

WELCOME

Hello members, and happy spring. As we all look forward to the warmer days ahead, we hope this edition finds you in good health and good spirits.

Spring is one of the most beautiful seasons in our state and as the days begin to warm, we encourage you to get outside, and enjoy the weather. One of the first signs of spring is hearing the birds chirping outside our windows, and while many of us place bird feeders in our yards, did you know that bird feeding can benefit people too? Learn how to turn your yard into a bird sanctuary on page 5.

There are so many ways to get active and places to do it. Cover feature Patty Buckley's place is CrossFit Calypso in Farmington, where she attends classes five days a week. For Buckley, the gym has become more than just a place to exercise — it's a cornerstone of her community. Find out more about her story on page 8.

As always, we encourage feedback on *thrive*. and on the healthcare you are receiving. Email us at *thrivemagazine@bluecrossmn.com*. Thank you for being a Blue Cross and Blue Shield of Minnesota member.

Dana Erickson
President and CEO,
Blue Cross and Blue Shield
of Minnesota

BEHIND THE SCENES

Cover subject Patty Buckley has a laugh during a video interview at CrossFit Calypso in Farmington.

Check out the video at bluecrossmn.com/thrive.



CrossFit Conversation



TELL US HOW WE'RE DOING

Blue Cross and the Centers for Medicare & Medicaid Services (CMS) want to make sure you are receiving the best healthcare possible. Every year, CMS sends surveys to members, so we can receive feedback on your health plan. These surveys and your responses are important, as they help us make changes and keep us accountable to our valued members. The survey may ask a variety of questions about your satisfaction with your health plan, and what services or benefits you use regularly. Our hope is that you will take the time to complete these surveys. The results we receive will help us support our members and plan for the future.





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MARCHING FORWARD

A look at this month's National Health Observances

National Health Observances help raise awareness about conditions and serve as a reminder to take charge of your health. Here are three happening in March:

Colorectal Cancer Awareness Month

Colon cancer is the third most common cancer among U.S. adults, according to the American Cancer Society, and staying up to date on screenings is essential to your health. For those who are not at high risk for colon cancer, a colonoscopy is covered by your health plan once every 10 years (120 months) and as frequently as once every 24 months for high-risk patients following a colonoscopy or barium enema. There are several other types of colon cancer tests available. Talk to your doctor about what's best for you. To learn more about coverage and screening options, visit **bluecrossmn.com/colonoscopy** or call the number on the back of your Blue Cross member ID card.

National Sleep Awareness Week

National Sleep Awareness Week took place March 10–16 and is a reminder of how important rest is to your overall health. If you struggle with sleep habits, the Centers for Disease Control and Prevention (CDC) offers several tips including:

- Removing electronics from your bedroom
- Avoiding caffeine, alcohol and eating large meals before bed

Discussing your medications with your primary care provider to see if they may be impacting your sleep. Steroids, stimulants and opioids, for example, are classes of drugs that may lead to insomnia, so finding alternatives might be helpful.



Nutrition Awareness Month

March is also
Nutrition Awareness
Month, and it is a
perfect time to find
new ways to improve
your diet. This can
be as simple as
incorporating a variety
of vegetables into

your meals, consuming more whole grains, and reducing your sugar intake. Additional tips offered by the U.S. Department of Agriculture's MyPlate program include:

- Drinking and eating low-fat and fat-free dairy products
- Decreasing the amount of sodium in your meals
- Varying the types of protein you consume regularly

VEGGIE BREAKFAST WRAP

We often hear the adage "breakfast is the most important meal of the day," so start your morning with this veggie breakfast wrap from the American Diabetes Association. This recipe is low fat and packed with protein and vegetables.



INGREDIENTS

- 2 tsp olive oil or vegetable oil
- 1 cup sliced mushrooms
- 2 eggs
- ½ cup egg white or egg substitute
- 1 cup firmly packed spinach or other greens
- 2 tbsp chopped scallions or other onions
- 2 whole wheat, low-carb tortillas
- 2 tbsp salsa

DIRECTIONS

- 1. Add olive oil or vegetable oil to the skillet over medium heat. Add mushrooms and sauté until nicely brown at edges (about 3 minutes), set aside.
- 2. Beat eggs with egg whites or egg substitute in a medium sized bowl, using a mixer or by hand, until blended. Stir in shredded spinach and scallions.

