

thrive.

FALL 2024

 BlueCross
BlueShield
Minnesota

a magazine about your choices and your best life

Page 8

**MARION PECK
SHARES HER
SECRETS TO
FUN AT 101**

Keep Movin'

Insights on
longevity
& vitality
from a
remarkable
101-year-old

Also inside

Keep your blood
pressure in check

Prevent the effects
of seasonal isolation

Key doctor visits to
schedule each year

bluecrossmn.com/thrive

WELCOME

Hello, members, and welcome to the fall edition of **thrive.** magazine.

This is a great season to get out and enjoy our beautiful state. And when it's time to cozy up at home, we hope you'll enjoy the inspiring stories and valuable health tips in this edition.

Our featured member, Marion Peck, is a shining example of living life to the fullest. At 101, she stays active, strong and independent. Her story on page 8 reminds us all that age is just a number.

As winter approaches, managing feelings of social isolation and loneliness becomes more important. On page 14, we offer practical advice and support for staying connected and engaged. For those looking to get outside, we explore the benefits of cross-country skiing in our Take Action section on page 5.

Throughout this edition, you'll notice QR codes that can direct you to important online information. To use a QR code, open the camera on your smartphone, point it at the code, and tap the link on your screen.

As always, we encourage your feedback on **thrive.** and the healthcare you are receiving. If you have comments or suggestions, email us at **thrivemagazine@bluecrossmn.com**. Thank you for choosing Blue Cross and Blue Shield of Minnesota.

Christine Reiten

Christine Reiten
Vice President, Medicaid

BEHIND THE SCENES

Marion Peck shows off her workout routine for photographer Joe Treleven and the Touchpoint team at a park in Le Sueur, Minnesota. Check out the video at bluecrossmn.com/thrive.



WELLNESS AT HOME

Did you know you have access to wellness visits without having to leave your home? Blue Cross is working with Signify Health to provide you with a complete wellness visit from the comfort of your home. At these visits, a licensed, highly-trained clinician will discuss any health questions you have and give you valuable information that helps you and your doctor make informed decisions.

Upon completion of your In-Home Wellness Visit with Signify Health, you'll receive a \$25 gift card redeemable for food items at any restaurant or grocery store where Mastercard is accepted.

To request your appointment, visit **signifyhealth.com** or call 1-844-226-8218 (TTY 711) Monday through Friday, 7 a.m. to 7 p.m. and Saturday, 8 a.m. to 4:30 p.m. Central Time.

Questions? Call the Customer Service number on the back of your member ID card for help.

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COVER AND TOP PHOTO BY JOE TRELEVEN

HEALTH BITES



Easily digestible tips, recipes and advice to feed your healthy lifestyle.

VACCINE REMINDERS

Stay up to date on your immunizations



Flu vaccine: Older adults, particularly those with chronic conditions, are at a higher risk for serious flu-related complications. The best way to prevent the flu is to get a flu shot each year, and you have access to a flu shot at no cost to you through your health plan.

COVID-19 vaccine: For adults 65 and older, the current recommendation is to receive at least one dose of an updated 2024-2025 COVID-19 vaccine. For more information and additional recommendations, visit [cdc.gov/covid/vaccines](https://www.cdc.gov/covid/vaccines). You can receive a COVID-19 vaccine at no cost through your health plan.

Shingles vaccine: Also known as Shingrix, the shingles vaccine prevents the disease and its complications. The Centers for Disease Control and Prevention (CDC) recommends two doses of Shingrix — separated by two to six months — for adults aged 50 and older.

Pneumococcal vaccine: The CDC recommends the PCV15, PCV20 or PCV21 vaccine for adults 50 and older who have never been vaccinated for pneumococcal infections or are unsure. If PCV15 is used, a second dose of PPSV23 is needed one year later or sooner, depending on certain health conditions.

Respiratory Syncytial Virus (RSV) vaccine: If you're 75 or older, or between 60 and 74 with a higher risk of severe RSV disease, the CDC recommends a single dose of the RSV vaccine.

Schedule & Learn More About Vaccines

- To schedule your vaccinations, contact your healthcare provider.
- To find out more about coverage and where to receive your vaccines, call Customer Service using the phone number on the back of your member ID card.

BAKED ZITI WITH VEGETABLES

As the weather cools, there's nothing quite like enjoying a warm, hearty dish. This baked ziti recipe from the Mayo Clinic is a perfect blend of comfort and nutrition, packed with healthy vegetables and rich flavors. Serves two.

