

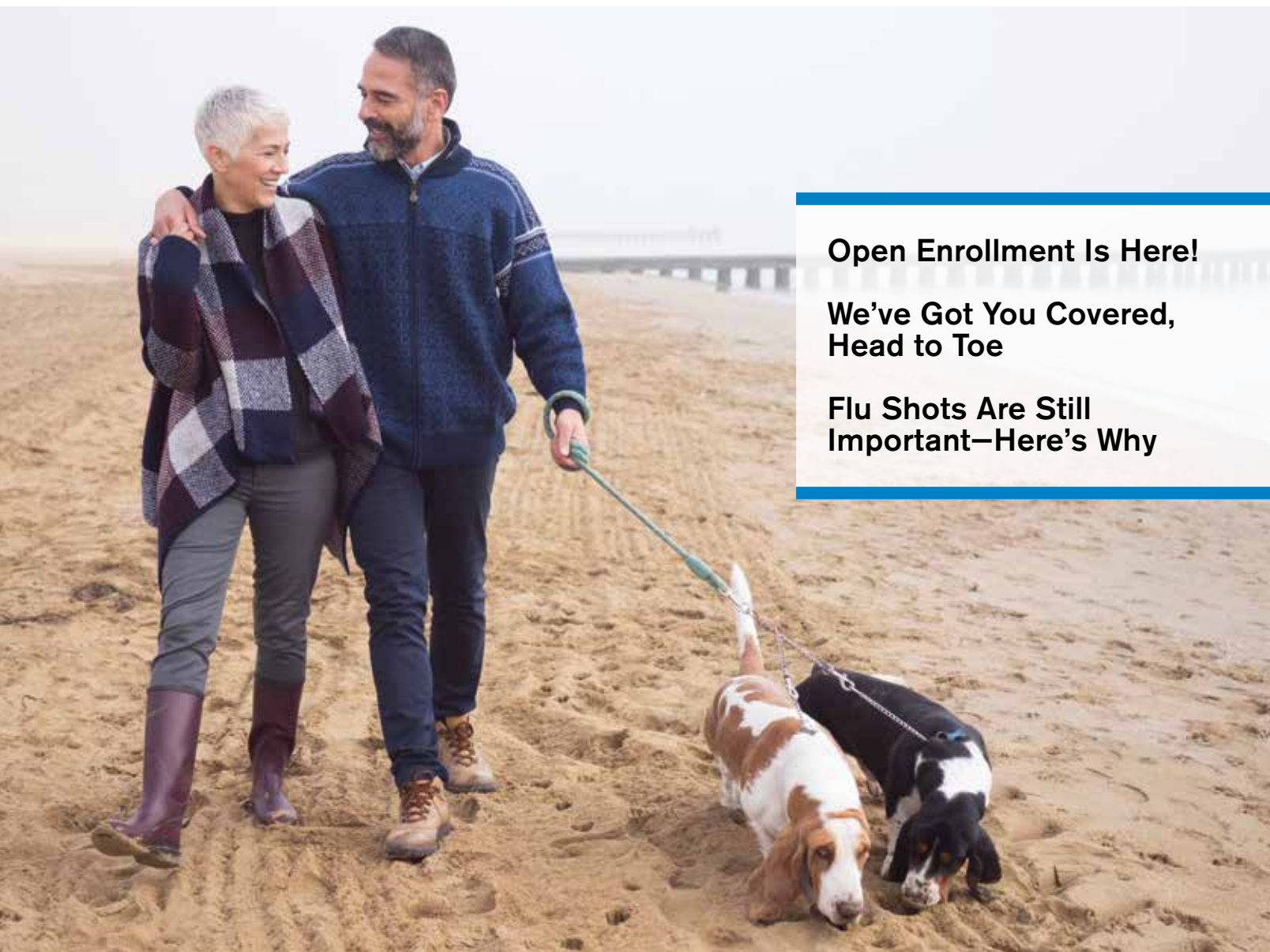


MASSACHUSETTS

FALL 2018
NEWS AND INFORMATION FOR OUR
MEDEX[®] PLAN MEMBERS

healthytimes

Take control of your health.



Open Enrollment Is Here!

**We've Got You Covered,
Head to Toe**

**Flu Shots Are Still
Important—Here's Why**

More than **7 million** Medicare members in the nation enrolled in a Blue Cross Blue Shield plan*

*Data attributed to all Blue Cross Blue Shield Association plans across the country, CMS, Barclays Research, 2018, Quarter 2, Brand Protection Financial Services Reporting

We've got you covered, HEAD to TOE



YOUR BODY From doctor's visits to hospital stays, you're covered by the strength and stability of a brand that's been around for more than 80 years.



