



South Carolina

Medicare Advantage

THE PULSE

Medicare Advantage Member Newsletter

Fall 2022 / Issue 9



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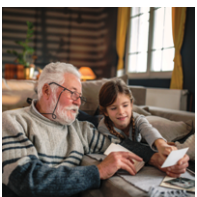


CELEBRATING HOLIDAY TRADITIONS

Many families choose to celebrate fall with special traditions. Traditions can provide a sense of comfort during the busy season. Some traditions, such as carving a pumpkin or enjoying a delicious meal, can enhance a person's well-being by increasing his or her sense of connectedness to family and community. Traditions don't have to be formal or even cost money. Here are a few simple ways our staff celebrates traditions during the fall season:



BAKING WITH GRANNY Some of my favorite memories of this season include the time I spent in the kitchen baking with my grandmother. We would spend hours in the kitchen baking all sorts of cookies, cakes, pies, fudge and so much more. We would pack everything up in decorative tins and go around town handing them out to anyone we saw. We continue the tradition in memory of Granny and teach the same family recipes to my daughter and my nieces and nephews. We look forward to handing out the decorative tins every year.



SHARING MEMORIES My family loves going through old photos around the holidays. We pull down boxes of photos from the attic and sit around sharing memories and stories. It's a fun way to spend time with each other and reminisce on nostalgic moments from the past.



FRIENDSGIVING! I don't live close to my family, so the holidays are a little tough on me. A few years back, a neighbor invited me to a Friendsgiving, a gathering with friends and neighbors, and it was such a fun time. This year will be our fourth Friendsgiving, and it gets bigger and better every year. Everyone brings his or her favorite holiday dish or dessert, and we pile around the table and stuff ourselves until we all crawl home to sleep off the turkey!

We would love to hear how you celebrate during fall!
Email us at Medicare.Stars@bcbsc.com to share your holiday traditions.

LOOKING AHEAD: 2023 BENEFIT HIGHLIGHTS

You recently received your Annual Notice of Change, which included any changes in coverage, costs and more that will be effective in January 2023. You'll notice your benefits are better than ever! They include:

- ◆ **A bigger** dental benefit up to **\$3,000** plus up to 40 percent in network savings.
- ◆ **A new \$0** transportation benefit.
- ◆ **An increased** over-the-counter allowance plus **an additional \$40** for completing your no-cost annual wellness visit.

And there's so much more! Review your Annual Notice of Change or give us a call to learn more about your 2023 benefits.

You are likely receiving a lot of calls or mail from various Medicare plans providing misleading information. We want to assure you that **you don't have to do a thing** if you're happy with your coverage. During the annual election period from Oct. 15 – Dec. 7, your plan will automatically renew for 2023.

Have questions about your coverage, or have your needs changed? Just call the customer service number on the back of your Medicare Advantage card, and our local Medicare experts will be happy to assist you. We look forward to a great 2023 with you!

IMPROVING ACCESS TO LOCAL CARE

BlueCross BlueShield of South Carolina is excited to offer nonemergent transportation as a new benefit for Medicare Advantage members.



INTRODUCING SAFERIDE

BlueCross offers nonemergent transportation to all Medicare Advantage members. SafeRide* is the approved company to coordinate travel of 24 one-way rides (12 round-trip rides) for members.



SELF-SERVICE APP

Members use the self-service app to schedule their trips and select preferred vehicle types.

Members who are unable to use the app can call the number on the back of their ID cards for assistance in scheduling rides.



STATUS UPDATES

Members get updates on the status of their rides through text alerts or voice calls.

Once the rides are en route, members and BlueCross can monitor them via real-time service reporting.



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BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross Blue Shield Association.

*SafeRide™ contracts with BlueCross to provide supplemental benefits on behalf of BlueCross. It does not provide BlueCross or BlueShield products or services. The SafeRide name and logo are trademarks of their respective owner.

BlueCross BlueShield of South Carolina Medicare Advantage Dental Benefits



You deserve more.
Savings, coverage and flexibility

NEW for 2023 all BlueCross PPO plans include dental benefits with additional comprehensive procedures added and BIGGER allowances. Your money will go farther with deep discounts from BlueCross in-network dentists on all covered procedures.

