YOUR HEALTH ADVANTAGE A magazine about your health

for BCN Advantage members Summer 2021



Dear Member:

With summer upon us, we hope that you have the opportunity to get out and enjoy the warm weather and longer days. This edition of *Your Health Advantage* has several different articles which we hope will allow you to do just that.

On **Page 14**, we give you some great tips to stay safe in the sun. If you're looking for ways to keep track of your activity, we have an article on **Page 8** about fitness trackers. Our member profile on **Pages 4-5** introduces you to Vivian DeRiemaker and talks about her love of dogs and the ways she and her husband keep fit. Looking for a great summer meal? Check out our recipe on **Page 13** for fish and veggie kebobs — a great way to celebrate the grilling season.

We also want to know what you think and what's on your mind. We've included some feedback questions in the tear-out business reply card. We hope you'll take the time to fill it out and mail it back to us.

In summer 2020, we asked you about your favorite books, and we found out that you read a lot more than just our magazine! Here are some of your responses from that survey:

"My Life in France by Julia Child."—Joan K.

"Louis L'Amour Westerns, any good paperback."—Jacob V.

"Where the Crawdads Sing by Delia Owens."—Ann Z.

"Of Mice and Men."—Phillip N.

"Cookbooks."—Maxine H.

"At Dawn We Slept."—George W.

We hope you enjoy this issue of Your Health Advantage.

Wishing you good health,
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Back cover

Select Medicare Part B medications available at your local and mail order pharmacy





ivian DeRiemaker, 74, of North Branch, Michigan, has always had a soft spot for animals. In the early '90s, she became a trainer, doggy day care enthusiast, foster parent and dog show handler. And, for many years, she and her husband, Tom, traveled all over the United States in a motor home to show their dogs.

The couple doesn't travel for shows anymore, but they still enjoy spending time with their three Chesapeake Bay retrievers: Claire Bear, Whisper and Jack. The latter two dogs attend weekly training classes at All Dogs Can in Lapeer, where Vivian teaches them precision and motion, based on class instructions. "There are signs on the floor that tell us what to do next." Vivian says.

Claire Bear misses out on training because she is a "couch potato," Vivian says, adding that she makes sure Claire Bear and the others get plenty of exercise and playtime. "I walk all three dogs every day down our long driveway (which is about as long as a football field), throw balls to them in the backyard about five times a day when the weather is nice and keep myself active by going out on poop patrol."

Staying active at home

Living in the country, Vivian and Tom have ample space to keep themselves and their dogs active. They've even allowed the police to train dogs on the 20-acre property.

"I enjoy working with the dogs because it helps me meet new people, keeps me active and healthy, and I love animals." Vivian and Tom also have two cats. Princess and Dizzy. Since one is female and the other is male, they have separate areas in the house. "One is upstairs and one is downstairs, so that keeps me going up and down all day."

Fun, faith and family

When they're not loving on their animals, Vivian and Tom enjoy reading, playing games on an iPad and watching TV. They also have a very strong faith. They've attended Trinity United Methodist Church for close to 25 years. Vivian says she chose this church because of how much its members do for the community. She's participated in many of its volunteer programs.

Vivian and Tom also cherish spending time with their family. Their sons, Marc and Paul; daughters-in-law, Brygida and Jenny; grandchildren, T.J., Dehlia and James; and Vivian's brother, Al and his significant other, Judy; all enjoy visiting Vivian and Tom. Vivian says, "I can't wait to hug my grandkids once it's safe to do so."

Vivian says she really got involved with dog training and rescuing after her sons grew up and moved out of the house. "My empty nest was filled with dogs and cats. After we took in a German shepherd who had issues, I brought him to obedience classes, he won a ribbon and the rest was history."

To learn more about training classes at All Dogs Can, visit www.alldogscanlapeer.com.



I enjoy working with the dogs because it helps me meet new people, keeps me active and healthy, and I love animals.

> — Vivian DeRiemaker North Branch, Michigan



Chair exercises:

Another way to stay active



egular physical activity is good for people of all ages, shapes, sizes and abilities. You probably know the benefits of exercise, such as increased strength, stamina and a more independent lifestyle. Unfortunately, not everyone can exercise while standing or lying on a floor mat. In these cases, seated exercises may be a good alternative. They allow strength building and flexibility while simply sitting in a chair.

Before you begin, talk with your health care provider or a physical activity specialist, such as a physical therapist. Discuss which activities are best for you and how they can be safely adapted for your health condition or disability.

Then pull up a seat and try these chair exercises. They may have a huge impact on your life. To start each one, sit up straight with your feet flat on the floor, about shoulder-width apart.

Arm raises

Benefit: Stronger shoulders

- 1. Hold hand weights with your arms straight down by your sides, palms facing toward you. Start with 1- to 2-pound weights. If you don't have weights, use cans of food instead.
- 2. Keeping both arms straight, slowly raise them out to the side until you reach shoulder height. Hold briefly.
- 3. Slowly lower your arms.
- 4. Repeat 6-8 times.
- 5. Rest. Do another set.





Leg extensions

Benefit: Stronger legs

- 1. Slowly lift your right leg off the floor until it is extended straight in front of you. For added challenge, wear light ankle weights.
- 2. Flex your foot so your toes point upward. Hold briefly.
- 3. Slowly lower your right leg.
- 4. Repeat 6-8 times.
- 5. Do the above steps with your left leg.
- 6. Rest. Do another set.

Back stretch

Benefit: Improved flexibility

Note: Talk with your provider first if you've had back or hip surgery.

- 1. Use a chair with armrests for this exercise. Sit toward the front of the chair.
- 2. Slowly turn your body to the right, twisting from your waist. Don't move your hips.
- 3. Turn your head to the right. Grab the right armrest with your right hand. Place your left hand on the outside of your right thigh. Hold for 10-30 seconds.
- 4. Slowly return to the starting position.
- 5. Repeat 3-5 times.
- 6. Do the above steps turning to the left.





