MEDICAL MUTUAL®
100 American Road
Cleveland, OH 44144-2322



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Your Diabetes Resource Guide



MEDICAL MUTUAL®





Manage Your Diabetes

Finding out you have diabetes can be overwhelming. We're here to help.

As your partner in health, our goal is to help you stay as healthy as possible so you can get the most out of life. That means providing you with the resources you need to take care of yourself.

Type 1 diabetes occurs when your pancreas doesn't make or makes very little insulin. Without insulin, your cells can't process the blood glucose in your bloodstream. People with type 2 diabetes still produce their own insulin, but it isn't able to work effectively. In both types, blood glucose can build up in the bloodstream and lead to damaging, long-term complications. Common diabetes treatments for both types focus on diet, activity and medications to regulate your body's sensitivity to insulin and balance your blood glucose levels.

This guide will help you learn about diabetes and the tools available to help you self-manage your health condition as a Medical Mutual member. As you flip through, you'll learn about:

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Your Diabetes Care Plan

It's important to proactively manage your diabetes. Don't wait until you think something is wrong.

Talk to your provider about the screenings listed in the chart below and create a care plan. These important screenings can help with early detection or prevention of serious conditions like blindness, heart disease, kidney failure, nerve damage and stroke.

Screening	How Often	Goal
A1C blood test Monitor blood glucose levels. The lower your A1C level, the lower your risk of complications. A1C tests offer early detection or prevention of eye damage, heart attack, stroke, nerve damage, foot amputation and kidney disease.	Twice a year or as directed by your provider	Less than 7%
Blood pressure check Early detection of heart disease.	Every office visit, or at least every 6 months; discuss at every telehealth visit	Less than 130/80 mmHg
Cholesterol test Early detection and prevention of heart disease and diseases of the blood vessels.	Once a year	Work with your provider to determine the right target and if you should be taking a statin medication
Kidney health evaluation (urine and blood tests) Early detection of kidney disease. ***Urine test*** *Measures the amount of protein (albumin-to-creatinine) in urine.* ***Blood test*** *Measures how well your kidneys are filtering (also known as the glomerular filtration rate).*	Once a year or as directed by your provider; tests should be completed on same day if possible	Work with your provider to evaluate your results
Fracture Risk **Bone Mineral Density Test** A test to measure if your bones are weak and would easily break.	**Adults 65 years of age or greater:** every 2 years **Younger individuals:** as directed by your provider	Work with your provider to evaluate your results
Liver Function Tests A blood test that checks how well the liver is working.	Once a year	Work with your provider to evaluate your results



Screening	How Often	Goal
Foot exam Prevention of non-healing wounds, pain and impaired mobility.	Daily self foot checks; once a year exam or at every office visit if you have reduced feeling, ulcers or deformities	No injuries or wounds; no numbness or tingling in feet
Weight management Lowers risk for heart disease, stroke, kidney damage and impaired blood glucose control.	Once a year or at every office visit	Manage a healthy body mass index (BMI) with your provider; they may decide weight loss is needed
Diabetic retinal eye exam Early detection of eye damage or vision changes.	Every one to two years, depending on results	No signs of retinopathy (damage to blood vessels in the back of the eye)
Regular physical activity Talk to your provider before starting an exercise regimen.	150 minutes of physical activity a week	Follow a regular fitness routine that works for you
Diabetes and mental health screenings Addresses potential feelings of diabetes distress, depression, anxiety, fear of hypoglycemia, eating disorders and stress.	Once a year	Receive the tools and support you need for your mental health

