



MASSACHUSETTS

WINTER/SPRING 2025
NEWS AND INFORMATION FOR OUR
MEDICARE ADVANTAGE PLAN MEMBERS

healthytimes

Take control of your health.

**Maximize
your health
with Medicare-
covered services**

**5 important
things to
discuss with
your doctor**

**Guide to stress-
free medication
routines**



Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association



Welcome, new and returning members!

We're excited to have you as part of the Blue Cross Medicare family. Rest assured, we're here to provide the care and support you need every step of the way. If you are looking for information on your plan, register or sign in to your MyBlue account. **See page 6 for more information.**

Open your eyes to the importance of dilated pupil exams

The ability to see is a gift that we often take for granted. Without it, our lives would change dramatically. That's why it's so important to take care of our eyes and have them checked with regular eye exams.

Dilating the pupil of the eye, part of a routine exam, is especially important. This gives the eye doctor a view of the retina and optic nerve inside the eye, which can help diagnose problems such as glaucoma and diabetic retinopathy (a complication of diabetes). In many cases, early detection and treatment of these problems can help you avoid permanent damage to your eyesight.

What to expect

In a dilated eye exam, a few drops are placed in each eye to widen the pupils. The doctor then examines the back of your eye by looking through a special magnifying lens. This enables them to identify any problems or early signs of disease—such as changes to the blood vessels—before you notice changes in your vision. After the exam, your vision may be a little blurred and you may be sensitive to light for a few hours.

Crucial care for diabetics

People diagnosed with diabetes are at high risk for vision problems and need a dilated eye exam at least once a year. It's estimated that more

than 50% of people with diabetes will develop diabetic retinopathy, the leading cause of blindness for adults in the U.S. The good news is that finding and treating the problem early can prevent or delay blindness in 90% of cases.

Many with diabetic retinopathy may not realize they have the condition without an eye exam because it often doesn't cause any symptoms in its early stages. However, if you experience any of the following warning signs, see your eye doctor right away:

- Vision loss
- Eye pain or redness

- Flashes of light
- A curtain-like shadow over part of your vision
- Spots or dark wavy strings that "float" in your vision

Bottom line? Don't close your eyes to potential vision problems. Visit your eye doctor regularly for a dilated eye exam.

>> Remember, your plan comes with vision coverage, including a routine vision exam every 12 months and a \$200 eyewear allowance every 24 months when you use an EyeMed provider.



Maximize your health with Medicare-covered preventive services

An ounce of prevention is worth a pound of cure. That's why Medicare covers many preventive services.

Preventive screenings can help find health problems early, when treatment works best. They can also keep you from getting certain diseases, such as cancer. The covered services include exams, vaccines, lab tests, and screenings. To help you stay as well as possible, health monitoring, counseling, and education services are also available. So, which of the following are right for you?

Preventive services checklist

- ☐ **Yearly "Wellness" exam:** When you schedule this visit, or your first-year "Welcome to Medicare" physical, discuss any health concerns you might have. Also, ask about getting some of the below screenings and services at the same time. Remember, you can earn a \$25 reward on your Flex Card once you complete your Wellness visit.
 - ☐ **Diabetes screening and diabetes self-management training:** This includes a blood screening test for those at risk for diabetes. Based on the results, you may be eligible for up to two screenings per year. If you're diagnosed with diabetes, Medicare covers educational training to help you learn how to manage it.
 - ☐ **Bone mass measurement:** Covered for certain people once every 24 months, or more often if medically necessary.
 - ☐ **Cardiovascular disease screening:** Get your blood pressure checked annually with a cardiovascular disease risk reduction visit. Once every five years, get tests for your total cholesterol, lipid, and triglyceride levels.
 - ☐ **Colorectal cancer screening:** A variety of screening tests are covered, including fecal occult blood tests, flexible sigmoidoscopies, colonoscopies, barium enemas, and multitarget stool DNA tests.
 - ☐ **Glaucoma test:** If you are at high risk for glaucoma, this exam is covered annually.
 - ☐ **Vaccinations for flu, pneumonia, and hepatitis B:** Get a flu shot every year. Your health care provider will advise if you should receive a pneumococcal or hepatitis B vaccination.
- For women only:**
- ☐ **Mammograms:** Women ages 40 and older are eligible for an annual screening. For women ages 35 to 39, Medicare covers one baseline mammogram.
 - ☐ **Cervical and vaginal cancer screening:** Pap tests and screening pelvic exams are covered once every 24 months, or once every 12 months for women at high risk. As part of the pelvic exam, Medicare also covers a clinical breast exam to check for breast cancer.
- For men only:**
- ☐ **Prostate cancer screening exam:** A digital rectal exam and prostate specific antigen (PSA) test are covered annually for men older than 50 years of age.

