

Member Insider

Excellus  

Everybody Benefits

You've got to
move it,
move it!

Why bodies
in motion
stay in motion

Does protein
really matter?

Choosing the
best sunglasses



Is it too soon to get ready for fall?

See page 8.



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“
In the spring,
I have counted
136 different
kinds of weather
inside 24 hours.

”
Mark Twain

As hardy New Yorkers, we can all appreciate Mark Twain’s experience with our weather.

No matter where you live in our state – the North Country, Southern Tier, Western New York, Finger Lakes or Central New York – it is safe to say we are all ready for Spring.

This issue of Member Insider provides **tips on getting your body in motion** so you can take advantage of the nicer weather. But what if your body has faced some setbacks and you do not move like you used to? Turns out movement and moderate exercise is the best way to get you feeling better and able to move more. Read on to learn more.

Take a look at our **summer preview**, too! Learn how to choose the best sunglasses to protect your eyes and how to shield yourself from the sun’s harmful rays – while you enjoy soaking up its glorious vitamin D!

Staying in *motion*

“ Every minute you are moving your body adds up...
find an activity *you* enjoy and get moving! ”

Katie K.

Excellus BCBS Wellbeing Manager and Certified Athletic Trainer



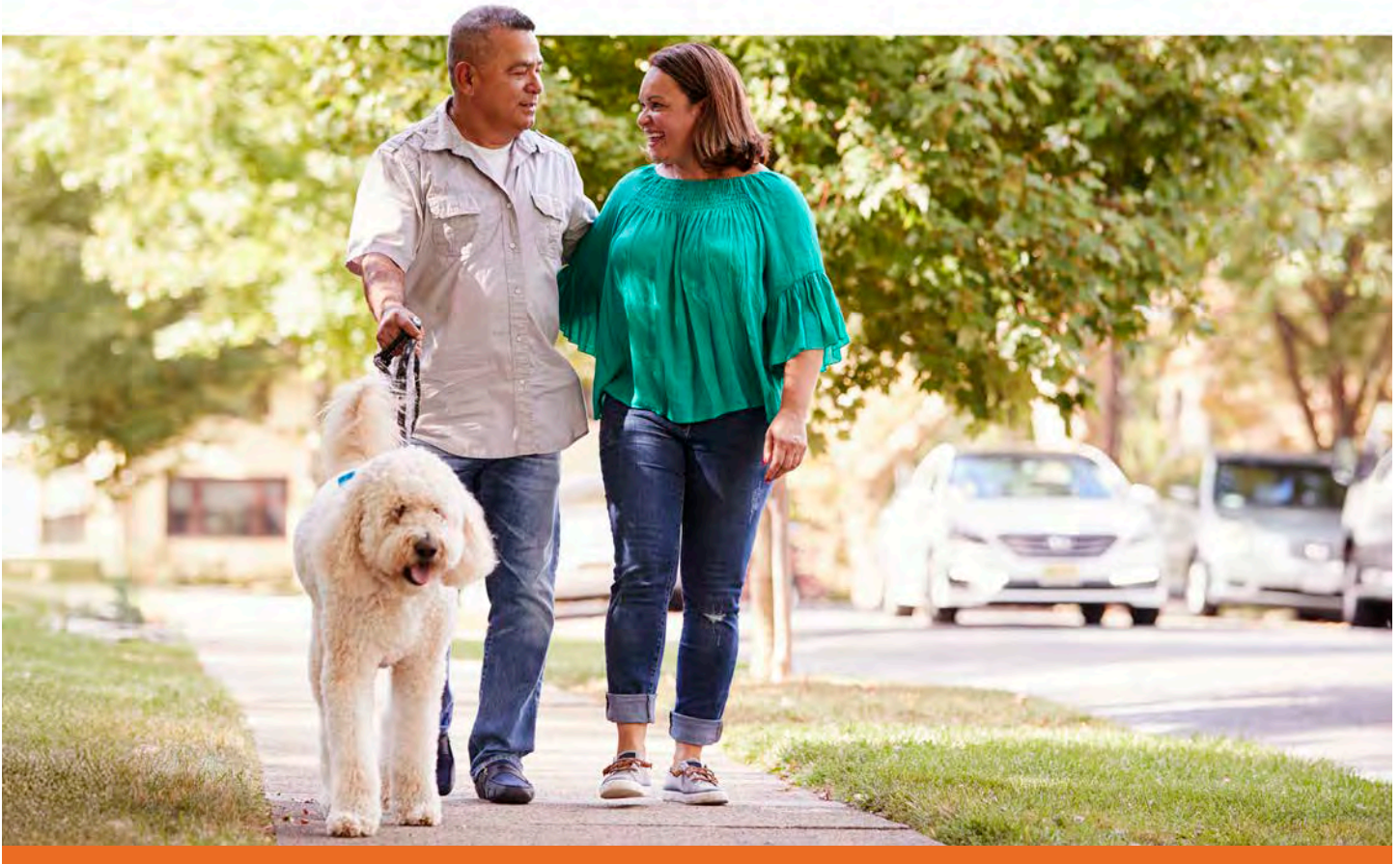
Regular physical activity is one of the most important things you can do for your health. Immediate benefits include better sleep, lower blood pressure, and reduced anxiety. It can also help lower your chances of getting some chronic diseases. These include heart disease, Type 2 diabetes, and some cancers.

