

Better Health Matters

Practical tips and information
for a healthier lifestyle

What's Inside:

Because better health matters, this edition is filled full of valuable information on living a healthier lifestyle, and getting the most from your plan membership.

Home Delivery

Optum Rx - Let us bring your medications to you!

Immunization Awareness

What you need to know

Annual Wellness Checklist

Your key to achieving better health

Important Medicare Updates

What you need to know: Telehealth Digital Healthcare and New Medicare Part D Benefit



Lower Cholesterol, Better Health

Why Sticking to Your Prescribed Plan Matters

Controlling your Cholesterol starts with adherence to the medicine imposed by your physician. The National Institute of Health asserts; with devotion to taking prescribed lipid lowering medications such as statins have been associated with a 25% decrease in the risk of cardiovascular disease. Farm Bureau Health Plans is excited for your overall improvement, and it starts with being consistent with those medicines both you and your physician believe give you the best chance to stay happy and healthy. Additionally, remembering/taking action on a few simple steps/tips below may elevate and support your current health related goals.

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- Use your OTC card for items like Omega-3s (Fish Oil) to supplement improvement of "bad" cholesterol. More on your OTC benefit below so be sure to keep reading.
- Utilize a pillbox or organizer to assure you're consistent in taking medications day over day
- Set an alarm(s) on phones and other devices you regularly use to be sure an alert comes across each day to take your medication.
- Remember improvement of conditions comes with change so find out what works best for you whether it's a modification to aerobic exercise, healthy diet, or lifestyle.
 - Always be sure to consult your physician when adjusting your care plan and ask for an annual wellness visit to assure you are on track to better health. In the meantime, please feel free to reference these helpful resources [HERE](#) around Wellness, Cooking Healthy, and Lifestyle as a starting place.
- Electing to use a home delivery service assures consistent access to medicine, less exposure to other sick individuals, and timely refills without ever leaving your home. Time and energy should be spent moving down the road to better health, not standing in line at the pharmacy. More information can be found below on how to get started.

Optum

We Deliver!

Let us bring your medications to you!



Skip the trips

We deliver your medication to your door. You don't even have to leave home or wait in the pharmacy line.



Save money

You may pay less than what you do at in-store pharmacies. And, standard shipping is free.



Stay on track

With a 3-month supply, you may be likely to miss a dose. You can sign up for automatic refills.

Ready for home delivery?

Here are the ways to sign up.

- **optumrx.com** or with the Optum Rx app.
- Or ask your doctor to send an electronic prescription to Optum Rx.
- Or call the number on your member ID card.

[CLICK TO LOG IN](#)

[SIGN UP](#)



2024

Annual Wellness Checklist

Farm Bureau Health Plans' Annual Wellness Checklist!

[CLICK TO](#)

[DOWNLOAD](#)

A key to achieving Better Health, is scheduling an Annual Wellness Visit.

This is an opportunity for your Primary Care Provider to develop, or update, your personalized prevention plan.

Your Annual Wellness Visit is provided at no cost to you and should facilitate a timeline for scheduling preventative screenings and exams to manage chronic conditions.



100 day fills

Attention Members:

In an effort to maximize savings and convenience for our members, Farm Bureau Health Plans has changed our 90-day prescription fill to a 100-day prescription fill WITHOUT raising the amount you will pay for the increased supply.



The Importance of Immunizations

The month of August was designated immunization month to help raise awareness of the importance of vaccinating people of all ages against several serious and sometimes deadly diseases.

Awareness month also celebrates the successes of the different immunizations that have been created in the 20th century and beyond.

Every year, the National Public Health Information Coalition (NPHIC), in collaboration with CDC's National Center for Immunization and Respiratory Diseases, has developed a communication toolkit for use in your communities, schools, and workplaces and encourages people to become involved, raise awareness, and most important of all, get immunized.