INGREDIENTS

- 2/3 cup uncooked ziti (about 2 ounces)
- 1 can (14 ounces) low-sodium tomatoes, drained (keep 1/2 cup of the juice)
- 1/2 cup sliced carrots
- 1 cup chopped broccoli
- 1/2 cup diced green bell pepper
- 1/4 cup sliced mushrooms
- 2 garlic cloves, minced
- 1 tsp dried basil
- 1 tsp dried oregano
- 1/2 tsp ground black pepper
- 1/2 cup reduced-fat shredded mozzarella cheese
- 1/2 cup grated Parmesan cheese

DIRECTIONS

1. Heat the oven to 375° F. Lightly coat a small- to medium-sized baking dish with cooking spray.
2. Fill a large pot 3/4 full with water and bring to a boil. Add the pasta and cook until al dente (tender), 10 to 12 minutes, or use the package directions. Drain the pasta.
3. In a nonstick frying pan over medium heat, add the juice from the canned tomatoes. Stir in the carrots, broccoli and green pepper. Sauté the vegetables until tender, about 5 minutes.
4. Add the mushrooms and garlic, and cook for another 5 minutes. Add the tomatoes, basil, oregano and black pepper to the vegetable mixture. Cook over low heat for 3 to 5 minutes. Put the cooked vegetables in a large bowl.
5. Add the cooked pasta and shredded mozzarella cheese. Toss gently to mix. Spoon the mixture into the prepared baking dish.
6. Sprinkle with the grated Parmesan cheese. Cover with aluminum foil and bake until the mixture is hot and bubbly, about 15 minutes.
7. Remove the aluminum foil and bake for 15 more minutes. Put each serving of pasta into a warmed bowl.



SOURCE: MAYO CLINIC



IS YOUR HEALTH ON TRACK?



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

Member: As I get older, I want to take the right steps to stay healthy. How can I be sure I'm following all the different health recommendations without missing anything?
— Rick, Cold Spring

Dr. Hill: It's great that you're prioritizing your health as we approach a new year. Annual wellness visits — which are available to you at no cost — are the best way to stay current with necessary health checks. These visits help catch issues early and protect you from illnesses.

Your doctor will check your overall health, address any concerns and recommend screenings and vaccines. If you need to find an in-network healthcare provider, you can use our Find a Doctor tool at bluecrossmn.com/FindADoctor.

Consider these key screenings and vaccinations for older adults:

Essential screenings

Regular screenings are crucial for early detection. Annual blood pressure checks help manage hypertension, which often has no symptoms. Cholesterol should be checked each year for adults 65 and older. Blood glucose or A1C tests are recommended every three years for adults with normal blood glucose levels.

Colon cancer screenings should begin at age 45. Women should start breast cancer screenings at age 40. Bone density tests are also recommended every two years for women 65 and older. These screenings are available to you at no cost.

Important vaccinations

Vaccines help prevent illness. Annual flu shots protect against seasonal flu, and adults age 50 and older should get the shingles vaccine.

Td and Tdap boosters should be updated every 10 years, and it's crucial to stay up to date with COVID-19 vaccines and boosters, as seniors are at higher risk for complications. See additional vaccination recommendations on page 2.

Schedule your annual visit

To manage your health, be sure to schedule your annual wellness visit with your primary doctor. Consider using a calendar to keep track of your appointments, and follow your doctor's recommendations to stay healthy year-round.



NORDIC ADVENTURES

The health benefits of cross-country skiing

Our state is known for its chilly weather and snowy winters, making it the perfect place for a fun Nordic sport that provides a variety of health benefits — cross-country skiing.

Cross-country skiing has a rich history in Minnesota and is a fantastic way to enjoy the outdoors during the colder months. Whether you're gliding along the Gunflint Trail or exploring the Root River State Trail in southeast Minnesota, there's no shortage of ski trails to discover.

The basics

When heading out for cross-country skiing, be sure to bring warm clothing, ski boots, poles and, of course, the skis themselves. Unlike downhill skis, cross-country skis are typically thinner, and the boots attach at the toes.

There are two main styles of cross-country skiing: classic and skate skiing, each with slightly different equipment. Classic skiing is generally easier for beginners to learn.

If you are new to the sport, The Loppet Foundation offers regular lessons for both

types of skiing at Theodore Wirth Regional Park in Minneapolis.

The benefits

Cross-country skiing isn't just a fun winter activity — it can also provide you with a variety of health benefits. According to the Cleveland Clinic, this full-body workout engages both your upper limbs and major muscle groups, including your core and legs. The activity is excellent for cardiovascular health and is an effective way to stay active and fit during the colder months. It is also beneficial for building strength and enhancing overall wellness.

Find your glide

No skis? No problem — there are several camps, parks and resorts that offer cross-country ski rentals. For a list of places you can rent skis scan this QR code.





APPETITE & AGING

How to combat loss of appetite

Have you noticed that you're simply not as hungry as you used to be? Or that the foods you once loved now taste different?

As you grow older, changes in taste, appetite and digestive health are common. You might find yourself feeling full more quickly or experiencing a diminished appetite, even at mealtime.

According to the Cleveland Clinic, medication, health conditions and emotional or physical changes can cause loss of appetite, along with symptoms like fatigue, nausea, constipation or diarrhea. If you're experiencing chronic loss of appetite or

changes in digestion, talk to your doctor about your concerns.

