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Non-Medicare and Medicare Retirees



For Your Benefit

A variety of timely information related to your health care benefits and needs

Primary care provider relationships are vital to healthy aging

Eating right, exercising and sleeping well are crucial for healthy aging. Regularly visiting a primary care provider is just as important. Having a PCP isn't required under the State Health Plan PPO and State Health Plan Medicare Advantage PPO, but it's still important to choose a provider to build a relationship with because aging increases the risk for chronic conditions and certain injuries.

Your PCP — sometimes called an internal medicine or family doctor — should be your first call when you're sick or need preventive care, such as checkups and vaccinations. Your PCP learns your and your family's health history and helps coordinate your care with other providers.

What are the benefits of a PCP?

The quality, comprehensive care you receive from a PCP is invaluable. You can get treatment at an urgent care center or retail health clinic, but those are intended to treat minor illnesses and injuries in the short term. PCPs can spend more time checking your body and reviewing your health history to find the underlying cause of an ailment. They provide the long-term comfort and stability you need.

Other PCP benefits include:

- Annual physical exams that assess your general health and check your vitals.
- Annual wellness visits for State Health Plan Medicare Advantage PPO members that includes a thorough exam and assessment of your overall health and well-being to create a plan of care.
- Preventive screenings, including colonoscopies.
- Vaccine recommendations, such as flu shots.
- Help addressing fall risks and urinary incontinence.
- Help coordinating specialty care, including behavioral health care.
- Potential for evening or weekend availability.
- More communication options, such as a secure patient portal or email.



A PCP will be with you for the long haul, providing close support on your health care journey. Care becomes easier the day that relationship begins.

Need help finding a PCP?

Blue Cross members have access to the [Find a Doctor](#) tool to help locate providers close to home or work. You can also see which in-network providers offer telehealth services so you can schedule virtual visits when needed.



A quick guide to understanding and coping with stress

In today's fast-paced world, stress is a feeling most adults experience at one time or another. Stress is a physical or mental response to an external event — or your thoughts and feelings about that event — such as a work deadline, financial responsibilities, trauma or dealing with an illness. Stress usually goes away when the event or situation is resolved, but sometimes it can linger long term.

According to the American Psychological Association, acute stress is short-term and a natural mechanism the body uses to cope with challenging situations, while chronic stress is long-term and accompanied by symptoms, including increased heart rate, aches and pains, insomnia and lack of focus.

Each person has a unique response to stress that's important to understand. When you can pinpoint your stressors, you can effectively manage stress and build resilience to protect your well-being.

Healthy ways to manage stress

Some stress can be healthy and motivating, but constant stress that goes unchecked can take a toll on your health. The following techniques can help you reduce and manage stress:

Get regular exercise. Your physical health is linked to your mental health, so engaging in regular physical activity, such as walks, lifting light weights or gardening can contribute to lower stress.

Eat a balanced diet. There's growing medical evidence that gut health affects our emotional well-being, according to the Cleveland Clinic. Whole foods high in omega-3 fats, magnesium, protein, pre- and probiotics, vitamin B12 and dietary fiber can help keep stress levels low.

Positive mindset. Your mindset plays a crucial role in how you perceive and respond to stress. Practice gratitude to cultivate a healthier perspective on the world around you, and challenge negative thoughts with positive self-talk.

Mindfulness and meditation. Mindfulness helps you focus on the present moment without judgment so you can accept your experiences. Meditation helps calm the mind to promote relaxation and enhance self-awareness. Both are key to combating stress.

Blue Cross Well-BeingSM is a great resource to help you foster healthy habits. Blue Cross works with Personify HealthTM to offer personalized daily content, including well-being programs called Journeys[®]. These self-guided interactive courses cover various health-related topics, including several courses dedicated to managing stress.

Log in to your online member account — or register if you're a first-time user — at bcbsm.com/som, then click on the *Programs & Services* tab. Select *Blue Cross Well-Being* under *Quick Links*, create your account and start exploring today. Journeys can be found under the *Health* tab.



Personify Health is an independent company that provides health and well-being services on behalf of Blue Cross Blue Shield of Michigan.



Spring cleaning positively effects your mind and body

For many people, the renewal of spring and warmer weather is a great time to deep clean and reorganize. But spring cleaning isn't just a seasonal trend. A study published by the Society of Personality and Social Psychology shows cleaning and decluttering can improve your mood and energy levels.

The health benefits of spring cleaning

If you participate in spring cleaning and decluttering, you're probably familiar with the positive effects on your space and mind. But if you need convincing, the following benefits may inspire you:

Reduces home hazards. As we age, reducing fall risk becomes more important. Maintaining a clean and uncluttered floor makes you less likely to trip and fall over stray objects.

Boosts your mood. According to the Cleveland Clinic, clean sheets and an organized room can lead to better sleep, which positively affects your mental and emotional health and puts you in a better mood.

Lowers stress. Visual cues that your space needs to be cleaned, such as piles of unorganized items, can induce stress and anxiety. Reducing the clutter and keeping your space fresh helps you relax by eliminating external stressors.

Ready to clean for a clearer mind? These tips will help you get started:

Start small

Spring cleaning can be overwhelming, especially if you're new to decluttering and organizing. Make a plan, such as which rooms you'll tackle and in what order, then break tasks into smaller, more manageable steps. Take your time getting through each area.

Create sorting piles

Sorting items into designated piles or boxes can help you stay organized as you go through your stuff. Try "move it", "lose it" and "donate it" piles to help you decide what to keep, throw away or donate.

Make it fun

Spring cleaning doesn't have to feel like a chore. Play your favorite music, invite a family member to help or reward yourself with your favorite treat to add more fun to the project.

Prevent future clutter

Keeping a clean and tidy home is an ongoing process. Create a daily or weekly cleaning schedule to help keep your mind balanced and reduce the intensity of your next spring clean. To prevent clutter, question yourself before making purchases. Do you really need it? Or will it just take up unnecessary space?



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State of Michigan Non-Medicare,
Medicare Supplemental and State Health Plan
Medicare Advantage PPO Retirees

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For benefit information or claim inquiries, call or write the Blue Cross Customer Service Center.

To call

1-800-843-4876

TTY users should call 711.

Non-Medicare and Medicare Supplemental retiree Customer Service is available Monday through Friday from 7 a.m. to 7 p.m. Eastern time, excluding holidays.

State Health Plan MA PPO Customer Service is available Monday through Friday from 8:30 a.m. to 5 p.m. Eastern time, excluding holidays.

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