



MASSACHUSETTS

FALL 2013
NEWS AND INFORMATION FOR OUR
MEDICARE ADVANTAGE PLAN MEMBERS.

healthytimes

Take control of your health



**Generic Drugs:
Is There a
Difference?**

**What's New
with Your Plan
in 2014**

**Senior Centers
Help Keep You
Healthy!**



Overall Plan Rating¹



Customer Service Rating¹
on Medicare.gov

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.

wash your hands of the flu

Keep yourself germ-free to help avoid getting the flu this winter.

Consider all the things you touch in a day—door handles, surfaces, money. Then consider all the other people who touched these objects before you and may have a contagious illness.

Coughing and sneezing aren't the only ways to spread the flu and other viruses. You can also pick them up when you touch something with the virus on it and then touch your mouth, eyes, or nose.

When to wash

That's why washing your hands is one key to preventing infection. The Centers for Disease Control and Prevention (CDC) recommends you wash your hands:

- BEFORE you eat
- AFTER you use the toilet, blow your nose, cough or sneeze, handle animal waste, or touch garbage
- BEFORE AND AFTER you prepare food, care for someone who is sick, or treat a cut

Beyond the sink

Besides frequently washing your hands, take these other preventive steps:

- Cover your mouth and nose with a tissue when you sneeze or cough.
- Try not to touch your eyes, nose, and mouth with your hands.
- Keep your distance from people who are sick.
- Frequently clean surfaces with alcohol-based wipes.

The best protection

Washing your hands helps prevent the flu. Still, getting a flu shot every year remains the ultimate protection. Flu shots are available at your doctor's office, urgent care clinics, pharmacies, and health centers.

take control of your health

One of the best ways to better health is by talking with your doctor. Ask your doctor about what vaccines you should receive and when. In general, all commercially available vaccines are covered by Medicare drug plans (Part D). Do you have questions about what is covered by your plan? Contact Member Service. Turn to the back cover for the phone number and hours.



adults need vaccines, too

If you can't remember the last time you had a vaccine, then it's time to review your record with your doctor.

Vaccinations are just as important to have now as they were in your childhood. Older adults are especially at risk for

health problems that can come with the flu and pneumonia. And "booster" shots for some diseases are needed throughout life.

The new shingles vaccine is specifically for older adults. The same virus that causes chickenpox

is responsible for shingles. The virus can lie dormant in nerve roots for years. It can reactivate if your body is weakened by stress, infection, or other health issues. The result: a painful, blistering rash with enduring aftereffects.

prevent return trips to the hospital

Millions of Americans each year return to the hospital soon after leaving. And as many as one in five patients find themselves back again less than 30 days after they leave.

The hazard of repeat visits

Unplanned return visits to the hospital could delay your recovery. Why? Your risk of developing a new health problem increases.

Your game plan

Health experts say proper planning could prevent hospital readmissions. As you leave the hospital, you can take measures to avoid going back by speaking to your discharging physician (the doctor at the hospital). To help you take control of your health and understand the transition process better, keep these four key points in mind:

1. Understand your discharge (release) plan and instructions.

Get your “do’s” and “don’ts” from your discharging physician. For instance, know what activities will help your recovery—such as exercising or eating properly—and what to avoid, such as climbing stairs.

2. Ask for a list of all your medications. It’s important to pay close attention to what medications may have changed during your stay at the hospital.

When you get home, if you notice any differences between your new and existing medications, or have any questions on what you should and shouldn’t be taking, contact your primary care doctor right away.

3. Ask your discharging physician about any signs and symptoms you should be concerned about after you arrive home.

Ask what signs and symptoms should prompt you to call your primary care doctor or 911. Keep a close eye on how you’re feeling when you get home, and be honest.

4. Schedule a follow-up appointment with your primary care doctor or specialist within 30 days of discharge. Ideally, you should already have an

appointment scheduled when you leave the hospital. If not, make one when you get home. Make sure to mention any questions or concerns you have regarding your recent hospital stay.

Taking control of your health after a hospitalization can help you manage your health for the long run.



preparation is very important! Know what to do—and where to go—when you or a loved one needs medical attention. Get prepared at www.ahealthyme.com. Search for “when to call 911, your doctor, or the hospital.” (Include the quotation marks with your keywords.)

take **action** to avoid falls

When you see people tumble on TV, it can be funny. But in reality, falling is no laughing matter. For older adults especially, accidental falls can lead to serious injury.

Each year, nearly 2.4 million people are treated in the emergency room for falls and as many as 26,000 people die as the result of accidental falls. The majority of these cases involve a person who is age 65 or older.

Besides advancing age, researchers have found that specific conditions put some at even greater risk. The Centers for Disease Control and Prevention (CDC) notes these risk factors:

- Weakness in the lower body
- Balance issues or dizziness
- Poor vision
- Problems with feet or shoes
- Home hazards
- Use of certain medications

An open conversation

Luckily, there are things you can do to prevent falls. Every time you go to the doctor, you should:

- Discuss your personal risk factors and what you can do about them.
- Tell your doctor if you have fallen in the past year.
- Share any concerns you have about falling. Be honest if you feel unsteady when you stand or walk.
- Ask your doctor to review all of your medicines, which may be causing side effects like dizziness or confusion.