FITNESS AND WEIGHT LOSS *New this year!*

Your fitness and weight-loss reimbursement benefits have expanded! New eligible programs now include independent fitness studios like instructor-led group classes, including yoga, zumba, kickboxing, cross-fit, spinning, etc. And Weight Watchers online and other non-hospital programs (in-person or online) that combine healthy eating, exercise, and coaching sessions with certified health professionals such as nutritionists, registered dietitians, or exercise physiologists.



EARS AND EYES

Good eyesight and hearing are so important to your quality of life, but glasses and hearing aids aren't covered by Medicare. For Medex Bronze and Medex Core members, the Medex Vision and Hearing benefit plan covers these benefits so you can more easily afford the glasses and hearing aids you need.



MOUTH Dental care is essential to your overall health. Make sure you're covered by learning more about one of our 3 Dental Blue 65 plans.

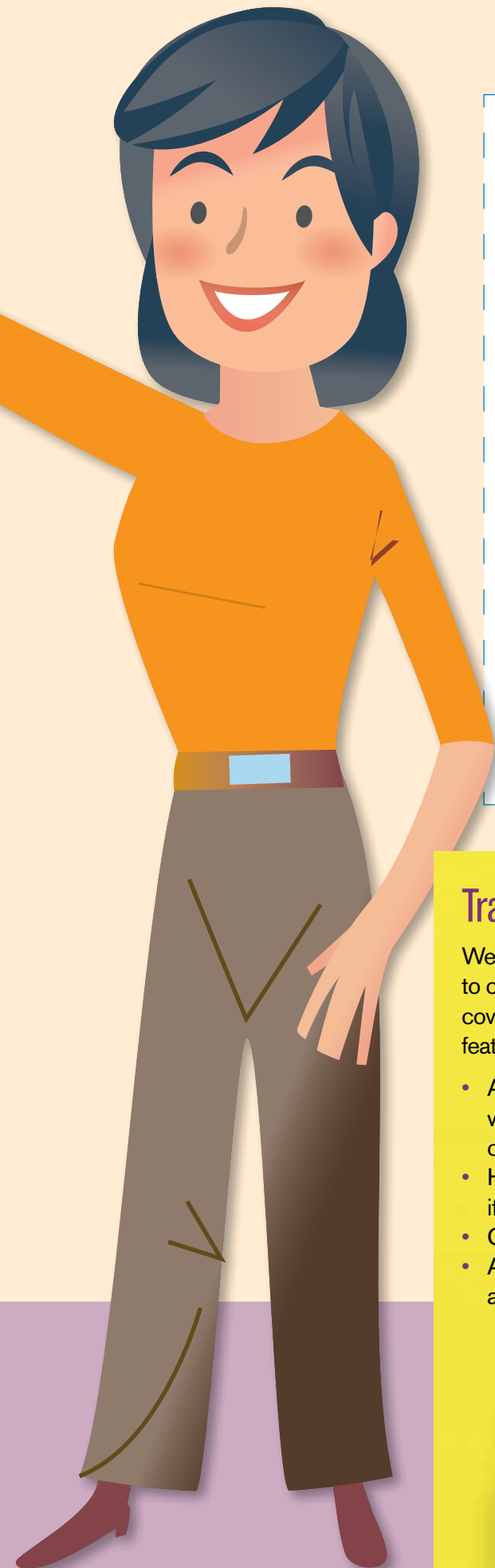


BEHAVIORAL HEALTH

Your mental and emotional well-being are important. Poor behavioral health can take a toll on your body. If you struggle with stress, anxiety, depression, a substance use or eating disorder, or other disruptive behaviors, let us help.



MEDICATIONS Our two Blue MedicareRx (PDP) plans cover thousands of brand-name and generic prescription drugs.



Important Phone Numbers

>> **Member Service:** For any questions regarding your medical or prescription drug coverage, or for general plan concerns, call:

1-800-258-2226 (TTY: 711)

Monday - Friday, 8 a.m. to 6 p.m.

>> **Vision & Hearing Benefit:**

For our Direct Pay Medex Core and Medex Bronze members, learn more about adding a Vision & Hearing rider to your plan for \$3.04/month.

Call **1-888-366-3212 (TTY: 711)**,

Monday through Friday, 8:30 a.m. to 4:30 p.m.

>> **Dental Blue 65:** Need dental coverage? Consider one of our Dental Blue 65 plans. Call **1-888-366-3212 (TTY: 711)**, Monday - Friday, 8:30 a.m. to 4:30 p.m.

>> **Behavioral Health:** Start the conversation with our team of experts. Call **1-800-524-4010 (TTY: 711)**, Monday - Friday, 8:30 a.m. to 4:30 p.m.

