

Health Matters

WINTER/SPRING 2026

IN THIS ISSUE:

Get more from your
Annual Wellness Visit | 02

Help us get to know you with
the Yearly Health Survey. | 03

Exercise your way to lower
blood pressure. | 04

Quiet the food noise. | 06

Stop health care fraud
before it starts. | 08

Important phone numbers . . . | 10

  
Because Life.™

Get more from your Annual Wellness Visit.

Introducing our Doc Talk Checklist.

Plan for a healthier year with your Annual Wellness Visit. It's one of the easiest ways to protect your health through preventive care.

Unlike a physical, this visit lets you proactively discuss preventive care with your doctor and create a personalized plan to address your health risks and concerns. It's included in your health plan at no additional cost, and it gives

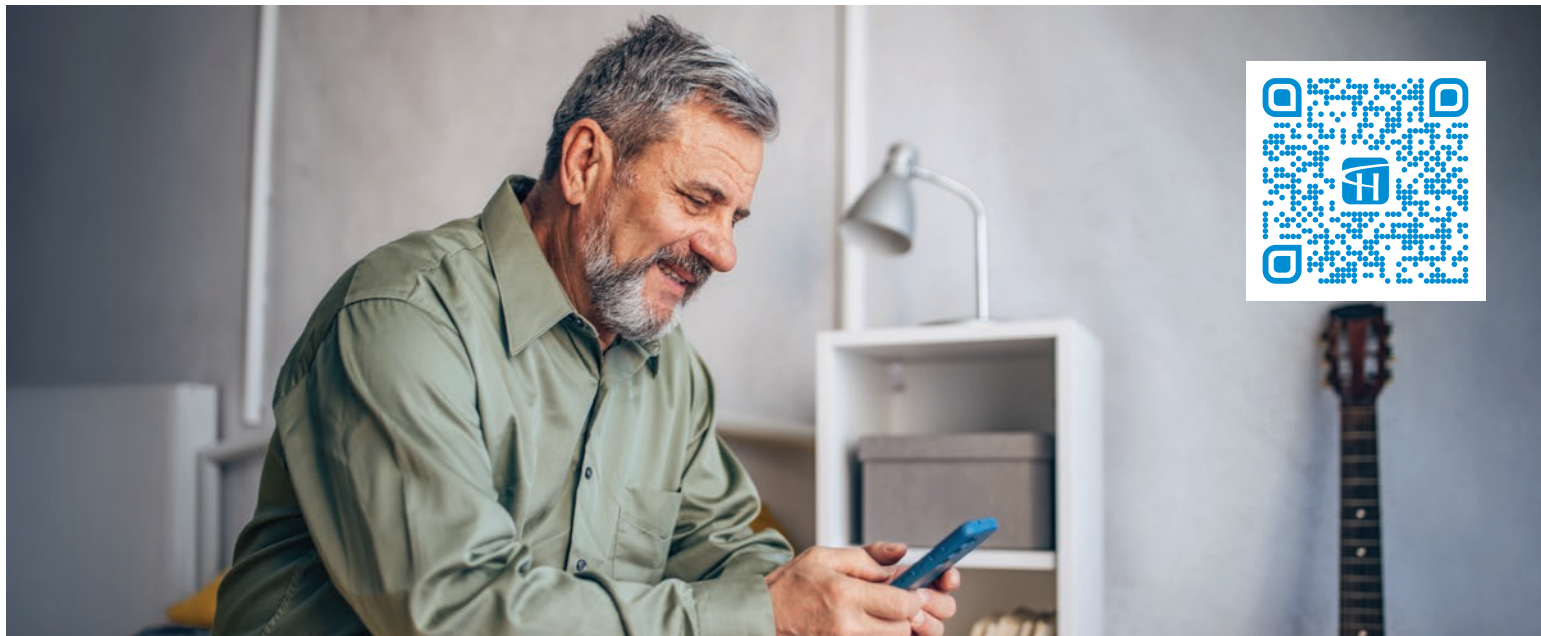
you peace of mind by helping you stay on track with screenings, vaccines, and everyday wellness.