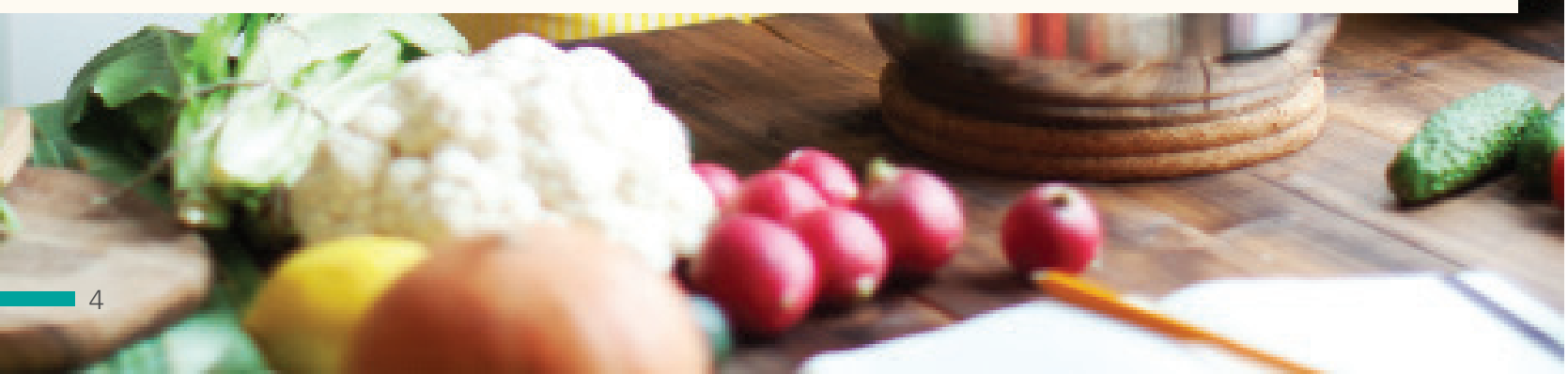
Get the Right Care in an Emergency

Consider carrying a medical ID at all times, especially if you take insulin. This will help emergency workers if you have a serious episode of high blood glucose or low blood glucose.



Find Healthy Diet Information on the MedMutual WELL Portal

Activities, articles and recipes for healthy eating can be found on the MedMutual WELL portal. Visit My Health Plan at MedMutual.com/Member and click MedMutual WELL under the Healthy Living tab or click Launch Now under Engage with MedMutual WELL. Then click the Health tab at the top of the home page.



Eat Healthy

When you have diabetes, it doesn't mean you have to quit eating the foods you enjoy. It's all about balance.

Take care of yourself by learning what, how much and when to eat. Work with your provider to create a meal plan based on your routine that incorporates healthy choices and pays special attention to carbohydrates, high-sugar foods, alcohol and medications.

Carbohydrates

Carbohydrates (carbs) are broken down directly into sugar. This means they have a high glycemic index and can affect your blood glucose more than other food groups. Foods with a high glycemic index (e.g., pretzels, popcorn, white bread), will raise your blood glucose more than foods with a low glycemic index (e.g., salads, grilled chicken, beef or pork, roasted or steamed vegetables, broth-based soups). You can still have carbohydrates, but in moderation. Together with watching your carbs and knowing the glycemic index of the foods you are eating may help you manage your blood glucose levels. An easy way to incorporate carbohydrates into your diet is to chose ones that are high in fiber.

High-fiber Superfoods

Superfoods refer to a wide variety of foods rich in vitamins, minerals and fiber. Incorporate beans, dark green leafy vegetables like spinach, citrus fruits, berries, nuts, seeds and whole grains into your meals for a balanced diet. Superfoods have a low glycemic index, which means they are digested slowly. Since they're fiber rich, they also slow the absorption of sugar and fat which helps maintain stable blood glucose levels.

High-sugar Foods

These make your blood glucose levels increase quickly, so make sure to watch how much you eat to avoid high blood glucose. They include high-sugar cereals, sports drinks and foods made with white flour, such as bread and other baked goods.

Moderate Alcohol

It's important to drink in moderation. If you drink alcohol on an empty stomach, your blood glucose could quickly drop to a dangerous level. Alcohol can also increase your blood fats, increasing your risk for heart disease.

Medications

You may need to follow a schedule for your meals and snacks based on the different medications you take. The goal is to keep your blood glucose steady and avoid both high and low blood glucose.

High Blood Glucose (Hyperglycemia)

Signs and Symptoms

- Needing to go to the bathroom often
- Being thirstier than you normally are
- High glucose readings*

Causes

- Eating more than you should
- Not exercising
- Being sick
- Feeling stressed

If you still have hyperglycemia after you start exercising and eating healthier, you might need medication. If you already take medication, your PCP or other healthcare providers may want to adjust how much you take or when you take it.

Low Blood Glucose (Hypoglycemia)

Signs and Symptoms

- Blood glucose readings below 70mg/dL*
- Shakiness, dizziness and headache
- Sweating more than usual
- Feeling hungry
- Seizure
- Pale/pasty/sallow skin color
- Sudden moodiness or behavior changes
- Clumsy or jerky movements
- Difficulty paying attention, or feeling confused or disoriented
- Tingling sensation around the mouth

Causes

- Too much medication
- Skipping meals
- Eating less than normal
- Exercising more than normal

It's a good idea to keep a supply of snacks on hand at all times. If you feel like your blood glucose is low, follow the 15/15 rule. Eat 15 grams of sugar or carbs and wait 15 minutes. Once the time is up, check your blood glucose. If it's still below 70 mg/dL, have another serving. Repeat these steps as necessary until your blood glucose level is at least 70 mg/dL or your hypoglycemia symptoms resolve. Once your blood glucose is back to normal, eat a meal or snack to make sure it doesn't lower again. Examples of safe, portable foods with 15 grams of sugar or carbs include 3 glucose tablets, a 100% fruit juice box, a small box of raisins or a small cookie.

