



See a Doctor
at Home With
Capital BlueCross
Virtual Care

**Taking Care of Your
Mental Wellness**

Stay Safe
From COVID-19

Capital BLUE 
MEDICARE

Capital BlueCross is an Independent Licensee
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TTY (both plans): 711

Monday through Friday, 8 a.m. – 8 p.m. ET

Weekend hours available through March 31, 2021

Saturday and Sunday 8 a.m. – 8 p.m. ET



Smarter, Better Healthcare Coverage

For over 80 years, the Capital BlueCross family of companies has provided coverage and peace of mind to our friends and neighbors in Central Pennsylvania and the Lehigh Valley. As your partner in health, we've got you covered—with the card most accepted by doctors and hospitals.

Your Capital BlueCross member ID card gives you more than Medicare coverage. You also have access to a variety of programs and resources at no cost to you. Read on for important information to help you live your best life!

- Learn how you can get help with running errands, grocery shopping, and household chores with the Papa Pals program
- Find helpful ways to cope with stress during the global pandemic
- Attend free virtual fitness classes offered by Capital BlueCross Connect, or talk over the phone with a health coach and get support on reaching your health and fitness goals
- Use our checklist on page 15 to find out what you should ask your doctor before you go home from a hospital stay

Find out how we're supporting our members and community during COVID-19 and more inside this edition of *360° for Medicare Members*. Thank you for choosing Capital BlueCross.

Capital BlueCross Connect is brought to you by Capital BlueCross, an Independent Licensee of the BlueCross BlueShield Association, serving 21 counties in Central Pennsylvania and the Lehigh Valley.

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BlueJourney PPO is offered by Capital Advantage Insurance Company®, a Medicare Advantage organization with a Medicare contract. BlueJourney HMO is offered by Keystone Health Plan® Central, a Medicare Advantage organization with a Medicare contract. Enrollment in BlueJourney PPO and BlueJourney HMO depends on contract renewal.

Capital BlueCross and its subsidiaries Capital Advantage Insurance Company and Keystone Health Plan Central are independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.

Easy Ways to Manage Your Health

As a valued member, you have access to a suite of quality programs, services, and educational tools to help you live healthy and be well—all from the convenience of your computer or mobile device.

Don't miss out on important information! To stay in the know:

Register for a secure account online

If you haven't registered yet, log in and register at [CapitalBlueMedicare.com](https://www.CapitalBlueMedicare.com) to access your secure account. It is your hub for managing your plan, from finding providers to viewing your Explanations of Benefits (EOBs) or member ID card. You also can update your contact information and communication preferences and find your responsibilities and rights as a member as well as information on advanced care planning and communicating care goals.

Sign up for Capital BlueCross Loop

Get personalized text messages to help you reduce healthcare costs, get updates on your health plan, and receive reminders about preventive exams, vaccines, and more. You can enroll by:

- Calling **855.939.5426**, or
- Texting **capbluecross** to **73529**

Follow, like, and engage with us on social media

Stay connected with our social media channels for wellness tips, community event information, and important healthcare news.



Thanks for staying connected. We look forward to continuing to provide you information to help you live healthy and maximize your coverage.

Signing up for the Capital BlueCross Loop authorizes Capital BlueCross, its affiliates, subsidiaries and/or agents to text you for informational, transactional (e.g., billing), or marketing purposes including, without limitation, texts sent using an automatic dialing system. The provision of your phone number is not a condition of purchasing any goods or services, and you may opt out at anytime. Message and data rates may apply. Please check with your wireless provider.

See a Doctor From Home With Capital BlueCross Virtual Care

With Capital BlueCross Virtual Care, BlueJourney members can see a medical doctor, 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, your car, or anywhere within the United States.

Using Capital BlueCross Virtual Care, 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 and talk online confidentially with a counselor, psychologist, or psychiatrist.



