

COMPA N I O N HealthWord

A Publication for Companion HealthCare Members

Consider Generic Drugs When You Fill Your Prescriptions

When you go to your pharmacy, your pharmacist may offer you the generic alternative to your prescription. But what is the difference between “brand” and “generic”? Why would you select generic? There are some important points to remember when making that decision.

- Generic products are safe. They must undergo the same licensing regulations as their brand counterparts.
- Although they contain the same ingredients, generics may look different from the brand drug.
- Generic drugs will save you money.

What does generic mean?

The term generic describes a medication that is similar to a brand-name drug that is already on the market. The Food and Drug Administration (FDA) requires the generic manufacturer to prove that the generic has the same effect as the brand product. The FDA tightly monitors generic drugs. Both brand and generic products must meet the same standards for safety and quality.

Why are generic drugs less expensive?

Generic drugs cost less because their manufacturers don't have to invest in years of costly research to develop them. The drug companies can manufacture generics at a lower production cost. They pass this lower cost along to you, the consumer, in a lower price for the product. Since generic products are cheaper, you will have less out-of-pocket expense. Also, generic products help your employer keep insurance costs down, which helps keep your premiums and copayments as low as possible!

Who manufactures generic products?

There are many drug companies that produce generic products.

Some brand-name companies also produce their own generic products. All of them must undergo the same regulatory standards as those that produce the brand-name products.

How do I know if a generic version is available?

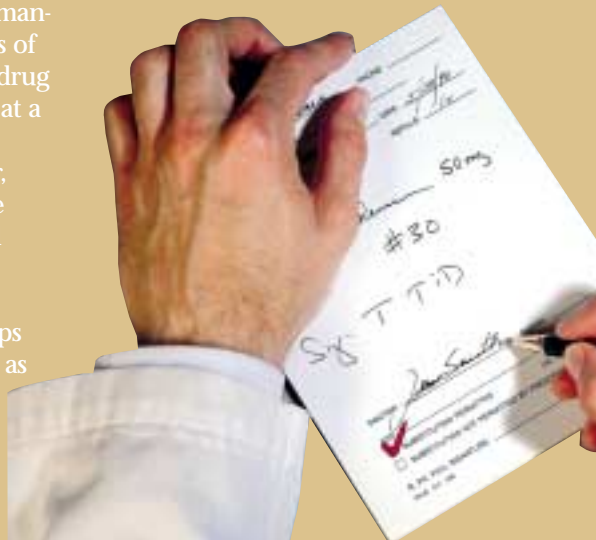
You should ask your physician or pharmacist if a generic product would be appropriate for your condition. Your physician can help decrease any confusion at the pharmacy by writing the generic name on the prescription.

Remember ...

Just because a medicine is generic, it doesn't mean it is any less effective or safe! In fact, for most medications, the only difference is the cost.

New!

Be sure to check out our new My Pharmacy Manager, a great tool for prescription drug information. See page 3 for details.



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Fall 2002

Overall member satisfaction with Companion HealthCare continues to improve. Annually, we send out surveys to a random sample of our members. We ask for feedback on issues related to getting care they need, getting timely care, the quality of care received, customer service and claims processing.

This year's results show significant improvements in member satisfaction with the care and services they received. Of the members who responded, 72% of our members surveyed were highly satisfied with Companion HealthCare as their health plan. This satisfaction level is a full 10% above both the national and South Carolina average, and places us in the top 10% of all health plans in the nation! Areas that showed the most improvements were claims processing, customer service, getting needed care and how well doctors communicate with members. Companion HealthCare is committed to providing excellent service to its members — and will continue to work to be South Carolina's premier health plan.