Arm extensions

Benefit: Stronger arms

- 1. Use one of the weights from the previous exercise. Hold it in your right hand.
- 2. Raise your right arm straight up. Support the arm by bracing it just below the elbow with your left hand.
- 3. Slowly bend your right arm so your elbow is pointing up and your hand with the weight is behind your head.
- 4. Slowly straighten your right arm back up again. Hold briefly.
- 5. Bend and straighten your arm 5-7 more times
- 6. Do the above steps with your left arm.
- 7. Rest. Do another set.

Sources include: American Heart Association: Centers for Disease Control and Prevention; National Institute on Aging

Looking at potential benefits of health and fitness trackers

Research shows that health and fitness trackers can help older adults increase their daily physical activity. It's especially useful for those trying to start an exercise routine. And you probably already know why it's so important to move more. Benefits include less anxiety, more weight loss, better brain health and a lower risk of falls, stroke and some cancers.

Here are four ways a little technology might help move you:

Real-time feedback. Sensorbased devices replace guesswork with information. This can help you stay on track during a workout or over the course of your day. They have information like time exercised, distance traveled, steps and heart the formation.

Progress over time. Synced to your computer, tablet or smartphone, you can view all details in one place. This makes it easier to see how far you've come and pick your next goal.

Friendly competition.

Have fun challenging yourself or others.
Comparing results online, or off, can help you stay accountable.

Achieve together. If you can walk side-by-side with someone right now, great. If not, you can still share your efforts and encouragement. Some apps let you post photos and otherwise cheer each other on.

Health and fitness trackers come in all shapes and sizes with a range of different abilities. Beyond activity stats, there are many functions to consider. You can find out about sleep duration and quality or whether your heart beats irregularly. If you fall, certain models can contact emergency medical assistance. But like most devices, it's what you do with it that matters. So, whichever one you choose, put it on and keep moving!

Sources include: AARP; American Council on Exercise; Consumer Reports; JMIR mHealth and uHealth; U.S. Department of Health and Human Services



5 tips for a better night's sleep

Sleep is vital to your health and a critical part of life. You need it to recharge your brain and body for another day. Stress, everyday demands and even your smartphone are some of the culprits affecting your sleep.

To sleep better and wake up feeling more rested, follow this advice:



1

Eat your meals around the same time every day.
Dinner should be two to three hours before bedtime.



2

Limit naps to 30 minutes or less. For most people, a nap between 2 and 3 p.m. works best.



3

Stay active.
Try to
exercise
for 20 to
30 minutes a
day. Finish up
vigorous
activities a few
hours
before
bedtime.



4

Limit your caffeine intake and avoid it after noon. Avoid stimulants (such as decongestants and nicotine) as well.



5

Try to go to bed at the same time every night and get up at about the same time every morning — even on weekends.

Sources include: National Institutes of Health; National Sleep Foundation; U.S. Department of Veteran Affairs



What does healthy eating mean for older adults?

e change over time, and our eating habits should, too. The recently released Dietary Guidelines for Americans, 2020-2025 for the first time addresses life stages, such as older adulthood. For example, it states that people ages 60 and older:

- Need more nutrients but fewer calories
- · Have lost bone and muscle mass
- Are likely to be overweight or obese
- · Have a higher risk for cancer, cardiovascular disease and other conditions

Even now, making small dietary changes can offer numerous health benefits. And it's never too late to improve your eating habits.

What should you eat?

The best options from each food group (see sidebar) are the ones with little or no added sugars, saturated fat or sodium. How many servings should you have? The answer depends on your daily calorie needs, which are

based on factors such as your age, sex, height, weight and physical activity. To calculate this, try the MyPlate Plan tool at

www.myplate.gov/myplate-plan.

Unique nutrient needs

Older adults still need ample fiber. calcium, potassium and vitamin D. And protein and vitamin B-12 become increasingly important with age. Protein helps preserve muscle mass, while vitamin B-12 supports brain and nerve function and the creation of red blood cells. If you have questions about how to meet your individual nutritional needs, talk with your health care provider or dietitian.

Overall, think of these guidelines as a framework. Have fun tailoring the eating plan to fit your budget, traditions and preferences. It's never too late to benefit from healthier eating habits.

Sources include: Harvard University; National Institutes of Health; U.S. Department of Agriculture; U.S. Department of Health and Human Services

The building blocks of a healthy diet

The quidelines emphasize the importance of:

Vegetables

- including dark green, red and orange varieties, as well as peas and lentils





Protein seafood. lean meats, poultry, eggs, beans, seeds and nuts



Grains primarily whole grains



Dairy especially fatfree and lowfat products



Oils —

including unsaturated vegetable oil, and oils from nuts and seafood





Hungry for nutrition knowledge? Check out our online resources

If you're looking for more information about how to improve your nutrition and follow a healthy diet, look no further than online resources available on the Blue Cross Health & Well-BeingSM website, powered by WebMD®.

Set goals: The Eat Better Digital Health Assistant program helps you learn to follow healthy nutrition guidelines. This fourweek goal requires you to use the Track Nutrition function to record a minimum of 21 days out of 28 on which your eating is "on track." You'll get tips from WebMD health coaches and can choose activities that will help you meet your goals.

Find healthy recipes: You'll find healthy recipes from WebMD for everything from appetizers to desserts. Each recipe includes nutritional information, healthy ingredients and helpful preparation tips.

Use WebMD Interactives: You'll find calculators, quizzes and nutritional information on the WebMD Interactives page. Use the Calorie Counter calculator, take a nutrition quiz, find out what's in a healthy fridge and more.

