



LETTER FROM JEFF RUSSELL

PRESIDENT
AND CEO



HOURS:

8 a.m. to 9 p.m. Central
time, seven days a week
from Oct. 1 through
March 31; 8 a.m. to
9 p.m. Central time,
Monday through Friday
from April 1 through
Sept. 30

DEAR MEDICARE ADVANTAGE MEMBER,

Thank you for choosing Blue Cross and Blue Shield of Nebraska (BCBSNE) for your health care coverage needs. Whether you're a returning member or new to BCBSNE, we look forward to serving you in 2025.

At BCBSNE, we're a champion for the health and well-being of our members and the communities we serve. We offer a variety of resources to support you at every stage of your health care journey, including benefits to help you take charge of your health, such as 100% coverage for preventive services when you see an in-network doctor and nurse-supported care programs to help you navigate complex conditions.

We know a thing or two about the importance of maintaining your health as you age. After

all, we've been around for more than 85 years, supporting Nebraskans in all the stages of their lives. We're honored to be part of your health journey and hope this new year is filled with many opportunities to do what you love with those you love. We're here to support you. Should you need assistance navigating your benefits, our local Member Services team is a phone call away at 888-488-9850 (TTY: 711).

Thank you again for allowing us to serve you.

Sincerely,

Annual Wellness Visit

The most valuable medical appointment you have this year might be the one that **costs you nothing.**

Annual wellness visits (AWV) in conjunction with a comprehensive physical exam is an essential piece of your health. This no-cost visit is designed to help you maintain your health and well-being through early discovery of health risks, personalized prevention plans and encourage a relationship between you and your care partners.

