

Healthy Solutions

SEPTEMBER 2011

empireblue.com



Counter act

Keep germs from
journeying into
your kitchen

Stay cost-savvy

Tips and tools from our e-tutorials

Wondering how to stay healthy in an economy that's not?

Free webinar focuses on tools and resources to help you save money and feel better.

In today's tough economy, isn't it time your wallet got thicker while your waistline got smaller? Saving your hard-earned dollars and staying well are good things to say "ah" about.

That's why in September Empire BlueCross BlueShield (Empire) is hosting a free webinar for our members called "How to Stay Healthy in an Economy That's Not." It's all about the extra, cost-saving resources that come with your Empire benefits that you might not even know you had - things like free tips and tools meant to help you find discounts. Do a little comparison shopping, and get the best quality services for your health benefits dollars.



Join Bob Harper, and lose big!

Empire teamed up with fitness expert Bob Harper of *The Biggest Loser* to create the *5-Day Boost* video

series. This simple program is designed to help you lose weight and get healthy. There are five videos in the series. Each features a health tip that you can build into your daily routine on topics such as:

- How much water should you be drinking?
- How do you keep from overeating at dinner?
- What are some simple exercises to try at your desk?

Bob answers these questions and more in the *5-Day Boost* video series. And it's all on Facebook, so sticking with the program couldn't be easier. Get encouraged and make a healthy change at www.facebook.com/HealthJoinIn. Select the *5-Day Boost* tab.

Get involved and get inspired. Join the fun at www.facebook.com/HealthJoinIn.

Here's just a partial list of the budget-friendly resources that this new webinar will cover:

- **Health tips** from Bob Harper, expert trainer from TV's *The Biggest Loser*.
- **Cost savings** with generic drugs, preventive care exams and in-network hospitals/health providers.
- **MyHealth Assessment**, which provides a score and health profile after you answer a few questions about your health. The health profile tells you how you're stacking up healthwise and where you may make improvements, with some how-to suggestions.
- **SpecialOffers**, a program that lets you enjoy members-only discounts on vitamins, health and beauty products, chiropractic care, acupuncture, massages, Lasik eye surgery, eyeglass frames and contact lenses, hearing aids, gym memberships, weight-loss programs, and more.
- **Anthem Care Comparison**, which lets you compare hospital costs for surgeries and other services. Knowing what they will cost could save you money. Also, get an idea of the quality you can expect and what patients have to say about their experiences.
- **Zagat® Health Survey**, a ratings source by consumers and for consumers that lets you rate your doctors and see what others say about them too. And that helps take out the guesswork when you choose health care providers for yourself and your family.
- **Lifestyle improvement programs**, customized online programs that help you reach health goals such as quitting smoking, losing weight, getting healthy sleep, managing stress and more.

Register now to get your spot.

It just takes a few clicks to sign up:

- Log on to empireblue.com/memberwebinar.
- Select the webinar date that's good for you:
 - Tuesday, September 27, 2011, 9 a.m. (Eastern)
 - Wednesday, September 28, 2011, 7 p.m. (Eastern)
- Fill out the online sign-up form.
- Click "Register."

You will get an email as proof that you signed up for the webinar. Be sure to save this - it contains the link to the webinar and other important details.



Urgent care centers can be an ER alternative

The first place you likely call when you're having a health issue is your doctor – you might call him or her your family doctor or primary care doctor. That's because this person and his or her office staff may know you better than other doctors. But what do you do when you can't see your doctor soon enough or it's after his or her office hours, and you need care right away in a nonemergency situation? Urgent care centers can take less time than the emergency room (ER) and generally require a primary care doctor office visit copayment to see a doctor. Plus, most are open weeknights and weekends.

Urgent care centers are a group of doctors who treat conditions that should be looked at right away but aren't as severe as emergencies. They can often do X-rays, lab tests and stitches. Care is typically given by a

credentialed primary care doctor. For HMO members, a referral from your primary care doctor is required for services to be covered.

Once you have ruled out a true emergency, and before you decide to go to the ER, call the urgent care center and ask:

- What are your hours?
- Do you have the services I need?
- Will this be covered by my plan?