You can also find a variety of nutritional health tips on the Health Topics page. To see all the online nutrition resources available:

- 1. Log in to or register for your member account at www.bcbsm.com or through the Blue Cross mobile app.
- 2. Click on the Health & Well-Being tab, then click on WebMD Health Services, or tap Health & Well-Being in the mobile app.
- 3. Click on Resources in the left navigation box on the left side of the screen or the bottom of the app.

TABLE FOR ONE (or two)

Cooking for one or two people might seem like a lot of trouble. But don't trade in your pots and pans for a takeout bag just yet.

Cooking your own meals gives you better control over ingredients, which makes healthy eating much easier. Let's say you're trying to cut down on sodium. Did you know that more than 70% of the sodium in the U.S. diet comes from processed, store-bought and restaurant meals?

Home-cooked meals can also save you a lot of money. And, with the tips below, you may find that downsizing your favorite recipes isn't that difficult after all.

Divide and conquer

Most recipes make four to six servings. One solution is to cut the recipe in half. Use this cheat sheet to halve common amounts.

When a recipe calls for	To make ½ recipe, use
³ / ₄ cup	½ cup + 2 Tablespoons
½ cup	½ cup
⅓ cup	2 Tablespoons + 2 teaspoons
½ cup	2 Tablespoons
1 Tablespoon	1 ½ teaspoons

Freeze with ease

If you prefer to cook the full recipe, split the leftovers into single-meal portions and freeze for later. Freezing works well for:

- · Soups and chili
- · Spaghetti sauce
- · Many pasta dishes
- Cooked whole grains
- Cooked dried beans

Sources include: Academy of Nutrition and Dietetics; American Heart Association; Centers for Disease Control and Prevention; National Institutes of Health







Protect yourself from the sun

here is nothing quite like a sunny day to boost your mood. It encourages you to go outside, exercise and get some vitamin D. Unfortunately, the sun can also lead to premature aging of the skin and cause sunburn and skin cancer. Here are some tips to help you stay safe and still enjoy the outdoors.

Be smart about sunscreen

You should wear sunscreen every day even when it's overcast. There are a lot of options available, including

lotions, gels, sprays and creams, so keep these tips in mind:

- If you have sensitive skin, use a sunscreen that's hypoallergenic.
- Choose a cream for your face and anywhere you have dry skin.
- Use sticks beneath the eyes and on your ears and nose.
- Use a gel to cover an area with hair, such as vour hairline.
- For areas that are difficult to reach, get coverage from a spray.

Any sunscreen you use should offer broadspectrum protection and have a sun protection factor, or SPF, of at least

30. SPF indicates how much the sunscreen shields you from the sun. The higher the SPF, the more protection you get.

Dress for sun protection success

When you can, wear long sleeves and pants made of tightly woven fabric. Top off the look with a brimmed hat and sunglasses that block UVA and UVB rays.

Know what to avoid

Limit your exposure to the sun from 10 a.m. to 4 p.m., when UVA and UVB rays are strongest. And stay away from sunlamps, tanning booths and tanning beds.

Taking the time to protect your skin will help you stay youthful, lower your risk of skin cancer, prevent sunburn and safely enjoy the sunshine!

Sources include:

American Academy of Dermatology; American Cancer Society; Centers for Disease Control and Prevention; National Institutes of Health; U.S. Food and Drug Administration

PHOTO PUZZLE

Challenge your noggin: See if you can spot the six differences between the photos. Answers are on Page 30.



The Doctor's Office

What's causing your leg or foot pain?

It's easy to take walking for granted — until it hurts. Leg and foot pain may limit your ability to walk, which can affect your health and independence.

There are many causes of leg or foot pain, but here are some common ones that may affect you if you smoke or have diabetes or a disease of your blood vessels. It's important to see your doctor to determine what's causing your pain and your best treatment.

Causes of leg and foot pain	What you may experience	What your provider may recommend
Diabetes can damage the nerves, causing <i>peripheral</i> neuropathy. It affects people with long-standing, poorly controlled diabetes.	Abnormal sensations, such as tingling or pain, the inability to feel pain or to even feel the ground beneath the feet	Peripheral neuropathy can be treated with medicine, but the best treatment is preventing it with good diabetes control.
Peripheral vascular disease damages blood vessels. Atherosclerosis damages the walls of arteries and decreases blood flow. Smoking, diabetes and high cholesterol can cause atherosclerosis or make it worse.	Pain, aching, cramping or heaviness in the legs that happens while walking and goes away with rest This is extremely serious and, with progression, can lead to amputations. Peripheral vascular disease is the most common cause for leg amputations in the United States.	Not smoking and controlling diabetes and cholesterol levels can help prevent peripheral vascular disease. Medication and surgery can help if it develops.
Deep vein thrombosis is a blood clot that develops in the leg and blocks blood flow. If the clot breaks loose, it can travel to the lungs and cause a pulmonary embolus that can be life-threatening. Smoking increases the risk.	Pain, tenderness, swelling and skin redness in the affected area that develops quickly	Medications, compression stockings and, in severe cases, surgery can help.
Varicose veins occur when the vein walls and their valves are weakened, swell and bulge out.	Pain, aching, cramping or heaviness in your legs with noticeable blue and bulging veins	Treatment depends on the severity. Some people may require nothing. Others may need compression stockings or surgery.
Plantar fasciitis is the inflammation of a band of tissue that runs along the bottom of the foot.	Pain on the bottom of your foot near the heel, especially when you first get up in the morning; also, increased pain after (not during) exercise	Taking anti-inflammatory medicines and doing foot and calf stretches; also, wearing heel pads or using a night splint (a device that stretches the inflamed band of tissue while you sleep).

Sources include: American Academy of Family Physicians; American Academy of Orthopaedic Surgeons; American Diabetes Association; Centers for Medicare & Medicaid Services; National

Institutes of Health



COVID-19 vaccines: Your questions answered

As more and more people get the COVID-19 vaccinations, questions often arise. Here are answers to some of the most commonly asked questions.

