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The COVID-19 pandemic continues to alter our day-to-day lives. Our top priority is the health and well-being of our members. For helpful resources during the COVID-19 pandemic, visit [Wellmark.com/BlueCoronavirus](https://www.wellmark.com/bluecoronavirus).



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Can I take this with that?

What you need to know about drug interactions

Before you reach for that bottle of cough and cold medicine, use caution. Whenever you take more than one medication, you risk a drug interaction. This includes prescription drugs, over-the-counter (OTC) medicines, vitamins and herbal supplements. That's why it's important to regularly talk to your doctor or pharmacist about all the drugs you are using.



Common drug interactions: True or False?

A drug interaction happens when medications interact poorly with one another. This may make your drugs less effective, increase the effects of a drug, or cause unexpected side effects. Test your knowledge with this quiz.

- ☐ T ☐ F 1. Older people are more at risk for drug side effects and interactions.
- ☐ T ☐ F 2. OTC pain relievers like acetaminophen (Tylenol®), naproxen (Aleve®) and ibuprofen (Advil®) should not be combined.
- ☐ T ☐ F 3. Vitamin and herbal supplements are regulated by the Food and Drug Administration (FDA).
- ☐ T ☐ F 4. Products labeled “natural” are safe to take with most medications.
- ☐ T ☐ F 5. It's always safe to take OTC pain relievers with cough, cold and flu medications.

1.3 million people end up in the emergency room every year because of drug side effects, including medication errors, overdoses, allergic reactions and drug interactions.

Source: Centers for Disease Control and Prevention

Answers:

- 1. TRUE.** People tend to take more medications as they get older, and this puts them at a greater risk for side effects and drug interactions.
- 2. TRUE.** Avoid using more than one OTC pain reliever at a time unless your doctor says it's OK. Generally, it's safe to alternate between different types of pain relievers, so long as you follow dosing instructions.
- 3. FALSE.** The FDA does not regulate vitamin or herbal supplements like they do prescription drugs or foods. That's why it's so important to talk to your doctor about any products you might be taking.
- 4. FALSE.** “Natural” does not mean “safe.” Depending on the ingredients, these products can pose unexpected risks when used with certain medications or be dangerous for people with certain medical conditions.
- 5. FALSE.** Many combination cough and cold medicines already contain pain relievers like acetaminophen. Always read the label to make sure you're not doubling up or getting too much of an active ingredient.



Call 844-84-BEWELL (239355) or talk to your doctor or pharmacist if you have a dosing question or you are worried about a potential drug interaction. BeWell 24/7SM is available at no cost to most Wellmark Blue Cross and Blue Shield members.*

*BeWell 24/7 is currently not available with Wellmark's Medicare supplement plans



Find more quiz questions, plus information about drug side effects, interactions and common pain relievers at [Wellmark.com/DrugInteractions](https://www.wellmark.com/DrugInteractions).

Make your mental health a priority

Get the help you need

Trusted news anchor shares his
personal story about mental health.



“I could’ve felt so much better, sooner, if I had just gotten the help I needed.”

People have come to trust Steve Karlin. He’s been a steady, strong presence in central Iowa news for years. He’s worked at KCCI for more than 30 years, the last five as a lead anchor. But it’s his personal journey that has captured the interest of many of his viewers. That’s because Karlin has opened up about an illness many people have, but hardly anyone — particularly men — talk about.

Karlin went public with his story more than two years ago, on Sept. 2, 2018.

“It was probably the most important realization of my life,” he says. “At the time, Lynn and I had been married for 24 years, and our daughters, Maisie and Lucy, were young adults. So much of their lives had gone by with me as a depressed person. I was angry with myself and ashamed. But that day, I decided to go public in a Facebook post.” Here are a few excerpts:



Lynn and I were sorting through old pictures today and it hit me like a ton of bricks.

...It dawned on me how much my depression and ADD [attention deficit disorder] had negatively impacted [my family]. I could have been more patient all those years, should have worked harder to erase the ever-present negativity from my mind, but my mental illness wouldn’t let me.

