



MASSACHUSETTS

healthytimes

Take control of your health.



Don't Miss a Beat with These Heart Facts

Eat Well, Even on Vacation

The Surprising Secret to Better Diabetes Control

>> Look inside to find helpful information on additional coverage options and special offers exclusive to members.

Nearly **6.9 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, 2017, Quarter 3, Brand Protection Financial Services Reporting

Don't miss a beat with these heart facts



Heat attack, heart failure, and heart disease sometimes go hand in hand, but they are very different conditions. Learn the individual symptoms and risk factors and how to manage each. Keep in mind, many of the risk factors noted below are modifiable and can be controlled. However, if you have a family history of heart problems, consult your doctor and develop a plan to reduce your risk.

Coronary Artery disease

Heart disease is a lifelong disorder of the blood vessels of the heart that can lead to heart attack.

- **Symptoms:** Angina, which men often experience as pressure or squeezing in the chest, and women may experience as a sharp, burning pain.
- **Risk factors:** High cholesterol, high blood pressure, diabetes, smoking, obesity, sedentary lifestyle, age, and family history of heart disease.
- **Manage it well:** Eat a diet low in fat and salt, and high in fruits, veggies, whole grains, fish, fiber, and lean poultry.

Heart failure

With heart failure, your heart does not pump blood as it should.

- **Symptoms:** Shortness of breath with exertion or if you're unable to lie flat, or if you wake up in the middle of the night because you are short of breath; feeling tired; coughing or wheezing; swelling in feet, ankles, and legs; or weight gain from fluid buildup.
- **Risk factors:** A past heart attack, high blood pressure, heart valve disease, being overweight, diabetes, thyroid problems, and drug or alcohol abuse.
- **Manage it well:** Weigh yourself daily to check for increased fluid. Take medicines as prescribed, and monitor your blood pressure and fluid intake daily. Be physically active and eat less salt.

Heart attack

A heart attack occurs when the flow of oxygen-rich blood becomes blocked to a section of the heart. This is often the result of plaque buildup inside your coronary arteries. Timing for treatment is critical and it's important to recognize the symptoms. If you experience **one or more** of the symptoms below, please seek medical attention immediately.

- **Symptoms:** Pain or a feeling of squeezing or fullness in the chest that lasts more than a few minutes or goes away and comes back. Pain or discomfort in one or both arms, the back, neck, or upper part of the stomach; shortness of breath; cold sweat; unusual tiredness; nausea; vomiting; light-headedness; or sudden dizziness.
- **Risk factors:** Smoking, high blood pressure, high cholesterol, obesity, an unhealthy diet, diabetes, age, a sedentary lifestyle, and family history. Any one of these risk factors can increase your risk for coronary artery disease.
- **Manage it well:** At the first sign of one of the heart attack symptoms above, call **911**.

Keep your heart healthy: Join the Senior Games!

Blue Cross has been a longtime sponsor of the Massachusetts Senior Games, a nonprofit organization committed to promoting the health and wellness of older adults.

They organize programs, fitness activities, and athletic events. They also focus on expanding community service and outreach.

There are events for everyone and every ability. Dates and locations for the 2018 Senior Games can be found at

www.maseniorgames.org.

6 ways to eat well while on vacation

Finally—you're embarking on a long-awaited vacation! These simple strategies will help you savor your trip—while still eating healthy.

- 1. Start your day right.** Opt for a healthy breakfast, like high-fiber cereal with fruit and milk or oatmeal.
- 2. Watch your drink calories.** Avoid sugary and alcoholic beverages, and choose water whenever you can to stay hydrated.
- 3. Bring snack support.** Having healthy snacks on hand can keep you from getting too hungry. Unsalted almonds, apples, and whole wheat pretzels all make good traveling companions.
- 4. Pick more produce.** Be sure to ask about locally grown fruits and veggies when you order out—you may discover a new favorite you can enjoy at home as well.
- 5. Make good choices.** Ask your server to suggest low-fat options, or choose a baked, broiled, or grilled food with lots of veggies on the side.
- 6. Splurge a little.** A small portion of a decadent dessert won't derail your nutritious diet. Take time to savor your splurge, and you'll be well on your way to making plenty of happy—and healthy—memories.



➤ If you travel internationally, GeoBlueSM may be for you! We've partnered with the leader in international travel health insurance to offer you a complete package of medical, prescription drug, and evacuation coverage while you travel abroad. Learn more by calling **1-888-366-3212 (TTY: 711)**, Monday through Friday, 8:30 a.m. to 4:30 p.m.

