



Blue Living

Summer 2025



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Feature

Your summer health goals



Summer is here. Now is a great time to review your health goals and check off the ones you still need to do. See how tweaking your routine and taking advantage of your health plan's benefits and services can help.

Head outside. Is more exercise a goal? Get active by going outdoors. Volunteer at a neighborhood garden or check out your community center for group walks. If your plan offers it, join SilverSneakers®. This fitness program comes at no extra cost and offers community and online classes and a gym membership. Go to blueshieldca.com/bluesneakers to learn more.

Book your checkups. If you haven't already done so, schedule your Annual Wellness Visit. Need help? Reach out to a Care Navigator by calling the Customer Service number on your Blue Shield member ID card. Care Navigators can help schedule doctor's visits.

Stay safe in the sun. The hot summer weather can take a toll. Avoid dehydration by drinking water throughout the day. Also try staying indoors during the hottest hours,

which are 10 a.m. to 4. p.m. When you are outdoors, wear light clothing and a hat, and use plenty of sunscreen to prevent sunburns.

Some plans offer quarterly allowances for over-the-counter items like sunscreen. To find out if you qualify, log in to your member account at blueshieldca.com/login and select *Benefits and Coverage*.

Sources: Mayo Clinic Health System; Centers for Disease Control and Prevention

Personal emergency medical system

Accidents can happen. That's why we want to keep you safe by offering a medical alert monitoring system from LifeStation if your plan allows it. If something happens, push the button on your wearable device to get help 24/7. To get started or check eligibility, call LifeStation at **(855) 672-3269 (TTY: 711)**.

Health Check

Stay on top of test results

Aging has its perks. More time for hobbies and friends, for one. But it also means more medical tests, whether it's routine blood work, imaging tests, or cancer screenings.

Waiting for test results can be stressful. But you can make the wait easier by knowing what to do.

First, ask questions. Ask your primary care physician the basics about the test. These can include information on how to prepare and what the test will show. Don't understand something? Ask the doctor to repeat the information or give you written instructions to review at home.

Then, find out when and how to get test results. It can take anywhere from a day to a couple of weeks for results to be ready. So ask when you'll know and how you'll find out. Your doctor might send a message through your patient portal. Or you may be told to call the doctor at a certain time. Contact

Perks of a patient portal

A patient portal is a free online tool that lets you get your personal health information 24/7. You can monitor your medications, send messages to your doctor's office, and keep track of lab reports and upcoming appointments. Check with your provider's office or your health system to see if they offer a patient portal and how to sign up.



your doctor's office if you haven't received news in the expected time frame.

If the test was ordered by a specialist, ask that the results also be sent to your primary care physician. Customer Service can help coordinate information between your doctor and specialists. Call the number on your member ID card to talk to a team member.

Next, try not to stress. Most medical tests are routine. But there may be some that are more complex. Most doctors' offices have a system where they contact patients with important or sensitive results.

Sometimes, though, you may be able to see the test information in your patient portal before the doctor has. Try to resist the urge to look at the results on your own, since they're usually hard for people without a medical background to figure out. Instead, call the doctor's office if you need help.

Finally, print out a copy of the results. Once you get your test results, you may want a printed copy to take to a specialist. You can do that from our Member Health Record. (See the box on page 6 to learn more.)

Source: National Institute on Aging

Second opinion

Expert advice from the medical director for Blue Shield of California’s Medicare programs



Q I was just diagnosed with type 2 diabetes. Will I need to take insulin?

There’s a good chance the answer is no. Insulin is a hormone that regulates blood sugar levels. People with type 2 diabetes still make insulin. But their bodies have built up a tolerance so insulin can’t do its job as effectively. The first line of treatment is always healthy eating and exercise. Both can help keep blood sugar levels in check.

For most people with type 2 diabetes, insulin is taken when nothing else works. Instead, your doctor may suggest you take metformin or semaglutide (brand name Ozempic) if you need medication to manage diabetes.