Feeling fuller

If you've noticed a reduced appetite or changes in taste, the National Institute on Aging (NIA) offers several tips to help maintain healthy eating habits:

- **Quit smoking:** Smoking negatively impacts your overall health — including your sense of taste and smell. If you need help quitting, Blue Cross offers a support line for its members. To receive extra support, you can call the Blue Cross quitting tobacco and vape support line at 1-888-662-2583 (TTY 711),

Monday through Thursday from 8:30 a.m. to 5:30 p.m. Central Time, or Friday from 8 a.m. to 6 p.m.

- **Manage medications:** The medications you take can have a large impact on your appetite. Not only can they make you feel less hungry, but they can also impact how your food tastes and smells. It's important to discuss these side effects with your doctor. They may recommend an alternative medication or offer strategies to help manage dietary challenges.

Members with a Part D plan can reach out to our Medication Therapy Management (MTM) team at 1-866-873-5941, Monday through Friday, 9 a.m. to 5 p.m. Central Time. You can also visit bluecrossmn.com/MTM. If you have a Part D drug plan, a medication review is an included service that is offered at no extra cost.

- **Boost your mood:** Feelings of unhappiness and depression can also lead to a loss of appetite. If you suspect you may have depression, reach out to your healthcare provider to learn about your treatment options.
- **Add more flavor:** While you should avoid adding salt to your meals, fresh herbs, spices, lemon juice and vinegar can all help enhance the flavors of your foods.

Adding variety to your meals can also make them more enjoyable. Consider experimenting with new recipes, visiting different restaurants and even mixing up the shapes, colors and textures of your dishes to keep things interesting.

- **Exercise regularly:** Engaging in physical activity offers numerous health benefits and might help increase your appetite. If you're looking for ways to stay active, SilverSneakers® is a great place to start. Through this program, you have access to gym memberships and fitness classes both in-person and online. Visit SilverSneakers.com/StartHere to get started.

Nutrition necessities

Good nutrition is essential for your overall health. Even if you experience challenges like a reduced appetite or changes in taste, it's important to continue eating healthy meals regularly.

The NIA recommends reading food labels and nutrition facts. Keeping a food journal can also help you track your daily intake. Be sure your diet includes sufficient protein by incorporating things like beans, peas, seafood and dairy. And try to include a variety of fruits and vegetables in your meals.

If you need help maintaining a healthy diet or are concerned about shifts in your appetite, reach out to your primary care provider for help.



DID YOU KNOW?

Medications that may cause loss of appetite include, but are not limited to:

- Antibiotics
- Opioids
- Chemotherapy

SOURCE:
CLEVELAND CLINIC

LOVING LIFE

by Jake Weyer

At 101, Marion Peck
is staying healthy,
strong & independent

At 9 a.m. on a Tuesday at Le Sueur Community Center, KrisAnn Krause was working on getting her SliverSneakers® class fired up.

Talking over an upbeat playlist of '60s pop hits, she asked the class of 25 older adults to greet her with a "good morning." Unsatisfied with the response, she turned to a veteran of the class, Marion Peck. Peck pursed her lips and shook her head in disapproval. Undeterred, Krause asked again, this time receiving a much more enthusiastic reaction.

"She brings that energy into the room, that motivation," says Krause, a fitness professional who has led courses and coached in Le Sueur for 14 years. "We'll always look to Marion when something isn't good enough, and she helps us do it better. In class, we try to emphasize that age is just a number, and she really is an amazing example of that."





FIRST
CATCH

MAINTAINING MOBILITY

The SilverSneakers Classic class that KrisAnn Krause leads at the Le Sueur Community Center focuses on simple exercises to boost and manage mobility. Participants use chairs, light weights and resistance bands to help with everyday movements, like getting up from a seated position or avoiding tripping hazards.

SCAN THE QR CODE BELOW TO SEE A VIDEO INTERVIEW WITH MARION ABOUT HER APPROACH TO HEALTHY LIVING.



“We incorporate that reasoning into the class, to explain why we’re lifting our toes — to be able to step over a curb — or why we’re reaching over our head — to be able to pull stuff off the top shelf,” Krause says.

Everyone is welcome and activities can be modified for anyone at any age or ability. It’s an excellent opportunity for members who are just getting started with an exercise routine, or those who want to stay mobile and independent as they get older.

SilverSneakers is included in your health plan.

For Peck, a nominee for SilverSneakers Member of the Year in 2024, that number is a remarkable 101 — though you'd never guess it from the way she carries herself and lives her life. Still fully independent, she is committed to staying active and healthy, enjoying each day to the fullest and serving as an inspiration for others to do the same.

Keys to longevity

When asked about her secret to healthy aging, Peck shrugs and says it's likely a combination of factors — genetics, regular exercise, eating a balanced diet and staying social.

"I'm sure it's probably a lot of things," she says. "I've lived most of my life in a small town; I had a good upbringing, good food, no real worries, a good family and I was always busy with something."

Research agrees that many elements influence healthy aging. Though genetics are beyond our control, other factors can help ensure good health and a long life. According to the National Institute on Aging, here are a few core considerations:

Physical activity is vital for both feeling well and staying healthy. Whether you engage in short bursts of activity throughout the day or carve out some dedicated time for daily exercise, it's important to get moving.