O: Are the vaccines safe? A: Yes. No shortcuts were taken. Scientists followed the FDA's proven process for research, testing and approval. The vaccines were ready quickly because of years of research on similar viruses and government support.

Q: How effective are the vaccines?

A: Clinical trials show that the Pfizer-BioNTech vaccine is 95% effective at preventing COVID-19; Moderna's vaccine is 94.1% effective. Both vaccines require two doses. Clinical trials show 66% effectiveness for the Johnson & Johnson vaccine, which received approval in late February. It requires one dose.

Q: Should I get the vaccine?

A: If you haven't already gotten vaccinated, talk with your doctor to be certain. Once your doctor has given you the go-ahead, get scheduled for a vaccine.

According to the Centers for Disease Control and Prevention, the only seniors who shouldn't get vaccinated are those who have:

- A severe or immediate allergic reaction to the first mRNA COVID-19 vaccine
- An immediate allergic reaction to any of the vaccines' ingredients

Q: If I had COVID-19 and got better, do I still need to get the vaccine?

A: Yes. The vaccine can help prevent reinfection. Wait 90 days to get the vaccine if you received convalescent plasma or monoclonal antibodies for your treatment. If you have questions about the vaccine or your treatment, ask your doctor.



Ask the pharmacist

Laura Cornish, Pharm.D., is Pharmacy Manager, Medicare Part D, Senior Health Services.

Q: Why do the Pfizer and Moderna vaccines require two doses?

A: The first dose gets your immune system ready to recognize the virus that causes COVID-19. The second dose boosts your immune system's response to it. For vaccines that require two shots, you should get some protection from the virus within two weeks after the first dose and full protection after the second dose.

Q: Do I have to pay to get the vaccine?

A: No. There are no out-ofpocket costs for you. Medicare is covering the cost of the vaccine for its members.

For the latest info, visit www.cdc.gov/coronavirus. For information on what Blue Cross is doing, check out www.mibluesperspectives.com.

Sources include: Centers for Disease Control and Prevention

5 ways to get your blood pressure under control

ncontrolled high blood pressure can damage your artery walls. Over time, this damage increases the risk for heart attack, heart failure, stroke and kidney disease.

If you have high blood pressure, take charge with these five steps:

Limit sodium. Sodium can raise blood pressure, so go easy on salt and check food labels. A low-sodium food is one with 140 milligrams or less of sodium. Shoot for 1,500 mg or less a day.

Set a cap on alcohol. It raises blood pressure and I adds calories most people don't need. The Dietary Guidelines for Americans, 2020-2025 recommends no more than one drink a day for women and two for men.

Eat plenty of fruits, vegetables, and low-fat and fat-free dairy products. Limit foods high in saturated fats and added sugars. Eating more of the good and less of the bad has been shown to lower blood pressure.

Get physical. Your goal should be about 30 minutes of moderate-intensity activity five times a week. But any amount of exercise is helpful. Ask activity is right for you.

Quit smoking. The nicotine in tobacco narrows blood vessels and increases your heart rate, which raises blood pressure. Quitting isn't easy, but it will make a big difference in your blood pressure. If you need help quitting, try tobaccocessation coaching with Blue Cross. The 12-week phone-based program can help you snuff out that last cigarette. To enroll, call 1-855-326-5102. TTY users, call 711.

The lifestyle choices you make every day impact your blood pressure and your health. Even if you can't do all five steps all the time, do as much as you can. Every little bit helps. Talk with your doctor about what a good blood





Consequences of High Blood Pressure

High blood pressure is often the first domino in a chain or "domino effect" leading to devastating consequences, like:



STROKE

HBP can cause blood vessels in the brain to burst or clog more easily.



VISION LOSS

HBP can strain the vessels in the eyes.





HEART FAILURE

HBP can cause the heart to enlarge and fail to supply blood to the body.



HEART ATTACK

HBP damages arteries that can become blocked.





SEXUAL DYSFUNCTION

This can be erectile dysfunction in men or lower libido in women.



KIDNEY DISEASE/ FAILURE

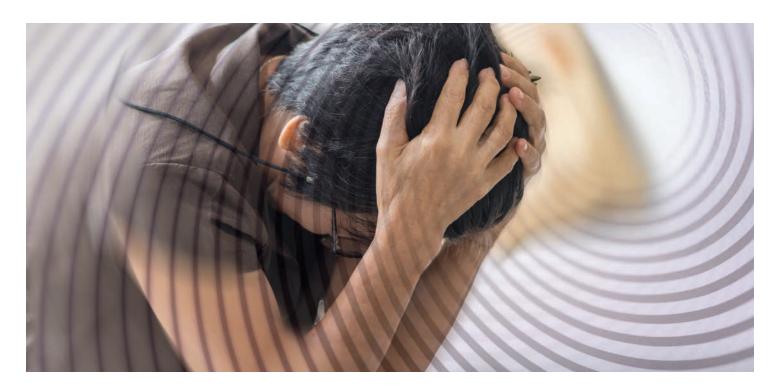
HBP can damage the arteries around the kidneys and interfere with their ability to effectively filter blood.



Used with permission from the American Heart Association

A simple **blood pressure check** is the first step to preventing the "domino effect."

Learn more at heart.org/hbp.



Feeling dizzy when you stand? Here's why to tell your doctor

You're sitting or lying down. You get up. Suddenly, you're dizzy and light-headed.

Many people have had this experience. But for some, these sensations occur regularly when they stand or sit up. They may also have headaches, blurred vision and nausea, or even faint and fall down.

These are all signs of a condition called orthostatic hypotension, which doctors have long linked to heart problems. Now, a new study suggests it might have consequences for the mind, too.

Why dizziness strikes

Orthostatic hypotension happens when your blood pressure drops suddenly. Your body's vital organs — including your brain — then lack oxygen and nutrients. That's why you feel weak and dizzy or pass out.