- 3. Begin heating a medium/large nonstick skillet over medium-low heat. Coat pan generously with cooking spray. Pour in egg mixture and continue to scramble the mixture as it cooks using a spatula. When eggs are cooked to your liking, turn off the heat and stir in mushrooms.
- **4.** Spread half of the egg mixture down the center of each tortilla. Top each with 1 tbsp fresh salsa or other sauce of your choice. Garnish with additional toppings like avocado slices, bell pepper or tomato if desired, then roll it up to make a wrap.

Find this recipe at **bluecrossmn.com/thrive** for nutrition information.



LESSENING LEG PAIN

The Doc is in. Dr. Michelle Hill answers your health, medical and wellness questions



Member: I've noticed that when I go on walks, I get painful leg cramping. It goes away after I rest a bit. Is this something I should be concerned about? — *Greg, Shoreview*

Dr. Hill: Thank you for writing in with this question, Greg. First, I suggest you visit your doctor to discuss what you're experiencing with your leg pain. Painful leg cramping that comes on with exercise and goes away with rest is a symptom of a condition called peripheral vascular disease (PVD).

PVD is a circulatory condition that happens when your blood vessels are blocked or narrowed. Generally, PVD affects the legs, but it can affect other parts of your body as well. If you have PVD, one of the main symptoms is pain or cramping in your legs while walking or exercising. That pain, called claudication, eases or goes away with rest. This pain happens because narrowed blood vessels reduce your body's blood flow, and reduced blood flow means your body can't supply enough oxygen to keep up with the demands of exercise.

Sometimes, your environment can cause PVD. Emotional stress and cold temperatures can cause your blood vessels to constrict. More commonly, though, PVD is caused by lifestyle choices or other

conditions. Smoking, high blood pressure, high cholesterol, and diabetes are common causes of PVD. Other risk factors include being overweight, living a sedentary lifestyle, having kidney or heart disease and family history of PVD.

PVD can have serious complications. Fortunately, this condition can be prevented or managed with lifestyle changes. Your doctor may recommend medications to help with your PVD as well.

Exercise is such an important part of a healthy lifestyle. Getting regular movement improves your physical and mental health and wellbeing. Managing your PVD will keep you on your feet and living a healthy life.

FINDING TREATMENT

Your doctor may take several approaches to treat PVD including lifestyle changes, medications or surgeries and procedures.







ith over 435 species of birds in Minnesota to watch, spring is the perfect season to start bird feeding outside your home.

Lori Naumann, an information officer who has worked at the Minnesota Department of Natural Resources (DNR) for 35 years, says this activity benefits more than just the birds — it benefits the people who feed them. When bird feeding, participants are connected with nature and the activity can even improve psychological and physical wellbeing.

"Research has shown, especially during the pandemic, the sense of isolation and loneliness was reduced when people were watching birds outside of their windows," Naumann says. "So when we're watching birds at their feeders, it is helping to improve and maintain brain function and memory."

If you are looking to participate in this avian activity, here are some tips for feeding your favorite feathered creatures this spring:

Choose your feed

Naumann says in the spring, millet is a good feed for birds migrating north. Black oil sunflower seeds can be used in your feeders all year round, and will attract birds like northern cardinals, and chickadees that are commonly seen this season. Spring is also a great time to place sugar water in your bird feeders to attract hummingbirds.

Set up your feeders

The bird feed you choose often dictates the type of feeder you need. However, Naumann says that fly-through feeders are a great option because the feeder's shape can help protect birds from predators and the elements. Thistle feeders and suet feeders are two other options to consider this season.

Protect your feed

When setting up your feeder, place it high enough so deer, bears and other non-bird creatures are not able to reach them. To keep pesky squirrels away from her feeder, Naumann says she spreads corn throughout her yard.

Learn more

Find out more about spring bird feeding and Minnesota birds at

dnr.state.mn.us/eco/nongame.





s you age, your risk for falling naturally increases — falls are so common in fact, that according to the National Institute on Aging (NIA), more than one in four adults 65 years or older fall each year. Falls can leave a big impact on your health, which is why it is important you understand your risks and take steps to stay standing.