Achieve a healthy weight

Did you know you can take advantage of up to \$300 per year by signing up for a qualified fitness and weight-loss program? Learn more at **www.medicare.bluecrossma.com/member-resources/discounts-programs**.

What you can do to prevent falls

Falls are the No. 1 cause of death from injury among American adults ages 65 and older. Fortunately, many falls can be prevented.

Q: What steps can be taken to prevent falls in the home?

A: Follow these preventive steps:

- Keep floors free of wires, cords, clutter, and throw rugs.
- Install grab bars inside and outside the bathtub and shower and beside the toilet.
- Make sure stairwells are well-lit and have sturdy handrails installed on both sides.

Q: What can reduce the risk of falling outdoors?

A: These safety tips can help prevent falls outdoors:

- Wear shoes with low heels and rubber soles.
- Use handrails on stairs, escalators, and inclines.
- Clear leaves, snow, ice, and clutter.
- Use a cane or walker for a steady gait.

To learn more about preventing falls and if you're at risk, talk with your doctor.

A special
THANK YOU to
the Marshfield
COA!



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.

Medex Vision & Hearing Plan

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. For just \$3.67 a month, key features include:

Vision:

- One routine vision exam every two calendar years
- Up to \$100 for eyeglasses or contact lenses every two calendar years

Hearing:

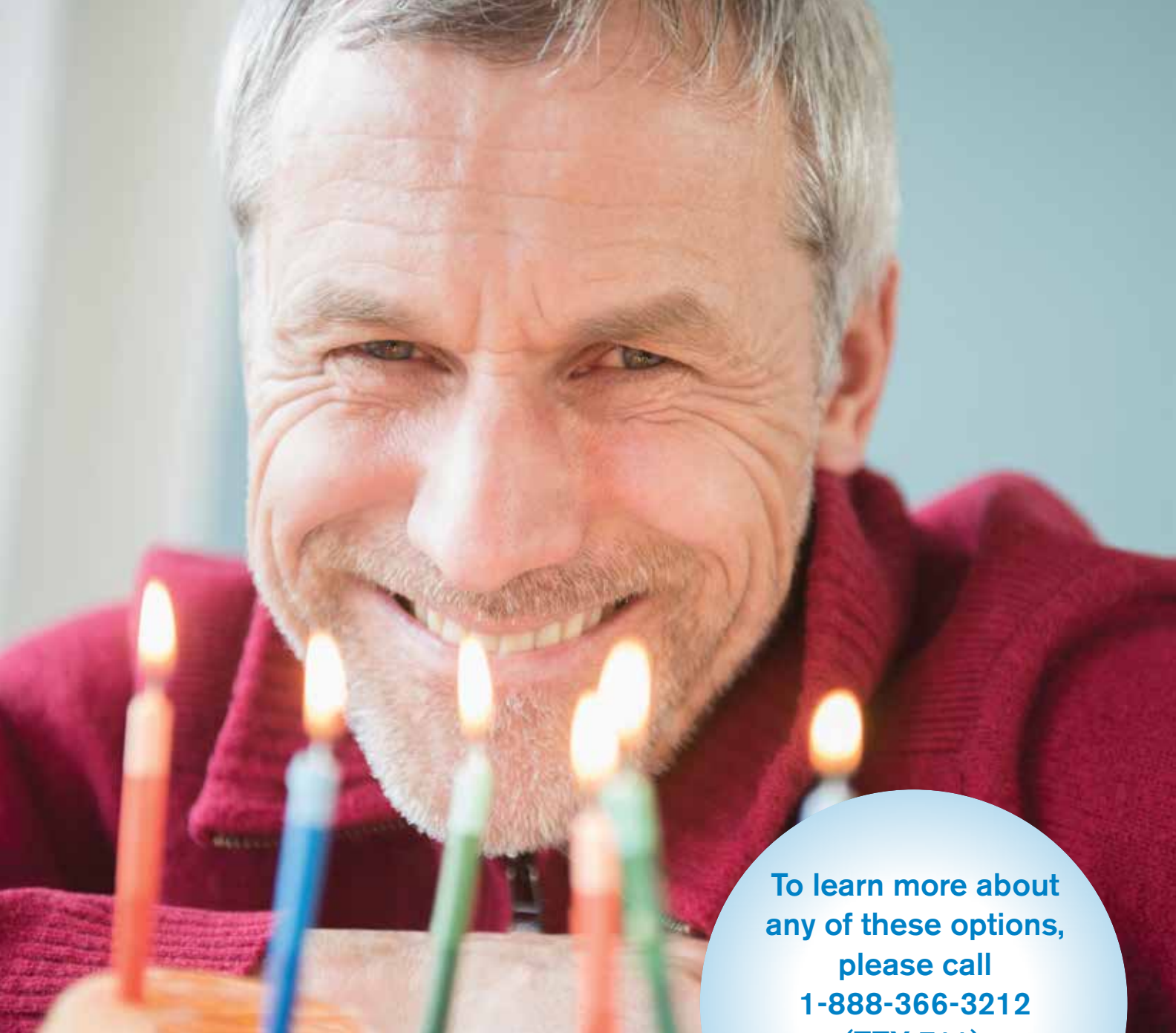
- One routine hearing exam every two calendar years
- Up to \$200 for hearing aids every two calendar years