Get the dental coverage you deserve without the hassle of a restrictive network, additional paperwork or a higher premium. With over 1,300 dentists serving South Carolina, you can be sure you will get the care you need.

BLUECROSS PPO - DENTAL BENEFITS				
Preventive Dental	Service	In-Network	Visits Per/Year	Out-of-Network
	Oral Exams Cleanings	\$0	2 per/year	50%
	Dental X-rays	\$0	1 per/year	50%
Comprehensive Dental*	Restorative Endodontics Extractions Prosthodontics	Anesthesia Other Oral/Maxillofacial Surgery Other Services (e.g. deep cleanings, fillings, crowns, root canals, dentures, bridges)		50% (both in- and and out-of-network)
Annual Allowance	BlueCross Total \$3000 BlueCross Blue Basic \$1000 BlueCross Total Value \$2000			

***All comprehensive services are a 50% coinsurance in-network.** In-network dentists will also apply a deeply discounted BlueCross rate. There is no waiting period. See EOC for a complete list of procedures.

BlueCross BlueShield of South Carolina is a Medicare Advantage PPO and HMO plan with a Medicare contract. Enrollment depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat BlueCross members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross and Blue Shield Association.

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NEW BENEFITS FOR 2023



BlueCross BlueShield of South Carolina Medicare Advantage plan members will receive a new myFlexCard to use their benefits and reward dollars.

This one reloadable card does it all!

MEMBER BENEFITS

Qualified plan members will receive supplemental over-the-counter (OTC) dollars quarterly (see grid below). Unused OTC funds will expire at the end of each quarter.

Each plan member is eligible to earn one wellness reward when a service claim is received for his or her annual wellness visit or physical. This reward can be used any time throughout the benefit year.

myFlexCard BENEFITS

The reloadable myFlexCard is loaded with both over-the-counter funds and wellness reward dollars.

Benefit funds can be used to purchase over-the-counter health care products such as allergy medications, cold and flu treatments, dental and denture care, incontinence products, supports and braces, and much more.

Members can use the myFlexCard at local participating stores (such as CVS, Walmart, and Walgreens), online at www.SouthCarolinaMA.com, through the mail-order catalog or by calling 1-800-480-6876.

SUPPLEMENTAL BENEFITS

	OTC Benefit	Wellness Visit/Physical Reward
BlueCross Total PPO	\$55	\$40
BlueCross Total Value PPO	\$35	\$40
BlueCross Blue Basic PPO	\$40	\$40
BlueCross Secure HMO	\$45	\$40

Visit www.SouthCarolinaMA.com or call 1-800-480-6876.

BlueCross BlueShield of South Carolina is a Medicare Advantage PPO and HMO plan with a Medicare contract. Enrollment depends on contract renewal. BlueCross BlueShield of South Carolina is a independent licensee of Blue Cross and Blue Shield Association. The BlueCross BlueShield of South Carolina Mastercard® Prepaid Card is issued by Stride Bank, N.A., Member FDIC, pursuant to a license by Mastercard International.

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FALL FUN

Did you know?

1. Only America calls the season “fall.” Fall was originally called “harvest.” The phrase became popular when English poets referred to “the fall of leaves” during the season. Today, fall is also commonly referred to as autumn.
2. Fall leaf colors are caused by sugar. They are determined by the amount of sugar in the leaves. This is why maple leaves have such a rich red hue during fall.

Brain Teasers

1. I appear once in summer and twice in autumn but never in winter. What am I?
2. There is a bush, a pine tree and an oak tree. It is fall. If the wind is blowing toward the west, which way do the leaves on the pine tree fall?



1. The letter U
2. A pine tree doesn't have leaves.

HEALTHY YOU CARE PACKAGE

We want to help you be as healthy as you can be. That's why we provide health materials and resources at no cost to Medicare Advantage members.

In January, you will receive a Healthy You Care Package to help you stay informed about your health in 2023. Included in the care package, you will find the Healthy You Passport, which you can take to your doctor visits to keep track of preventive services like your annual wellness visit. The passport will help you keep track of your prescriptions using a medication list and offers medication question prompts to use during your visit. You will also find information on locating needed care by viewing the Where To Go section. We want these items and services to help you easily get the care you need.