Low blood glucose can be dangerous. If it becomes seriously low and you cannot swallow, become unconscious, or have a seizure, a glucagon injection can quickly get sugar into your body. Develop an emergency plan and teach your friends, family and coworkers how to safely administer glucagon in case of an emergency. If you're not prepared, it may result in a trip to the emergency room.

*Talk to your provider about your recommended glucose range.





Get Active

According to the American Diabetes Association,® adults with diabetes should aim for 30 minutes of moderate to vigorous aerobic exercise, such as brisk walking, dancing or swimming, at least five days (or a total of 150 minutes) per week.

Talk with your PCP before beginning a new exercise program. Start slowly and work up to the recommended 30 minutes per day, five days per week. You may want to break up your exercise time into shorter segments of 10 or 15 minutes each.

You should also do some form of resistance training at least two times per week. Resistance training includes exercises using opposing force such as lifting dumbbells, using rubber exercise tubing or your own body weight, for example, push-ups, crunches or squats. Regular exercise helps you:

- Control your blood glucose
- Lower your risk of heart disease
- Get to or maintain a healthy weight
- Improve your overall well-being

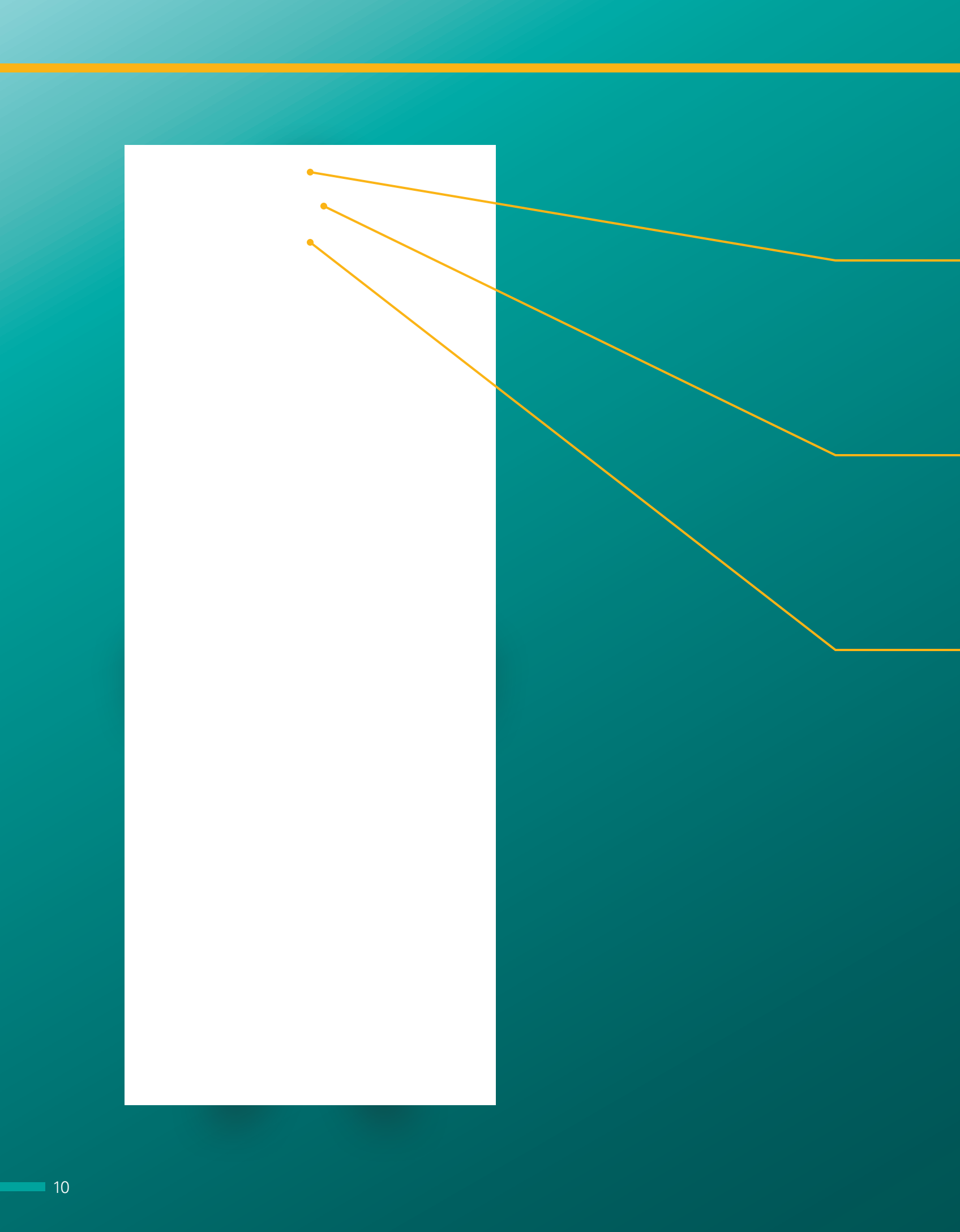
Depending on your type of workout, you may need more carbs or a protein snack before exercising to prevent your blood glucose from dropping too low.

