



South Carolina

Medicare Advantage

Fall 2024

THE PULSE

Medicare Advantage Member Newsletter

**YOUR 2025 PLAN
BENEFIT INFORMATION**

**VETERANS
RECOGNITION**

**MANAGE YOUR
MEDICATIONS DURING
THE HOLIDAY SEASONS**

FALL HAS ARRIVED!

SEASONAL RECIPES INSIDE!

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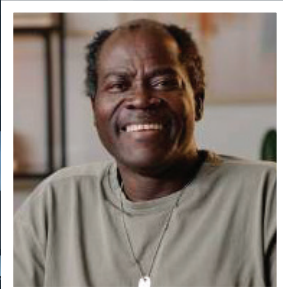
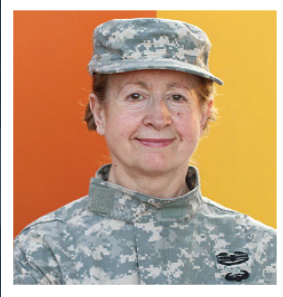
LOOKOUT FOR YOUR 2025 PLAN BENEFIT INFORMATION

We know this time of year you will get countless calls and see dozens of commercials about the open enrollment period. We want to make it very clear through all the messages: If you are happy with your health plan, you don't have to do a thing! Your plan will automatically renew for 2025.

Have questions about your health plan or want to discuss other options? Simply call the number on the back of your BlueCross BlueShield of South Carolina insurance card and our award-winning customer service team will be happy to assist.



Don't discard your Annual Notice of Change. It's important to review for any changes to your plan!



VETERANS RECOGNITION

Honoring the men and women who have served our country with selfless dedication and immense sacrifice. Your bravery protected our freedom, and we express sincere gratitude and appreciation for your commitment and patriotism.



YOUR VOTE MATTERS!

While we are thinking of and thanking our veterans, it's the perfect time to use one of the rights they protect. We'll never tell you who to vote for; however, we encourage you to use your right and vote on Tuesday, Nov. 5!

To find your local polling place visit <https://vrem.scvotes.sc.gov/Voter/Login?PageMode=PollingPlace>, or contact your county voter registration and election office.





DISCUSS YOUR EMERGENCY VISIT WITH YOUR DOCTOR

Any time you have an Emergency Room visit, be sure to schedule an appointment with your primary care physician. This is especially important for people with high-risk chronic conditions such as diabetes, COPD, and high blood pressure. Your primary care provider is an important piece of keeping you healthy and out of the hospital!

GET SCREENED FOR DIABETES

Diabetes is a medical condition that occurs when the body is unable to properly use blood glucose, also called blood sugar. Diabetes affects the way your body uses the glucose from the foods you eat. When your blood glucose is too high, it can cause significant health problems over time, such as nerve damage, vision problems, slow healing wounds or prolonged infections.

The American Diabetes Association* recommends that adults over 45 be screened for diabetes and prediabetes, and that those with normal results be screened again every three years. You can take preventive steps to protect your body by visiting your doctor on a regular basis, looking at diabetes educational material and making behavioral changes to help you stay healthy.

Tips to lowering your risk:

- ◆ Eat a healthy diet.
- ◆ Lose weight if you are overweight or obese.
- ◆ Increase physical activity.
- ◆ Quit smoking.

If you are experiencing any symptoms such as increased thirst and urination, feeling tired, unexplained weight loss, and blurred vision, schedule an appointment with doctor to screen for diabetes.

*The American Diabetes Association is an independent organization that offers health information that members of BlueCross BlueShield of South Carolina may find helpful.



TAKE CONTROL AND PREVENT THE FLU THIS SEASON!

Getting an annual flu vaccination is the best way to protect you and your loved ones from getting sick with flu illnesses. Flu vaccination is an important prevention method for individuals with certain chronic health conditions. It reduces hospitalizations among individuals with diabetes and chronic lung disease and lowers the risk of cardiovascular disease.

Visit your primary care doctor or local pharmacy today to receive your flu vaccination.



