

Fall 2019

Vigor[®]

10-Minute Reset:

Loving-Kindness Meditation

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  **BlueCross
BlueShield**
of Vermont
An Independent Licensee
of the Blue Cross and
Blue Shield Association.



COMMUNITY EVENTS CALENDAR



Mark Your Calendar for Snow Days

If you love winter sports—or want to find a winter sport to love—don't miss our signature Snow Days events!

These free, family-friendly events are a great way to get outside and have some winter fun.

Activities vary across locations but will include Vermont favorites like cross-country skiing, snowshoeing, and tubing/sledding.

Equipment rental is FREE, but supplies are limited and will be available on a first-come first-served basis. You're also welcome to bring your own equipment.

The first 50 attendees at each event will receive a free fleece hat, and healthy snacks will be provided to all.



2020 Snow Days

All events are from 10 a.m. to 2 p.m.

Saturday, January 4	Grafton Trails & Outdoor Center 783 Townshend Rd., Grafton
Saturday, February 8	Mountain Top Inn & Resort 195 Mountain Top Rd., Chittenden
Saturday, February 15	Lyndon Outing Club 1580 Lily Pond Rd., Lyndonville



Visit our Facebook Events Page ([facebook.com/bcbsvt/events](https://www.facebook.com/bcbsvt/events)) for the most up-to-date information on our Snow Days events and our other community events throughout the year!



President's message:

Dear member,

Earlier this fall, I had the pleasure of speaking alongside noted workplace wellness expert Laura Putnam (author

of Workplace Wellness that Works: 10 Steps to Infuse Well-Being and Vitality into Any Organization) before a group of business leaders from around the state.

Laura was with us to share insights and inspiration for creating more vibrant, healthier workplaces, and by extension, a healthier Vermont.

Because we spend so much of our lives in the places where we work, helping Vermont's workplaces become sites of vibrant health is a key part of our mission to *Keep Vermont Well*. Laura's message strongly resonates with our long-standing belief that focusing on the "whole person" and creating a culture built on respect, support and purposeful community is an important part of helping all Vermonters feel their best.

In every issue of *Vigor*, our goal is to extend that philosophy to you by sharing information, tips and important plan news to support your wellness journey. From a 10-minute meditation that can help create a "warm glow" during the cold winter months, to tips for Qualified Health Plan members on how to make the most of the most of Blue RewardsSM, we hope this issue has something inside that helps you feel like, as Laura might say, "Me at My Best."

Thank you,

Don George, President and CEO

Blue Cross and Blue Shield of Vermont publishes *Vigor* for members and other interested parties.

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communications@bcbsvt.com

We'd like to hear from you.

This newsletter is for informational purposes only and is not intended to serve as medical or legal advice.

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How we protect your privacy

We must maintain the privacy of your health information by using or disclosing it only with your authorization or as otherwise allowed by law. You have the right to gain access to your health information and to information about our privacy practices. A complete copy of our Notice of Privacy Practices is available at www.bcbsvt.com, which includes information on:

- Our routine use and disclosure of personal health information (PHI);
- The internal protection of oral, written and electronic PHI; and
- The protection of information disclosed to plan sponsors or to employers.

10-Minute Reset: Loving-Kindness Meditation

Sometimes called “metta meditation,” just 10 minutes of Loving-Kindness Meditation (LKM) has been shown to lower stress and boost feelings of warmth and connection

According to Greater Good in Action (ggia.berkeley.edu), a collaborative resource from U.C. Berkeley’s Greater Good Science Center and HopeLab dedicated to sharing “the best research-based methods for a happier, more meaningful life”:

“[p]eople who practiced loving-kindness meditation daily for seven weeks reported a steady increase in their daily experience of positive emotions, such as joy, gratitude, contentment, hope, and love.”¹

A session of LKM starts by wishing good things for yourself and ripples outward from there, wishing good things to a loved one, a neutral acquaintance, a person who causes you difficulty, all of humanity, and finally **all** living things.

