

Your Guide for **Diabetes** *and* **Heart Health**

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Let's Talk About Diabetes

Heart Health Matters

Symptoms of a Heart Attack

The Link – COVID-19,
Diabetes, and Your Heart

Be the Healthiest YOU Possible

Your Benefits and Ways to Save



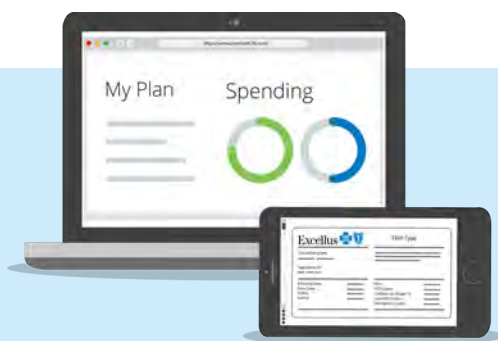
Excellus 

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Excellus 



At Excellus BlueCross BlueShield, we care about your health. Let's take a few minutes to talk about diabetes, your heart, and COVID-19. Having any of these can put you at risk for the others. So many people suffer from heart disease or diabetes – this could include you or someone you care about.

Let's Talk About *Diabetes*

HOW DO I KNOW IF I HAVE DIABETES?

Symptoms can be mild or more obvious and are similar for people of any sex.

How your body should work

Your body takes food and makes glucose to give your body energy, and uses insulin to make glucose.

How your body works when you have diabetes

When you have diabetes, you can lack insulin, or your body is resistant to it. The result is a lack of energy, which can also make you hungry and tired. You may pee more often, possibly more at night. The loss of fluids can leave you dehydrated and thirsty.

SYMPTOMS TO LOOK FOR

The symptoms of diabetes are not always obvious.

If you have any of these symptoms talk to your doctor about getting your blood sugar tested:

- Increased thirst
- Peeing more often
- Fatigue
- Increased hunger
- Blurred vision
- Unexpected weight loss
- Slow-healing sores and yeast infections
- Tingling or numbness in your hands or feet

continued on next page

Take a Diabetes Risk Test



Visit
Diabetes.org/Risk-Test

Take a short risk test, or learn more about diabetes.

Let's Talk About Diabetes (cont.)

DIABETES IS MORE THAN A BLOOD SUGAR THING

If left unchecked, diabetes can impact your body and your health:

- **Increased heart disease, vascular disease, stroke risk, and nerve damage**, especially if you have high blood pressure and cholesterol
- Diabetes can damage your blood vessels and the nerves that control your heart and lead to:
 - **Hardened arteries**, leg and foot pain, sores that won't heal, infection, or the need for limb amputation
 - **Damage to nerves**, often in the feet (neuropathy) or erection problems
- **Vision problems**, including cataracts, glaucoma, and blindness
- **Kidney problems**
- **Skin problems** like yeast infections and itching

DO I HAVE DIABETES?

Your doctor can prescribe a blood sugar test to see if your blood glucose is too high.

- **Prediabetes:** If you have sugar that is high, but not high enough to be diabetes. Changes to exercise or diet may help prevent or delay diabetes.
- **Diabetes:** If you have diabetes your doctor will work with you on treatment that may include:
 - Blood glucose (sugar) monitoring
 - Medication to manage your blood sugar, such as insulin
 - Diet and/or physical activity
 - How to check the health of your feet (looking for sores, changes in color)
 - Other ways to help control your diabetes

The Facts About Diabetes

1 in 3 adults

have pre-diabetes and most do not know they have it. (CDC.gov)

Women who had Gestational Diabetes are

50% more likely

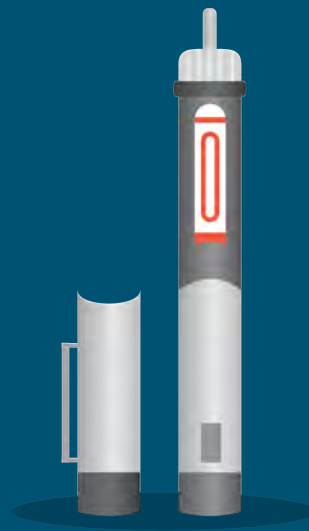
to develop Type 2 diabetes. (CDC.gov)

40% of COVID-19 deaths

are people with diabetes. (American Diabetes Association)

1 in 3 adults

with diabetes have chronic kidney disease.