For the most up-to-date list of urgent care centers, including hours of operation, please visit empireblue.com/eralt.

EMERGENCY ROOM RULE OF THUMB:



Call 911 or go to the emergency room if you think you could put your health at serious risk by not seeking immediate medical attention.

A proud sponsor of the 2011 World Police & Fire Games

Empire was a proud sponsor of the 2011 World Police & Fire Games, the second-largest multi-sport event in the world. It is second only to the Olympics.

The World Police & Fire Games is held every two years and hosted by countries throughout the world. It's open to active and retired law enforcement and fire service personnel and this year was held in New York City from August 26-September 5.

Approximately 10,000 people competed in this year's games. They competed in hockey, handball, basketball, baseball, road races and more. Events were held throughout the five boroughs in New York.

The 2011 World Police & Fire Games respectfully coincided with the 10-year remembrance of September 11.

At Empire, we're proud to support our firefighters and law enforcement personnel. Sponsoring the 2011 World Police & Fire Games was one small way to say thank-you for all that they do to keep us safe and protect our quality of life.

To learn more about the World Police & Fire Games, visit www.2011wfpf.org.



Have diabetes?

Get an eye exam every year.

Many people who have diabetes may also have vision problems. In fact, diabetes can cause:

- Damage to the blood vessels in your retina (diabetic retinopathy)
- Clouding of the lens of your eye (cataracts)
- An increase in fluid pressure inside the eye that leads to optic nerve damage (glaucoma)¹

In extreme cases, it may lead to blindness.²

Signs of eye damage

At first, you may have no symptoms. Over time, you may develop blurred vision, leading to vision loss. Usually, both eyes are affected.

The longer you have diabetes, the more at risk you are for retinopathy. The good news is that it can be treated. Your doctor may suggest a change of diet or medication. In some cases, laser surgery – during which a strong light beam is aimed onto the retina – is done. This may help restore vision.

Protect yourself from vision loss

The first thing to do is to maintain good control of your blood sugar.

- Get rid of temptations and reminders of smoking. Throw out all cigarettes. Remove ashtrays from your home and car.
- The toll-free National Quit Line at 800-QUIT-NOW (800-784-8669) can provide tools and resources on coaching programs.
- Evidence shows that combining counseling and nicotine replacement therapy or other medication increases your chances for success.
- Quitting smoking may be a covered benefit. Contact Member Services at the number on your member ID card to find out if it's covered in your plan.

In the end, there are many benefits from your hard work of quitting. Soon after you quit,

Imagine how you would see the world

Normal vision and the same scene viewed by a person with diabetic retinopathy:



Normal view



View with retinopathy

Sources: National Eye Institute; National Institutes of Health.

That can reduce your risk.

You should also have a dilated eye exam by an eye care professional at least once a year. This exam is a painless procedure that can find diabetic retinopathy before you have symptoms. When you have diabetes, your eye exam is covered by your medical benefits.

1. National Eye Institute. "Facts About Diabetic Retinopathy." Last modified August 2010: www.nei.nih.gov/health/diabetic/retinopathy.asp.
 2. Centers for Disease Control and Prevention. *National Diabetes Fact Sheet, 2011*. www.cdc.gov/diabetes/pubs/pdf/ndfs_2011.pdf.

Air it out

Nicotine is addictive, and quitting smoking is hard work. You'll probably spend a lot of time thinking about quitting before you're ready to do it. For most people, quitting can take 6 to 12 tries before they succeed.

Here are some tips to help you quit for good:

- With your doctor's help, make a plan for quitting. Set a reasonable date and realistic goal.
- Your doctor is your best partner to help you quit. Ask for his or her help. There are many tools and resources your doctor can give you to support your goal of quitting.

your blood flow begins to improve. Your blood pressure starts to return to normal. Your lungs begin to heal. Your sense of smell and taste return, and breathing starts to become easier.

Over the long term, quitting can help you live longer. Your risk for heart disease, lung disease, cancers and stroke lowers with each year you stay smoke-free.

Empire cares about your health, your families and your communities and joins you in the most important task of clearing the air we breathe for all of us and the generations that will follow.

Sources: American Lung Association; Centers for Disease Control and Prevention; U.S. Public Health Service.