Promoting overall wellbeing through physical activity at any age is simple. You just need to move your body!

“When I was a personal trainer, I would often hear clients say that time was a big barrier. If something cut into their scheduled workout, they would often skip it all together,” says Excellus BCBS Wellbeing Manager and Certified Athletic Trainer Katie K.

“Every minute you are moving your body adds up. Whether it is five minutes of squats while doing the dishes, two minutes of jumping jacks during a tv commercial, or a quick 10-minute walk with the dog – it all adds up. Find an activity that **YOU** enjoy and get moving!”

People with chronic conditions should talk to their health care provider about the right types and amounts of physical activity.



Health benefits of exercise

Managing your weight

What you eat and how much you exercise play important roles in managing your weight. The amount of activity you need to manage weight is different for everyone. Ideally, we should all be trying to do 30 minutes of physical activity five days a week. This could be dancing, playing pickleball, or doing yard work. If you cannot fit in 30 minutes, try for 15. Some movement will always be better than none.

Reducing health risks

Did you know heart disease and stroke are two leading causes of death in the United States? Getting at least 150 minutes a week of moderate physical activity can put you at a lower risk for these diseases. Regular physical activity can also help:

- Lower blood pressure
- Improve cholesterol levels
- Reduce the risk of developing:
 - » Type 2 diabetes
 - » Complications from infectious diseases, such as COVID, the flu, and pneumonia
 - » As many as eight types of cancer including breast, colon, kidney, and lung



Strengthen your bones and muscles

Physical activity that includes a muscle-strengthening routine is a great habit to get into. If you are young, lifting weights builds muscle mass, which in turn increases your resting metabolic rate. This is the rate your body burns energy. This means your body can burn calories at rest, even when you are not exercising.

“Strength training is one of the most important things you can do for your overall wellbeing,” says Katie.

For older adults, activities such as muscle strengthening and balance activities, in addition to aerobic activity, can significantly reduce the risk of falling or an injury from a fall.

Source: Benefits of Physical Activity | Physical Activity Basics | CDC



What to do when *pain* persists

If you ever had back, joint, or muscle pain, you know it can have big impacts on your quality of life. Chronic pain like this can be caused by arthritis, repetitive movements, age-related degeneration, or even poor posture.



You should speak with your doctor if you are experiencing:

- Aching or dull pain in your lower back
- Pain that worsens the longer you sit or stand
- Difficult time bending or twisting
- Nerve pain that goes down your leg(s)
- And persistent pain that lasts longer than four weeks

Chronic pain can be discouraging, but working with your primary care doctor or a specialist on a treatment plan should help provide relief.

Your provider may recommend:

- Physical therapy
- Non-opioid pain reliever
- A non-traditional treatment like chiropractic care, acupuncture, massage therapy, or water therapy.

Source: ClevelandClinic.org



Remember,

Some or all treatments MAY be covered by your plan. What's the best way to learn more about your coverage? **Log in to your online account.**

Go to **Member.ExcellusBCBS.com** to sign in or register for an account.





Should you power up with *protein powder*?