In addition to a sudden change of position, this can happen when you:

- Strain on the toilet
- Feel anxious
- Have eaten a large meal or had alcohol
- Exercise

Sometimes, treatment for high blood pressure can lead to orthostatic hypotension. The condition can also be linked to problems like diabetes, heart failure or Parkinson's disease. Dehydration and low levels of vitamin B-12 may play a role as well.

The link to later brain trouble

Sitting down may help the problem in the moment. But as the new study suggests, there could be long-term issues.

In a group of more than 2,000 older adults, about 300 had orthostatic hypotension. Those who did had a 40% greater risk of developing dementia during a 12-year follow-up. Why? Over time,

periods of low blood flow could hurt brain tissue or the blood vessels that nourish it.

Stopping the spin

If you're feeling dizzy regularly, talk with your doctor. Finding the cause can point you toward a treatment that steadies your blood pressure and keeps you standing tall.

These steps may help:

- Ask your doctor whether you should change any medications.
- Be sure to drink six to eight glasses of water daily.
- Move around a bit before getting out of bed or a chair — for instance, wiggle your hands and feet. Then, rise slowly, making sure you have something stable to grab on to.

Sources include: Centers for Disease Control and Prevention: Hypertension: National Institutes of Health; Neurology

Be mindful of your drinking habits

Alcohol abuse can destroy families, relationships, jobs and lives. And while problem drinkers may be easy to spot, subtle abusers may not be as obvious. Here's a test that'll help you recognize signs of problem drinking.

If you're a moderate drinker, your drinking typically follows this pattern:

	Per day	Per week
Women	1 drink	7 drinks
Men	2 drinks	14 drinks

Ask yourself whether you regularly exceed these limits. If so, consider whether you:

- Experience problems due to drinking
- Drink more than you've planned or tried unsuccessfully to cut back

- Need to drink much more than you previously drank to feel the same effects
- Feel withdrawal symptoms when the effects of alcohol start wearing off, such as restlessness, sweating, shakiness or nausea
- · Feel anxious or depressed because of your drinking

Did you answer yes to one or more of these questions? If so, your alcohol use might be a problem. Consider taking steps to quit or cut back.

Create your support team

First, talk with your doctor. He or she can help you assess your drinking habits and decide on a course of action. You can also find treatment options by visiting

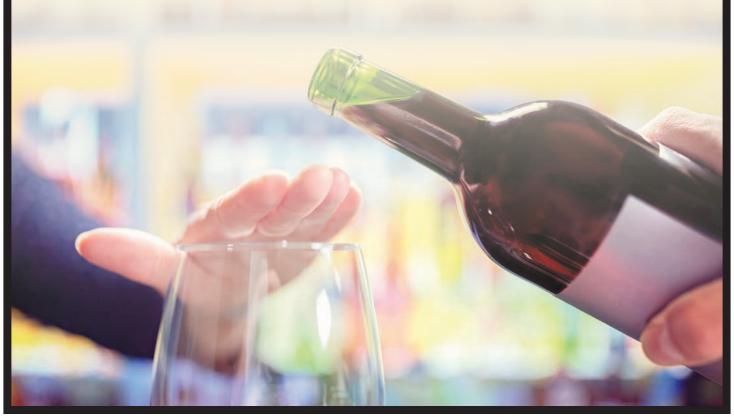
https://findtreatment.gov

or calling 1-800-662-HELP (1-800-662-4357).

Don't be afraid to turn to loved ones for support. Explain your goals and request help in specific ways. For instance, ask them to refrain from using alcohol around you and to give you encouragement rather than criticism.

Only you can decide if you're ready to change your relationship with alcohol. Admitting you have a problem marks the first step toward improving your health and your life.

Sources include: Centers for Disease Control and Prevention; National Institutes of Health



You've gotten your COVID-19 shots. Now what?





or months, you may have looked forward to the day when you could finally get vaccinated against COVID-19. Now the day has arrived or will be here soon, and you may be wondering exactly what that means for you.

Vaccination greatly reduces your risk of becoming ill from COVID-19. As long as the virus that causes COVID-19 is going around, there's a chance you could get infected. Even if you don't get sick yourself, experts are still learning how well the vaccine stops you from spreading the virus to other people. It's important to keep taking steps to protect yourself and others, even after you get the vaccine.

Can I hug my grandkids again? If you're a grandparent, seeing your grandchildren is probably at the top of your post-vaccination wish list. Good news! Even though young family members may not have gotten a vaccine yet, hugs are allowed in certain situations.

When you're fully vaccinated, you can only need to wear a mask or social distance when it's required by federal, state or local rules. Essentially, you can start doing pre-pandemic activities again. According to the Centers for Disease Control and Prevention, you're considered fully vaccinated:

- Two weeks after your second dose of the Pfizer or Moderna vaccines
- Two weeks after your Johnson & Johnson vaccine

Getting together with unvaccinated people from more than one household? You can stay maskless, but just know that those who aren't vaccinated should still wear masks and social distance.

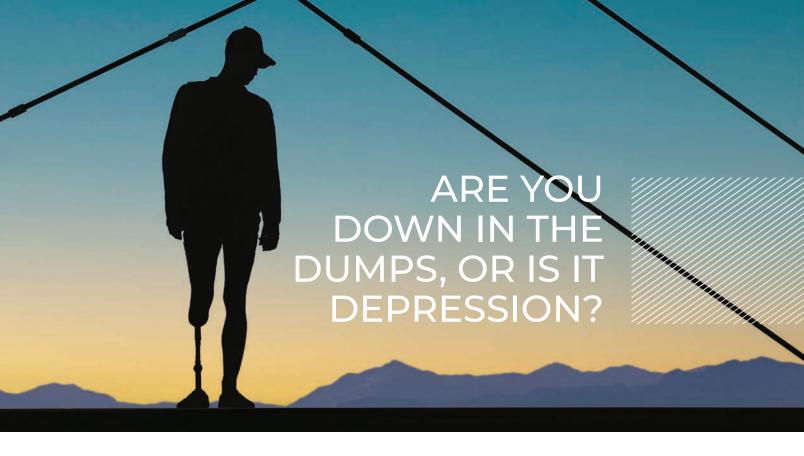
When can I return to traveling?