Recap on reform

What has the health care reform law changed? And what's coming?

In March 2010, the health care reform law – called the Affordable Care Act – put changes in place to give Americans new rights and benefits. Here's a recap of those changes, what they may mean to you and what you'll see in the next few years.

Changes to coverage in 2010 and 2011:

- **Members younger than 19 who had a health problem:** Plans must cover members younger than 19 even if they had a disability or illness before signing up for coverage. (Members younger than 19 may be required to enroll during an open enrollment period.)

- **Young adults:** Young adults can stay on their parent's plan until they turn 26 (depending on the parent's plan; some rules may apply).

- **Preventive care:** All new plans must cover certain preventive services like Pap tests, annual mammogram screenings (ages 40 and older), colon cancer checks and shots (vaccines) without you paying a deductible, copay or coinsurance.

- **Lifetime and yearly dollar limits:** Health plans cannot have lifetime dollar limits on key benefits like hospital stays. By 2014, yearly dollar limits won't be allowed either.

- **Appeals:** The law gives you more rights to ask your health plan to rethink its decision about your health benefits if you don't agree with the result.

Changes in 2012:

- **Simpler benefit summaries:** Your summary must be in a standard format using the same language as all other health plans to help make terms like "deductible" and "copay" easier to understand.



Changes in 2014:

- **Essential health benefits:** All individual and small group health plans must offer certain benefits. This set of benefits will be defined by the U.S. Department of Health and Human Services and state governments. This rule may also affect large group health plans.

- **Pricing rules:** All individual and small group health plans must follow new rules for pricing. This could be a major change for small businesses and those who buy health insurance on their own.

- **New taxes:** All health insurance plans will pay a tax for certain coverage changes in the health care reform law.

- **Health insurance requirement:** All Americans must have a minimum level

of health insurance coverage or face a fee. You may not have to follow this rule in special cases. Also, employers with more than 50 employees must offer health benefits or face a penalty.

- **Health exchanges:** If you do not get health insurance at work, you can shop for it through an exchange. These state-run or federally-run exchanges will offer different plans and prices so you can compare and choose the plan that's best for you. This includes subsidized plans for those who earn less than 400% of the federal poverty level (\$89,400 for a family of four today). Small businesses also can use exchanges to find insurance for their workers.

To learn more, call the Member Services number on the back of your member ID card.



Taking simple steps for heart health

Having a healthy heart is one of the best gifts you can give yourself and those you love. These few easy steps can help you get on track toward better heart health. Anyone can take these simple steps. Start with one or two. Then check them off until you reach your personal health goals.

Get started today. You and your heart will be glad you did.

1 Get moving. Make time for at least 30 minutes of exercise each

day. Start with walking fast enough to get your heart rate up. Living an active life will give you more energy, less stress and a better outlook on life.

2 Eat a healthy diet. Eat at least five cups of fruits and vegetables a day. Say no to fried foods. Eat more whole grains and low-fat dairy products.

3 Get to a healthy weight. Keep your BMI (body mass index) below 25. Being too heavy is a major cause of heart disease. Know your

calorie needs and track them. Talk to your doctor about how many calories a day is right for you.

4 Control cholesterol. Know your numbers and get control. Talk to your doctor if your total cholesterol is over 200mg/dL, or your LDL, or bad cholesterol, is over 100.

5 Manage blood pressure. Check your blood pressure often, and keep it under 120/80. If it is over 120/80, you could be at risk for developing high blood pressure. Talk to your doctor about ways to keep your blood pressure within a healthy range.

6 Reduce blood sugar. Limit soda, candy and sugary desserts. Get your blood sugar tested. Normal fasting blood sugar should be below 100. If your level is higher, create a plan with your doctor to get within your goal.

7 Stop smoking. Do whatever it takes to quit. Smokers have a higher chance of long-term problems, including heart disease. There are many tools for quitting smoking. Your doctor can help you find one that is right for you.

It is never too late to start getting on track to better health. Small lifestyle changes are key to preventing and controlling the risk of heart disease. Work every day to do something good for yourself. You will feel better, and your heart and your family will thank you.

Sources: Centers for Disease Control and Prevention, "Prevention: What You Can Do": www.cdc.gov/heartdisease/what_you_can_do.htm.