| Ratings reflect those who were HIGHLY satisfied. | 2000 | 2001 | 2002 |
|---|------|------|------|
| Rating of Health Plan | 60% | 65% | 72% |
| Rating of Personal Doctor | 75% | 79% | 81% |
| Rating of Specialist Seen Most Often | 81% | 81% | 84% |
| Rating of All Healthcare Received | 78% | 75% | 84% |
| Getting Care Quickly | 82% | 81% | 82% |
| Customer Service | 64% | 72% | 72% |
| Getting Needed Care | 76% | 79% | 83% |
| How Much Doctors Communicate | 91% | 90% | 94% |
| Courteous and Helpful Office Staff | 92% | 93% | 93% |
| Claims Processing | 84% | 84% | 88% |

HEDIS® Results

Companion HealthCare's health management programs are designed to help members stay healthy. This means we work hard to encourage members to seek preventive care and manage any illnesses they may have — so they can lead healthier, more productive lives!

Annually, Companion HealthCare evaluates the success of these programs through the rigorous HEDIS process. We do this as part of our accreditation requirements established by NCQA, the National Committee for Quality Assurance.

Our results this year continue to show the success of our programs. Companion HealthCare scored in the top 10% of all health plans for preventive services such as childhood and adolescent immunizations, breast cancer screening, prenatal care, and diabetic

Companion HealthCare Members are Satisfied!



eye exams. Nationally, 89% of members who have a heart attack receive a beta blocker to prevent further attacks. This year 100% of Companion HealthCare members who needed it received this life-saving therapy. And 89% of our diabetic members receive appropriate glucose (HbA1C) monitoring, as compared to the national average of 78%. Following a cardiac event, 81% receive appropriate cholesterol screening as compared to the national average of 74%. Our Great Expectations® programs truly are making a difference.

HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA).

National Recognition for Companion HealthCare



Thank you for helping us earn national recognition! We're pleased to announce that the National Committee for Quality Assurance (NCQA) has ranked us in the top 15 accredited organizations in the country. The Consumer Assessment of Health Plans Survey (CAHPS) measures members' satisfaction with their health plans.

Also, Weiss Ratings Inc. has listed us as one of the strongest managed care and health insurance organizations in the United States — and we're the only plan in South Carolina to make the list! We recently earned an A- rating from Weiss.

My Pharmacy Manager

My Pharmacy Manager is a powerful new Internet tool to help you manage your prescription drug coverage. This valuable resource gives you prescription drug and cost comparison information.

It's a new feature of My Insurance Manager on our Web site at www.CompanionHealthCare.com. Just go to the Members section and click on My Insurance Manager. Once you're there, you can go to My Pharmacy Manager — it's that easy!

With My Pharmacy Manager, you can:

- view an electronic record of your prescription history
- find consumer information about the drugs you're taking or have taken
- find out-of-pocket cost information about your prescriptions

- get information about therapeutic options for the drugs you're taking
- get cost comparison information showing out-of-pocket savings opportunities available with some therapeutic options
- get up-to-date information about your health plan's drug benefits

You don't need a special password to access My Pharmacy Manager after you've logged into My Insurance Manager. All your personal information is absolutely confidential. Only you or someone you've authorized can view your information.

My Pharmacy Manager is available only to members with drug coverage through Companion HealthCare. If your drug coverage is not with Companion HealthCare, you still can use some of the functions of My Pharmacy Manager as a resource for cost comparisons and therapeutic options.

Time for Your Flu Vaccine

It's autumn again — and that means the flu season! Be prepared and get your flu shot. With few exceptions, most people can benefit from getting vaccinated. However, the flu shot specifically is recommended for anyone over 50 years old and anyone at high risk. According to the Centers for Disease Control, those at high risk include adults and children with respiratory diseases like asthma, and anyone with chronic diseases of the heart, lungs or kidneys.