Understanding risks

There are several reasons why seniors are more prone to falling and getting hurt. Agerelated muscle mass loss — also known as sarcopenia — can leave older adults with weakness and fatigue, leading to balance issues. Because both muscle mass and bone mass decrease as you age, even a small slip can lead to serious bone fractures and head trauma. Other conditions like heart disease, diabetes, dementia and Alzheimer's may also lead to an increased chance of falling.

Improving bone health

While your bone density gradually decreases as you age, people with osteoporosis are at a higher risk of falls. Osteoporosis is a common chronic disease that causes loss of bone mass, and the disease is common in older adults, postmenopausal women, and in those with autoimmune disorders. Bones are weakened because of the disease, so those who have osteoporosis are more likely to suffer a bone break after a fall.

There are several steps you can take to boost your bone health and prevent osteoporosis.

According to the Bone Health and Osteoporosis Foundation (BHOF), nutrition is key to keeping your bones healthy. Eating a well-balanced diet full of vitamin D and calcium that incorporates fruits and vegetables can strengthen bones. Other healthy behaviors like

getting regular weight-bearing and muscle strengthening exercise and decreasing alcohol intake can also prevent osteoporosis.

Fall prevention tips

The good news is there are many ways you can prevent falling. To do so, the Mayo Clinic recommends:

Add more light — The more you're able to see, the easier it will be to identify potential hazards. Consider placing night lights and brighter ceiling lights throughout your home.

Fall-proof your home — Several ways you can fall-proof your home include removing electrical cords, storing items in easy to reach places, and removing loose rugs or any other large hazards. Adding grab bars in your bathroom and railings on stairs can also help keep you steady.

Wear the right shoes and clothes

— Before you leave your home, put on clothes that are appropriate for the current season. Choose a pair of shoes that provide support, and during the winter, boots that have good grip.

Take your time — Slow down your walking by taking small steps. Walking side to side in icy conditions can help you maintain balance. Also consider using a cane, walker or available handrails while outside.

Avoid the ice — During the cold Minnesota winters, stay home on days that are especially snowy or icy if possible.

Assess your medication — It is key you understand the side effects of your medications when taking them. If your medication can cause dizziness or confusion, for example, this can increase your falling risk. If your current medication is causing side effects, talk with your doctor about switching your medication to a safer alternative, or reducing your dosage.

Talk to your doctor

If you are concerned about or have experienced a fall you should speak with your primary care provider, as they can determine if your medications or health conditions could increase your risk.

Through Signify Health, you can receive an in-home wellness visit from a nurse practitioner or doctor. At this visit, you can work with your Signify Health provider to identify potential hazards in your home and discuss ways you can prevent falls. To schedule your wellness visit, call Signify Health toll free at 1-844-226-8218 (TTY 711), 7 a.m. to 7 p.m., Monday–Friday and Saturday 8 a.m. to 4:30 p.m. or you can schedule an appointment online by visiting **schedule.signifyhealth.com**.



Three million older adults are treated in emergency departments each year due to falls.

SOURCE: CENTERS FOR DISEASE CONTROL AND PREVENTION











OR PATTY BUCKLEY, CROSSFIT IS MORETHAN A WAY TO STAY IN SHAPE.

Taking part in hour-long classes five times a week keeps her energized, makes daily movements easier and lifts her mood. And most of all, CrossFit keeps her engaged with a group of classmates that over the years have become supportive friends.

"Everybody is so friendly and it just feels like family," says Buckley, 68, of her classes at CrossFit Calypso in Farmington. "You can connect with people. And if you struggle with something, somebody will help you. We can talk with each other, help each other."

Buckley's CrossFit family has helped her through some of her life's most challenging days, including the loss of her sister to breast cancer in 2017. Her experiences are not uncommon — studies have linked the adaptable high-intensity fitness program with building a sense of community, satisfaction and motivation. Better heart health, joint function and muscle mass are a few other health benefits.

And as Buckley, who started regular CrossFit classes a decade ago, says, it's never too late to give it a try.



Exercises for everyone

CrossFit is a coach-led program, with workouts that involve constantly varied, high-intensity, functional movements. Classes typically last about an hour, exercises change day to day, and all are adaptable for different ages and skill levels. That hour is usually broken into a warm up, a strength component related to proper technique for the workout, the workout itself and then a cool down.

Liz Caron, co-founder and coach at CrossFit Calypso with husband Thad, says the workout portion can last anywhere from seven minutes to 35 minutes. That's when participants are really pushing themselves to get stronger. They'll feel it, she says, but it's all tailored to their ability.

