

FALL 2026

healthylife

**2027
PLAN
CHANGES**
See p. 3

Your preventive care checklist

MANAGING CHRONIC
CONDITIONS

NEW HEART HEALTH
PROGRAM

TAKE BACK BLADDER
CONTROL

Keep your information current

Is your payment information correct on the MyBSWHealth member portal? Take a moment to make sure your information is up to date, so you don't miss a premium payment if you have one.

1. Go to **MyBSWHealth.com** and log in.
2. Navigate to the left-hand menu and select Insurance & Bill Pay.
3. Scroll down to Insurance Premium Due.
4. Under Invoices and Payments, click Payment Options or Pay Online on the right-hand side.
5. After agreeing to the Terms and Conditions, you can update your information under the Email and Funding Source sections.



Note: Your health plan must be linked to your MyBSWHealth account to complete these

steps. Need help linking your account? Scan the QR code to watch a helpful video.

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Hello, fall



Fall is my favorite time of the year. Goodbye, sweltering summer heat. Hello, cooler temperatures, cozy sweaters and football. As

we enter the “-ber” months (that is, September through December), that means the holidays are on their way as well.

For those with chronic conditions, the changing season means taking a few extra precautions to prevent flare-ups or trips to the hospital. If you deal with asthma, chronic obstructive pulmonary disease, congestive heart failure or diabetes, turn to Page 4 for tips on how to stay healthy and still enjoy the fall festivities.

Fall also kicks off flu season. If you haven't already, be sure to schedule your flu shot. While you're at it, you may want to ask your doctor about other vaccines like COVID-19, RSV and pneumonia.

Remember—getting vaccinated helps protect you and those around you, so try to get your recommended shots before attending holiday gatherings. Learn more ways to protect against fall respiratory illnesses on Page 7.

This is also the time of year to be thinking about your Medicare Advantage plan. With the Annual Enrollment Period taking place October 15 – December 7, it's important to be familiar with your benefits for the upcoming plan year. Turn to Page 3 for a quick recap of your plan highlights for 2027.

You'll find more health tips and advice throughout this issue, so keep it handy as you get ready to spend more time with friends and family. Continue staying active, eating nutritious meals and keeping up with your doctor's visits, and you'll be all set to finish the year strong.

Sincerely,

A stylized, handwritten signature in black ink.

Michael Massey, MD, MS
Medical Director
Baylor Scott & White Health Plan



Get ready for 2027

As the new year approaches, this is a great time to refresh your knowledge of your Medicare Advantage plan benefits.

In 2027, you can look forward to:

- \$0 premium (depending on your plan)
- \$0 primary care visits (in-person and virtual)
- \$0 Tier 1 drugs
- Additional telehealth options
- Transportation support (HMO-POS plans only)

Remember—we're the only health plan that guarantees in-network access to Baylor Scott & White Health providers and facilities. We believe the doctor-patient relationship is essential to your health. That's why

Other pharmacies, physicians and providers are available in our network.

our Medicare Advantage plans are informed by Baylor Scott & White Health physicians. We offer an integrated healthcare experience, which means your Baylor Scott & White Health doctors and your Medicare Advantage plan are on the same team, sharing resources and collaborating to help give you the best healthcare experience possible.

For all plan changes, see your Annual Notice of Change provided by mail. ▾

Need help understanding your 2027 Medicare Advantage plan options?

Speak with a licensed insurance agent for a one-on-one opportunity to ask about 2027 plan changes or to get assistance selecting a new plan. **800.782.5068, seven days a week, 8:00 AM – 8:00 PM (October 1 – March 31, closed on major holidays)**

NEW! Heart health program available

If you've been diagnosed with heart failure, we offer plans with special support tailored to you—at no additional cost.

To qualify, you must:

- Have a diagnosis of heart failure
- Receive heart failure care from a Baylor Scott & White Health cardiologist
- Be enrolled in a BSW SeniorCare Advantage HMO-POS Select Rx, Preferred Rx or Premium Rx plan

This unique program includes:

- \$0 copay for visits with a Baylor Scott & White Health cardiologist
- 48 one-way trips to plan-approved locations
- Up to four nutritional counseling visits per year
- Access to the heart failure care program within the MyBSWHealth portal

Special Supplemental Benefits for the Chronically Ill (SSBCI) are available only to qualifying members with chronic heart failure. Having chronic heart failure alone does not automatically qualify you for these benefits. Eligibility also depends on meeting the Centers for Medicare & Medicaid Services' definition of a chronically ill enrollee and the Plan's SSBCI eligibility criteria.