American Heart Association Nutrition Center, "Fruits and Vegetables": www.heart.org/HEARTORG/GettingHealthy/NutritionCenter/HealthyDietGoals/Fruits-and-Vegetables_UCM_302057_Article.jsp.

Web MD Cholesterol Management Guide: www.webmd.com/cholesterol-management/guide/understanding-numbers.

Web MD Hypertension/High Blood Pressure Guide, "Understanding High Blood Pressure - The Basics": www.webmd.com/hypertension-high-blood-pressure/guide/understanding-high-blood-pressure-basics.

Diabetes-Blood-Sugar-Solutions.com, "Guidelines Blood Sugar Levels": www.diabetes-blood-sugar-solutions.com/guidelinesbloodsugarlevels.html.



Germs in the kitchen

Where to start stopping them.

Germs love to travel, and kitchens are one of their favorite places to explore. Given the opportunity, they'll journey from your hands to the utensils you're using and then to the food you're going to eat – and that can cause foodborne illness.

Fortunately, you can stop germs from getting around your kitchen. One of the best ways to do that is by keeping the following four surfaces clean:

Hands. Before you do anything, wash your hands. This gets rid of any germs you've picked up from other people, animals or anything else you've touched. Also wash your hands throughout the food preparation process and after you're done.

Countertops and faucets. Wash them with hot, soapy water before and after you prepare food. If a countertop comes in contact with raw meat, poultry, fish or eggs, wash it before you move on to anything else.

Cutting boards. After using a cutting board, wash it with hot, soapy water.

Then, rinse it and let it air dry or pat it dry with a clean paper towel. To sanitize cutting boards, use a solution of 1 tablespoon bleach per gallon of water. You can use this solution to sanitize countertops and faucets too. When wooden and plastic cutting boards wear down – and they will – throw them away and get new ones. Worn cutting boards can hide germs that could spread to other foods or surfaces.

Sponges and dishcloths. These are often used all over the kitchen, so germs can easily use them for transportation if you're not careful. To stop germs, microwave your sponges for 30 seconds once a day or run them through the dishwasher. If you use dishcloths, wash them regularly in the hot cycle of your washing machine.

Each of these simple steps makes it harder for germs to get around your kitchen – which makes it easier for your family to avoid foodborne illnesses. For more ways to protect your family, visit www.foodsafety.gov.

Sources: U.S. Department of Agriculture (USDA) Food Safety and Inspection Service (FSIS) website: "Spring Clean Your Kitchen to 'Be Food Safe'" (March 24, 2011): www.fsis.usda.gov/news_&_events/nr_032411_01/index.asp.

USDA FSIS website: "Cleanliness Helps Prevent Foodborne Illness" (March 22, 2011): www.fsis.usda.gov/fact_sheets/cleanliness_helps_prevent_foodborne_illness/index.asp.

Centers for Disease Control and Prevention website: An Ounce of Prevention Keeps the Germs Away: Seven Keys to a Safer Healthier Home (May 12, 2011): www.cdc.gov/ounceofprevention/docs/ooop_brochure_eng.pdf.

USDA FSIS website: "Cutting Boards and Food Safety" (December 8, 2010): www.fsis.usda.gov/fact_sheets/cutting_boards_and_food_safety/index.asp.

Fridge wisdom

Your refrigerator plays a key role in keeping food safe. Help minimize bacteria by following these three simple rules:

Keep the inside clean. Wipe up spills right away. Use hot, soapy water, and then rinse. (Using other cleaning agents may give your food a chemical taste and could damage the inside of your fridge.)

Keep meats separated. Use a container, plate or tray for raw meat, poultry and seafood. This helps prevent any leaking juices from coming into contact with foods that are ready to eat.

Keep the temperature in range. Bacteria grow fastest in temperatures between 40 and 140 degrees, so always keep your fridge at 40 degrees or below. If you don't have an appliance thermometer, buy one and keep it in your fridge so you can monitor the temp.

Sources: U.S. Department of Agriculture (USDA) Food Safety and Inspection Services (FSIS) website: "Refrigeration and Food Safety" (May 11, 2010): www.fsis.usda.gov/fact_sheets/refrigeration_&_food_safety/index.asp.