In a 2014 study in the *Journal of Compassionate Health Care*², people who practiced Loving-Kindness Meditation (LKM) showed an immediate increase in feelings like compassion, empathy, and connectedness toward others. Just one 10-minute session of LKM had this effect, even for those who were brand new to meditation.

Ready to give it a try?

Begin by finding a quiet place and assuming a comfortable seated posture. Close your eyes and take several deep, grounding breaths. Focus your attention on yourself and continue to breathe mindfully. When you are ready, on the next four out breaths, say something like the following:

May I dwell in safety

May I be happy and healthy

May I be free from affliction

*May I be at peace.**

Next, move your focus to a loved one, sending them well-wishes while repeating the same words on the out breath, changing the pronouns as appropriate (she/he/they/etc).

When you have finished, shift your attention to a person you encounter regularly but have neutral feelings about, like a cashier or distant business associate. Send this person well-wishes while repeating the same words with the appropriate pronoun as you exhale.

Next, focus on a person who causes difficulty in your life. Again, send this person well-wishes while repeating the words with the appropriate pronouns on the next four out breaths.

From there, expand your attention to encompass all of humanity. As you breathe mindfully, repeat the words again, using the pronoun “they.”

Finally, expand your well-wishes to all living things—plants, animals, birds, insects, creatures of the sea, and all other life on earth. As you breath out, repeat:

May they dwell in safety

May they be happy and healthy

May they be free from affliction

May they be at peace.

When you have finished sending your well-wishes to all living things, you have completed the meditation. You may continue to breathe mindfully with your eyes closed until you feel ready to open your eyes.

**For this meditation, the sentiment of well-wishing is important, but feel free to choose whatever words feel right to you. You may speak your words quietly out loud, or just simply say them in your mind. It is common to feel a sense of lightness or relief, or what has been described as “warm glow” when you have completed an LKM session.*

¹Loving-Kindness Meditation, https://ggia.berkeley.edu/practice/loving_kindness_meditation

²Seppala E.M., Hutcherson C.A., Nguyen D. TH, Doty J.R., & Gross J.J. (2014). Loving-kindness meditation: a tool to improve healthcare provider compassion, resilience, and patient care. *Journal of Compassionate Health Care* volume 1, Article number: 5. Retrieved from <https://jcompassionatehc.biomedcentral.com/articles/10.1186/s40639-014-0005-9>



The First Step to Healthy Aging: Medicare

A big part of healthy aging is having the right health coverage in place. If you are a Vermonter age 65 or older, your best path to peace of mind begins with Medicare. Medicare can help you maintain your wellness, manage your expenses, and access the care you need if you do become ill.

What is Medicare?

Medicare is a federal health insurance program for adults age 65 and older. Younger people diagnosed with certain health conditions are also eligible for Medicare.

The federal Medicare program is made up of two parts: Part A (hospital insurance) and Part B (medical insurance). Part A usually does not require a monthly premium if you have paid Medicare taxes during your working life. Part B does require a monthly premium, but in many cases, it can come right out of your Social Security check.

Together, Medicare Care Parts A and B are often called "Original Medicare."

Should I enroll in Medicare as soon as I turn 65?

The best time for you to enroll in Medicare depends on several factors, including whether you are still receiving health insurance through an employer and the size of your employer group.

In general, you should enroll in Medicare at age 65 if you do not have any other health insurance, or if you are:

- retired/not employed,
- self-employed, or
- receiving health coverage from a company with fewer than 20 employees.

Your Initial Enrollment Period is a seven month window that begins three months before the month you turn 65 and ends three months afterwards. For example, if you turn 65 in February 2020, your Initial Enrollment Period runs from November 1, 2019 through May 31, 2020.

If you will still be receiving health insurance through an employer with at least 20 employees when you turn 65, you can wait until that coverage ends to enroll in Medicare. When your eligible employer coverage ends, you will have a limited time—called a Special Enrollment Period—to enroll in Medicare without penalty.

If you fail to enroll in Medicare during your Initial or Special Enrollment periods, you can enroll during the General Enrollment Period (January 1 through March 31 annually). However, this will

result in a lifelong cost penalty. *The longer you wait to enroll in Medicare, the more costly your premiums will become.*

What if I want more coverage?

