Keep you and your family safe

Can you spot a scam?

Protect your loved ones — Get a flu shot
Protect your independence

Protecting yourself or someone you love from a fall is a great way to stay independent. According to the Centers for Disease Control and Prevention, one in five falls among older adults result in serious harm. Follow this guide to lower the chances you or someone you care about will fall at home.

What should you look for?
- Difficulty standing up and sitting down.
- Unsteadiness while walking.
- Using walls, door frames and furniture for stability and support.
- Unexplained bruising or injuries.

How can you help?
- Ask if any medications are causing dizziness.
- Keep floors clutter free. Remove all area and throw rugs.
- Make sure all areas of the house are well lit.
- Use shoes or socks with grips on the bottom.
- Add grab bars and railings in the bathrooms and near stairs.

What can a doctor do?
- Suggest vitamins or supplements to improve bone and muscle strength.
- Check eyesight at least once a year.
Let a Florida Blue social worker connect you to community services

A woman wanted to keep the Florida Blue Medicare plan she loved. But she was struggling to afford her copays for insulin. A social worker from Florida Blue connected the woman with a federal program she knew called Extra Help. The program helps with out-of-pocket costs for Medicare prescription drugs.

Your health depends on more than getting coverage for the medical treatments and prescriptions you need. If you have a problem that’s impacting your well-being, we invite you to talk with one of our Community Social Workers. You can find them at any Florida Blue Center.

Our social workers can connect you to community services like:

- Food, housing and utility assistance
- Transportation
- Medication and copay assistance
- Advance directives
- In-home services, like caregivers, Meals-on-Wheels and respite care
- Support groups

They can also walk you through applications for programs offered by:

- Medicaid
- Veterans Affairs
- FEMA and other emergency services
- State public assistance

Your Florida Blue Medicare plan gives you access to health solutions, not just health insurance. If you need community services to stay well, our team of community experts will help you find them.

Got flu shot?

When you get a flu shot, you are protecting everyone around you from the flu as well—your grandchildren, your neighbors and your friends. Your Florida Blue Medicare health plan covers a flu shot every year at no extra cost to you. Just visit your in-network doctor or pharmacy or a Florida Blue Center.

Your HealthyBlue Rewards points expire soon!

Chances are good you’ve earned rewards this year for taking care of your health. Remember to redeem your points for gift cards from popular merchants. Reward points expire after 12 p.m. ET on December 31, 2019. Visit floridablue.com/medicare and log in to your member account today.
Don’t get scammed this season

Are you a trusting person? Do you answer the door for strangers? Or take phone calls or return emails from someone you don’t know? These are traits common to older adults. Unfortunately, they also make it easier for you to fall victim to scams.

One out of every 10 Americans 65 and older and living at home will be a victim of scam abuse, according to the United States Senate Committee on Aging. Here’s how you can avoid becoming the next target.

Protect yourself

Scam artists are always coming up with new ways to fool unsuspecting victims. But there are some basics you can follow to lower your chances of getting hurt.

• Don’t give out personal or financial information to an unknown caller or email.
• Don’t give money to anyone who shows up at your door unexpectedly.
• Don’t open attachments or click links on emails from someone you don’t know.
• Don’t wire money to someone who offers to “fix” a virus on your computer or who asks you to pay taxes for a lottery you’ve won.
• Use caller ID. If you get a phone call from a number you don’t recognize, let it go to voicemail. You can listen to your messages and decide whether to return the call.
• If you have a smartphone, download an app that screens and blocks scam calls.
## Is It Real or Is It a Scam?

