

Healthy Solutions

SEPTEMBER 2012

empireblue.com

Women's health update

What's covered
at 100%

Go online to empireblue.com and register to get more personalized information about your benefits.

Shortcuts

Follow this at-a-glance guide to find the info that matters most to you:

-  **Healthy living**
-  **Saving money on health care**
-  **Preventive care benefits**



October: A good time to consider breast health

As of yet, there is no sure way to prevent breast cancer, the second leading cause of cancer deaths among women in this country. Even so, there are clear steps women can take to reduce their risk. October, which is nationally recognized as Breast Cancer Awareness Month, is the ideal time to take them.

Regular mammograms (breast X-rays) can detect cancer in its early stages and give women a head start on potentially life-saving treatment. If you have a heightened risk of breast cancer – for example, if you have very dense breasts – ask your doctor if you need additional screening tests, such as an MRI scan.

More preventive care services for women now covered

Did you know that Empire now covers more preventive care services for women? This new coverage, which took effect this past August and will begin upon your plan's renewal date, is part of the health care reform law.

What's even better is that when you get these services from providers in our network, you don't have to pay anything out of your own pocket.* This makes it easier for you to get preventive care so you stay healthy and catch problems early.

Here are the women's preventive care services that we cover:

- Breastfeeding supplies, support and counseling¹
- Contraceptive (birth control) counseling
- Counseling for sexually transmitted infections
- FDA-approved birth control methods that need a prescription^{2, 3}
- Screening and counseling for HIV
- Screening and counseling for interpersonal and domestic violence
- Screenings during pregnancy (including, but not limited to, gestational diabetes, hepatitis, asymptomatic bacteriuria, Rh incompatibility, syphilis, iron deficiency anemia, gonorrhea, chlamydia and HIV)
- Testing for high-risk human papillomavirus (HPV)²
- Well-woman preventive care visits

Note: If there is any difference between this information and your policy, the provisions of the policy will apply. Please see your combined Evidence of Coverage and Disclosure Form or Certificate for exclusions and limitations.

* For group plan members, your policy may not include these new benefits based on the plan your employer chose, as there are some plans that do not have to be compliant with the health care reform law. Please refer to your Certificate of Coverage, consult your Human Resources department or call the Member Services phone number on the back of your ID card to confirm if these benefits are covered by your health insurance plan.

For members with individual coverage, these services may not be covered at 100% if you purchased your coverage prior to March 23, 2010, or have not changed your coverage since that date.

1. Breast pumps and supplies must be purchased from an in-network medical provider for 100% coverage; we recommend using an in-network durable medical equipment (DME) supplier.

2. For group plan members, these services are covered with policy years beginning after August 1, 2012. For members with individual coverage, these benefits are effective for new members on or after August 1, 2012, and for current members no later than January 1, 2013.

3. To get 100% coverage for a birth control prescription, it must be a generic drug or a brand-name drug that doesn't have a generic equivalent. Also, you'll need to fill the prescription at an in-network pharmacy. A cost-share may apply for other prescription contraceptives, based on your drug benefits.



The Cancer Survival Toolbox®

Helping survivors learn and cope by listening to others

For cancer survivors, just listening to the stories of others who've been down the same road can be comforting and useful. It might be hearing about their experiences, how they coped with common problems survivors face or where they turned when they needed help. Listening can also help survivors learn how to be their own best advocate and find the care that's right for them.

The Cancer Survival Toolbox is a set of audio CDs that feature cancer survivors sharing stories of their journeys. It was created by nurses and social workers. The toolbox can be used by survivors of any type of cancer. Their friends, family and loved ones can use it too.

This toolbox is available from the National Coalition for Cancer Survivorship (NCCS) through the Empowerment and Action for Cancer Care alliance between our parent company and Genentech.