"Sometimes a weight is just too heavy for somebody, so we go lighter," Caron says. "Maybe there's a shoulder bothering them so we switch up the workout so that it's appropriate. Sometimes there's running and some of our seniors had knee replacements and they're not supposed to run, so they're walking or doing fast feet movements. There's always an option to get you a good workout and still do what the class is doing, but at an appropriate level for you."

Some common CrossFit exercise examples include squats, deadlifts and kettlebell swings. For older adults in particular, many exercises can be directly tied to daily movements. For example, a

dumbbell snatch that involves lifting a weight from your midsection to a position over your head can make it easier to put away dishes in the cupboard, Caron says. Lunges can help with the ability to climb stairs. Burpees can make it easier to get up off the ground.

"We can assign a functional movement to almost every exercise that we offer," Caron says.

Participants range widely in age and ability, with pre-teens working



CrossFit is available throughout the state. To find a gym near you, visit **crossfit.com**.



out alongside adults in their 80s. Caron says she's seen a benefit to intergenerational classes — with members communicating and learning from each other regardless of age.

"I had a 57-year-old woman who the other day was teaching a 15-year-old boy to rope climb," Caron says. "I think those interactions are so important for younger kids and it also helps keep older members social and engaged."

Developing a routine

Buckley began CrossFit with a group of colleagues before she retired. That first group eventually dropped off, but Buckley stuck with it, made new friends and also brought her sister, Joanie, into the fold as a regular participant.

A married mom of three, now with five grandkids, Buckley has lived an active life, but didn't have a regular exercise regimen until she started CrossFit. She says it was the community that pulled her in, as well as the positive feeling she had after every workout. It gave her energy to make more of each day, such as starting daily three-mile walks with her husband.

It even encouraged her to start running — something she avoided for much of her life because of asthma. Regular exercise can

strengthen the heart and lungs, relieving asthma symptoms, according to the Mayo Clinic, and Buckley has found that to be true.

I want to be able to do things, stay active and feel good.

-Patty Buckley









She's accomplished things she didn't think she was capable of before CrossFit — things she couldn't do when she started. Climbing a rope, for example, or touching her toes to a bar while hanging from it.

"Patty is one of the hardest workers we have," says Thad Caron. "She is one of our pillars here — people look to her for inspiration. She does things that really only a handful of really fit women here can do and she's in her 60s."

But more than her physical achievements, Buckley says her biggest CrossFit benefit is the community. During her sister's fight with breast cancer, the gym was her rock, even when it was difficult for Buckley to show up because it reminded her of her Joanie.

"It was really hard to go back to the gym when Joanie passed away, but everyone was so kind and encouraging," Buckley says. "Liz and everyone there just made me feel so much better."

The gym even organized a run in Joanie's memory for friends and family.

"CrossFit is a very tight-knit community, we do a lot of things together," Caron says. "It was important for us to really surround Patty and support her during that time."

Buckley believes her fitness community and routine is a big reason for her good health both physically and mentally. She plans to keep it going for as long as she can, so she can keep up with her grandkids and keep her independence for as long as possible.

"I see a lot of people my age having trouble getting around and doing the things they want to do," Buckley says. "I don't want to be that way. I know I'm going to get slower, but I want to be able to do things, stay active and feel good."

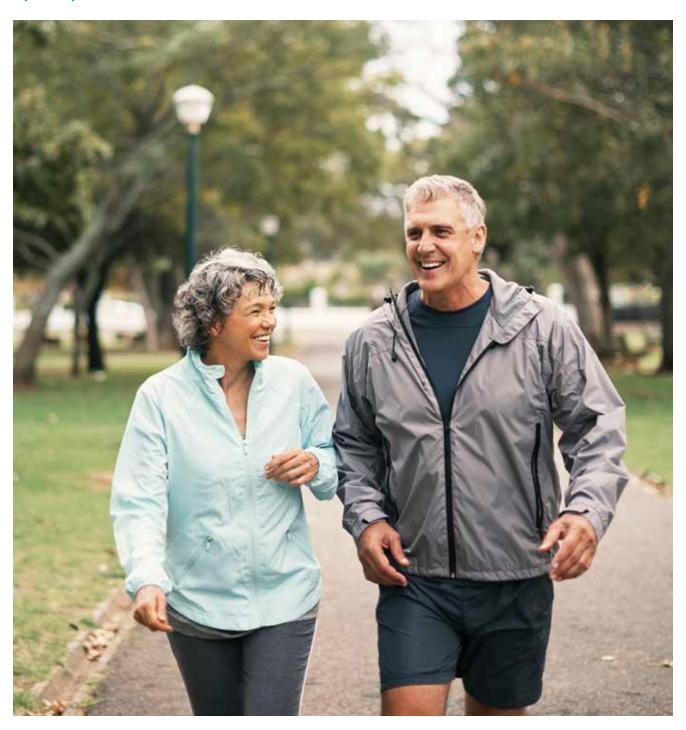
WHEN BUCKLEY'S SISTER, JOANIE, DIED OF BREAST CANCER IN 2017, THE CROSSFIT GYM RALLIED AROUND BUCKLEY AND ORGANIZED A MEMORIAL JOG.