TELEVISION TRIVIA



This western show featured Ben Cartwright and his three sons on their ranch.

- ☐ The Cartwright Clan
- ☐ Bonanza
- ☐ Ponderosa
- ☐ Gunsmoke

Who was the first host of the Tonight Show?

- ☐ Jay Leno
- ☐ Johnny Carson
- ☐ Steve Allen
- ☐ Jack Parr

“The Phil Silvers Show” was a popular CBS sitcom from 1955 to 1956. What was the setting for this show?

- ☐ A small southern town
- ☐ A hotel in the Catskills
- ☐ An army base
- ☐ An airport

What are the boys’ names who were Lassie’s owners in the 1950s?

- ☐ Timmy Miller and Jeff Martin
- ☐ Jeff Miller and Timmy Martin
- ☐ Tommy Martin and Jeff Marvin
- ☐ Jeff Marvin and Timmy Miller

SPOT THE DIFFERENCE



Spot 10 differences



Spot 10 differences





South Carolina



EXCITING CHANGES ARE COMING IN 2025

We're excited to bring you more value through enhanced benefits that provide options to help you stay healthy and thrive this year.

Be sure to read your Annual Notice of Change (ANOC) to read about changes to your health plan!



No More Donut Hole

The prescription coverage gap is eliminated in 2025.



\$50 In-Home Assessment Incentive

You still have your \$40 Annual Wellness Visit incentive. We're just adding another way to add funds to your OTC card for making your health a priority.



Copay Smoothing Now Available

Sign up for this program to spread your prescription drug costs across the plan year.



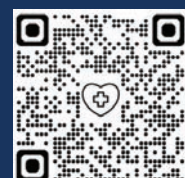
New and Improved Eye Vendor

We are excited to partner with EyeMed for vision benefits. Use a PLUS Provider Location to get enhanced frame and contact lens allowance!

Have questions about your plan?

Give our experts a call using the number on the back of your Medicare Advantage card to discuss any questions you may have. Our Contact Center is available seven days a week from 8 a.m. – 8 p.m.

- 100% Based in South Carolina
- Multi-Award Winning
- 5 Star Customer Service
- Dedicated Agents



www.SCBluesMedAdvantage.com



RECIPES

Banana Nut Overnight Oats

Ingredients:

- ◆ 1/2 cup rolled oats
- ◆ 1/2 cup milk (dairy or nondairy)
- ◆ 1/2 banana, mashed
- ◆ 1 tablespoon chopped nuts (walnuts or pecans work well)
- ◆ 1 tablespoon maple syrup (or honey)
- ◆ 1/2 teaspoon vanilla extract

Instructions:

1. In a mason jar or small bowl, combine rolled oats, milk, mashed banana, chopped nuts, maple syrup and vanilla extract.
2. Stir well to combine.
3. Cover and refrigerate overnight (or for at least four to six hours).
4. Stir in the morning and add any desired toppings.
5. Enjoy your banana nut overnight oats!

Tip: If you prefer hot oatmeal, after the oats have refrigerated overnight, use the microwave to heat it in 30 second increments until it reaches your preferred temperature.

Warm Spiced Apple Cider

Ingredients:

- ◆ 4 cups apple cider
- ◆ 1 cinnamon stick
- ◆ 3 whole cloves
- ◆ 1 star anise
- ◆ 1 orange, sliced
- ◆ 1-inch piece of ginger, sliced

Instructions:

1. In a saucepan, combine apple cider, cinnamon stick, cloves, star anise, orange slices and ginger.
2. Bring to a simmer over medium heat and let it simmer for about 10 –15 minutes.
3. Strain the cider to remove the spices and serve warm.





