

Good Health

A MAGAZINE FOR BLUE CARE NETWORK MEMBERS | FALL 2015/WINTER 2016



Remembrance Run for a cause

Details on Page 11

INSIDE THIS ISSUE

- Get healthier with new online wellness tools
- What you need to know about open enrollment
- Take charge to manage diabetes



Confidence comes with every card.®



Good Health Editorial Board

Terri Brady	Adonna McFall
Kellee Cornell	William Pompos,
Michele Della-Moretta	L.M.S.W., A.C.S.W.
Kristie Hand	Michelle Smith
Moira Horne	Heidi Watson
Shannon McCarthy	Hashim Yar, M.D.

Editors

Linda Lyles Daniels
Tammie S. Nagridge

We want to hear from you!

Please fill out the feedback postcard in the center of this issue or address your comments and requests for additional copies to:

Good Health — Mail Code C103
Blue Care Network
P.O. Box 5043
Southfield, MI 48086-5043

You may also go to
bcbsm.com/bcfeedback.
In the pull-down menu, select
Good Health magazine.

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Dear reader:

After every issue of *Good Health*, we typically get a few comments from readers asking, "Why are you sending me this?" For us, the answer is simple: education. With health and wellness information, coverage updates and provider resources, you'll find it easier to make the right health care choices.

In this issue, for example, we talk about the partnership between you and your primary care physician. That's vital to every Blue Care Network member. As research changes industry standards, we constantly update health guidelines for adults and children. You'll find information on breast cancer screenings, flu, food sensitivities, pharmacy issues and more.

You'll also read about new things Blue Care Network is rolling out for members, such as a card showing your specific out-of-pocket costs. Do you have a family or individual plan instead of one through your employer? Our special section on the upcoming open enrollment is just for you.

At the heart of all our efforts is our goal to help you stay healthy or move toward good health. So how are we doing? Share your thoughts on the feedback card in the center of every issue.

Simply put: We're here for you.

Shannon McCarthy
Managing Editor

Good Health is among the vast information our Market Communications team compiles to help you understand your Blue Care Network coverage and how to live healthily. Scroll down to *Brochures and Member FYIs* for information on programs, policies and more at **bcbsm.com/BCNpublications** (case sensitive). Our online channels include **facebook.com/MiBCN** and **youtube.com/bcbsmnews**.



Photo: Julie Lupo

About us To share health information and help you understand your Blue Care Network coverage, we mail *Good Health* twice a year to members' homes. We include wellness tips, recipes, health guidelines, pharmacy news and more. And who better to bring all this to you than your health plan? We're Michigan's largest HMO network, with more than 5,500 primary care physicians, 18,800 specialists and most of our state's leading hospitals. Learn more at **bcbsm.com**. Click on either *Individual* or *Family or Group Plans*.

Blue Care Network's website is **bcbsm.com**. While website addresses for other organizations are provided throughout this publication for members to use for additional information, BCN doesn't control these sites and isn't responsible for their content.

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Mich.

YOUR
DOCTOR
CARES

See Page 23.

Depression: Your recovery

After a hospital stay for depression, it's crucial to keep up your treatment at home. This helps you continue to feel better and get back to living your life. And if you're a parent, it helps your children thrive as well.

Be the parent you want to be

Raising a child is a great joy and a huge job. When you're depressed, you may not have the focus and energy to be at your best as a parent. The illness may hamper how well you communicate. It may also hinder your ability to show how much you care.

According to a study published in *Couple and Family Psychology: Research and Practice*, children of parents with depression are more likely to become depressed themselves. They also have an increased risk for anxiety and behavior problems. Genes may be part of the explanation. But environmental factors, including home life, also play a role.

When parents recover from depression, their children benefit. A study published in *Psychological Medicine* tracked depressed moms and their school-aged kids over nine months. When the moms' depression was treated successfully, their children's mood improved. One reason: Once their depression lifted, moms were better able to talk with and listen to their children.

Fathers play an important role, too. By the time their children turn 12, one



affects your children

in five fathers will have experienced depression, according to the Centers for Disease Control and Prevention. Just as with moms, dads who get treatment for the illness help their children as well as themselves.

Keep your recovery on course

Once you're home from being hospitalized for depression, keeping your visits with your mental health care team is important. They'll help keep your recovery going strong. During the first month home, these visits help you build on the progress you've already made and ease back into your daily routine. Or if you start to struggle or slip back into depression, the team can change the approach to your care right away.

Your initial visit should occur within seven days of leaving the

hospital. The hospital can help make your appointment. Keeping the appointment is a significant step to stay on course.

Your treatment plan may include taking an antidepressant, going to therapy or, often, a combination of the two. You may need to keep regular appointments with both the doctor who prescribed your medicine and a therapist.

Your doctor or therapist may also recommend making healthy lifestyle changes, such as following a steady schedule for sleep, meals and exercise. Remember to practice talk therapy, exercise, dietary and spiritual techniques that you learned in the hospital. Plus, consider joining a support group for people with depression. Whatever your treatment plan, stick with it, for your children's sake as well as your own.

DO YOU KNOW?

It's easy to get care for mental health or substance abuse through your Blue Care Network plan:

- Need emergency care for a life-threatening condition? Seek help at the nearest emergency room or call 911.
- Need same-day urgent care? Call our behavioral health line 24 hours a day at the number on the back of your Blue Care Network ID card. You don't need a referral from your primary care physician.
- Search for a behavioral health specialist at bcbsm.com/find-a-doctor by last name or location. You also can view details about his or her practice, including specialties.
- Your primary care physician, psychiatrist and therapist may work together to create a holistic treatment plan addressing your behavioral health, as well as medical problems, which may be contributing factors.

MEDICATING DEPRESSION: STEPS TO TAKE TO STAY WELL

Frequently, medicines are used to treat depression. But finding one that works can be a process. When you're first prescribed an antidepressant, see your doctor or psychiatrist:

- **After two or three weeks:** If you feel no improvement at all, your doctor will alter or change your medicine.
- **At six weeks:** Your doctor will check how well you're doing. If you have little improvement, you may need a different medicine.
- **At 12 weeks:** Your doctor will determine if your medicine is fully working and your depressive symptoms are gone.

Once you're given an antidepressant, always take it routinely as prescribed. If you stop too soon or altogether, you may experience:

- **A relapse.** The first treatment for depression lasts nine to 12 months. If you stop your treatment before that, you'll start over.
- **Side effects.** If you stop your medicine abruptly, you could develop side effects such as flu-like symptoms, insomnia, migraines, anxiety and dizziness.

Your doctor or psychiatrist will determine when you're ready to end treatment and will help develop a plan that keeps you better.

READER RESPONSES: YOU ASKED. WE ANSWERED.

A member feedback card is in the center of every *Good Health* issue. Your comments help us understand what information is most valuable to you. Read on for answers to the questions that seem to have the widest interest.

What additional information would be helpful to you?

You asked ... Any list of discounts available through BCN? — *Judy R., Greenville, Mich.*

BCN: We've got a great program to help you save money. Turn to the back cover for details on Healthy Blue XtrasSM or go to bcbsm.com/xtras.

You asked ... Talk more about mental health and physical activity. Where can we go to get treatments? — *Alaina N., Clio, Mich.*

BCN: As for mental health, Page 31 gives guidelines for treatment. An article on Page 4 also talks about the importance of follow-up care after hospitalization.

Where to get mental health care is just a phone call away, 24 hours a day. Just call the mental health/substance abuse phone number on the back of your Blue Care Network ID card, as Page 31 details.

As for physical activity, your primary care physician is the best person to work with to explore what's right for you. As mentioned above, a list of discounts for fitness centers can be found at bcbsm.com/xtras. Click on the **OFFERS** tab and then scroll down to *Offers by Category*. Click on **HEALTH & FITNESS**.

You asked ... A listing of my covered services and copays? — *Deb V., Webberville, Mich.*
What about dental benefits or is this just medical? — *Guinevere R., Detroit, Mich.*

BCN: There are several ways you can check your benefits and what you may owe. Turn to Page 25 for news of the handy card we've mailed that lists your specific out-of-pocket costs. Page 25 also details how to request a *Member Handbook*. Its *Your benefits at a glance* section lists your specific plan's costs. Page 29 tells how your member account at bcbsm.com lists your benefits and costs.