Before starting any new exercise routine, be sure to talk with your doctor first so you can minimize health risks and get the most from your workout.

OVERCOMING PAIN

Assessing, managing and overcoming chronic pain by Emily Sizen



n the United States, an estimated 50 million people live with chronic pain. From arthritis to chronic headaches, these conditions are common, but that doesn't mean that you have to put up with the pain.

Dr. Amarjit Virdi, an anesthesiology and pain management specialist, has spent more than a decade treating chronic pain at Winona Health. While he says the treatments for chronic pain have evolved over the years, the significant impact pain can have on his patients has remained the same.

"People unfortunately start defining themselves by the chronic pain they have," Dr. Virdi says.

If you suffer from chronic pain, there is hope. There are many treatment options available that can help you manage your pain and in turn, improve the quality of your everyday life.

Knowing your risk

Chronic pain is pain that persists for longer than three to six months, and often results from an illness or injury. However, there are other factors that can leave you at a higher risk of developing chronic pain. Obesity, genetic disposition, smoking and having a labor-intensive job, for example, can make you more susceptible. And while chronic pain can be felt by people of all ages, it is prevalent among older adults.

Chronic pain can also lead to a higher risk of comorbidities, like high blood pressure, mood disorders and cardiovascular disease.

"When it comes to chronic pain, it can affect everybody, but in some populations, it's present more than others — sometimes for known reasons, sometimes for unknown reasons," says Dr. Ifechi Anyadioha, a specialist at the Mankato Clinic Pain Management Center. "As we get older, we develop degenerative conditions like arthritis, and that can cause pain."

Seeking help

If you are experiencing pain that won't go away, it is important to see your primary care provider or a pain management specialist right away. Treatment can be time sensitive. and may lose effectiveness if you delay seeking care.

When a patient says they are suffering from chronic pain, Dr. Anyadioha completes a thorough physical examination. He looks at factors like health history, when the pain began, if the pain is radiating to other parts of the body, and how pain is impacting their daily life.

In order to pinpoint where the pain is coming from and how to best treat it, Dr. Anyadioha often will order an MRI, CT scan or X-ray. From there, he develops a treatment plan for pain that is specialized to the patient's needs.



Exercises that are low-impact and good for those experiencing chronic pain include yoga, water aerobics, biking and light weight lifting. SOURCE: TWIN CITIES PAIN CLINIC

DID YOU KNOW?

Reducing stress and getting quality sleep are also ways to reduce chronic pain.

SOURCE:

CLEVELAND CLINIC

Treatment

Over-the-counter pain relievers and physical therapy are often the first line of defense against chronic pain. Dr. Virdi says that the types of medication typically used for chronic pain management have changed since he began practicing.

At the start of his career, opioids were commonly prescribed by healthcare professionals to treat pain. However, due to the growing prevalence of opioid abuse and the risk of negative long-term effects, professionals now typically prescribe opioid alternatives like acetaminophen, ibuprofen, or membrane stabilizers like lidocaine.

Other treatment options your doctor may prescribe include:

- Minimally invasive procedures like steroid injections that reduce inflammation in your joints or spine.
- Implantable therapies like a spinal cord stimulator or a pain pump.

- Physical, occupational or rehabilitative therapies.
- Lifestyle changes like improving your diet or increasing your exercise regimen.
- Acupuncture and massage therapy. Acupuncture is available as a supplemental benefit for routine pain management. You can learn more in your Evidence of Coverage at bluecrossmn.com/ medicare-documents.