Many chronic conditions, such as type 2 diabetes and high blood pressure, are linked to obesity. Both



obesity and being underweight can lead to loss of muscle mass, contributing to feelings of weakness and fatigue, and increasing risk of falls and fractures.

Peck participates in the SilverSneakers Classic class four times a week. The class focuses on simple, low-impact movements that help with mobility and everyday activities, such as standing up from a chair, avoiding tripping hazards, pushing a vacuum cleaner and reaching into cupboards. Several other classes are available at different fitness levels.

"I want to be there; I like being with my friends," Peck says of her participation, which dates back to when KrisAnn started teaching the class 14 years ago. "And I just like to be moving. If I get bored, I'll start walking down the halls."

FITNESS PRO KRISANN KRAUSE, LEFT, SAYS MARION PECK IS AN INSPIRATION TO OTHER PARTICIPANTS IN THE SILVERSNEAKERS CLASSIC CLASS.



DID YOU KNOW?

The number of Americans ages 100 and older is expected to quadruple during the next three decades.

SOURCE:
U.S. CENSUS BUREAU

Healthy eating is important not only for maintaining a healthy weight but also for preventing certain conditions and improving brain health. The 2020-2025 Dietary Guidelines for Americans recommend a diet rich in fresh fruits and vegetables, whole grains, healthy (unprocessed) fats and lean proteins like chicken and turkey breast.

Peck starts each day with cereal and juice and eats a banana daily. Her lunch and dinner routines are less consistent, but she makes sure she has balanced meals, despite experiencing a decrease in appetite in her older years.

Sleep is also essential for good health. Older adults should aim for seven to nine hours of sleep per night. Insufficient sleep can lead to irritability, depression, forgetfulness and an increased risk of falls or other accidents. Factors like pain and medications can impact sleep quality, so be sure to consult your doctor if you're having trouble sleeping.

Peck has this covered. "I sleep like a log from evening to morning," she says, noting

that she typically gets 10–12 hours of sleep each night.

Staying social, engaged and living with a sense of purpose can help manage mood, stress, depression and other mental health issues. Research has shown that older adults who are socially isolated are at a higher risk for heart disease, cognitive decline and other conditions.

Staying active and socially connected have been important to Peck throughout her life. She served in the U.S. Navy during WWII and stayed in touch with her fellow servicewomen throughout the years. She has traveled to 72 different countries, doing volunteer work in many of them, and is always up for trips with family or friends. She meets friends for coffee every day, plays bridge most afternoons and joins a group for Sunday dinners at local restaurants.

A mother of five, Peck is also a grandmother and great-grandmother who loves spending time with each generation whenever she

can. At home, she enjoys reading, particularly books with international intrigue. She also likes movies, with one of her all-time favorites being "Lost Horizon," an action/fantasy film from 1936.

Seeing the doctor for annual physicals, annual wellness visits, vaccinations and preventive screenings is another good way to stay ahead of chronic conditions and other ailments.

Peck has never missed an annual physical and has consistently kept up with her health screenings. She has been



Proud to Serve

Since high school, Marion Peck wanted to serve in the military. So when the Women Accepted for Volunteer Emergency Service (WAVES) program was created in the early 1940s, she enlisted. She served stateside in the Navy during WWII and considers it among the greatest honors and periods of her life. Today, Marion is a member of the local American Legion, and plays the bugle during services for area veterans.

LIFELONG LEARNING

Throughout her life, Marion Peck has pursued her passions and maintained a keen interest in learning new things. She took flying lessons, learned how to paint, traveled the world and attended four different universities before earning a degree in Open Studies from Mankato State University at the age of 77.

"I enjoyed art history the most," Peck says. "I got a lot more out of my travels because of what I learned in art history."



fortunate to live a life free of major health complications. Although she had a knee replacement at age 100, she said she recovered quickly and experienced minimal pain.

Looking ahead


Even at 101, Peck says she's still looking ahead and has plans for future adventures, such as a trip to Egypt, one of the few places she hasn't yet visited. She understands her limits but maintains an adventurous spirit. If the U.S. Navy would accept someone who is 101, she says she'd be on an aircraft carrier tomorrow.

The hardest part of growing older, Peck notes, has been losing many friends and family members along the way. That includes her husband, who she met in the Navy decades ago. Despite these losses, she has always maintained a positive

outlook. Plus, she has no shortage of friends and admirers in her community. Earlier this year, Le Sueur Mayor Shawn Kirby went so far as to declare October 3 Marion Peck Day.

"Since we're such a small town, it is pretty easy to know everyone," says Jennifer Trimbo, recreation programming specialist at Le Sueur Community Center, who partnered with Krause to nominate Peck for the SilverSneakers award. "When you get to be up in that age and you're still doing everything on your own, you're pretty famous. She's a great motivator for everyone."

But Peck doesn't show up to her workouts for the fame.

"Oh my gosh, I get up in the morning and there are always things to do and people to see," she exclaims. "I just love to live." 



LIVE WITH PURPOSE

Doing something that provides real meaning to your life can be great for your health.