If you are interested in learning more about no-cost items or services available to you, contact BlueCross BlueShield of South Carolina Medicare Advantage at www.SCBluesMedAdvantage.com, or call the number on the back of your Medicare Advantage card.





SEASONAL STRESS: BEATING THE HOLIDAY BLUES

Maintaining mental health is important this time of year. With the changing colors and falling leaves, you may also find there are changes in your daily routine that can induce feelings of stress. Everyone copes with stress differently. Some people may feel sad, scared, lonely or angry. Stress can cause changes in sleep or eating patterns, lead to difficulty concentrating, or make the symptoms of a chronic health problem worse. These stresses can have a negative effect on your physical and emotional health. It is good to have a plan to combat feelings of seasonal stress or even loneliness as a result of the season.

Here are some things you can do:

- ◆ **Take care of your body.** Eat healthy, well-balanced meals and snacks. Take deep breaths or meditate. Exercise, get plenty of sleep, and avoid alcohol and drugs.
- ◆ **Connect with others.** Stay connected to your family and friends through social activities or through phone calls and video chats. Encourage social connection to combat feelings of loneliness and celebrate a loved one's life by sharing positive memories. You may also consider using services available to Medicare Advantage members, like Papa Pals, for companionship and community connection. The Papa Pal program is a service of Papa™, an independent organization that provides companion care services and support to Medicare Advantage members.

- ◆ **Make time to unwind.** Prioritize holiday tasks to focus on how you want to celebrate the season. Continue doing activities you enjoy, like taking a walk, reading or cooking.

We encourage you to talk with your doctor if stress gets in the way of your daily living for several days in a row.

You should not feel embarrassed or ashamed for having feelings that are new or different during stressful times.

You may not feel comfortable talking with family or friends about your concerns. Our Medicare Advantage members have access to mental health counselors. Our team can recommend counselors or therapists in your area.

HELLO, FALL!

J	I	W	I	X	R	Y	V	R	X	F	W	C	X	S	N
Y	A	U	T	U	M	N	F	A	L	L	X	D	B	E	U
N	Y	C	G	G	T	V	M	L	P	I	V	O	E	L	C
Z	B	E	V	L	G	B	S	I	D	R	T	R	S	L	R
N	S	Q	I	P	A	Y	X	J	G	L	I	N	R	E	I
V	T	U	Y	I	A	P	E	J	L	F	B	O	A	A	S
L	Q	Q	Z	D	A	C	O	R	N	P	P	V	L	V	P
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C	O	I	B	O	J	N	A	Q	S	P	P	B	F	G	N
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A	N	I	E	B	E	E	Z	R	V	L	I	R	Y	C	K
R	W	T	B	A	I	E	J	Y	D	E	N	Y	F	X	N
D	F	X	B	L	M	Q	D	I	L	S	S	W	B	T	Y
S	T	E	W	L	B	W	H	J	N	Z	Q	T	C	X	E
S	W	E	A	T	E	R	T	Q	O	X	K	G	L	G	R

ACORN
BONFIRE
FALL

FOOTBALL
LEAVES
PUMPKINS

APPLES
CRISP
HARVEST

NOVEMBER
QUILT
AUTUMN

HOLIDAYS
ORCHARDS
SWEATER

HOLIDAY RECIPES



CHIA PUDDING WITH APPLES

Makes 1 serving

Ingredients

- ◆ ½ cup unsweetened, nondairy milk (almond, oat, etc.)
- ◆ 2 tablespoons chia seeds
- ◆ 2 teaspoons pure maple syrup, honey or agave
- ◆ ¼ teaspoon vanilla extract
- ◆ ½ cup apple, diced
- ◆ 1 tablespoon chopped, toasted nuts (pecan, walnut, almond, etc.)

Instructions

Stir all ingredients (minus the apples and nuts) together in a bowl, cover and refrigerate at least 8 hours.

Portion into a serving bowl and top with apples and nuts.