Treatments may not completely eliminate pain, but they can make your pain more manageable in your daily life and prevent it from becoming worse as time passes.

Changing your lifestyle

Managing your chronic pain may mean changing aspects of your lifestyle. For example, following a good diet can help curb chronic pain, and Dr. Virdi says that a low-fat, plant-based diet has been shown





to reduce the symptoms of chronic pain. Exercise also plays an important role in pain management, and regular muscle and core strengthening exercises can help improve your ability to function.

"We encourage patients to exercise — even patients who are in chronic pain. You want to get up and move around, and that tends to reduce chronic pain," Dr. Anyadioha says.

Because falls can lead to serious injuries, finding ways to prevent them is key. It is so critical that Dr. Virdi often dedicates time with patients to find strategies for them to eliminate their risk.

"Fall prevention is very, very important," Dr. Virdi says. "Every fall not only precipitates pain, but it also causes a step down in your health because it can lead to fractures."

If you suffer from chronic pain, it's important to remember that you are not alone. Connecting with a doctor and seeking help can ultimately help lead you to a better quality of life.

"Pain leads to low mood, low morale, poor productivity and as a result, it can lead to illnesses like chronic depression." Dr. Virdi says. "If pain is taken away, life becomes more worth living."





ore health information becomes available online every day, and having the tools to access and understand this information can impact your overall health.

Digital health literacy is your ability to use the internet and online resources to navigate your healthcare. Someone with digital health literacy is able to complete tasks like accessing health records online, using telehealth services, and messaging their healthcare providers. As more medical resources are becoming available exclusively online, digital health literacy is a skill that is becoming more important than ever.

In 2023, the Agency for Healthcare Research and Quality found that a higher level of digital health literacy was tied to more knowledge of health conditions and a greater ability to self-

For Medicare Advantage Members

manage chronic conditions. Online resources can ultimately help make completing your healthcare tasks easier, and ensure you are receiving the best care and making the most out of your health benefits.

Accessing your information

One important online resource you have access to through your health plan is your member website. Using your personal member website, you will find a variety of digital resources and key features of your health plan, consolidated into one place. On your member website you are able to view claims and review your Evidence of Coverage document. If you need to find a doctor, clinic or pharmacy, your member website will have information on who is in-network.

If you haven't already registered for an account, signing up for your member website is easy and can be done online within a few minutes:

- Begin by taking out your Blue Cross member ID card. On the back, you will find a list of important numbers including a customer service number.
- 2. Next, visit bluecrossmn.com, and select "Create Account." On the next page, you'll be prompted to enter your member ID number, first and last name, and date of birth as it appears on your member ID card. Your member ID number is located on the front of your card below your name. Select continue.
- **3.** The next page will prompt you to enter your email and a password. Once you have filled this out, you'll be asked to

verify your email address on the next page before officially creating your account. Write down your password in a safe place in case you need to reference it later.

If you have a smartphone, you can also download the BlueCrossMN Mobile App from the app store. Once logged into the app, you'll be able to access your ID card digitally, review your plan details, and more, conveniently from your phone.

Questions?

To learn more about the health resources available to you, call the customer service number on the back of your member ID card.

Meet MOBE

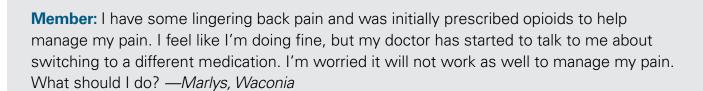
Get health and wellness guidance at no additional cost to you. As a Blue Cross and Blue Shield Medicare Advantage member, you now have access to customized health guidance through MOBE, our health coaching partner. When you use MOBE services — available by phone or online — you are paired with a health and wellness Guide. You can receive a \$100 gift card by using MOBE services.

To earn your reward, complete one phone call with a MOBE Guide and download and sign into the app or complete two phone calls with a MOBE Guide. Call the customer service phone number on the back of your Blue Cross member ID card to learn more.

*MOBE LLC is an independent company that provides guided health solutions.

UNDERSTANDING OPIOIDS

Dr. Anita Sharma provides professional insight and practical tips to answer your medication questions.



Anita: Thank you for this important question and I understand your concern. Opioids are a class of drugs prescribed by providers to help manage pain. While opioids are commonly prescribed for short-term use, they can have serious effects if taken long-term, and your doctor is likely concerned about their impact.