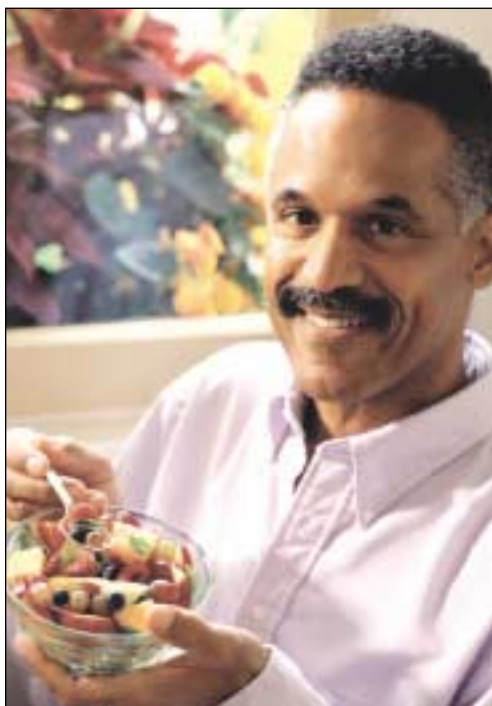
A common myth is that you can catch the flu from getting a flu shot. This is not true! The shots are made from killed virus, which makes them safe and effective.

Because influenza viruses change often, the influenza vaccine is updated each year. Protection develops about two weeks after you get the shot and may last up to a year. If you still get the flu even after the shot, you probably will have a milder case than if you hadn't been vaccinated.

Companion HealthCare covers flu shots at 100%, once you've paid your normal office visit copayment during a visit to your primary care physician. Don't wait to make your appointment. The best time to receive the flu shot is in October and November, to give your body ample time to build up strength to fight those flu bugs!

Cholesterol

What You Need to Know



Jessica Johnston, MPH

For years we have heard about cholesterol, that sticky stuff in our arteries. We've been told if our cholesterol is too high we could develop heart disease or even have a heart attack. Why is cholesterol so important and what do those numbers mean?

High blood cholesterol is one of the major risk factors for heart disease. (See the risk factor table on page 5). Heart disease is the number-one killer of men and women today. Each year, more than a million Americans have heart attacks and half a million die from heart disease. High cholesterol doesn't cause symptoms, so many people don't know they have a problem. That is why it is so important to have your cholesterol checked!

When there is too much cholesterol in your blood, it builds up on the walls of the arteries and hardens into plaque. The plaque eventually will make it difficult for enough blood and oxygen to reach your heart and you will suffer chest pain or even a heart attack.

Everyone age 20 and older should have his or her cholesterol measured at least once

every five years. The test is called a "lipoprotein profile" and is done after a 9- to 12-hour fast. You should receive the results for your total cholesterol, LDL (bad) cholesterol, HDL (good) cholesterol and triglycerides.

Frequently, after having your cholesterol tested, your healthcare professional may tell you things like "It's fine" or "You need to bring it down." As the coordinator of our Great Expectations® for healthy hearts program, I encourage you to ask for your results, know what the numbers mean and what your goal range should be for your cholesterol. Knowing this information will help you make a commitment to change.

So what do those numbers mean and where should you be? The National Cholesterol Education Program (NCEP) has set guidelines that determine what your goals should be, based on your risk factors. The main goal of treatment today focuses on reducing the LDL or bad cholesterol. The LDL is a better predictor of your risk for future heart events. The higher your risk, the lower your LDL goal will be. The table below gives you a general idea of where you stand. If you would like to determine your true LDL goal based on your risk factors, visit The National Heart, Lung and Blood Institute Web site at

| Total Cholesterol Level | Category |
|-------------------------------|-----------------|
| Less than 200 mg/dL | Desirable |
| 200-239 mg/dL | Borderline high |
| 240 mg/dL and above | High |

| LDL Cholesterol Level | Category |
|-------------------------------|----------------------------|
| Less than 100 mg/dL | Optimal |
| 100-129 mg/dL | Near optimal/above optimal |
| 130-159 mg/dL | Borderline high |
| 160-189 mg/dL | High |
| 190 mg/dL and above | Very high |

www.nhlbi.gov. The assessment is located within the patient educational handout on high blood cholesterol.