You have three ways to sign up:

1. Download the free Capital BlueCross Virtual Care app from the App Store or Google Play and then register with your member ID
2. Visit VirtualCareCBC.com
3. Or call **833.433.5914**



Capital **BLUE** 
VIRTUAL  CARE

**Virtual Care is available
24 hours a day, 365 days
a year—at no cost to you!
That's right, \$0 copay for
BlueJourney members!**

Services that Support You

Fresh Produce Box

We want to help you stay healthy this winter with easy access to fresh produce. Qualifying BlueJourney members can receive a complimentary monthly produce box delivered to their door if they have one or more of the following chronic conditions: cardiovascular disease, diabetes, congestive heart failure, or chronic lung disease. Call Member Services to find out if you qualify and sign up—special dietary needs and produce allergies can be noted at time of sign up.

Papa Pals

Our Papa Pals program connects college students with older adults who need transportation, help around the house, technology lessons, companionship, and other senior services. Papa Pals are trusted, friendly, and carefully vetted to ensure the greatest experience and peace of mind for you and your loved ones. They are available to help with all sorts of tasks such as running errands, grocery shopping, doing laundry, light cleaning, cooking, and taking care of your pets.

BlueJourney members are eligible for up to five hours per month of Papa Pals support at \$0 cost. Additional hours may be purchased by the member.



Light cleaning	Meal prep	Laundry	Organizing

Papa Pals is a program of Papa Inc. On behalf of Capital BlueCross, Papa Inc. assists in the administration of the Papa Pals program. Papa Inc. is an independent company.

Transportation

Our BlueJourney plans include transportation services, up to 24 round trips each year, for medically necessary services, including visits to doctor's offices, outpatient facilities, clinics, and other healthcare locations, at \$0 cost to you.

These services are not available for all plans. To find out more about these services and if you're eligible, contact Member Services.

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BlueJourney HMO Member Services: 800.779.6962
 TTY (both plans): 711

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Stay Healthy With Preventive Care

Preventive care includes tests and vaccines that are recommended at certain ages and at certain times. What's more, many of these services are covered at no cost to you. Stay your healthiest by making preventive care a priority.

To learn more about covered preventive care, go to [CapitalBlueMedicare.com](https://www.capitalbluemedicare.com) and enter *health maintenance guidelines* in the search bar.

Recommended vaccines

Talk to your doctor about staying up-to-date on the following vaccines.

- **Flu (influenza)** – The flu shot helps to prevent infection and limits the severity of flu symptoms and complications. Ideally, you should get your flu shot by October each year, since flu season can begin that early. But it's never too late to protect yourself and your family. No copay, no deductible, or coinsurance applies when given by an in-network doctor.* Flu shots are especially important this year as flu season coincides with the COVID-19 pandemic.
- **Hepatitis B** – Most adults don't need this vaccine because Hepatitis B is transmitted by blood contact. Ask your doctor if you are at risk or should receive a vaccination. No copay, no deductible, or coinsurance applies, but this vaccine must be prescribed and given by an in-network doctor.
- **Pneumococcal (PCV13 and PPSV23)** – Pneumonia can cause severe infections in your lungs, bloodstream, and lining of your brain and spinal cord. Work with your doctor to decide if you need one or two doses. No copay, deductible, or coinsurance applies when given by an in-network doctor.*
- **Shingles (zoster)** – Shingles comes from the same virus as chickenpox. Symptoms include: raised, red, weepy, and very painful rash along a nerve path, usually on the torso and wrapping around to the back. Vaccination is the best prevention for patients over 60. Discuss the risks and benefits with your doctor. You may have to pay a copay or coinsurance for this vaccine. Call Member Services to find out more.
- **Tetanus, diphtheria, pertussis (Td/Tdap)** – These diseases are caused by bacteria. To prevent infection, the Tdap vaccine is given once, and a Td booster is given every 10 years. In certain instances, there may be a copay for this vaccine. Call Member Services to find out more.