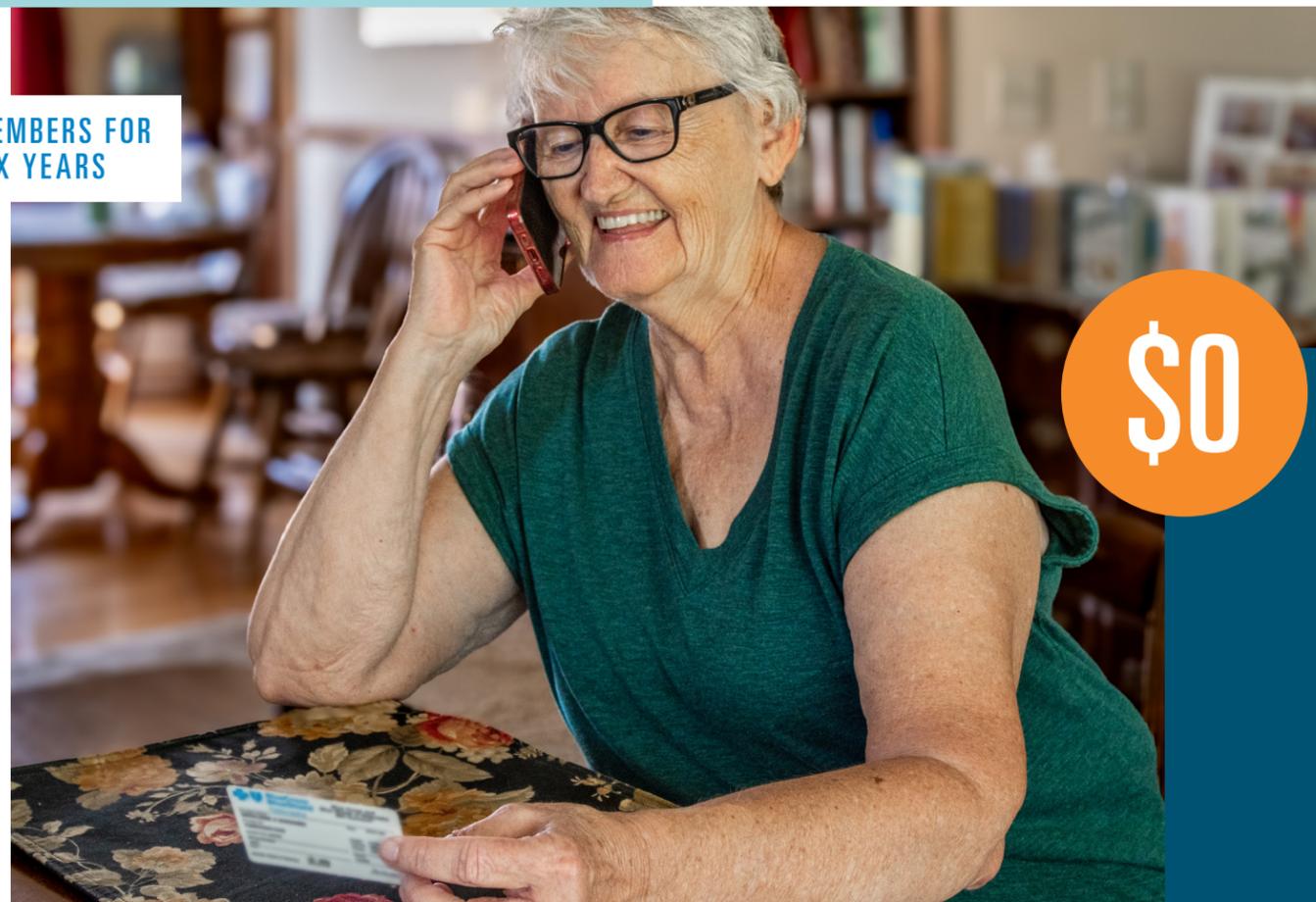


WE GET OUR ANNUAL WELLNESS VISIT EVERY YEAR.

We have been doing that for years. We've been going to the doctor in Crete. And so that's when I get my mammogram. If I have to get a DEXA scan, I have that same time. They do great. They set it all up the same day so we don't have to come back three times. It's a good idea to know where you're at.

Geri and Bob
Pleasant Dale, Nebraska

MEMBERS FOR SIX YEARS



➤ What happens at an Annual Wellness Visit?

This visit to your primary care provider, or PCP, focuses on maintaining your current health and managing your chronic conditions. This discussion and exam are once a year at no cost to you. We recommend you schedule your annual wellness visit early in the year to reconnect with your care team so they can be updated on your current health status.

During your visit, the provider will review your health history and identify any current or potential health risks and focus on prevention and wellness. They will make sure all recommended immunizations and health screenings like mammograms or colonoscopies are scheduled.

In addition to addressing your existing issues and health risks, you and your provider can discuss your emotional health, mental health, daily functioning and any life changes or challenges that may be impacting your self-care and well-being.

➤ How do I schedule a visit and comprehensive exam?

Simply call your primary care provider's office and ask to be scheduled for your AWW and comprehensive physical exam. The office will get you scheduled and potentially send you forms and a questionnaire to prepare you for a meaningful visit with your provider.

These tips will help you to make the most of your annual visit.

- ➔ **Be prepared.** Bring your medication bottles to the visit. Write down any new symptoms you're experiencing. This will help you to remember to talk to your provider about any health concerns or updates.
- ➔ **Use your time.** Doctors allocate extra time for these types of visits. Take advantage of the time to discuss ways to create a healthier lifestyle, prevent illness and questions you may have.
- ➔ **Don't forget your mental health.** Certain illnesses, medications and environments can cause mental health challenges. If you are feeling depressed, anxious or having other trouble with your emotions, be open and honest with your doctor. Talking with your provider is the first step to feeling better.
- ➔ **Keep them in the loop.** Remember to bring any test results or medical records from any specialist appointments you've had since your last primary care appointment.

Remember

Annual wellness visits and exams are both covered at no cost to you. Don't miss out on these important appointments. Make your health a priority. Take advantage of your covered services and talk to your health care provider about scheduling your visits today.

Member Incentives

Your member incentives are dollars you earn for completing healthy activities throughout the year. Your earned incentives will be placed on your FlexCard three to five days after the claim is processed or completion of the Health Risk Assessment or opting in for electronic communication. No action is needed after the eligible service has been completed.