Before you begin an exercise program, be sure to talk to your PCP about:

- What kinds of exercise you should do
- If you need a certain kind of snack before or after your workout
- What kinds of limits you have

Learn How to Get Active on the MedMutual WELL Portal

Find articles and tips for getting active on the MedMutual WELL portal. Visit My Health Plan at MedMutual.com/Member and click MedMutual WELL under the Healthy Living tab or click Launch Now under Engage with MedMutual WELL. Then click the Health tab at the top of the home page.



Take Care of Your Body

It's about more than just food and exercise.

Take Care of Your Mind

Studies have shown people with diabetes may be at greater risk for developing depression. This could be due to the stress of managing the condition, feeling separated from family or friends when needing to eat differently or facing additional health issues.

If you feel any symptoms of depression, such as losing interest in activities you used to enjoy, changing sleep patterns or trouble concentrating, talk to your provider. They can help determine if there is a physical reason for these symptoms (e.g., your blood glucose is not well controlled) and refer you to a specialist, if needed.

Take Care of Your Eyes

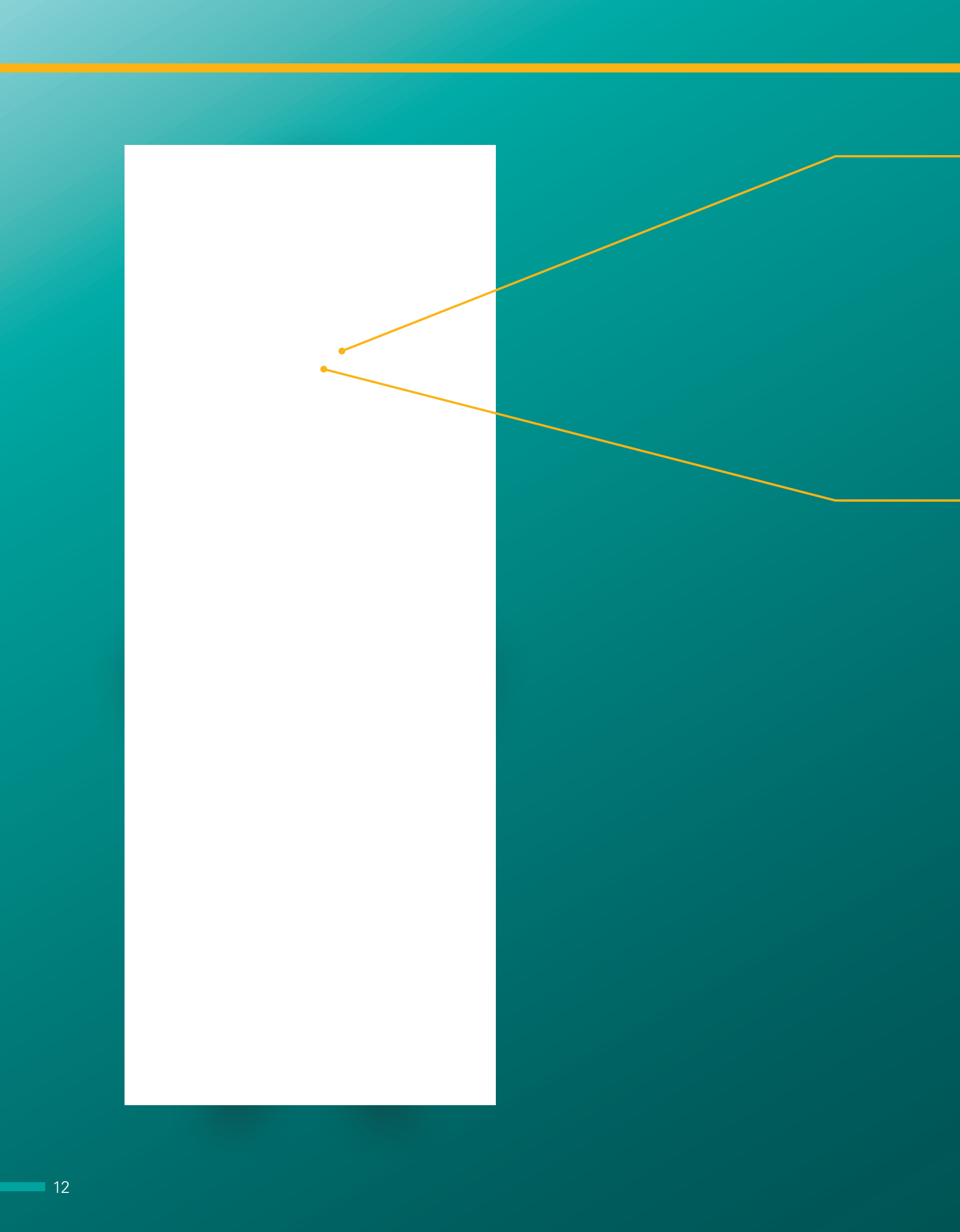
Most people with diabetes only experience minor issues with their eyes, but some people can have serious issues, leading to blindness. Regular eye checkups are important to avoid this.