More good news: The CDC says it's safe to travel within the U.S. once you're fully vaccinated. No need to get tested before or after the trip (unless, of course, your destination requires it).

Remember though, many people have not received a COVID-19 vaccine yet. So if you travel, follow these steps to protect others:

- Road trips. Prioritize avoiding crowds. Pack snacks and water so you need to stop less.
- Air travel. Always wear your mask. It should have two or more layers of breathable material, cover your nose and mouth completely, and fit snugly on the sides. Pack extra masks and hand sanitizer for the trip. At the airport, maintain 6 feet between yourself and others not traveling with you.
- Hotel stays. Use mobile checkin and contact-free payment, if possible. Check the hotel's rules to find out if you need to wear a mask in the lobby and other common areas.

Sources include: Centers for Disease Control and Prevention; U.S. Food and Drug Administration; U.S. Transportation Security Administration



veryone feels low or downright sad at times. If these emotions are strong or don't ease up, you may wonder whether you are depressed.

Depression is a serious medical condition that deserves treatment so that you can feel better. It's important to understand that depression affects people in different ways. If you're concerned about it, your best next step is to see your health care provider. And read on to learn about differences between depression and just feeling "down in the dumps."

Sad ... or something more? It's normal to feel down and sad at times, especially if you're dealing with a discouraging situation or a major life-changing event, such as:

- Financial hardship
- Retirement
- A natural disaster
- A serious illness
- Divorce or the end of a close relationship
- The death of a loved one

How depression is different: Sadness is only a small part of depression. In addition to causing a low or "empty" mood, depression can have an impact on your physical health and ability to

think clearly. Symptoms of depression include:

- · Feeling hopeless or pessimistic
- Feeling guilty or helpless, or having low self-worth
- Having little interest in activities you once enjoyed
- Low energy
- Trouble concentrating
- Difficulty getting to sleep or trouble with oversleeping
- Appetite and/or weight changes
- · Restlessness or irritability
- Thoughts of death or suicide

Days ... or weeks or months? Timing is kev. A low mood that lasts a few hours or a couple days — or ebbs and flows — likely is not depression.

How depression is different: Depression lasts for weeks, months or even longer. Also, depression and grief are not the same thing. Losing someone close to you is a difficult experience, but the painful feelings tend to come in waves — mixed with moments of happy memories. However, if grief lasts a very long time or is unusually severe. your grief may be edging into depression.

Sources include: American Psychiatric Association; Journal of the American Medical Association Internal Medicine; National Institutes of Health

Building resilience may lead to better health

Resilience doesn't remove pain and suffering from your life. But it can boost your ability to handle challenges that come your way — and research shows that resilient people tend to be healthier.

Luckily, there are steps you can take to help you weather life's storms.

The power of persistence
People who can persevere and

adapt in times of adversity are usually happier and healthier than those who don't.

Research suggests that resilience is associated with:

- Better mental health in people who have been through trauma or who have physical illnesses
- Reduced risk for hospitalization
- Higher engagement in selfmanaging diabetes
- Improved function after surgery for a hip fracture

Why is resilience associated with these positive outcomes? Well, researchers aren't really sure. It could be that resilient people are more likely to take action to manage their health, it could be personal biology or it could be a combination of these factors.

How to improve resilience

Persistence is personal: Each person's pathway to resilience looks different. Try some of these strategies to see what works for you:

- Start small. Some problems seem huge, but if you break them down into smaller steps, you can move one step at a time toward a solution.
- Focus on past positives.
 Remember that past challenge you conquered? Next time you encounter a hardship, remind yourself that you not only overcame that struggle you came out stronger because of it.

- Be kind to the mirror. Practice treating yourself kindly instead of judging or blaming yourself for your problems. Think of how you would treat a friend who was in your situation. And take care of yourself by managing stress, getting enough rest and exercising regularly.
- Reach out if you need it. Being resilient doesn't necessarily mean that you are strong enough to shoulder a bunch of burdens on your own. Part of resilience is knowing when and how to seek support from others when you need it.

Sources include: American Psychological Association; JAMA Network Open; Journal of the American Medical Directors Association; U.S. Department of Health and Human Services; U.S. Department of Veteran Affairs



Early to bed, early to rise: A wise choice for people with diabetes

orget the worm. A new study suggests that for people with Type 2 diabetes, early birds get something even better: the health-boosting benefits of exercise.

British researchers asked more than 600 people with diabetes to wear a tracker. The device recorded both their sleep and exercise habits.

Night owls who went to bed and got up later tended to move less and sit more. Each day, they logged about 10 fewer minutes of physical activity — half as much as those who were earlier to bed and rise. And they were sedentary an additional half hour.

The power of movement

Physical activity has health benefits for everyone. But for those with diabetes, more movement — and less sitting becomes especially important. Exercise helps control your blood glucose levels and improves your body's ability to use insulin. Not to mention, it wards off diabetes-related complications like nerve damage and heart disease.

Government guidelines recommend 150 minutes of moderate-intensity physical activity per week. You can get there by stacking up several sessions of brisk walking, biking, or even lawn or housework.