For more information about vaccines:

[LEARN MORE](#)

[CLICK HERE](#)

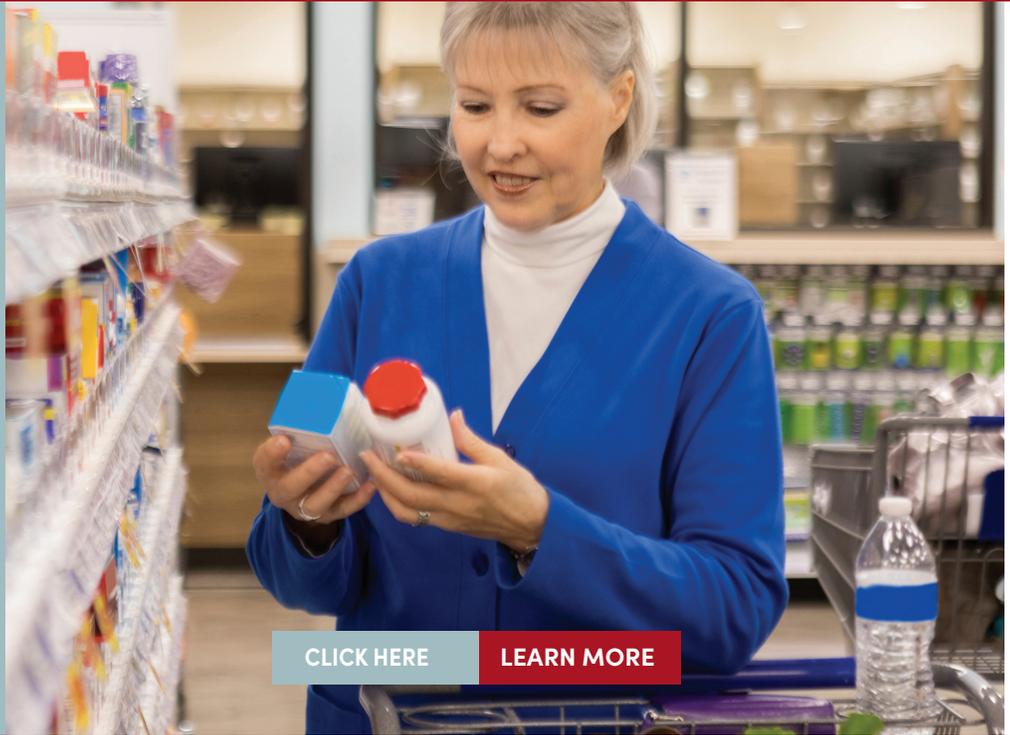
There are 4 key messages of the toolkits these being:

- Vaccines protect against serious diseases.**
- These diseases still exist, and outbreaks do occur.**
- Vaccines are recommended throughout our lives.**
- Vaccines are very safe.**

There are many debates around the safety of many of the vaccinations available, however governments across the world, acting upon the advice of leading scientists and medical professionals overwhelmingly support immunization schemes. Farm Bureau Health Plans suggests an annual flu shot appointment be made annually unless otherwise advised against by your physician. As well, be sure you have discussion at your annual wellness visit or upcoming appointment regarding your vaccination records to assure you are up to date.

OTC Card Benefit via InComm

Your Farm Bureau Advantage HMO coverage includes a \$150 Over The Counter (OTC) allowance.



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We know how difficult it may be to cover the small things. So, we added the OTC card for members like you who value every dollar and can use some peace of mind.

Here are a few important things to remember about this very important and impactful benefit.

Members have the ability with the card to purchase items online, by phone, and at retail locations.

Our vendors include Walmart, CVS pharmacy, Kroger, Walgreens, Dollar General, Family Dollar, and SAFEWAY. Several retail locations are within the members area. Our dedicated online retailer is CVS pharmacy.

For a complete list of covered items or participating stores/retailers the member should be pointed to visit:

<https://www.mybenefitscenter.com/>

How to Access & Navigate My Benefits Center

[CLICK HERE](#)

[WATCH VIDEO](#)

How To Shop Online with your OTC Card

[CLICK HERE](#)

[WATCH VIDEO](#)

How To Shop In-Store with Your OTC Card

[CLICK HERE](#)

[WATCH VIDEO](#)

This is an excellent avenue of support you both need and deserve as members of Farm Bureau Health Plans. Most especially this benefit could be of great assistance to those with diabetic care needs or individuals with high blood pressure that were outlined in our Summer 2024 Newsletter.

Categories and Examples of items you can purchase using your OTC Visa card are below.

Vitamins (multi-vitamins, B-12, Fish Oil, and many more)

Sun Care (Sunscreens and After Sun Aloe Vera)

Pain Relievers (certain acetaminophen and aspirin)

Foot Care (foot care pharmaceuticals (foot creams), heel cushions, foot powder, and so much more)

External Pain (Compression Support, Hosiery, etc.)



ADVENTURE

Without Limits



Farm Bureau
HEALTH PLANS
Tennessee

MEDICARE SUPPLEMENT PLANS

Farm Bureau Health Plans Open Enrollment Begins Soon!

