

Member Insider

Winter 2025



Everybody Benefits

New year,
healthy
you!

Preventive care
for your family
and you in 2025

The surprising
connection
between
sleep and
your health

How to make
a habit stick

A nonprofit independent licensee of
the Blue Cross Blue Shield Association.



Having trouble finding a primary care provider?

See page 5.



A new year is a great time to assess your health and your health goals for the year.

Most people would never avoid basic maintenance of their car. Can you imagine going without gas, an oil change, or getting an inspection and still expecting to drive?

But that is what many people do with their own health when they do not schedule an annual visit with their primary care provider.

There are some basic steps — and some surprising ones, too — that you can do to improve your health. **Read on to learn more.**

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What is so important about an *annual exam?*

Everyone's days are full, and it is hard to fit one more thing in our schedules.
Just how important can an annual exam with your doctor be, anyway?



It turns out, it is very important.

"An annual visit with your primary care provider is the difference between a well visit and a sick visit," says Excellus BCBS Medical Director Lorna Fitzpatrick, M.D. "Sick visits focus on a current condition you are having."

"A well visit is a chance for you to ask questions and have a real conversation with your doctor. And it allows your doctor to get a picture of your overall health and potentially catch any issues early."

Here are four reasons you should make an appointment with your primary care provider **now.**



CREATES A RELATIONSHIP WITH YOUR CARE PROVIDER:

Meeting with your doctor, even if it is only once a year, is a good way to stay on their radar. You can discuss any issues you may be having, as well as any goals you have for your health in the coming year. It also helps to be a current patient when you have an urgent need. Trying to find a doctor when something urgent comes up can be difficult if you are not already an existing patient.



CREATES A BASELINE FOR YOUR CURRENT HEALTH SO YOU CAN MONITOR CHANGES:

Once you have an established relationship with your doctor, it will be much easier to stay on top of any changes you may notice with your health, especially as you get older. For instance, is your weight changing significantly? If it goes up too much, you may be setting yourself up for high blood pressure, diabetes, or other chronic conditions. If your weight is going down for no reason, that could indicate an issue as well.



UPDATE ANY LIFESTYLE CHANGES:

Did you quit smoking recently (hooray!)? Or maybe you have a new job that makes it tough to eat healthy. If your doctor knows, they can support you through changes like this and others. Your annual visit is also a good time to update your provider on any new medications you might be taking including new prescriptions from other doctors, vitamins or other over-the-counter medications. There are a lot of supplements on the market now, and if you are taking one (or more), it is always good to let your provider know.



GET UP TO DATE ON YOUR VACCINES:

It might be time for your annual COVID-19 or flu vaccine – or both. Or maybe you have no idea the last time you had a tetanus shot. Your doctor can make sure you are up to date on these and other vaccines. If you are getting older, it may be time to consider getting the shingles vaccine, Respiratory Syncytial Virus (RSV) vaccine, and others.

- ✓ Many plans cover preventive care and screenings. The best way to know what your benefits cover is to log in to your online member account at:

Member.ExcellusBCBS.com

- ✓ If you do not have an online account, spend five minutes to create one today. You will need your member card to register at:

Member.ExcellusBCBS.com/Registration



Scan the QR code to login or create your online account.



Having trouble finding a primary care provider?

Do you have a primary care provider? It is no secret that since COVID, finding a doctor has become more difficult. Here are four tips that may help.

- 1 Go to ExcellusBCBS.com/Find-A-Doctor and click on “Find a Doctor, Provider or Facility.”** You can do a general search or log in to your online member account for more specific results based on your plan.
- 2 The old saying, “it’s not what you know, it’s who you know” can apply to finding a provider.** Ask friends and family who they see and consider what is important to you. Does gender matter? What about age? Find out what they really like (or do not like) about their current provider.
- 3 If a doctor in a practice is not accepting new patients, ask if you can make an appointment with a physician’s assistant or nurse practitioner.** Both are highly qualified, licensed medical professionals who can provide general care and treatment. It may give you a “foot in the door” to a practice that does not currently have an opening.
- 4 Consider searching outside of your preferred range.** Maybe you typically search within five miles of your house but cannot seem to find someone accepting new patients. What if you expand your search to 10 miles? It may give you more options.