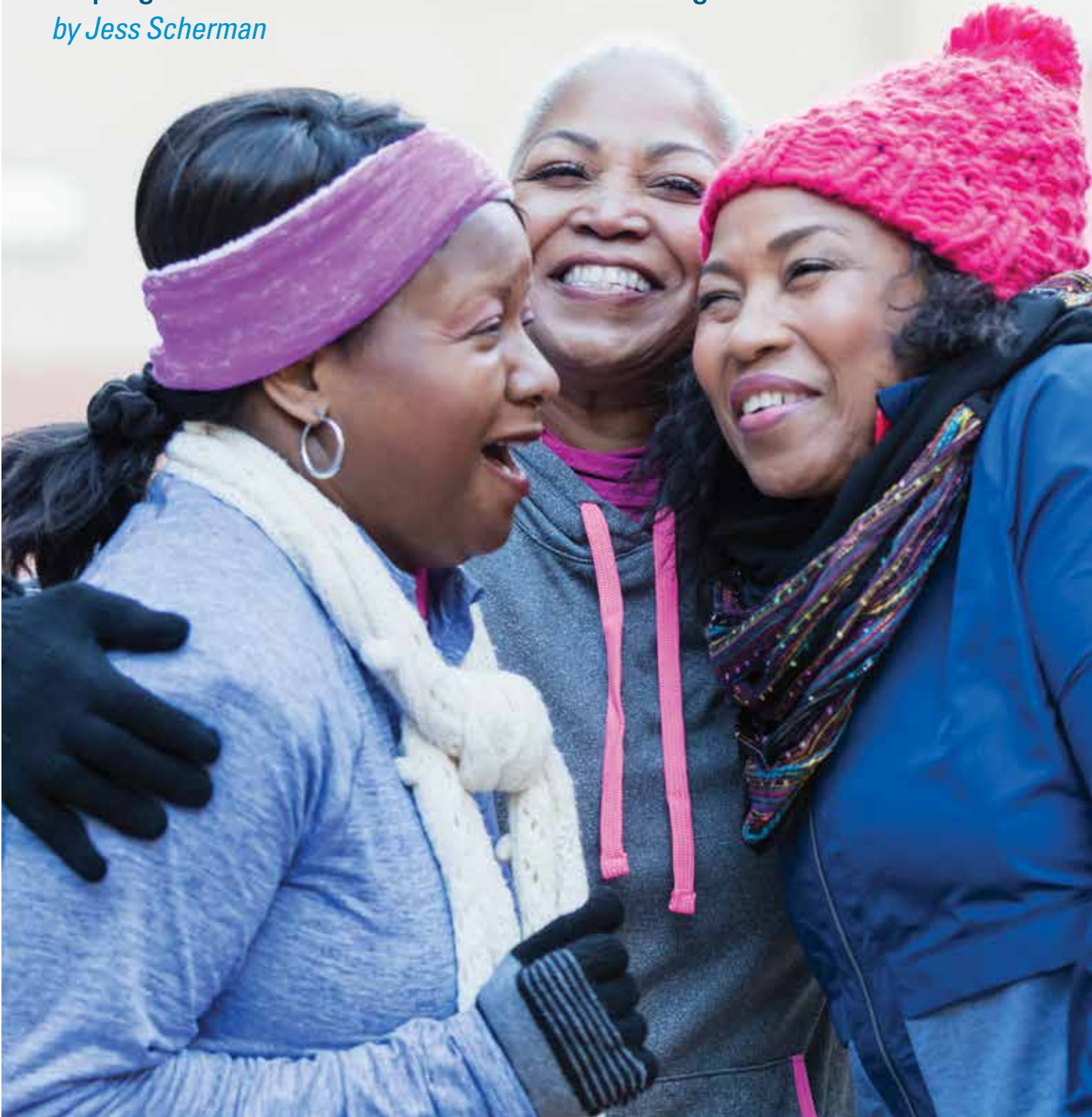
Research has shown that people who live with a strong sense of purpose tend to adopt healthier lifestyles and live longer.


SOURCE:
MAYO CLINIC

WINTER WELLNESS

Coping with seasonal isolation and declining mood

by Jess Scherman





“Sometimes just talking to someone can be incredibly beneficial.”

As the days shorten and temperatures drop, many people experience increased feelings of loneliness and sadness. A recent poll from the American Psychiatric Association (APA) revealed that declining mood affects 38% of Americans during winter.

In some cases, this can be attributed to seasonal affective disorder (SAD). But not all winter blues are linked to this condition. In many cases, small lifestyle changes can go a long way in brightening your spirits and enriching your energy levels.

We spoke with Kelsey Martin, department manager of Psychiatric and Counseling Services at Winona Health, to learn more about why these feelings occur and how to manage them effectively.

Causes

Winter’s impact on mood is multifaceted. Martin explains that reduced daylight is a primary factor. “The decrease in sunlight during the winter months affects our vitamin D levels,” she says.