Your incentive rewards do not expire. They do roll over year to year and are available as long as you remain actively enrolled in your plan.

View eligible retailers to use your incentive dollars in the Rewards & Incentives area at myNebraskaBlue.com or on the My Total Benefits app. Retailers include, but are not limited to, WalMart, Starbucks, Dunkin Donuts, Best Buy, Pet Smart, TJ Maxx, Marshalls, Home Goods and Subway. You cannot use your incentive dollars for tobacco products and alcohol.

REWARDS AMOUNT FOR ACTIVITIES ARE:

\$50

Annual wellness visit/
comprehensive physical

\$25

Breast cancer
screening/mammogram

\$25

Colorectal Cancer
Screening/colonoscopy,
Cologuard, iFOBT

\$5

Any ONE of the following
vaccines: flu, shingles,
covid, pneumococcal or
Hep B

\$5

Elect to receive electronic
communication/EOBs
(once per lifetime)

\$5

Complete a Health
Risk Assessment
(one incentive per year)

Why Do I need a Primary Care Provider?

What does Primary Care really mean? What is a Primary Care Provider?

Primary Care is intended to be your main source for general healthcare. A Primary Care Provider should be someone you have a partnership with for managing your health.

Prevention and Condition Management:

A Primary Care Provider is responsible for preventive services and screening for all major health-related conditions. If a chronic condition is identified, they will help you manage it. They have the expertise in managing multiple chronic conditions and any interactions with treatments, lifestyle modifications or medication. In addition, they will help treat common ailments including respiratory infections, headaches, back pain, and urinary infections.

Types of Primary Care Providers:

- **Family physicians.** Family doctors are trained to prevent, diagnose and treat conditions in people of all ages, including children and older adults. They can perform a wide range of services from immunizations and disease diagnosis to minor surgery.
- **Internists.** Doctors of internal medicine are specially trained to prevent, diagnose and treat health conditions that affect adults of all ages. They don't treat children.

- **Pediatricians.** Pediatricians are doctors who specialize in treating babies, children and teenagers up to the age of 21.
- **Geriatricians.** Geriatricians are doctors who specialize in treating older adults. They can provide care for a specific age-related condition, or they may integrate your care if you're dealing with more than one condition.
- **Obstetrician/gynecologist (OB-GYN).** OB-GYN doctors specialize in taking care of women's reproductive health, pregnancy, childbirth, postpartum issues and menopause.
- **Nurse practitioners.** Nurse practitioners are clinical nurses trained to prevent, diagnose and treat a wide variety of health conditions. They can prescribe medications, create treatment plans and help patients manage their care. They can work independently from a doctor and in their own scope of practice.
- **Physician assistants.** Physician assistants are health care professionals who can prevent, diagnose and treat health conditions in patients of all ages. Because physician assistants can perform many of the same services as a doctor, they have become increasingly important providers of primary care. However, they can't work independently from a doctor. They need a doctor to sign off on or prescribe medications.

Choosing a Primary Care Provider:

- 1 Find out what providers are in your network
- 2 Ask friends and family who they would recommend
- 3 Focus on finding a provider who is specifically trained in your health issues
- 4 Look for reviews on the provider's office and staff
- 5 Remember, you can always change if you are unhappy

→ **Choosing a Primary Care Provider is an important step in your health care. It may take some time and effort to find one that is the right fit for you. However, the benefits of having a provider you can trust will be well worth it.**

NEW MEMBER PORTAL FOR 2025

You will have access to our myNebraskaBlue.com member portal. In the portal, you will be able to:

- View claim status
- Access forms
- Check your OTC card balance
- Find a doctor or hospital
- And much more



February is American Heart month.

Try this tasty recipe from the American Heart Association to help protect your heart health.

PULLED TURKEY TOSTADAS WITH CUCUMBER GUACAMOLE



Servings: **6**



Calories: **237**



Fiber **3g**



Protien **31g**

QUICK TIPS

Cooking Tip: For crisper tortillas, arrange the tortillas on the baking sheet and let stand for 30 minutes before baking. The edges of the tortillas will curl slightly as they begin to dry.



