# MEDICARE A magazine for and Prescrip

A magazine for Medicare Plus Blue<sup>SM</sup> PPO and Prescription Blue<sup>SM</sup> PDP members

Summer 2021



# SUMMER 2021

# Daniel J. Loepp

President and CEO, Blue Cross Blue Shield of Michigan

# Krischa Winright

Executive Vice President, Senior Health Services, Blue Cross Blue Shield of Michigan

### Rob Sawalski

Manager, Market Communications

### **Barbara Gillis**

Editor, Medicare Market Communications

### Feature writer

Michelle Banaszak

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Select Medicare Part B medications available at your local pharmacy

# YOUR FAVORITE BOOKS COVER DIVERSE TOPICS

One thing is certain about *MyBlue Medicare* readers — your reading doesn't stop with the magazine. Here's a look at some of your favorite books. Responses are from the Summer 2020 reader survey.

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

"Becoming by Michelle Obama and American Dirt."—Lyn S.

"The Bible."—Queen R.

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

"Mitch Albom's books."—Anita E.

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

"Of Mice and Men."—Phillip N.

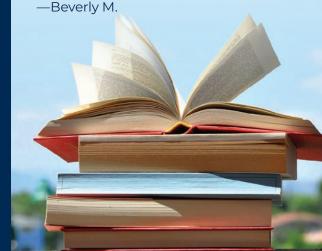
"Cookbooks."—Maxine H.

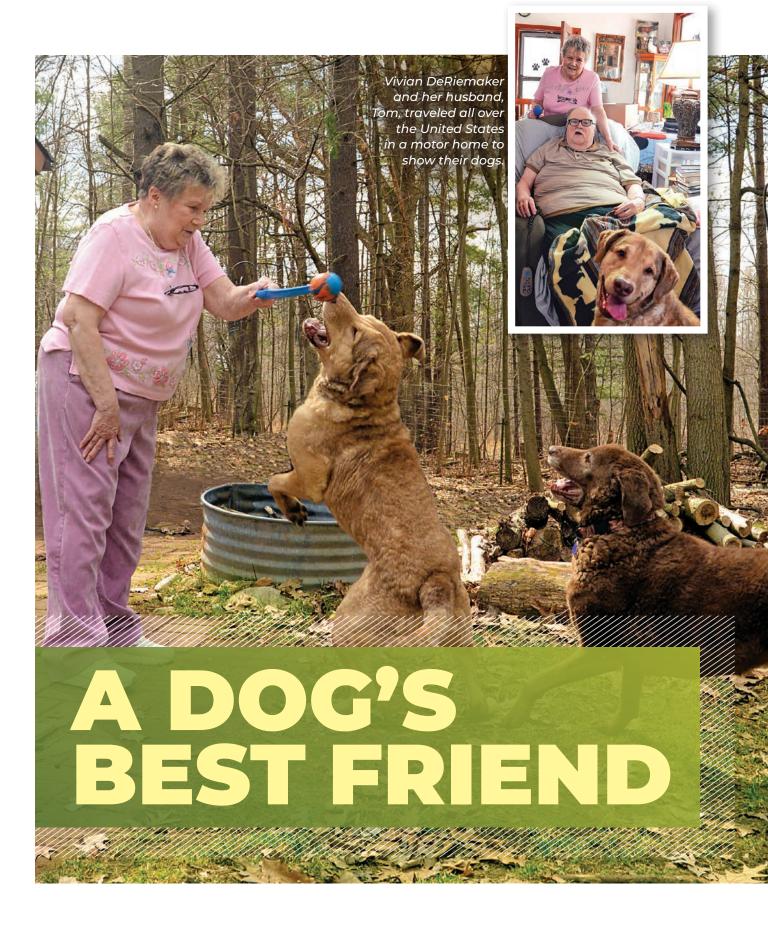
"I read books constantly. I like historic novels and mysteries best." —Katheryn T.

"At Dawn We Slept."—George W.

"Mysteries."—Mary H.

"I love to read biographies."







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."