When taking opioids, your body may build up a tolerance to the medication that can lead to an increased dosage over time. While they can be beneficial when taken properly, one of the largest risks in taking opioids is that they can be highly addictive and easily misused. Other potential side effects of opioid use include:

- Depression and other mental health issues
- Abdominal pain and constipation
- Weak bones
- Increased risk of heart attack
- Irregular heartbeat

The good news is that there are many opioid alternatives available, that can help manage your chronic pain. These include acetaminophen, ibuprofen, and others that are available by prescription or overthe-counter. Your health plan provides you an over-the-counter allowance that can go toward opioid alternatives.

There are also non-medication options that can help you combat back pain like chiropractic or spinal manipulation and acupuncture.

To learn more about what options are covered by your plan, call the number on the back of your Blue Cross member ID card.

The most important thing is to share your concerns with your healthcare provider. They can work with you on a plan to safely and effectively manage your pain and your pain medications.

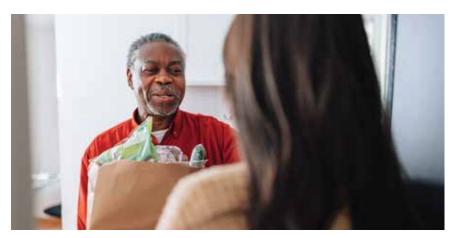


Each year, Blue Cross and Blue Shield of Minnesota produces a wall calendar exclusively for you, our Medicare members. This calendar is included with your plan and offers more than just important dates — it provides helpful resources, including details on your plan benefits and tips to help you stay healthy year-round.

We know not all members prefer a printed calendar, so this year we'll be sending it only to those who request one. Please visit **bluecrossmn.com/membercalendar** to either order or decline your 2025 wall calendar.

Thank you for your membership.





CARE IN YOUR COUNTY

Accessing your county's community resource guide

eing a caregiver can be overwhelming, but did you know your county offers resources that may relieve some of that stress? In Minnesota, counties from Cook to Rock offer community resource guides that serve as a comprehensive list of assistance options for residents. These guides can be easily accessed online and provide information about dozens of resources and services for caregivers and their loved ones.

How can I access guides?

There are two ways you can access your county's community resources online. The first way is through a simple Google search — use your county's name, Minnesota, and "community resource guide" as your key words.

You can also visit **mn.gov/portal/government/local/ counties**, which lists all of Minnesota's counties and links to their websites. Once you have reached your county's website, look for a search bar that is typically located on the top right or center of the website's homepage. Search "community resource guide," which will bring

up several results that may direct you to an online document of your county's guide, or provide external links to resources you can explore.

If you are having trouble finding your community resources, call your county's administrative office.

What does your county offer?

Community resource guides include dozens of community, state and national resources that you can utilize to help take care of your loved one. Some examples:

- Senior dining and meal delivery
- Transportation options
- Assisted living information

Your health plan may also offer some of these services through contracted providers.

Help from Blue Cross

Blue Cross offers a variety of resources for caregivers and their loved ones. Call the number on the back of your Blue Cross member ID card to learn more about what is offered by your plan.

Contacts



CONTACTS	NUMBER	HOURS OF OPERATION ALL TIMES CENTRAL
Customer Service	1-800-711-9865 TTY 711	M–F, 8 a.m. to 8 p.m.*
Dental Customer Service (Excludes Individual Core and Employer Group Plans)	1-844-397-4182 TTY 711	M–F, 8 a.m. to 8 p.m.
Centers for Medicare & Medicaid Services	1-800-633-4227 TTY 711	24 hours a day/ seven days a week
Medication Therapy Management (MTM)	1-866-873-5941 TTY 711	M–F, 9 a.m. to 5 p.m.
Nurse Line	1-800-622-9524 TTY 711	24 hours a day/ seven days a week
Over-The-Counter (OTC) Health Solutions OTC Health Solutions (Freedom Blue SM)	1-888-628-2770; TTY 711 1-855-788-3466; TTY 711	M–F, 8 a.m. to 10 p.m.
Quitting Tobacco	1-888-662-2583 TTY 711	M–Th, 8 a.m. to 8 p.m. F, 8 a.m. to 6 p.m. Sat, 9 a.m. to 1 p.m.
Railroad Retirement Board	1-877-772-5772 TTY 711	M/Tu/Th/F, 9 a.m. to 3:30 p.m. and W, 9 a.m. to 12 p.m.
Senior LinkAge Line	1-800-333-2433 TTY 711	M–F, 8 a.m. to 4:30 p.m.
SilverSneakers	1-833-226-1271 TTY 711	M–F, 7 a.m. to 7 p.m.
Social Security Administration	1-800-772-1213 TTY 711	M–F, 8 a.m. to 7 p.m.
To make a payment directly to Blue Cross by: Credit/Debit Card, Checking/Savings Account, 24 Hour Automated System (IVR)	1-866-790-5951 TTY 711	M–F, 8 a.m. to 4:30 p.m. M–F, 8 a.m. to 8 p.m.* 24 hours a day
TruHearing *We are available seven days a week October 1 th	1-844-570-1828 TTY 711	M–F, 8 a.m. to 8 p.m.