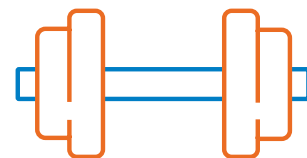
Since we are talking about exercise and movement, we should start with talking about the foods and fluids that fuel exercise. For instance, you are probably hearing a lot about protein lately, but it has always been important.

Your body needs protein to build, maintain, and repair muscle. Protein powders, often mixed into shakes and smoothies, are popular with exercisers and athletes.

Research shows that protein powders may help boost the results of strength training. They may also help tired muscles recover after a hard workout. But eating a variety of nutritious protein-rich foods is still the first choice for pumping up your exercise results.

Pro tips on protein

These tips can help you get all the protein that your active body needs:



- If you are an athlete or frequent exerciser, aim for 0.5 to 0.9 grams of protein per pound of body weight each day. That is 75 to 135 grams daily for a 150-pound person. It includes protein from all sources, including food and, if used, protein powder.
- Consume some of your daily protein within two hours after exercise. Spread out the rest in meals and snacks throughout the day, including before bedtime.
- If you choose to use protein powder, pick one that is certified as contaminant-free by an independent testing organization, such as NSF.
- Avoid any protein powder containing milk protein (whey or casein) if you are allergic to milk.

Muscle-building foods

Although protein powders are convenient, they are not necessary. Most exercisers can get all the protein they need by eating a variety of protein-rich foods, such as:

- Fish
- Poultry
- Lean meats
- Eggs
- Beans
- Soy foods
- Nuts and seeds
- Low-fat or fat-free milk and dairy products

In addition to protein, these foods provide other nutrients, such as B vitamins, vitamin E, iron, magnesium, and zinc. That is a plus that no powder can match.

Have a question for a dietitian?

As part of your benefits, you can speak to a registered dietitian free of charge. They can help you better understand the importance of diet when you exercise.

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

✓ **Use the Wellframe® app**
Log in to your member account to get started. Once you download the app, you will need to use the access code: **excelluswelcome**

Summer preview

School's out for summer – Is it too soon to get ready for fall?



Most school-age children are still sitting in their classrooms dreaming of summer break. How can we be talking about back-to-school already?

“Between summer camps, sports camps, and vacations, summer schedules fill up fast,” says Excellus BCBS Medical Director Lorna Fitzpatrick, M.D.

The best way to be prepared for school and sports this fall is to call your pediatrician now to schedule an appointment. Sports physicals need to be updated each year, and current vaccine records are required by most public schools in New York state.

She advises parents to make the most of their children’s medical and dental visits by making a list of topics they would like to address with their child’s health care provider. “Bring your top three to five questions or concerns with you to discuss at the start of the visit.”

If you have a child going away to college this fall, check to see what vaccines they may be required to have before classes begin.

“Most colleges require students to be vaccinated for meningococcal disease,” Dr. Fitzpatrick states. “This is a serious illness that can infect anyone at any age, but college-age people seem to be especially susceptible because of close living quarters. The best way to prevent the disease is to be fully vaccinated.”

Check with your pediatrician to confirm your child has had the full course of the vaccine.

✓ Your benefits cover an annual exam each year.

Use the QR code to view our checklist of important screenings and vaccines.



A well visit or preventive service can sometimes turn into a “sick visit,” in which out-of-pocket expenses for deductible, copay and/or coinsurance may apply. There may also be other services performed in conjunction with the above preventive care services that might be subject to deductible, copay and/or coinsurance. Does not include procedures, injections, diagnostic services, laboratory and X-ray services, or any other services not billed as preventive services.

5 tips for choosing the best sunglasses

1 LOOK FOR 100 PERCENT

Buy sunglasses that have a sticker or tag noting the glasses block 100 percent of UV rays. Some labels say, "UV absorption up to 400nm." This is the same thing as 100 percent UV absorption.

2 GO BIG

Consider buying oversized or wraparound glasses. The larger the sunglasses, the lesser the risk of the sun damaging your eyes. Try to not let UV rays sneak in from the side of your glasses.

3 DO NOT WORRY ABOUT LENS COLORS

Sunglasses with amber, green, or gray lenses do not block more sun. The lenses, however, can increase contrast, which might be good for outdoor sports like baseball and golf.