Vitamin D regulates mood by influencing dopamine and serotonin, key neurotransmitters for happiness. With less sunlight, particularly in regions with early sunsets and overcast skies, you receive less vitamin D, which can lead to a decline in mood.

The season also encourages behaviors that can enhance feelings of sadness.

“In winter, people tend to stay indoors more often,” Martin notes, explaining that this hibernation effect can lead to decreased physical activity.



She also points out that holiday stress can add another layer of strain for many. Financial pressures, family dynamics and the emotional impact of the season can further contribute to feelings of sadness and anxiety.



SEASONAL IMPACT

Up to 10 million Americans are affected by seasonal affective disorder (SAD) each year.

SOURCE:
AMERICAN PSYCHIATRIC
ASSOCIATION

Risk factors

Older adults are particularly vulnerable to seasonal challenges and feelings of sadness. National data has revealed that more than one-third of adults aged 45 and older feel lonely, and nearly one-fourth of adults aged 65 and older are considered socially isolated.

The CDC reports that older adults face increased risk from factors like living alone, losing loved ones, chronic illness and impairments like hearing loss.

“As people age, their social circles often diminish due to the loss of friends and family,” Martin says. This shrinking social network, coupled with mobility issues exacerbated by icy conditions or declining health, can increase feelings of isolation. “Seniors may find it more difficult to leave their homes, which can limit their social interactions and contribute to a growing sense of loneliness.”

Managing shifts in mood

Martin offers several practical ways to help alleviate feelings of sadness and loneliness in the winter.

- **Stay active:** Engage in activities that match your ability level. Regular physical activity, such as yoga, walking or swimming

at a local community center, can significantly improve mood and energy levels.

- **Prioritize consistent sleep:** Establishing and sticking to a sleep routine is crucial. Try to avoid napping during the day, as it can disrupt your sleep-wake cycle. Good sleep hygiene will help regulate your internal clock and elevate your mood.
- **Maximize sunlight exposure:** Natural light is beneficial for mood regulation. By simply opening your curtains and sitting near the window, you can reap the benefits of vitamin D. You may also consider using a light therapy lamp.
- **Follow a nutritious diet:** Eating well can have a big impact on how you feel. Prioritizing proper nutrition while avoiding excess sugar and processed foods will support your overall health, positively impacting your energy levels.
- **Foster social connections:** Maintaining social ties can help ward off feelings of isolation. Find ways to stay connected with family, friends and community members, whether through phone calls, video chats or local events.

Take charge of your wellbeing

Feelings of sadness and isolation don't just affect older populations. In fact, the American Medical Association (AMA) recognizes


loneliness as a public health issue impacting people of all ages.

But as we age, our risk level does increase. If the strategies listed above do not alleviate your symptoms, Martin emphasizes the value of talking to your doctor.

"If you've tried improving sleep hygiene, increasing sunlight exposure, eating well and staying active, but you still feel persistently sad or unmotivated, it's worth talking to your doctor," she says.

A primary care physician can help rule out underlying medical conditions and may recommend further evaluation or treatment options, including therapy.

"Therapy doesn't have to be intimidating," Martin adds. "Sometimes just talking to someone can be incredibly beneficial. It's a safe space to share thoughts and feelings without the pressure of immediate solutions."

Taking proactive steps toward managing your wellbeing can make a significant difference. Remember, reaching out for support is a sign of strength and a crucial part of improving your quality of life. 

If you are struggling with severe feelings of loneliness, sadness or distress, the Suicide & Crisis Lifeline is available 24/7 by calling or texting 988.



DID YOU KNOW?

Social isolation and loneliness are linked to higher rates of:

- Dementia
- Heart disease
- Stroke
- Depression
- Anxiety

SOURCE: CENTERS FOR DISEASE CONTROL AND PREVENTION



PREVENTIVE BENEFITS

Annual visits covered at no cost

Preventive care is key to maintaining your health and wellness. Regular annual check-ups and screenings not only provide the care you need for existing conditions but also help detect potential health issues early. Here are several preventive care visits covered by your health plan that can support you on your health journey:

Welcome to Medicare Visit

During your first 12 months of Medicare Part B, you should attend a Welcome to Medicare visit. This appointment establishes a baseline to track any changes in your health over time. During the visit, your healthcare provider will review your medical and family history, current health conditions and medications. They will also check your blood pressure, vision, height and weight, and they may order any necessary tests or screenings. To schedule your Welcome to Medicare visit, contact your doctor.

Annual Wellness Visit

Each year, you are covered for an Annual Wellness Visit. Not to be confused with your Annual Physical Exam, the purpose of this visit is to develop a prevention plan for you to stay healthy. The Annual Wellness Visit usually includes, but is not limited to:

- A review of your medical and family history
- Updating your current list of medications
- Taking key measurements and vitals
- A discussion about advanced care planning
- Making a list of risk factors and treatment options for any medical conditions
- Developing a personalized prevention plan

Remember that this appointment should take place a full 12 months after your Welcome to Medicare visit or your last Wellness Visit.