Mark your calendars! The open enrollment period for Farm Bureau Health Plans is just around the corner. This is your chance to review your health coverage options and make any necessary changes. Stay tuned for more details and key dates to ensure you choose the best plan for your needs. Don't miss out on this opportunity to get the coverage that's right for you!

For more information:

Call 833-999-0103 TTY 711.

Or visit

fbhealthplans.com/medsupp

Hours of operation:

Oct. 1-March 31, 8 a.m.-8 p.m.,
7 days/week

April 1-Sept. 30, 8 a.m.-8 p.m.,
Monday-Friday

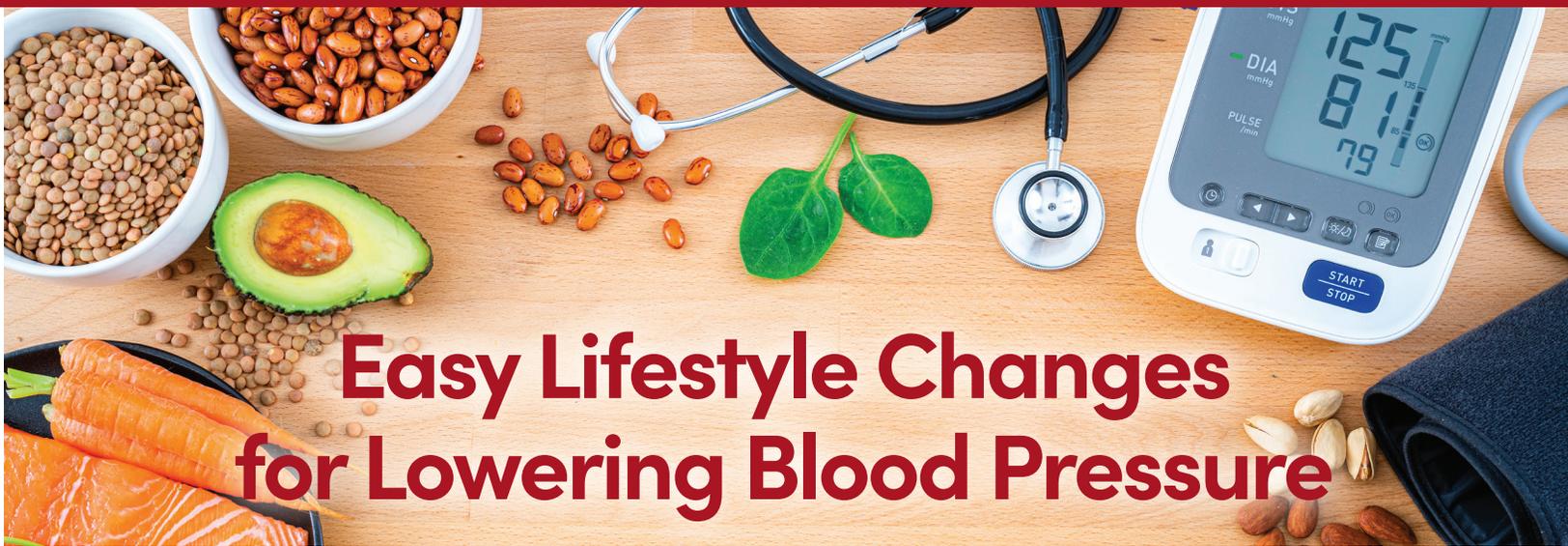
Important Medicare Updates

Telehealth in Transition: Embrace Digital Healthcare in 2024 Before It Changes

Medicare beneficiaries currently enjoy a broad spectrum of telehealth options, offering unparalleled access to medical care from home—a benefit for those with limited mobility or living far from healthcare centers. Yet, as we peer into 2025, signals suggest a potential scaling back of these services. This looming shift underscores the urgency for members to leverage telehealth now, capitalizing on its convenience and breadth. We urge you to seize this moment to enhance your healthcare experience, and rest assured, we will guide you through any forthcoming changes with the clarity and support you've come to expect from us.

New Medicare Part D Benefit

Great news for those with prescription drug coverage! Starting next year, there will be a cap of \$2,000 on out-of-pocket costs for prescription drugs under Medicare Part D. This limit will be adjusted for inflation in future years, ensuring it remains manageable. However, please note that this cap does not apply to medications given in outpatient settings under Medicare Part B. CMS is also working on changes to help lower the costs of medications for everyone.