4 CUT GLARE, NOT UV

Polarized lenses cut glare from water, pavement, and other reflective surfaces. They don't offer more protection from the sun. But wearing these lenses while driving or being on the water can make the activities safer or more fun.

5 MONEY CANNOT BUY LOVE... OR EYE PROTECTION

The best sunglasses do not have to cost a lot of money. Cheaper glasses marked as 100 percent UV-blocking can be just as effective as more costly options.



✓ Did you know?

IF YOUR BENEFITS INCLUDE VISION COVERAGE, YOU CAN USE IT FOR PRESCRIPTION SUNGLASSES.

Remember, all plans are different. **Log in to your online account** to learn more about your benefits.

Member.ExcellusBCBS.com

Sun vs. skin:

what you need to know

According to an American Academy of Dermatology survey, 62% of Americans said they are “good” or “excellent” at protecting themselves from the sun. Yet 65% reported that they frequently forget to reapply sunscreen. And one-third said they had gotten a sunburn. Besides causing skin cancer, exposure to ultraviolet (UV) light – either from the sun or tanning beds – causes skin changes that make us look older as we age.

How sunlight ages skin

The sun’s toll on your skin includes:

- **Wrinkles.** Loss of elasticity from sun exposure can make your skin sag and wrinkle.
- **Dry skin.** You may notice this especially on the lower legs, elbows and forearms.
- **Age spots.** Once called liver spots, they often show up on the face, hands, arms, back and feet.
- **Solar keratosis.** These bumps or dry patches range from the size of a pinhead to more than an inch across, and often appear on the arms, backs of the hands, face, scalp, and ears. Though they usually do not turn cancerous, some do – and precancerous keratoses may need treatment.

Seeing the light

To reduce your risk for skin cancer and keep your skin looking younger, you should:

- **Cover exposed skin** with a large amount of a broad-spectrum, water-resistant sunscreen with an SPF of at least 30. Broad spectrum means it guards against both ultraviolet A (UVA) and ultraviolet B (UVB) rays. Reapply about every two hours, even if it is cloudy, and after swimming or sweating.
- **Wear protective clothing**, such as a long-sleeved shirt, pants, a wide-brimmed hat and sunglasses.
- **Seek shade.** Remember that the sun’s rays are strongest from 10 a.m. to 2 p.m.
- **Wear sunscreen all year** – yes, even during winter. Use extra caution near water and sand. They reflect and worsen the damaging rays of the sun, increasing the odds of getting a sunburn.
- **If you notice anything** on your skin changing, bleeding, or itching, see a dermatologist.



You can search
for a dermatologist at
ExcellusBCBS.com/FindADoctor
or by logging in to your
online account.

Help from our care managers

Did you know we have an entire team of medical experts on staff dedicated to helping you get the care you need?

Our care managers include a team of nurses, licensed behavioral health specialists, licensed social workers, dietitians, pediatric care managers, and others who can help connect you with extra support for:

- Managing conditions, such as diabetes, heart disease, and cardiovascular disease
- Depression and anxiety
- Expecting and new parents
- Grief or loss
- Substance use
- Weight management
- And more

YOU CAN REACH A CARE MANAGER TWO WAYS:

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

Monday - Friday, 8 a.m. to 5 p.m. ET

2 Use the Wellframe® app

Log in to your member account to get started. Once you download the app, you will need to use the access code: **excelluswelcome**



Learn more about how your benefits support your *wellbeing*

We are excited to announce a new webinar series this year.

Our own internal experts will share their insights on various health topics that can support and improve your wellbeing.

Visit the **Excellus BCBS YouTube channel** and click on **Recently Added** to view the most recent video.



or

scan the QR code to go directly to the webinar series.



Health and wellness or prevention information

We want you to be more comfortable using your benefits.

More importantly, we want to make sure you know what is included with your plan at no extra cost.

- **Blue365®** offers discounted gym memberships, workout clothes, and more.
- **Prescriptions** can be delivered to your door
- **Preventive care**, including routine physicals, screenings, and vaccinations that are covered in full



TO REPORT FRAUD, WASTE OR ABUSE

Fraudulent claims can drive up the cost of insurance.

If you suspect fraud, waste or abuse, call our Fraud Hotline at 1-800-378-8024 (TTY 711).