Serious damage can happen to your retina before you realize it, so it's better to find signs of it early. Visit an ophthalmologist or optometrist (eye doctors) for a diabetic eye exam every year or as directed by your doctor, even if you don't notice any changes to your vision. Your eye doctor may use drops to dilate your pupils to look for signs of retinopathy (damage to blood vessels in your eye).

Take Care of Your Mouth

People who have diabetes are more likely to develop dental issues, including gum disease, when their blood glucose is not well controlled.

The most severe form of gum disease is periodontitis. This is when your gums recede from your teeth, which may cause teeth to loosen or fall out. Other dental conditions include gingivitis, thrush (a fungal infection) and dry mouth, which can cause cavities, infections and ulcers. To help prevent these issues, be sure to brush and floss your teeth every day and visit your dentist for regular checkups.



Avoid Tobacco

According to the Centers for Disease Control and Prevention, tobacco causes harm to nearly every organ in your body. If you have diabetes, it's even more important to stop using tobacco (or never start) because it increases your risk for complications.

All forms of tobacco may make your body more resistant to insulin. This leads to higher blood glucose levels, which can cause problems with your kidneys, heart and blood vessels, including those in your eyes.

Pivot (Tobacco Cessation)
Want to kick the tobacco habit? We've partnered with Pivot to help you quit for good. Pivot is a personalized app that offers content tailored to your goals, direct access to a health coach and nicotine replacement therapy at no charge. Visit Pivot.co/MedMutual to get started.

Take Care of Your Heart

People who have diabetes are twice as likely to have heart disease or a stroke than people who do not have diabetes. This is because they are more likely to have conditions that damage their blood vessels, increasing risk of developing heart disease. Conditions that can damage blood vessels include:

- High blood glucose (keep your A1C below 7%)[1]
- High blood pressure (keep it below 130/80)[1]
- High cholesterol and/or high triglycerides (hyperlipidemia)[1]