Maple Glazed Pork Chops With Brussels Sprouts

Ingredients:

- ◆ 4 boneless pork chops
- ◆ 1/4 cup maple syrup
- ◆ 1 teaspoon dried thyme
- ◆ 1 pound Brussels sprouts, halved
- ◆ 2 tablespoons Dijon mustard
- ◆ Salt and pepper to taste
- ◆ 2 tablespoons olive oil
- ◆ 1 tablespoon apple cider vinegar

Instructions:

1. Preheat the oven to 400 F.
2. Line a baking sheet with parchment paper.
3. In a small bowl, whisk together maple syrup, Dijon mustard, apple cider vinegar, thyme, salt and pepper.
4. Place pork chops and Brussels sprouts on the baking sheet.
5. Drizzle with olive oil and season with salt and pepper.
6. Brush the maple glaze mixture over the pork chops and Brussels sprouts.
7. Bake for 20 – 25 minutes, or until the pork chops are cooked through and the Brussels sprouts are tender and caramelized.
8. Serve hot, drizzling any remaining glaze over the pork chops.

(Recipes courtesy of Lee Sanford.)

TELEVISION TRIVIA: 1. Bonanza, 2. Steve Allen, 3. An Army Base and 4. Jeff Mill and Timmy Martin



SPOT 10 DIFFERENCES

ANSWER KEYS:

MANAGING YOUR MEDICATIONS DURING THE HOLIDAY SEASON

The holiday season isn't just about one celebration — it's a whole parade of fun, from the cozy vibes of fall to the spookiness of Halloween, the gratitude of Thanksgiving and the magic of winter traditions! With all these festivities lined up, it's important to keep your health in check so you can enjoy every moment to the fullest.

Here are some simple tips for staying on top of your medications through every holiday:



Fall into good habits: As the leaves change color, take a moment to review your medication needs. Whether you're planning a pumpkin patch visit or just enjoying the cooler weather, make sure your prescriptions are up to date and ready for the season ahead.



Trick or treat yourself to a refill: Don't let Halloween sneak up on you! Before the ghosts and goblins come out, ensure you have all the medications you need. A quick trip to the pharmacy now means you can focus on the treats without any tricks from an empty pill bottle.



Gobble up your doctor appointments: Thanksgiving is all about gratitude. What better way to show appreciation for your health than by scheduling those necessary doctor visits? Get your check-ups and prescription renewals done early so you can relax and enjoy that turkey (and maybe a slice of pie or two).



Deck the halls with health: As the holidays approach, the to-do list gets longer. Between shopping, decorating and celebrating, it's easy to forget about your medications. Make sure you have everything you need to stay merry and bright by refilling your prescriptions and setting reminders to take them on time.

By staying prepared and proactive, you can focus on what really matters this holiday season — making memories, having fun and enjoying the company of loved ones. Here's to a happy and healthy holiday season from start to finish!



DON'T FORGET TO SCHEDULE YOUR ANNUAL WELLNESS VISIT!

Schedule your no-cost annual wellness visit by Dec. 31. Plus, you receive a \$40 incentive added to your over-the-counter benefits when you complete the annual wellness visit. Call your primary care provider today to schedule your visit.

Discrimination is Against the Law

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination under Section 1557 of the Patient Protection and Affordable Care Act). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

We provide people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats).

We provide free language assistance services to people whose primary language is not English, which may include:

- Qualified interpreters
- Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Section 1557 Coordinator at 1-800-832-9686 or by emailing Section1557Coordinator@bcbssc.com.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by emailing Section1557Coordinator@bcbssc.com or by calling 1-800-832-9686. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, email Section1557Coordinator@bcbssc.com and assistance will be provided.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at BlueCross BlueShield of South Carolina's website: www.scbluesmedadvantage.com.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-855-204-2744. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-844-396-0183. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-844-396-0188。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-844-725-1516。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-844-389-4839. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-844-396-0190. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-389-4838 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-844-396-0191. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **1-844-396-0187** 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-844-389-4840. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على **1-844-396-0189**. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-844-725-1519 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-844-396-0184. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-844-396-0182. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-844-398-6232. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-844-396-0186. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、**1-844-396-0185** にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。



South Carolina

Medicare Advantage

AX-E05
PO BOX 100186
COLUMBIA SC 29202-3186

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