You asked ... What items are covered on an annual physical? — *Sharon H., Warren, Mich.*

BCN: Your primary care physician decides what's included in your physical. So the list varies from patient to patient. See what's typical, arranged by age and gender, on Pages 18-19 under *Guidelines to good health*. The frequency might be more often than annual. That's up to your PCP, too.

Before you receive any services, know what's covered by your specific Blue Care Network plan. You may have little or no costs for preventive services covered by your plan. Find out by logging in to your member account at bcbsm.com to see the legal documents that describe your coverage.

Remember: Regular checkups, screening tests and following a healthy lifestyle can help you prevent or detect life-threatening disease, diabetes and cancer. You may have little or no costs for preventive services covered by your plan.

We love hearing from you!

Much of what you see in this magazine is based on your input, so keep your feedback coming. If your comment is published in *Good Health*, we'll send you a free cookbook of healthy recipes. To give your input, complete and return the postage-paid reply card in the center of this issue, or go to bcbsm.com/bcnfeedback.

Managing your weight can help your COPD



Chronic obstructive pulmonary disease is a lung disease that affects your breathing. The most common cause of COPD is smoking. Having COPD can cause coughing, wheezing, chest tightness and shortness of breath.

There's no cure for COPD, but making lifestyle changes and taking medicines can slow down its progress and help you feel better. If you're overweight, losing extra pounds is one of the lifestyle changes you can make.

How weight affects your breathing

Being overweight or obese puts additional stress on your body, including your heart and lungs. Extra pounds reduce the amount of air you can hold in your lungs and increase shortness of breath and wheezing.

When you have COPD, being overweight can cause the disease to progress more quickly and make breathing more difficult. Excess weight can also make it harder for your lungs to carry oxygen to the rest of your body and reduce your overall quality of life.

Tips for better breathing

If you're overweight, try these tips to help shed pounds:

- **Cut calories.** Try having 500 fewer calories every day.
- **Get moving.** Ask your doctor what type of exercise is safe for you, and do it. Even walking around the block can help.

In addition to losing weight, follow these tips to breathe better:

- **Take your medicines.** Your doctor may prescribe medicines called bronchodilators and systemic corticosteroids to improve your breathing. Bronchodilators widen the airways by relaxing the muscles in the lungs, and steroids reduce swelling in the airways. Make sure you know how to properly use these medicines and when to take them.
- **Quit using tobacco.** If you smoke, quitting is the most important thing you can do to improve your breathing.

DIAGNOSING COPD

To diagnose COPD, your doctor will listen to your lungs and may run some tests to check how well your lungs are working. The most common test is called spirometry.

During this test, you'll blow into a tube that's attached to a small machine called a spirometer. It measures the amount of air you can blow out and how quickly you expel the air. This test can also determine the severity of your COPD. Your doctor uses the results of the test to come up with a treatment plan just for you.

If you're overweight, ask your doctor about a weight-loss plan that may work for you.



Michele Della-Moretta, BCN health coach

Ask a health coach

Our health coaches can help you and your family make healthy choices. Meet one in person if your employer hosts a Blue Care Network health fair or lunch-and-learn session.

Q: I'd like some easy, healthy recipes.
— Jill F., Fenton, Mich.

A: Here are some healthy recipes that are perfect for fall.

PULLED PORK SLIDERS Servings: 18 sliders

Ingredients

- 1 pound pork loin
- ½ cup BBQ sauce
- 2 teaspoons olive oil
- 3 cloves garlic, minced
- 4 cups chopped spinach
- 18 whole wheat mini burger buns



Directions

Preheat oven to 425 degrees. Lightly coat a shallow skillet with cooking spray. Sear pork loin in the skillet over medium-high heat, browning the meat on all sides. Transfer the pork to a baking pan and cover it with foil. Bake for 20 minutes or until the center reaches 145 degrees. Allow the pork to cool for 10 minutes. Using two forks, shred the pork. In a large bowl, toss the pork with the BBQ sauce, coating it evenly.

In a large skillet, heat the oil over medium-high heat until hot. Add the garlic and sauté it. Add the spinach and sauté for 3 to 5 minutes or until the spinach is wilted. Spoon the pulled pork evenly on the bottom of each bun and top it with spinach. Add the top bun to complete the sandwich.

Nutritional information per serving (1 slider): 141 calories; 3 g fat; 14 mg cholesterol; 258 mg sodium; 18 g carbohydrates; 1 g fiber; 11 g protein.

ROASTED PEACH SUNDAE Servings: 6

Ingredients

- 3 ripe peaches, pitted and halved
- 3 cups nonfat frozen vanilla yogurt
- 1 tablespoon brown sugar
- 6 gingersnaps, crumbled
- 2 teaspoons lemon juice



Directions

Preheat oven to 425 degrees. Coat a baking sheet with cooking spray. Toss peach halves with brown sugar and lemon juice, and place them cut-side up on the prepared baking sheet. Roast the peaches until they're tender, 20 to 30 minutes. If the juice on the pan begins to burn, add a little water and loosely cover the fruit with foil. Distribute peaches evenly into six cups. Top each serving with a half scoop of frozen yogurt, and sprinkle with the crumbled gingersnaps.

Serve immediately.

Nutritional information per serving (½ peach): 138 calories; 0 g fat; 2 mg cholesterol; 30 g carbohydrates; 21 g added sugars; 5 g protein; 1 g fiber; 64 mg sodium.

Q: I'd like more information on everyday life eating habits and exercises to improve overall health.

— Thelma D., Lansing, Mich.

A: I'm glad you're thinking of health in terms of everyday life. Many of us fall into the mindset of meeting a few short-term health goals, such as lose 10 pounds, hit the gym three times a week or cut down on red meat. While they're all good habits, they're quick fixes. Being healthy should be a way of life.

Here are resources for living healthy every day:

- Get tips and advice from our bloggers at aHealthierMichigan.org.
- Watch videos at youtube.com/bcbsmnews.
- Join in on conversations about various health-related topics at facebook.com/MiBCN.
- Subscribe to our monthly e-newsletter, *Good Health eNews*, by going to bcbsm.com/newsletters.

Be on alert for food allergens

Do you itch after a bite of your sandwich? Feel bloated and begin cramping when you have sour cream with your baked potato? Does shrimp make you swell?

You may have a food allergy.

Don't confuse this with food intolerance. A food allergy causes an immune system reaction that affects different organs of the body. An allergic reaction to a food can be severe or life-threatening. Food intolerance doesn't affect the immune system nor does it affect other organs of the body. Symptoms generally are limited to the digestive system and are less severe.

With food allergies, you won't notice any reaction at first. Antibodies react with the food and release histamines once you eat the food twice. When this occurs, symptoms appear within minutes or an hour of having the food. Symptoms include: hives, itchiness, stomach pains, vomiting, diarrhea, swelling, asthma and trouble breathing.

Your doctor can help you determine your food allergy and its treatment based on:

- Your age, overall health and medical history
- Extent of the disease
- Your tolerance for specific medicines, procedures or therapies
- Expectations for the course of the disease
- Your opinion or preference

The only way to prevent a reaction is to strictly avoid the allergy-causing food, although some medicines may relieve symptoms, such as runny nose, stomachaches or breathing problems. You may even need to carry an epinephrine shot for emergencies. Talk with your doctor to learn how you can recognize a severe allergic reaction and what to do if one occurs.



Milk, eggs, wheat, soy, tree nuts, peanuts, fish and shellfish cause approximately 90% of all food allergies.

Source: Food Allergy Research & Education

Breast-feeding and allergies

If you're breast-feeding and your infant is allergic to certain foods, your doctor may tell you to avoid those foods. Even the smallest amounts of the foods may pass through your breast milk and cause an allergic reaction. The following recipe will help make your breast milk allergen-free for your baby.



ASPARAGUS WITH LEMON Servings: 4

Ingredients:

- 2 pounds asparagus, tough ends trimmed**
- 2 teaspoons olive oil**
- 2 tablespoons lemon juice**

Directions

Place asparagus in a steamer basket over boiling water. Cover the saucepan and steam for five minutes or until the asparagus is bright green and tender. Then rinse the asparagus under cold water and drain it thoroughly. Combine the oil and lemon juice in a bowl. Pour the mixture over the asparagus. Season with pepper to taste.