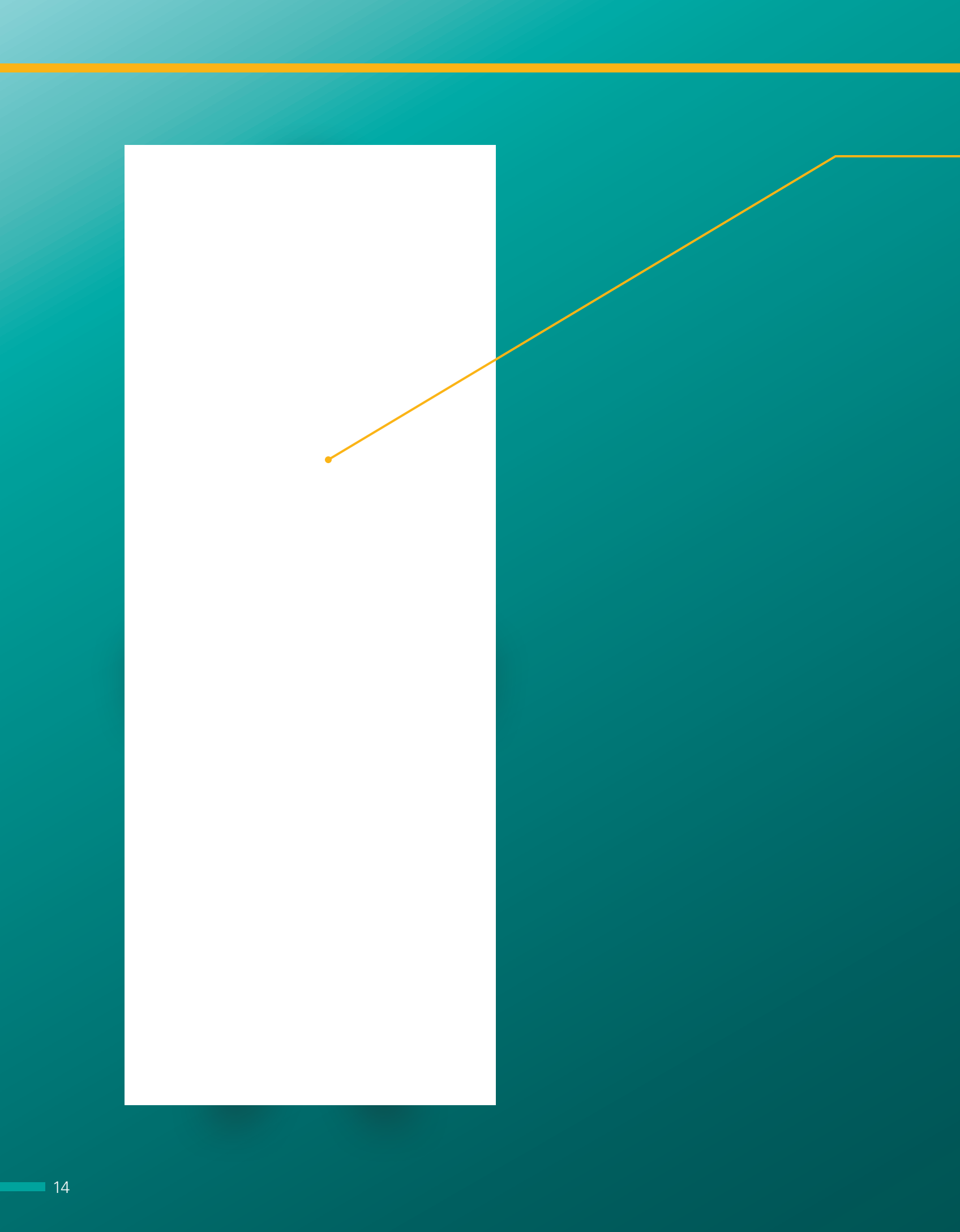
Other factors that can contribute to heart disease include being overweight, not getting enough physical activity and using tobacco.

Maintain Your Heart Health with Statins

If you are not already taking a statin, talk to your provider about adding this medication to your therapy. Statins may help decrease your cholesterol levels and reduce your risk for cardiovascular diseases. If you are already taking statins, eating a heart-healthy diet, maintaining a regular exercise routine, not smoking and losing weight can improve how they work[2].

1 Your provider may have other goals for you based on your current health and risk factors.

2 Statins may cause side effects such as muscle pain or a slight increase in blood glucose. Talk to your doctor to see if a change of dosage or even a different statin might be helpful. Do not simply stop taking your medication.