To help you prepare for your conversation with your doctor, we've created the **Doc Talk Checklist**. Bring it to your appointment so you and your doctor can cover the topics that matter most to you.

Doc Talk Checklist

QUESTIONS TO ASK AT YOUR ANNUAL WELLNESS VISIT:

- ☐ **Preventive screenings:** Am I due for a colorectal cancer screening, eye exam, bone density screening, blood test for diabetes, or mammogram?
- ☐ **Vaccinations:** Do I need a flu or pneumonia shot this year? When should I get them?
- ☐ **Chronic conditions:** If I have diabetes, high cholesterol, or high blood pressure, what are my goal numbers? How do I reach them?
- ☐ **Fall prevention:** If I've had dizziness or a fall, how can I lower my risk? Are there tests to check my balance?
- ☐ **Bladder health:** What causes bladder control issues, and what treatments may help? Should I avoid certain foods or drinks?
- ☐ **Nutrition and weight:** What's a healthy weight range for me, and how do I reach and maintain it?
- ☐ **Exercise and movement:** What kind of movement or physical activity is right for me? Is there anything I should start, stop, or continue?
- ☐ **Emotional well-being:** If I feel stressed or anxious, what can I do to manage it?
- ☐ **Tests and follow-up:** If I need testing, what will it tell us, and when will I get results?



Help us get to know you with the Yearly Health Survey.

It's how we build a care plan designed around you.

At Highmark, we want you to feel your best every day — and the Yearly Health Survey helps us make that possible. It's short, easy, and allows us to understand your needs so we can connect you with care and support that fits your life.

Your answers create your individualized care plan (ICP). This plan includes your wellness goals, like scheduling your Annual Wellness Visit. You can view your ICP in the member portal and share it with your health care providers.

Here's what you need to know:

- **It's private:** Your answers stay secure.
- **It's personal:** Your care plan is built around your needs.
- **It's helpful:** Your doctors and care team can more easily support you.

How to take your yearly health survey.

- **By phone:** Call **855-845-6216** (TTY call 711), Monday – Friday, 8:30 a.m. – 4:30 p.m. You can also leave a message for a call back.
- **Online:** Visit **hmkcares.com/Medicarehra**.
- **By QR code:** Scan the QR code above with your smartphone.

You can also meet with your Care Team, which includes your case manager and primary care provider. They'll review your goals and make sure you have what you need to stay healthy. To set up a care coordination meeting, please call the Member Services number on the back of your member ID card.

Take your Yearly Health Survey today and let's build your care plan, together.

Exercise your way to lower blood pressure.

Fuel your body for activity.

Your heart works hard for you every day. Exercise is a simple way to return the favor — helping lower blood pressure and improve overall health. Let's dive into the facts about blood pressure, the role exercise plays, and the foods that can keep you moving strong.

Know your numbers.

Blood pressure measures the force of blood against your artery walls. When it stays too high, it can strain your heart and blood vessels. It's shown as two numbers:



Systolic

Pressure when your heart beats.

Diastolic

Pressure when your heart rests.

A healthy target is often under 130/80 mm Hg, but it's important to discuss your individual target with your doctor. Here are some tips for an accurate reading:

- **In the 30 minutes before your blood pressure is taken** — Avoid smoking, caffeine, alcohol, or exercise since they can cause temporary spikes or drops that make the reading less accurate.
- **While you prepare to take your blood pressure** — Sit upright, relax, rest your arm at heart level, and keep both feet flat.

Why exercise is a powerful tool.

Being active strengthens your heart, making it easier to pump blood and lowering the pressure on your arteries. Regular movement can lower your blood pressure by five to eight points if you have high blood pressure, and can offer added benefits like:

- Weight management.
- More energy and better mood.
- Stronger bones and muscles.
- Lower risk of heart disease and stroke.