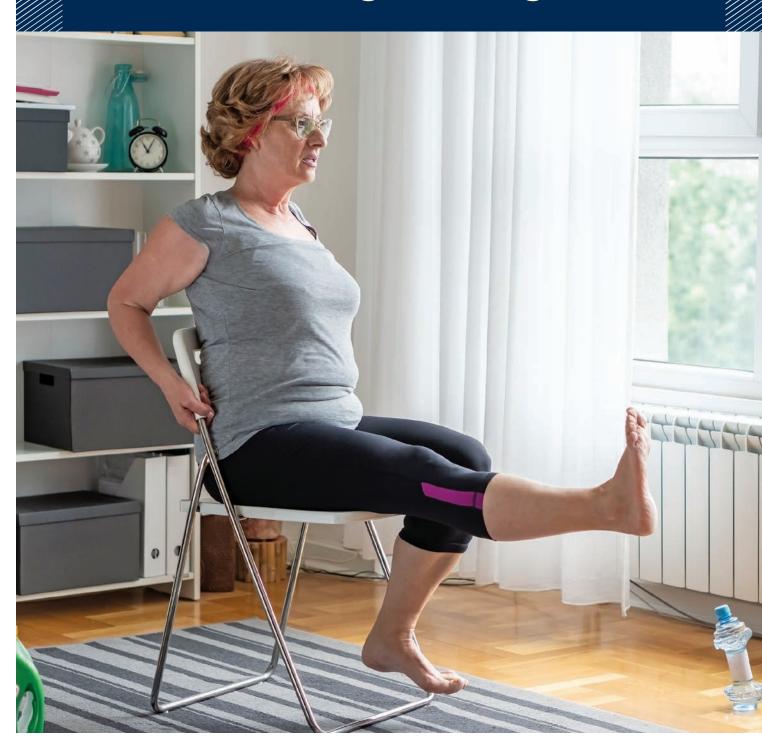
To learn more about training classes at All Dogs Can, visit www.alldogscanlapeer.com.



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.

Almost everyone can benefit from physical activity. Don't let limitations hold you back.

# 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.

# 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
- 6. Do the above steps with your left arm.
- 7. 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.

- armrests for this
- 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.



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

# Take control of your diabetes



Diabetes 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 or insulin to help manage their blood sugar. They're helpful to ensure your body works its best and maintains a healthy blood sugar level. Whichever medication you use, always take it as directed by your doctor.

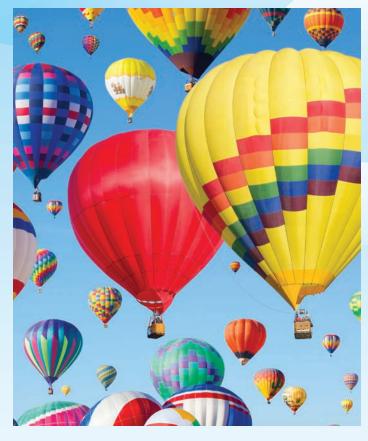
Remember: You don't have to let your blood sugar get the best of you. By managing your condition, you can go a long way toward protecting your health.

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

# PHOTO PUZZLE

Challenge your noggin: See if you can spot the seven differences between the photos. Answers are on Page 12.







# The Doctor's Office

Raymond Hobbs, M.D., is the physician consultant for Senior Health Services at Blue Cross Blue Shield of Michigan. He is board certified in internal medicine, geriatrics and palliative care.

# 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. See your doctor to determine the cause and best treatment.

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

Causes of leg and foot pain	What you may experience	What your provider may recommend
Diabetes can damage the nerves, causing <i>peripheral neuropathy</i> . 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.
<b>Plantar fasciitis</b> 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).





# THE CORNER PHARMACY

Kim Moon, PharmD, is a clinical pharmacist for Medicare Pharmacy Services at Blue Cross Blue Shield of Michigan.

# **COVID-19 vaccines:** Your questions answered

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

## Q: 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.

# 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 the 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 more on what Blue Cross is doing, check out www.mibluesperspectives.com.

Sources include: Centers for Disease Control and Prevention

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

Have you ever needed a quick 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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# 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 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 lowfat 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 moderateintensity activity five times a week. But any amount of exercise is helpful. Ask your doctor what level of physical 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 phonebased 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 pressure range is for you and other ways you can help control it.

Sources include: American Heart Association: Centers for Disease Control and Prevention; National Institutes of Health; U.S. Food and Drug Administration



# Protect yourself from the sun

here's 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 your 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

# **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

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). TTY users, call 711.

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





We 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 and 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 guidelines emphasize the importance of:

Vegetables including dark green, red and orange varieties, as well

as peas and lentils

Fruits whole fruits in particular



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-Being<sup>SM</sup> website, powered by WebMD®.

**Set goals:** The Eat Better Digital Health Assistant program helps you learn to follow healthy nutrition guidelines. This four-week 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
<sup>3</sup> / <sub>4</sub> cup	1/4 cup + 2 Tablespoons
½ cup	½ cup
⅓ cup	2 Tablespoons + 2 teaspoons
¼ cup	2 Tablespoons
1 Tablespoon	1½ teaspoons

## Freeze with ease

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

Soups and chili

- Cooked whole grains
- Spaghetti sauce
- Cooked dried beans
- Many pasta dishes

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







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# Select Medicare Part B medications available at your local pharmacy

Medicare Plus Blue<sup>SM</sup> PPO members can now use their Part B benefits to receive select nebulizer solutions and oral cancer medications at their local pharmacy or mail-order pharmacy. In addition, Medicare Advantage members with Part D coverage can receive vaccinations including hepatitis B, at their local retail pharmacy and some oral antiemetics, antineoplastics and immunosuppressants at their local retail or mail-order pharmacy. This is in addition to the flu and pneumonia vaccinations that are already available.

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

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

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 *Forms*.