The toolbox can help survivors:

- Learn how to find reliable information about their disease
- Make sense of information they may see on the Internet
- Pick the experts they respect and trust to be part of their health care team
- Identify and ask for the help and support they need
- Understand that they are individuals, not cancer statistics

To find out more

Sometimes knowing there's a place to turn to for advice and answers from others can be just the encouragement survivors need.

To take advantage of the toolbox, visit canceradvocacy.org/toolbox.

When a loved one has cancer

When a loved one is diagnosed with cancer, both of your lives change in an instant. Your loved one suddenly faces the challenge of coping with a very serious disease. You, very likely, will begin providing both practical and emotional support – perhaps around the clock. Simply put, you become a caregiver.

But if you're not careful, this role can consume you. Since you're so busy caring for someone else, you might neglect yourself. You may try to get by on very little sleep or stop exercising. You may miss your own doctors' appointments.

Try not to let this happen. As much as possible, keep to your normal routine – and do your best not to feel selfish. By taking care of yourself, you will be less overwhelmed and better able to care for your loved one. Here are a few other things you can do:

- Reach out and ask others for help. Caregiving is too big a job for one person.
- Carve out time for activities that relax you (such as watching a funny movie) or include other people (such as having lunch with a friend).
- Ask a nurse or social worker for help finding a support group for families whose lives have been touched by cancer.

Source: [American Cancer Society](http://AmericanCancerSociety.org).

How to get your kids to eat healthy

The biggest challenge ever known to humankind is getting kids to eat healthy food. OK, that might be a slight exaggeration. But if you're a parent, it might feel that way at times.

Maybe you've tried bribing them with dessert or letting them play video games if they eat their veggies. But nothing seems to work – they still want fries and chicken nuggets for dinner.

Don't worry. We're here to give you some tips. Different tactics work with different kids, so keep trying until you find what works.

Here are five comments kids often make about eating and how you can respond (and outsmart them).

When they say: "I'm not hungry now. Can I eat later?"

Try this: Make time to eat together.

Good habits start at your dinner table. It can be hard to get everyone to the table at the same time, but the extra effort will pay off.

When families eat together, they can help each other to make better choices about the food they eat. You can serve more veggies and fruits – and less fried foods and sugary soft drinks. Children are less likely to develop eating

disorders, and more likely to maintain a healthy weight, when they have meals with their family.

Most important, when families have regular, sit-down meals, parents can catch up with their children on the details of the day and show how proud they are of their kids for eating healthy.

When they say: "Can we get fast food?"

Try this: Make healthy food choices – even when you're short on time.

When your child is hungry and you're in a hurry, you may be tempted to get a hamburger and fries at the local drive-through restaurant. However, if fast food is your only choice, you can still pick healthier options, such as:

- A kid's meal with fruit on the side and grilled chicken instead of fried
- Water or low-fat milk instead of soda
- Whole-wheat bread if you order a sandwich
- The small, medium or regular portion size, instead of supersizing it
- Dishes that are steamed, grilled or broiled rather than fried

When they say: "Yuck, I don't like that!"

Try this: Make your menus together.



Get your children involved with planning your meals. This may inspire them to try foods they wouldn't otherwise sample.

Ask your kids to list their favorite dishes, or even let them plan the week's menu. Next, work with them to balance out the meals with healthy amounts of fruits, veggies, whole grains, dairy and protein.

You can use the [Daily Food Plan](#) tool on the Choose My Plate website to figure out how much food you need from each food group.

You can "sneak" healthy foods into a meal by serving:

- "Food animals" such as a lamb made from cauliflower and toothpicks
- Fruit and veggie purees
- Fruit smoothies and popsicles

Also, remind your children that eating healthy foods can make them strong, while unhealthy food has the opposite effect.

PICKY EATERS? You're in luck! November's free [DocTalk webinar](#) is all about encouraging kids to eat healthier.



When they say: "I'm bored with going to the market!"

Try this: Make the trip to the grocery store or farmers' market fun.

Once you make your menu plan, it's time to go shopping. But that can get boring for everyone involved. Try making the trip fun and educational.