Annual Physical Exam

Your Annual Physical Exam provides a more detailed checkup of your health and body. In addition to reviewing your medical and family history, your doctor will perform a variety of tests and examinations. This appointment is covered by your health plan each year. The Annual Physical Exam typically includes, but is not limited to:

- Checking your height, weight and blood pressure
- Checking key vitals like your heart rate, breathing and temperature, along with listening to your heart and lungs
- Scheduling preventive services like screenings and vaccinations
- Examining your eyes, ears, throat, skin, etc.
- Determining treatment options for conditions

In-Home Wellness Visit

Your health plan also provides access to an In-Home Wellness Visit through Signify

Health. A healthcare provider will visit your home to review your health and medications. You will receive a \$25 gift card from Signify

Health for completing the visit. See the Welcome section for more information on scheduling your visit.

Screenings

The types of preventive screenings you need and the frequency of these visits are dependent on several factors, including your medical and family health history. Here are several general guidelines for important screenings:

SCREENING	WHAT IT CHECKS FOR	FREQUENCY
Blood glucose and A1C test	Diabetes	Every three years for adults with normal blood glucose levels
Bone density test*	Osteoporosis	Every two years
Cholesterol test	High cholesterol, which can lead to disease	Every five years or more with risk factors
Colonoscopy	Colon cancer	Every 10 years. Frequency depends on type of screening test and risk factors. Discuss your risk with your doctor.
Depression assessment	Depression	Yearly
Eye exam	Vision issues	Every three years or more with risk factors
Hearing test	Hearing loss	Periodically
Mammogram*	Breast cancer	Every two years depending on risk. Discuss your risk with your doctor.
Prostate test**	Prostate cancer	Discuss with your doctor

*For women

**For men

These are just some of the screenings you may need. For additional screenings, go to bluecrossmn.com/medicare-preventive



MANAGING BLOOD PRESSURE

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



Member: My blood pressure has been normal for a while. Is it still important to monitor it? How long do I need to keep track of it? — *Janis, Golden Valley*

Anita: It's fantastic to hear that your blood pressure is under control. However, it is essential to keep monitoring it regularly.

High blood pressure often doesn't present noticeable symptoms, which means ongoing checks are necessary to ensure your health is stable and your treatment plan remains effective. Continued monitoring helps confirm that your blood pressure stays within the desired range and allows for early detection of any potential changes.

Regular monitoring is also important due to the influence of various lifestyle factors. Diet, exercise, alcohol use, stress and smoking can all impact blood pressure. By keeping track of your readings, you can better manage these elements and adjust your lifestyle to maintain optimal health.

As you seek to monitor your blood pressure at home, there are a number of tips to keep in mind:

Preparation – Avoid smoking, caffeine and exercise at least 30 minutes before taking a reading. Rest quietly for five minutes prior

to measurement.

Proper Technique – Sit with your back supported, feet flat on the ground and arm at heart level. Use the correct size cuff for accurate readings.

Consistency – Take your blood pressure at the same time each day and keep a log of your readings.

Share with Your Doctor – Report your readings to your doctor at least once a year, even if they're normal, to ensure your treatment plan is on track.

Members with a Part D plan through Blue Cross and Blue Shield of Minnesota can reach out to our Medication Therapy Management (MTM) team at 1-866-873-5941, Monday through Friday, 9 a.m. to 5 p.m. Central Time for more information, or you can scan the QR code here.



REST EASY: NEW INSURANCE COVERED SLEEP APNEA CARE OPTION – NO CLINICS REQUIRED

You now have access to virtual sleep apnea care through:



SLEEP EVALUATION

GEM has removed the starts, stops and hidden costs in getting a sleep apnea diagnosis. Order a home sleep test to evaluate your sleep from the comfort of your own bed.

GEM sleep test includes:

- Testing
- Clinician review
- Diagnosis
- Treatment recommendation & prescription (if needed)

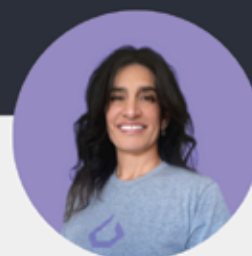


SLEEP APNEA TREATMENT

Based on your sleep test evaluation, you'll receive recommendations from GEM clinicians.

GEM makes it easy to get the right treatment:

- Virtual mask fitting
- Multiple treatment options
- Mask & machine guarantee
- CPAPs ready to ship



FOLLOW UP SUPPORT

GEM's team of experts will help you track your progress and provide guidance to make your transition smooth.

- 1:1 Support
- Live virtual visits available

How to get started with GEM:

1. Take a quick assessment at mygemsleep.com
2. Add the home sleep test to your cart.
3. Enter your insurance information at checkout.





ENHANCING INDEPENDENCE

The role of durable medical equipment in caregiver support

Taking on the role of a caregiver involves many responsibilities, and having the right tools can make a significant difference in both your daily life and that of your loved one. Durable medical equipment (DME) can play a key role, offering a range of devices designed to enhance independence, comfort and safety while also easing the physical and emotional burden on caregivers.

What is DME?