The bottom line: To stay as healthy as possible, get all the screenings, tests, and vaccinations your health care provider recommends. Talk with your provider about the schedule that is best for you, given your medical history and health.

>> Looking for a doctor? Visit bluecrossma.com/findadoctor to find one in your area.

Embracing connection and purpose at the Gardner COA

At the Gardner Council on Aging (COA), every program and service is designed to create meaningful connections. “We really embrace this idea of connection and purpose,” says Michael Ellis, Director of the Gardner COA. “And to that end, we’re always trying to find unique and interesting ways to bring seniors together and engage them. For example, our craft classes are less about the craft that is produced as they are about the connections people make in attending the class.”

Staying engaged through technology

The center’s technology initiative is just one recent example of how the center is helping seniors stay engaged. “We have 10 Chromebooks that we lend out to seniors. The purpose is to engage them in the technology through courses, so at the end of that lending period they’ll be comfortable enough to go out and buy their own,” says Ellis. The center is also offering a lot more of their programs online. “This is a way for people to stay connected even if they have a mobility or transportation issue.”

Ever-expanding programs

Over the past few years, the center has added many new programs to attract seniors of all ages and interests, such as dance classes and a wide variety of crafts. The center’s schedule is not only filled with classes all day, but offers programs two or three nights a week, too. They also offer case management services, Medicare counseling during open enrollment, and homemade congregate meals served three days a week. A team of staff members and dedicated volunteers helps make this all possible.

Connecting with the larger community

Ellis is also mindful of connecting seniors with community services, and one of the most innovative ways he has found is through the center’s bingo game. “Every week we have a guest bingo caller who is a representative from one of our community organizations,” he says. “We’ve had city, state, and federal elected officials, but we’ve also had building commissioners and police officers. So, when our seniors need these services, they have a contact, and they’ve

already established that relationship. It’s so much more than calling out numbers and letters. It’s about engagement, connection, and purpose.”



From dance and craft classes to weekly bingo, the Gardner COA focuses on connections and engagement.



>> To see what services are available in your area, or to become a volunteer, contact your local senior center. Visit mcoanline.com and click on “Find Your COA.”

>> We want to hear from you. How does a local senior center or COA help you and your community? Send an email to Healthy.Times@bcbsma.com. We may feature it in a future issue!

A quick guide to stress-free medication routines

Medication adherence sounds straightforward enough: Take the right meds, at the right time, and in the right way. But the reality of juggling multiple prescriptions can be daunting.

Understanding how to manage this process is essential—not just for protecting your health, but for simplifying your day-to-day life. Here's how to set yourself up for success.

Chart the course

Start with a clear outline of your medications. This should include each prescription, over-the-counter drug, vitamin, and dietary supplement. Record the name, dosage, and when to take it. Doing this work up front means you'll always have a guide to reference.

Tips for tracking

Pillboxes, charts, calendars, and medication reminder apps are great tools for staying organized. Other strategies you can add to your routine include:

- **Using visual cues:** Write reminders on sticky notes. Place them in areas of the house you see frequently, like your refrigerator door or bathroom cabinet.
- **Color coding:** Put colored labels on your bottles based on the time of day you need to take the medicine. For example,

blue for morning, red for afternoon, and yellow for bedtime.

- **Syncing your habits:** If you can, schedule doses around daily events. Reach for your morning pills before pouring that first cup of coffee. Take your evening dose right after brushing your teeth.

Conversation is key

Keeping your health care provider in the loop is more than a good practice—it's a vital step in the process. At appointments, you should:

- **Talk about your routine.** Discuss how your medication regimen is going. If you're having a hard time following the schedule, ask about possible adjustments.
- **Share updates.** Your provider should know what you're currently taking, including nonprescription meds and supplements. They can make sure there are no harmful interactions.
- **Bring up concerns.** Mention any side effects you've noticed since your last visit. They might be able to change your prescription.

Managing medications is a daily commitment that helps you live your best life. Stay consistent and keep communication open. Your health is worth the effort!