...My relationships with my wife and kids have always been good, but they could have been so much better. Today and from now on I am committed to making them the best that they can be.

In no time, responses began flooding in. “I was blown away,” says Karlin. “It was gratifying, but also heart wrenching. There are just so many people who need help because of anxiety and depression.”

Here, Karlin answers some questions about the time leading up to his diagnosis and treatment, and what life is like for him now.

How long have you struggled with depression?

I have always had depression, I just didn’t recognize it until I was 58. I had these feelings throughout childhood, I just didn’t know what it was. Now, when I feel myself having a depressive episode, I realize what’s going on and I do my best to talk myself down.

READ MORE ➡

More than

70%

of people with mental health conditions don’t seek help.

Sources: BMJ Open and the American Journal of Public Health

Symptoms of depression may differ in men and women

Women with depression are more likely to seem sad or express sadness, while men with depression may appear to be angry or aggressive instead of sad. Men are also less likely to talk about and seek treatment for depression.

Source: National Institute of Mental Health

Virtual doctors are making mental health care more accessible.

In fact, three in four Americans with behavioral health conditions are continuing therapy services during the COVID-19 pandemic.

Source: Blue Cross and Blue Shield Association

What prompted you to seek help?

My daughter started receiving treatment for ADD. She talked to me about it and encouraged me to see her doctor. There, I learned that yes, I have ADD. But I also learned that I have depression. I had just learned to overlook or push aside all the telltale symptoms.

What kind of symptoms did you have?

When I had deep depression, it was like wearing a lead overcoat. It was physically uncomfortable, lugging it around all the time. I was so busy carrying it around, it was hard to deal with anything else that came my way. At home, I could be withdrawn and angry.

What kind of treatment do you receive?

It's changed a bit over time, but I currently take a prescription medication and see a psychologist every two weeks. After a couple weeks of therapy, I said to my wife, "Is this how normal people feel? If I could feel this way all the time, it would be astounding!" Of course, I still have my bad days, but I am much more able to manage them.

What have you learned from therapy?

I've learned happiness is fleeting; it comes and goes. Contentment is what I'm aiming for. And if there is one person on this earth who should be content, it is me. So I'm working on it.

FIND THE TREATMENT THAT WORKS FOR YOU

If you or someone you know suffers from a mental health condition — or you think help is needed — it's important to find support and get the right treatment. **Log in to or register for myWellmark®** to find a health care provider in your network and check your benefits before receiving services. You may also have access to a virtual mental health provider through Doctor On Demand®. To find out, select **"Find Care."**

Did depression affect you differently at home and at work?

I throw myself into my work, where I have learned to put out small fires quickly. But this approach doesn't work at home, because long-term personal and emotional problems are tougher to overcome. It takes time.

How has your life changed since your diagnosis and treatment?

I'm far more open and empathetic. I'm no longer preoccupied with what's going on in my head. The connections are better, deeper and more meaningful.

How has your mental health treatment helped your own family?

I treat them better. And that makes all the difference because ultimately, I'm a people pleaser. But I can't please the people I love if all I'm thinking about is how angry or hurt I feel.

Why do you think some men push aside mental health issues?

A lot of it has to do with pride and our warped ideas of masculinity. Let's face it, guys are supposed to be "large and in charge." You know, we're kind of programmed to approach a problem like it's a gnat; just swipe at it and move on. Often, we don't dig deep enough to notice the underlying problem.

If you could offer advice to others, what would it be?

It's not always up to you to determine if you have a problem. You must listen to other people. Especially the people you hold dearest in this world. I should have listened to my wife. You know, it took me 58 years to get to this point. I could've felt so much better, sooner, if I had just gotten the help I needed.



Read more of Steve Karlin's story at **[Wellmark.com/SteveKarlin](https://www.Wellmark.com/SteveKarlin)**. You'll also find links to more information, such as treatment options and how to find the help you need.