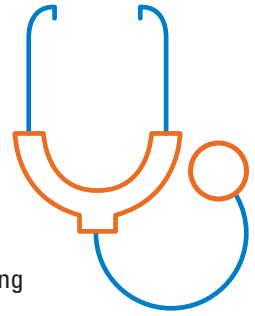


- ✓ In addition to a primary care provider, you can learn about other options for care by visiting:

ExcellusBCBS.com/CareOptions










CLIP & SAVE ADULT HEALTH CHECKLIST

Make preventive care a priority



Take control of your health today for a healthier tomorrow. Use this checklist to keep screenings and visits top of mind. Preventive care services are covered at no cost when you use in-network providers.

Check with your provider about the care best for you and most important for your health. If you need help finding a supportive and affirming provider please call **1-877-222-1240** (TTY 711), Monday-Friday from 8 a.m. to 5 p.m.

	WHAT	WHO/WHEN	WHY
General preventive care			
<input type="checkbox"/>	 Annual routine checkup wellness visit	Once a year	This visit with your primary care provider is a great opportunity to discuss exercise, diet, sleep, medications, mood and any screenings you may be due for.
<input type="checkbox"/>	 Annual obstetrician-gynecologist (OB/GYN) visit	Once a year*	This visit with your OB/GYN focuses on reproductive health, contraception, family planning and fertility care, including menstruation, breast/breast mastectomy, cervix, pelvis, uterus and pelvic floor health.
<input type="checkbox"/>	 Blood pressure screening	Ages 18-39, every 3-5 years, and once a year after age 40	Getting your blood pressure checked can give your doctor important information about your risk for stroke and heart attack.
<input type="checkbox"/>	 Bone health – osteoporosis screening	Age 65+ or post-menopause	Age, family history, menopause and other factors may put you at risk. Help keep your bones strong with exercise and a diet rich in calcium and vitamin D.
<input type="checkbox"/>	 Cholesterol screening	Every 4-6 years	Too much cholesterol makes it harder for blood to flow through your body. Lower your risk with healthy eating and exercise.
<input type="checkbox"/>	 Depression screening	Everyone, including pregnant or postpartum people and older adults	Talk to your health care provider if you have persistent low mood, feelings of sadness, problems sleeping, or loss of interest in normally enjoyable activities over a two week period.
<input type="checkbox"/>	 Diabetes (Type 2) screening	Age 35-70, once a year if risk factors	There are lots of ways to prevent and manage diabetes if you are aware of your risk.
<input type="checkbox"/>	 HIV screening	At least once in a lifetime; more often if at high risk	The only way to know you do not have HIV is to get tested. HIV screening is important at any age if you are at risk.
<input type="checkbox"/>	 Sexually transmitted infection (STI) screening	If sexually active, including pregnant people	Sexually transmitted infections may not have symptoms and are shared through sexual contact. STIs including chlamydia, gonorrhea, herpes, or HIV can be tested in a doctor's office or clinic using a sample of urine, blood, tissue, or saliva and then sent to a lab. Home testing options are available.

** (If a woman is sexually active past the age of 65, she should still have a pelvic exam at least once every three years)*

A well visit or preventive service can sometimes turn into a "sick visit," in which out-of-pocket expenses for deductible, copay and/or coinsurance may apply. There may also be other services performed in conjunction with the above preventive care services that might be subject to deductible, copay and/or coinsurance. Does not include procedures, injections, diagnostic services, laboratory and X-ray services, or any other services not billed as preventive services.

Out-of-network/non-contracted providers are under no obligation to treat Excellus BlueCross BlueShield members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information.

Some plans offered by ExcellusBCBS also include coverage for dental, vision and hearing care, such as routine exams, glasses or contacts, hearing screenings and/or hearing aids.

Log in to **ExcellusBCBS.com**
to check your benefits and coverage.



Our Customer Care advocates are also happy to help.



A version of our checklist for preventive care for children is available on our website. It is also available in Spanish.

Scan the QR code for access.