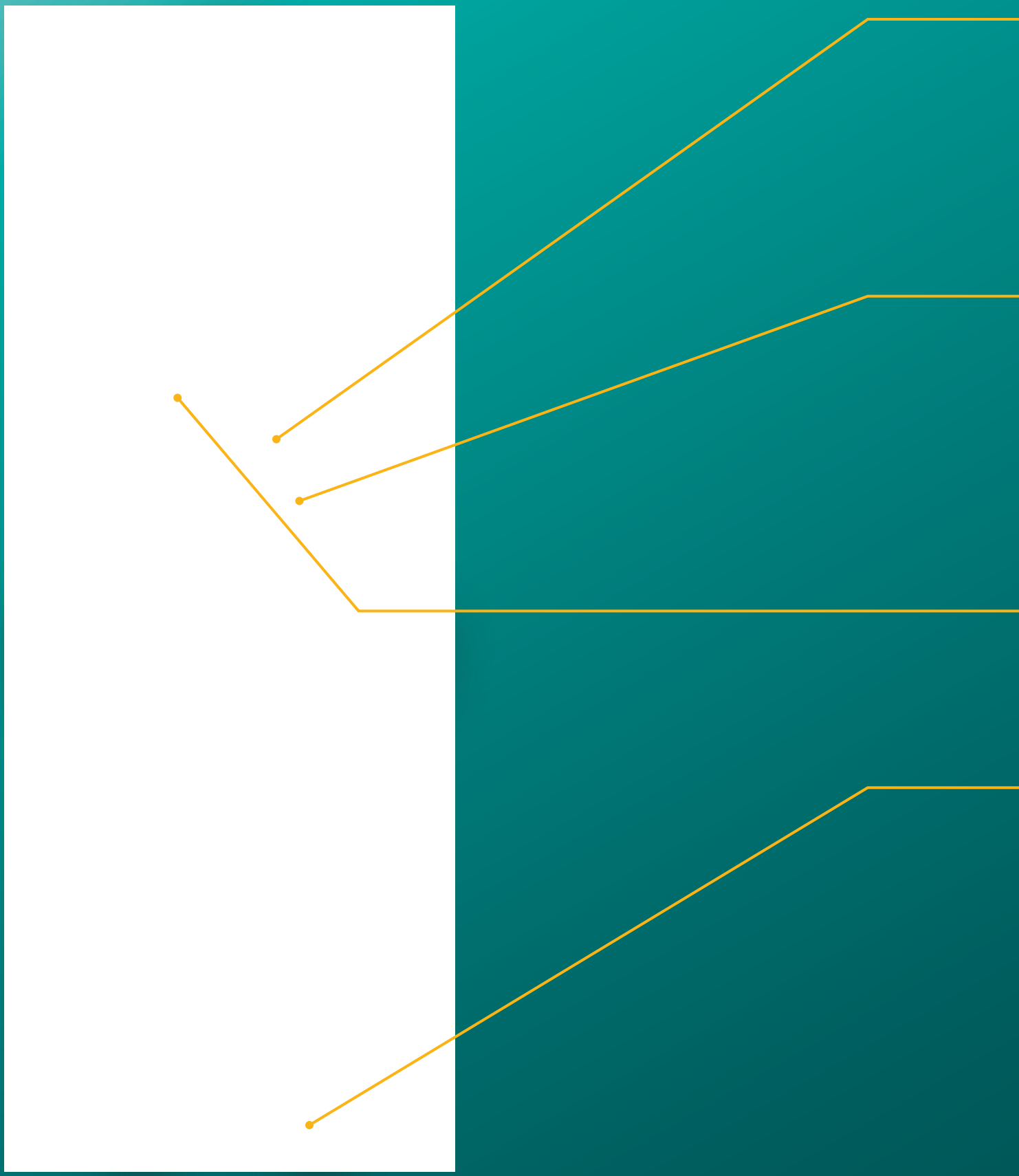
Take Your Medications Correctly

Not taking your medications correctly could lead to serious health issues, including damage to your heart, blood vessels, nerves and kidneys because your blood glucose is not controlled. To prevent these problems, try the following steps:

- Understand what each of your medications is for and how and when to take it. Not all diabetes medications do the same thing. Keep track of everything with a personalized list, like the one available at **MedMutual.com/MedicationList**.
- Take your medications as prescribed and talk to your provider about what to do if you miss a dose. If you think you might forget, leave reminders around your house, use a pill organizer or set a routine.
- Don't stop taking a medication until you talk to your provider or pharmacist. If you have side effects, there will likely be another option available for you to try.
- Develop a plan with your provider for the times you may become sick so you will know how to adjust your medications, if needed.
- Keep a diabetes preparedness kit in your car and home in case of emergency. It should include water, a source of carbohydrates to treat hypoglycemia (listed on page 6) glucagon and a supply of your medications.

You may need to visit your provider several times after you start taking your medication to ensure you have a plan to gain better control of your diabetes. Routine visits with your provider are essential to helping you take control of your diabetes.

Generic versions of your medication may be available at a lower cost. Some drug manufacturers also offer coupons or other financial assistance for their brand-name medications. Your provider or pharmacist can help you decide what is best for you.



Take Care of Your Kidneys

People who have diabetes are at greater risk of developing kidney disease (nephropathy). Your kidneys clean your blood and if they become damaged, you'll retain more water and salt in your body than you should.

Your PCP should evaluate your kidneys once a year. This consists of a urine and blood test. Too much protein in your urine can be an early sign of kidney problems. Over time, a build-up of waste products in your blood may lead to kidney failure, called end stage renal disease. People with this condition frequently require dialysis or a kidney transplant.

Keeping your blood glucose and blood pressure under control will help lower your risk of kidney disease.

Take Care of Your Bones

Diabetes can be a factor in weaker bones as you age. People with diabetes that are greater than 65 years old should have their bone density checked by having a Bone Mineral Density Test performed. A Bone Mineral Density Test is a way to learn if your bones are weak and would easily break.

Eating a well-balanced diet of foods that contain Calcium and Vitamin D , such as low-fat dairy products (milk, yogurt, cheese), eggs, green leafy vegetables, and salmon are ways to improve bone health.

Be active by regularly walking outside or on a treadmill. Try low-impact, weight-bearing activities to help build muscle. Limit alcohol use and quit smoking. Heavy alcohol use and smoking reduce bone mass and increase the risk of broken bones.