It's time to GET CAUGHT UP



Did you miss out on routine care?

Has the pandemic kept you from getting the preventive care you need? Preventive exams are crucial for good health and are the best way to detect life-threatening diseases. That's because you can catch a disease early, when it's easier to treat.

Plus, with your Wellmark Blue Cross and Blue Shield health insurance, many preventive services are covered in full. Just be sure to see an in-network health care provider and check your benefits before receiving care.

Nine screenings you can't miss

Your personal doctor is the best person to help you catch up on your routine tests and screenings. Here are nine of the most important things you shouldn't miss:

1. **Annual wellness exams**
2. **Annual dental visit**
3. **Tests to check for diabetes, blood pressure and cholesterol**
4. **Screenings for cancer, including colonoscopies and mammograms**
5. **Counseling to help patients lose weight, quit smoking, eat healthy foods, treat depression and manage alcohol use, if needed**
6. **Childhood and adolescent wellness visits and vaccinations**
7. **Adult vaccinations, like shingles**
8. **Prenatal wellness checks**
9. **Seasonal flu shots**



40%

The percentage of parents who say their children missed vaccinations due to COVID-19.

Missing vaccinations during COVID-19 puts our children and communities at risk for highly contagious diseases, including measles, whooping cough and polio.

If you've put off routine vaccinations, be sure to contact your child's doctor to get them scheduled.

Source: Blue Cross and Blue Shield Association

Register for or log in to myWellmark®

Before your visit, check your benefits to understand what will and won't be covered. Do this by registering for or logging in to [myWellmark.com](https://mywellmark.com). With myWellmark, your personal health care information is at your fingertips.



LEARN MORE. Visit [Wellmark.com/PreventiveCare](https://mywellmark.com/PreventiveCare) for more helpful information about important exams and screenings.

Be a power couple

Partner up at home for a workout challenge

Have you hit a workout slump? Before you settle in for a long winter's nap, consider this: Burning energy creates energy. In other words, getting exercise will help you feel more energetic throughout the day. Exercising with a person living in your home (or virtually with a friend) helps you stay motivated and beats boredom.

Three partner workouts you can do at home

You can get a great workout with your partner — or on your own — at home, using your own body weight. Any of these workouts can be adjusted for your comfort and fitness level. Decrease the number of reps or time as needed.



FIRST THINGS FIRST

Before starting your workout, do some dynamic stretching. After your workout, take a few minutes to do some static stretching. Find instructions for both types of stretching at [Wellmark.com/Stretch](https://www.wellmark.com/stretch).



ple

1. Off to the races

Keep track of how many rounds you can do in 20 minutes, with a goal of improving over time.

PARTNER #1:

Walk briskly, jog, run or sprint 200 meters (1/8 mile, or down the block and back). You can also march or run in place, do jumping jacks, or pedal hard on a stationary bike until your partner is ready to switch places.

PARTNER #2:

- 10–15 sit-ups
- 10–15 lunges (each leg)

Alternate rounds with your partner and repeat.

2. Get up off that thing

Do three rounds together with two-minute rests between rounds. Or, compete for the fastest time.

- 10 burpees
- 20 pushups
- 30 sit-ups
- 40 squats
- 50 mountain climbers (total)

3. Deck of cards workout

The suit tells you which exercise to do, and the number on the card tells you how many reps. Work through the cards together at a healthy pace, and substitute different exercises and rules as you wish.

- **Spades:** pushups
- **Clubs:** sit-ups
- **Hearts:** squats
- **Diamonds:** tricep dips
- **Face cards:** 30-seconds of jumping jacks, jump rope, marching or running in place

FOCUS ON FORM. Find more workout ideas, plus ways to build strength with body weight, at [Wellmark.com/PartnerWorkouts](https://www.wellmark.com/PartnerWorkouts).

Be sure to talk with your personal doctor before starting a new workout routine.