*The flu and pneumococcal vaccines may also be given by a pharmacist at an in-network pharmacy. However, the full cost may not be eligible for reimbursement, and you will need to submit a claim form. Contact our Member Services team for more details.

What's recommended

Check with your doctor to determine which of these screenings and preventive services are right for you.

- Welcome to Medicare* preventive visit—within the first 12 months that you have Medicare Part B
- Annual Wellness Visit—12 months after your *Welcome to Medicare* visit or 12 months after your Part B effective date
- Abdominal aortic aneurysm screening
- Alcohol misuse screening and counseling
- Bone mass measurement (bone density test)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screenings (cholesterol, lipids, triglycerides)
- Depression screening
- Diabetes screening
- Diabetes self-management training
- Glaucoma test
- Hepatitis B screening
- Hepatitis C screening
- HIV screening
- Medical nutrition therapy services
- Medicare diabetes prevention program
- Obesity screening and counseling
- Sexually transmitted infection screening and counseling
- Smoking and tobacco use cessation
- Cancer screenings
 - Colorectal cancer screening
 - Lung cancer screening
- Health screenings for men
 - Prostate cancer screening
- Health screenings for women
 - Breast cancer screening (mammogram)
 - Pap test and pelvic exam (includes a breast exam)

Source: Centers for Medicare and Medicaid Services, cms.gov.



Helpful Ways to Cope with Stress

Like many of us, you may be feeling stressed by the COVID-19 global pandemic. This stress may be having a negative impact on your overall health. If your current levels of stress, fear, or anxiety are getting in the way of your normal, everyday activities, contact your doctor for support and take the following steps to help you cope.

- Take care of your body by eating healthy, well-balanced meals, exercise regularly, and get plenty of sleep. Avoid alcohol, tobacco, and other drugs.
- Connect with others by sharing your concerns and feelings with a friend or family member.
- Take breaks by making time to relax and do activities that you love.
- Stay informed by watching or reading news updates from reliable sources. Be careful with news from unknown sources on social media.
- Avoid too much exposure to news by taking breaks from watching or reading news stories. Spend your free time doing other activities that you enjoy.
- Get help from a doctor or behavioral health provider when you feel that your daily life has been disrupted by stress, fear, or anxiety for several days in a row.

To find a doctor or behavioral health provider, log in to your secure account and choose *Find a Provider* to get results based on your plan. Don't have a secure account? Register now at [CapitalBlueMedicare.com](https://www.CapitalBlueMedicare.com), click on *Login*. Or use the Capital BlueCross Virtual Care app to schedule an appointment to talk to a behavioral health provider from the comfort of your home. Read more about Virtual Care on page 5.

If you have questions about your benefits for behavioral health services or need help finding a behavioral health provider, call our Member Services team at the phone number on page 2. We are here for you.

Source: Centers for Disease Control and Prevention, [cdc.gov](https://www.cdc.gov).

Taking Care of Your Mental Wellness

Now more than ever, maintaining mental wellness is as important as maintaining physical health. In fact, your physical and behavioral health often affect each other. For instance, did you know that depression can often develop when you're dealing with a chronic disease or loss? And some of the symptoms of depression are physical—like aches and pains, sleeping too much, or not enough.

It's important to talk to your doctor about behavioral health issues. If left untreated, they can affect your ability to function and your normal day-to-day activities. Worse, they can lead to illness, harmful thoughts, or suicide.

If you or a loved one is feeling suicidal, call 911 or the National Suicide Prevention Lifeline at [800.273.8255](tel:800.273.8255). The National Suicide Prevention Lifeline is available 24/7 for free, confidential support. For more information on suicide prevention, go to [SuicidePreventionLifeline.org](https://www.SuicidePreventionLifeline.org).



Serving Our Communities During the COVID-19 Crisis

At Capital BlueCross, we provide so much more than healthcare coverage. As the COVID-19 pandemic led to closed businesses, shuttered schools, and many other disruptions, we stepped up to help.