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<thead>
<tr>
<th>Scenario</th>
<th>What to do</th>
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<tbody>
<tr>
<td>A call from the Social Security Administration says there’s a problem with your account. They threaten legal action.</td>
<td><strong>Hang up.</strong> The SSA will never call to ask for your Social Security number, ask you to pay anything, or threaten your benefits.</td>
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<tr>
<td>There’s a call from your “grandchild” asking for money for an emergency. They swear you to secrecy.</td>
<td><strong>Don’t help immediately.</strong> Hang up and dial your grandchild’s number. Or call a friend or family member to check out the story.</td>
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<tr>
<td>After a natural disaster, a charity asks you to donate.</td>
<td><strong>Only donate to charities you know and trust.</strong> Verify contact information before sending money. Be cautious with messages posted on social media from charities. They could be fake.</td>
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<tr>
<td>You’re offered a savings on health care via a call, email or letter.</td>
<td><strong>Be suspicious,</strong> especially if the scammer refuses to give details about their company, such as an address or phone number. Don’t give out personal or bank information. Never pay to get your Medicare card, it is free.</td>
</tr>
<tr>
<td>An email from your bank says there’s a problem with your bank account and asks you to click the link for help.</td>
<td><strong>Don’t click.</strong> The link takes you to a site that asks you for your personal or bank information. It might look real, but real banks never ask for your private information this way.</td>
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The Federal Trade Commission reports recent scams at [https://www.consumer.ftc.gov/features/scam-alerts](https://www.consumer.ftc.gov/features/scam-alerts). Check to see if you’ve had experience that was similar.
5 reasons to get a mammogram

Maybe you’ve skipped your mammogram once or twice. There are good reasons not to. Regular mammograms have reduced breast cancer deaths by 40% since screening began in the mid-1980s, according to the American College of Radiology.

A mammogram is a safe, low-dose X-ray of the breast tissue. It’s used to find tumors that you or your doctor may not feel in a clinical or self-breast exam.

Here are five reasons to NOT skip yours:

1. Three out of every four women diagnosed with breast cancer have no family history or risk factors for the disease.
2. Mammograms can find tumors when they are small, often before you can feel them.
3. Early detection of breast cancer can improve your odds for survival.
4. Finding tumors when they are small gives you better odds for less surgery, less toxic chemotherapy and less radiation treatment.
5. One in eight women will be diagnosed with breast cancer in their lifetime, according to the National Breast Cancer Foundation. A mammogram is the only test shown to lower deaths caused by breast cancer.

Mammograms are beneficial, even as you get older. And new technology makes getting a mammogram more comfortable and accurate. Someone you love is counting on you to stay healthy, and your mammogram will help.
Exercise your brain

Games, puzzles and riddles can be more than just “fun.” In fact, the same games you use as entertainment can be used to improve your brain function and prevent memory loss! According to researchers at Stanford University, memory loss can be improved by 30 to 50 percent just by doing mental exercises, such as brain teasers and games. Test your brain power with these fun brain teasers below:

Can you answer these questions? (Answers provided at the end).

1. Johnny’s mother had three children. One child named April. One child named June. What was the third child’s name?

2. What word in the English language is always spelled incorrectly?

3. Which one is correct: “The yolk of the egg is white” or “the yolk of the egg are white”

Thought those were too easy?

How about solving these puzzles:

4. How many squares and rectangles are in this image?

5. Can you say what color each word is written in without messing up?

YELLOW • GREEN • ORANGE • PURPLE • BLUE • PINK • BROWN • WHITE • RED

Still too easy for you?

Try this challenging puzzle:

6. How many squares are on the board to the right?

Answers: 1. Johnny; 2. Incorrectly; 3. Neither, egg yolks are yellow; 4. 17; 5. Green, gray, purple, red, orange, blue, magenta, black, pink; 6. 204 squares

Sources: [https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1123445/](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1123445/)
[https://www.cdc.gov/aging/data/index.htm](https://www.cdc.gov/aging/data/index.htm)
Health and wellness or prevention information.

Stay safe and avoid a fall

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5 reasons to get a mammogram

Your Florida Blue Medicare member website is an easy way to access your plan documents, claims amounts and HealthyBlue Rewards. And now it’s getting better. In 2020 you’ll get health and wellness reminders and be able to store your ID card in your Apple Wallet. Sign up for an account today at floridablue.com/medicare.