



**SAVE MONEY**  
on Over-the-Counter Supplies

**Schedule  
Your  
Annual  
Physical  
Exam**

**New Digital Apps to  
MANAGE DIABETES**

**Spring 2022**

**Capital** 

Capital Blue Cross is an Independent Licensee  
of the Blue Cross Blue Shield Association.

## We're Here for You!

For more than 80 years, Capital Blue Cross has provided healthcare coverage and peace of mind to our friends and neighbors in Central Pennsylvania and the Lehigh Valley. As your trusted partner in health, we've got you covered with the health insurance most accepted by doctors and hospitals. When you need us, we're here for you!

Your Capital Blue Cross ID card gives you more than just healthcare coverage. It gives you access to a variety of care management and wellness programs at no cost to you. Read on for important information to help you live your healthiest life!

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### Questions?

You can speak with Member Services seven days a week from 8 a.m. to 8 p.m. ET until March 31. From April 1 to September 30, Member Services is available Monday through Friday from 8 a.m. to 8 p.m. ET.

- For Medicare Advantage PPO Member Services, call **866.987.4213** (TTY: 711).
- For Medicare Advantage HMO Member Services, call **800.779.6962** (TTY: 711).

Not sure if you're a PPO or HMO member? Just call the Member Services number on the back of your Capital Blue Cross ID card.

Capital Blue Cross is an HMO, PPO plan with a Medicare contract. Enrollment in Capital Blue Cross depends on contract renewal. Care management services for certain products are provided by WellSpan Health. Capital Blue Cross is an independent licensee of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

## Your Opinion Matters

This spring, you may get a survey in the mail about your experiences with Capital Blue Cross and your Medicare Advantage plan. Medicare members are randomly selected to rate how happy they are with their health plan and their doctors. SPH Analytics, an independent research company, may contact you between March and June on behalf of Capital Blue Cross to participate in the Consumer Assessment of Healthcare Providers and Systems (CAHPS®) survey. Your participation is confidential and will not be shared with Capital Blue Cross.

If you receive this survey, please complete it. Your feedback allows us to provide you with the information you need to make informed healthcare decisions. You may be asked your opinion about the following topics:

- Access to primary and specialty services and care.
- Annual flu shot.
- Coordination of care.
- Customer service.
- Ease of getting the prescription drugs you need.
- Healthcare provider communication.
- Smoking cessation.

The CAHPS survey is a federally mandated survey used by the Centers for Medicare & Medicaid Services (CMS), accreditation agencies, and Capital Blue Cross to obtain feedback about member experiences and healthcare quality. The survey results play an important role in helping us to improve our healthcare plans, services, supplemental benefits, and the way we interact with you—our valued members.

CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality.



## Your Privacy is Important to Us

At Capital Blue Cross, we are committed to providing you with the highest-quality healthcare products and services. An important part of this commitment is our pledge to protect your nonpublic personal financial information.

### Our privacy pledge

Capital Blue Cross does not sell member information. We do not disclose your nonpublic personal financial information, except as permitted by law. We do not disclose this information, even when our member relationships end, except as permitted by law.

### Information we collect

We collect nonpublic personal financial information about you from:

- Applications and other forms.
- Transactions (such as claims submissions and payments) with us, our affiliates, or others.
- Outside sources, such as healthcare providers, other insurance companies, and federal and state agencies.

### How we protect your information

Our policies restrict access of your information to employees who need it to provide you with our products and services, and as permitted by law. We maintain physical, electronic, and procedural safeguards that comply with legal requirements to protect your nonpublic personal financial information.

Capital Blue Cross also maintains a *Notice of Privacy Practices*, which you can view at [CapitalBlueMedicare.com](https://www.CapitalBlueMedicare.com). If you have any questions about our privacy policy or want to receive a printed copy of our Notice of Privacy Practices, please call Member Services.



## Stay Safe From COVID-19

According to the Centers for Disease Control and Prevention (CDC), people who are vaccinated against COVID-19 have a decreased risk of getting seriously sick from the virus. If you haven't received the COVID-19 vaccine or booster shot, consider getting it to protect yourself and your loved ones. If you have questions or concerns about getting the vaccine, talk with your doctor.

