

WHOLE you

2026 | Q4 BULLETIN



We can all use a little help

We can all use a little help sometimes. Your mental health is as important as your physical health. Nebraska Total Care has options to support your overall well-being. Let's work together to find the right path to help you feel better.

Call member services at 1-844-385-2192 (TTY: 711) for help to:

- Set up appointments to talk about your mental health
- Find the right provider for you
- Refill prescriptions
- Get support to address alcohol or drug use
- Connect you to resources in your community to help with housing, transportation and job support
- Discuss steps to help you track your wellness goals

Calling member services also gives you options to reach:

- **24/7 Nurse Advice Line.** This is a good choice when you have health questions or are not sure what care you need.

- **Behavioral Health Crisis Line.** Providers are available to speak with you 24 hours a day, seven days a week to help you feel better

Visit your primary care provider (PCP). Your PCP can help you find out if additional help is needed to support your wellbeing. Your PCP is your partner in understanding your physical and mental health. If you do not have a PCP, find one that is right for you.

Browse your online health library to view a collection of articles and health sheets about mental health conditions, advice and treatment options.

Call, text and chat 988 for mental health help fast. The 988 Suicide & Crisis Lifeline is a private way to connect with a trained crisis counselor 24/7 at no cost. Call or text 988. Or chat at 988lifeline.org.

We are here to support you on whatever path you take. Call Nebraska Total Care member services at 1-844-385-2192 (TTY: 711) to start your journey today.

NOTICE OF PRIVACY PRACTICES

There are times we need to use your medical info to help you get care. This notice tells you how medical info about you may be used. It tells you when we will share your medical info with other people. It also tells you how you can see this info. Please read the [Notice of Privacy Practices](#) carefully. We can help you translate or understand the Notice of Privacy Practices. For help please call Member Services. The phone number is 1-844-385-2192 (TTY 711). Interpreter services are available to you for free.

Teladoc Mental Health

It is good to know all your options when it comes to behavioral health care. The Teladoc Mental Health program allows you to get the same quality care on your time. Nebraska Total Care offers Teladoc at no cost to you.

Teladoc is a digital program with tools and support for stress, depression, sleep and more. It offers a personalized plan. Just answer simple questions, and a plan will be created just for you. Activities and content will be suggested. You can find tools and resources based on your needs.

SELF-GUIDED DIGITAL PROGRAM

Depending on your needs, your program may include a personalized plan, skill-building activities and coaching. Teladoc offers you anywhere, anytime, 24/7 access to 1100+ self-guided programs. These programs can be used alone or in between in-person therapy sessions. There are a variety of digital programs to address the unique needs of adults, teens and LGBTQ+ members.

Learn simple, everyday skills to improve your mood. Find your way out of a pattern of depression. Notice your emotions and their effects. Manage stressful events and feel immediate relief. If you have complex conditions, this can help to reduce the risk of a relapse.

Teladoc does quick clinically validated reassessments. This lets you see how you are doing and track your progress.

Support for common conditions:

- Depression
- Anxiety
- Insomnia
- Trauma
- Bipolar
- Chronic pain

- Suicidal thoughts
- Opioid use
- Nicotine cessation
- Alcohol and drugs

Tools to help you with life topics:

- Mindfulness
- Stress
- Life changes
- Relationships
- Work-life balance
- Improving sleep
- Self-confidence
- Balancing intense emotions
- Bullying
- Caregiving
- Loneliness
- Pregnancy and parenting

Find member
handbooks and
forms online.