Learn more

1-888-366-3212 (TTY: 711)

www.medicare.bluecrossma.com/medex-vision-hearing, Monday through Friday, 8:30 a.m. to 4:30 p.m.





Take advantage of *member benefits*

As you age, so may your health care needs. At Blue Cross, we want to make sure our members are fully protected for anything that could happen. Here are just a few supplementary coverage options that may be of interest to you.

To learn more about
any of these options,
please call
1-888-366-3212
(TTY 711),
Monday through Friday,
8:30 a.m. to 4:30 p.m.

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Your Retirement Wellness Check

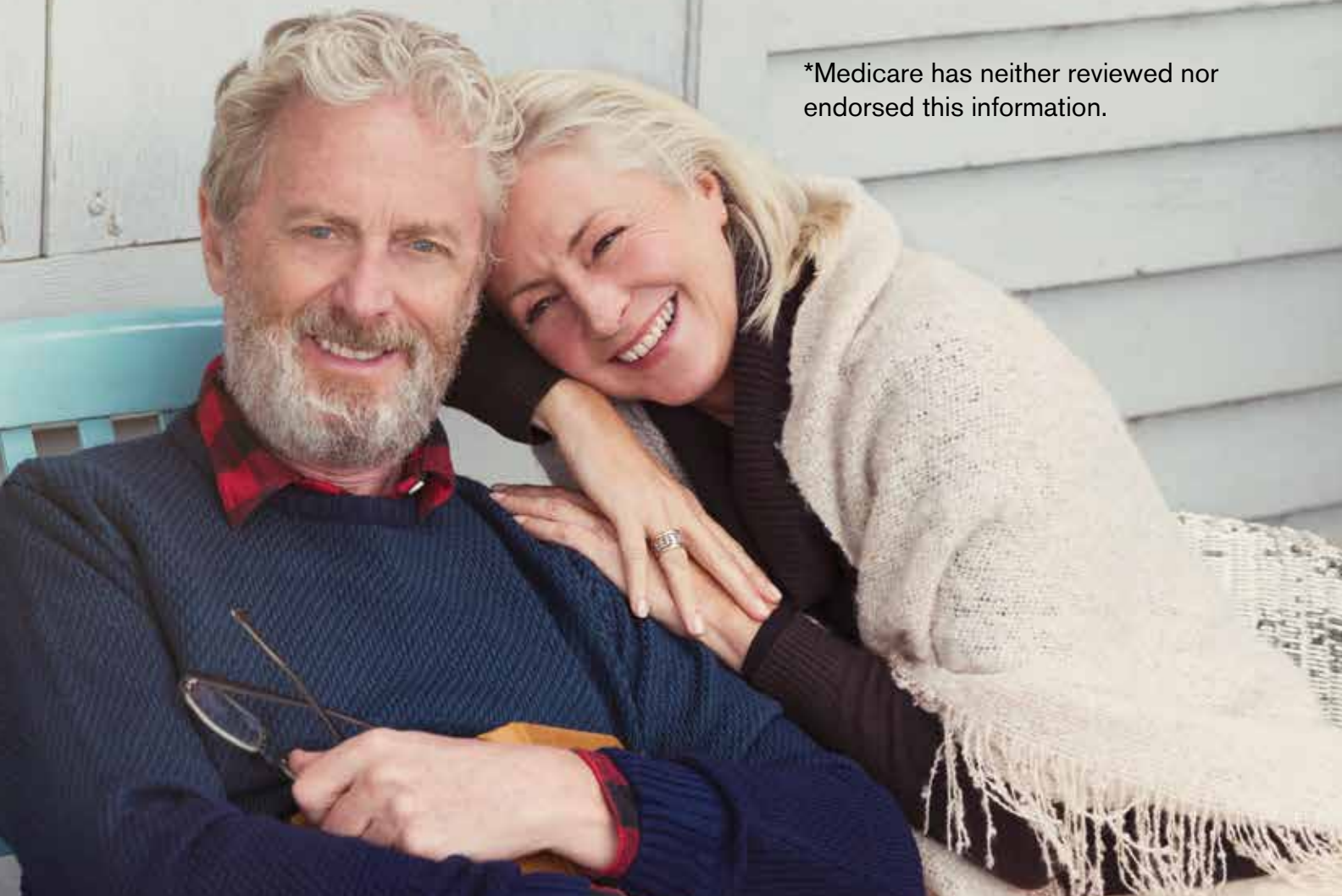
We have partnered with Generations Asset Preservation, an independent company, to provide you with an exclusive retirement wellness program. Through this program, you can get a no cost, no obligation "Retirement Wellness Check," plus you may benefit from comprehensive retirement plans and estate planning tools that protect your personal assets and secure retirement savings.*

