



MASSACHUSETTS

# healthytimes

Take control of your health.



Know When to Choose  
the ER or Urgent Care

Reap the Benefits of  
Mindfulness

Your Summer BBQ—The  
Healthy, Delicious Way

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 4, Brand Protection Financial Services Reporting

# The ER or the urgent care center?

>>How to know where to go<<

Almost everyone has heard of the emergency room. But patients who need help quickly have another option to consider: **urgent care centers**.

**Urgent care centers and hospital emergency departments** offer some of the same services. They differ in several important ways, though. Understanding those differences can help you choose the most appropriate care.

## Urgent care center

- Cuts and minor infections
- Fevers (with no other medical symptoms present), earaches, and pinkeye
- Sore throat, minor burns, or other injuries

## Emergency room

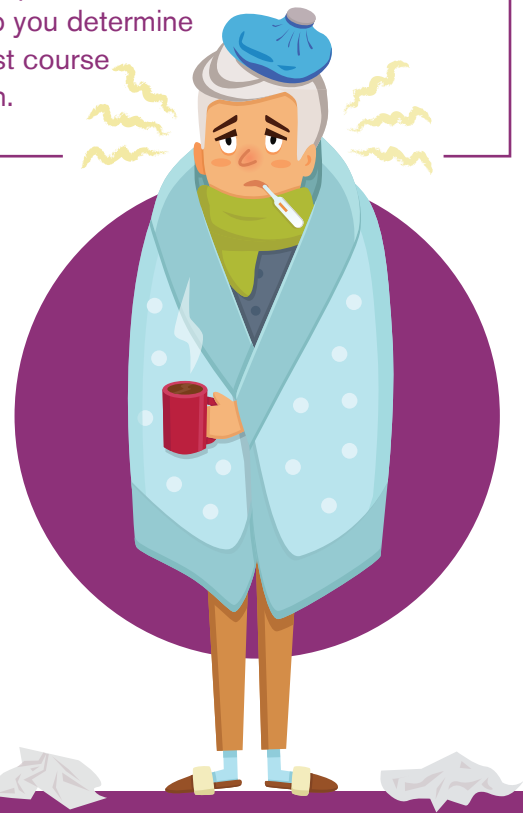
- Trouble breathing
- Stroke
- Uncontrolled bleeding
- Chest pain or other symptoms of a heart attack
- Loss of consciousness

## Many urgent care centers...

- Are open evenings and weekends
- See patients on a walk-in basis
- Provide services at a much lower cost
- Have X-ray and lab facilities as well as on-site pharmacies

If you have any doubt of the type of care you should seek, call your doctor's office, or call our 24-hour Nurse Care Line toll-free at **1-888-247-BLUE (2583) (TTY: 711)**.

Registered nurses are available 24 hours a day, 7 days a week to answer your questions. Simply explain the situation and our nurses can help you determine your best course of action.



If you require immediate medical attention, call 911 or go directly to the emergency room. Your Blue Cross Medicare plan will cover emergency care. Copays, cost sharing, or out-of-state/out-of-network charges may apply.

## Checklist: Avoid a return trip to the hospital

- ✓ Ask your surgeon what you can expect after surgery. How are you likely to feel?
- ✓ Have a friend or family member take notes when you get your discharge instructions.
- ✓ Ask friends or family members to be on call to help as needed when you are back home.
- ✓ Go to follow-up visits with your surgeon.
- ✓ Write down the names and phone numbers of doctors and others you can call with questions.
- ✓ Take any prescribed medications as directed.

Remember, the more you pay attention to the things you can control, the more in control you will feel—and the sooner you can get your life back to normal after surgery.

# Your partner in health

If you ever have questions about screenings or any other health issue, talk with your doctor. You can find one at <https://myfindadoctor.bluecrossma.com>.

## Mindfulness: Myth vs. reality

There's a lot of talk and information out there about the topic of mindfulness techniques. As a result, there is also some confusion about it. Here are five mindfulness-related myths and facts that could have a big impact on your health and well-being.

**MYTH** I have to meditate to practice mindfulness.

**REALITY** Meditation is one way to develop mindfulness, but it's not the only way. Mindfulness is about being aware of the present moment without judging it. It's about pausing to breathe and to notice and connect with your thoughts and feelings as they come. You can be mindful as you go about your day.

**MYTH** Mindfulness is a cure-all for all of your mental health problems.

**REALITY** For many different mental health conditions, mindfulness can be helpful when combined with other treatments, such as medicine or therapy. Research shows that the combination of mindfulness and traditional therapies can benefit conditions such as:

- Depression and depression relapse
- Substance abuse
- Anxiety
- Attention-deficit/hyperactivity disorder

**MYTH** Some people are just naturally more mindful than others.

**REALITY** Mindfulness isn't something you are born with. It's a skill or state of mind that you can develop with practice over time.