Nutritional information per serving (7 to 10 large spears): 70 calories; 2.5 g fat; 9 g carbohydrates; 5 g protein; 0 mg cholesterol; 0 mg sodium; 4 g sugars; 5 g fiber.

Want other healthy recipes? Get a new one each month in our electronic newsletter, *Good Health eNews*. Subscribe at bcbsm.com/enewsletters. Or visit aHealthierMichigan.org.

Breast cancer: Prevention, testing and diagnosis



The thought of breast cancer is scary, but you can take steps to protect yourself. First, focus on prevention. There are things you can do to lower your risk. For example, women who drink alcohol may be at greater risk than nondrinkers. Even one drink a day can increase your risk, according to the American Cancer Society. But regular exercise — about 3 hours a week — may reduce your risk.

Find out all you can about breast cancer, such as things that can increase your chance of getting it. If your mother, sister or daughter has had breast cancer, tell your doctor.

Spotting cancer early

Early detection is key. Breast cancer is easier to treat when found early. Some experts recommend that women perform a breast self-exam every month. Talk with your doctor about the right way to do breast self-exams and how often you should do them.

When it's time for testing

Whether you've found something abnormal during a self-exam or you've reached the recommended age for preventive testing, mammograms are in your future. A mammogram is a kind of X-ray that detects cancer. If you're a woman between 40 and 69, mammograms are one of the preventive tests we recommend every one to two years.

Taking action after diagnosis

If you've been diagnosed with breast cancer, you have some decisions to make. Talk with your doctor about all your options.

A mastectomy may be one option. When considering it, you may want to think about breast reconstruction, too.

Before you decide on a mastectomy, talk to your doctor about adding breast reconstruction to your procedure. The decision to have breast reconstruction is a very personal one. You may not want to have it if you don't want more surgery than a mastectomy.

MAMMOGRAMS: KNOW WHEN TO GO

When's the last time you had your mammogram? If you're a woman between 40 and 69, it's one of the preventive tests we recommend every one to two years.

Blue Care Network covers one routine mammogram every 12 months at no extra cost to you. Any follow-up mammogram prescribed by your doctor also is covered, but your plan's copays and deductible will apply.

Be mindful when scheduling your annual appointment. If you have a second routine mammogram in one calendar year, you're responsible for the cost. If you don't want to be surprised by a bill, double-check the date of your last mammogram by calling:

- The Customer Service number on the back of your Blue Care Network ID card
- Your doctor's office
- The facility where you get your mammograms

REMEMBRANCE RUN

OCT. 3, 2015

TRAVERSE CITY

Blue Care Network is proud to be a 2015 Silver Sponsor for the Remembrance Run benefiting the Women's Cancer Fund.

Enjoy the fall weather Saturday, Oct. 3, in Traverse City. The Remembrance Run/Walk, at Timber Ridge RV & Recreation Resort, is organized by the women and friends of the Traverse City Track Club. Runners/walkers can choose a 5K or 1-mile trail.

For details, go to remembrancerun.com.



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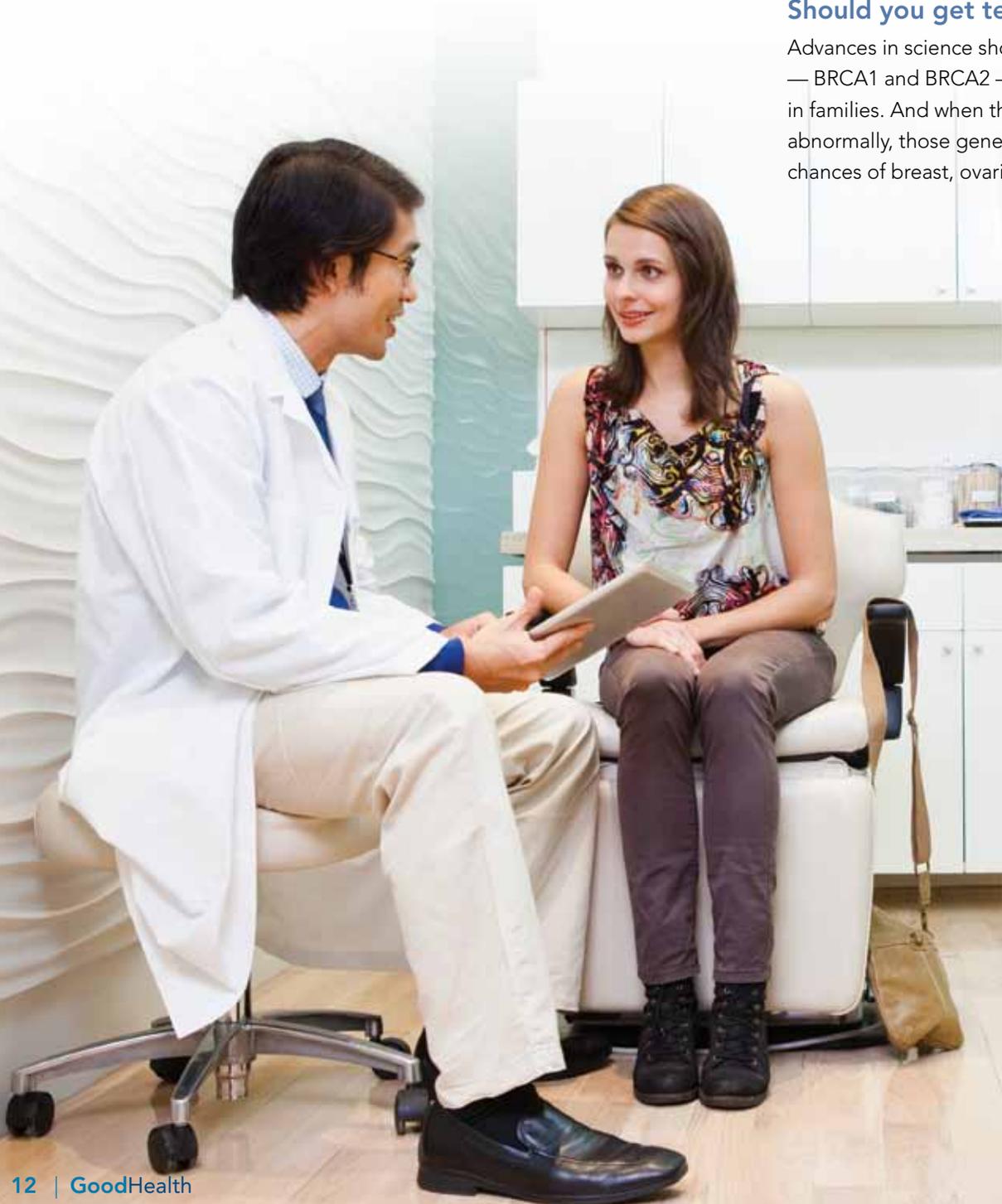
Genetic testing information? Ask your doctor.

Genetic testing has generated plenty of news. And the media buzz can make you wonder, "Is this right for me?"

If you have a certain genetic condition, it can help your doctor make a diagnosis, choose a course of treatment or manage your care. For example, your mother may have been diagnosed with breast cancer at 47. And her aunt developed the disease at even a younger age.

Should you get tested?

Advances in science show two genes — BRCA1 and BRCA2 — can run in families. And when they develop abnormally, those genes increase chances of breast, ovarian and other



cancers. However, not every woman with a family history of breast cancer has the genes.

Who can help you understand what's best for you?

Your doctor.

If you have a family history of certain diseases or symptoms, such as cystic fibrosis or Alzheimer's disease, your doctor can order genetic testing to see if you're at risk. Take some time to discuss with your doctor whether he or she recommends you get tested.

Your primary care physician keeps your medical history and coordinates your care. He or she can answer any questions about your specific condition and may even recommend genetic counseling.

Genetic testing and genetic counseling are distinctly different. Here's how you can distinguish the two in your conversation with your doctor:

Genetic testing

Genes contain the blueprints to make proteins that control most activities inside the body. Genetic testing looks for specific changes in your genes or proteins to:

- Diagnose a genetic condition when you already have symptoms, but a diagnosis is unclear



Source: National Cancer Institute at the National Institutes of Health

- Determine your risk of developing a disease that runs in your family, such as breast cancer or colon cancer
 - Find out if you have a gene that puts your child at risk for developing a disease
- Besides affecting your health directly, genes also influence how your body uses medicines. Genetic tests can help doctors choose a medicine or dose that's best for you.