Save with Blue365®

As a Wellmark member, you can get exclusive discounts on activity tracking devices, fitness apparel products and more at [Wellmark.com/HealthyDeals](https://www.wellmark.com/HealthyDeals). Simply use your Wellmark ID card to access the daily deals.

Blue365® is a discount program available to members who have medical coverage with Wellmark.

This is NOT insurance.



A workout partner can provide you with:

- **Shared purpose.** You're more likely to stay committed and focused with a partner.
- **Social connection.** Exercise is a great way to connect with others.
- **Accountability.** You're less likely to skip a workout if your partner is counting on you.
- **Fresh ideas.** A partner brings new ideas and helps you get out of your comfort zone.
- **Inspires you to keep going.** We all need a pat on the back or word of encouragement.

Fatigue-fighting SUPERFOODS

FUEL UP WITH THESE ENERGY BOOSTERS

Five food-related energy tips

1. **Hydrate.**
2. **Get protein at each meal.**
3. **Avoid overeating at mealtimes.**
4. **Snack smart.**
5. **Watch the caffeine.**



Want to eat more superfoods?

Get re-energized in the kitchen with our Superfoods-for-a-Day Challenge. Sign up for the *Blue* e-newsletter today, and we'll send you three tried-and-true recipes sure to keep your energy levels up from morning to night. Sign up today at [**Wellmark.com/BlueSubscribe.**](https://www.wellmark.com/BlueSubscribe)

If you're feeling tapped out, tired and sluggish, there are many ways to turn it around, including exercise, spending time outdoors, and of course, the old standby — coffee.

According to Julie Enga, dietitian at Wellmark Blue Cross and Blue Shield, one of easiest ways to boost energy levels is good nutrition.

Choose carbs wisely

"All too often, when we feel low on energy, we reach for caffeine, packaged snacks and sweets," says Enga. "But they often leave us feeling jittery or even more fatigued."

According to Enga, the key to stable energy levels is complex carbohydrates. "Complex carbs are more difficult to digest. Therefore, it takes longer to raise blood sugar levels. So, you don't get a spike in blood sugar. It's more like a steady supply," adds Enga.

Avoid energy zappers

"Refined carbs, on the other hand, are easier for the body to break down," according to Enga. "This causes a sudden spike and drop in blood sugar, which can zap energy."

Refined carbs, such as added sugars and processed grains, are found in most packaged, processed foods. This includes white rice, white bread, pastries, pastas, sodas, snacks, sweets and sugary breakfast cereals.

"You want a continuous release of energy throughout the day," says Enga, "So fuel your diet with foods rich in complex carbs, which include most whole grains, legumes, fruits and vegetables."

20 fatigue-fighting superfoods

Boost your energy reserves with these nutrient-rich foods:



Avocados are full of healthy fats, fiber and potassium.



Almonds are high in calcium, vitamin E, fiber and protein.



Quinoa is a nutrient-dense grain packed with protein and fiber.



Berries are loaded with nutrients, antioxidants and fiber.



Chia seeds are a good source of fiber and protein.



Dark chocolate is a rich source of antioxidants and minerals.



Kale has a wide array of antioxidants, vitamins and fiber.



Salmon provides B-vitamins, omega-3 fatty acids and protein.



Spinach is low in calories and impressively high in vitamins and protein.



Beets are nutrient-dense and full of folate and antioxidants.



Oats contain sources of slow-releasing energy to fuel your morning.



Green tea has a small amount of caffeine without the jittery side effects.



Bananas contain natural sugar and a generous helping of fiber.



Cinnamon helps regulate blood sugar and is packed with antioxidants.



Bell peppers provide vitamins A and C, potassium, fiber and iron.



Eggs have more nutrients per calorie than most foods, plus six grams of protein.



Chickpeas, or garbanzo beans, are great sources of fiber and protein.



Walnuts are high in protein and healthy fats, such as omega-3s.



Turmeric helps balance blood sugar and ease inflammation.



Sweet potatoes are loaded with beta carotene and a rich source of vitamin A.