**MYTH** Mindfulness doesn't fit with my spiritual beliefs.

**REALITY** Mindfulness has its roots in Buddhism. However, today it's not associated with any religion.

**MYTH** Mindfulness is only for improving mental health.

**REALITY** Studies have found that mindfulness can do more than just improve mental health. One recent study showed that patients with chronic low back pain who learned mindfulness techniques while receiving standard treatment had a greater reduction in pain than those who received their usual treatment alone. Mindfulness can also help with conditions such as insomnia and irritable bowel syndrome.

➤ To learn more about mindfulness or to speak with someone about your health and well-being concerns, call one of our Behavioral Health experts at **1-800-392-0098 (TTY: 711)**, Monday through Friday, 8:30 a.m. to 4:30 p.m.

**Special note to our members:** In our last issue of *Healthy Times*, we incorrectly listed the phone number for our Behavioral Health experts. We apologize for any inconvenience this may have caused. The correct phone number is **1-800-392-0098 (TTY: 711)**, Monday through Friday, 8:30 a.m. to 4:30 p.m.



# Keep on learning, your whole life long

Wellesley COA offers classes, lectures, and more to suit any interest

A special  
**THANK YOU** to  
the Wellesley  
COA!

At the Council on Aging (COA) in Wellesley, seniors of all ages can take part in a variety of lifelong learning opportunities in the brand-new Tolles Parsons Center.

## New center offers more possibilities

“Our new two-story, 13,000-square-foot center gives us the room to offer more programs and services of all kinds,” says Gayle Thieme, director of senior services at the Wellesley COA.

No matter what topic seniors are interested in, they are likely to find it among those offered. And in many cases, classes and programs are led by volunteers from the community.

## From lecture series to yearlong classes

One of the most popular programs is an evening and weekend lecture series. It’s offered in partnership with the Wellesley Free Library. “Over the years, we’ve had many renowned speakers on a variety of topics,” says Ashley Rae Shaheen, senior activities coordinator at the COA. “Recent speakers have included a Nobel Prize winner as well as a sports writer for the *Boston Globe*.

The program is always well attended and attracts a wide audience.”

The Wellesley COA also works with Alan Schechter, a retired political science professor from Wellesley College. His most recent series covered such timely topics as the Trump presidency and the opioid crisis.

“He almost always fills his class and often has a waiting list. People really enjoy it,” says Thieme.

For those interested in more world issues, there’s a yearlong series on world religions taught by a Wellesley resident and a conversational German class offered by a native speaker. Both classes are taught by volunteers.

Seniors can also get together to view *The Great Courses* on DVD. “It covers a bit of everything, from Greek mythology to astronomy to music,” says Thieme. “It’s a chance for people to come together to watch the show. Then they have small discussion groups afterwards.”

## A focus on all aspects of learning

For seniors who are more interested in personal growth, the center also offers a host of programs on wellness, arts and crafts, physical fitness, and financial and technical know-how. >>

“We recently started offering a series on mindfulness,” says Shaheen. “It’s taught by a local man who was trained at the Center for Mindfulness at UMass Medical Center. It’s been really popular.”

“Another popular topic for seniors is keeping up with technology like smartphones and email,” says Thieme.

In addition to recruiting volunteers to work with seniors one-on-one, the COA also works with students from Wellesley High School. The students come once a month to talk about specific types of technology.

“The teens are very poised and professional. It’s

really heartwarming to see the rapport between them and the seniors,” says Thieme.

For those interested in physical fitness, the COA offers a wide variety of classes. Seniors can choose from options such as tai chi, yoga, qigong, Zumba, and strength training. There are also two walking groups. The new center also houses a fitness room for Wellesley seniors.

“The center offers a place to meet with peers and stay connected in the community,” says Thieme. “Having social connections is a huge benefit for physical and mental health.”



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

## How to have a healthier summer BBQ



Nothing beats the ease, flavor, and experience of cooking over a blazing hot fire. But if you’re trying to eat a healthier diet, grilling can, well, backfire. There are fatty meats, heavy sauces, and tempting sides.

However, with a few smart tweaks, your grill can become the gateway to a healthier you. Here’s how.

**Pick the right protein.** Choose leaner options, such as fish, skinless chicken, and lean ground turkey.

**Think beyond meat.** Pack your grates with bananas, peaches, pineapples, and other kinds of fruit, as well as veggies.

**Make time to marinate.** Cooking meat at high temperatures causes chemicals to form that could increase your risk for cancer, but marinating your meat before grilling significantly slashes the formation of these chemicals.

**DIY sides.** Classic BBQ sides, such as coleslaw and potato salad, are loaded with fat, sodium, and sugar. Making your own means you control what goes into them. You can also replace traditional fare with a nutrient-packed green or bean salad.

### Eat healthy to maintain your BMI

Grilling up lean, nutrient-dense food can have an effect on your body mass index, or BMI. This number is an estimate of how much body fat you have based on your weight and height. To calculate your BMI, visit [www.cdc.gov/BMI](http://www.cdc.gov/BMI) and click on “Adult BMI Calculator.” Your BMI will put you in one of these categories:

- Underweight
- Normal or healthy weight
- Overweight
- Obese

If your BMI shows you are overweight or obese, it’s time to make a plan. Talk with your doctor to develop a weight-loss plan that is right for you. If that plan involves heading outside this summer to exercise or do other activities, remember that it’s important to stay hydrated as temperatures rise.