See Page 9 for more information on member benefits to help you manage diabetes.



Heart Health *Matters*

Heart disease is the leading cause of death for **women and men** in the United States (*CDC.gov*). It kills more women than all forms of cancer combined. (*American Heart Association*).

DID YOU KNOW?

- About **half of all Americans** (47%) have 1 of 3 risk factors for heart disease: high blood pressure, high cholesterol, and smoking. (*CDC.gov*)
- You are **two times more likely to have heart disease** if you have diabetes. (*CDC.gov*)

HEART DISEASE – THE SIGNS MAY BE DIFFERENT THAN YOU THINK.

Heart problems do not always have warning signs like chest pain. The symptoms in men and women can be very different.

Any of these symptoms could be due to a heart problem:

- Feeling lightheaded or dizzy with chest discomfort or shortness of breath
- Extreme exhaustion or unexplained weakness
- High blood pressure

HIGH BLOOD PRESSURE IS A "Silent Killer"

Nearly half of adults in the United States have high blood pressure

Most do not show symptoms

It is a risk for heart attack, stroke and other health issues

(Source: American Heart Association)

Have your blood pressure checked.

It can be checked at many doctor's offices, local pharmacies, and grocery stores.





Symptoms of a Heart Attack — Know the Signs. Save a Life.

IF YOU HAVE ANY OF THESE SYMPTOMS CALL YOUR DOCTOR OR 911 RIGHT AWAY:

- Chest pain or discomfort in the center of the chest is common, but you may feel only tightness or pressure.
- Pain that spreads down the left side of the body is a classic sign of a heart attack.
- Pain that starts in the center of your chest and radiates to your throat or jaw.

WOMEN OFTEN HAVE DIFFERENT SYMPTOMS

Women are more likely than men to have ‘silent heart attacks’ with no chest pain or discomfort. Symptoms may include:

- Pain in the back, neck, jaw or throat
- Heartburn
- Extreme fatigue (tiredness)
- Stomach pain
- Indigestion, nausea or vomiting
- Shortness of breath

Does Race Play a Part in Diabetes or Heart Disease?

The reality is that non-white people are at higher risk for diabetes, heart disease and COVID-19 than those that are white, and are more likely to be sicker, or even die from these diseases.

MANY THINGS PLAY A PART:

- Family history, lifestyle and cultural differences
- Education, employment, poverty, access to food, and transportation
- Access to health care and treatment

Facts:



DIABETES:

American Indian or Alaska Native adults have the highest rate of diagnosed diabetes. The risk is **77 percent higher** among African Americans and **66 percent higher** among Latinos/Hispanics. (*CDC.gov*)

HEART DISEASE:

Black Americans are **30% more likely** to die from heart disease than white Americans. Heart disease is more common in patients who are of Black, Latinx, and South Asian descent. (*The University of Chicago Medicine*)

COVID-19:

More Hispanic or Latino, non-Hispanic Black, and non-Hispanic American Indian or Alaska Native people that **have died from COVID-19** than other people in the United States. (*CDC.gov*)



Take Care of Your Health with FREE Preventive Care

Check in with your doctor at least once a year, or more if you have diabetes or a heart issue, to stay on top of important screenings and immunizations, and monitor your health.

PREVENTIVE CARE CAN HELP PREVENT BIGGER PROBLEMS

Your health plan includes FREE Preventive Care when you visit an in-network doctor for:

- Your Annual Routine Checkup
- Diabetes Screenings
- Heart Health Screenings – Cholesterol and Blood Pressure
- Cancer Screenings – Colon, Breast, Cervix, Prostate

IMMUNIZATIONS such as flu and pneumonia are no cost. Many pharmacies offer walk-in appointments.

The COVID-19/Heart / Diabetes Connection

We are still learning about COVID-19. Unvaccinated people, especially those with diabetes or heart issues are at high risk for severe illness or death from COVID-19.