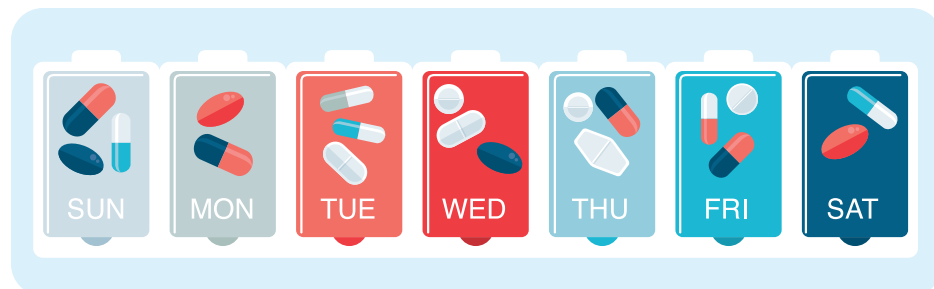


Save time and money on your prescriptions—without leaving home

You can have your prescriptions delivered directly to your home through our mail service pharmacy, saving you time and money. By signing up for automatic refills, you can receive up to a 100-day supply of most medications at the same cost as a 60-day supply from a retail pharmacy. You can easily order online, by phone, or by mail, and enjoy the convenience and savings of home delivery. To get started:

>> Online: Log in to MyBlue, select "Pharmacy Benefit Manager" under "My Medications," and go to the "Prescriptions" tab. Click "View/Refill All Prescriptions" and enter the requested information, including your ID card number.

>> Phone: For assistance, call 1-877-817-0493 (TTY: 711). We'll guide you on which prescriptions are eligible for mail-order delivery.



5 important things to discuss with your doctor

If you still need this year's Medicare Annual Wellness Visit (AWV), it's time to put it on the calendar. Think of your AWV as a team huddle with a very important goal: a longer, healthier life. Together, you can spot small health problems and address them early. And, you can make plans to prevent new issues from arising.

Topics to touch on

Once your visit is scheduled, spend a few minutes preparing. Be ready to discuss your:

1. **Workout routine.** Make note of how much you're moving now, then ask your provider if you should add more exercise.
2. **Bathroom habits.** Even if you just have minor leaks, bring it up now so things can get better—not worse.

3. **Fall risk.** Tell your provider if you recently took a tumble—even if you didn't end up getting hurt.
4. **Emotions.** It's normal to feel sad, scared, lonely, or stressed sometimes. But if your bad mood doesn't go away or interferes with daily life, tell your provider.
5. **Health concerns.** If you have questions or worries about your well-being, bring them to your visit.

Teammates in care

It's normal to feel uncomfortable discussing certain parts of your health. But the more open and honest you are, the better care you'll receive—and that's a win-win.



Simplify your Medicare experience with MyBlue

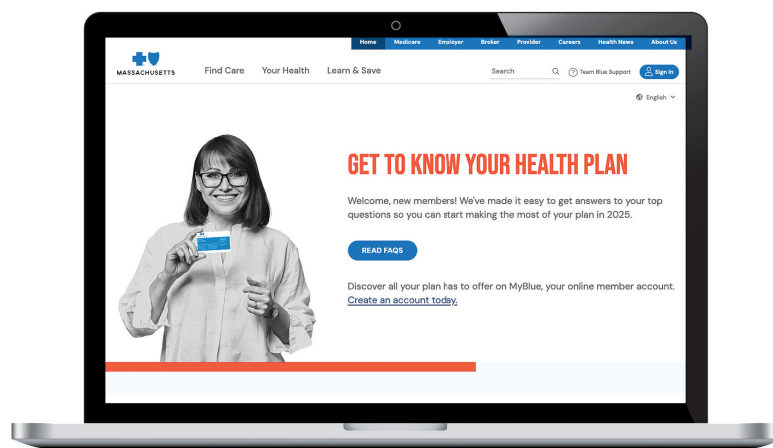
Managing your Medicare coverage just got easier with **MyBlue**. MyBlue brings all the tools and information you need right to your fingertips.

What MyBlue offers

Here's how MyBlue can help you:

- **Enjoy quick access to your benefits:** With MyBlue, you can instantly see your plan's coverage and details whenever you need them.
- **Find care that's covered:** Use MyBlue to search for doctors, specialists, and facilities that are in-network, saving you time and ensuring you get the care you need.
- **Always have your ID card handy:** Your Member ID card is stored digitally in MyBlue, so you'll never have to worry about losing or forgetting it again.
- **Pay your bill with ease:** With just a few clicks, you can pay your monthly bill securely through the app—no need to log in to a website or wait for a paper statement.

- Sign up at **bcbsma.info/MAPD**.
- Once signed in, go to your **Profile** section.
- Select **Communication Preferences** and choose either **Email** or **Text**.