Teach your kids to shop the outside aisles of the grocery store for fresh produce, grains and meats. Frozen veggies and fruits are also healthy and often cost less. They're already washed and prepped, which makes them great for busy moms and dads.

When you go to a farmers' market, ask the vendors to tell your kids how to choose the best fruits and vegetables based on how they look and smell, or by their weight and firmness.

Next, have your kids practice their shopping skills by picking out the best avocados, squash, mangos, corn or whatever is on your grocery list.

When they say: "I'm hungry. Can I have some chips? Just a few."

Try this: Make healthy snacks.

Snacks can be a big challenge even for the most health-conscious families. If you keep healthy choices in the house and limit goodies to special occasions, everyone in the family will eat better.

Here are a few healthy things to have on hand:

- Yogurt topped with low-fat granola
- Cottage cheese mixed with pineapple chunks
- Cheese sticks
- Carrots with hummus
- Celery with peanut butter and raisins
- Apples or bananas

These are just a few ideas to get you started. So, now it's your turn to think of some creative ways to eat healthier and keep your family happy and healthy.



Check out DocTalk – free webinars at your fingertips

Want to know how to help your kids be healthier? Now you can learn more about their health without having to go anywhere. Register now for DocTalk: a free, hour-long webinar for members where a doctor talks about the latest news on important health topics. You can take part, ask questions and get real-time answers! Just log on from wherever you are.

Visit [DocTalk](#) to learn more, to sign up for the November event and to listen to past event recordings. November's topic is "Healthy Habits for Healthy Kids."

Sources: National Heart, Lung, and Blood Institute, Interactive Menu Planner: <http://2010.nhlbi.nih.gov>; United States Department of Agriculture, Daily Food Plans: choosemyplate.gov; WebMD, Portion Size Plate: webmd.com; 2011 Family Dinners Report, The National Center on Addiction and Substance Abuse at Columbia University.

\$ A new iPhone app can help you stay active and motivated

Here's an easy way to track your workouts and mix up your exercise routine. MyTrainerBob is a complete fitness app for the iPhone from celebrity trainer Bob Harper.

The app features our own Health Footprint CalculatorSM, which measures your overall health and the effect your health has on the people around you. It also includes:

- Pre-set workouts
- New fitness challenges each week
- Tips to keep you motivated
- Video tutorials
- Weight tracker

You can try the MyTrainerBob app for free by downloading it from the [iTunes App Store](#). With a subscription, you get all of Bob's signature challenges and all 20 workouts (the first five are free).

Bob's challenges are designed to push you and encourage you to try something different. New challenges are added each week. Each time you try a workout, you can post it to Facebook or Twitter to share your progress with your friends. And that's a great way to stay on track with your fitness goals.

Get the app at the [iTunes App Store](#).



🍏 6 ways to help prevent cancer

Cancer can be a scary thing to talk about. But many recent studies have found that lifestyle choices play a big role in preventing certain types of cancer.

Here are six steps you can take to help prevent cancer:

- 1. Eat a healthy diet.** Be sure to have lots of plant foods like fruits, vegetables and whole grains. Choose fish, poultry or beans instead of red meat (beef, pork and lamb). Avoid or limit any processed meat, like bacon, or snacks with high sugar and fat content, like soda or fries.
- 2. Exercise regularly.** Adults should try to get 150 minutes of moderate intensity or 75 minutes of vigorous intensity activity each week. Being active may lower the risk of breast, colon, prostate and uterine cancers.
- 3. Limit alcohol.** Women should have less than one drink a day. And men should have less than two drinks a day.

4. Keep a healthy weight. In the U.S., extra weight can contribute to as many as one out of five deaths from cancer. Being overweight or obese is linked to a higher risk of several cancers.

5. Don't smoke or chew tobacco.

6. Protect your skin when outside.

Cancer screenings

You should also know your family history and get regular cancer screenings to help make sure you catch cancer early on. That's when it can be treated more effectively. To find out which tests you should take based on your age and other factors, check out the preventive guidelines on our website.