You can purchase additional coverage from private companies to help lower your remaining out-of-pocket costs and increase your peace of mind.

After you enroll in Original Medicare, you can purchase a Medicare Supplemental Plan (sometimes called a Medigap plan) to help cover your out-of-pocket costs. These plans are standardized by the federal government. This means that every company that sells Medicare Supplemental Plan A, for example, must offer the exact same set of benefits for that plan.

Private companies also offer Medicare Part D prescription coverage for purchase. Medicare Part D helps you pay for your medications at the pharmacy and by mail. Every company that offers Medicare Part D prescription coverage must meet a minimum standard level of coverage.

Some private insurers also offer a type of all-in-one plan called Medicare Advantage (MA). MA bundles Original Medicare and Part D coverage together for one monthly premium. MA plans can have a lower monthly premium, but your overall out-of-pocket costs may be higher with these plans, and coverage may be more limited.

Before you enroll in any Medicare plan, it is a good idea to speak with someone who can help you understand the best options for your personal situation. The Vermont Area Agencies on Aging's State Health Insurance Program Coordinator (800-642-5119) is a good place to start.

You can learn more about Medicare at www.medicare.gov, or call 1-800-MEDICARE.

A version of this article was originally printed in the Times Argus on October 17, 2019.



2020 Medicare Changes: Do They Affect You?

In 2020, due to changes in federal law, the eligibility requirements for Medicare Supplemental Plan C and Medicare Supplemental Plan F are changing. Here's what you need to know:

If you are already enrolled in Medicare Supplemental Plan C or F:

You will not be affected by these changes! Medicare Supplemental Plans C and F are not going away for current enrollees, and you do not need to take any action to stay in your existing plan.

If you became eligible for Medicare before January 1, 2020, but have not yet enrolled:

You may still be able to enroll in Medicare Supplemental Plan C or F when you are ready to retire, even after these new rules take effect.

If you have questions about whether Medicare Supplemental Plan C or F will be available to you when you are ready to enroll, it's a good idea to speak with a Medicare consultant before these changes take effect on January 1.

If you will become newly eligible for Medicare on or after January 1, 2020:

You will not be able to enroll in Medicare Supplemental Plan C or F, but other supplemental plan options will be available to you when you are ready to enroll.

All of our Qualified Health Plans help Keep Vermont Well

\$0 preventive care – get more effective, timely treatment to help you stay well

Blue Extras – members get exclusive discounts at participating local businesses that promote a healthy lifestyle

Care management – get one-on-one support for physical, emotional, or mental health challenges

24/7 telemedicine – when sickness happens, you're only a click away from on-demand video visits with a provider of your choice

Extensive provider network – you'll have access to the largest network in Vermont, including all Vermont hospitals and 99.5% of Vermont doctors



Are you planning to purchase a Qualified Health Plan this year?

If you answered yes, learn how we're helping to keep Vermont well through our innovative Blue RewardsSM program.

In 2020, you'll have access to more than a health plan—you'll be able to plan for a healthy life.

Personalized digital wellness

You are most likely a busy person, with a lot going on. And we understand health and wellness can sometimes take a back seat. With our Blue Rewards plans you'll have access to user-friendly online and mobile wellness resources. You will be able to do things such as:

- Take a health assessment
- Get customized reporting about your health
- Receive support that focuses on and helps you set goals to reach the next best step in your wellness journey
- Participate in self-guided programs that improve nutrition and physical activity
- And much more!



One-on-one consultations with a pharmacist

Have you ever wondered how the medications you take interact with the vitamins you take? Or perhaps you're about to start taking a new medication, but you're concerned about how it may interact with drugs that you're currently taking – we can help! We have a pharmacist standing by to discuss the safety and tolerability of your medications, which means that with just a simple phone call or an in-person meeting, you can:

- Improve your health and wellbeing by reducing medication contraindications
- Focus on how well your medications are working and how much they cost
- Find ways to simplify your medicine regimen

Blue ExtrasSM health and wellness discounts

Have you been wanting to take a yoga class, join a gym or spend a day on the slopes? With your Blue Cross membership, you will receive discounts across the state at participating Vermont and New Hampshire Businesses to do just that! These benefits include discounts on:

- Memberships at health clubs, spas and yoga studios
- Ski passes and golfing
- Massage therapy and personal training
- And much more!