	WHAT	WHO/WHEN	WHY
Cancer screenings Cancer screenings may result in earlier detection, make it easier to treat, and possibly cure. Your cancer screening needs may vary if you have had breast, chest or genital surgery, hormone therapy, or due to other personal health risk factors. Your health care provider can confirm screenings best for you based on your health and health history.			
<input type="checkbox"/>	Breast health – mammogram (a type of x-ray)	Mammograms are recommended starting at age 40 and every 1-2 years until age 75.	Mammography screening uses an x-ray of the breast tissue that can detect breast tissue changes that may be cancer.
<input type="checkbox"/>	Cervical cancer screening	Ages 21-65, every 3-5 years	The cervix is the lower part of the uterus (womb). Regular Pap and HPV testing can help find abnormalities before they turn into cancer.
<input type="checkbox"/>	Colorectal cancer screening	Ages 45-75 (earlier if at higher risk), every 5-10 years (or more frequent based on health risk)	Special tests can detect colorectal cancer early, which makes it easier to treat.
<input type="checkbox"/>	Lung cancer screening	Ages 50-80 who are heavy smokers (20 year history), currently smoke, or have quit in the past 15 years	People who smoke, especially heavy smokers, are at a high risk for lung cancer.
<input type="checkbox"/>	Prostate screening	Ages 55-69	The prostate is a part of the reproductive system, which includes the penis, prostate, and testicles. With age the prostate can increase in size and decrease urine flow. Talk with your doctor to decide if screening is right for you.
Vaccines			
<input type="checkbox"/>	Vaccines	As directed by your health care provider or based on your personal health risk	Vaccines save lives, even for otherwise healthy people. Most vaccines are no cost, including those that prevent COVID-19, flu, pneumonia, tetanus, and human papillomavirus vaccine (HPV). A shingles vaccine (Shingrix) is recommended for people age 50+.

Screening recommendations are based U.S. Preventive Services Task Force (USPSTF) guidelines as of April 2024.

How's your *sleep*?



It's one of the most important things you can do for your body and mind. But most of us don't do it:

Get enough sleep.

"Hey, how did you sleep last night?" is usually a casual inquiry, nothing more. But when your health care provider brings it up, this question can serve as a gateway to an insightful conversation about your overall well-being.

The domino effect

Inadequate sleep doesn't just result in groggy mornings and increased caffeine intake — it can trigger a cascade of health problems.

Among them:

ANXIETY AND DEPRESSION

Sleep problems have a strong link with mental illness. Not sleeping enough can bring on mental health struggles or aggravate existing symptoms. Though sometimes, these conditions might be the catalyst for your sleep woes.

COGNITIVE SIDE EFFECTS

Sleep deprivation impairs both your short-term recall and working memory. What's more, research suggests that a consistent lack of sleep in middle age can increase the risk of developing dementia later in life.

UNHEALTHY WEIGHT GAIN

A lack of sleep can interfere with your body's hunger hormones, often leading to weight gain. Those extra pounds can then set the stage for more health complications, such as high blood pressure and type 2 diabetes.





Speak up about sleep

Be honest with your provider about your sleep frustrations. The conversation can pave the way for voicing other struggles in a comfortable context. Plus, it will help your health care provider identify any underlying physical or mental health issues.

After discussing these concerns, you can work on integrating actionable steps into your routine. The tips below are a good starting point for improving sleep, but your provider will know how to offer a more personalized approach.

- ✓ **Go to sleep and wake up at the same time each day – even on weekends.**
- ✓ **Create relaxing pre-sleep rituals, such as reading a book or listening to calming music.**
- ✓ **Keep your sleep environment cool, dark, and quiet.**
- ✓ **Avoid large meals, caffeine, and alcohol at night.**

A solid night's sleep is about more than waking up on the right side of the bed. It's a cornerstone for your physical and mental health.



Does your heart need sleep?

Yes, it does.

Adults who sleep fewer than seven hours each night are more likely to say they have had health problems that could raise the risk for additional issues, including:

HIGH BLOOD PRESSURE

During normal sleep, your blood pressure goes down. Having sleep problems means your blood pressure stays higher for a longer period. High blood pressure is one of the leading risks for heart disease and stroke. Nearly half (48.1%) of adults in the United States have high blood pressure.

TYPE 2 DIABETES

Diabetes is a disease that causes sugar to build up in your blood, a condition that can damage your blood vessels. Some studies show that getting enough good sleep may help people improve blood sugar control.

