



**BlueCross
BlueShield**
Nebraska

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

MEDICARE ADVANTAGE

member newsletter

Fall 2026

Sending
warm fall
greetings



As the seasons change, we want to take a moment and share our appreciation for all the members of our community. We hope the months ahead are filled with happiness, good health, and cherished moments with those who matter most. We wish you a wonderful season ahead.



Enclosed is important information regarding automatic payments. Starting Oct. 15, members who use Auto Pay or recurring premium payments may need to take action in your member portal. Please see the enclosed information for important details and instructions.

→ What really is your **Evidence of Coverage?**

An Evidence of Coverage (EOC) is a document provided by a health insurance company, such as a Medicare Advantage plan, that details your health benefits, costs, limitations and your rights as a policyholder. Think of it as a guide to understanding your health plan, including what's covered, what's not and how much you can expect to pay for services like premiums, copays and coinsurance. The EOC serves as official proof of your coverage and is essential for understanding your policy and for comparison when choosing or renewing your health plan.





Key Information Found in an EOC

An EOC is a comprehensive document and typically includes the following:

- **Benefits:** What services and treatments are covered by your plan.
- **Limitations:** Restrictions on coverage, such as network limitations or excluded services.
- **Costs:** Information on your premiums, deductibles, copayments, coinsurance and out-of-pocket maximums.
- **How to Use Your Coverage:** Instructions on how to get services, find providers, and use your plan.
- **Member Rights:** Information on your rights, including how to file a complaint or appeal a decision.

How to Use an EOC

- **Understanding Your Plan:** The EOC serves as a detailed reference for your health plan.
- **Comparing Plans:** Use the EOC, along with your Summary of Benefits, to compare the benefits and costs of different health plans to make an informed decision.
- **For Reference:** Keep the EOC handy to refer to it when you have questions about your coverage or costs.

Where to Find Your EOC

- **MyNebraskaBlue.com:** Your EOC is always available in your member portal.
- **Contact Member Services:** You can request a copy of your EOC to be mailed or delivered electronically.





Supporting Timely Care and Reducing Reliance on the Emergency Room (ER)

While some ER visits are unavoidable, many can be prevented through earlier intervention and better access to care. Our goal is to help you receive the right care at the right time—before conditions escalate. Here are practical ways to support timely care:



1 Schedule Regular Visits with Your Primary Care Provider

Regular visits with a primary care provider help catch health issues early and manage chronic conditions before they escalate. Establishing a relationship with a provider ensures you have someone to call when symptoms arise.

2 Don't Wait Until the Weekend or Monday Morning to Seek Care

If you're feeling unwell, reach out to your provider during the week when you can. Waiting until symptoms worsen over the weekend can lead to an ER visit that might have been avoided. Keep in mind that Monday mornings are often extremely busy for primary care offices, as many patients who delayed care over the weekend are trying to get appointments. Calling earlier in the week improves your chances of being seen promptly.



3 If Your Primary Care Provider Is Fully Booked, Ask About Other Options

If your provider's schedule is full, speak with the scheduler or receptionist. Another provider in the same clinic or practice may have an open appointment.

4 Use Urgent Care for Non-Life-Threatening Illnesses and Injuries

Urgent care centers are ideal for conditions like:

- Minor fractures or sprains
- Flu, colds or sore throats
- Ear infections
- Small cuts or burns

They're typically faster and more affordable than ERs, and many offer extended hours and walk-in availability.

5 Know When the ER Is Truly Necessary

Seek emergency care for:

- Chest pain or pressure
- Difficulty breathing
- Severe bleeding or trauma
- Sudden confusion or slurred speech

→ Understanding the Financial Impact of ER Visits

Emergency care is essential—but it often comes with a significant financial cost, even for insured members:

- Emergency room visits can be one of the most expensive places to receive care. The average ER visit in the United States costs more than \$2,000, and members may still have significant out-of-pocket costs depending on the severity of the condition and services provided.
- For patients **with insurance**, out-of-pocket costs typically range from **\$400 to \$650**, depending on the plan, deductible and whether the ER is in-network.
- ER billing may include separate charges for triage, facility use, physician services, diagnostic tests and medications.