What affects cholesterol levels and how do I improve?

High cholesterol is the result of diets high in saturated fats, being overweight, a lack of physical activity, age and heredity. You can do something about all of these except age and heredity. Once you know your risk, your results and your goal, make a plan. Your cholesterol-lowering program should include the following:

- **Healthy Diet** — This is a low saturated fat, low cholesterol plan that calls for less than 7% of calories from saturated fat and less than 200mg of dietary cholesterol per day. Examples include fat free or 1% dairy products, lean meats, fish, skinless poultry, whole grain foods, and fruits and vegetables. Also, increase your soluble fiber (such as oats, oranges, pears, brussels sprouts, carrots, dried peas and beans).

- **Weight Management** — Eat enough calories to maintain a desirable weight and avoid weight gain. Lose weight if you are overweight.

- **Physical Activity** — Exercise for 30 minutes on most, if not all, days of the week. Exercise raises HDL and lowers LDL. (See

article on exercise on page 6 of this issue of *Companion HealthWord*.)

- **Drug Treatment** — Some people will not be able to reduce their LDL within goal range through lifestyle changes only.

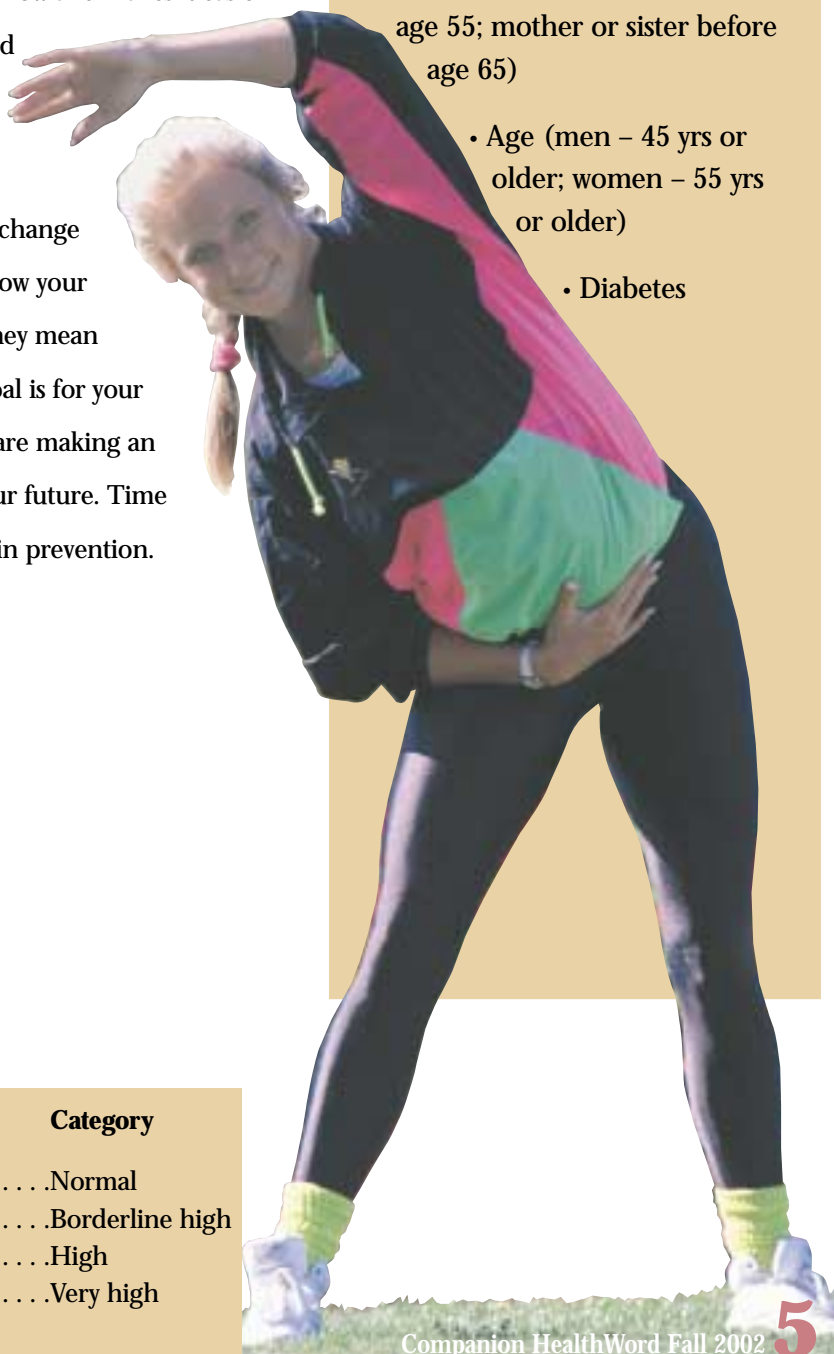
Cholesterol lowering drugs are available for those individuals. Your doctor can help decide which type is best for you.