Stay connected!

You choose how you want to hear from us. Whether you prefer email or text messages, MyBlue lets you adjust your communication preferences quickly:



>> To get started, scan the QR code or visit **bcbsma.info/MAPD** to register.

Your Flex Card is a secure and easy way to get the most of your plan's benefits

1. Activate your Flex Card one of two ways:

- Call 1-844-210-2175 (TTY: 711).
- Visit **MAFlexCard.com**.

2. Once your card is activated, you can use it for a wide range of plan benefits,* such as:

- Additional allowance for dental, hearing, and vision services, like copays for glasses or hearing aids.
- Fitness purchases, like memberships at health clubs and yoga studios, virtual fitness programs, and fitness equipment.
- Weight-loss programs, such as WeightWatchers®.
- Over-the-counter purchases, like toothpaste, vitamins, pain relievers, and more*.
- In-home support allowance for activities, like light housekeeping, tech support, and assistance running errands*.

3. Use your card like a credit card—except the money comes from your Flex Card account.

- Use it at checkout by swiping your card in the payment terminal.
- Press "Enter" instead of entering a PIN.
- You can also use it to make purchases on our online portal at **MAFlexCard.com**.

4. Download the myTotalBenefits app on your smartphone.

- Use it to view balances, make purchases, manage your account, and more.

**Details, including the amount available for each category, depend on your Blue Cross Blue Shield Medicare Advantage plan.*

>> Earn rewards and incentives to save even more. As a member, we reward you for taking care of your health. You can earn up to \$60 a year when you complete your in-home health assessment, your health risk assessment, and annual wellness visit. For more information about your Flex Card or the rewards program, visit **MAFlexCard.com** or call 1-800-971-6798 (TTY: 711).



Important update to dental cleanings and exams starting 1/1/25

As of January 1, 2025, if your plan has **comprehensive dental**, you'll be able to get routine dental exams and cleanings **up to three times per calendar year**.** This is an improvement from the previous limit of three times every 12 months, giving you more flexibility to use your dental benefits when you need them.

For members without comprehensive dental coverage, your plan will continue to cover **preventive routine services**, including: one initial oral exam, one periodic oral exam twice per calendar year, one cleaning (prophylaxis only—does not include periodontal cleaning) twice per calendar year, and one set of bitewings twice per calendar year.

****Plans include Medicare PPO Blue SaverRx (PPO), Medicare HMO Blue SaverRx (HMO) AND Medicare PPO Blue ValueRx (PPO)**





MASSACHUSETTS

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Important Blue Cross Blue Shield of
Massachusetts Plan Information



let's connect



Developed by Krames, a WebMD Ignite solution 10675MB

How to reach us

bluecrossma.com/medicare
1-800-200-4255 (TTY: 711)
Monday through Friday,
8:00 a.m. to 8:00 p.m.

This information is not a complete description of benefits. Call 1-800-200-4255 (TTY: 711) for more information. Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-200-4255 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços lingüísticos, grátis. Ligue para 1-800-200-4255 (TTY: 711).*

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Be on the lookout for the Annual CAHPS Survey—we value your feedback!

At Blue Cross, your satisfaction is our top priority, and we're constantly working to improve the programs and services that impact your health. One of the ways we gather valuable insights is through surveys, and we encourage you to participate if selected.

What is the CAHPS Survey?

The Consumer Assessment of Healthcare Providers & Systems (CAHPS) survey is an annual survey that helps us understand your experience with our health care services, including the timeliness of care and the quality of customer service. If you are randomly selected, you will receive this survey by mail from the Centers for Medicare & Medicaid Services (CMS).

Why your feedback matters

Your responses help us identify areas where we're doing well and areas where we can improve, ensuring that we provide the best possible service to you and other members. Additionally, the results from this survey play a critical role in shaping the benefits and services we offer.



Other surveys you may receive

In addition to the CAHPS survey, you may also be invited to complete the Health Outcomes Survey (HOS) in July, which focuses on your physical and mental health outcomes. Like the CAHPS survey, participation in the HOS survey is randomly selected by CMS.

We encourage you to complete any surveys you receive, as your feedback is essential in helping us enhance our programs.

Thank you for helping us improve your experience and for taking the time to share your thoughts!

You're in good company!

More people in Massachusetts choose Blue Cross over any other health plan.*

*Represents Medicare Advantage and Medicare Supplemental Individual and Group plan membership based on data from CMS ([cms.gov](https://www.cms.gov)) and Massachusetts DOI ([mass.gov](https://www.mass.gov)).