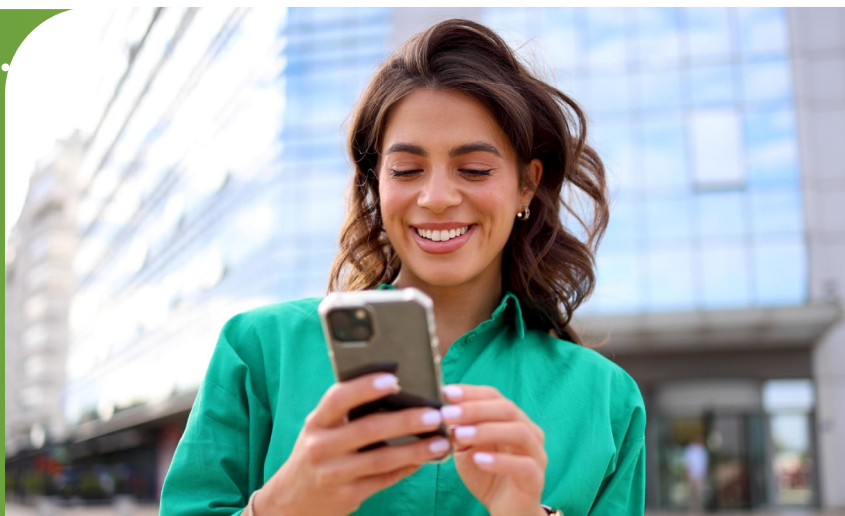
You can download the Teladoc app from Google Play or the Apple App store. You can also go to [Teladoc.com](https://www.teladoc.com) to register and login to your account.

Be sure to set up your account now so it is ready when you need it! We are here to help. Call Nebraska Total Care at 1-844-385-2192 (TTY: 711). Helping you be healthy is our most important goal.



ARE YOU A NEW MEMBER?

Do you have questions about your current plan and benefits? Visit [NebraskaTotalCare.com](https://www.NebraskaTotalCare.com) to locate the member handbook. It has many details about your health plan.



Importance of Blood Pressure and Cholesterol Checks

High blood pressure and high cholesterol are major risks for heart disease. They often have no symptoms. Regular checkups and screenings are essential tools for protecting your heart.

Blood pressure measures the force of blood against your arteries. Hypertension is when blood pressure is too high. This strains your heart and increases the risk of severe conditions like heart disease and stroke. Cholesterol is a fatty substance that helps build cells. Too much bad cholesterol can clog arteries. This can lead to heart attacks and strokes.

You may not notice any symptoms. You may not know you have high blood pressure or high cholesterol without screening. Regular checkups allow your Primary Care Provider (PCP) to monitor your numbers and detect any changes. Your PCP may suggest lifestyle or medication changes as needed.

HOW SCREENINGS WORK

Screenings for blood pressure and cholesterol are quick. They can reveal a lot about your heart health.

Blood Pressure: A simple arm cuff gives a reading in seconds. Monitoring your blood pressure helps catch early warning signs.

Cholesterol Test: A blood test called a lipid panel measures both LDL (bad) and HDL (good) cholesterol. This tells you if you need to adjust your eating and lifestyle habits to protect your heart.

Call your PCP to schedule your blood pressure and cholesterol screenings.



HOW SLEEP IMPACTS YOUR HEART

During sleep, our bodies and hearts slow down. This gives the heart a chance to rest and recover. This downtime helps regulate blood pressure and heart rate. Our bodies miss out on this restoration when we do not get enough sleep.

Over time, poor sleep can lead to high blood pressure, inflammation, and other risk factors that strain the heart. Poor sleep can also affect cholesterol and blood sugar levels. Both play a

role in heart health. Lack of sleep can set off a chain reaction in the body, making it harder to keep the heart healthy.

Quality sleep supports your energy, mood and also the health of your heart. By having good sleep habits, you are investing in a healthier heart and a better quality of life overall. Give your heart the rest it deserves tonight. Sleep well and wake up to a stronger, healthier you.

5 Money Principles

Making the most of your money starts with five building blocks for managing and growing your money. Keep these five principles in mind as you make day-to-day decisions and plan your financial goals.

