

WHOLE you

2024 Summer Bulletin

Tried-and-True Financial Health Tips

Money makes the world go round, so we cannot stop thinking about it. This can pile on our stress in daily life. Some people respond to this kind of stress by blocking out the details that might help them get to a better place. When thinking about financial health, there are a few basics to keep in mind.

- **Know your net worth.** A good starting point with money matters is to know what you are working with. This includes your net worth — the difference between what you own and what you owe. To figure this out, you can make a list of your assets (what you own) and your liabilities (what you owe). Your net worth figure will be your assets minus your liabilities. Your net worth will change over time. Recalculate it at least once every year.
- **Plan, plan, plan.** It can be hard to stick to a budget, but planning is worth it. When you create a spending plan, you are taking an honest look at what you can afford to buy. Be clear with yourself on needs versus

wants, and create your budget with this in mind. There are many good apps that can assist you. By being aware, you become more able to make small changes that help you meet your goals.

- **Save for later.** The sooner you can start saving money, the better. Only you can decide what is right for you and your budget, but having a savings cushion is a good way to get through sudden life changes. A common piece of expert advice is to devote at least 20 percent of your after-tax income to paying off debts and putting money into an emergency fund and retirement accounts.

There is a lot of money advice out there. The right advice for you depends on your income, your goals and the kinds of changes you can commit to daily.



SOCIAL NEEDS SELF-ASSESSMENT

This form will help us identify your needs so that we can connect you with community and social service programs. You should answer the questions in your own way. There are no right or wrong answers.

Take the [Social Needs Self-Assessment](#).



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Start Smart for Your Baby®

We want to help you and your baby grow healthy and stay healthy. [Start Smart for Your Baby®](#) is our program for pregnant women and new moms. It is designed to customize the support and care you need for a healthy pregnancy and baby. It will not cost you a thing.

NOTICE OF PREGNANCY

Schedule a visit with your doctor as soon as you think you are pregnant. Once your doctor confirms that you are pregnant, let Nebraska Total Care know about your pregnancy by filling out our [Notice of Pregnancy \(NOP\) form \(PDF\)](#).

There are three easy ways to fill out our form:

- Mail in the printed form: Nebraska Total Care, ATTN: SSYB Care Management, 2525 N 117th Ave, Suite 100, Omaha, NE 68164
- Call Member Services at the number on the back of your Nebraska Total Care ID card.
- Log in to your online [member portal](#) account.

CARE MANAGEMENT

This is for pregnant women who need extra support. Nebraska Total Care wants to make sure you get the care you need to have a healthy pregnancy and a healthy baby. Nebraska Total Care's Care Managers are registered nurses, therapists, and licensed social workers who will work with you to answer your questions. As your Care Manager, we can help schedule appointments, give transportation assistance and find support that will help you get well and stay well. We can also help with other behavioral and social services. To reach your Care Management team directly, call 1-844-385-2192 (TTY 711).

TDAP VACCINE

All pregnant women should get a Tdap vaccine between 6 to 8 months of the pregnancy. It is recommended that you get a [Tdap vaccine](#) during each pregnancy. The Tdap vaccine is a safe way to protect you and your baby from serious illnesses. As a Nebraska Total Care member, there is no cost to you for this vaccine.

PRENATAL VISITS

Regular doctor visits will be a part of your life when you are having a baby. It is important to go to all of your prenatal visits, even if you are feeling good. Your prenatal visits will happen:

- During the first 32 weeks (Every four weeks)
- From weeks 32-36 (Every two to three weeks)
- From week 36 until delivery (Once per week)

BREASTFEEDING

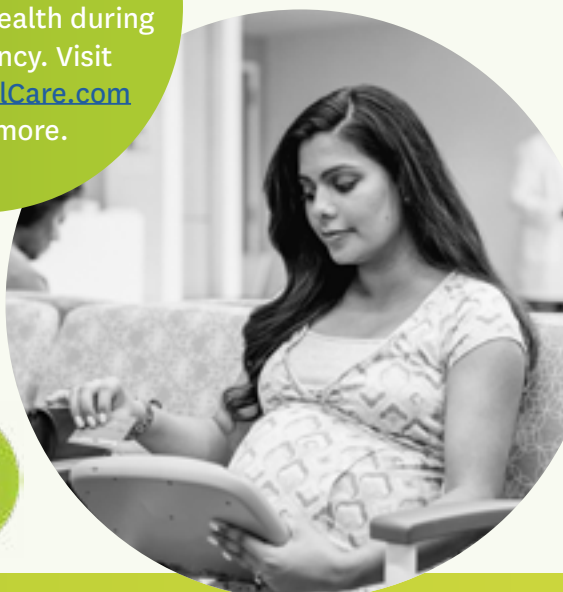
Breastfeeding has many health benefits for babies. We will give a [free electric breast pump](#) to any new mother in our plan. You can ask for your breast pump at the start of your 37th week of pregnancy, until 45 days after your baby is born. Call Nebraska Total Care at -844-385-2192 (TTY 711).

