

Health Matters

SPRING 2025

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Because Life.™

Healthy Rewards

Earn rewards for doing your preventive health tests and screenings in 2025.

Good news. As a Highmark Health Options Duals (HMO SNP) member, you can earn gift cards for doing your usual preventive care like completing your Annual Wellness Visit.



Enrolling is easy.

Go online to sign up at my.therapayrewards.com/member/hho or call 1-866-469-7973. Enroll every year to receive earned rewards.

Examples of Healthy Rewards Activities:

- **Complete Your Annual Wellness Visit**
Earn a \$10 gift card if you complete your Annual Wellness Visit by December 31, 2025.
- **Breast Cancer Screening**
Earn a \$25 gift card if you complete your mammogram by December 31, 2025.
- **Cervical Cancer Screening**
Earn a \$25 gift card if you complete your Cervical Cancer screening by December 31, 2025.
- **Colorectal Cancer Screening**
Earn a \$25 gift card if you complete your Colorectal Cancer screening by December 31, 2025.
- **HbA1c Screening**
Earn a \$15 gift card if you complete your HbA1c screening by December 31, 2025.
- **Diabetic Retinal Eye Exam**
Earn a \$15 gift card if you complete your diabetic retinal eye exam by December 31, 2025.



You are invited to reach your health goals



Meet your care team

Your Care Team includes your primary care physician (PCP) and your Care Manager. Together, they can help you figure out what health goals you would like to focus on for 2025.



Let's make a plan

Your team will help you understand your benefits and create a plan to meet your goals. Your Care Manager will also help you find resources and programs that can make all the difference in reaching your goals. After your team meeting, you can request a paper copy of your health plan be sent to you.



We're here for you

For more information, call Member Services at **1-855-401-8251**, Monday – Friday 8:00 a.m. – 5:00 p.m. to speak to your Care Manager, who will help you set up your care plan meeting.

Starting March 1, 2025, your care plan will also be available in the Member Portal.

Better health. Better care.

Complete your yearly health survey

At Highmark Health Options Duals, we care about our members' whole health and well-being. The yearly health survey helps us understand what you need to meet your physical and mental health goals and connect you to resources to meet your day-to-day needs.

Your answers are completely private. The answers will be used to create your Individualized Care Plan (ICP), which has your health care goals and helps your care team understand what you need to stay healthy. You can find your ICP on your member portal.

To take your yearly health survey:

- Call **1-855-401-8251 (TTY: 711)** 8 a.m. – 4:30 p.m. ET, Monday – Friday. You are welcome to leave a message to receive a call back.
- Visit our website at **hmkcares.com/MedicareHRA**.
- Scan the QR code to the right with a smartphone.
- Request a survey be sent to you by mail by calling Member Services at **1-855-401-8251**.



We invite you to join a meeting with your Care Team. Your Care Team has experts, including your assigned case manager and PCP, to talk about all your care needs. The meeting helps us work together to make sure you have everything you need to meet your overall health care goals. Call Case Management at **1-855-401-8251 (TTY: 711)**. Press **Option 1** for member and **Option 8** for Care Coordination. Our hours are Monday – Friday, 8 a.m. – 4:30 p.m. ET.

Check out important notices online.

Highmark Health Options Duals has guidelines in place to make sure you receive the quality care and service you deserve. Go to **hho.fyi/newsletters** to view these and other important topics:

- Members' rights and responsibilities
- Medical necessity
- Doctor appointment guidelines
- Second opinions
- Protecting your privacy

You can also ask for a printed copy of the Important Member Notices by calling **1-855-401-8251 (TTY: 711)**.



An Ongoing 3-Part Series on Medication Management for a Healthy Heart

Part 1: Statins – Lowering cholesterol for heart health

Cholesterol plays an important role in your body. However, bad cholesterol can cause heart problems. Statins can help protect your heart health by controlling your cholesterol. As a Highmark Health Options Duals member, you have access to resources to keep your heart healthy.

Understanding cholesterol and heart health

Cholesterol is a fat-like substance in your blood. It is made by your body and comes from the food you eat. Too much bad cholesterol can cause buildups called plaques in your arteries. When plaque clogs an artery, it can cause a heart attack or stroke.

Two kinds of cholesterol

HDL, the good cholesterol, helps to remove the bad cholesterol from your body. One of the best ways to make sure your HDL stays high is exercise, but statin medications can also help.

LDL, the bad cholesterol, can build up in your body and cause problems. While diet and exercise can help to keep LDL low, statin medications may be necessary for some people.

Statins may be for you

You may need a statin drug if you have:

- Existing heart disease
- High LDL cholesterol levels
- Family history of heart disease
- Other risk factors like diabetes, high blood pressure, and smoking

If you're enrolled in a Medicare Advantage Plan with prescription drug coverage, your plan covers many different statin medications. Several options, such as atorvastatin and rosuvastatin, are covered on the Highmark drug list.

Talk to your doctor to find out if statin therapy is right for you. They can recommend the best treatment for your overall health and prescription needs.

What is health? Exploring mental health and well-being

Good mental health and well-being contribute to a more fulfilling and resilient life. It influences both the physical aspects of health, as well as your state of mind.