INDGREDIENTS

- 6 6-inch corn tortilla
- Cooking spray

SALSA

- 2 cups chopped tomatoes
- 1/2 cup chopped green bell pepper
- 1/2 cup chopped onion
- 1 teaspoon chopped serrano pepper, seeds and ribs discarded
- 1 medium garlic clove, minced
- 1 tablespoon snipped fresh cilantro

GUACAMOLE

- 1/2 medium avocado, chopped and mashed
- 1/3 cup finely chopped peeled cucumber
- 1 tablespoon chopped onion
- 1 tablespoon snipped fresh cilantro
- 1/2 teaspoon chopped serrano pepper, seeds and ribs discarded if desired

- 3 cups shredded turkey breast, cooked without salt, all visible fat discarded
- OR
- 3 cups shredded chicken breast, cooked without salt, all visible fat discarded
- 1/4 cup plus 2 tablespoons fat-free sour cream (optional)
- 1 large lime, cut into 6 wedges (optional)

DIRECTIONS

- 1 Preheat the oven to 425°F
Arrange the tortillas in a single layer on a baking sheet. Lightly spray both sides of the tortillas with cooking spray. Bake the tortillas for 7 to 10 minutes, or until crisp and lightly browned on the edges. Transfer to a large plate to keep from overcooking. Set aside.
- 2 Meanwhile, in a small bowl, stir together the salsa ingredients.
- 3 In a medium bowl, stir together the avocado, cucumber, remaining 1 tablespoon onion, remaining 1 tablespoon cilantro and remaining 1/2 teaspoon serrano pepper.
- 4 Arrange the turkey on the tortillas. Top with the salsa and the guacamole. Spoon a dollop of sour cream on each tostada and serve with the lime wedges to squeeze over all.

SLOW COOKER METHOD

- 1 In a medium or large nonstick skillet, heat 1 teaspoon olive oil over medium-high heat, swirling to coat the bottom. Cook 1 bone-in turkey breast half (about 2 pounds), skin and all visible fat discarded for 5 to 7 minutes, or until browned, turning once halfway through. Transfer with the meaty side up to a 3- to 4½-quart round or oval slow cooker.
- 2 In a small bowl, stir together the salsa ingredients. Spoon 1 cup salsa into a small airtight container. Refrigerate until needed. Pour the remaining salsa over the turkey.
- 3 Cook the turkey, covered, on low for 5 to 8 hours or on high for 2 1/2 to 4 hours, or until the thickest part of the breast registers about 155°F on an instant-read thermometer. Transfer the turkey to a cutting board, leaving the salsa in the slow cooker. Let stand for 15 minutes to continue cooking. The breast should reach a minimum of 165°F. Cut the turkey into 1/2-inch slices. Using your hands or two forks, pull the meat apart into long shreds. Transfer to a medium bowl.
- 4 Using a slotted spoon, transfer the solid salsa ingredients from the slow cooker to the bowl with the turkey, stirring to combine. Discard the liquid remaining in the slow cooker.
- 5 Process as directed to bake the tortillas and assemble the tostadas, including topping with the reserved 1 cup salsa.



Important RESOURCES

Member Services

Update your contact information and ask questions about your plan

888-488-9850 (TTY users call 711)

Oct. 1 – March 31: seven days a week from 8 a.m. to 9 p.m. Central Time

April 1 – Sept. 30: Monday – Friday from 8 a.m. to 9 p.m. Central Time

Part D Customer Care

Call for questions related to prescription drug coverage or to set up home delivery for your prescriptions

855-457-1349

24 hours per day / 7 days per week

24/7 Nurse Line

833-968-1764

FlexCard Questions

To ask questions about benefits related to the over-the-counter (OTC) pharmacy card

844-451-1003 (TTY 711), available Monday - Friday, 8 a.m. to 8 p.m. CT



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➔ **Learn More Online**
NebraskaBlue.com/MA