# A better way to travel

GeoBlue<sup>SM</sup> International Travel Insurance—your worldwide, all-access pass to an exclusive level of care

We've partnered with GeoBlue, a leader in international travel health insurance, to offer you a complete package of medical, prescription drug, as well as evacuation coverage while you travel internationally.

The GeoBlue Trekker plan complements your current medical plan with valuable benefits, including:

- 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!

	GeoBlue Trekker Essential	GeoBlue Trekker Choice
Annual Cost	Starting at \$120	Starting at \$220
Key Features	<ul style="list-style-type: none"> <li>• \$50,000 maximum international benefits per insured person per policy period</li> <li>• \$50 deductible per insured person per policy period</li> </ul>	<ul style="list-style-type: none"> <li>• \$250,000 maximum international benefits per insured person per policy period</li> <li>• \$50 deductible per insured person per policy period</li> </ul>

➡ To get more information, call us at **1-888-366-3212 (TTY: 711)**, Monday through Friday, 8:30 a.m. to 4:30 p.m.





**about your Social Security benefits, estate planning, or long-term care insurance? Call us today!**

You may benefit from comprehensive retirement plans and estate-planning tools that protect your personal assets and secure retirement savings.\* Learn more about free Retirement Wellness Checks through our partner Generations Asset Preservation, an independent company. Just 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.

**National coverage determination notice: Supervised exercise therapy**

Effective Date: May 25, 2017 | Implementation Date: July 2, 2018

On May 25, 2017, the Centers for Medicare & Medicaid Services (CMS) issued a national coverage determination (NCD) notice to cover supervised exercise therapy (SET) for beneficiaries with intermittent claudication (IC) for the treatment of symptomatic peripheral artery disease (PAD).

SET involves the use of intermittent walking exercise that alternates periods of walking to moderate-to-maximum claudication with rest. SET has been recommended as the initial treatment for patients suffering from IC, the most common symptom experienced by people with PAD. The SET program must consist of sessions lasting 30 to 60 minutes, comprising a therapeutic exercise training program for PAD in patients with claudication; be conducted in a hospital outpatient setting or a physician's office; be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms and who are trained in exercise therapy for PAD; and be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques.

You may view the full text of the NCD at [www.cms.gov/mcd/search.asp](http://www.cms.gov/mcd/search.asp) for detailed coverage requirements.

**Need more dental coverage? Maybe a Dental Blue® 65 plan is for you!**

Supplement the routine dental coverage built into your Medicare Advantage plan with additional comprehensive dental benefits. With the choice of three plan options, you have the freedom to choose any dentist from our network of nearly 7,000 dentists in Massachusetts, New Hampshire, and Rhode Island, plus our extensive national network. And, since our Medicare Advantage plans already include routine dental benefits, adding a Dental Blue 65 plan will ensure you're fully covered.



	Dental Blue 65		
	Preventive	Basic	Premier
<b>Monthly Plan Premium for 2018</b>	\$24.40	\$37.60	\$59.10
<b>Covered Services</b>			
<b>Diagnostic Services—no waiting period</b> • Initial and routine checkups • X-rays • Emergency exams	✓	✓	✓
<b>Preventive Services—no waiting period</b> • Routine cleaning, scaling, and polishing	✓	✓	✓
<b>Basic Services—after 6-month waiting period</b> • Fillings, extractions, root canals, biopsies • Gum treatment and surgery • Repairs of dentures, crowns, and bridges • Emergency treatment		✓	✓
<b>Major Services—after 12-month waiting period</b> • Bridges, dentures, and inlays • Crown repairs and buildup • Dental Implants			✓

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





MASSACHUSETTS

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let's connect



Developed by StayWell 10675MB



# 8 superfoods for fighting diabetes

Lots of foods can be healthy choices if you have diabetes or are concerned about getting it. But a few really pack a punch with vitamins, minerals, fiber, or healthy fats.

**Avocados and olive oil** contain monounsaturated fat, which helps lower LDL, or “bad,” cholesterol.

**Whole grains** don't raise blood sugar as much as refined grains do.

**Dried beans** are a super source of fiber and provide protein, magnesium, and potassium.

**Berries** have vitamins, antioxidants, and fiber.

**Sweet potatoes** raise blood sugar but not as much as many starches do. They are loaded with vitamin A, fiber, and potassium.

**Dark green leafy vegetables** are low in carbs and calories but high in iron, calcium, and other vitamins.

**Fatty fish**, such as salmon, have omega-3 fatty acids. These healthy fats help prevent clogging of the arteries.

## How to reach us

[www.bluecrossma.com/medicare](http://www.bluecrossma.com/medicare) • 1-800-200-4255 (TTY: 711) • February 15 through September 30, Monday through Friday, 8 a.m. to 8 p.m. ET, or October 1 through February 14, seven days a week, 8 a.m. to 8 p.m. ET

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