Per serving: 233 calories, 4.8g protein, 27.7g carbohydrate, 10.1g dietary fiber, 14.4g sugar, 12.7g fat, 1.1g saturated fat.
Recipe adapted from www.EatingWell.com.



ROASTED WINTER ROOT VEGETABLES

Ingredients

- | | |
|---|------------------------------|
| ◆ 3 cups butternut squash; peeled, seeded and cubed | ◆ 1 tablespoon vegetable oil |
| ◆ 1 cup parsnips, sliced appx ½-inch thick | ◆ ¼ teaspoon salt |
| ◆ ½ cup carrot, sliced appx ½-inch thick (or baby carrots, sliced lengthwise) | ◆ ¼ teaspoon black pepper |
| ◆ ½ cup yellow or white onion, chopped | ◆ ⅛ teaspoon cayenne pepper |

Instructions

Preheat oven to 400° F. Toss all ingredients together until vegetables are evenly coated with oil and seasonings.

Place veggies on a baking tray, taking care not to overcrowd the pan.

Roast for approximately 20 minutes, checking for doneness every 5 minutes after the initial 20.

Per serving: 106 calories, 1.5g protein, 18.5g carbohydrate, 5.3g dietary fiber, 4.7g sugar, 3.7g fat, .5g saturated fat



CHICKEN CHILI WITH SWEET POTATOES

Makes 5 servings



Ingredients

- ◆ 2 tablespoons extra-virgin olive oil
- ◆ 1 large onion, chopped
- ◆ 3 cloves garlic, minced
- ◆ 2 cups cubed sweet potato (½-inch)
- ◆ 1 medium green bell pepper, chopped
- ◆ 2 tablespoons chili powder
- ◆ 2 teaspoons ground cumin
- ◆ 1 teaspoon dried oregano
- ◆ 15-ounce can low-sodium cannellini beans, rinsed
- ◆ 2 cups low-sodium chicken broth or homemade chicken stock
- ◆ 1 cup frozen corn
- ◆ 2 cups cubed cooked chicken (½-inch; about 10 ounces)
- ◆ ¾ teaspoon salt
- ◆ ¼ teaspoon ground pepper
- ◆ Sour cream, avocado and/or cilantro for garnish

Instructions

Heat oil in a large pot over medium-high heat. Add onion, garlic, sweet potato and bell pepper; cook, stirring occasionally, until the vegetables are slightly softened, 5 to 6 minutes. Stir in chili powder, cumin and oregano and cook, stirring, until fragrant, 1 minute.

Add beans and broth (or stock) and bring to a boil. Reduce heat, partially cover and simmer gently for 15 minutes.

Increase heat to medium-high and stir in corn; cook 1 minute. Add chicken and cook until heated through, 1 to 2 minutes more. Remove from heat. Stir in salt and pepper. Serve topped with sour cream, avocado and/or cilantro, if desired.

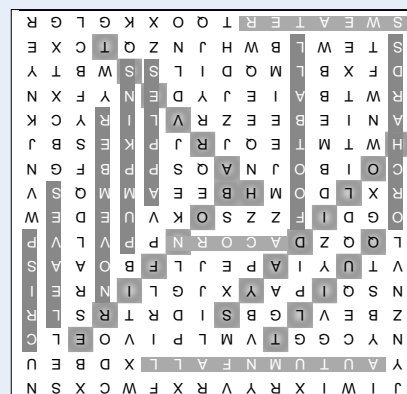
Per serving: 324 calories, 26g protein, 34.9 carbohydrate, 7.8g dietary fiber, 5.4g sugar, 9.8g fat, 1.7g saturated fat.

Recipe adapted from www.EatingWell.com.

THANKFUL FOR YOU

We value your membership with BlueCross BlueShield of South Carolina. We strive to provide great service to support your health goals and meet any of your health needs. **Thank you** for choosing to be a member of our Medicare Advantage plan. We look forward to a happy and healthy 2023 with you.

ACORN
BONFIRE
FALL
FOOTBALL
LEAVES
PUMPKINS
APPLES
CRISP
HARVEST
NOVEMBER
QUILT
AUTUMN
HOLIDAYS
ORCHARDS
SWEATER





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