*We are available seven days a week October 1 through March 31 and available Monday through Friday the rest of the year.



SHARING THE LOVE

Blue Cross volunteers work to combat loneliness

his past Valentine's Day, more than 200 local seniors received a surprise in the mail.

In December, a team of 20 volunteers from the Blue Cross Stars, Quality, and Risk Adjustment team gathered to create cards that were sent to seniors on Valentine's Day. Volunteers were able to complete 200 hand-made cards and continue what has become an annual act of kindness and a yearly tradition.

For individuals who have lost a spouse, a loved one or are just feeling lonely, Valentine's Day can be a difficult occasion. The goal with sending these valentines is to show recipients that their community cares about them.

Each quarter, Blue Cross employee volunteers participate in card creating events like this in partnership with Friends & Co, (formerly Little Brothers- Friends of the Elderly). Based in Minneapolis, Friends & Co works to form community connections for older adults. The organization helps facilitate coffee talks, phone and visiting companionships between volunteers and seniors. During these talks, seniors are able to share memories with volunteers, exchange life experiences and have someone to confide in.

In recent years and in the wake of the COVID-19 pandemic, loneliness and feelings





of social isolation have been on the rise.
According to the National Academies of
Sciences, Engineering, and Medicine
(NASEM), one in four adults aged 65 and
older are considered socially isolated, and the
loneliness that results can lead to mental and
physical health problems.

In 2022, Friends & Co and additional Blue Cross volunteers created more than 1,200 valentines — with Friends & Co seniors each receiving three valentine cards from each associate. For many, these Valentine cards, and other efforts like it, can serve as a reminder that they are not alone.

To get connected with Friends & Co, or learn more about their services, visit **friendsco.org**.



BRAIN GAINS



Build your brainpower with puzzles

SOLVETHE SCRAMBLE

Puzzles are a fun, engaging way to keep your brain healthy. Puzzles, like this word scramble, deepen connections between your brain cells and improve your mental speed and short-term memory. For this puzzle, unscramble the letters to reveal a word related to this issue of **thrive**.

1. PINOREVTEN	5. IIOOPD
2. EERNNIGSC	6. EIRGRCAVE
3. YHTELAH DTEI	7. ENBO LAEHTH
4. LOBDO USGRA	8. DRIB NGDIFEE

Answers on back cover.

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Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah.Wac 1-866-251-6736.

Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

Blue Cross Medicare Advantage is a PPO plan with a Medicare contract. Enrollment in Medicare Advantage depends on contract renewal.

Medicare Advantage customer service, 1-800-711-9865 (TTY 711), 8 a.m. to 8 p.m., Central Time, daily.

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HEALTHIER DAYS AT HOME

Blue Cross works together with Signify Health to offer an In-Home Wellness Visit at no additional cost to you. Assessing your health every year can help ensure you enjoy more healthy days at home. Members are eligible for one gift card for an In-Home or Virtual Wellness Visit with a Signify clinician completed within the calendar year. Upon completion of your In-Home Wellness Visit with Signify Health, we'll send you a \$25 gift card redeemable for food items at any restaurant or grocery store where Visa is accepted.

Call toll-free 1-844-226-8218 (TTY 711), Monday through Friday, 7 a.m. to 7 p.m. Central Time, Saturday, 8 a.m. to 4:30 p.m. Central Time. Or, visit schedule.signifyhealth.com to schedule your visit today.