### Are these vaccines safe?

The CDC reports that COVID-19 vaccines are safe and effective. Millions of people in the United States have already safely received COVID-19 vaccines. If you are eligible for the vaccine, the CDC recommends that you get vaccinated as soon as possible. For more information, go to [CDC.gov](https://www.cdc.gov).

### Where can I get a free vaccine or booster?

To find a place near you to get your free COVID-19 vaccine or booster, visit [Vaccines.gov](https://www.vaccines.gov), text your zip code to **438829**, or call **800.232.0233** (TTY: 888.720.7489).

## What else can I do to keep my family safe?

To keep you and your family safe, consider following these guidelines from the CDC:

- Get a COVID-19 vaccine as soon as you can and stay up to date on boosters.
- Wear a mask that covers your nose and mouth when around others.
- Practice social distancing by staying six feet apart from others.
- Avoid crowds and indoor spaces with poor ventilation.
- Get tested to prevent spreading the virus to others before joining any indoor gatherings with people not living in your household. Check with your doctor for testing options or purchase an over-the-counter self-test that you can use at home.
- Wash your hands often with soap and water for at least 20 seconds, or if soap and water aren't available, use hand sanitizer with at least 60% alcohol.
- Cover your mouth and nose when coughing or sneezing.
- Clean and disinfect high-use surfaces in your home frequently and after you have visitors.
- Monitor your health daily. Watch for symptoms such as fever, cough, shortness of breath, or other symptoms. For a full list of possible symptoms, go to [CDC.gov](https://www.cdc.gov). If you have any symptoms that concern you, contact your doctor for guidance.

These guidelines may change as the pandemic continues. For the most up-to-date information on COVID-19, visit [CDC.gov](https://www.cdc.gov).



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To learn more or to schedule an appointment, go to [CapitalBlueCrossConnect.com](https://www.CapitalBlueCrossConnect.com) or call us at **855.505.2583** (TTY: 711).

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## Visit Us at Capital Blue Cross Connect

At our Capital Blue Cross Connect health and wellness centers, the focus is on you and your health. Of course, we can help you understand your health plan—but we offer so much more! Most activities and resources are free for members!

**Health and wellness support** — Schedule an appointment with a certified health coach for important screenings (blood pressure, cholesterol, blood sugar, and more), personal training sessions, or wellness and nutrition consultations.

**Special seminars** — From cooking classes to weight loss, we offer a number of wellness workshops to help you be your healthy best.

**Fitness classes** — Take virtual fitness classes and improve your overall strength, flexibility, and mobility. We offer fitness classes for every age and stage of life. Sign up for a free virtual class today!

**On-site representatives** — Sit down with a licensed Medicare representative and learn about your specific healthcare coverage.

### Locations

#### Allentown

1221 Hamilton Street  
Allentown, PA 18102

#### Chambersburg

WellSpan Health Campus  
12 St. Paul Drive  
Chambersburg, PA 17201

#### Enola

Hampden Marketplace  
4500 Marketplace Way  
Enola, PA 17025

#### Saucon Valley

The Promenade Shops  
at Saucon Valley  
2845 Center Valley Parkway  
Center Valley, PA 18034

#### *Opening Soon!*

#### York

Apple Hill Medical Center  
25 Monument Road  
York, PA 17403



**VirtualCare is available 24 hours a day, 365 days a year—at no cost to you! That’s right, \$0 copay\* for Capital Blue Cross Medicare Advantage members!**

## Turn Your Home Into a Doctor’s Office With Capital Blue Cross VirtualCare

With Capital Blue Cross VirtualCare, you can see a healthcare provider, behavioral health provider, registered dietitian, or nutritionist by live video from your smartphone, tablet, or computer. Speak face-to-face with board-certified professionals from the convenience and privacy of your home, car, or anywhere else within the United States. It’s perfect if you become sick and need medical attention when your doctor’s office is closed or you’re out of town.

Using Capital Blue Cross VirtualCare, you can get answers to your health questions, receive treatment for a variety of common health conditions, and get a personalized diet or nutrition program. You can also schedule a behavioral health appointment to talk online confidentially with a counselor, psychologist, or psychiatrist.



### You have three ways to sign up:

1. Download the free Capital Blue Cross VirtualCare app from the App Store or Google Play and then register with your Capital Blue Cross ID card.
2. Visit [VirtualCareCBC.com](https://VirtualCareCBC.com).
3. Call **833.433.5914**.