- **EARN.** Make the most of the money you are paid for working. Understand your pay and benefits. Know the fine print and details about your paycheck. Ask questions about deductions and withholdings.
- **SAVE & INVEST.** It is never too early to start saving for future goals like a house or retirement. Saving small amounts add up. People who make a habit of saving regularly are well on their way to success. Open a bank or credit union account so it will be simple and easy for you to save. Use your savings to plan for life events and to be ready for unplanned or emergency needs.
- **PROTECT.** Be aware of your financial situation. Gather emergency savings. Get the right insurance. Watch out for identity theft. Check your credit report to look for fraud.
- **SPEND.** Make a budget or a plan for using your money wisely. It is helpful to set short and long-term financial goals. Manage your money to meet your goals. Look for good values, especially with big purchases. Shop around and compare prices and products.
- **BORROW.** Sometimes you may need to borrow for big purchases like an education, a house, or unexpected expenses. Your ability to get a loan depends on your track record at repaying what you have borrowed in the past. You must also be paying your bills on time. Loan interest is the extra amount a lender charges you borrowed money. If you borrow too much, you will have a large debt to pay back.



Learn more about handling your money by visiting MyMoney.gov.

Money Talk

ATM Fee: A fee charged for you to use the ATM system and conduct banking activities such as taking out cash.

Borrowing: Money you received from another person or bank. You have agreed that it will be repaid.

Credit Card: A plastic or metal card issued by a bank. It lets you borrow funds from a pre-approved limit to pay for your purchases.

Earning: Money you get in return for doing work.

Interest Rate: The part of a loan that is charged as interest to the borrower.

Investing: Money with the expectation of making a profit. You are often putting the money into financial plans, company shares, or property.

Saving: The money you or your family has after all the bills have been paid. This money is often used to help pay for a financial goal.

Transaction Fees: A fee charged every time they process a customer payment.



CAREGIVING COLLABORATIONS®

Helping to care for a loved one is a rewarding experience. Sometimes it can also be a little stressful. Nebraska Total Care understands. We are here to help you. Nebraska Total Care implemented the [Caregiving Collaborations®](#) program to support caregivers. We hope to improve your quality of life and give you the extra support you may need as you assist others with:

- Personal care
- Chores
- Providing emotional support
- Coordinating medical care
- Helping with finances

Through useful tools and information, we can help you care for our members, while continuing to care for yourself. If you are a caregiver and would like to learn more, please contact Nebraska Total Care at 1-844-385-2192 (TTY: 711).

Health Insurance Portal Mobile App

Use the Health Insurance Portal mobile app to get connected with Nebraska Total Care. Stay informed on the go. Our mobile app is a convenient and secure tool, to help you take control of your health.

Search for Care

Find doctors and urgent care near you. Change your primary care doctor and more.

View Your Benefits

See the benefits and services available to you.

Access Your Member ID Card

Open and share your digital member ID card in the app or save it to your mobile wallet.

Take a Health Risk Screening

Let us know your health needs to better serve you.

Let Us Know You Are Pregnant

We can connect you to programs and services for a healthy pregnancy.

Download Today!



App Store



Google Play



Understanding Health Literacy

Health literacy is all about understanding info related to health. You can then use that knowledge to make good decisions for your well-being. It helps you figure out how to take care of your body, stay healthy, and make smart choices.

To be health literate, you need to know how to find care and understand health info. This could be things like reading food labels, understanding advice from doctors, or knowing what your medicines does. Being health literate also means being able to ask questions. When you are unsure about something, just ask. Be confident enough to make choices that improve your health.

If you are reading a food label, you must understand whether it is healthy for your body. If you are feeling sick, health literacy helps you understand what your doctor tells you. You need to be able to follow the advice to get better.

In today's world, there is so much health info everywhere. You may find info on the internet, social media, or from friends. It is important to know how to find accurate and reliable info. Ask questions to avoid confusion. Make informed decisions that keep you healthy and strong!



If you need help understanding medical terms, ask your provider. You can also call the 24/7 Nurse Advice Line for help with medical needs. Call 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](#).