Make yourself a morning person

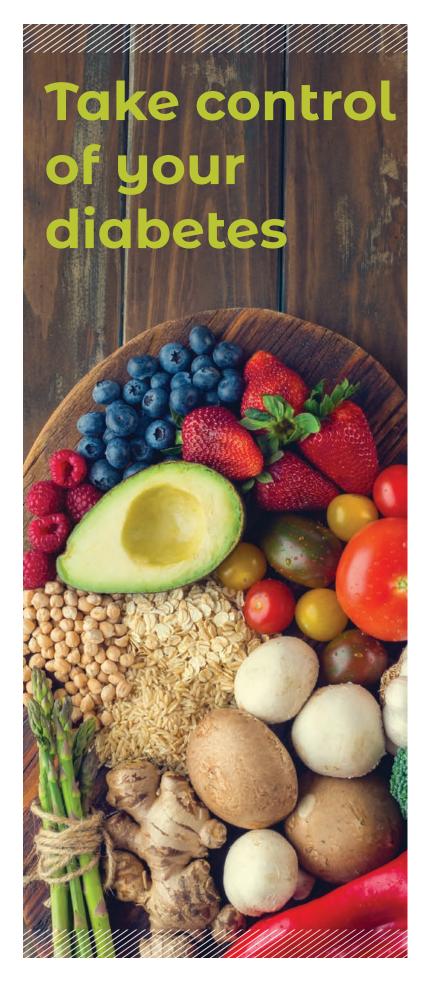
There are a couple reasons night owls may move less. Late nights may naturally lend themselves to more sedentary pursuits, such as watching TV. And evening workouts can all too easily fall by the wayside after a long day, when chores or family responsibilities call.

Not an early riser? Health experts say these tendencies can change. Exercising in the morning might make it easier to stick to the habit. Over time, it may even shift your body clock.

Another way to help: Expose yourself to bright light as early as you can. Consider putting your bedroom light on a timer. Set it to turn on 15 to 30 minutes before you wake up. Or eat your breakfast near a sunlit window. At night, keep the lights dim and turn off electronic devices 30 minutes before bedtime.

Sources include: American Academy of Sleep Medicine; American Diabetes Association; BMJ Open Diabetes Research & Care; Centers for Disease Control and Prevention; Preventive Medicine Reports





iabetes can cause serious problems, such as heart disease, stroke, kidney disease, eye problems and nerve damage. It can also lead to dialysis, amputations, blindness and death.

There's no doubt that diabetes is a complex disease that should be taken seriously. Still, it's within your control to manage it through exercise, diet, taking medications as prescribed and following your doctor's advice.

Here are some steps you can take.

Make lifestyle changes

Physical activity along with a balanced diet and healthy weight are hallmarks of living well with diabetes.

Exercise has a direct effect on insulin. Regular physical activity, such as walking, helps the insulin in your body work more effectively and control blood sugar.

For a healthy diet, choose:

- Fruits and vegetables
- Whole grains
- Nonfat or low-fat dairy
- · Lean meats, beans and other proteins

And, because the dose and timing of your medications is tied to when and how much you eat, it's important that you don't skip meals. When you have diabetes, you need a meal schedule to keep your blood sugar from getting too high or too low.

A combination of exercise and eating right can help you stay healthy.

Take your medicine

Many people with diabetes need medications to help manage their blood sugar. They're helpful to ensure your body works its best and maintains a healthy blood sugar. Whichever medication you use, always take it as directed by your doctor.

Remember: You don't have to let your blood sugar get the best of you. By managing your condition, you can go a long way toward protecting your health.

Sources include: American Academy of Family Physicians; American Diabetes Association; National Institutes of Health



Don't fall for fraud

Every year, older victims lose billions of dollars to scams. Fortunately, you can do a lot to defend yourself against fraud.

Protect your computer

Install antivirus software, popup blockers and a firewall for extra security. Don't click on any links or call a phone number in a pop-up window. Never give anyone you don't know control of your computer.

Keep information private

Never give Social Security, bank account or credit card numbers to anyone over the phone unless you made the call. Also, place your phone number on the National Do Not Call Registry (www.donotcall.gov).

Check your charges

When it comes to insurance. review documents like explanations of benefits and claims. Make sure they match your own records. Only divulge insurance or Medicare information to those who have provided you with medical services.

Sources include: Centers for Disease Control and Prevention; Federal Bureau of Investigation; Federal Trade Commission; National Council on Aging; National Institutes of Health

DO YOU NEED A PROSTATE EXAM?

June is Men's Health Month. That makes it a great time to remind men to talk with their doctors about getting a prostate exam.

Although prostate cancer is the second most common cancer in men, it usually grows slowly. In many cases, it does not cause serious health problems. However, your doctor may recommend you have the screening as part of a regular exam or if you have symptoms such as:

- · Blood in the stool or rectal bleeding
- · A change in your bowel patterns or urine stream
- · Discharge or bleeding from the urethra

In addition, the U.S. Preventive Services Task Force suggests men ages 55 to 69 talk with their doctors about the pros and cons of prostate-specific antigen (PSA) tests. The USPSTF does not recommend this test for men ages 70 and older. Recommendations from other organizations, including the American Cancer Society, differ slightly.

Sources include: American Cancer Society; American Society of Clinical Oncology; JAMA: U.S. Preventive Services Task Force



Make safety a habit to avoid slips, trips and falls

Read through these lists and give yourself a checkmark (and pat on the back) for each safety habit that applies to you. Start practicing anything left unchecked to stay safer — and avoid falls.

I keep myself safe by:

- Clearing up clutter. My walkways are free of anything that could trip me.
- Keeping an eye on dogs and cats. I am careful that my pet isn't underfoot when I'm standing or walking.
- Making timely repairs. I'm quick to get loose or wrinkled carpet fixed and have handrails along stairs tightened.
- Ensuring good lighting, both indoors and outside.
- Using nonskid mats in the bathroom on any surface that could get wet.