Both drugs lower and manage blood sugar levels. Though they have similar side effects, like nausea and diarrhea, these generally go away over time.

Q What can I do to stay healthy if there’s another natural disaster like wildfires or floods?

Californians are no strangers to natural disasters. You’ve probably taken steps to protect your home, but keep the following in mind to safeguard your health:

Protect yourself from harmful effects like smoky air. Stay inside with windows and doors closed, and use an air purifier. Flood waters can make you sick, too. If tap water is unsafe, boil it or get bottled water.

Stay on top of medication refills in case you must evacuate. Your plan may allow for early refills all the time as well as during disasters.

Pack a go bag and keep it in a place where it’s easy to grab in a hurry. Include medications for everyone in your household, including over-the-counter ones. Also pack medical and insurance documents or IDs. Call the number on your member ID card to be connected to a Care Navigator, who can help solve refill or scheduling issues.

Try Teladoc if you can’t get ahold of your doctor. This telehealth service lets you book an appointment with a board-certified doctor 24/7. Call **(800) 835-2362 (TTY: 711)** or go to **blueshieldca.com/blueteladoc**.

Need help managing diabetes or prediabetes?

Try Wellvolution®. This digital platform can help you manage your diabetes by helping you control your blood sugar, getting personal health coaching, and finding healthy recipes. All you need is a smartphone. Go to **blueshieldca.com/bluewell** to learn more, or scan the QR code at right.

5 sensitive topics to bring up at your doctor’s appointment

You might feel embarrassed to talk about certain symptoms. But your primary care physician has probably heard it all before. Here are five things to talk about during your next Annual Wellness Visit, no matter how shy you feel.

Tricky topic	Why it’s important	How to bring it up
1 Bladder issues	Leaks happen, so speak up if you have bladder-control problems. They can be managed so you can get your life – and nights – back. Your doctor can recommend medications or lifestyle changes.	“I’ve had trouble controlling my bladder lately.”
2 Lack of exercise	You need at least 150 minutes a week of brisk activities, like walks. Plus muscle-strengthening moves to stay healthy and independent. Your doctor can recommend the right workouts for your lifestyle and health issues, no matter what your concerns.	“How much physical activity do you think I need?”
3 Feeling sad	Depression is common among older adults. Some signs include trouble sleeping and low energy. Let your doctor know if you’re not feeling like yourself. They can recommend therapy or medication.	“I’m not as interested in doing the things I used to enjoy.”
4 Pain	Many older adults say they suffer from pain. And chronic pain that lasts more than three months can keep you from doing things you enjoy and lead to depression. Your doctor can help figure out the cause of your pain and what to do.	“I am in a lot of pain and nothing I take seems to help.”
5 Falls or balance issues	Falls can make you less independent and mobile. Even if you’ve never fallen, you can still be afraid you will. Your doctor can review your medications in case any are making you feel off-balance.	“I’m worried about falling. What can I do to feel more stable?”

Sources: National Institute on Aging; Johns Hopkins Medicine

Blue Shield of California Appreciation Program

You may receive a \$50 gift card* if you complete your Annual Wellness Visit before December 31, 2025. To find out more, call **(866) 352-0892 (TTY: 711)**, 8 a.m. to 6 p.m., Monday through Friday.

Your Benefits

Great reasons to see a dentist ASAP



A big smile can light up a face – and the room. That’s one reason to take care of your teeth. Another? Healthy teeth and gums are good for your overall health.

But oral health becomes more challenging as you get older. You’re more likely to have conditions like diabetes or take medications that can cause dry mouth or tooth decay.

Brushing and flossing every day can help avoid these problems. So can seeing a dentist twice a year for checkups.

Your Medicare Advantage plan may include dental benefits that cover routine checkups. So even if you haven’t seen a dentist recently, it’s never too late to reap these benefits.

Reason #1: They catch problems early
Dentists can spot the first signs of gum disease and tooth decay. Left untreated, both can cause teeth to fall out, making it harder to eat food. Both can also cause inflammation that may lead to serious conditions like heart disease. But treating dental issues early on is easier and cheaper.