Easy Lifestyle Changes for Lowering Blood Pressure

Managing high blood pressure doesn't always require medications. Here are some simple, effective lifestyle changes that can help you lower your blood pressure and improve your heart health.

Lose Weight: If you're overweight, losing even a small amount of weight can make a big difference. Aim for a healthy weight, but remember, even losing just 1 kilogram (about 2.2 pounds) can lower your blood pressure by 1 mmHg. On average, losing a bit of weight can reduce your blood pressure by around 5 mmHg.

Eat a Healthy Diet: Following a heart-healthy diet, can significantly lower your blood pressure. Focus on eating more fruits, vegetables, whole grains, and low-fat foods, while cutting back on saturated fats. This type of diet can lower your blood pressure by up to 11 mmHg.

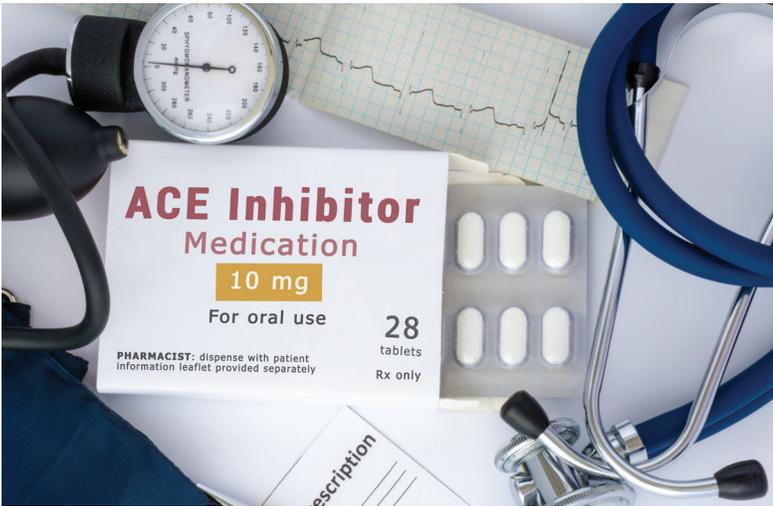
Reduce Sodium Intake: Cutting down on sodium (salt) is crucial. Aim for less than 1500 mg of sodium per day, but even reducing your intake by 1000 mg can help. This change can lower your blood pressure by 5 to 6 mmHg.

Increase Potassium: Potassium helps balance the amount of sodium in your cells. Try to consume 3500 to 5000 mg of potassium daily through foods like bananas, oranges, spinach, and sweet potatoes. This can reduce your blood pressure by 4 to 5 mmHg. However, if you have kidney problems, consult your doctor first.

Stay Active: Regular physical activity is key. Aim for 90 to 150 minutes of aerobic exercise each week, such as brisk walking or cycling. Adding resistance exercises can also help. These activities can lower your blood pressure by 4 to 8 mmHg.

Limit Alcohol: Cutting back on alcohol can reduce your blood pressure by about 4 mmHg.

These simple changes can help you manage your blood pressure effectively. Always consult your healthcare provider before making significant lifestyle changes, especially if you have any existing health conditions. Stay healthy and take care of your heart!



Navigating ACE Inhibitor Side Effects

and Lifestyle Changes for Optimal Blood Pressure Management

Angiotensin-converting enzyme (ACE) inhibitors are medications used to lower blood pressure and treat heart conditions by blocking the enzyme that produces angiotensin II, a substance that narrows blood vessels. By inhibiting this enzyme, ACE inhibitors relax and widen blood vessels, improving blood flow and reducing the heart's workload. Common ACE inhibitors include enalapril, lisinopril, ramipril, captopril, benazepril, fosinopril, perindopril, quinapril, and trandolapril.

While effective, they can cause side effects in some people. Here's what you need to know:

Dry Cough:

About 1 in 10 people may experience a dry cough, sometimes even after months of taking the medication.

If the cough becomes bothersome, talk to your doctor. You might be able to switch to another ACE inhibitor that doesn't cause this issue.

Dizziness:

Some people may feel dizzy with the first or second dose.

If you experience severe dizziness, stop taking the medication and contact your doctor immediately. The dizziness usually subsides over time.

Interactions with Over-the-Counter Medicines:

Avoid taking ibuprofen (Advil) or naproxen sodium (Aleve) while on ACE inhibitors, as these can reduce the medication's effectiveness.

If you have any concerns or experience side effects, always consult with your healthcare provider for guidance and possible alternatives.