I enjoy activities outdoors while:

- Watching my surroundings for potholes, cracks, train tracks, rocks and leaves, or anything else that could make me fall.
- ☐ Walking carefully or rescheduling my bike ride if weather makes terrain slippery with water, ice or snow.
- Avoiding rushing and distractions. My cellphone, newspaper and other items are tucked away for later.

Sources include: National Institutes of Health; National Safety Council; U.S. Department of Health and Human Services

The Blue Cross mobile app makes it easy to see your plan information

Have you ever needed a guick way to view your Medicare Advantage plan benefits?

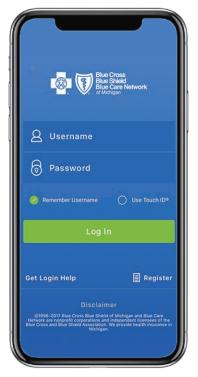
When you download the Blue Cross mobile app from the App Store or Google Play*, you can do that and more. The app gives you secure access to your health plan information, such as your recent claims and copayments, from your smartphone or tablet. You'll even have a virtual member ID card you can use at your next doctor's appointment.

Once you download the app, you'll need to create a member account if you haven't already done so. For more information on how to download the mobile app, visit www.bcbsm.com/app.

With your online account, you'll be able to view plan documents, such as your Explanation of Benefits, and sign up to receive many of your plan documents digitally instead of in paper format.

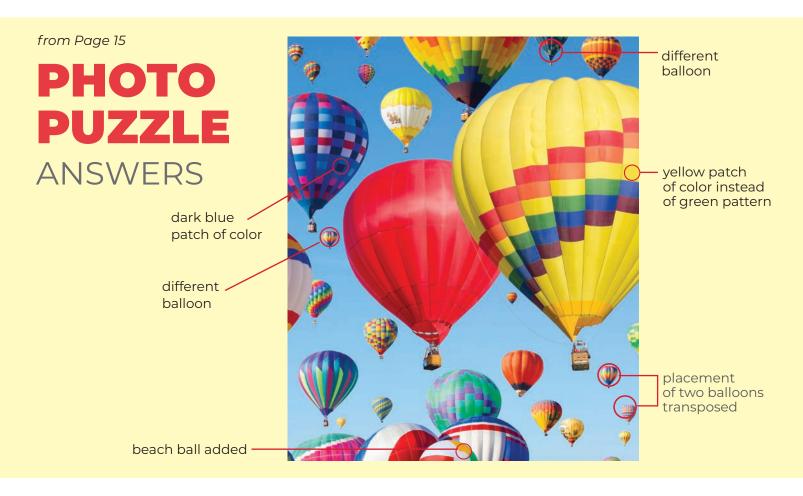
Note: The Centers for Medicare & Medicaid Services requires us to mail paper copies of certain documents.

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Quality improvement program

Everyone wants quality health care, but how do you know you're getting it? BCN Advantage has a quality improvement program that provides a comprehensive, standard way for us to measure, evaluate and improve clinical care and services. The program identifies the important aspects of health care and continuously improves the quality and safety of the care and services we provide you. Two of the measurements used by BCN Advantage are the Healthcare Effectiveness Data and Information Set (also known as HEDIS®) and the Centers for Medicare & Medicaid Services star rating.

HEDIS is the most widely used set of performance measures in the managed care industry and is just one of the tools BCN Advantage uses to improve the quality of patient care. HEDIS makes it possible to compare the performance of health plans throughout the nation.

Medicare evaluates plans based on a 5-star rating system. Star ratings are calculated each year and may change from one year to the next. The star rating system uses quality measurements that are widely recognized within the health care industry to provide an objective method for evaluating health plan quality.

BCN Advantage received an overall 4.0-star rating from CMS for the 2020 star rating (2018 measurement year). Clinical HEDIS measures finished with a star rating of 4.5, which demonstrates BCN Advantage's commitment to strong clinical quality for our members.

The following clinical measures received a 4-star rating or higher (2018 measurement year):

- · Adult BMI assessment
- · Breast cancer screening
- Colorectal cancer screening
- Comprehensive diabetes care blood sugar controlled, eye exams and testing for kidney disease
- Disease-modifying anti-rheumatic drug therapy for rheumatoid arthritis
- Medication reconciliation post-discharge
- Osteoporosis management in women who had a fracture
- Plan all-cause readmissions

BCN Advantage will continue to focus on improving clinical HEDIS measures. Upcoming focus measures include:

· Statin therapy for patients with cardiovascular disease

Our quality improvement programs help doctors measure and improve care. Your Health Advantage and www.bcbsm.com/medicare give you information about these programs. For more information about our quality improvement programs or guidelines, please contact our Quality Management department:

- By email at BCNQIQuestions@bcbsm.com
- By phone at 248-455-2808, 8 a.m. to 4 p.m., Monday through Friday. TTY users should call 711.

Blue Care Network complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-450-3680 (TTY: 711).

> ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-450-3680 (رقم هاتف الصم والبكم: .(711

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Select Medicare Part B medications available at your local and mail-order pharmacy

Beginning in mid-May, BCN
AdvantageSM members can use
their Part B benefits to receive
select nebulizer solutions and oral
cancer medications, in addition to
flu and pneumonia vaccinations,
at their local or mail-order
pharmacies. In addition, Medicare
Advantage members with Part D
coverage can receive vaccinations
including hepatitis B and some
oral antiemetics, antineoplastics

and immunosuppressants at their local or mail-order pharmacies. This is in addition to the flu and pneumonia vaccinations that are already available.

You'll no longer have to pay upfront for these medications or submit a claims form to get reimbursed. Copays may apply.

Please call the number on the back of your Blue Cross member ID card if you have questions.

Check with your local and mailorder pharmacy to see what's available to you. You can also find drug lists at **www.bcbsm.com/ medicare** for Medicare Advantage plans with and without Part D prescription drug coverage. Just go to the *Help* section and look under *Plan Documents and* Forms.