Reason #2: They can spot oral cancers
During each checkup, your dentist examines your mouth for any changes, like sores or red or white spots. These can be the first signs of cancer. It’s also easier to treat if caught early.

Reason #3: You can get tips for daily care
Is it harder for you now to brush and floss? Your dentist can suggest special brushes or flossers to make it more doable. They can also tell you how to care for bridges, dentures, and dental implants.

The bottom line: Book a visit to your dentist as soon as possible. To see if your plan offers dental benefits, call the Customer Service number on your Blue Shield member ID card or go to blueshieldca.com/bluedental.

Sources: American Dental Association; U.S. Department of Health and Human Services

Get your health records

Our new Member Health Record gathers your medical information on our app and website. You’ll be able to view all the medications you take, then print out or download the list. You’ll also be able to check prescriptions, lab results, and more. With our Member Health Record, your health information is in your hands.

Complete Capsule

The good news about drug costs

Your medication costs are going down, thanks to recent changes in prescription drug laws. That’s welcome news for older adults, many of whom are on at least one prescription drug.

Changes to Medicare coverage aren’t the only way you can save on your medications, though. Here’s what else to know.

Research your out-of-pocket caps. For people enrolled in a Medicare Advantage or Part D plan, your annual out-of-pocket spending on prescriptions is capped at \$2,000. You’ll also be able to spread out your medication costs over the year.

Check for lower copays. If the prices of the medications you take have risen higher than inflation, your copay may be lower. This applies to certain drugs covered under Medicare Part B.

Look into the Extra Help Medicare program. This helps people with limited financial resources pay for prescriptions and other plan costs. You’re automatically enrolled in Extra Help if you get Supplemental Security Income from Social Security. Call the Customer Service number on your member ID card to learn more about the program.

Vacation refills

Planning a trip? You can order a vacation supply of your prescription medications. This can save you the hassle of finding a pharmacy while you’re traveling. Call the Customer Service number on your member ID card for details.



Get in touch with your pharmacist or doctor. Sometimes doctors prescribe medicine that isn’t covered under your plan. If that’s the case, talk honestly with the doctor or pharmacist to see if there is a cheaper alternative you can change to.

Switch to a home delivery pharmacy. One to look into? Blue Shield’s new pharmacy provider, Amazon Pharmacy home delivery. You’ll get extended supplies of medications, access to tools to find the best prices, and no-cost shipping. It’s all available at no extra cost to you, too. Visit amazon.com/blueshieldcamedicare to find out more.

Sources: Centers for Disease Control and Prevention; Medicare.gov

The Blue Shield mobile app

Get 24/7 access to health information, all at your fingertips. Learn more at blueshieldca.com/bluemobile.



We're here to guide you

Do you need a hand managing your plan? Call the Customer Service number on your member ID card. Our Customer Service team can help you:

- Get prescription refills or find lower-cost alternatives to medications
- Manage prior authorizations and referrals if you're having issues
- Put you in touch with a Care Navigator who can help schedule appointments

*Registration is required to participate. Visit bscappreciation.healthmine.com to register and see what activities earn a gift card. The total amount of the gift card and qualifying health actions are dependent on eligibility for specific activities, which will vary by individual. Members may not qualify for all health activities. One gift card per healthy activity per year. Dates of service must occur prior to December 31, 2025. The gift card will be administered after a member completes self-attestation. Activities that qualify for a gift card are subject to change. Blue Shield reserves the right to terminate this program at any time without notice. If you have other questions, please call Blue Shield of California Appreciation Program Customer Service at (866) 352-0892 (TTY: 711), 8 a.m. to 6 p.m., Monday through Friday, excluding holidays. Healthmine Services Inc. is independent of Blue Shield of California and is contracted by Blue Shield to deliver member engagement services to close gaps in care. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2025 Tivity Health, Inc. All rights reserved.

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