To learn about the program and how you can opt in, visit BSWHealthPlan.com/HeartHealth.

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TIPS FOR MANAGING CHRONIC CONDITIONS IN AUTUMN

Asthma, chronic obstructive pulmonary disease (COPD), heart failure and diabetes are common conditions for individuals ages 65 and older. As we transition from summer to fall, learn how the changing season affects these conditions and how to manage your symptoms.



ASTHMA AND COPD

Cold weather can worsen symptoms of asthma and COPD, causing breathlessness, a persistent cough or increased mucus. Take the following actions to avoid flare-ups:

- **Use medication** as directed by your doctor, and always bring your medication when you go out, even if it's just to take out the garbage or walk the dog.
- **Watch the local forecast** and avoid going out if it's too cold or when air pollution is high. Visit **AirNow.gov** to check the daily air quality.
- **Bundle up when you go out.** Wear a face mask or wrap a scarf around your nose and mouth to add humidity to the air you breathe.
- **Take steps to lower your risk of catching a cold or the flu.** Get a flu shot if you haven't already. Wash your hands often or use an alcohol-based hand sanitizer.
- **Avoid getting cozy by the fireplace.** Smoke and particles can irritate your lungs. Use a warm blanket instead.
- **Call your doctor right away** if symptoms keep getting worse or if you develop a fever.

HEART FAILURE

Fall rains in the holiday season, and navigating your nutrition during this time of year can be tricky. Choosing heart-healthy foods can ease symptoms and help you stay out of the hospital.

- **Skip the salt.** A diet high in sodium pulls water into your bloodstream, increasing your blood pressure and your risk of heart problems. When shopping, look for foods labeled "sodium-free" or "low sodium," meaning they contain no more than 140 mg of sodium per serving. Instead of buying preseasoned or processed

foods, opt for fresh meat and produce when you can. This allows you to control how much sodium is added.

- **Limit your liquids.** Heart failure causes you to retain fluids, so you might have to restrict how much water and other beverages you take in. Ask your doctor how much liquid you should consume each day and measure your drinks before you sip. Between beverages, moisten your mouth with sugarless hard candy or gum.
- **Track your weight.** Rapid weight gain from fluid buildup signals your heart failure is getting worse. Call your provider right away if you gain more than 2 to 3 pounds in a day or more than 5 pounds in a week.
- **Build a heart-healthy plate.** Follow the DASH (Dietary Approaches to Stop Hypertension) diet or a Mediterranean-style eating pattern—rich in fruits, vegetables, whole grains, legumes, nuts, fish and lean protein, and limit saturated fat, processed meats and added sugars.



DIABETES

Food, especially sweets, abounds during the holidays. Keep your blood sugar in check by remembering to:

- **Choose your carbs wisely.** The American Diabetes Association (ADA) 2026 standards emphasize that regardless of carbohydrate quantity, the focus should be on high-quality minimally processed, nutrient-dense, high-fiber carbohydrate sources. Go for high-fiber options like nonstarchy vegetables, whole grains, legumes and fruits before consuming refined or processed foods.
- **Limit alcohol.** According to the ADA, adults with diabetes who choose to drink can follow the same guidelines as the general population (less than or equal to two drinks per day for men and less than or equal to one drink per day for women).
- **Make a nighttime check.** Check your blood sugar level before bed. You may need to eat a bedtime snack to avoid nighttime low blood sugar. ▀

KNOW BEFORE YOU GO:

Taking back bladder control

Bladder control issues are more common than you may think, affecting millions of adults ages 65 and older. If you find yourself going to the bathroom more often than before, you're far from alone.

BLADDER CONTROL ISSUES, INCLUDING INCONTINENCE, MAY HAPPEN FOR MANY REASONS:

- Weak bladder or pelvic floor muscles
- Hormonal changes
- Enlarged prostate in men
- Side effects from some medications
- Chronic health conditions

THESE SMALL CHANGES CAN HELP IMPROVE BLADDER CONTROL:

- Do pelvic floor muscle exercises daily to strengthen muscle control
- Drink enough water during the day; drink less in the evening
- Limit caffeine, alcohol and spicy foods, as they can increase urgency
- Follow a bathroom schedule and slowly increase time between visits to improve bladder capacity
- Stay active and maintain a healthy weight to reduce pressure on the bladder
- Exercise regularly to support overall strength and bladder health

IF THESE LIFESTYLE TIPS ARE NOT ENOUGH, TALK TO YOUR DOCTOR. HERE ARE SOME SIGNS THAT IT'S TIME TO HAVE THAT CONVERSATION:

- A sudden or strong urge to urinate
- Frequent or painful urination
- Accidental leaks or loss of bladder control
- Waking up many times at night to use the bathroom
- Leaking when you laugh, cough, sneeze or exercise
- Changes in urination after starting a new medication ▼

Looking for
a doctor?