\*Capital Blue Cross VirtualCare is different from telehealth services that your doctor’s office may offer. If you have a telehealth visit scheduled through your doctor’s office, you will pay what you normally pay for a doctor’s visit.



## Save Money on Over-the-Counter (OTC) Supplies

With your Capital Blue Cross Medicare Advantage plan, we'll give you up to \$30 every month to purchase personal care and wellness products, such as:

- Vitamins.
- Supplements.
- Pain relievers.
- Ear and eye care products.
- Bath and safety products.
- Cough, cold, and allergy medicines.
- Dental supplies.
- First aid items.

OTC medicine and supplies are available without a prescription. They may be a good option to consider for common health conditions.

You should have already received your OTC debit card in the mail. You can begin using this card at any time at participating retailers, such as CVS, Rite Aid, and Walmart. You can also shop online at [NationsOTC.com/CapitalBlueCross](https://NationsOTC.com/CapitalBlueCross) or call **877.240.8232** (TTY: 711) to place an order. For online or phone orders, your items will be shipped directly to your home at no cost.

Always consult with your doctor before taking any OTC medicine, since it could interfere with other prescription drugs you are taking. Like prescription drugs, OTC medicine should only be used when needed and as directed.

On behalf of Capital Blue Cross, NationsOTC, an independent company, provides this benefit program.



## Schedule Your Annual Physical Exam

As a Capital Blue Cross Medicare Advantage member, you qualify for a \$0 copay annual physical exam from an in-network doctor. This is a comprehensive exam that evaluates your overall general health and can detect any potential conditions that may need further testing or attention. Your annual physical exam is more extensive than a wellness visit and includes:

- A detailed review of your medical and family history.
- A head-to-toe assessment of all the major body systems (e.g., heart, lungs, circulatory system, and joints).
- Recommendations from your doctor for other preventive tests, screenings, and vaccines (e.g., mammogram, flu shot, and health screenings).
- A discussion with your doctor about healthy behaviors and preventive steps you can take to maintain your health and well-being.



Meeting with your doctor every year to catch any potential conditions early is an important step you can take to stay healthy. **Schedule your annual physical exam today!**



## Take Control of Prediabetes and Diabetes With New Digital Apps

Chances are, you've had a conversation with your healthcare provider about the risks connected with having or developing diabetes. You may have been advised to lose weight, eat healthier, or exercise more. If so, you're definitely not alone. 88 million adults in the U.S. have prediabetes, and more than 34 million have diabetes.

While Type 2 diabetes can develop at any age, people 45 and older are at greater risk for the disease. And, if you have Type 1 or Type 2 diabetes, you know that you have a higher chance of developing a serious health complication like heart disease or stroke.

Managing your health can feel overwhelming—but it doesn't have to be. It's not too late to take control—whether you're at risk for diabetes or you've already been diagnosed.

Source: American Diabetes Association, Diabetes.org.

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### Here's one way to take control of diabetes:

Try one of our new no-cost diabetes programs, Omada and Virta, which are available now with your Capital Blue Cross Medicare Advantage health plan.

Using these apps, you can:

- Get support from a professional health coach to help you stay on track.
- Connect additional devices and fitness trackers to your account.
- Use health education tools to address the challenges of eating healthier or managing stress.
- Collaborate with an online community of people who know what you're going through.

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On behalf of Capital Blue Cross, Omada Health, Inc. provides this diabetes prevention and management program and Virta Health provides this diabetes reversal program. Both are independent companies. Each program has an application and screening process to determine member eligibility. Certain health conditions may exclude members from participation.

We offer three programs—**prevention, management, and reversal**. Each program will be tailored for you—your lifestyle, your health goals, and your needs.

### Prevention

Hearing the words “You have prediabetes” can feel scary. What it really means, though, is there are steps you can take to reduce your chances of getting diabetes in the first place.

Even if you haven’t been told you have prediabetes, you could still be at risk. Did you know that eight in 10 people with prediabetes don’t know they have it? If you’re overweight, are physically inactive, or have a family history of Type 2 diabetes, then you are more likely to develop diabetes.

Often, it’s the steady, gradual changes that can make a world of difference to your health. Signing up for diabetes prevention means you’ll have a health coach, easy-to-use educational tools, and support to keep you on track. And, you’ll get a free wireless smart scale you can connect to the app and monitor your progress.