Genetic counseling

Genetic counseling helps you understand what the results mean and what your next steps are.

A genetic counselor tells you what the test is for and walks you through the results. He or she will evaluate your:

- Family history
- Genetic testing results
- Diagnosis and treatment (how results affect you)

Early diagnosis and treatment, including close monitoring of your symptoms, may help ward off more serious problems.

When your doctor recommends genetic testing, he or she can help choose the right genetic counselor in your plan's network and provide us with the required clinical documentation for review.

Your health plan may cover genetic testing and counseling

Blue Care Network may cover:

- **Genetic testing** that can confirm if you have a genetic factor that may contribute to a disease. And knowing this affects how your doctor treats or manages your condition.

Genetic testing is performed by a lab in your plan's network. Your doctor must give you a referral for it, and we must approve it in advance. But before we approve genetic testing, you must meet your health plan's medical requirements.

- **Genetic counseling** to discuss your inherited conditions before, during and after genetic testing.

You may have out-of-pocket costs for genetic counseling and testing. Depending on your plan, you may need a referral from your doctor.

For your plan's requirements and out-of-pocket costs, call the Customer Service number on the back of your Blue Care Network ID card.



Take charge to manage diabetes

If you have diabetes, you know it's important to check your blood sugar every day to ensure it's within your target range. If your doctor has prescribed medicine for diabetes, it's also important to follow those directions closely. Other ways to take charge of your diabetes include:

- **Eating healthy.** Your doctor will probably recommend a diet low in fat, salt and sugar. Also, eat foods that are high in fiber, such as beans, fruits, vegetables and grains.
- **Exercising regularly.** Walking, biking and other activities are good for your heart and help your body work better to lower your blood sugar.
- **Following your doctor's guidance.** Your doctor will tell you how to manage other health problems you may have, such as high blood pressure.
- **Seeing your dentist regularly.** Oral health is important. The National Institute of Dental and Craniofacial Research says people with diabetes are more at risk for gum disease, which can cause painful chewing and even tooth loss.

Stay on top of diabetes care

Diabetes is a complicated condition that can affect major organs throughout the body. If not properly managed, it can lead to kidney disease, blindness and other complications. Continue your regular checkups and tests to keep your diabetes under control.

TEST	HOW OFTEN	WHY
Urine test	Once a year	This test measures protein levels in your urine. Small increases of protein are a sign that your kidneys aren't functioning properly.
A1C	At least twice a year	This test requires a blood sample. It shows how well you controlled your blood sugar for the previous two to three months.
Blood pressure	Every doctor's visit	High blood pressure is common in people with diabetes, and it raises your risk for complications such as heart disease. Your blood pressure should be less than 140/90.
LDL and HDL cholesterol	At least once a year, for people 18 to 75	People with diabetes are more likely to have unhealthy cholesterol levels, which contribute to heart disease. The American Diabetes Association says LDL, or the "bad" cholesterol, should be below 100. HDL, or "good" cholesterol, should be above 40 for men and higher than 50 for women.
Eye examination	Once a year	Your ophthalmologist or optometrist checks for damage to blood vessels in your retina. This condition can cause severe vision loss or blindness.
Comprehensive foot examination	Once a year	Regular exams and proper foot care help prevent amputations and infections leading to them.

DO YOU KNOW?

Body mass index measures how much body fat you have, based on your height and weight. Your BMI can tell your doctor if you might have a weight problem. For most adults, a normal BMI is between 18.5 and 24.9. However, keep in mind that a healthy BMI can vary from person to person, so always check with your doctor for what's best for you. Visit bcbsm.com/bmi to calculate your BMI.

Children's BMIs are calculated differently. Since kids are still growing, their BMIs also consider age and gender. Your doctor can help calculate it, or use the Centers for Disease Control and Prevention's calculator at cdc.gov/healthyweight/assessing/bmi.

If you're pregnant, keep your appointments



When you're pregnant, you'll need to see your doctor a lot — at least 17 times between your first visit and your baby's due date. Go to all your prenatal appointments, even if you're feeling fine. Here's an overview of what to expect.

FIRST TRIMESTER (WEEKS 1 TO 12) Frequency of visits: Once a month

Make your first appointment as soon as you suspect you're pregnant. At this initial visit, your doctor will confirm your pregnancy and perform a full physical and pelvic exam.

Your doctor will also talk with you about your lifestyle and health habits. He or she will give you a prescription for a prenatal vitamin with folic acid, which helps prevent a birth defect called spina bifida.

SECOND TRIMESTER (WEEKS 13 TO 28) Frequency of visits: Once a month

At these visits, your doctor will address your questions and concerns. Your doctor will check your weight, take your blood pressure, measure your belly to see how your baby is growing and check your hands, feet and face for swelling. Your doctor also will listen to your baby's heartbeat and feel your belly to find your baby's position.

Your doctor may do additional blood tests and an ultrasound — typically at 18 to 20 weeks of pregnancy — to check your baby's health.

Plan a healthy pregnancy

- Eat a well-balanced diet
- Kick bad habits, such as smoking
- Don't use drugs or alcohol
- Keep your scheduled doctor appointments
- Follow your doctor's directions, including prenatal vitamins

THIRD TRIMESTER (WEEKS 29 TO 40) Frequency of visits: Twice a month until you reach 36 weeks, then weekly until you give birth

At these late-stage visits, your doctor will continue to monitor your blood pressure and weight, check your baby's heart rate and measure your abdomen to check your baby's growth. During your 35th to 37th week of pregnancy, your health care provider will do a group B strep test. GBS bacteria can cause pneumonia or other serious infections in newborns. If you test positive for GBS, you'll be given intravenous antibiotics during labor to help protect your baby.

As you get closer to your due date, your doctor will also check your cervix to see if it's becoming thinner and softer, a sign that your baby's birth could be any day.

Postpartum doctor visits are important, too

At your postpartum visit, four to six weeks after giving birth, your doctor will examine you and address any concerns you have. Common issues include pain, constipation, swollen legs and feet, and burning when you urinate.

Your doctor can also offer advice on breast-feeding, physical activity and weight loss.

If you had a health issue during pregnancy, such as gestational diabetes or high blood pressure, it's even more important to see your doctor. You may need follow-up care to prevent further complications.

Also, many moms have baby blues that last a few days or weeks. But others develop a more serious condition called postpartum depression, or sadness so severe it interferes with daily activities. If this describes you, don't wait to book a visit — call your doctor right away.

Don't give up on the flu shot

If the flu knocked you out during the winter holidays last year, you weren't alone.

Flu season peaked last season in the final week of December.

The Michigan Department of Community Health reported that nearly 6 percent of all doctor visits were for flu-related illness that week.



Marc D. Keshishian, M.D.
BCN senior vice president
and chief medical officer

Q: I got the flu shot but still got sick. So why get it?

A: The flu hit hard last year despite many people getting a flu shot, but don't give up. While an annual flu shot doesn't guarantee you'll avoid the flu, it remains your best defense.

Q: Why isn't the flu shot foolproof?

A: Months before people start getting sick, health professionals attempt to match the vaccine with the most common flu strains they anticipate will be present that winter. Even if they're successful, flu viruses can change as the months go by, making the vaccine less effective. This past flu season, of the people who got sick, most caught a flu variation slightly different from the one in the vaccine.

While a flu shot won't make you immune to all flu strains, you can still benefit. Having the shot beforehand can make your symptoms milder even if you do get sick. People who got a flu shot last winter were 19 percent less likely to seek medical care from a doctor for the flu than those who didn't get the shot, according to the Centers for Disease Control and Prevention.



Q: I'm a healthy person. So what if I don't get the flu shot?

A: Remember, the flu shot isn't just for you. It can also protect those most vulnerable around you: older adults and young children. If you get a mild case of the flu, you're less likely to pass the virus to others, if you get the flu shot. The young and old should also get their flu shots.

Also, if you catch the flu, you're more likely to get pneumonia, which is a dangerous infection in one or both lungs. So getting the flu shot can also protect you from pneumonia. Check with your doctor to see if a pneumonia vaccine is right for you. See vaccine schedules in *Guidelines to good health* on Pages 18-19.