1. Log on to [empireblue.com](#).
2. If you haven't signed up to use the site, follow the steps to register.
3. Click on "Health & Wellness."
4. Under "Preventive Health Guidelines," click on "View All."

If you're not sure which tests to get, talk to your doctor. Cancer might be hard to talk about, but it's worth the time and effort.

Sources: PubMed Health, Cancer: [ncbi.nlm.nih.gov](#); American Cancer Society: [cancer.org](#).

Fun and games – and serious support

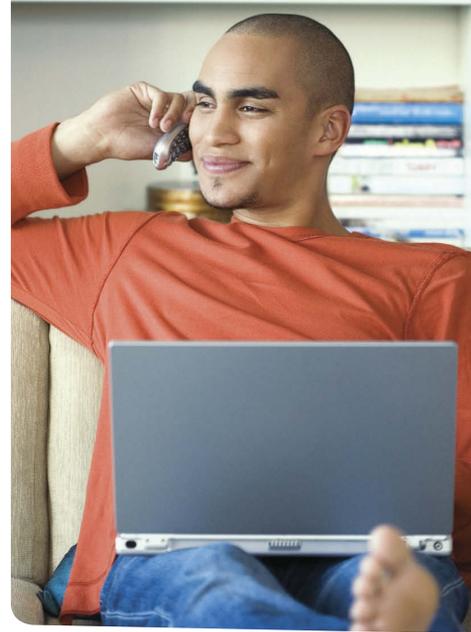
For many, social media seems like a lot of silly games and trivial status updates. To be fair, you probably do not get much benefit from knowing what your friend had for lunch. However, if you follow some specific guidelines, having fun with social media can help motivate you to get and stay healthy.

Empire Social Media Managers put together a list of tips for using social media to make serious habits more fun. Check these tips out if you are trying to figure out how to use social media for more than seeing what your kids are up to:

- **Follow fun people.** All of the major social networks, including Facebook, Twitter and YouTube, have active users who regularly publish insights about how they make seemingly mundane tasks more exciting. Find these people by typing words related to your health interests into the search bars prominently displayed on these social networks.

- **Tell friends about your goals.** A 2011 study published by the Dominican University of California found that people who write down their goals and share them with friends are 33% more likely to achieve them. So tell your friends on social networks what some of your goals are and when you want to achieve them. Your network will help keep you accountable. Of course, make sure you share what you are comfortable sharing and no more.
- **Turn healthy habits into a game.** Most of us have joyful memories from childhood recess or playing on sports teams. Many companies offer opportunities for people to get involved in social media contests that promote healthy habits through competition.

Empire's [Health. Join In.](#) Facebook page is a place where you can put all of these tips into action. This winter look out for a new [Health. Join In.](#) program,



called WellPower, that will allow you to get a daily health score, set goals and present your friends with fitness challenges.

A year's worth of diabetes tips and tools

If you have diabetes, it's important to make healthy choices so you can live your best life. The good thing is you are not alone – we've created an online calendar just for you!

Our calendar can help you stay on top of your daily care needs and has other helpful tips too. You'll find:

- Information on monthly diabetes care
- A blank chart you can copy to track your blood sugar each month

- A chart to record health care visits
- A health and wellness checklist card to take to your doctor visits
- Recipes for tasty, diabetes-friendly dishes
- And more!

Get the online calendar now to find tips and tools on managing diabetes. You'll also find healthy recipes and monthly health topics.

To see the diabetes calendar:

1. Go to [empireblue.com](#) and sign in. If you haven't registered on the site yet, you'll need to do that.
2. Click on "Health & Wellness" and then "Improve Your Health."
3. Under "Health Condition Calendars," choose the "Diabetes Management Calendar" to learn more.

You can also find out more about diabetes and other health issues by clicking on a topic in the Health Topics section on [empireblue.com](#).

S Are all your providers in our network?