Activities to try:

- **Aerobic activity** — Aim for about 150 minutes a week of walking, swimming, cycling, or dancing.
- **Strength training** — Work major muscle groups at least two days a week with light weights, resistance bands, or bodyweight moves.
- **Balance and flexibility** — Add yoga or Tai Chi to help prevent falls.

How to make it stick:

- Start small and pick activities you enjoy.
- Set realistic goals, track your progress, and find a workout buddy.
- Always talk to your doctor before beginning a new exercise plan.

Food focus: fueling your workouts

The right snacks can support your energy levels and help your body recover. The next time you're active, try:

- **Pre-workout** — Apple slices with almond butter, or whole-grain crackers with cheese.
- **Post-workout** — Greek yogurt with berries, a protein smoothie, or a hard-boiled egg with a whole-grain English muffin.
- **Always** — Drink plenty of water before, during, and after activity.

Moving your body each day can help lower blood pressure and keep your heart strong. Talk with your doctor, find what works for you, and take the first step today.

Quiet the food noise.

Simple steps to bring more balance to your meals.



EVER HEARD THIS VOICE BEFORE? THAT'S FOOD NOISE.

Imagine you finish a meal, feeling content — until an internal voice chimes in: Was it too much? Was it healthy enough? Just like that, satisfaction turns into guilt. That's the food noise talking. In fact, a recent study found that 57% of people who struggle with weight or obesity experience these continuous thoughts about food.*

The good news is, you can take simple steps to quiet food noise and feel more in control by keeping your blood sugar steady.

First, let's talk about what's behind food noise.

When blood sugar swings up and down, it can spark cravings and keep you stuck in a cycle of unhealthy eating. By keeping your blood sugar steady, you can break the cycle, reduce food noise, and support your overall health.

Here are a few simple ways to keep your energy up and cravings down:

- **Eat fiber first:** Add berries, colorful veggies, and whole grains to meals.
- **Pair carbs with protein or healthy fat:** Think small apple with almond butter or high fiber toast with eggs.
- **Eat wholesome, nutritious foods:** Don't skip meals — and avoid processed, prepackaged foods.
- **Cut back on sweets:** Avoid sugary drinks and snacks.
- **Drink water often:** Thirst can often feel like hunger.
- **Move your body:** Exercise helps balance blood sugar.
- **Eat mindfully:** Slow down and enjoy your food.
- **Lower stress:** Relax with breathing, stretching, or quiet time.

Benefits you'll notice:

- Fewer cravings
 - Better focus and mood
 - More energy
 - Healthier food choices
-

Looking for something easy, filling, and good for you? Try this simple and satisfying recipe.

Two Bean Chili**

Ingredients:

- ½ pound ground beef
- ½ can (about 8 ounces) low-sodium kidney beans, drained
- ½ can (about 8 ounces) low-sodium vegetarian baked beans
- ½ cup onion, diced
- 1 teaspoon chili powder
- 2 ½ cups low-sodium tomato juice
- ¼ teaspoon pepper

How to make it:

1. In a medium-sized pot, brown ground beef over medium to high heat for 8 to 10 minutes. Drain fat.
2. Add kidney beans, vegetarian baked beans, onions, chili powder, tomato juice, and pepper.
3. Cook over low heat for about 40 minutes. Serve hot.

*<https://stop.publichealth.gwu.edu/LFD-jan24>

**Two Bean Chili recipe from <https://www.myplate.gov/recipes/two-bean-chili>

Stop health care fraud before it starts.

One quick tap can help us protect your benefits.



Highmark is always looking out for you and your benefits. Sometimes, health care providers try to bill for care that wasn't actually provided. When that happens, it can lead to incorrect charges that raise your costs.

That's why you may get a quick text from us after certain doctor or hospital visits. It's an easy way to confirm that every charge on your plan is correct — helping us stop fraud and keep your coverage secure.

By replying to these texts, you're helping us:

- Catch false or mistaken charges early.
- Make sure your plan dollars go toward real care.
- Keep your own health care costs down.