Take Care of Your Liver

A healthy liver may improve digestion, increase energy, and improve overall health. Limiting alcohol use and eating a well-balanced diet will help prevent liver disease.

A blood test called a Liver Function Test checks how well you liver is working. When you have diabetes, this should be done once a year.

Take Care of Your Feet

Diabetes can cause numbness in your feet and you may not feel injuries or developing sores, ulcers or infections. Make sure you have shoes that fit correctly and avoid walking barefoot. Check your feet for red spots, cuts or sores every day and report any concerns to your doctor immediately. If you cannot see your feet properly, use a mirror or ask a family member to inspect your feet for you.

Have a complete foot examination once a year by your provider. If you have reduced feeling in your feet, foot deformities or foot ulcers, ask your doctor to check your feet at each visit.

Medical Terms You Should Know

Being familiar with the following terms is an important part of managing your diabetes.

A1C Blood Test

An A1C blood test is commonly used to diagnose diabetes and measures how well you are managing it. The A1C test shows your average blood glucose levels over the past three months.

Blood Glucose

The amount of sugar in your blood at a specific time.

Bone Mineral Density Test

A bone density test is a way to learn if your bones are weak and would easily break.

Diabetes

A chronic condition in which the body has higher than normal levels of blood glucose.

Glomular Filtration Rate (eGFR)

A blood test that measure how well your kidneys are filtering.

Hyperglycemia

High blood glucose.

Hypoglycemia

Low blood glucose.

Glycemic Index

The number that tells you how fast your body converts the carbohydrates you eat into sugar. The smaller the number, the less impact the food has on your blood glucose. High glycemic index levels can cause blood glucose to rapidly rise and fall.

Liver Function Test

A blood test that checks how well the liver is working.

Nephropathy

Diabetic nephropathy is kidney damage caused by diabetes.

Retinopathy

Disease of the retina caused by damage to the blood vessels in the back of the eye.

Urine Albumin-to-Creatinine Ratio (uACR)

Measures the amount of protein in your urine.

Additional Support

To help you learn more about diabetes and how you can manage it, we recommend the following additional resources:

Your Diabetes Care Team

Your PCP or endocrinologist can be your best resource for information about diabetes and how it affects you personally. Your providers know you best, including your health history, other conditions you have, how those will be affected by your diabetes and what medications you are taking. In addition, your PCP can help coordinate your care with other providers and specialists and direct you to available resources in your community.

Programs to Help Manage Chronic Conditions

Your benefits plan may include programs to help manage diabetes and other chronic conditions at no additional cost with digital and telephonic coaching options available. If eligible, you also have the flexibility to participate at times that best meet your needs.

These programs support the care you receive from your providers. If you choose to participate, you may be able to receive diabetes testing supplies at no cost. To see if your plan includes this benefit, call 1-800-590-2583 (TTY: 711 for hearing impaired) Monday through Friday 8 a.m. to 4 p.m. Medical Mutual may also reach out to you if we think you could benefit from these programs to provide information on how to get started.

MedMutual WELL

The MedMutual WELL program has tools and resources to help you build healthy habits and stay dedicated to your routines. You can achieve long-term results and earn points toward a higher status by staying engaged and completing activities. Visit My Health Plan at MedMutual.com/Member and click MedMutual WELL under the Healthy Living tab or click Launch Now under Engage with MedMutual WELL.

Behavioral Health Case Management

Adjusting to living with Diabetes can be difficult. If you, a caregiver, or loved one find yourself struggling, Medical Mutual offers a Behavioral Health Case Management program to help you navigate available resources. To connect with a Medical Mutual behavioral health specialist, call 1-800-258-3175 (TTY:711) or email BehavioralHealthDepartment@MedMutual.com

Lark Diabetes Digital Health Coaching

Your health plan may include access to Lark, a free personal digital coach, available 24 hours a day, 7 days a week. This program uses a complimentary digital scale and wireless glucometer to sync to your smartphone. A digital health coach is available whenever you need it. Lark digital health coaching is available with many Medical Mutual plans. To see if you qualify, call 1-800-590-2583 (TTY: 711 for hearing impaired) to speak with our chronic condition management team.

American Diabetes Association

Visit the American Diabetes Association at **Diabetes.org** for more information about any of the topics in this Resource Guide. Visit **Diabetes.org** and click Tools & Resources, then Find a Diabetes Education Program to search for recognized education programs in your area.

Diabetes Self-management Education and Support Classes

You can access diabetes self-management education and support (DSMES) classes at no cost to you. You will need a referral from your primary care provider, nurse practitioner or endocrinologist to sign up for classes.

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Sources:

Diabetes.org; Diabetes.NIDDK.NIH.gov; CDC.gov

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