluoride treatment
- Other services like fillings, root canals, gum treatments, dentures, implants, and oral surgery





Stay Healthy This Flu Season: Get Your Flu Vaccination

As we age, our immune systems naturally weaken, making us more susceptible to illnesses like the flu. Receiving a flu shot is a crucial step in protecting your health. Here are some key benefits of getting your flu shot:

→ **Reduced Risk of Flu-Related Complications:**

The flu can lead to serious complications, especially in older adults. These include pneumonia, hospitalization, and even death.

→ **Improved Overall Health:**

Staying healthy and avoiding the flu means you can continue to enjoy your daily activities and maintain your independence.

→ **Protection for Those Around You:**

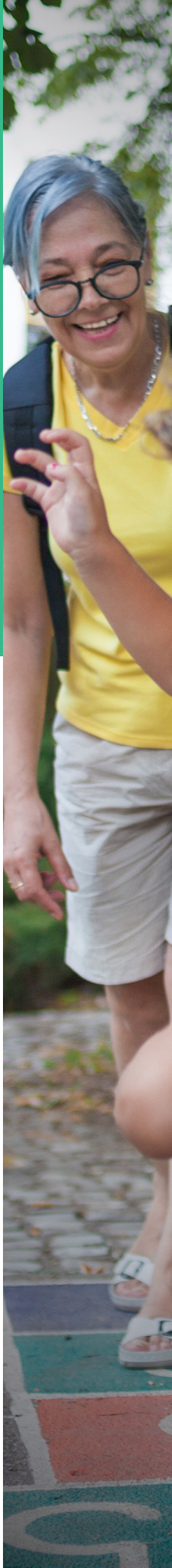
By getting vaccinated, you also help protect those around you, including family members, friends, and caregivers, who may be at risk of severe flu-related complications.

Flu vaccinations are available at many local pharmacies, making it easy and convenient for you to get your shot. Pharmacies often have flexible hours and do not require appointments, allowing you to fit the vaccination into your schedule with ease.

One of the best parts about getting your flu vaccination is that it's covered at no cost to you when you see an in-network provider or pharmacy. This means you can receive your flu shot without worrying about any out-of-pocket expenses.

You may be eligible for a \$5 reward to be placed on your FlexCard. (Members who receive a flu, pneumonia, shingles, Covid or Hepatitis B vaccine are eligible for ONE five dollar reward in 2025).

Don't wait until flu season is in full swing. Protect yourself and those around you by getting your flu vaccination as early as September. It's a simple, effective way to stay healthy and enjoy peace of mind throughout the flu season.





The Importance of Colorectal Cancer Screening Month

Colorectal cancer is the third most common cancer in the United States, affecting thousands of individuals each year.

Early detection of cancer significantly enhances a person's quality of life by increasing the chances of successful treatment and reducing the need for aggressive therapies. When cancer is caught early, it is often at a stage where it is more treatable and less likely to have spread, leading to better outcomes and fewer side effects from treatment. This can result in a quicker recovery, less physical and emotional stress, and a higher likelihood of maintaining normal daily activities and overall well-being.

If you are due for screening this year, please note your Blue Cross and Blue Shield Medicare Advantage covers the costs of several different types of tests at no cost to you. Talk to your healthcare provider about which test is best for you and how often you should be screened based on your personal and family medical history.

- Colonoscopy
- Flexible sigmoidoscopy
- Screening fecal occult blood tests
- Stool DNA tests (Cologuard®)
- Blood-based Biomarker tests

You're also eligible to earn a \$25 reward that will be placed on your FlexCard for completing your colorectal cancer screening.

If you have questions about your benefits, refer to your Evidence of Coverage or call the number on the back of your ID card to talk to one of our representatives.



→ Healthy Aging: Prevention and Preparedness

At Blue Cross and Blue Shield of Nebraska, 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.

➔ 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, annual physicals, cancer, cancer screenings, and preventive tests. These help catch issues early when they're easiest to treat. Annual wellness visits and certain preventative tests are covered at 100% when completed by an in-network provider. Additionally, some of these preventative 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

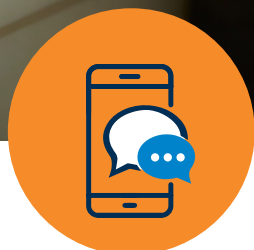
Being prepared helps you and your loved ones feel more secure:

- ➔ **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.
- ➔ **Emergency Ready:** Keep a list of medications, emergency contacts, and your insurance card handy. It's also smart to have a plan for natural disasters or power outages.