Make sure your other providers are in-network to help keep out-of-pocket costs down

When it comes to getting the care you need and keeping an eye on costs, you probably know to go to doctors and hospitals that are in your health care plan's network. But you may not realize that it's up to you to make sure that your doctor chooses in-network providers and services for any other care you may need. Otherwise, you could end up paying a lot more.

Beginning October 14, 2012, there may be a change to certain ancillary providers and services that are considered part of our network. Please check with your doctor before he or she chooses one.

First things first. What are ancillary services?

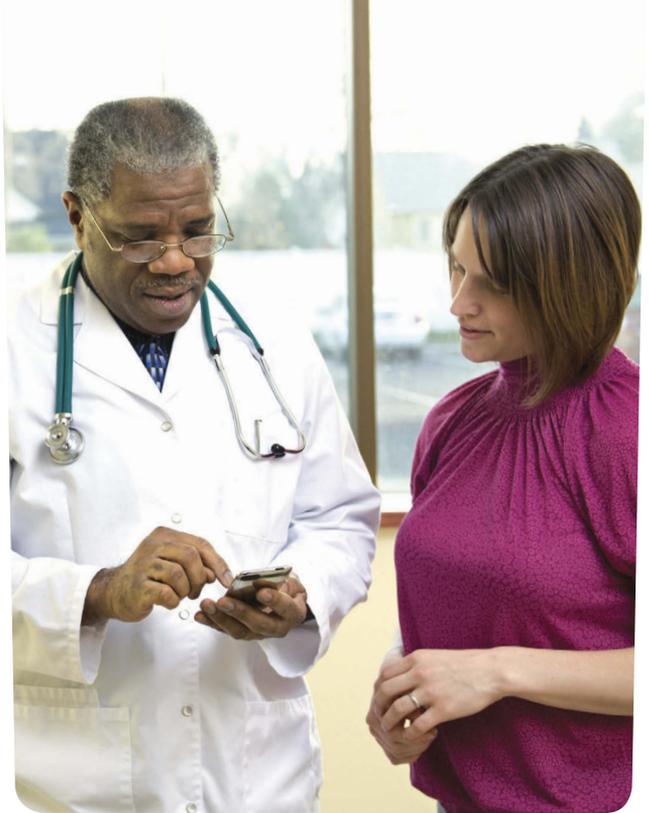
Ancillary services are certain types of services your doctor may suggest to help uncover or treat an illness or injury.

Here are a few types:

- **Independent clinical labs:** These are private labs that are not in a hospital. Doctors may use them when you need blood tests and urine samples.
- **Durable/home medical equipment and supplies (DME):** These can be retail or online stores that rent and sell medical equipment and supplies for things like hospital beds, crutches, wheelchairs and oxygen tanks.
- **Specialty pharmacies:** These are pharmacies that provide medicine for people with long-term health conditions. Specialty drugs come in different forms, like pills or liquids. And some need to be injected, infused or inhaled. These drugs often need special storage and handling, like refrigeration.

What is the change to your plan?

In order to keep your costs down, as of October 14, 2012, you need to make sure that the ancillary providers mentioned above are participating with your local Blue Cross and Blue Shield plan, even if they are located out of town. If the ancillary provider or service is out-of-network (that is, they don't participate with the local plan), you may have to pay more. So it's a good idea to tell your doctor you want him or her to use only in-network ancillary providers.



Here are some examples of when you should make sure your doctor is using in-network ancillary providers and services:

- You're an Empire member in New York. You see your network doctor at home in New York City. The doctor takes a blood sample in his office but sends it to a lab in New Jersey. In order for the blood test to be paid according to your plan's in-network benefits, the New Jersey lab has to belong to the Empire network in New York.
- You're an Empire member living in New York, but you're vacationing in Florida. You need an oxygen tank. The DME company, located in Nevada, ships it to you in Florida. In this case, the DME company must belong to the local Florida plan's network. If you were home and the DME company shipped to you in New York, the DME company would need to belong to the New York plan's network.