As people age, they may experience certain life changes that impact their mental health, such as coping with a serious illness or losing a loved one. Although many people will adjust to these life changes, some may experience feelings of grief, social isolation, or loneliness. When these feelings persist, they can lead to mental illnesses, such as depression and anxiety.

What is mental health?

Our mental health refers to how we function emotionally, socially, and behaviorally. How we think, feel, and act directly impact our overall health.

What is well-being?

Well-being refers to the overall state of health and happiness you're experiencing. It includes every aspect of life, including physical, mental, and emotional stability; social connections; financial security; and a sense of purpose.

Signs and symptoms of poor well-being

- Sleep or appetite changes
- Mood changes
- Social withdrawal
- Loss of interest in activities previously enjoyed
- Problems thinking
- Increased sensitivity to sights, sounds, smells, or touch
- Feeling disconnected or nervous
- Unusual or peculiar behavior

Take medication as directed

It is extremely important to take your medications as prescribed by your doctor. When you are struggling with mental health issues, it can make it hard to remember to refill and take your medication as prescribed. It can even make it hard to see why your medications are important.

Many benefits and services are available to help make managing your medications easier

- Home delivery from CVS Mail Order
- 100-day benefit on most generic medications
- Automatic refills and reminders from most pharmacies

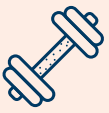
Act and get help

Just as with other medical illnesses, early intervention can make a crucial difference in preventing what could become a serious mental illness. You should always seek professional help if you have any concerns about signs and symptoms you may be experiencing.

How can I take care of my mental health?

Self-care means taking the time to do things that help you live well and improve both your physical health and mental health. This can help you manage stress, lower your risk of illness, and increase your energy. Even small acts of self-care in your daily life can have a big impact.

Here are some self-care tips:



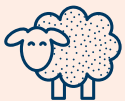
Get regular exercise

Just 30 minutes of walking every day can boost your mood and improve your health. Small amounts of exercise add up, so don't be discouraged if you can't do 30 minutes at one time.



Eat healthy, regular meals and stay hydrated

A balanced diet and plenty of water can improve your energy and focus throughout the day. Pay attention to your intake of caffeine and alcohol and how they affect your mood and well-being. For some, decreasing caffeine and alcohol consumption can be helpful.



Make sleep a priority

Stick to a schedule, and make sure you're getting enough sleep. Blue light from devices and screens can make it harder to fall asleep, so reduce blue light exposure from your phone or computer before bedtime.



Focus on positivity

Identify and challenge your negative and unhelpful thoughts.



Try a relaxing activity

Explore relaxation or wellness programs or apps, which may incorporate meditation, muscle relaxation, or breathing exercises. Schedule regular times for these and other healthy activities you enjoy, such as listening to music, reading, spending time in nature, and engaging in low-stress hobbies.



Set goals and priorities

Decide what must get done now and what can wait. Learn to say "no" to new tasks if you start to feel like you're taking on too much. Try to appreciate what you have accomplished at the end of the day.



Practice gratitude

Remind yourself daily of things you are grateful for. Be specific. Write them down or replay them in your mind.



Stay connected

Reach out to friends or family members who can provide emotional support and practical help.

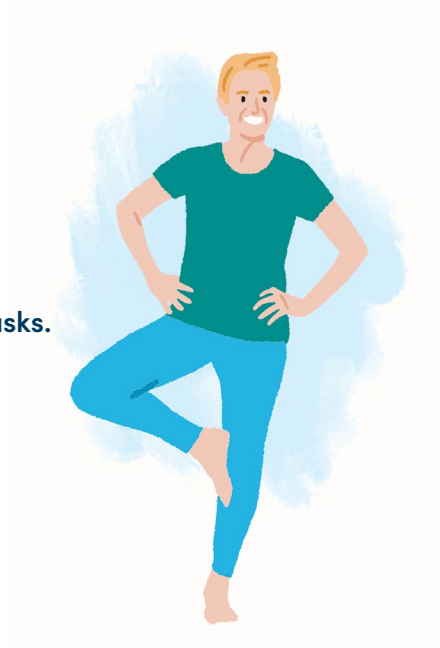
Four pillars of fitness: A foundation to stay active and strong

To stay active and strong, you need a well-rounded fitness plan. Focus on these four key types of fitness. They're all important for reducing your risk of conditions like heart disease and diabetes and offer much more than just cardio.

Each of the Four Pillars has different benefits:

- ★ **Balance:** Essential for stability and preventing falls.
Exercise: Yoga or Tai Chi
- ★ **Strength:** Important for maintaining muscle mass and performing daily tasks.
Exercise: Lifting weights or resistance training
- ★ **Endurance:** Helps improve heart health and stamina.
Exercise: Walking or swimming
- ★ **Flexibility:** Increases range of motion and reduces stiffness.
Exercise: Static stretching and resistance stretching

*Speak to your doctor before starting a new fitness plan



Staying active can help you:

- Improve strength
- Increase energy and reduce fatigue
- Improve balance and lower risk of falls
- Sleep better
- Improve mental health



And it may help to manage and prevent diseases like:

- Arthritis
- Heart disease
- Stroke
- Type 2 diabetes



Whether it's gardening, playing tennis, or swimming, choose an activity you want to do, not one you have to do.