POSTPARTUM VISIT

Be sure to set up an appointment for your postpartum visit. It should take place within 10 weeks after you deliver. During this visit, your doctor will check on how your body is healing.

Learn more about [Value-Added Services](#).

Start Smart
Our Start Smart for Your Baby® program helps you focus on your health during your pregnancy. Visit [NebraskaTotalCare.com](#) to learn more.



Start Smart for Your Baby



SCHEDULE YOUR ANNUAL MAMMOGRAM TODAY

Contact your provider to schedule your no-cost mammogram today! For help scheduling an appointment or questions, call Member Services at 1-844-385-2192 (TTY 711). We have people to help you Monday-Friday, 8 a.m. to 5 p.m., Central.

Starting at age 50, it benefits women to get annual mammograms. It is a simple test that only takes a few minutes. It is an important part of staying focused on your health.

Screening for breast cancer allows you to:

- Get the most from your health benefits with this routine, no-cost test.
- Join the millions of women nationwide who are taking control of their health.

As a member of Nebraska Total Care, you can get your annual mammogram at no cost to you. Call and schedule it TODAY.

**Call Member Services at
1-844-385-2192 (TTY 711).**

What Is COPD?

Chronic obstructive pulmonary disease, or COPD, is a progressive disease that makes it hard for people to breathe. Chronic means a health issue that is always there or lasts for a long time. Progressive means that the disease can get worse as time goes on.

COPD is made up of two main conditions: emphysema and chronic bronchitis. We will talk about these below.

The main cause of COPD is exposure to tobacco smoke. Usually, people who have this disease smoke or used to smoke. Being exposed to other lung irritants over a long period of time can increase your chances of getting this disease. An irritant is something that can bother your lungs. These include air pollution, dust, chemical fumes, or secondhand smoke. People with a family history of COPD are also more likely to get this disease if they smoke.

If you have COPD, air that normally flows easily into and out of the lungs becomes slowed down. As a result, you may wheeze or cough a lot or feel short of breath. You may also feel weak or tired or see that you have gained or lost some weight. One, or all, of these symptoms may happen from time to time for other reasons. But they can also be a sign that you have COPD.

EMPHYSEMA. At the end of your breathing tubes are balloon-like pouches that help oxygen get to your blood. When you have emphysema, these pouches become enlarged and stretched out, like a balloon that has been blown up many times. This makes it harder for oxygen to get into the bloodstream. It also causes stale air to become trapped. Emphysema can make you feel short of breath or like you cannot “take a deep breath.”

CHRONIC BRONCHITIS. Chronic bronchitis happens when the linings of the breathing tubes are always irritated and swollen. This swelling is called inflammation. People with chronic bronchitis have a cough that lasts a long time and makes a lot of thick mucus. Swelling and mucus narrow the airways and make it hard for air to flow through the breathing tubes. Chronic bronchitis may also cause:

- wheezing (whistling or crinkling sound when you breathe)
- chest pain from heavy coughing
- low fever
- shortness of breath

WHO IS AFFECTED BY COPD? Millions of people are found to have COPD each year. Many people do not even know they have it. It is usually diagnosed in middle-aged people or older adults. COPD usually develops slowly, but the symptoms will get worse over time. Some people who have COPD also have chronic bronchitis, emphysema, or chronic asthma.



**WHOLE
you**

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Protect Yourself: Prevent Skin Cancer

Nice, sunny days are meant to be enjoyed. Do not let your fun in the sun be spoiled by harmful ultraviolet (UV) rays and skin damage. When you protect yourself from UV rays, you lower the risk of skin cancer. You also slow early aging!

Practicing smart sun protection in warmer months is a good way to get into habits that you should have all the time. The danger of UV rays is year-round, even on cloudy or cold days — and even when you are inside but near windows! UV rays can also reflect off snow, water and concrete. Put simply, if your skin is exposed and you are not in a windowless space, you can get exposure to UV rays.

Here are ways you can protect your skin:

- **Choose sunscreen** with a sun protection factor (SPF) of 15 or higher. Apply it at least 15 minutes before sun exposure. Use it on all exposed skin. Reapply it every two hours if you are sweating or swimming.
- **Wear long sleeves, long pants and longer skirts.** Some materials are better than others at protecting you from the sun. An easy way to gauge how well it can protect you is to hold up the material to the sun. The more light that you can see through it, the less it

will protect you from harmful UV rays. Also, dark and bright colors will protect you more than lighter colors like whites and pastels.