➔ 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.

→ TIPS FOR SUCCESSFUL TELEHEALTH TREATMENTS



As technology continues to shape our world, it's making its mark on how we access medical care. With BCBSNE Medicare Advantage plans, you have many options to get questions answered, get medications and stay healthy—all from the comfort of your own home. Options include:

- **Telehealth visits with your provider:** If your primary care doctor or specialist has telehealth options, you pay the same copay as you would to visit the doctor in person.
- **24/7 Nurse line:** If you have a question for a nurse, call (TTY 711) any time to speak with a registered nurse.



Tips for Successful Telehealth Visits

To make sure you have the best telehealth experience possible, here are some helpful tips for a successful telemedicine visit:

- **Ask your doctor if telehealth visits are an option.** If they are, get more information from them or their staff on the best way to have a successful telehealth visit.
- **Test Your Tech:** Before your scheduled telehealth visit, make sure your device (phone, tablet or computer) is working correctly and fully charged or plugged in. Check your internet connection and ensure your camera and microphone are functional.
- **Choose a Quiet Space:** Find a quiet and well-lit area for your telehealth visit. This ensures that you can communicate effectively with your health care provider without interruptions.
- **Prepare your Questions:** Just like an in-person visit, prepare a list of questions or concerns in advance. This will help you make the most of your time.
- **Be Patient:** Sometimes technology has a mindset of its own. If there are any technical glitches, stay calm and be patient. Your health care provider will help guide you through any issues that arise.
- **Stay Engaged:** Approach your telehealth visit like you would an in-person appointment. Make sure you speak clearly, listen carefully and let your provider know of any questions or concerns.



Generic v. Brand Name Medicines

WHAT'S THE DIFFERENCE?

GENERIC		BRAND NAME
Same	← ACTIVE INGREDIENTS →	Same
Same	← SAFETY →	Same
Same	← EFFECTIVENESS →	Same
Same	← STRENGTH →	Same
Same	← QUALITY →	Same
Same	← BENEFITS →	Same
Lower	← PRICE →	Higher
Many	← SUPPLIERS →	One

The U.S. Food & Drug Administration (FDA) conducts a rigorous evaluation process before approving generic drugs. Variations in a medication’s size, shape, or color do not affect its effectiveness. Generic drugs are usually more affordable than brand-name versions because they are not required to repeat the original clinical studies used for the brand-name drug’s approval.

Speak with your doctor or pharmacist today to review your medications. You might be able to save more than you think—without changing what works for you.

Source: <https://www.fda.gov/drugs/generic-drugs/generic-drug-facts>



SUMMER LIMEADE

Summer is heating up, and there’s no better time to enjoy a cool, refreshing limeade. Try this easy recipe to stay hydrated in the heat!

INGREDIENTS

- 2 teaspoons grated lime zest (about 2 medium limes)
- 1/3 cup fresh lime juice (about 3 medium limes)
- 1 1/2 teaspoons low-calorie sweetener
- 5 cups cold water
- 2 1/2 cups ice
- 4 lime slices (optional)

DIRECTIONS

- 1 In a large pitcher, stir together the lime zest, lime juice, sweetener, and water until the sweetener is dissolved.
- 2 Refrigerate the limeade for several hours before serving to chill and allow the lime zest to infuse the water.
- 3 When ready to serve, put the ice into glasses. Pour one cup limeade into each glass.
- 4 Garnish with the lime slices.





NUTRITION FACTS

9 Calories

Per serving

0g Protein

Per serving

0g Fiber

Per serving

→ QUICK TIPS

→ **Cooking Tip:** To easily get juice from a lime, microwave it on 100% power (high) for 10 to 20 seconds, or until just warmed. Alternatively, roll the lime back and forth on a cutting board under the palm on your hand.

→ **Tip:** For your next summer party or gathering, make a batch of limeade with a fun, attractive presentation. Put a fresh raspberry, blueberry, or small, edible flower in each compartment of an ice cube tray. Gently fill the tray with water. Freeze it. When ready to serve the limeade, add the decorative ice cubes to the glasses.

→ **Tip:** If you have fruit, such as berries, pineapple, or mango, you can add it to the limeade for extra flavor. Using a muddler or wooden spoon, gently mash about 1/4 cup fruit in a small bowl or mug. Add to the pitcher with the limeade. Stir well to combine.





→ 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



BlueCross BlueShield
Nebraska

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➔ Member Portal

myNebraskaBlue.com