Get your questions answered on retirement savings, long-term care insurance, Social Security benefits, estate planning, and rollovers.

Learn more

Call us today to learn more about the Retirement Wellness Check and other discounts available through Generations at **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.



**NEW & EXCLUSIVE
offer for Blue Cross members!**

International travel insurance

GeoBlueSM is the complete package of medical, prescription drug, and evacuation coverage for members who travel internationally. Plans start as low as \$120 per year and include benefits like:

- Additional 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!

Learn more

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

Dental plans

Our three Dental Blue[®] 65 plans provide valuable coverage for dental care—which is essential to your overall health. You'll get the freedom to choose any dentist from our local network of more than 7,000 dentists in Massachusetts, New Hampshire, and Rhode Island—plus from our extensive national network.



We want to hear from you.

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

Marshfield COA: Keeping an eye on health

At the Marshfield Council on Aging (COA), helping seniors remain healthy and self-reliant members of the community is part of the mission statement. The COA accomplishes that mission by providing preventive health services, group activities, and much more.

“We believe that keeping people engaged socially with a variety of health, wellness, and fitness programs helps support our members’ overall health,” says Carol Hamilton, director of the Marshfield COA.

Foot care, blood pressure checks, and more

From foot care to blood pressure screenings, the Marshfield COA offers many services that have a direct impact on seniors’ health. Every month, a registered nurse and a podiatrist offer appointments at the senior center for a modest fee. These visits include all types of foot care, including overall foot evaluation, nail trimming and filing, care for calluses, and foot massage.

“We also offer blood pressure screenings at least once a week, and sometimes offer other services, such as evidence-based courses on topics such as chronic disease management and fall prevention that are supported by the Massachusetts and national COAs,” says Hamilton. Once a month, a pharmacist is on hand to answer questions about medications.

In addition, the senior center holds support groups for those with specific health conditions, such as low vision, Parkinson’s disease, and diabetes.

Help with health insurance

Another invaluable service is the SHINE (Serving the Health Information Needs of Everyone) program. SHINE counselors help seniors navigate the ins and outs of health insurance, including answering their

questions about Medicare, supplemental health plans, claims, and durable medical equipment.

“This service has been a huge support because it’s so hard for people to understand all the changes in health plans these days,” says Hamilton. “And when you’re feeling stressed about paying for your health care, it takes a toll on your health.”

Wellness and fitness classes

Hamilton says that some of the most well-attended programs at the senior center are the wellness and fitness classes.

“We base our offerings on the needs, desires, and preferences of our members,” she says. “As our population changes, our classes are becoming more and more specialized.”

One of the most popular classes is yoga.

“We’ve added a lot of yoga classes to accommodate different schedules and abilities,” says Hamilton.

Members can also take part in Zumba, tai chi and chi kung, Pilates, line dancing, fitness and strength classes, a walking group, and a basic exercise class.

“It’s always changing and evolving, but there are at least a few fitness classes to choose from every day,” says Hamilton.

Looking to the future

Although the senior center expanded to a larger building a few years ago, Hamilton says it is ready to expand again. Her dreams for the future include a gym and a café-style space for people to enjoy healthy foods while using their computers or socializing.

“The needs of our members are constantly evolving, especially with baby boomers reaching retirement age, and we are changing our services along with those needs.”

Your partner in health

If you ever have questions about screenings or any other health issue, talk with your doctor. Find one at www.bluecrossma.com/findadoctor.

The surprising secret to better diabetes control: Managing your mental health

Between checking your blood glucose levels, taking your medications, counting carbs, and getting enough exercise, there's a lot that goes into managing diabetes—including maintaining your mental health.