DME includes various items tailored to assist with daily living and medical needs. Walkers and canes improve mobility, while patient lifts ease the physical strain of lifting. Home infusion pumps allow medication to be administered in a comfortable setting, reducing trips to the doctor. And mobility aids like wheelchairs help seniors navigate their environment more easily.

For caregivers, DME can reduce physical strain and stress by improving your loved one's ability to perform tasks independently and safely.

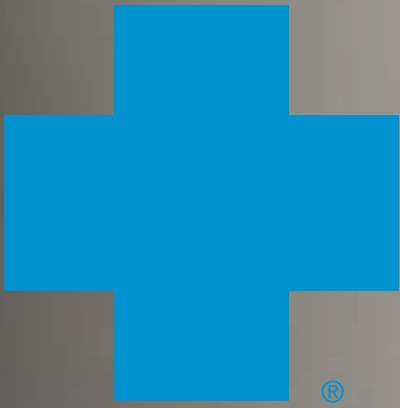
How do I access DME?

When selecting DME, it's important to consider the quality, safety and accessibility of the equipment. Opt for high-quality, durable items that meet regulatory standards to ensure long-term effectiveness.

You should also be mindful of accessibility challenges, particularly if you live in a rural area or face logistical difficulties.

Your loved one's health plan covers medically necessary DME covered by Original Medicare. For specifics on obtaining equipment and coverage details, you can contact Customer Service. Additionally, their healthcare provider can recommend the most suitable equipment.

With the right DME, you can ease the physical demands of caregiving and support your loved one's independence. This thoughtful approach not only enhances their wellbeing but also helps you manage your caregiving responsibilities more effectively.



TRIED & TRUE. BLUE.SM

Get access to **97% of doctors** in Minnesota,² including **Allina Health, HealthPartners, Mayo Clinic[®], Park Nicollet** and many more.



¹Based on enrollment data from CMS January 2024. Blue Cross Medicare Advantage is a PPO plan with a Medicare contract. Enrollment in Blue Cross Medicare Advantage depends on contract renewal. Plans are available to residents of the service area. Each healthcare provider is an independent contractor and not our agent. ² Medicare-contracted doctors compared to internal Blue Cross and Blue Shield of Minnesota data, April 2024. Some network limitations may apply.

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SUPPORTING VETERANS

A Blue Cross group works to help Veterans in our community



“The most rewarding part of this project is being able to talk with the Veterans every year...”

Supporting our community is at the heart of what our Associate Resource Groups (ARGs) do. ARGs are voluntary groups led by Blue Cross employees, dedicated to fostering connections based on shared interests and experiences.

Since 2018, the Allies of the Military ARG, also known as Allies, has volunteered at Hastings Veterans Home to help with their annual spring cleanup event. Allies is dedicated to supporting employees with military ties — whether they are Veterans, are currently serving or are military family members.

At the annual cleanup event, Allies volunteers performed general landscaping maintenance and built raised garden beds for residents to grow and harvest vegetables. In 2023, the Hastings Veterans Home harvested approximately 800 pounds

of vegetables, which helped in meal preparation and saved an estimated \$2,000 in food costs.

“These Veterans have sacrificed so much serving our country,” says Nelson Schmidt, an Allies volunteer. “The most rewarding part of this project is being able to talk with the Veterans every year and hear how excited they are to get planting, and how the planting and growing process is beneficial to both their physical and mental wellbeing.”

Schmidt says that over the last six years, they have developed a great group of volunteers who are passionate about helping Veterans and improving their overall health and wellness.

“We have loved partnering with the Hastings Veterans Home,” he says. “It’s an amazing feeling to be able to give back — even just a little bit — and provide them with something that brings joy and healing.”



WORD FIND

ACTIVITY
BLOOD PRESSURE
CROSS COUNTRY

DIGESTION
EQUIPMENT
INDEPENDENCE

ISOLATION
LONELINESS
MOBILITY

NUTRITION
WELLNESS
WINTER

L D I W C P X D W W B U R I E X O G
A O P N E R D I I I C P L V Q A Y Q
C E N D D L O N S G N C L E J P E R
T J F E S E L S U O E T W I H W Q Q
I I C Z L S P N S T L S E F E Q U Y
V N K N X I O E E C R A T R S A I K
I U E C X G N J N S O I T I M V P C
T N D C W G W E J D S U T I O P M G
Y G O F W T A I S E E I N I O N E H
Z Z E D P B L U A S D N T T O N N V
M M O B I L I T Y E S G C F R N T A
N B L O O D P R E S S U R E A Y M D

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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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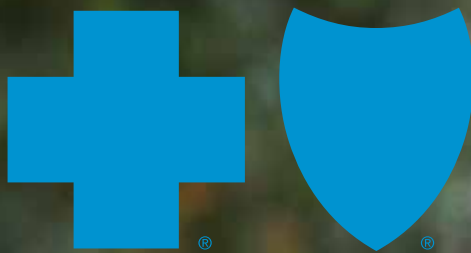
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Visit bluecrossmn.com/MedicareTeam to connect with an Advisor.