Reduce your risk

If you're at risk of falling, your doctor will likely recommend preventive measures such as getting regular physical activity and removing hazards from your home. Exercises that improve balance and coordination, such as tai chi, are very helpful—as a Blue Cross Blue Shield of Massachusetts member, you may even qualify towards a \$150 fitness benefit! Whether or not you are exercising, always wear supportive, low-heeled shoes, and be sure to check with your doctor before starting any new program.

Make your home safer, too. For example, clear the floor of clutter, improve the lighting around stairs and other hazardous spots, and install grab bars in the bathroom.

worried about falling?

Take control. One of the best ways to better health is by talking with your doctor about your health concerns. If you are concerned about your balance or falls, take advantage of your doctor's expertise. Ask questions and develop a personal health plan that's right for you.

At www.bluecrossma.com/medicare, you'll find more tips. Click on "Wellness," then "Stay Healthy," and lastly, "Fall Prevention."



the generic advantage

When it comes to medical care, you want the best. You may think that generic drugs are not as good as brand-name drugs. But actually, generic drugs are safe and effective alternatives to brand-name drugs. In fact, they are identical to their brand-name counterparts in terms of active ingredients, dosage, and quality.

The cost savings

Generics do differ in one big way, however—cost. They typically are less expensive than brand-name drugs, and the savings can be significant. According to the U.S. Food and Drug Administration, generics can be 30 to 80 percent less expensive than the brand-name versions.

Why are generics less expensive?

When a drug is first made, it's covered by a *patent*, which protects the company that developed it. When the patent expires, however, other companies can start making and selling that drug, without the expense of research and development. Then, they pass those savings on to the consumer.

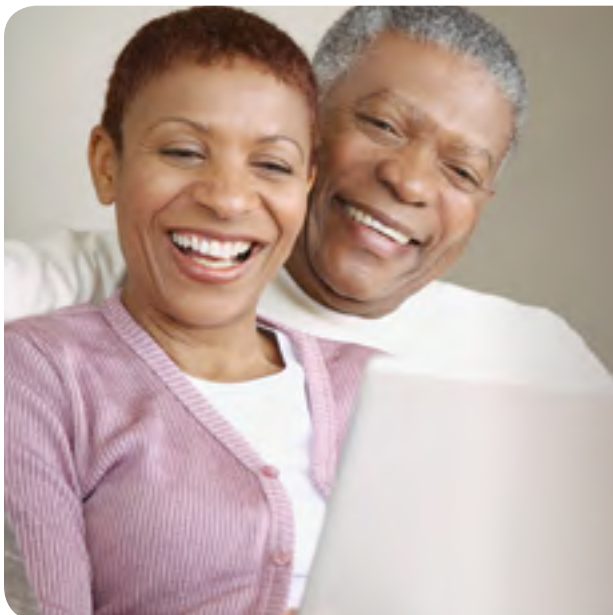


save with us

At Blue Cross Blue Shield of Massachusetts, we understand the impact prescription drug costs can have on your wallet.

That's why starting in 2014, we've reduced all of our Tier 1 and Tier 2 prescription drug copayments. (The copayment is the amount you pay as your share of the cost.)

To find out other ways we're looking to save you money, review and compare plans at www.bluecrossma.com/medicare.



get fit for less!

Download fitness and weight-loss benefit forms today and **start earning up to \$150** back on exercise classes, club memberships, or weight-loss programs.

Go to www.bluecrossma.com/medicare.

Click on "Wellness," then "Savings & Discounts" to see if you qualify.

Questions? Contact Member Service. Turn to the back cover for the phone number and hours.

Remember! It's important to talk with your doctor before starting any exercise or weight-loss program.

keep active!

Explore the healthy activities at the Council on Aging through our Q&A with Judy Tanner, activity coordinator for the Woburn Senior Center.



Judy Tanner

Q. Briefly tell us about your career path and what inspires your work today.

A. My grandfather, who suffered from Parkinson's disease, lived with our family beginning when I was 4 years old until he died when I was 15. The disease affected his speech and I learned to communicate with him in other ways. This encouraged my desire to work in the field of geriatrics. I received a master's degree and spent 10 years working as a nursing home social worker. Although I really enjoyed the work, I wanted to return to working in the community as I had during my undergraduate studies. This led me to the Woburn Senior Center.

Q. What programs does the Senior Center offer?

A. The Woburn Senior Center offers dozens of programs to help you get—and stay—healthy. Concerns expressed by older adults are addressed with ongoing support groups, such as low-vision support and diabetes.

In addition to transportation services, special events, intergenerational activities, and services to assist older adults, daily programs include Zumba on Mondays, a walk-and-talk group on Fridays, and everything in between.