As your healthcare partner, we want to make sure you feel confident about when and where to seek care. Emergency rooms are there for you when you need them most—but we also want to help you avoid reaching that point whenever possible. By staying on top of routine care, acting early when symptoms appear, and using urgent care when appropriate, you can often avoid the stress and cost of an ER visit.

And if you do need emergency care, we're here to support you. Understanding your coverage and the potential costs can help you make informed decisions and avoid surprises. Your health matters—and so does your peace of mind.

Stay Warm And Comfortable During Cold Weather

Fall and winter can be a beautiful time of year, but colder temperatures can be harder on our bodies as we get older. Staying warm is not just about comfort. It is also important for your health and well-being. A few simple habits can help you stay cozy, active, and safe all season long.

Keep Your Home Warm and Cozy

Your home should be a comfortable place to escape the cold. If possible, keep your thermostat between 68°F and 70°F. To help keep warm air inside, close curtains at night, check for drafts around windows and doors, and use draft stoppers if needed.

Dress in Layers

Wearing several light layers helps your body hold on to heat better than one heavy layer. A comfortable base layer, sweater, warm socks, and slippers can help keep you cozy indoors. When heading outside, bundle up with a warm coat, hat, gloves, and scarf. If your clothing gets wet, change into dry clothes as soon as you can to stay warm.



A FINAL THOUGHT

Taking a few extra steps to stay warm can make winter safer and more enjoyable. Whether you're curling up with a cozy blanket, enjoying a warm shower, or bundling up before a walk, small choices can make a big difference in helping you stay healthy and comfortable throughout the season.

Using Heating Pads Safely

Heating pads can be a great way to ease sore muscles and joint stiffness. However, it is important to use them safely to avoid burns.

Keep these tips in mind:

- Make sure the heating pad feels warm, not hot.
- Use it for short periods, about 15 to 20 minutes at a time.
- Place a towel or light layer of clothing between your skin and the heating pad.
- Avoid using heat on swollen, bruised, or irritated areas.
- Choose a heating pad with adjustable settings and an automatic shutoff feature.
- Never fall asleep while using a heating pad.
- Talk with your doctor or caregiver before using heat therapy if you have a chronic health condition.

Other Ways to Stay Warm and Comfortable

If a heating pad is not the best option for you, there are other gentle ways to keep warm and ease discomfort:

- Enjoy a warm bath or shower to relax muscles and improve circulation.
- Use a heated blanket on a low setting and follow the safety instructions.
- Try gentle stretching or light massage to reduce stiffness.
- Wear thermal socks and extra layers to help keep the chill away.
- Use a covered hot water bottle for simple, soothing warmth.

Fall Flavor: Apple Cinnamon Oatmeal Bake

A warm, heart-healthy breakfast that's perfect for crisp autumn mornings.

This easy recipe combines whole grain oats, apples, and cinnamon for a comforting breakfast that's packed with fiber and fall flavor.



TIP

Pair with a side of fresh fruit or a serving of Greek yogurt for extra protein.

→ INGREDIENTS

- 2 cups old-fashioned oats
- 2 apples, diced
- 1 teaspoon cinnamon
- 1 teaspoon vanilla extract
- 1½ cups low-fat milk
- 2 eggs
- 2 tablespoons maple syrup or honey
- ¼ cup chopped walnuts (optional)

→ DIRECTIONS

- 1 Preheat oven to 350°F.
- 2 Lightly coat an 8x8 baking dish with cooking spray.
- 3 Combine oats, apples, and cinnamon in the baking dish.
- 4 In a separate bowl, whisk together milk, eggs, vanilla, and maple syrup.
- 5 Pour mixture over oats and apples. Stir gently.
- 6 Sprinkle walnuts on top, if desired.
- 7 Bake for 35-40 minutes until set and lightly golden.
- 8 Let cool for 5 minutes before serving.

Why It's Good for You

- Whole grain oats provide fiber to support heart health.
- Apples add natural sweetness and important nutrients.
- Cinnamon delivers flavor without added sugar.
- Makes great leftovers for easy breakfasts throughout the week.



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