Body and mind

If you have diabetes, mental health issues can make your condition worse. When you feel stressed, your body goes into fight-or-flight mode. Your body then releases glucose for your cells to use for energy. However, when you have diabetes, you may not have enough insulin to move that extra glucose into your cells. As a result, your blood sugar levels rise. In addition, when you don't feel well emotionally, it's harder to take care of yourself physically.

What you can do

If you're feeling depressed, talk with your doctor. Different skills that help you relax may also reduce stress and the impact it has on your body. Here are three relaxation techniques to try:

1 Deep breathing. While sitting or lying down, take 1 deep breaths in and out as you focus on relaxing your muscles. Aim for five to 20 minutes of deep breathing at least once a day.

2 Progressive relaxation. Starting with your toes, tense your muscles as you inhale. As you exhale, release the tension. Work your way up your body: Repeat the exercise with each leg, your belly, torso, chest, fingers, arms, shoulders, neck, and face.

3 Think happy thoughts. When you notice a bad or stressful thought, replace it with one that makes you happy. Choose a positive word or phrase to repeat each time you have a negative thought.

If you have any concerns about your physical or mental health, discuss them with your doctor. You can also call our team of Behavioral Health experts who can help you identify your options. Call **1-800-663-8970 (TTY: 711)**, 8:30 a.m. to 4:30 p.m., Monday through Friday.

Know the signs of depression

Common signs of depression include:

- Having trouble sleeping
- Feeling hopeless or worthless
- Eating more or less than normal
- Feeling more tired than usual
- Having aches and pains that don't get better with treatment
- Not having an interest in activities you usually enjoy
- Having thoughts of suicide

March is Colon Cancer Awareness month!



During the month of March, thousands of patients, survivors, caregivers, and advocates throughout the country join together to spread colon cancer awareness by wearing blue, holding fundraising and education events, and talking with friends and family about the importance of getting screened.

To learn more about the importance of getting screened, call our Care Management team at **1-800-392-0098**, Monday through Friday, 8:30 a.m. to 4:30 p.m. ET.



Reminder to older adults: Get your flu shot

Did you know that up to 60 percent of hospital stays for the flu and up to 90 percent of flu-related deaths happen to people ages 65 and older? The natural age-related decline of the body's immune system means you are more likely to catch the flu and have more serious symptoms. You are also at higher risk for flu-related problems, such as pneumonia, respiratory and kidney failure, and inflammation of the heart or brain.

Flu vaccination can reduce your risk. Medicare Part B covers these shots.

Get the flu shot today. Visit www.bluecrossma.com/flu for a list of locations offering the flu shot near you.

Hear this! Don't miss out on your TruHearing benefits

Enjoy the savings and service of TruHearing[®], a FREE program that provides significant discounts on premium hearing aids. Get 30 to 60 percent off the retail price and access to a network of hearing aid providers. Plus, you can combine this discount with another hearing aid allowance to get even greater savings.

To learn more about TruHearing, call **1-855-205-5984 (TTY: 711)**, Monday through Friday, 8 a.m. to 8 p.m.

NEW THIS YEAR >> We're inviting all our members to join us for an exclusive event where you can meet the members of our team. Get your benefit questions answered, consult with a Care Manager, and take part in various health and wellness activities.

Don't miss out on this member event. Please visit www.bluecrossma.com/seminars to learn more.



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Committed to you

For more than five decades, we have been dedicated to serving Medicare beneficiaries like you. As a leading health plan in Massachusetts, Blue Cross has the reputation of being forward thinking and community focused. We are committed to being a trusted resource to all our members with our vision to make quality health care affordable.

We work hard to always put our members first. That focus has earned us high marks and prestigious achievements, like our 5-Star Overall Plan Rating for our Blue MedicareRx (PDP) Prescription Drug Plans.¹



5-Star Overall Plan Rating

This rating includes our measure on customer service, member experience with the plan, drug safety and accuracy of drug pricing, and more. It also demonstrates our commitment to you, our members. We look forward to continuing to provide you with outstanding service and affordable, high-quality care.

¹Medicare evaluates plans based on a 5-Star rating system. Star Ratings are calculated each year and may change from one year to the next. Star Ratings can be found at www.medicare.gov.

How to reach us

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

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. 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. ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-258-2226 (TTY: 711). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-258-2226 (TTY 711). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-258-2226 (TTY 711). ® Registered Marks of Blue Cross Blue Shield of Massachusetts.™ 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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