AFTER HAVING COVID-19

you are more likely to develop new health issues – diabetes, heart conditions, or neurological issues. ([CDC.gov](https://www.cdc.gov))



Protect yourself.

Get vaccinated or boosted if eligible.

You Have One Life – Be the Healthiest *You* Possible

We all are trying to live our best life.

There are certain risks you cannot control:

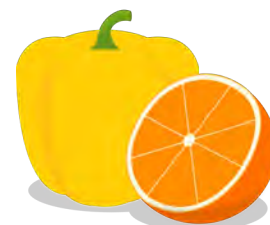
- Family history
- If you are born a male or female
- Your age – risk for diabetes, heart disease, and COVID-19 increases with age

Knowing Your Risk is the First Step

These things put you at risk for diabetes, heart disease, and COVID-19.

	DIABETES	HEART DISEASE	COVID-19
Diabetes		✓	✓
Heart Disease	✓		✓
COVID-19	✓	✓	
Being overweight or obese	✓	✓	✓
Smoking	✓	✓	✓
Physical inactivity	✓	✓	
High blood pressure	✓	✓	
High cholesterol	✓	✓	
Poor diet /nutrition	✓	✓	
Stress	✓	✓	
Poor sleep	✓	✓	
Alcohol use	✓	✓	

Plan Ahead – Eat Healthy Without Breaking the Bank



Eating healthy can be hard when you're busy or tired. Fast food might be the first choice when you're short on time to make a healthy meal.

We all have less money in our pockets right now with the cost of groceries and gas. Plan ahead to make sure your meals are healthy. It often saves money.

TIPS

- Make a grocery list (avoid impulse shopping)
- Plan your meals for the week with what is on sale, or already in your kitchen
- Plan for simple but healthy meals on busy days
- Visit the local farm market or co-op for fresh food, often a lower price

continued on next page



Be the Healthiest *You* Possible (cont.)

Exercise Doesn't Have to be Work

Physical activity can help your health, reduce stress and improve mood. It can also reduce your risk for diabetes and heart disease, depression, and anxiety.

ARE YOU MOVING ENOUGH?

These are signs that maybe you are not:

- Constipation
- Stiff joints or back pain
- Daily activities leave you out of breath
- You're moody or have low energy
- Trouble sleeping
- You are forgetting things
- Your blood pressure is up
- You feel hungry often
- Your skin looks dull

EXERCISE HAS HEALTH BENEFITS

Taking care of yourself does not have to be work. Small changes can make a big difference.

Exercise helps keep your body strong, can help prevent stiff joints and aid digestion. Everyday activities can help you be healthy.

Strive for 30 minutes of activity 5 times per week to improve heart health and help manage blood sugar.

- Everyday activities count! (e.g., housework, gardening, do-it-yourself projects)
- Standing regularly and stretching
- Walking, running, swimming, cycling, or tennis
- Strength building activity such as resistance training or light weights

NO TIME?

Exercise in small amounts (exercise snacking) throughout the day!

- Start your morning with a quick walk
- Take walking breaks instead of coffee breaks
- When your phone rings, make it a habit to stand up to talk
- When shopping park at one store and walk to other stores
- Watch your TV show and move or do strength training during commercials

FEELING OUT OF SHAPE?

Give yourself a break. Start small and work up to more activity over time. Repeat. Be consistent. Feel the results over time.

Are You Living with Diabetes or a Heart Condition?



If you or a loved one have diabetes or a heart condition, we all need help from time to time. Here are some resources and benefits we hope you find helpful.

CONTACT AN EXCELLUS BCBS CARE MANAGER

Our Care Management Team is made up of local doctors, nurses, mental health specialists and dietitians to help you:

- Find treatment and support
- Connect with community resources
- Help you if you're having trouble managing your medications
- Download the Wellframe® mobile app* to text with a Care Manager and get help managing your health

Call **1-877-222-1240** (TTY 711)

Monday – Friday, 8 a.m. to 5 p.m.