- **Quit Smoking** — If you are a smoker, it is important to quit. Smoking causes constriction of blood flow and makes it easier for plaque to build up within the arteries.

Your first step to change is knowledge. Know your numbers, what they mean and what your goal is for your cholesterol. You are making an investment in your future. Time is of the essence in prevention.

Other Risk Factors Affecting Your LDL Goal

- Cigarette Smoking
- High Blood Pressure (140/90 mmHg or higher or on blood pressure medication)
- Low HDL cholesterol (less than 40 mg/dL)
- Family history of early heart disease (father or brother before age 55; mother or sister before age 65)
- Age (men – 45 yrs or older; women – 55 yrs or older)
- Diabetes



| HDL Cholesterol Level | Category | Triglycerides | Category |
|-----------------------|----------|---------------|-----------------|
| <40 mg/dL | Low | <150 mg/dL | Normal |
| ≥60 mg/dL | High | 150-199 mg/dL | Borderline high |
| | | 200-499 mg/dL | High |
| | | ≥500 mg/dL | Very high |

Would you like to lose weight, sleep better, relieve joint pain, think more clearly, have more energy, make new friends, find a new passion and ultimately reduce your risks for illness and disease? You can have this and more — and not from a magic pill!

Exercise is the key. Yes, that's right, exercise. Many people cringe at hearing the word, but exercise does not have to be a burden. It can be fun. The secret is to find something you will enjoy, and support in doing it.

Physical inactivity contributes to more than 300,000 deaths each year in the United States, but 70% of American adults are not active in their leisure time. The National Center for Health Statistics reported last spring that 40% are not active at all.

If exercise is so good for us, why aren't more people taking part? As the coordinator of the Great Expectations® for healthy hearts program, I hear lots of reasons every day! "I don't have time," "I am tired after work," "I can't afford a gym membership" or "I don't know where to start." Therefore, I'd like to share some information with you to help you start — and maintain — a healthy exercise program.



Exercise — The Key Ingredient to Health

Jessica Johnston, MPH



Where do you start?

For most, it's just getting started. What do I do, where, when and for how long?

1 First, find something you like to do. One of the keys to committing to exercise is to make it enjoyable. Remember when you were a kid — riding bikes, jumping rope, walking through the woods? You were exercising, but you called it playing. You can still play. It's all in your perspective.

2 Second, lay a good foundation.

- Take appropriate safety precautions. Make sure if you are age 40 or older or have a chronic health problem that you review your exercise goals with your doctor.
- Buy good shoes and the appropriate equipment for your activity.
- Dress appropriately for your activity and the weather.
- Drink plenty of water. Your body needs extra fluids when exercising to maintain your normal body temperature and cool working muscles.
- Don't overdo it. Listen to your body and

see your doctor if you see symptoms suggesting heart or lung disease, such as chest pain, chest pressure, unusual fatigue for several hours, heart irregularity or unusual shortness of breath during or right after exercise.