Here are a few simple ways to make sure you stay in-network:

- Remind your doctor's office that you want them to refer you only to in-network providers.
- Go to empireblue.com and click on "Find a Doctor". Select either "In Empire's local area medical network" or "Across the country." Then choose Pharmacy > Lab/Pathology/Radiology or Medical Equipment. *Important: Even though our database is always updated, it can change. Double check with the provider.*
- Call the Member Services phone number on the back of your member ID card and ask them to check for you.

If you have questions about this article or need help finding a provider, please call Member Services.

The benefits of balance

Reaching for better health and a better life? Don't feel pressured to overreach. After all, it's hard to change behavior. And it can be difficult to create healthy new habits. That's why moderation and balance are often the keys to success. Here are three examples:



Exercise

Extreme: Train for a marathon

Enough: An exercise program to balance calories in with calories out

Why moderation? Setting unrealistic exercise goals can set you up for failure.



Weight loss

Extreme: Fad diets that promise fast results

Enough: A healthy, balanced diet that leads to a healthy weight over a lifetime

Why moderation? With fast loss, you may lose important nutrients – and be more likely to regain the pounds.



Daily life

Extreme: Trying to do it all – perfectly

Enough: Recognizing the need to say no and accept mistakes

Why moderation? Perfectionists often have depression, anxiety and eating disorders.

MyHealth Record

All of your health information in one place

When was the last time you had a tetanus shot? Are you due for a cholesterol check? Is it time for an annual exam with your doctor?

Sometimes it's hard to remember important dates. Life is hectic, and it's easy to forget a doctor visit when you're busy running errands, picking up the kids from school and grabbing dinner.

Wouldn't it help if you could keep all of your health information together? With MyHealth Record at empireblue.com, you can easily and securely store your health information online in one place.

You can use MyHealth Record to:

- Track your doctor visits, vaccines and other care.
- Print out and share your health summary with your doctors to make sure they have a snapshot of your health.
- Keep track of your prescriptions and avoid possibly unsafe combinations of drugs.

How to set up your MyHealth Record:

1. Log in to empireblue.com.
2. If you haven't signed up to use the site, follow the steps to register.
3. Click on "Health Record."

Make your own emergency health card

After entering your health history, you can print out a wallet-sized card with your emergency information. Always carry it with you in case you have an emergency so you get the right care. You also can show the card to your doctor to share your health history.



Empire members can receive a special 20% discount off Total Experience tickets to the NY Aquarium, Bronx Zoo and Central Park Zoo. To purchase tickets, please visit tickets.wcs.org and enter Empire's exclusive discount code BCBS in the "Store name" box.

Join in Halloween traditions at the Bronx Zoo and New York Aquarium!

Don't miss a 20% discount to the Wildlife Conservation Society's Bronx Zoo, Central Park Zoo and New York Aquarium with Empire

Weekends, September 29 through October 28

Watch the Bronx Zoo become a Halloween haven during Boo at the Zoo!

Bring your family and friends to enjoy all of the spooky fun, including this year's Haunted Safari Adventure, featuring Dr. D. Zaster. Go batty for special wildlife magic performances and don't miss live musical performances with Gigi and the Lend Me a Hand Band. Bring your little critters in costume and march

through the zoo during a whimsical costume parade. Then, get lost in the Bronx Zoo's Halloween Hay Maze, or take a spin on an eerie Lost Hay Ride through Creepy Hollows. Enjoy pumpkin carving demonstrations, crafts, treat stations and more during a Halloween spectacular that is sure to give you the creeps! Visit bronxzoo.com/boo to learn more.

During select weekends in October, Halloween expands its creepy presence at the New York Aquarium during A-SCARIUM.

Flap your flippers at the New York Aquarium during this annual Halloween tradition. Don't miss the Haunted Sea-Fari Adventure, a journey through the perils of the sea.

Come up for air with spooky storytelling featuring LuAnn Adams. Enjoy tempting trick-or-treats and incredible aquatic pumpkin carving demonstrations, and make your own spooky aquatic mask out of recycled materials.