Visit **ExcellusBCBS.com/Wellframe**

and use code 'EXCELLUS'

*Wellframe® is a mobile app available through an independent company Wellframe, Inc. for our members using our Care Management program



24/7 NURSE LINE

Don't forget, with Excellus BCBS, you have access to a nurse anytime at no additional cost –

Call **1-800-348-9786** (TTY 711)

* The Nurse Line is not for emergencies; if you have severe symptoms dial 911, contact a physician, or urgent care center



Visit

ExcellusBCBS.com/Login
to view your coverage and benefits.

Help to Manage Your Health and Keep Costs Low

As a member, you have coverage to monitor your health and to get the medicine and supplies you need. Most tests and screenings are covered in full at no cost or with a cost share when you visit an in-network provider. All benefits are subject to medical necessity and may vary by plan.

FOR DIABETES:

Help to Monitor Your Blood Sugar / Glucose Levels	DIABETES EQUIPMENT, SUPPLIES & MEDICATION:	Covered* Log in to check your benefits at ExcellusBCBS.com/Login
	Blood Sugar Meter	
	Blood Glucose Test Strips	
	Continuous Glucose Monitor and supplies	
	Insulin Pump	
	Insulin (used in insulin pump)	
	Insulin (for injection), syringes, needles, alcohol swabs	
	Diabetes medications (oral and injectable)	
	DIAGNOSTIC LABORATORY TESTS:	
	A1C Hemoglobin Test	
Keep Your Eyes & Feet Healthy	Urine Glucose Test	
	At Home Urine Glucose Test	
	Diabetic Eye Exam (Retinal Scan)	
	Diabetic Foot Exam	

FOR HIGH BLOOD PRESSURE, HIGH CHOLESTEROL AND/OR A DIAGNOSED HEART CONDITION:

Check Your Blood Pressure or Heart Rate	Blood pressure & cholesterol screenings	Covered* Log in to check your benefits at ExcellusBCBS.com/Login
	Blood pressure monitor	
	Heart rate monitor	
Medication	Medications to control blood pressure, cholesterol, and to treat heart problems.	

*Pumps, meters, or monitors may be limited to a certain brand or model and require an approval (called an authorization) to be covered by insurance. Out-of-pocket costs (such as co-pay, co-insurance, or deductible) may apply for monitors, medications, or supplies. For more details about your coverage visit our website or call Customer Care.



Get a FREE Blood Sugar Meter

from Abbott Diabetes Care:

Visit

www.ChooseFreeStyle.com

Call 1-866-224-8892

Use offer code **DX6JW01W**



Budget & Save Money

Log in to our website to learn about:

1 PRESCRIPTION HOME DELIVERY

Order up to a 90-day supply and you may save.

2 CHECK DRUG PRICES

See what's covered and what it will cost – *it's all online!*

3 MORE WAYS TO SAVE

The cost of prescriptions can add up.

- Talk to your pharmacist about ways to save.
- The drug company website may also have coupons you can use.
- **Download your Inside Rx® prescription discount card today!**

Excellus BCBS has partnered with Inside Rx to help members save on medications at participating pharmacies.

Visit InsideRx.com/EXC

Inside Rx® is an independent company that provides services to Excellus BlueCross BlueShield members.

Notice of Nondiscrimination

Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, national origin, age, disability, or sex. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please refer to the enclosed document for ways to reach us.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Advocacy Department
Attn: Civil Rights Coordinator
PO Box 4717
Syracuse, NY 13221
Telephone number: 1-800-614-6575
TTY number: 1-800-**662**-1220
Fax: 1-315-671-6656

You can file a grievance in person or by mail or fax. If you need help filing a grievance, the **Health Plan's Civil Rights Coordinator** is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Attention: If you speak English free language help is available to you. Please refer to the enclosed document for ways to reach us.

Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

注意: 如果您说中文, 我们可为您提供免费的语言协助。
请参见随附的文件以获取我们的联系方式。

Внимание! Если ваш родной язык русский, вам могут быть предоставлены бесплатные переводческие услуги. В приложенном документе содержится информация о том, как ими воспользоваться.

Atansyon: Si ou pale Kreyòl Ayisyen gen èd gratis nan lang ki disponib pou ou. Tanpri gade dokiman ki nan anviòn la pou jwenn fason pou kontakte nou.