Q: Where can I get the flu shot for free?

A: Talk to your doctor about whether the flu shot is right for you. As a Blue Care Network member, you can receive a flu shot as part of your benefits package, even without pharmacy coverage. Call your local pharmacy to see if it provides flu shots and if it participates with Blue Care Network. If so, bring your Blue Care Network ID card with you. You can also get your flu shot by visiting your primary care physician. There is no copay for the flu shot. However, other costs may apply, if you're seeing your doctor for any reason other than the flu shot.

Remember, flu season hits every fall. Hit back by getting vaccinated.

GUIDELINES TO GOOD HEALTH FOR CHILDREN*

Regular well-child visits and scheduled immunizations for childhood diseases can help keep your child healthy. Ask your child's doctor about what schedule is right for him or her.

SCREENINGS FOR BOYS AND GIRLS	AGE	HOW OFTEN
NEW: Annual health, developmental screening and risk assessments	0 to 24 months	11 visits
	2 to 21 years	Every year
Neonatal and hearing screening	Birth (after 24 hours)	Once
Cholesterol screening	2+ years	Ask your doctor
Lead screening	9 months and 18 months	Once at 9 months and once at 18 months
Developmental screening	9 months	Once
	18 months	Once
	30 months	Once
Autism screening	18 months	Once
Vision screening	2 to 6 years	Before starting school
	7 to 12 years	Every two years
	13 to 21 years	Every three years
Preconception and pregnancy (prevention and counseling)	12+ years or earlier if sexually active	Every year
Chlamydia and sexually transmitted infection screening	NEW: 11+ years	Every year, if sexually active
NEW: HIV screening	13 to 21 years	Screen
IMMUNIZATIONS FOR BOYS AND GIRLS	AGE	HOW OFTEN
HPV (human papillomavirus)	9 to 26 years	Three doses
DTaP	2, 4 and 6 months	First, second and third dose
	15 to 18 months	Fourth dose
	4 to 6 years	Fifth dose
Rotavirus	2 to 6 months	Complete series
Tdap	11 to 12 years	One dose
Hepatitis A	12 months	First dose
	18 to 24 months	Second dose
Hepatitis B	Birth	First dose
	1 to 2 months	Second dose
	6 to 18 months	Third dose
IPV-polio	2 months	First dose
	4 months	Second dose
	6 to 18 months	Third dose
	4 to 6 years	Fourth dose
HiB-haemophilus	2 to 15 months	Complete series
Flu	6 months to 8 years	Two doses first year vaccinated, then one dose every year
	9 to 21 years	Every year
MMR (measles, mumps and rubella)	12 to 15 months	First dose
	4 to 6 years	Second dose
Varicella (chicken pox)	12 to 15 months	First dose
	4 to 6 years	Second dose
Meningococcal	11 to 12 years	One dose
	16 to 18 years	Booster
Pneumococcal conjugate (pneumonia)	2 months	First dose
	4 months	Second dose
	6 months	Third dose
	12 to 15 months	Fourth dose

*For updated immunization schedule, see [cdc.gov/vaccines/schedules/index.html](https://www.cdc.gov/vaccines/schedules/index.html).

GUIDELINES TO GOOD HEALTH FOR ADULTS*

Blue Care Network encourages you to be an active partner in maintaining good health. These health guidelines are based on recommendations from national medical organizations and the most current medical and scientific literature.

These guidelines are Blue Care Network’s recommendations for healthy adults. They may not always apply to you and your physical condition. Please discuss questions you have about your health care with your primary care physician. Your PCP may recommend a different schedule based on your needs.

SCREENING FOR MEN AND WOMEN	AGE	HOW OFTEN
Health exam (including height and weight assessment; body mass index evaluation and obesity counseling; alcohol and tobacco use)	18 to 49	Every one to five years
	50 to 65+	Every one to three years
Blood pressure screening	18+	NEW: Screen at each visit
Diabetes screening	18 to 65+	NEW: Every three years with blood pressure above 135/80
Colon cancer screening	18 to 49	If high risk, ask your doctor
	50 to 75	Screening intervals: <ul style="list-style-type: none"> • Fecal occult blood test every year • Sigmoidoscopy every five years with fecal occult blood test every three years, or • Colonoscopy every 10 years
	76+	Ask your doctor
HIV screening	15 to 65	One test for everyone
	15 to 65+	Every year for high risk
Hepatitis C screening	50 to 70	NEW: If high risk, screen. Recommend one-time screening for adults born between 1945 and 1965 and for those who are high risk
NEW: Lung cancer screening	55 to 80	If high risk, screen every year

SCREENING FOR MEN	AGE	HOW OFTEN
Cholesterol and lipid screening	NEW: 20 to 35+	Every five years; more often with risk factors
Prostate cancer (digital rectal exam or prostate-specific antigen test)	50+	Ask your doctor
NEW: Aspirin use	45 to 79	Ask your doctor

SCREENING FOR WOMEN	AGE	HOW OFTEN
Cholesterol and lipid screening	20 to 45+	Ask your doctor
Osteoporosis screening with DXA screening	50 to 64	Ask your doctor
	65+	Screen
Cervical cancer and Pap smear	21 to 65	Every three years
	30 to 65	NEW: Every five years with Pap smear combined with HPV test
	66+	Ask your doctor
Mammography	18 to 49	Ask your doctor
	50 to 74	Every two years
	75+	Ask your doctor
Chlamydia and gonorrhea screening	Under 24 (sexually active)	Every year
	25+ (if high risk)	Every year
	Pregnant women	Screen
Pregnancy (prenatal visits)	Childbearing	Weeks six to eight: first visit Weeks 14 to 16: one visit Weeks 24 to 28: one visit Week 32: one visit Week 36: one visit Weeks 38 to 41: every week
Pregnancy (postnatal visits)	Childbearing	Once 21 to 56 days after delivery
NEW: Intimate partner violence screening	18+	Screen every year

IMMUNIZATIONS FOR MEN AND WOMEN	AGE	HOW OFTEN
HPV (human papillomavirus)	9 to 26	Three doses
Tdap	After age 12	One dose
	Pregnant women	One dose during weeks 27 to 36 of pregnancy
Tetanus/Td	18 to 65+	Once every 10 years
Flu	18 to 65+	Every year
MMR (measles, mumps and rubella)	18 to 49	One to two doses if needed
Varicella (chickenpox)	18 to 65+	Two doses if needed
Hepatitis A, Hepatitis B, Meningococcal, Hib	18 to 65+	If high risk
Pneumococcal (pneumonia)	18 to 64	If high risk
	65+	Vaccinate, ask your doctor for dosing schedule
Zoster (shingles)	60+	One dose

*These guidelines are based on recommendations provided by the Michigan Quality Improvement Consortium. They’re updated by MQIC every two years, unless new research reveals findings that affect the current recommendations.

TEENS: Be smart, don't start

Trying tobacco just once can't hurt, right? Wrong. Your very first use of any tobacco products will harm your body. For example, people who started smoking young find it the hardest to quit later. There are more than 70 chemicals in tobacco smoke that may cause cancer, according to the American Cancer Society. Smoking has also been linked to heart problems. So the right choice — the smart choice — is never to use any tobacco products.

If staying healthy isn't reason enough to stay away from tobacco, here are several other reasons never to start smoking:

- **It weakens your physical fitness.**
Your ability to run far or fast decreases when you smoke because you're not getting as much oxygen to your muscles.
- **It won't make you popular.**
Smoking won't help you fit in. Most kids, teens and grown-ups choose not to smoke.
- **It costs a lot of money.** You could spend \$500 a year for two packs a week.
- **It makes you smell bad.** Be prepared for your breath, hair and clothes to smell really bad from cigarette smoke. Your teeth and fingers could also turn yellow.

Don't let smokeless tobacco trick you, either. Unfortunately, according to the Campaign for Tobacco-Free Kids, more than 11 percent of high school boys in Michigan use chewing or spit tobacco, which is dangerous. Smokeless tobacco can lead to cancers of the lip, tongue and mouth.

No matter how you look at it, tobacco is bad for your health. Be smart, and don't start.

Perks of quitting: A timeline of benefits when you stop

After ...

20 minutes

Your blood pressure and heart rate drop to normal.

24 hours

Your risk for sudden heart attack, once higher than average, decreases.