### Management

For those who already have diabetes, you know it takes work to keep your blood sugar levels in check and maintain a healthy lifestyle. There’s a lot to handle—diet, exercise, managing your medications, and dealing with life’s everyday challenges.

That’s where our diabetes management program comes in. Open to people with Type 1 and Type 2 diabetes, it can help you get a handle on everything from monitoring your blood sugar levels to boosting your exercise and nutrition routines. Your health coach will be there every step of the way.

When you sign up for diabetes management, you’ll get a free wireless smart scale. If needed, you may also get other supplies like a blood glucose meter.

### Reversal

We’re the first health insurer in Pennsylvania to offer an innovative new diabetes reversal program for members with Type 2 diabetes. If you’re ready to make the lifestyle and nutrition changes to reduce your need for diabetes drugs, this program may be the right choice for you.

Results of this treatment option are impressive. In a clinical trial, patients who participated in the program for one year experienced, on average, A1c reduction of 1.3, weight loss of 30 pounds, and prescription savings of \$160 per month.

Diabetes reversal is a nutrition-based approach, with a focus on whole foods and a high fat, moderate protein, and low carbohydrate intake. You’ll get a personalized plan based on your own dietary needs and tastes.

The reversal program includes testing supplies like meters and strips, plus continuous, remote monitoring and support from your own team of medical providers.

### How to sign up for a digital diabetes program

Visit our new diabetes resource webpage at [CapitalBlueMedicare.com/diabetes-news](https://www.CapitalBlueMedicare.com/diabetes-news) to learn more about these programs and to sign up.



Even if you’re not ready to use an app or start a digital program yet, you’ll find plenty of resources online that can help you reach your health goals—like exercise classes and nutrition counseling.

If you have questions, reach out to Member Services.  
**We’re here to help!**

Sources: American Diabetes Association, diabetes.org; Centers for Disease Control and Prevention, CDC.gov; and Virta, Virtahealth.com.



## Manage Your Prescriptions Easier With Our New Pharmacy Partners

We're always looking for ways to better support you and improve your experience with us and our partners. That's why we're so excited about our recent partnerships with Accredo<sup>®</sup> Health Group, a specialty pharmacy, and Express Scripts<sup>®</sup> Pharmacy, a fully licensed and accredited pharmacy providing home delivery of prescription medicines. Both of these new partners provide 24/7 personalized support, free shipping, and an app for quick access to refill requests, track orders, and make payments.

### Accredo Health Group

Accredo is a specialty pharmacy that offers the medicines and support you need to manage your complex health issues. If you have medicines that need to be filled by a specialty pharmacy, you can reach out to Accredo by calling **833.721.1626** or going to **Accredo.com** to get started. If you're unsure if your prescription medicines are filled by a specialty pharmacy, contact Member Services.

### Express Scripts Pharmacy

Home delivery through Express Scripts Pharmacy is a safe, convenient way to get your long-term medicines delivered right to your mailbox. It may even help you save money.

To get started, set up an account with Express Scripts Pharmacy by calling **833.715.0946** or visit **Express-Scripts.com/rx**. You can also log in to your secure account at **CapitalBlueMedicare.com** and choose *Start* or *Manage Home Delivery*. Ask your provider to send your prescription to Express Scripts Home Delivery (fax: 800.837.0959). You can manage your home delivery service (auto-refills, update contact info or payment info, and more) through your online account.

Accredo<sup>®</sup> Health Group, Inc. is a specialty pharmacy that is contracted through Prime Therapeutics LLC to provide services to members of Capital Blue Cross. Express Scripts<sup>®</sup> Pharmacy is a pharmacy that is contracted through Prime Therapeutics LLC to provide mail pharmacy services to members of Capital Blue Cross. On behalf of Capital Blue Cross, Prime Therapeutics LLC assists in the administration of our prescription drug program. Prime Therapeutics LLC is an independent pharmacy benefit manager.

Express Scripts<sup>®</sup> Pharmacy is a trademark of Express Scripts<sup>®</sup> Strategic Development, Inc.

## Earn Rewards by Taking Control of Your Health

Living your best life starts with practicing healthy behaviors. We want to help you build healthy behaviors and take control of your health. And earn rewards!