Find a provider at
[BSWHealthPlan.com/
Care](https://www.bswhealthplan.com/Care)

Your seasonal preventive care checklist

It's nothing to sneeze at. For adults ages 65 and older, catching a respiratory illness—like flu, pneumonia, COVID-19 or RSV—can lead to long-lasting health problems, severe illnesses that require treatment in the hospital and even death.

Your best protection? Vaccination. Vaccines trigger your own immune system to fight off and prevent certain kinds of disease in the future. A vaccine uses a tiny amount of a substance that lets your body build up antibodies and other defenses to a virus or bacteria. This helps prevent or lessen the severity of many types of diseases caused by infection.

Take these steps to ensure you're protected during this fall season.

□ SCHEDULE YOUR ANNUAL FLU SHOT.

The Centers for Disease Control and Prevention recommends that all adults get the yearly flu vaccine, ideally before the end of October. This vaccine

reduces your risk of getting the flu and complications from the flu. It also helps protect other vulnerable people in your house or community when you are vaccinated.

As a reminder, flu shots are available to you at no cost. Visit [BSWHealthPlan.com/Care](https://www.BSWHealthPlan.com/Care) to find an in-network provider or pharmacy.

□ ASK YOUR DOCTOR ABOUT PNEUMONIA, COVID-19 AND RSV VACCINES.

In addition to the flu shot, you may need other respiratory vaccines, depending on your age and health condition. Your doctor can review your health history and tell you which vaccines you need to stay up to date.

□ TAKE OTHER SIMPLE, PROTECTIVE STEPS.

- Wash your hands well and often
- Avoid touching your eyes, nose and mouth
- Limit your contact with others who have a respiratory illness, if you can ▼



Need help navigating the MyBSWHealth app?

The MyBSWHealth app is a helpful tool for your care and your coverage. You can use it to view claims, schedule doctor appointments, find important documents and even communicate with your Baylor Scott



& White Health care team. To learn how to use the app, scan the QR code to watch our webinar.

Other pharmacies, physicians and providers are available in our network.



1206 W. Campus Drive
Temple, TX 76502

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Recipe ▶

Tasty turkey tacos

Ingredients

- ¼ cup, plus 3 tbsp., hot water, divided
- 2 tbsp. dehydrated minced onion
- 2 tbsp. tomato paste
- 2 tsp. onion powder
- 1 tsp. garlic powder
- 1 tsp. cumin
- 1 tsp. paprika, preferably smoked paprika
- 1 tsp. sea salt
- 1 tsp. agave nectar or honey
- ½ tsp. oregano
- ⅛ tsp. black pepper
- ⅛ tsp. cayenne pepper (optional)
- Olive oil spray
- 1 lb. 93% lean ground turkey
- 1½ cups frozen riced cauliflower, thawed
- 16 corn tortillas
- 1 cup diced romaine lettuce
- 1 cup diced tomatoes
- ½ cup minced fresh cilantro

Optional toppings: low-fat sour cream, low-fat shredded cheese, salsa

Directions

1. Stir together 3 tablespoons of hot water with 2 tablespoons dehydrated minced onion in a small bowl and set aside.
2. In a medium-sized bowl, whisk together remaining ¼ cup hot water with tomato paste, onion powder, garlic powder, cumin, paprika, salt, agave nectar or honey, oregano, black pepper and cayenne pepper (optional). Set aside.
3. Spray a large nonstick or cast-iron pan with olive oil spray. Heat pan for 1 minute over high heat. Add ground turkey and sauté until no longer pink, about 3 minutes. Add riced cauliflower. Stir and sauté until well mixed and heated throughout, about 2 minutes. Add minced onion, stir until well combined and sauté for about 1 minute.
4. Reduce heat to low and pour tomato and spice mixture over top. Stir and sauté for about 3 minutes, until meat and cauliflower change color (an orangey-red color from the tomato mixture) and are well combined.
5. To serve, place 1 tablespoon of meat mixture into a tortilla, top with 1 tablespoon romaine lettuce, 1 tablespoon diced tomatoes and 1 teaspoon of cilantro.

Per serving

Makes 8 servings. Serving size is 2 tacos. Each serving provides: 210 calories, 6 g total fat (1.5 g saturated fat, 0 g trans fat), 40 mg cholesterol, 380 mg sodium, 26 g carbohydrate, 5 g dietary fiber, 3 g sugars and 15 g protein.