Traveling internationally?

We've partnered with GeoBlue, a leader in international travel health insurance, to offer you a complete package of medical, prescription drug, and evacuation coverage while you're abroad. With plans starting at \$120 a year, key plan features include:

- Additional coverage (beyond your current Medicare coverage) wherever and whenever you travel (for example, medical evacuation coverage)
- Hassle-free access to care, meaning no claim forms for you to deal with if you see a contracted health care provider
- Concierge-level member service 24/7, 365 days a year
- Access to a trusted network of health care providers and hospitals... and more!

Call
1-888-366-3212
(TTY: 711),
Monday
through Friday,
8:30 a.m.
to 4:30 p.m.



Townsend •

• Springfield

healthy community

A special THANK
YOU to the
Springfield and
Townsend COAs!

SHINE Program: Making the most out of Medicare

For many older adults, navigating Medicare can be confusing. Luckily, the SHINE (Serving Health Insurance Needs of Everyone) Program offers help. SHINE counselors can assist with anything Medicare-related, from choosing a plan to filling out the forms and saving money on drug costs.

Like most other Massachusetts Councils on Aging (COAs), the Springfield and Townsend COAs can help members connect with SHINE counselors.

Free, unbiased Medicare advice

“SHINE is one of the only programs to provide no-cost, unbiased help in choosing a Medicare plan,” says Alicia Germain, regional director of the Hampden County SHINE Program at the Raymond A. Jordan Senior Center in Springfield. “We’re not connected with any one plan. Our counselors’ only goal is to help seniors find the best option for health care for their individual needs.”

The SHINE program relies on a network of dedicated volunteers. They go through intensive training to offer expert advice on this important life transition.

“Of all the programs we offer, I think SHINE is the most helpful for our members,” says Karin Canfield Moore, director of the Townsend COA. She says their SHINE counselor, Ann Sheldon, comes to the Senior Center one Monday afternoon a month to meet with members. During the busy Medicare open enrollment in the fall, Sheldon comes once a week.

“Ann does a really great job helping people understand their best Medicare options,” says Moore. “It’s such a specialized topic that my staff and I couldn’t even begin to counsel people about it.” She says it’s best to make an appointment a few months ahead of time, as they generally fill up quickly.

Although the Springfield Senior Center has SHINE volunteers on hand five days a week, Germain says it’s good to call a few weeks ahead.

Preparing for a session

A SHINE counselor can help you:

- Compare plans to see if you can save money
- Learn if you’re eligible for help with Medicare costs
- Fill out claim forms and answer questions about claims
- Learn if you can save money on prescriptions

Germain suggests gathering a few things before your SHINE session. Having this information ready will help you get the most out of your time with the counselor:

- Your Medicare card
- A list of your medicines and dosages
- The names of your doctors and the health plans they accept
- Any plans for travel, such as living part of the year in another state

She says there’s no need to bring proof of income unless you are also applying for Medicaid. The appointments are for one hour and generally take most of that time.

Moore hopes everyone takes advantage of SHINE’s services.

“If SHINE didn’t exist, I don’t know what people would do,” she says. “Medicare can be very confusing. And with the population aging, it’s going to become an even bigger issue in the years to come.”

Learn more

To see what services are available in your area, or to become a volunteer, contact your local senior center. Visit www.mcoaonline.com and click on the “Find Your COA” button.

We want to hear from you

How does a local senior center or COA help you and your community? Send an email to HealthyTimes@bcbsma.com. We may feature it in a future issue!



Tools for change: Empathy and forgiveness

Negative emotions from an unforgiving attitude, including anger and hostility, may increase the risk for everything from headaches and difficulty sleeping to serious medical problems, including heart disease, immune system disorders, and cancer. Here are some steps you can take to forgive an offender and improve your emotional and physical health:

- Stop reliving hurtful memories. Instead, focus on positive thoughts, such as the person's good qualities.
- Try to feel empathetic and understand what influenced his or her behavior.
- Recall when you may have hurt someone and were forgiven.
- Learn from the experience so you'll know what to do the next time you're in a similar situation.

October is Breast Cancer Awareness Month — Should you do a breast self-exam?

Research doesn't show any clear benefit to following a rigid set of step-by-step instructions for doing breast self-exams—as long as you're receiving mammograms. Instead, organizations such as the American Cancer Society and the United States Preventive Services Task Force suggest paying attention to what your breasts look and feel like and contacting your health care provider if you notice any changes.