The Your Rewards Program consists of preventive medical and health-monitoring activities that you can earn rewards for completing each year.

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To find out which activities are available now\* and learn more about this program, please call **866.551.0992** (TTY: 711) Monday through Friday from 8 a.m. to 10 p.m. ET or Saturday from 10 a.m. to 3 p.m. ET. You can also learn more at [CapitalBlueMedicare.com/your-rewards](https://www.CapitalBlueMedicare.com/your-rewards).

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\* Rewards for certain activities are available for a limited time. Terms and conditions may apply.



## Navigate Your Way to Health and Wellness

You know that it is important to have health insurance coverage. But understanding which benefits you have and how to use them can be confusing. That is why we are sending you the *2022 Guide to Getting the Most out of Your Health Plan Benefits*. This guide is designed to help you better understand your health plan benefits and how to use the different services your plan provides.

**Please look for your 2022 Health Plan Guide in the mail. You can also call Member Services to request a guide.**



## Healthy Cooking with Capital Blue Cross

### Zucchini Lasagna

#### Ingredients (12 servings)

- 1 large zucchini
- 6 whole wheat lasagna noodles, cooked according to directions on box
- 48 oz of low sodium marinara sauce
- 30 oz low fat ricotta cheese
- 2 cups low sodium shredded mozzarella cheese
- 2 tsp fresh parsley, chopped
- 2 eggs

#### Nutrition Facts (per serving)

<b>Calories</b>	240
<b>Total Fat</b>	8g
<b>Saturated Fat</b>	4.5g
<b>Cholesterol</b>	60mg
<b>Sodium</b>	210mg
<b>Total Carbohydrates</b>	26g
Dietary Fiber	4g
Sugar	10g
Added Sugar	0g
<b>Protein</b>	19g

Heat oven to 350° F. Lightly grease a 13x9 inch baking pan. Carefully cut the zucchini into six noodle-like slices.

In a large bowl, combine ricotta cheese, eggs, parsley, and one cup of mozzarella cheese. Mix until well combined.

To assemble lasagna, spray the pan with nonstick spray and place 1 and ½ cups of the marinara sauce in the bottom of the pan. Gently place three lasagna noodles onto the sauce.

Add approximately 1/3 of the cheese mixture to the top of the noodles and gently spread across. Top cheese mixture with one cup of marinara sauce, then three zucchini slices, and then cheese again. Repeat until you are out of the lasagna noodles and zucchini slices. Top with remaining marinara sauce. Sprinkle remaining mozzarella cheese evenly over the sauce.

Cover with foil and bake for 45 minutes. Remove foil and bake for an additional ten minutes. Remove from oven and allow to stand for ten minutes prior to serving.

## Required Notices by Mail

The Centers for Medicare and Medicaid Services (CMS) requires Capital Blue Cross to send you certain communications through the mail. One of these is an Explanation of Benefits (EOB). This monthly statement shows:

- All medical, behavioral health, dental, and vision claims submitted for services you received.
- Deductible status, if applicable.
- Medicare payments and your total cost share for the month and calendar year.
- Out-of-pocket maximum amounts accumulated for medical and behavioral health.

**Note:** Prescription drug claims are not included in monthly EOB statements.

We will also issue a standardized notice of denial and appeal rights, as required by CMS. This notice informs you of your financial liability and appeal rights. You will receive this in the mail if:

- You or your provider requests a preservice organization (coverage) determination, and we determine that the service is not covered.
- A request for a medical service/item — or a request for payment of a medical service/item that you have already received — is fully or partially being denied.

If you have questions about these topics, please call Member Services.



PO Box 779821  
Harrisburg, PA 17177-9821

## Capital Blue Cross Medicare

We are pleased to provide one newsletter per mailing address. Thank you for sharing this important information with others in your household.

The information in this newsletter is not a substitute for services performed by healthcare providers. Content is based on general medical guidelines. Only your doctor and/or other healthcare providers can diagnose and treat your individual medical conditions. Capital Blue Cross obtained and/or developed this content from outside resources. It believes these educational resources provide useful information, but it does not assume any liability associated with the resources. If you have any concerns or questions about specific content that may affect your health, please contact your healthcare provider.

Capital Blue Cross is an Independent Licensee of the Blue Cross Blue Shield Association.