Here's how it works:

1. After a visit, you may get a short text from Highmark.
2. The text will come from a safe system you can trust — it includes a secure link you can tap.
3. The link will ask a question: "Did you get this care?" Just tap yes or no.

That's it. Quick, simple, and safe.

If something doesn't look right, call the Fraud, Waste, and Abuse hotline at **1-844-718-6400**. Together, we can stop fraud before it starts — and keep your care, coverage, and costs protected.

Game Break

Take a short break and enjoy this mini puzzle. Answers are on the back cover.

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

Friendship

Socialize

Visits

Neighbor

Community

Volunteer

Support

Health

Connection

Important phone numbers

Member Services

1-855-401-8251 (TTY call 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.

24-Hour Nurse Line

1-855-805-9420 (TTY call 711)

24 hours a day, 365 days a year

Care Coordination

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

Monday – Friday, 8 a.m. – 5 p.m.

Fraud, Waste, and Abuse Hotline

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

Healthy Rewards

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

Monday – Friday, 8 a.m. – 8 p.m.

My Healthy Flex Benefits

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

Monday – Friday, 8 a.m. – 8 p.m.

Fitness Benefit

888-423-4632 (TTY call 711)

Monday – Friday, 8 a.m. – 8 p.m.

Transportation Benefit

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

The 988 Suicide and

Crisis Lifeline

Call or text 988 or

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

National Helpline

Treatment referral and
information, 24/7

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

Report Suspected Abuse of an Older Adult

1-888-277-4302

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

Delaware Prescription Assistance Program

1-844-245-9580

Monday – Friday,
8 a.m. – 4:30 p.m.

Check out important notices online.

Highmark Health Options Duals (HMO SNP) wants to ensure 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 **833-401-8251** (TTY call 711).



Mark your calendar

March



Colorectal Cancer Screening Month

Screenings can save lives. Make the time to get checked — it's one small step for a healthier future.

April



Annual Wellness Visit

This yearly check-in is a chance for you to take charge of your health. Schedule your Annual Wellness Visit today to assess potential risks and build a personalized strategy for the year ahead. Don't have a doctor? Call Member Services and they can help you find one.

May



Mental Health Awareness Month

Remember, your mental health matters just as much as your physical health. Take care of both, because you deserve it.

And don't forget, in order to receive earned rewards, you'll need to opt in to the **Healthy Rewards Program** by December 31, 2026. Call **1-833-623-2585** (TTY call 711) to enroll today.

Answer key from page 9

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

Benefits and/or benefit administration may be provided by or through the following entities which are independent licensees of the Blue Cross Blue Shield Association:

Delaware: Highmark BCBSD Inc. d/b/a Highmark Blue Cross Blue Shield.

West Virginia: Highmark Health Options West Virginia Inc. d/b/a Highmark Blue Cross Blue Shield.

Highmark Health Options Duals is offered by Highmark Blue Cross Blue Shield. Highmark Blue Cross Blue Shield offers HMO plans with a Medicare Contract. Enrollment in these plans depends on contract renewal.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity.

ATTENTION: If you speak English, free language translation and interpretation services are available to you. Appropriate auxiliary aids and services (such as large print, audio, and Braille) to provide information in accessible formats are also available free of charge. Call the number on the back of your ID card (TTY: 711) for help.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de traducción e interpretación de idiomas. También hay disponibles ayudas y servicios auxiliares adecuados (como letra grande, audio y Braille) para proporcionar información en formatos accesibles sin cargo. Llame al número que figura al dorso de su tarjeta de identificación (TTY: 711) si necesita ayuda.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis tradiksyon ak entèpretasyon aladispozisyon w gratis nan lang ou pale a. Èd ak sèvis siplemantè apwopriye (tèlke gwo lèt, odyo, Braille) pou bay enfòmasyon nan fòm aksèsib yo disponib gratis tou. Rele nimewo ki sou do Kat ID w lan (TTY: 711) pou jwenn èd.