Capital BlueCross provided grants to more than 50 nonprofit organizations in our service region to provide support to economically disadvantaged community members.

We provided thousands of meals and healthy snacks to first responders, healthcare professionals, and essential workers, as well as individuals and families struggling to put food on the table due to the economic impact of the pandemic.

To help families deal with job losses and school closures, we also increased support to community food banks that collectively provide more than 45 million meals annually. We provided grants to Meals on Wheels organizations in Berks, Dauphin, Lancaster, Lehigh, Northampton, Schuylkill, and York counties that serve nearly 4,800 homebound seniors. And we gave funds to three local United Way COVID-19 Relief Funds in Central Pennsylvania, Lehigh Valley, and Berks County.

And our efforts didn't stop there.

Many independent doctors and medical practices saw fewer patients for routine, nonemergency services during the pandemic, resulting in reduced income. Capital BlueCross offered advance payments to independent healthcare providers to help them bridge the financial gap until their patients could resume in-office visits and procedures.

During times of crisis and beyond, Capital BlueCross is committed to supporting the communities we serve.

Stay Safe From COVID-19

Even if a person doesn't feel sick, they can still spread COVID-19. To help keep yourself and your family safe from getting COVID-19, follow these recommendations.

- **Wash hands often** using soap and water for at least 20 seconds, or use alcohol-based hand sanitizer with at least 60% alcohol.
- **Avoid touching your eyes, nose, and mouth** with unwashed hands.
- **Avoid close contact with people who are sick**, even inside your home. If possible, keep six feet between you and the person who is sick.
- **Practice social distancing** when outside the home by staying at least six feet apart from other people. Stay away from crowded places. It's important to limit contact with other people as much as possible. To maintain social connections, you can call friends and family on the phone or use video chat.
- **Wear a mask** that fits over the nose and mouth when around other people. Masks should not be placed on children under 2 years old, anyone who has trouble breathing, or anyone who is unable to remove the mask without assistance.
- **Cover coughs and sneezes.** Remember to always cover your mouth and nose with a tissue when you cough or sneeze, or use the inside of your elbow. Throw used tissues in the trash and immediately wash your hands.
- **Clean and disinfect high-touch surfaces daily** in household common areas. This includes countertops, desks, doorknobs, faucets, handles, light switches, phones, sinks, tables, and toilets.

Following these guidelines can help to keep you and your family safe.

For up-to-date information on your health plan's special coverage during the COVID-19 health emergency, visit the COVID-19 page at [CapitalBlueMedicare.com](https://www.CapitalBlueMedicare.com).

Source: Centers for Disease Control and Prevention, [cdc.gov](https://www.cdc.gov).

Going Home After a Hospital Stay

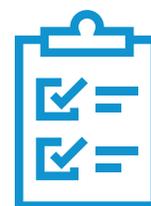
The first few days after a hospital discharge is a critical time. You may feel weak and unsteady after an illness, injury, or surgery and need additional support services. To make sure you receive the help and guidance you need, Capital BlueCross is here for you.

For BlueJourney members who are discharged from select hospitals, a nurse may contact you by phone within 24 to 48 business hours. During this first call, the nurse will go over your follow-up plan, discuss any needed doctor's appointments, review your medications, and answer your questions. The nurse will continue to check in with you every week for up to one month to answer questions and provide support services.

We want to help you transition home safely and recover as quickly as possible, so you can get back to living your greatest life.

Healthy Healing Meals

We all need some support after a hospital stay. Let us provide that support with our Healthy Healing Meals program. After an inpatient hospital stay, eligible members can receive 14 fully prepared, nutritionally balanced meals while recovering at home at no additional cost. To find out if you're eligible and sign up for this service, contact Member Services.