주목해 주세요: 한국어를 사용하시는 경우, 무료 언어 지원을 받으실 수 있습니다. 연락 방법은 동봉된 문서를 참조하시기 바랍니다.

Attenzione: Se la vostra lingua parlata è l'italiano, potete usufruire di assistenza linguistica gratuita. Per sapere come ottenerla, consultate il documento allegato.

אויפֿמערקזאַם: אויב איר רעדט אידיש, איז אומזיסטע שפראך הילף אוועילעבל פאר אייך ביטע רעפערירט צום בייגעלייגטן דאקומענט צו זען אופנים זיך צו פארבינדן מיט אונז.

নজর দিন: যদি আপনি বাংলা ভাষায় কথা বলেন তাহলে আপনার জন্য সহায়তা উপলভ্য রয়েছে। আমাদের সঙ্গে যোগাযোগ করার জন্য অনুগ্রহ করে সংযুক্ত নথি পড়ুন।

Uwaga: jeśli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Patrz załączony dokument w celu uzyskania informacji na temat sposobów kontaktu z nami.

تنبيه: إذا كنت تتحدث اللغة العربية، فإن المساعدة اللغوية المجانية متاحة لك. يرجى الرجوع إلى الوثيقة المرفقة لمعرفة كيفية الوصول إلينا.

Remarque : si vous parlez français, une assistance linguistique gratuite vous est proposée. Consultez le document ci-joint pour savoir comment nous joindre.

نوٹ: اگر آپ اردو بولتے ہیں تو آپ کے لیے زبان کی مفت مدد دستیاب ہے۔ ہم سے رابطہ کرنے کے طریقوں کے لیے منسلک دستاویز ملاحظہ کریں۔

Paunawa: Kung nagsasalita ka ng Tagalog, may maaari kang kuning libreng tulong sa wika. Mangyaring sumangguni sa nakalakip na dokumento para sa mga paraan ng pakikipag-ugnayan sa amin.

Προσοχή: Αν μιλάτε Ελληνικά μπορούμε να σας προσφέρουμε βοήθεια στη γλώσσα σας δωρεάν. Δείτε το έγγραφο που εσωκλείεται για πληροφορίες σχετικά με τους διαθέσιμους τρόπους επικοινωνίας μαζί μας.

Kujdes: Nëse flisni shqip, ju ofrohet ndihmë gjuhësore falas. Drejtojuni dokumentit bashkëlidhur për mënyra se si të na kontaktoni.



165 Court Street
Rochester, NY 14647

Important Plan Information

Your Member Benefits — Help If You Need It

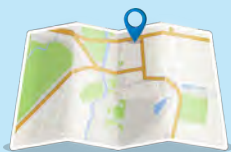
Excellus BCBS is committed to our members and the communities we serve. We are working to improve access to health care for all while making investments in the community to improve health education, access to food, housing, transportation, caregiver programs and more.



Contact an Excellus BCBS Care Manager

Our Care Management Team is made up of local doctors, nurses, mental health specialists and dietitians to help you.

Call **1-877-222-1240** (TTY 711)
Monday - Friday, 8 a.m. and 5 p.m.



Need Transportation?

To learn about transportation to or from non-emergency medical appointments:

Visit
NYconnects.ny.gov



STAY SAFE. STAY HEALTHY. Get a COVID-19 Vaccine at No Cost.*

FIND VACCINES NEAR YOU:

Visit
Vaccines.gov

Call the **COVID-19 Vaccine Hotline**
1-800-232-0233 (TTY 1-888-720-7489)

Text your zip code to
GETVAX (438829) for English
VACUNA (822862) for Spanish

**Available for people age 6 months old or older; booster shot eligibility may vary. COVID-19 vaccine must be FDA authorized or approved.*

Have A Question About Your Health Insurance? We're here to help.



- Log in to your member account
- Talk to a Customer Care Advocate

Visit **ExcellusBCBS.com/Contact**
or call the number on the back of your member card.

TO REPORT FRAUD, WASTE OR ABUSE

Fraudulent claims can drive up the cost of insurance.
If you suspect Fraud, Waste, & Abuse call our Fraud Hotline at **1-800-378-8024** (TTY 711).