Q. How do you address common concerns among older adults?

A. Our most popular program and the one that often brings new adults to the Senior Center is the Senior Issues breakfast/lecture series on Wednesdays. Topics range from stroke prevention to legal issues to driver's education.

However, when asking an older adult what is his or her biggest concern, the answer is often 'Remaining independent in my own home.' The Matter of Balance program explores thoughts and concerns about falling. Sessions also focus on exercise, habits associated with falls, and fall prevention. This program often leads older adults to participate in other exercise programs offered at the Senior Center as they become more confident with exercise and knowledgeable about preventing falls.

Q. What are some exciting new offerings?

A. Whatever programs we can imagine, we can make happen! My current interest is encouraging older adults to use computer technology to reduce isolation and increase lifelong learning.



get involved!

Visit www.mma.org. Click on "City and Town Web sites" in the menu on the left side.



Blue Cross Blue Shield of Massachusetts commends those who help keep your community healthy. In this new feature, we highlight a person or group who helps improve the health and well-being of older adults living in Massachusetts. Do you know a person or group who is making a difference? Send an email to angela.gagnon@bcbsma.com and we will consider your story for a future issue.

what's new in 2014

Good health isn't just about the physical aspects—it's about the emotional, mental, and financial, too.

At Blue Cross Blue Shield of Massachusetts, we understand it's important to get the best value for your money. We have some great news for 2014.

Starting in 2014, our plans will reflect new savings:

- We've lowered our premiums (monthly fees) on all of our Medicare Advantage plans
- We've eliminated the annual medical deductibles (amount paid each year) for our Medicare

HMO BlueSM ValueRx and Medicare PPO BlueSM PlusRx members

- We've lowered copayments (your shared cost) on all our plans' Tier 1 and Tier 2 prescription drug coverage

Some other highlights:

- We've added routine dental coverage to our Medicare PPO BlueSM ValueRx plan.
- We're excited to introduce our new \$0-premium Medicare PPO Blue SaverRx plan!

Be sure to review your Annual Notice of Change letter, which describes changes to your plan in 2014. If you have any questions, contact Member Service. Turn to the back cover for the phone number and hours.

We're always looking for ways to improve our products, put our members first, and make quality health care affordable. Keeping you happy and healthy—that's our bottom line.

your peace of mind

We know that you have many choices for Medicare options, and we value your commitment. You can be confident that you're enrolled in the right Medicare health plan.

Don't miss out on Medicare's Annual Enrollment Period from October 15 through December 7. If you're unsure of where to start, start with us!

We have in-person seminars happening throughout November and early December. Register online at www.bluecrossma.com/medicare or give us a call at **1-800-262-BLUE (2583)**, 7 a.m. to midnight, seven days a week. (TTY/TDD users, please call **711**.)



MASSACHUSETTS

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healthy recipe

cranberry pumpkin muffins



Like many other foods, muffins can be healthy or unhealthy—it all comes down to the ingredients. Healthy muffins are not frosted and have vegetables, fruit, or bran as a main ingredient. Plus, you can enjoy all the yummy taste without the guilt!

Ingredients

- 2 cups flour
- ¾ cup sugar
- 3 tsp. baking powder
- ½ tsp. salt
- ½ tsp. cinnamon
- ¾ tsp. allspice
- ⅓ cup vegetable oil
- 2 large eggs
- ¾ cup canned pumpkin
- 2 cups fresh or frozen chopped cranberries

Directions

Preheat oven to 400 degrees. Sift together dry ingredients (flour, sugar, baking powder, salt, cinnamon, and allspice) and set aside. Beat oil, eggs, and pumpkin together until well-blended. Add the wet ingredients (pumpkin mixture) to the dry ingredients all at once. Stir until moistened. Fold in chopped cranberries. Spoon into paper-lined muffin cups. Bake for 20 to 25 minutes.

Makes 12 muffins. Each muffin provides 200 calories, 7 g fat, 35 mg cholesterol, 230 mg sodium, and 32 g carbohydrates.

how to reach us

www.bluecrossma.com/medicare

1-800-200-4255
(TTY 1-800-522-1254)

October 1–February 14:
8 a.m. to 8 p.m.,
seven days a week

February 15–September 30:
8 a.m. to 8 p.m.,
Monday through Friday



For the second year in a row,
Blue Cross Blue Shield
of Massachusetts
is the top ranked Medicare
PPO Plan in America.¹
**Thanks for choosing
us as your plan!**

Blue Cross Blue Shield of Massachusetts is an HMO and PPO plan with a Medicare contract. Enrollment in Blue Cross Blue Shield of Massachusetts depends on contract renewal.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and or co-payments/co-insurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

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¹NCQA's Medicare Health Insurance Plan Rankings 2013-2014. Blue Cross Blue Shield of Massachusetts' Medicare Advantage PPO plan is ranked as the #26 Medicare Advantage plan in America.

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