Two weeks to three months

Blood flow improves throughout your body. Your wounds heal more quickly. It's also easier to walk and breathe.

One year

Your risk for heart disease is cut in half.

10 years

Your risks for stroke and lung cancer are similar to those of someone who never smoked.

Eight hours

Levels of carbon monoxide in your blood drop, and your blood oxygen level returns to normal.

48 hours

Damaged nerves repair themselves, restoring your sense of taste and smell.

One to nine months

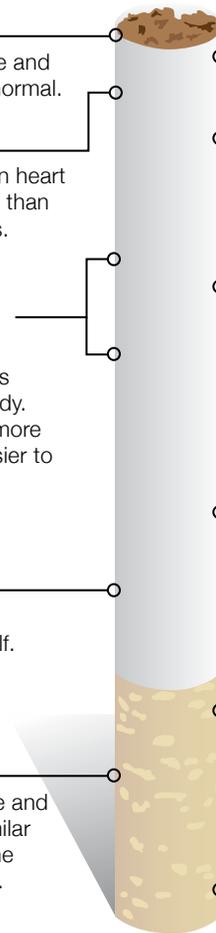
You'll have more energy and fewer symptoms such as coughing, congestion, fatigue and shortness of breath. Tiny hair-like structures in your lungs called cilia resume clearing mucus, reducing your risk for infections.

Five years

Compared to people still smoking a pack a day, you're half as likely to develop cancer in your mouth, throat, bladder or esophagus. Your risk for lung cancer falls by nearly 50 percent.

15 years

You're now no more likely to develop heart disease than if you'd never lit a cigarette.



Source: American Cancer Society

DO YOU
KNOW?

Quitting tobacco? You don't have to do it alone.

Visit bcbsm.com/bcnquit, home to resources that can provide the strategies, tips and motivation you need to kick the habit.



Blue Care Network covers the HPV vaccine Gardasil. It prevents the virus that causes cervical cancer.

PARENTS: Guard your kids against human papillomavirus

You can help protect your son or daughter from HPV-related cancers by encouraging him or her to get the HPV vaccine. HPV causes almost all cervical cancers and a lack of immunization can cause other health problems.

Facts for men and women

HPV is spread through sexual contact. Almost all sexually active adults will eventually catch at least one of the more than 40 strains, according to the Centers for Disease Control and Prevention.

Nine out of 10 times, these infections go away on their own — and many cause no symptoms at all. But one in 10 people will eventually develop health problems from HPV, according to the CDC. Besides cervical cancer, these include:

- Anal, vulvar, vaginal or penile cancer
- Genital warts
- Cancer in the back of the throat

Every year, cancer caused by HPV strikes about 17,500 women and 9,300 men.

Vaccination leads to better health

Preventing cervical cancer for your daughter, and most women, starts with this important vaccine. According to the CDC, the shot provides nearly 100 percent protection against precancerous growths. It also offers a potent defense against the strain of HPV that causes genital warts.

Side effects from the vaccine are typically mild and include arm swelling, fever and headache. The shot can't cause infections or cancer because it contains only one protein from the HPV virus.

Act now for prevention

Talk with your preteen's doctor about the HPV vaccine — even if your child isn't sexually active. The HPV vaccine works best in people who haven't yet been exposed to the virus through sexual contact.

Boys and girls ages 11 or 12 should get the three-dose series of the HPV vaccine. Older teens and young adults also can benefit up through age 26 for women and 21 for men.

Stopping a no-symptom sexually transmitted disease

Women between 21 and 64 need a Pap test every three years. However, many women need to get tested for chlamydia each year.

Chlamydia is a common STD that usually has no symptoms. It's cured easily, but left untreated, chlamydia can make it hard to get pregnant. It can also cause problems during pregnancy or cause infertility.

You should get tested yearly if you're:

- A sexually active woman younger than 24
- 25 or older and have multiple sex partners or other risk factors



What you need to know about open enrollment

Open enrollment is right around the corner, so now's the time to start thinking about your health coverage for 2016.

Open enrollment is the time period in which you can renew your current coverage or make changes to your existing coverage. If you're currently enrolled in an individual plan from Blue Care Network, you'll receive a letter from us by Nov. 1 explaining the renewal process.

The letter states we'll automatically renew your coverage for Jan. 1, 2016, if you make no changes in coverage by Dec. 15, 2015. If you're renewed for Jan. 1, 2016, you can still take advantage of the remainder of open enrollment to compare coverage options and enroll in a new Blue Care Network plan.

Our notification letters will also describe any changes to your plan as well as your 2016 premium.

If you enroll in a new plan between Dec. 16 and Jan. 15, your coverage will begin Feb. 1. Your coverage will start March 1 if you enroll between Jan. 16 and Jan. 31.

Update for 2016

If you don't have health coverage in 2016, you may have to pay a tax penalty. It'll be higher in 2016 than it was in 2015. You'll pay the **higher** of these two amounts:

- 2.5 percent of your yearly household income
- \$695 per person (\$347.50 per child under 18)

If you'd like more information about your coverage, enrollment or general information, call a Health Plan Advisor at **1-855-237-3501**.

You can also find more information at **bcbsm.com**. Select the *Health Insurance 101* tab at the top of the page.

IMPORTANT DATES FOR 2016 ENROLLMENT

Nov. 1, 2015:

Open enrollment begins. This is the first day you can enroll in a Blue Care Network plan.

Dec. 15, 2015:

This is the last day to enroll for Jan. 1, 2016, coverage.

Jan. 1, 2016:

This is the first date 2016 coverage starts.

Jan. 31, 2016:

2016 open enrollment ends.

OPEN COMMUNICATION WITH YOUR DOCTOR IS KEY

Honesty is still the best policy. That's especially true when it comes to the discussions you have with your doctor. And remember — doctor-patient confidentiality protects all your talks. This means your doctor won't share any details with other people.

Below are four common health concerns doctors are readily available to help you treat or manage.

1. Get suggestions on how to manage your weight better. You might feel embarrassed that extra pounds added up to a bigger pants size. But if you're overweight, your doctor can help provide safe, practical strategies for shedding pounds.

2. Ask for help with anxiety or depression symptoms. Everyone experiences ups and downs. But if you

feel sad all the time for more than a few weeks or experience ongoing anxiety, alert your doctor.

3. Don't fret over talking about incontinence and digestive issues.

Though it may feel awkward to bring up the topic, treatment can prevent future accidents. Medicines, exercises and surgery can help you make it to the bathroom in time if incontinence is your problem. In some cases, stomach troubles such as constipation and gas can be relieved with lifestyle changes.

4. Your doctor can help identify underlying intimacy issues. Often there's a medical reason for sexual dysfunction, both in men and women. And sometimes, changes in your sex life act as warning signs of heart disease, diabetes or other conditions.

Know when it's an emergency

When you have an illness or injury, usually the best place for you to go is your primary care physician. Schedule an appointment with your doctor for things such as minor cuts and scrapes, colds and flu, fevers less than 103 degrees, earaches and skin rashes.

If you have a severe injury or medical emergency, get to the hospital emergency room right away. Here are some cases where you need to go to the ER:

- **Severe injuries** – Injuries that must be diagnosed and immediately treated or they could result in permanent damage to your health. Examples include: broken bones, deep cuts or uncontrollable bleeding, poisoning or severe burns.
- **Medical emergencies** – The sudden onset of a condition that, without immediate medical attention, could result in serious jeopardy to your health, such as a fever over 103 degrees; coughing up or vomiting blood; difficulty breathing or shortness of breath; sudden blurred vision; or a severe, unusual headache.



NEED HELP WITH A DECISION?

Call our 24-hour Nurse Advice Line to speak to a nurse 24/7 at **1-855-624-5214**. Or visit aHealthierMichigan.org/smartER.

Get healthier with our new online wellness site

Starting next year, you'll be able to take control of your health in new, easy ways online.

Blue Care Network and Blue Cross Blue Shield of Michigan are working with WebMD® Health Services, an independent company, to provide a brand new set of online health and wellness services to members.

When the new Blue Cross® Health & Wellness online site, powered by WebMD, is available on Jan. 1, 2016, you'll find:

- **An interactive online health assessment that's easy to complete.** Learn your health risk factors by completing the health assessment. Get a health score you

can compare with others who take the health assessment. You'll also get an action plan that tells you what steps to take next.