USDA FSIS website: "Spring Clean Your Kitchen to 'Be Food Safe'" (March 24, 2011): www.fsis.usda.gov/news_&_events/nr_032411_01/index.asp.



Why the last weeks of pregnancy count

If you can, wait until week 39 to help make sure your baby's fine.

Some mothers-to-be choose an early delivery date on their own. Sometimes their doctors suggest one. If you or your baby is having problems, then you may need to have your baby earlier. But choosing a date before you're full-term may cause problems for you and your baby. So if you can, stay pregnant for at least 39 to 40 weeks.



Delivering at 39 weeks could help lower the chance of problems and help make sure your baby is healthy.

There are a lot of key things happening to your baby in the last few weeks of pregnancy. Thirty-nine weeks gives your baby the time he or she needs to grow and be as healthy as possible before being born.

The March of Dimes (www.marchofdimes.com) suggests waiting 39 weeks because:

- Important organs, such as the baby's brain, lungs and liver, get the time they need to fully grow.
- The baby has time to gain more weight in the womb. Babies born at a healthy weight have an easier time staying warm than babies born too small. That helps them stay healthy and comfortable.
- The baby gets the ability to suck, swallow and stay awake long enough to eat after being born. Babies born too early can't always do these things.

Talk to your doctor if you're thinking about delivering early or if your doctor suggests it.

Giving birth before the 39th week for nonhealth reasons could cause problems for mothers and babies. Babies born too early may have health problems at birth and later in life. So take the time to talk to your doctor if your doctor suggests an early childbirth or if you're thinking about it on your own. You can learn more about this and get a list of questions to ask your doctor by visiting www.marchofdimes.com/pnhec/240_48590.asp.

Also, check out the hospital where you plan to deliver to see the rates for early deliveries.

Both doctors and hospitals should be using the delivery guidelines set by the American Congress of Obstetricians and Gynecologists. Hospitals with lower rates of early deliveries are most often more educated about the health reasons for waiting until 39 weeks. Leapfrog is a not-for-profit company that rates hospitals so you can compare them for things like:

- The percentage of early-term elective deliveries that are induced or done by caesarean
 - Overall patient safety
 - Safety of certain operations and treatments
- Go to www.leapfroggroup.org/tooearlydeliveries to see how your hospital rates.

A baby's brain at 35 weeks weighs only two-thirds of what it will weigh at 39 to 40 weeks.



35 weeks



39 to 40 weeks

© 2008 March of Dimes Foundation



Focusing on women's health

New challenges exist in every stage of a woman's life. Your health needs change. You also have more to do each day and less time to do it. It's easy to lose focus on your well-being.

We encourage all women to get as informed as possible about their health needs. Paying attention to your health every day, every month and every year will go a long way toward helping you live a healthy life and be a positive influence on those around you. Here are some reminders:

Women 19 to 30 years old, though they might feel somewhat invincible, need routine preventive exams. Diseases are easier to treat when they are discovered early. For example, routine Pap tests can help detect cancer in the cervix.

Sexually active women need to be tested every year for chlamydia, especially because the disease has only mild or no symptoms. But left undetected, chlamydia can damage a woman's reproductive organs. Get tested once a year. You can do it the same time you have a Pap test.

Women in this age group need to be aware of the HPV virus, which is also passed on through sexual contact. It can cause cervical cancer and warts in the genital areas of both men and women. There is a new vaccine available to young girls and women to help protect against HPV.

Women 40 years of age and older have special preventive care needs. Mammograms help detect lumps

that are too small for you to feel, and early detection can help save your life.

Beginning at age 50, women (and men) should have routine colorectal cancer screenings. Cancer in the colon starts with a noncancerous growth, and when it is detected early, the chances of survival are much higher.

As we get older, so do our bones. Bone tissue replacement happens slowly, and low bone mass can cause fractures. Women who are 65 and older should have a bone density test, which is painless and screens for osteoporosis.

When we're younger, we don't necessarily view flu as life-threatening. But as we age or develop chronic conditions, it poses a greater risk. Women in this age group should think about getting a flu shot every year, as well as a pneumonia vaccine if over the age of 65.