Help us improve your experience using the CMS Survey

What is the CMS Medicare Survey?

You may receive a survey this spring from the Centers for Medicare and Medicaid Services (CMS). You can let the CMS know how Highmark Health Options Duals is doing. They will ask you questions about our customer service, doctors, specialists, pharmacies, and more.

What to expect

The survey is completely confidential. We hope you'll participate if selected so we can better ensure your health care needs continue to be met with quality care.

Understanding the survey

Here are some tips to help you fill it out:

- For questions that have **Never, Sometimes, Usually, or Always** as answer choices, **Never** indicates the worst experience possible and **Always** **indicates the best experience possible**.
- For questions that ask for a rating from **0 – 10**, 0 is the worst experience possible and 10 is **the best experience possible**.
- If you got your flu shot last year, make sure you let them know on the survey.

- There is a question about ease of filling out forms. If you have a person that helps you fill out forms, make sure your answer reflects if it was easy for you to fill out the forms with the person's help.

We always want to provide the best service for our members. If there is anything that we can do to help improve your experience, give us a call at **844-290-8980 (TTY: 711)** seven days a week, October 1 through March 31, 8 a.m. – 8 p.m., and Monday through Friday, April 1 through September 30, 8 a.m. – 8 p.m.

Time for a brain exercise

Grab a pen to search for some terms we covered in this edition of Health Matters.

Answer key is on page 11.

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

Balance:

Essential for stability and preventing falls.

Strength:

Important for keeping muscle mass and performing daily tasks.

Endurance:

Helps improve heart health and stamina.

Acute:

Something that is sudden or severe in onset, with symptoms that appear, change, or worsen rapidly.

Vaccine:

A shot used to help with immunity to an infectious disease or pathogen.

Flexibility:

Increases range of motion and reduces stiffness.

Statin:

A group of drugs that reduce levels of fats, including cholesterol, in the blood.

Provider:

A licensed person or organization that offers health care services.

Prescription:

Written by a medical provider that lets a patient receive a medicine or treatment.

Chronic:

Something that lasts for a long period of time and doesn't go away easily.

Mark your calendar



April

National Stress Awareness Month

Schedule your Annual Wellness Visit and discuss ways to manage stress with your doctor. Don't have a doctor? Call Highmark Member Services for help finding one.



May

Mental Health Awareness Month

Practice gratitude. Remind yourself daily of things you are grateful for.



June

National Safety Month

Take a few minutes to check your home or workspace for tripping hazards or anything that could cause an accident — small fixes can make a big difference.



Answer key
for page 10

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

Important Phone Numbers

24-HOUR NURSE LINE

1-855-401-8251 (TTY: 711)

MEMBER SERVICES

1-855-401-8251 (TTY: 711)

Seven days a week, Oct. 1 –

March 31: 8 a.m. – 8 p.m.

Monday – Friday, April 1 –

Sept. 30: 8 a.m. – 8 p.m.

CARE COORDINATION

1-844-325-6251 (TTY: 711)

Monday – Friday, 8 a.m. – 5 p.m.

FRAUD, WASTE, AND ABUSE HOTLINE

1-844-325-6256 (TTY: 711)

HEALTHY REWARDS

1-866-469-7973 (TTY: 711)

Monday – Friday, 8 a.m. – 8 p.m.

MY HEALTHY FLEX BENEFIT

1-833-623-2619 (TTY: 711)

Monday – Friday, 8 a.m. – 8 p.m.

FITNESS BENEFIT

1-855-946-4036 (TTY: 711)

Monday – Friday, 8 a.m. – 9 p.m.

TRANSPORTATION BENEFIT

1-855-401-8251 (TTY: 711)

and select prompt #5

Monday – Friday, 8 a.m. – 5 p.m.

Saturday, 9 a.m. – 1 p.m.

DELAWARE QUITLINE

Stop smoking, using tobacco,

or vaping

1-866-409-1858 (TTY: 711)

THE 988 SUICIDE AND CRISIS LIFELINE

Call or text 988 or

1-800-273-8255 (TTY: 711)

NATIONAL HELPLINE

Treatment referral and

information, 24/7

1-800-662-4357 (TTY: 711)

REPORT SUSPECTED ABUSE OF AN OLDER ADULT

1-888-277-4302

(1-888-APS-4302) (TTY: 711)

Every year, Medicare evaluates plans based on a 5-star rating system.

Highmark BCBS Inc. d/b/a Highmark Blue Cross Blue Shield offers HMO plans with a Medicare Contract. Enrollment in these plans depends on contract renewal.

Highmark BCBS Inc. d/b/a Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross Blue Shield Association. Highmark Health Options Duals is offered by Highmark Blue Cross Blue Shield.

Highmark Health Options Duals complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation.

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 1-855-401-8251 (TTY: 711). Someone who speaks English can help you. This is a free service.

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 1-855-401-8251.

Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

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 1-855-401-8251。我们的中文工作人员很乐意帮助您。这是一项免费服务。