What to watch for

Report any of these visible changes to your health care provider:


- The skin of your breast dimples, puckers, or bulges
- Swelling, redness, or a rash on your nipple or breast
- Change in the size or shape of your breast
- Changes with your nipple, such as pushing inward instead of sticking out
- Fluid coming out of one or both of your nipples that's watery, milky, yellowish, or bloody

Contact your health care provider if you feel any of these changes:

- A lump or hard knot inside your breast or armpit
- An area that feels thick inside your breast or armpit
- Pain in one spot of your breast that doesn't go away
- Any change that occurs to one breast that feels different from your other breast

The next step

If you notice a lump or change, don't get alarmed. These signs usually don't mean that you have breast cancer. There are common noncancerous breast conditions that can cause symptoms, too. The only way to find out for sure is by making an appointment with your doctor to get checked.

 Your plan covers preventive screenings for a variety of different conditions. Talk with your doctor to see what tests are right for you, or visit **www.bluecrossma.com/medicare** and click on "Manage Your Health" in the "Health & Wellness" section.

Coming in 2019: New programs now eligible for reimbursements

Starting in 2019, the list of qualified programs eligible for the fitness and weight-loss reimbursements is expanding—and if you're enrolled in a qualified program covered under either our fitness or weight loss benefit, you're eligible to receive up to \$150 back per calendar year.

Qualifying programs for fitness benefit

A full-service health club with cardiovascular and strength-training equipment; fitness classes at participating Council on Aging sites; and a fitness studio that provides instructor-led group classes such as yoga, Pilates, Zumba, kickboxing, cross-fit, indoor cycling/spinning, and other exercise classes.

Qualifying programs for weight loss benefit

Hospital-based programs and Weight Watchers® in-person, Weight Watchers online, and other non-hospital programs (in-person or online) that combine healthy eating, exercise, and coaching sessions with certified health professionals such as nutritionists, registered dietitians, or exercise physiologists.

If you have any questions, call Member Service at the number on your ID card.



Planning for change with Generations Asset Preservation

Blue Cross partners with Generation Asset Preservation, an independent company, to ensure you are financially protected and taking full advantage of your retirement. We understand life has many changes, but whatever the experience, planning for those changes is critically important.

Generations Asset Preservation provides comprehensive retirement plans and estate planning needs for our members who are looking to protect their assets and secure their retirement.*

We can answer questions on:

- Retirement savings
- Social Security benefits
- Rollovers
- Long-term care insurance
- Estate planning

For more information, please call **1-888-366-3212 (TTY: 711)**, Monday through Friday, 8:30 a.m. to 4:30 p.m.

* Medicare has neither reviewed nor endorsed this information.

Do you suspect fraud?

Fraud is an intentional misrepresentation or deception that could result in an unauthorized benefit or payment. If you suspect fraud, please call Blue Cross Blue Shield of Massachusetts' fraud hotline at **1-800-992-4100 (TTY: 711)**, 24 hours a day, seven days a week.



MASSACHUSETTS

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Boston, MA 02199-7611

let's connect



Developed by StayWell 10675MA

Flu shots are still important—here's why

Last flu season was trying. Nationwide, there were more than 30,000 flu-related hospitalizations. Adults ages 65 and older were four times as likely as the general population to end up in the hospital due to complications of the flu. Older adults are at a higher risk for hospitalizations from the flu and flu-related deaths because aging weakens the immune system, and other health conditions add to the risk for flu-related problems.

Even though some people who had their flu shots got sick last year, getting the flu vaccine is still crucial. Although it can't prevent every case of the flu, it's your best protection. And if you do get sick, your symptoms may be milder.

Don't forget!

Be sure to get your flu shot—ideally, this fall before flu season starts. Often, the vaccine will keep the flu away. But if you do get sick, it could make the difference between a minor issue and a life-threatening illness.



How to reach us

www.bluecrossma.com/medicare • 1-800-258-2226 (TTY: 711) • Monday - Friday, 8:00 a.m. - 6:00 p.m.

This information is not a complete description of benefits. Call 1-800-258-2226 (TTY: 711) for more information. Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-200-4255 (TTY: 711). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-200-4255 (TTY: 711). ® Registered Marks of Blue Cross Blue Shield of Massachusetts. SM GeoBlue is the trade name of Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association. ® Registered and Service Marks are property of their respective owners. Anthem Insurance Companies, Inc., Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross & Blue Shield of Rhode Island, and Blue Cross and Blue Shield of Vermont are the legal entities that have contracted as a joint enterprise with the Centers for Medicare & Medicaid Services (CMS) and are the risk-bearing entities for Blue MedicareRx (PDP) plans. The joint enterprise is a Medicare-approved Part D Sponsor. Enrollment in Blue MedicareRx (PDP) depends on contract renewal. © 2018 Blue Cross Blue Shield of Massachusetts, Inc., and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.

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