Men also need to be vigilant about their health throughout the different stages of life. But men delay or ignore the routine physicals even more than women. That's why your brothers, sons, husbands and fathers need you to help keep them on top of their health care and make sure they schedule time with their doctor.

As young men, they need to be aware of testicular cancer and know how to do a testicular self-exam about once a month.

Men ages 40 years and older need routine physicals, flu shots, blood pressure and cholesterol management, and screenings for prostate and colorectal cancer.

Children also need scheduled checkups and vaccinations. Make appointments well ahead of when they are due. These are all part of their overall wellness plan.



Journey Forward

Resources for cancer survivors

Journey Forward, a program that helps cancer survivors know what they may have to face once their active treatment comes to an end, is a program developed by WellPoint, Inc. (our parent company); the National Coalition for Cancer Survivorship (NCCS); the UCLA Cancer Survivorship Center; the Oncology Nursing Society; and Genentech. It offers many ways to guide survivors through their next steps, which may include: a simple yet full treatment summary that their oncology team completes, a list of things to keep an eye on, and resources that support and inform survivors – all parts of a **Survivorship Care Plan**.

An article in the *Journal of Clinical Oncology* states that care after treatment is a key but missing step in a patient's

cancer journey. The Institute of Medicine explains that survivor care should help:

- Prevent recurrent and new cancers as well as other late effects
- Intervene for symptoms that result from cancer and its treatment
- Coordinate the work of specialists and primary care physicians to ensure that all of a survivor's health needs are met

Tools for survivorship care

We know from research that most cancer patients want a Survivorship Care Plan. Survivors need to know that they will keep getting the same level of care after active treatment. Journey Forward provides that bridge of care to help survivors know what to expect. Specifically, Journey Forward developed a free, award-winning software tool called the Survivorship Care Plan Builder. It's designed to help survivors request that their cancer team develop a custom Survivorship Care Plan.

This software tool features templates to develop custom care plans for survivors of diffuse large B cell lymphoma and breast and colon cancer, as well as a generic template that can be used for any cancer type. Survivorship Care Plans improve coordination of care for cancer survivors throughout their lives, and they help survivors and their loved ones understand their cancer treatment and follow-up needs. Survivorship Care Plans also put survivors in a better place to speak up for themselves, monitor their health and get involved in decisions about their future care.

Journey Forward also created the Survivorship Library for cancer survivors, caregivers and providers. The library gives information on late-term effects of cancer treatment, symptoms to watch for and other useful information. It has an online database of more than 60 articles on survivorship care that users can search by audience and cancer type.

For more information on getting a Survivorship Care Plan and the Survivorship Library, go to www.journeyforward.org.

Mental health law benefits – explained

The New York State mental health law, commonly known as Timothy's Law, went into effect January 1, 2007. Timothy's Law expanded benefits for inpatient and outpatient mental health services under group health insurance coverage. Timothy's Law base benefits for small

groups do not provide coverage for biologically based mental illness (BBMI) for covered dependent children and covered adults. It also does not provide coverage for children with serious emotional disorders (SED) for covered dependents under the age of 18. The specific benefits provided by Timothy's Law that would apply to you are based on the effective date of your group plan, the type of group

plan, and whether or not your group plan provides inpatient benefits.

Please note that Timothy's Law also provides a rider to add coverage for the BBMI and SED conditions to small group plans – insurers can make this available for purchase. This rider is available at an additional cost to our small group employer customers. For more information, please speak with your employer.

Alliance delivers award-winning tool to cancer survivors

The Empowerment and Action for Cancer Care alliance between Genentech and WellPoint, Inc. (our parent company), in collaboration with the National Coalition for Cancer Survivorship (NCCS), has just launched an effort to bring the **NCCS Cancer Survival Toolbox®** to both plan members and the cancer community. This is all part of the alliance's mission to provide innovative resources and tools aimed at enhancing patient empowerment for cancer patients/survivors and their families/caregivers.

The NCCS Cancer Survival Toolbox is an award-winning, self-learning audio program that was developed by leading cancer organizations to help people

develop important skills to better meet and understand the challenges of their illness. The Toolbox contains a set of basic skills CDs to help navigate a diagnosis and CDs for special topics on key issues faced by people with cancer.