DIY Power Cups

A little food prep once a week will give your mornings momentum

The latest trend to hit grocery store shelves is the microwavable breakfast-in-a-cup. These convenient, disposable cups boast a nourishing, instant breakfast that isn't the same-old packet of brown sugar oatmeal. You add eggs, milk or water, and pop it in the microwave. In a minute or two, you have a warm, satisfying, protein-packed breakfast.

If you like the idea of nutrition in a cup, it's more nutritious to make your own. And, you'll avoid the hefty price tag and unnecessary packaging included with the grocery-store version. With a little prep work, you will have a mix of menu options to choose from each morning.



Find more easy breakfast ideas at [Wellmark.com/Blue](https://www.wellmark.com/blue), including blueberry muffins in a mug, broccoli and cheese egg cups, and black bean breakfast bowls.

Flapjack power cups

Makes 7 servings

Food prep ingredients:

- 1 cup quick rolled oats
- 1½ cups whole wheat flour
- 1 cup vanilla-flavored whey protein powder
- 1 tbsp brown sugar
- 1 tbsp baking powder
- ½ tsp salt

Wet ingredients, used later:

- ¼ cup milk (per serving)
- 1 egg (per serving)

To make the dry mix: In a blender or food processor, pulse the oats until you get a rough flour texture. Combine the oat flour with the rest of the dry ingredients. Store in a sealed container.

To make the power cups: In a microwavable bowl or jar, whisk together ½ cup of dry mix with ¼ cup of milk (or milk substitute) and one whisked egg. Microwave on high for 60 seconds. Add 10–15 seconds if wet spots are dime-sized or larger.

Serving suggestion: Top with banana slices, maple syrup, walnuts, strawberries and cinnamon.

Nutrition facts (without toppings): 275 calories, 9g fat (2g saturated fat), 211mg cholesterol, 290mg sodium, 35g carbohydrate, 4g sugars, 4g fiber, 24g protein





On-the-go oats

Makes 6 servings

Ingredients:

4 cups water
1 $\frac{2}{3}$ cup steel-cut oats
Pinch of salt

Prep work: In a medium saucepan, bring the oats, water and salt to a boil. Simmer for three minutes, then remove from heat. Let stand, uncovered, at room temperature for about 10–20 minutes. Pour about $\frac{2}{3}$ cup of oats into six pint-sized mason jars with lids. Allow to cool, then seal and refrigerate overnight. Store for up to a week in the refrigerator.

To prepare: Take the cap off one jar and stir the oatmeal. Microwave for two to three minutes, or until hot. Then, add a teaspoon or more of additional milk or water until you reach your preferred consistency. Add desired toppings.

Serving suggestion: Top with fresh berries, sliced almonds, granola and cinnamon.

Nutrition facts (without toppings): 150 calories, 2.5g fat (.5g saturated fat), 0mg cholesterol, 30mg sodium, 27g carbohydrate, 0g sugars, 4g fiber, 5g protein



Turkey sausage scrambles

Makes 6 servings

INGREDIENTS:

1 $\frac{1}{2}$ cups pre-cooked potatoes (hash browns or diced potatoes)
1 $\frac{1}{2}$ cups pre-cooked turkey sausage, crumbled
1 $\frac{1}{2}$ cups cheddar cheese, shredded
1 $\frac{1}{2}$ cups chopped veggies, such as onions, mushrooms or chopped bell peppers (optional)
12 eggs (2 eggs per serving)

In the order listed, layer $\frac{1}{4}$ cup of each ingredient (except for the eggs) into six pint-size glass mason jars (or microwave-safe dishes). Seal and store in the refrigerator for up to one week. When ready to cook, lightly whisk two eggs and pour into the jar.

Microwave, uncovered, for one minute and give the eggs a quick stir. Microwave an additional one to two minutes until the eggs are thoroughly cooked. Let sit for one minute before removing from the microwave. Caution: Jar and eggs will be hot.

