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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

Preparing your mind and body for a healthy spring

Spring represents renewal and growth, so it's the perfect time to revitalize your health and well-being. Take a moment to review your daily routines and habits from the last few months. What do you want to change before entering a more active season?

There are many ways to prepare for spring mentally and physically. If you're looking for a place to start, the list below can help put you on the right path.

Declutter your space

It's no secret that a tidy space leads to a clearer mind. Spring cleaning and organizing can help improve your focus, boost your mood, and reduce stress and anxiety. For tips on how to tackle spring cleaning, read **Volume 25, Issue 1** of *For Your Benefit* at bcbsm.com/som/retirees under the Newsletters tab.

Embrace new hobbies

Hobbies are a great way to express yourself, learn new things and stay socially connected. Explore activities aligned with the season, such as, gardening, birdwatching or an outdoor sport that's safe for your activity levels.

Update your exercise goals

Warmer weather means you can combine your fitness routine with the benefits of spending time in nature. Consider moving your indoor walks to a nature trail or park. A study published by the National Library of Medicine shows that exposure to nature can help relieve stress, anxiety and depression. Nature can also improve cognitive functions, such as, memory, attention span and creativity.

Eat more seasonal fruits and vegetables

If you want to implement or keep up with healthy eating habits, prioritizing seasonal produce is a great way to add more nutrients to your diet. Increase your fruit and veggie intake with local produce for a fresher taste and higher levels of vitamins and antioxidants. Visit seasonalfoodguide.org to search what's in season this spring.

Connect with others

Social connections are vital for our mental health. If you spent most of winter warm and cozy indoors, spring is an opportunity to reinvigorate your social calendar. Plan time to connect with friends and family, whether reconnecting during a walk in the park, visiting an outdoor café or hosting a dinner filled with seasonal produce from your local farmers market.

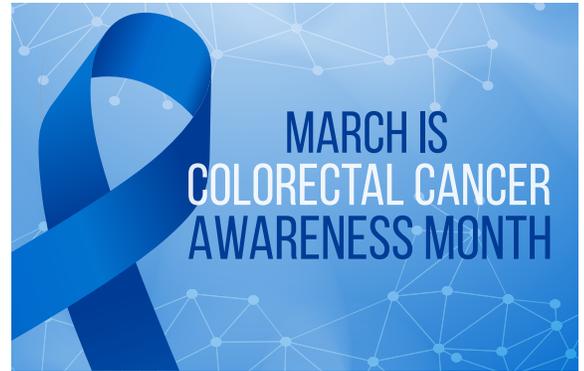


4 ways to lower your risk for colon cancer

March is National Colorectal Cancer Awareness Month, a time to educate about colorectal cancer, increase screening rates and support those impacted by the disease.

Colorectal cancer is cancer of the large intestines — or colon — and rectum. According to the American Cancer Society, colorectal cancer is the third most common cancer in men and women in the United States.

More than half of colorectal cancers are linked to physical inactivity, poor nutrition, being overweight and excess alcohol use. This means, with the right habits and lifestyle choices, there are ways to help reduce your risk for colorectal cancer.



Get your screenings

Current guidelines recommend everyone start regular screenings for colorectal cancer at age 45. However, individuals at high risk due to family history or other factors may need to be screened before age 45 or more often.

As a State Health Plan PPO retiree, your preventive colonoscopy or colorectal cancer screening is 100% covered. Talk to your provider about when and how often you should be screened for colorectal cancer. It's important to note, if your provider finds and removes a polyp or other tissue during the colonoscopy or colorectal cancer screening, the screening exam becomes a diagnostic exam, and your out-of-pocket costs will apply. For more information, view your plan documents at bcbsm.com/som.

Eat foods high in fiber

Increasing your dietary fiber is an effective way to support a healthy colon. The beneficial bacteria from fiber-rich foods reduces inflammation and boosts overall gut health. Women ages 51 and older should aim for 21 grams of fiber per day. Men in this same age group should aim for 30 grams per day.

To add more fiber to your diet, incorporate five or more daily servings of fresh fruits and vegetables, such as, apples, pears, raspberries, broccoli, lentils and dark leafy greens.

Maintain a healthy weight

Being overweight is associated with higher levels of gut inflammation, which increases your risk for colorectal cancer, according to a study in *The American Journal of Clinical Nutrition*. A nutritious diet low in red meat and processed foods and 30 minutes of moderate exercise most days of the week can help you reach and maintain a healthy weight.

Limit alcohol

Regular alcohol consumption significantly increases your risk for colorectal cancer by damaging your intestinal lining, reducing beneficial gut bacteria and increasing chronic inflammation. Limit alcohol to one drink a day for women and two drinks a day for men. To further lower your cancer risk, try completely cutting alcohol consumption.



Being open about your health helps you age with confidence

Blue Cross Blue Shield of Michigan is committed to helping you feel confident as you age. A key to aging with confidence is being more open with yourself and your provider about your health.

Your annual wellness visit — or annual physical for non-Medicare and Medicare Supplemental retirees — is a valuable opportunity to talk about health concerns, such as, incontinence, fall risk, mental health and the right physical activities for you. You can also discuss your medications and supplements and any other health goals.

Having early conversations about your health can ensure your well-being is on the right track. The topics below are a good starting point when navigating these discussions.



Incontinence

According to the National Association For Continence, nearly 100 million people in the United States live with incontinence. Incontinence can be uncomfortable and embarrassing, but it's important to know you have options for care. Talk with your provider about short- and long-term options — such as, bladder training exercises, medication and surgery — so you can enjoy everyday activities without worrying about a potential accident in public.

Fall risk

An occasional slip, trip or fall is something most people can relate to. However, it's important to know when a fall or misstep can be the start of a more serious health problem. If you're worried about falling, talk with your provider about fall prevention and ways to reduce your risk for injury.

Mental health

Your mental health can shift throughout the year due to seasonal changes and life events. Self-reflection can help you understand and be honest about how you're feeling. If you're experiencing higher levels of stress, anxiety or depression, help is available. Visit [bcbsm.com/seniorguide](https://www.bcbsm.com/seniorguide) for more information, including virtual and in-person care options.

Keeping active

Staying physically active as you age can help prevent disease and injury. If you're unsure where to start, or how to maintain an exercise routine, ask your provider what activities and exercises are best for you. For example, your provider may recommend that you increase your walking from 10 to 20 minutes to improve your cardiovascular health.

It's easy to forget things you want to bring up during an appointment, especially overlooked or uncomfortable health issues. It helps to write down the questions and topics you want to discuss, then hand the list to your provider.

State Health Plan Medicare Advantage PPO members: For additional tips to help you take charge of your health, visit [bcbsm.com/healthysom](https://www.bcbsm.com/healthysom).

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

MC L04A — Newsletter return only
Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd.
Detroit, Michigan 48226-2998

How to reach us

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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■ **Editor:** Kiara Murphy, State of Michigan Communications

To write

Please send all correspondence to:
State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
232 S. Capitol Avenue L04A
Lansing, MI 48933 1504

Blue Cross Blue Shield of Michigan
Medicare Plus Blue Group PPO
Customer Service Inquiry Department –
Mail Code X521
600 E. Lafayette Blvd.
Detroit, MI 48226-2998

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