Here is what some cancer survivors had to say about the Toolbox:

"I found the information so helpful. I have taken information to my workplace. It helped me deal with difficult situations, even those unrelated to cancer."

"I had some difficult decisions to make. The Toolbox information helped me do this. I felt good following a step-by-step plan. This gave me a feeling of control. I felt good about what I had done."

"The Toolbox helped me in communicating with my doctors, with decision making, and especially finding information and knowing

websites that will continue to keep me updated. Also gives me hope. A wonderful resource I have listened to and will listen to. Thank you."

"It was the most helpful and realistic of the resources I have sought."

For those members with cancer already engaged with a nurse case manager or health coach, Toolboxes may have already been offered to you. If you are not engaged in one of the Care Management programs available to you and are interested in ordering a free Toolbox for yourself, please visit www.canceradvocacy.org/toolbox.

Is Medicare around the corner for you or someone you know?

Make us your first call. We'll help you understand it all.

If you or someone you know is approaching age 65, chances are you're starting to learn about Medicare. And you're probably finding it a bit overwhelming. Well, you don't have to go it alone. Yes, there's a lot to know. Yes, there are a lot of options. But we can help you understand it and make sure you get all the coverage you need for the years ahead.

There are many important parts to Medicare. But the most important part is how it works for you.

While Medicare does provide basic coverage, it's not always enough. And it may not have all the benefits you enjoy right now. That's why it's important to understand exactly what Medicare covers.

We can help you make sense of it all. Call us and let us answer your questions about:

- Exactly what Medicare covers
- The extra coverage you'll need to feel totally secure
- The benefits of and differences among our plans

Here are some things to think about:

- **Staying with Empire:** You know us, and you can count on us to be there for you as your needs change. Plus, we have a big choice of plans to help meet your specific needs.
- **We've got great networks:** So most likely you'll be able to keep the doctors you use right now.
- **Our prices fit your wallet:** Whether you or your employer pay the



premiums, you know health care comes with high costs. By joining one of the many senior plans we have available, you'll begin to enjoy the monthly savings as soon as you join.

- **You'll get plenty of discount programs,** including gym memberships, at no extra cost.

Concerned about prescription drugs? Don't be.

We have a lot of plans to choose from. Many include extra coverage for prescriptions at no extra cost. Some are prescription-only plans.

If you have a question, we have the answer. Call or visit us online. Call 877-690-7067 (TTY/TDD: 800-241-6894), 7 days a week, 8 a.m. to 8 p.m., or go to empireblue.com/itsmybirthday.

The health information in this newsletter is not intended to substitute for your physician's care or to be the sole basis for you to make decisions about your health. It is intended to provide you with accurate information to answer basic questions and to stimulate discussion between you and your physician about your health concerns.

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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Deductibles, coinsurance and copays – oh my!

Does trying to understand your health care benefits give you the heebie jeebies?

The words “health care plan” and “fun” *can* be used in the same sentence. **See for yourself with our two new online learning guides.**

You should feel confident when it comes to understanding your health care benefits and how to use the online tools that come with them. Because when you do, you can make informed decisions about your health and save money. So to make sure you're there, we've created two online e-tutorial guides. They're interactive, funny and anything but boring.

Use “The Basics of Health Insurance E-tutorial” to learn:

- What *deductible*, *coinsurance*, *copay* and all that insurance gobbledegook really mean.

- What happens when you need to see a doctor and how that in-network and out-of-network thing can make a big difference in what you end up paying out of your pocket.

- How to make sense of the Explanation of Benefits statements.

Use our “Web Overview E-tutorial” to learn:

- How much different doctors and hospitals in your area charge for common surgeries. Find out how often they do them and what kind of quality you can expect.
- How to take an online health assessment to see how healthy you



are. Print it out and share it with your doctor.

- How to get discounts for local gym memberships, eyeglasses, weight-loss programs and more.

How to get started:

For “The Basics of Health Insurance E-tutorial” go to empireblue.com/basics. Then sit back, and get ready to learn and laugh.

For our “Web Overview E-Tutorial” go to empireblue.com/guidedtour. From there, your computer will guide you.