- **Digital Health Assistant coaching programs.** Set easy-to-reach goals that address your risk factors. When you complete your goals, you'll receive positive feedback.
- **Helpful online resources at your fingertips.** Read articles, watch videos, take a quiz and find a healthy recipe. Or check your symptoms, ask questions on a professionally monitored message board and more. Even sync your favorite fitness and medical devices and apps with the online platform, so all your information is in one convenient place.

- **Two WebMD Health Services mobile apps you can download from the iOS App Store or Google Play store.** Each app is fully integrated with the online wellness platform. Daily VictorySM tracks activity while Weigh Today tracks weight.

With WebMD Health Services' advanced technology, use your smartphone or tablet to log in and take your health assessment and access your online wellness tools anytime, anywhere.

Log in to your member account at **bcbsm.com** to check out the new wellness tools. Just enter your user name and password.

If you don't have a member account:

- Visit **bcbsm.com/register**.
- Click on *Get Started Now* and follow the instructions. You'll need your Blue Care Network ID card ready.

Look for more details about our new online tools in the spring 2016 issue of *Good Health*.

WebMD Health Services is an independent company supporting Blue Care Network by providing health and wellness services.



New tear-out card lists your out-of-pocket costs ↗

We want to help you better understand what you'll owe for certain covered medical services. To do so, we created an extra resource — a tear-out card specific to your benefits — that lists your plan's out-of-pocket costs for:

- Primary care physician visit
- Specialist visit
- Urgent care
- Emergency room visit
- Deductible
- Coinsurance maximum
- Out-of-pocket maximum

If you were a Blue Care Network member before April 16, 2015, you should have received your custom tear-out card in the mail last spring. The card also included:

- Definitions of commonly used terms related to health care costs
- A reminder to select an in-network primary care physician
- Instructions on how to request a new copy of your *Member Handbook* and how to access a sample booklet at bcbsm.com

If you became a member after April 16, look for your custom out-of-pocket costs card near the front of the *Member Handbook* we mailed to you. To request another copy, call the Customer Service number on the back of your Blue Care Network ID card.

CUSTOMER SERVICE ADDS EMAIL TO BETTER SERVE YOU

Have a question? Now you have another convenient way to reach Customer Service. Send us an email.

Besides calling Customer Service or using our website, you told us you'd like the convenience of emailing us your questions — and we listened.

We've created an email address that sends your question directly to one of our helpful Customer Service representatives. Simply send your question to help@bcbsm.com. Or, go to bcbsm.com and enter *Blue Care Network Contact Us* in the search field. Click on *Blue Care Network Contact*, then *Email us at Blue Care Network*.

When you send us your question, give only the following information in your email:

- Full name
- Email
- Phone number
- The Customer Service number on the back of your Blue Care Network ID card
- Your general comments

We want to make sure your information is secure, so don't send us your enrollee ID, Social Security number, diagnosis or claim information. For your protection, we'll first let you know we received your initial email. Then you'll get a second email from one of our Customer Service representatives from our secure Blue Care Network email system to answer your question.

We use this secure email system because we understand the importance of keeping your health information private. We follow privacy policies according to state and federal laws. For more information, refer to your *Member Handbook* or search for *Notice of Online Privacy Practices* at bcbsm.com.

With health care changing, we understand you'll have questions about your coverage and the choices you need to make. Now we've made it easier to get the answers you need. Email us with your questions. It's quick. It's convenient. And, we're happy to help.

HOW TO ORDER YOUR MEMBER HANDBOOK

When you first signed up with Blue Care Network, you received your personalized *Member Handbook* by mail. For additional copies, you can:

- Call the Customer Service number on the back of your Blue Care Network ID card.
- For a sample handbook, go to bcbsm.com and enter *Member Handbook and Brochures* in the search field. Then click on *View the Blue Care Network Member Handbook*. Select the book for your plan. Please note that an online sample doesn't include your specific benefit summary.



Generic drug costs are up

Generic drugs can help members save money on their prescriptions, but the cost of some generics has jumped recently. Prices have increased for a few reasons:

- The drug manufacturer or wholesaler charges more for a drug — even for many common generic drugs.
- Shortages in raw materials, problems at manufacturing facilities or a jump in production and shipping costs increase the cost of making the drug.
- Some manufacturers have stopped making certain drugs, reducing the supply and driving up their costs.
- Your benefits may have changed, affecting your copay or co-insurance. You may have a higher amount to pay. If you have a deductible, remember, you may need to pay the full cost of your prescriptions until you meet your deductible.

Even with recent cost increases for some drugs, generics are still an ideal choice for your health — and your wallet.

Your copay may be lower for insulin

Prescription drugs can be expensive, especially when a generic drug isn't available. We made it easier for you to manage your diabetes and save money by lowering copays on select insulin products.

We moved certain insulin products to our generic copayment tier (Tier 1/1a). Depending on your drug benefit, you could save up to \$45 a month by switching to a generic insulin.

Other insulin products are staying on the brand-name tier (Tier 2), and your copay remains the same.

Tier 1/1a (generic copay)
Lantus®
Levemir®
Novolin 70/30®
Novolin® N
Novolin® R
Novolog®
Novolog® Mix 70/30
Tier 2 (preferred brand copay)
Apidra®
Humalog®
Humalog® Mix50/50TM, Mix75/25TM
Humulin 70/30®
Humulin® N
Humulin® R



Know what's best to treat your child's illness

When your children have a cold, sore throat, fever or bronchitis, you may think of antibiotics first. But give these strong drugs a second thought before you request them.

Parents can be surprised if they leave the doctor's office empty-handed. So they often ask — and sometimes demand — the pediatrician to prescribe antibiotics for their children.

Before going to the pediatrician or urgent care center, the Centers for Disease Control and Prevention says parents should know:

- 1. Antibiotics treat bacterial illnesses, not viruses.** If your child has a virus such as a cold, talk to the doctor or a pharmacist about over-the-counter medicines and other ways to relieve symptoms.
- 2. Some ear infections don't require an antibiotic.** The pediatrician can determine what kind of ear infection your child has and if antibiotics will help. Some doctors wait a couple of days before prescribing antibiotics because your child may get better without them.

3. Most sore throats don't require an antibiotic. One in five children seen by a doctor for a sore throat has strep throat, which should be treated with an antibiotic. Your child's doctor can test to confirm strep throat.

4. Green colored mucus isn't a sign an antibiotic is needed. As the body's immune system fights off an infection, mucus can change color. This is normal and doesn't necessarily mean your child needs an antibiotic.

5. There are potential risks when taking any prescription drug. Antibiotic use can cause complications, from an upset stomach to a serious allergic reaction. Your child's doctor weighs the risks and benefits before prescribing an antibiotic.

Work with your pediatrician to get your child back to good health as quickly as possible. Follow the doctor's instructions carefully and be sure your child takes medicine exactly as prescribed.

For more information about antibiotics, visit cdc.gov/getsmart.

DO YOU **KNOW**? DISPOSING OLD OR UNUSED PRESCRIPTIONS GOT EASIER

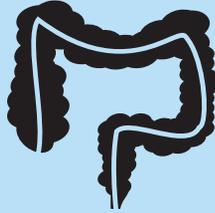
You can drop them off at a local participating pharmacy, under new federal Drug Enforcement Administration regulations. Previously, you could only take them to a "take-back" event or law enforcement agency.

Some, but not all, drug stores will now take them safely off your hands. To find a participating pharmacy near you:

- Go to: de diversion.usdoj.gov.
- Scroll down and click *Drug Disposal Information* under *Resources*.
- Scroll down to the subhead *Non-DEA Registrant (General Public) Drug Disposal*, and click on *Search for an Authorized Collector Location*.

You also can dispose of unwanted prescriptions on your own. Search unused drug disposal at www.fda.gov for federal guidelines.





Ensuring quality health care

Everyone wants quality health care, but how do you know you're getting it? Blue Care Network has a quality improvement program that provides a comprehensive, standard way for us to measure, evaluate and improve clinical care and services. The program identifies the important aspects of health care. It also continuously improves the quality and safety of the care and services we provide to you.