OBESITY

Lack of sleep can lead to unhealthy weight gain. This is especially true for children and adolescents, who need more sleep than adults. Not getting enough sleep may affect a part of the brain that controls hunger.

U.S. Centers for Disease Control and Prevention. www.CDC.gov



Staying motivated with habits that stick!

The Power of Habit, Atomic Habits, Tiny Habits, even Mini Habits, and of course, the original that started it all The Seven Habits of Highly Effective People. If you want to learn how to build a habit, you will quickly see there is no shortage of resources to help you learn how to do it.

“New Year’s resolutions can be overwhelming,” says Excellus BCBS Medical Director Joseph DiPoala, M.D. “Many of us who made them may already be on the verge of breaking them. For many people, planning exactly how they’ll put resolutions into action improves their odds for success.”

Here are four tips that may help this be the year your resolution becomes a habit.

1 SET A GOAL AND BE SPECIFIC...

How many times have you decided, “Today, I am going to start eating healthier.” Or maybe you have told yourself, “Beginning Monday, I am going to exercise every day.” Being specific – and realistic – will help with those goals. Instead of committing to eating healthier, commit to eating one piece of fruit every day for lunch. Or maybe you can create a habit of walking for 45 minutes, four days a week, after work. Once you have a goal set, write it down and keep it where you will see it.

2 ...BUT ALSO, FLEXIBLE.

Nothing derails a habit or routine like something unexpected. Maybe you committed to going to the gym two days a week after work. But meetings ran late, and you did not make it. Or you have a child in sports and their practice time changed which means your schedule changed. Do not give up! Build in some flexibility if you know it is possible your schedule could change. Maybe you can get up early one day to fit in your workout, or what about making time during your lunch break? A successful habit is created through routine, but do not let that routine sabotage your success.

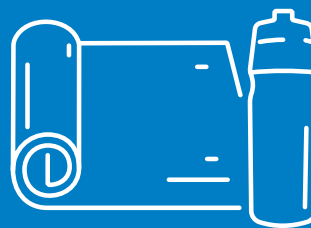
3 FIND A SUPPORT SYSTEM.

While your first instinct may be to find a workout buddy who is a friend, that may not be the best way to cultivate your routine. Try building a habit with like-minded people who have already created the routine you are trying to establish. Maybe you want to start running. Find a running group you can join that already has set days and times they meet. Take a class at a gym. That barre or kickboxing class is already happening – go to it and get in the habit of being there for each class.

4 REGISTER FOR WELLNESS INCENTIVE PROGRAMS.

Your plan may come with wellness rewards and incentive programs, such as Thrivewell, in partnership with Personify Health. This innovative program can increase health and wellbeing engagement by giving you the tools to make small, everyday changes to your wellbeing focused on the areas you want to improve the most.

How to Change: The Science of Getting from Where You Are to Where You Want to Be, By Katy Milkman



Are you taking advantage of your plan discounts?

Discounted gym memberships, workout clothing and more are available when you create an account at:

Blue365Deals.com/ExcellusBCBS

This program provides all Excellus BCBS members with deals and discounts on:

- **Gym memberships, including Planet Fitness, YMCA (some locations), and small boutique gyms in your local area.**
- **Athletic wear from Skechers, Reebok and more.**
- **Nutrition including meal subscriptions and vitamins.**
- **Articles and tips on steps you can take to have a positive impact on your health.**

Signing up is easy and only takes a few minutes. You will need your member card so you can enter your subscriber ID.



- ✓ Need help creating an account?
You can follow step-by-step instructions at:

Blue365deals.com/ExcellusBCBS/how-it-works



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or call the number on the back of your member card.



TO REPORT FRAUD, WASTE OR ABUSE

Fraudulent claims can drive up the cost of insurance.

If you suspect fraud, waste or abuse, call our Fraud Hotline at 1-800-378-8024 (TTY 711).

MDLIVE is an independent company, offering telehealth services in the Excellus BlueCross BlueShield service area. Personify Health is a separate company and offers a digital wellbeing service on behalf of Excellus BlueCross BlueShield. Programs and benefits vary by contract. Log in to your online member account to confirm what coverage you have.

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