3 Third, set realistic short and long-term goals. To start with, the Surgeon General encourages all Americans to exercise at least 30 minutes a day, most days of the week. Start slowly, and gradually build up. If you set the standard too high, you'll set yourself up for failure and disappointment.



Here's a sample 12-week walking program. When increasing your workout time or intensity, remember the talk test. While you walk, you should be able to carry on a conversation with a companion. If you can't, you are probably pushing too hard. However, if you can sing a song, you may not be working hard enough! Be creative in your goal setting, monitor and document your progress, and don't forget rewards — the healthy ones.

| Week | Time (min) | Days/week | Total hrs/week |
|---------|------------|-----------|----------------|
| 1 | 20 | 3 | 1 |
| 2 | 20 | 3 | 1 |
| 3 - 4 | 25 | 3 | 1.25 |
| 5 - 6 | 30 | 3 - 4 | 1.5 - 2 |
| 7 - 8 | 35 | 4 - 5 | 2 - 3 |
| 9 - 10 | 40 | 4 - 5 | 3 - 3.5 |
| 11 - 12 | 40 | 5 - 6 | 3.5 - 4 |

4 Fourth, you will need support and encouragement. When making changes in our lives we all need support. Whether it's a spouse, good friend, family member or even someone you have met at the gym, form a support system. A buddy system works best for many.

5 Fifth, spice it up. For many people, the enemy of commitment is boredom.

- Exercise at home, exercise at work, exercise at the gym.
- Better yet, join a biking group or a softball team. Local bike shops may have groups that trail ride right in your own neighborhood or nearby.
- Local recreation centers have groups that may walk, hike and play volleyball, softball or basketball.

- Your employer even may have clubs that will bring new forms of physical activity into your life.

Don't just make a goal each year to exercise, but add new and different activities to your list. Make the most of any opportunity throughout your day to burn a few calories and raise your metabolism.

6 Finally, determine your motivation. This will be your anchor when the going gets tough and temptation sneaks in. Why do you want to exercise and what do you want out of it? Many people enjoy the socialization of exercising at the gym or in groups. Others want weight loss or toned muscles. One of the best motivators I've heard is to be able to play with grandkids when they are older. We don't usually think of later; we think of now. But in the big scheme of things our bodies do age and disease and disability are realities if we don't take care of ourselves.

Take time this month and ponder your state of health and how you could improve. Is exercise or "play" a part of your life? If not, think about it. Better yet, do it. For more information on exercise visit our

Web site at www.CompanionHealthCare.com. Click on the Members tab and then the link to the Building Better Health page.



Build Better Health!

Need some help building better health? All you have to do is visit our Web site at www.CompanionHealthCare.com! Then go to Building Better Health in the Members section.

You'll find a wealth of information on thousands of topics from A to Z. There are Cool Tools, including quizzes and calculators to measure how you're doing with lots of health behaviors. Or get information and insight from one of the self-care channels on topics like weight control, heart health, depression or high blood pressure.

Building Better Health on our Web site can help you do just that!

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Companion HealthWord is a newsletter for Companion HealthCare members. It provides information only, and does not replace the advice of your doctor. You always should see your doctor for personal medical advice.

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Do you have questions about your Companion HealthCare coverage? Try our Web site at www.CompanionHealthCare.com. We're open 24 hours a day here!

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Breast Cancer Awareness

October is National Breast Cancer Awareness Month. We want you to know that early detection is your best protection against this disease. The survival rate for breast cancer is greater than 97% when detected early.

To increase your chances for early detection, get regular mammograms, perform breast self-exams and have a yearly clinical breast exam by your physician. If you are 40 or older, please have a mammogram every one or two years. Women ages 50 and older should have a mammogram every year. Just ask your physician for a referral.

And don't forget to wear a pink ribbon in October to honor those who have fought — and are still fighting — breast cancer.