Dance to kid-friendly marine and Halloween-themed tunes and learn about the creatures of the deep. Best of all, come visit with the more than 4,000 aquatic ambassadors!

Check out nyaquarium.com for dates and details.



True or false?

Flu facts

1. "I got a shot last year. I don't need one this year."
False. Since flu viruses change from year to year, you'll need a new vaccine every year.
2. "A shot is the only way to get the vaccine."
False. Some people can get protection through a nasal spray. Ask your doctor.
3. "People who have an egg allergy shouldn't get a flu shot."
True. People with a severe egg allergy should not get this vaccine.
4. "People with the flu should take antibiotics."
False. The flu is caused by viruses, and antibiotics can't cure viruses.

Source: [Centers for Disease Control and Prevention](#).

Don't let the flu catch you!

The best thing you can do to escape the flu is to get flu shots for yourself and for your loved ones. The flu vaccine protects you from the three viruses that research suggests will be the most common.

Don't worry, the flu vaccine can't give you the flu. After getting the flu shot, the most common side effects are a sore arm, low fever or feeling achy. If you haven't had a flu shot before, talk to your doctor first. Some people may react to the flu shot.

If you have kids, the Centers for Disease Control and Prevention (CDC) recommends that all children six months and older get a flu shot. The CDC encourages people to get the flu vaccine as soon as it's available. However, you can get the shot anytime during the flu season, which starts in October and goes through May.

Source: [Centers for Disease Control and Prevention: "Key Facts About Seasonal Flu Vaccine."](#)



Empire supports free NYC fitness programs as a proud sponsor of Shape Up NYC and Walk NYC!

Shape Up NYC and Walk NYC are two free group fitness programs that target neighborhoods with high rates of obesity and obesity-related disease. Led by NYC Parks, in partnership with Empire BlueCross BlueShield, Equinox and NYC Service, Shape Up NYC now offers more than 180 free fitness classes every week. These free classes are at more than 50 locations throughout the five boroughs, including parks, recreation centers, housing and health facilities, schools and community centers. Plus, Walk NYC offers 40 instructor-led walks each week.

Shape Up NYC classes include yoga, Zumba, kickboxing and cardio sculpt. In 2011, the Shape Up NYC program offered more than 7,500 free fitness classes throughout NYC, providing thousands of New Yorkers with free fitness opportunities to improve their health – and have fun in the process!

Walk NYC provides weekly outdoor fitness walks led by trained professionals, giving New Yorkers the opportunity to engage in physical

activity while enjoying many of the city's greatest parks.

Both Shape Up NYC and Walk NYC are completely free and open to the public. No preregistration is required. Participants just need to find the location in their neighborhood, show up and start getting fit!

For more information, or to find a Shape Up NYC or Walk NYC site near you, call 311 or visit nyc.gov/parks.

On a mission

The mission of the NYC Parks' Recreation Division is to enable all New Yorkers to lead physically active lives through sports, fitness and outdoor adventure. Each year, thousands of New Yorkers are afforded access to an expansive array of sports and fitness activities, 33 low-cost recreation centers, quality instructional clinics, and competitive leagues.

The mission of Empire BlueCross BlueShield is to improve the lives of the people we serve and the health of our communities.



The information in this newsletter is meant to educate. It is not meant as medical advice. Please check with your doctor for any advice about your health. Your health plan may not cover some types of care. Please be sure to check your health plan benefit materials for details about what benefits your health plan covers and what it does not cover.

Please be aware that your Empire benefits may not necessarily cover all of the treatments or tests discussed or recommended in the information contained in this newsletter. Your coverage depends on your particular Empire benefit plan. In addition, even when treatments are covered by your benefit plan, there may be requirements for precertification, or clinical criteria that determine your coverage for some, but not all, such treatments or tests. If you have any questions about particular coverage issues, simply call the number on the back of your Empire ID card.

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