Plus, you'll have the added benefit of feeling confident in your shopping choice by supporting local Vermont and New Hampshire businesses.

To learn more, visit www.bcbsvt.com/blueextras to see the full list of participating businesses.



Prescription drug lists

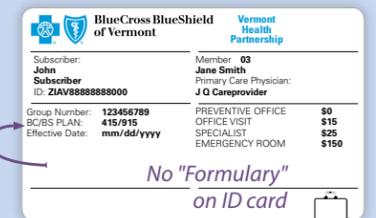
If you have prescription drug coverage through Blue Cross and Blue Shield of Vermont (BCBSVT), you may want to review your plan's formulary because it may change from time to time.

How can I find the most up-to-date drug list information?

Members with either formulary should go online to view the most up-to-date drug list information.

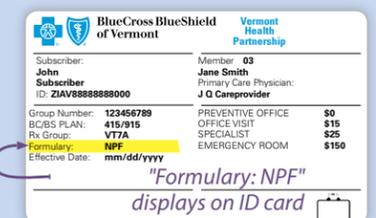
If you have the BCBSVT Open Formulary, please visit www.bcbsvt.com/open-rx for the applicable drug lists, information, tools and resources.

BCBSVT Open Formulary



If you have the National Preferred Formulary (NPF), please visit www.bcbsvt.com/npf-rx for the applicable drug lists, information, tools and resources.

National Preferred Formulary



Stay Safe from Phone Scams

Telephone scams are on the rise in Vermont. They can sometimes be hard to spot, but there are clues you can look for to keep yourself safe!

Medicare beneficiaries are a common target for telephone fraud, but anyone can be targeted by phone scammers. Fraudsters have new tools that allow them to mimic the telephone numbers of trusted companies and government services (this is called “spoofing”), so you can’t rely on the caller ID to keep you safe.

If an unexpected caller tries to sell you something you hadn’t planned to buy or pressures you for personal information like your credit card or Social Security number, it’s likely a scam.

If you receive an unsolicited call from Blue Cross and Blue Shield of Vermont (BCBSVT) or any other company or vendor, there are a few steps you can take to keep your information safe:

- **NEVER give out personal information** like your social security number or credit card information to an unsolicited caller.
- **Ask for the caller's callback information.** Get their name, the company name, and a callback number, then end the call.
- **Confirm the callback information through a trusted source.** Check the phone book or the company's official website to make sure the information you were given is correct.

Return the call *only* if you've been able to verify that the number you were given is legitimate. If a caller seems suspicious to you in any way during any phone call, hang up and report it right away—even if your personal information was not compromised.

If you receive a fraudulent call

- Report it to the FTC's Consumer Complaints website www.ftccomplaintassistant.gov
- Report it to the VT Attorney General's Consumer Assistance Program (CAP) at 800-649-2424
- Join the National Do Not Call Registry and report unwanted calls at www.donotcall.gov

If you believe you have been scammed or your information has been compromised

Report the incident to the Vermont Department of Financial Regulation, Insurance Division, Consumer Services at 802-828-3302 or email dfr.insuranceinfo@vermont.gov

If you receive a suspicious call from someone claiming to represent Blue Cross and Blue Shield of Vermont, please let us know right away!

You can call our Fraud Hotline Toll-Free at (833) 225-3810 or email Fraud_issues@bcbsvt.com

Our last day in the South Burlington Blue Mall is December 20, 2019. After that, for in-person service, come visit us at **445 Industrial Lane in Berlin.**

Walk-ins are welcome Monday-Friday 8 a.m. to 4:30 p.m. (closed on most federal holidays).

We look forward to seeing you in Berlin!

Our South Burlington Blue Mall Information and Wellness Center is closing

In order to deliver more efficient and effective service to our members all across the state, our South Burlington Sales and Service Consultants are moving to our Berlin headquarters.