- **Put on a hat** with a full brim when you spend time outdoors. This will help protect your face, ears and neck. Keep in mind that a hat with a partial brim, like a baseball cap, can shield only part of you. And straw hats are not as effective for blocking out UV rays.
- **Sunglasses** help guard your eyes from UV rays. They also protect the skin around your eyes from sun exposure. Buy a pair you like and wear them whenever you are outside.
- **Avoid being outside during the hottest times of the day.** Always look for shade during peak daytime hours (10 a.m. to 4 p.m.). Find a tree or an outdoor umbrella to shield yourself.

If you work outside, play sports or simply like to spend time outdoors, be extra aware of any changes in your skin. A new growth or an uneven patch of skin can be an early sign of an issue. **Set up a visit with your primary care provider (PCP) if you see any changes** in your skin or have questions about your risks.

MYNTC MOBILE APP

Perfect for members on the go! Access benefits and personal health information all from your smartphone. Download the [MyNTC app](#) to begin. Find it in the App Store or Google Play.

SECURE MEMBER PORTAL

Access your healthcare information, claims, ID cards and more online. Go to NebraskaTotalCare.com/Login. Create a new account or sign in. It is free and easy!

LANGUAGE SERVICES

Interpreter services are provided free of charge to you during any service or grievance process. This includes American Sign Language and real-time oral interpretation. If you need something translated into a language other than English, please call Nebraska Total Care at 1-844-385-2192 (TTY: 711). We can also provide things in other formats such as Braille, audio or large print.

NOT SATISFIED WITH YOUR CARE?

You can file a grievance if you are not happy with any part of your care from the health plan or doctors. Grievances can be filed by phone, email, mail or fax. Learn how at NebraskaTotalCare.com.

Your Benefits

Nebraska Total Care offers the services you and your family want and need. Our services include:

- Primary Care Visits
- Immunizations
- Family Planning
- Pregnancy Services
- Hospital Services
- Home Healthcare
- Emergent/Urgent Care
- Wellness and Healthy Rewards Programs
- Prescriptions
- Over-The-Counter Drugs/Supplies
- Care and Disease Management Services
- Behavioral Health and Substance Use Services and Programs
- Hearing and Vision Services



Primary Care Provider

Your primary care provider (PCP) will be your main doctor. They can help coordinate all of your health needs. Be honest with your doctor. Your PCP needs you to be honest about your health and symptoms. If you have questions about your health, treatment, or your medicines, ask! Your doctor wants to help you.

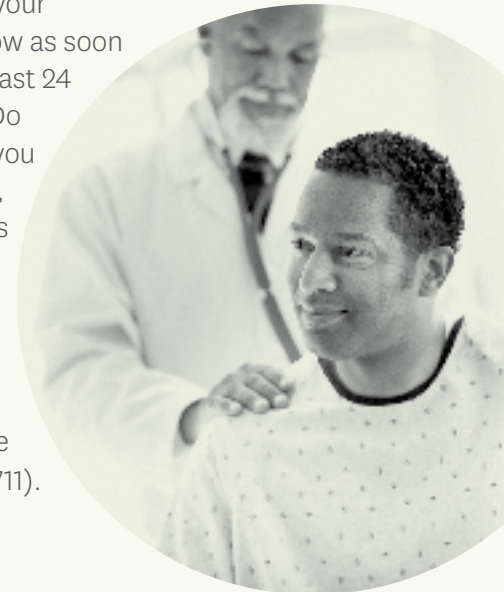
VISIT YOUR PRIMARY CARE PROVIDER

See your Primary Care Provider every year for an **annual wellness checkup**. This helps prevent health problems. The wellness checkup gives your PCP a chance to find health problems early, when they are easier to treat. These appointments can help you and your PCP to get to know each other.

Call your PCP's office to schedule appointments. You have unlimited visits to your PCP. There is no cost to you. Make appointments with them when you need them.

If you need to change or cancel your appointment let your doctor know as soon as you can. It is best to call at least 24 hours before the appointment. Do not just skip an appointment. If you need to change an appointment, call the doctor's office as soon as you can. They can make a new appointment for you.

If you need help finding a [Primary Care Provider](#) please call Member Services. The phone number is 1-844-385-2192 (TTY 711).



Visit our website & secure member portal

Visit [NebraskaTotalCare.com](https://www.NebraskaTotalCare.com) to create a member portal account. You can use it to:

- Complete your Health Risk Screening
- Complete your Notice of Pregnancy form (NOP)
- Change your primary care provider (PCP)
- Update your personal information
- Print a temporary member ID card
- Find pharmacy benefit information
- Send Nebraska Total Care a message
- See claims and authorization approvals
- Check rewards card balance and more!

Call Member Services

Call **1-844-385-2192 (TTY 711)**. Monday-Friday, 8 a.m. to 5 p.m., Central. We can help you:

- Find a doctor or change your primary care provider (PCP)
- Get a new Nebraska Total Care ID card
- Understand your benefits
- Change your address and phone number
- Get translation help for medical appointments
- Get transportation to your appointments
- Get a paper copy of anything on our website

You can see authorization approvals on our [Secure Member Portal](#).

