



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:**

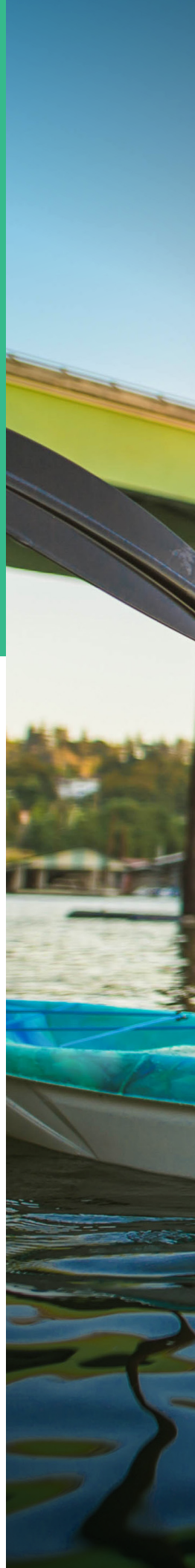
By getting vaccinated, you also help protect those around you, including family members, friends, and caregivers, who may be at risk of severe flu-related complications.

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 2026).

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 of Nebraska (BCBSNE) 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.

Exact Sciences Corporation is an independent company that provides the Cologuard® colorectal cancer screening test for Blue Cross and Blue Shield of Nebraska members. Exact Sciences is responsible for its products and services.

→ Did you know? Your skin is your body's largest organ.

Your skin has three main layers. It helps protect your body from germs, helps regulate body temperature, and lets you feel things like touch, pain, and temperature. As we age, skin can become drier and more fragile. It may bruise more easily and be more prone to itching, infections, and conditions such as shingles. Common skin problems include rashes, blisters, sores, infections, ulcers, and skin cancer.

→ HOW TO CARE FOR YOUR SKIN

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

How to care for your skin

- Apply sunscreen every day with SPF 30 or higher.
- Reapply sunscreen every two hours, especially after swimming or sweating.
- Wear protective clothing
 - A hat that protects your head, face, and neck
 - A swim shirt or long sleeves when possible
- Stay in the shade and avoid tanning.
- Check your skin and moles regularly at home
 - Tell your healthcare provider about any skin changes
 - New moles
 - Changes in color, shape, or size
- Schedule a yearly skin check with a dermatologist.
- Wash your face twice a day with a gentle cleanser.
- Shower regularly.
- Use fragrance-free skin care products.
- Moisturize your skin every day with a cream or ointment.

→ WHO CAN HELP CARE FOR YOUR SKIN?

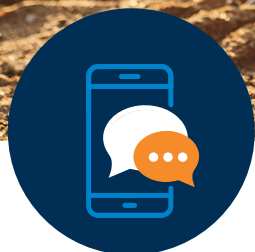
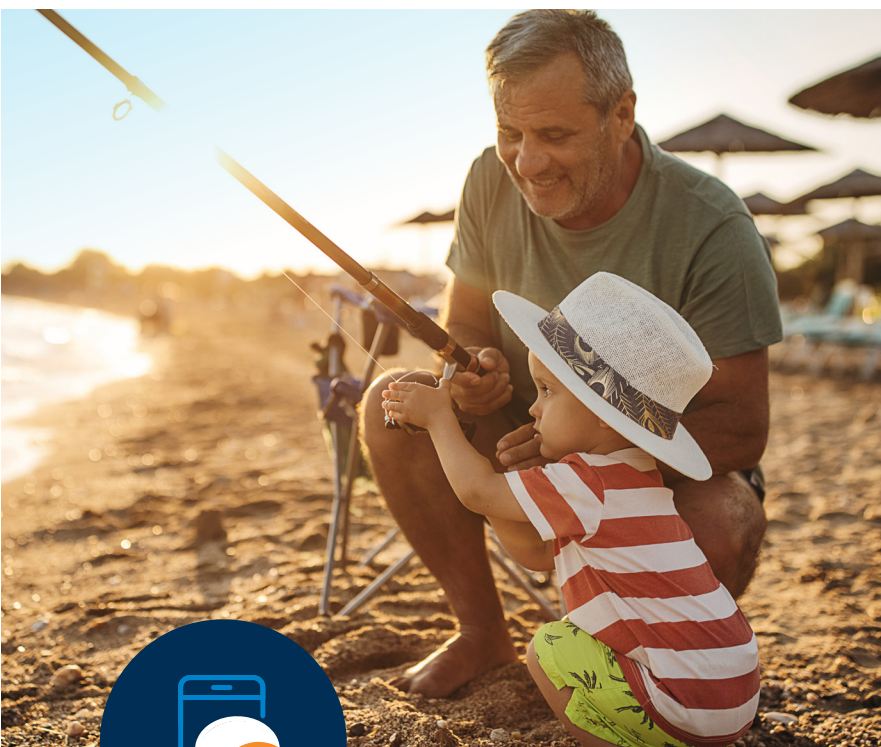
Being prepared helps you and your loved ones feel more secure:

- **Dermatologists.** Dermatologists are doctors who specialize in diagnosing and treating skin conditions. They can perform skin cancer screenings, biopsies, and remove suspicious spots or lesions.
- **Family physicians.** Family doctors care for people of all ages. They help prevent, diagnose, and treat many health conditions, including common skin concerns.
- **Geriatricians.** Geriatricians are doctors who specialize in caring for older adults. They can help manage age-related skin concerns and coordinate care when you have more than one health condition.

→ WHEN TO CALL YOUR HEALTHCARE PROVIDER

- Schedule a yearly skin check.
- Call if you notice changes in your skin, such as a new mole or changes in size, color, or shape.
- Call if a cut or wound is not healing
- Call if you have signs of a skin or wound infection
 - Swelling or redness
 - Tenderness or pain
 - Skin that feels warm or hot to the touch
 - Red streaks, yellow drainage, or pus
 - A bad smell coming from the area

→ 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



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➔ Member Portal

myNebraskaBlue.com