At our Berlin office, you can:

- Pay your premiums
- Ask questions about your bill
- Get help with enrollment
- Learn about your plan options
- Meet with a case manager to discuss your health care



Weeknight Skillet Socca

Socca is a quick, hearty flatbread made from garbanzo (chickpea) flour. The recipe is flexible and forgiving: you can toss any herbs or spices you'd like into the batter before cooking or sprinkle them on top when it comes out of the pan; you can top it with vegetables and cheese and eat it like a pizza; you can even drizzle shards of it with honey or maple syrup for a simple dessert. Once you get a taste of socca, you might find a place for it at every meal! It's traditionally cooked over a wood fire, but this quick weeknight variation is pan fried.

For this recipe, you need:

- 1 cup chickpea (garbanzo) flour
- 1 cup water
- 2-4 tbsp olive oil, plus a splash for the pan (more oil creates a richer flatbread)
- ½ tsp salt

Directions:

1. Start by whisking all four ingredients together until well-mixed. Once the batter is smooth, let it rest for at least 10 minutes or up to a few hours (this develops the interior creaminess of the finished socca).
2. Heat a splash of olive oil in a 10" skillet over medium to medium-high heat.
3. When the oil is shimmering and fragrant, ladle the batter in an even layer across the bottom of the pan (approximately ½ cup of batter for a 10" pan).
4. Let the socca cook undisturbed for around five minutes or until the bottom is crisp and deeply golden, flip it confidently, and cook another five minutes or so, or until both sides are crisp and browned.

Note: Chickpea flour can be difficult to find, but it is often available at natural foods stores and Asian and Middle Eastern markets (where it may be called “gram flour”). Feel free to substitute garbanzo-fava flour, if that's what you can find. You can also grind your own chickpea flour at home using dried beans and a food processor!

Independent Laboratory Benefits Now Managed by Avalon Healthcare Solutions

We're pleased to announce that Avalon Healthcare Solutions is Blue Cross and Blue Shield of Vermont's new independent laboratory benefits manager. Avalon's comprehensive expertise in laboratory technologies and science-based testing policies will help improve quality, increase access to appropriate tests, and keep laboratory costs down for our members.

As of August 1, 2019, all of our contracted providers are required to refer outpatient testing services to in-network laboratories. This change will not affect Blue Cross members' access to care: Avalon ensures that all tests are available within their laboratory network, and members may continue to use their provider offices and in-network facilities for testing.

For an up-to-date list of in-network laboratories, visit our online Find a Doctor tool at www.bcbsvt.com/find-a-doctor.



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Find the hidden symbol and win a prize

Just find the symbol shown at left hidden somewhere in this publication and send us a letter telling us where you found it. Use the address found on the mailing panel above. We'll draw four lucky readers' names from the correct responses and announce the winners on our social media channels—so be certain to like, follow and engage with our channels. Each winner will receive a gift card to Amazon.com.

Special challenge: Because of all the creative and unique responses (e.g. postcards, artwork, poems and notes) we've received over the years, we now present an additional winner with a gift card for the most creative entry for that issue's contest.

Electronic option: In an effort to be "green," we will accept your hidden symbol contest entry via email. Just email hiddensymbol@bcbsvt.com and we'll enter you into the drawing!

Connect with us:



Vigor® is printed on 100% post-consumer recycled fiber, FSC®-certified paper—a paper that contains 100% post-consumer recycled fiber, is Elemental Chlorine-Free, and is certified by the Rainforest Alliance to the Forest Stewardship Council® Standard. It is manufactured using Biogas Energy



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recycled material
FSC® C022851

Using this paper instead of virgin fiber in this edition reduces our ecological footprint by:

- 21 short tons of wood
- 9,306 gal. Us world eq. of water
- 17,863 lbs. of CO₂
- 205 MMBTU
- 88 lbs. NMVOC

It's the equivalent of saving:

- 124 trees
- Energy consumption: 1,002,940 60W light bulbs for one hour
- 20,064 miles driven by car

(Environmental savings calculations provided by Rolland Enterprises Inc.)