Going home checklist

Before you leave the hospital, make sure you ask your doctor or nurse the following questions:

- How do I take care of any wounds, cuts, or incisions?
- What foods or drinks should I avoid? For how long?
- Are there any activities I should not do like driving, sex, heavy lifting, or climbing stairs? For how long?
- What exercises are good for me? When and how often should I do them?
- Will I need help when I get home?
- What should I do if there is no one at home who can help me?
- What medicine do I need to take when I leave the hospital? Do I take the same ones that I took before I went into the hospital?
- What is the name of this medicine and what is it for? When and how do I take it?
- What are the potential side effects of this medicine? What problems do I need to look out for?
- Will this medicine interfere with other drugs, vitamins, or herbal supplements I take?
- What medicine can I take for pain? For an upset stomach? Headaches? Allergies?
- What problems do I need to watch for when I get home? If I have problems, how do I know when I should call?
- Who do I call if I have questions or problems when I get home?
- What appointments do I need after I leave the hospital?
- Am I waiting on results of any tests? When should I get the results?
- Are there tests I need after I leave the hospital?
- Will I need physical or occupational therapy for help with exercises or relearning how to do things? For how long?
- Will I need any equipment, such as crutches or oxygen? Where do I get it? How do I use it?

Source: Agency for Healthcare Research and Quality, ahrq.gov.





Locations

Hampden Marketplace
4500 Marketplace Way
Enola, PA

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

NEW!

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

COMING SOON

1221 Hamilton Street
Allentown, PA

Visit us at Capital BlueCross Connect

Capital Blue health and wellness centers have a new name—Capital BlueCross Connect! Same great service with a new name to better reflect how we can help you connect with better health.

During the pandemic, our centers are open for in-person appointments following social distancing guidelines and requiring masks. You can also take advantage of our services virtually or over the phone.

- Talk with one of our certified health coaches about fitness, nutrition, or stress management
- Get the answers you need about your plan coverage
- Take virtual fitness classes
- Enjoy lunch at Healthy You Café, or order takeout for curbside pickup or delivery (Enola location only)

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

Capital BlueCross Connect is brought to you by Capital BlueCross. The Healthy You Café is brought to you by the HeITHē U Café, LLC, an independent company.

Healthy Living With Capital BlueCross



Craving homemade brownies but need a healthy recipe? Try this recipe from Hilary McMahon, registered dietitian and health coach at Capital BlueCross Connect at the Hampden Marketplace.

Chocolatey Beet Brownies

Serves 12

- 1 cup all purpose flour
- ¼ cup cocoa powder
- 1 ½ cups dark chocolate chips
- ¼ cup avocado oil
- 3 eggs
- ⅔ cup sugar
- 2 teaspoons vanilla extract
- 2 cups peeled and grated raw beets

Preheat oven to 325° F. Whisk flour with cocoa powder and salt in medium bowl. In a microwave safe bowl, melt chocolate chips, about 1 minute or until melted. Stir in avocado oil until smooth. In a large bowl, whisk eggs with sugar and vanilla extract. Add chocolate mixture and whisk to combine. Fold flour mixture into the chocolate mixture and then fold in grated beets until just combined. Scrape into greased 8x8-inch metal baking pan. Bake for 45-50 minutes or until an inserted toothpick comes out clean. Cool before cutting.



Nutrition Facts: (per serving)

Calories: 300
 Total Fat: 15g
 Saturated Fat: 7g
 Cholesterol: 45mg
 Sodium: 45mg
 Total Carbohydrates: 40g
 Dietary Fiber: 2g
 Sugar: 29g
 Protein: 5g

Need motivation to eat right and be active?

Call **855.505.2583** to get started with a health coach today!

Required Notices by Mail

The Centers for Medicare and Medicaid Services (CMS) requires Capital BlueCross 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 the Member Services number on your member ID card.

Your Privacy is Important to Us

At Capital BlueCross, 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 BlueCross 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 BlueCross 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 the Member Services number on your member ID card.

Capital BLUE MEDICARE

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Harrisburg, PA 17177-9821

BlueJourney PPO | BlueJourney HMO

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 BlueCross obtained and/or developed this content from outside resources. It believes these education 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.

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