Serving suggestion: Top with chopped tomatoes, scallions, cilantro or salsa.

Nutrition facts (without toppings or optional ingredients): 300 calories, 20g fat (8g saturated fat), 422mg cholesterol, 580mg sodium, 13g carbohydrate, 0g sugars, 0g fiber, 25g protein

Photography by Bill Nellans, Food stylist
and props by Jennifer Nellans



New health plan in 2021?

4 things to do

Take just a few minutes to get the most from your coverage:

- 1. Register for myWellmark® at myWellmark.com.** You'll find valuable, personalized information about your benefits, plus loads of helpful, easy-to-use tools to help you make smart health plan decisions. You may even be able to pay your Wellmark bill online through myWellmark.
- 2. While you're there, sign up for online EOBs.** Health insurance comes with a lot of paperwork. Thankfully, you can select to receive your Explanations of Benefits (EOBs) conveniently and securely online, where you'll never lose them.
- 3. Decode the jargon.** Health insurance terms can be confusing. If you're new to it, take a few minutes and head over to [Wellmark.com/UnderstandInsurance](https://www.wellmark.com/UnderstandInsurance) to get it all straight.
- 4. Keep this number handy: 844-84-BEWELL.** When you call, you'll get fast answers to your health questions, day or night. BeWell 24/7SM is available at no cost to most Wellmark Blue Cross and Blue Shield members.*

*BeWell 24/7 is currently not covered by Wellmark's Medicare supplement plans

Knowledge is power

One of Wellmark's top priorities is to help you understand your health plan and your rights as a member so you can make the best decisions for you and your family. Visit [Wellmark.com/Inform](https://www.wellmark.com/Inform) to find:

- Your rights, responsibilities and privacy.
- Topics in your plan documents, like benefits and services, your cost-share for services, plan restrictions, and how to file a claim or submit a complaint.
- How to make sure your health care services are covered, including the Claims Appeal and External Review Process.
- How to save on prescription drugs and information about pharmacy procedures, like drugs that require prior approval and quantity limits.
- How Wellmark evaluates new technology for inclusion as a covered benefit.
- Our commitment to quality care and service.
- Care management programs like Advanced Care.
- Wellmark's statement about incentives related to coverage decisions.

Find this and more at [Wellmark.com/Inform](https://www.wellmark.com/Inform) or call the Customer Service number on your Wellmark ID card to get answers to your questions or printed documents.



Turning 65 in 2021?

Now is the time to consider your health care options. Medicare eligibility begins at age 65, and signing up on time can help you avoid penalties later. If you're working past age 65, you get a bit more flexibility. Learn more at [Wellmark.com/WorkingPast65](https://www.wellmark.com/WorkingPast65)

75%

That's the percentage of people who rated a virtual visit as good or better than an in-person visit with a doctor. Virtual visits are on the rise, especially due to the pandemic. A virtual visit through Doctor On Demand® allows you to stay at home and visit a doctor face-to-face via your smartphone, tablet or laptop. To see if you have coverage, log in to myWellmark.com and select "Find Care."

Source: American Journal of Managed Care



Got questions? Let us answer them! Just send your questions to Blue@Wellmark.com

Try our Superfoods-for-a-Day Challenge from *Blue*

Sign up for the *Blue* e-newsletter at Wellmark.com/BlueSubscribe, and we'll send you a one-day meal plan with three delicious, energy-boosting recipes for breakfast, lunch and dinner, with a few satisfying snacks in between.



Get **3**
delicious,
energy-boosting
recipes

During the 24 hour challenge:

1. Fill yourself up.
2. Feel satisfied.
3. Boost your energy levels.

Sign up today and we'll email you the meal plan.

 [**Wellmark.com/BlueSubscribe**](http://Wellmark.com/BlueSubscribe)

Breakfast: Apple cinnamon quinoa cereal

Lunch: Kale and sweet potato power salad

Dinner: Salmon with mustard-dill sauce

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