One of the measurements used by Blue Care Network is the Healthcare Effectiveness Data and Information Set. HEDIS® measures are the most widely used set of performance measures in the managed care industry and are just one of the tools we use to improve the quality of member care. HEDIS makes it possible to compare the performance of health care plans throughout the nation.

In 2014, BCN ranked in the top 10 percent of all health plans nationally on HEDIS measures that address important health improvement goals:

- Adult body mass index monitoring
 - Colorectal cancer screening
- Measures scored as needing improvement include:
- Avoidance of antibiotic treatment in adults with acute bronchitis (antibiotics aren't always needed)

- Childhood immunizations by age 2
- Chlamydia screening
- Follow-up care for children prescribed medicine for attention deficit hyperactivity disorder (initiation and continuation phase)
- Follow up after hospitalization for mental illness — seven days
- Flu shots
- Prenatal and postpartum care

Our quality improvement programs help doctors measure and improve certain aspects of care. *Good Health* and bcbsm.com give you information about these programs in our *Guidelines to good health*.

For information about our quality improvement programs or guidelines, contact our Quality Management department:

- By email at BCNQIQuestions@bcbsm.com
- By phone at **248-455-2714**, 8 a.m. to 4 p.m. Monday through Friday

For disease and health information, contact our BlueHealthConnection® education line:

- By email at BHCQIQuestions@bcbsm.com
- By phone at **1-800-637-2972**



Find quality doctors, coverage information and more at bcbsm.com

Have you logged in to your **bcbsm.com** member account lately? You should. Your member account lets you find and compare doctors, so you can choose one you like and trust.

Search doctors and hospitals in your plan's network and sort them based on your needs, including hospital affiliations, gender, specialties and spoken languages. You can even find quality information such as accreditations, patient ratings and reviews.

Your member account offers:

- **Snapshot of your plan.** Charts show your deductible, coinsurance balances and claims, so you can check your covered benefits, claims activity and what you might owe.
- **Paperless EOBs.** Sign up for electronic explanation of benefits statements at **bcbsm.com** to get an email notice

each time a new EOB is posted to your account. It's the same EOB you receive in the mail, only online.

- **Valuable wellness features.** Online wellness tools and resources can help improve and maintain your health. Read about our new wellness tools on Page 24.
- **24/7 mobile access.** Log in to our mobile-friendly website from your smartphone or tablet for features including your virtual Blue Care Network ID card and step-by-step navigation to the closest urgent care center.

Find out about your coverage by logging in to your member account at **bcbsm.com**. To create one:

- Visit **bcbsm.com/register**.
- Click on *Get Started Now*. Then follow the instructions.

DO YOU
KNOW?



Blue Care Network has a new hearing aid provider, TruHearing. This independent company offers savings on brand-name hearing aids — up to \$1,300 per hearing aid.

To learn more or make an appointment with a TruHearing provider in your area, call TruHearing Customer Care at **1-855-541-3074**. TTY users should call **711**. You must schedule all appointments through TruHearing to receive a discount.

For a complete list of Blue Care Network hearing aid providers, visit **bcbsm.com** or call the Customer Service number on the back of your ID card.



Use these guidelines if you need to see your doctor

Always call your primary care physician first for all your health care needs — from a routine checkup to an injury or illness (high fever, unusual pain) that requires prompt attention. We encourage members who visit a specialist, obstetrician-gynecologist or behavioral health specialist to share this service information with their primary care physician. Below are some standard guidelines for making appointments.

Type of care	Description	Time frame	What you need to do
Preventive care (routine, primary and specialty care)	Physical exam	Within 30 business days	<ul style="list-style-type: none"> • Call well in advance • Take all prescriptions and over-the-counter medicines • Always take immunization records • Make a list of questions to ask your doctor
Routine primary care (symptomatic, nonurgent)	Treatment for: <ul style="list-style-type: none"> • Nonacute, non-life-threatening illnesses, such as a sore throat, cold or rash • Ongoing symptoms, such as rashes or joint and muscle pain • Patients who were seen previously 	Within 10 business days	Call ahead to ensure prompt service. If a follow-up visit is needed, schedule it before you leave the doctor's office.
Urgent care (acute, symptomatic)	A condition that isn't life-threatening, but is potentially dangerous, such as a high fever (101 degrees for more than 24 hours), persistent vomiting, diarrhea or a new skin rash	Within 48 hours	Call your primary care physician. Your physician or an on-call doctor will provide care or direct you to an urgent care center near your home. You can also locate an urgent care center near you at bcbsm.com/find-a-doctor .
Hospital care	Conditions that require a hospital stay	As needed	Your primary care physician will arrange the hospital care you need and direct the care of any specialists who will see you there.



Go to the nearest emergency room or call **911** in case of a **life-threatening condition** — one that requires immediate medical care to prevent serious harm or death.

Use these guidelines when you need behavioral health care

Call the mental health help number on the back of your Blue Care Network ID card 24 hours a day, seven days a week to get behavioral health services (substance abuse care and mental health services). A care manager evaluates your needs and arranges for services. You don't need a referral from your primary care physician.

If you're hospitalized, it's a good idea to continue care with an outpatient mental health professional immediately after discharge. Schedule your follow-up appointment to be seen within seven days. Hospital discharge planners work with Blue Care Network to help you schedule this appointment. If you're having difficulties, immediately ask for help with scheduling the appointment by calling the mental health/substance abuse number on the back of your Blue Care Network ID card.

Type of care	Description	Time frame	What you need to do
Preventive care	Where no danger is detected and your ability to cope isn't at risk	Within 30 business days	Tell the behavioral health care manager of any special needs to ensure appropriate referral.
Routine behavioral health care	Where no danger is detected and your ability to cope isn't at risk	Within 10 business days	Tell the behavioral health care manager of any special needs to ensure appropriate referral.
Urgent behavioral health care	Conditions that aren't life-threatening, but face-to-face contact is necessary within a short period of time (for example, severe depression)	Within 48 hours	Call your behavioral or mental health provider, or if you don't have a behavioral health provider, call the mental health and substance abuse treatment phone number on the back of your Blue Care Network ID card.
Emergency behavioral health care for conditions that aren't life-threatening	Conditions that require quick intervention to prevent deterioration of the state of mind which, left untreated, could jeopardize your safety	Within six hours	Call your behavioral health provider, or if you don't have a behavioral health provider, call the mental health and substance abuse treatment phone number on the back of your Blue Care Network ID card.
Hospital care	Conditions that require a hospital stay	As needed	Your primary care physician will arrange the hospital care you need and direct the care of any specialists who will see you there.



Go to the nearest hospital emergency room or call **911** in case of a **life-threatening condition** — one that requires immediate intervention to prevent death or serious harm to you or others.

Mail Code C103
P.O. Box 5043
Southfield, MI 48086-5043

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Start saving with our member discount programs

Your Blue Care Network coverage gives you free access to exclusive discounts and savings on a variety of healthy products and services with our member discount programs — Healthy Blue Xtras, Daily Coupons and Blue365®.

At bcbsm.com/xtras, you have two ways to access more than \$7,000 in savings on everything from gym memberships to groceries:

- Find participating retailers. When there, show your Blue Care Network ID card.
- Type the offer promo code for online deals.

Get healthy with extra savings

Healthy Blue Xtras offers savings on Michigan-based products and services, including:

- Food and nutrition: Local grocery stores and organic food delivery
- Health and fitness: Gym memberships, classes and consultations
- Travel and recreation: Family activities and outings such as skiing and trips to the zoo

Daily Coupons offers more than \$90 in savings on your favorite grocery brands. Digital coupons are updated daily and easy to clip.

- Go to bcbsm.com/xtras and click *Daily Coupons*.
- Click the coupons you want, print them* and redeem them at your local retailer.

Blue365 offers national health and wellness discounts, including:

- Weekly deals on products and services such as hearing aids, fitness gear and nutrition resources
- Access to more than 9,000 fitness centers for only \$25 a month.
- Discounts on LASIK and eye care services

To get started, go to bcbsm.com/xtras and click *BlueCross BlueShield/Blue365*.

BEHIND THIS SEAL OF APPROVAL

Only health plan providers granted accreditations by the National Committee for Quality Assurance are awarded this special stamp of approval. The NCQA, a nationally recognized, independent, nonprofit organization, measures the quality of America's health care and health plans. We've earned its accreditation for plan performance since 2000.

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