

**Spring 2005**

**INSIDE**

**TWO**

- Put Some Spring Into Your Step
- Are Your Medicines Making You Sun Sensitive?

**THREE**

- Money for a Rainy Day
- Making a Splash the Smart Way

**FOUR**

- Banishing the Clean Plate Club
- Snack Kings and Queens

**FIVE**

- 10 Ways On-the-Go Families Can Eat Healthier

**SIX**

- Smart Solutions
- External Review Procedures

**SEVEN**

- What You Should Know

**EIGHT**

- A Freebie for You

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## Three Ways to Save Money in Time for Swimsuit Season

Want to get in shape for swimsuit season, but don't want to spend a bundle doing so? Here are three of our value-added discount programs that can help:



**1 Weight Watchers** Spend \$100 for 12 weeks when you show your Companion HealthCare member ID at participating centers. For a list of centers, visit the Weight Watchers link on our Web site, CompanionHealthCare.com.

**2 Jenny Craig** Get a free 30-day trial program, 50% off a full-price On-Track membership or receive 20% off the Jenny Rewards program. This program rewards you with weekly food discounts from 10%-35% simply for coming in each week, plus the cost of food. So, the more you lose, the more you save! Simply visit Jenny Craig's Companion HealthCare online member page at CompanionHealthCare.com to register and take advantage of this offer.

**3 Fitness Club Memberships** Join one of more than 25 participating fitness clubs around the state and save on an annual membership there. Just show your Companion HealthCare member ID to receive the discount. A list of the participating centers is available on our Web site.

*These are value-added discount programs. The services and discounts are offered to Companion HealthCare members in addition to, but not included in, the services and benefits covered under your Companion HealthCare policy.*

## Put Some Spring Into Your Step

Our new *WalkingWorks*<sup>SM+</sup> program will help you put some spring into your step by increasing your physical activity and improving your health. Our program will help you set and achieve your personal walking goals.

Walking works in so many ways. A daily routine (30 minutes or more) can help you control your weight, lower cholesterol, strengthen your heart and reduce your chances of serious health problems down the road. Plus, it's something you can do with your family or with a friend. It's also fairly safe, simple and free! And you don't need a lot of practice.

### Down the Right Path

It's easy to get started on the right path to better health and physical fitness. Here are just a few ideas:

- Walk up the stairs instead of riding the escalator or elevator at the mall or work.
- Go for an after-dinner walk with your family.
- Choose the farthest parking spot in the lot at work.
- Walk at lunch time.
- Walk your dog.

You're probably already walking more than you realize. By taking advantage of

opportunities all around you, you'll be surprised at how quickly your steps add up!

### Counting Every Step

Keeping track of how much you walk each day is an important part of the *WalkingWorks* program. And we're making it easy for you to count every step! As a Companion HealthCare member, you can receive a pedometer at a discount to help you keep track of all your steps. For \$4.96 you can order a special *WalkingWorks* pedometer. Simply go to our Web site, [www.CompanionHealthCare.com](http://www.CompanionHealthCare.com), and click on the *WalkingWorks* link under the Health and Wellness tab.

A pedometer senses your body motion and counts your footsteps. Then, the pedometer converts the count into distance by knowing the length of your usual stride, which you calculate and program into the pedometer. It's a great way to keep track of how much walking you actually do in one day.



You also can estimate the number of steps you're taking by keeping track of the number of minutes you walk each day. For the average person, five minutes of walking equals about 500 steps.

For more tips and information about *WalkingWorks*, visit our Web site at [CompanionHealthCare.com](http://CompanionHealthCare.com).

## Money for a Rainy Day

Out-of-pocket costs for healthcare add up quickly, especially if you have a chronic condition. For example, if you have seasonal allergies you could end up spending hundreds of dollars each year — \$15 for a box of allergy tablets every month, another \$5 for nasal spray, and of course, the \$25 copayment for the allergist visit. But instead of paying these costs with after-tax dollars, some consumers are paying for them with tax-advantaged dollars. So what's their secret?

These consumers are all part of the growing trend of consumer-directed health plans. Here's the scoop on these new types of health insurance plans.

### What is a consumer-directed health plan?

A consumer-directed health plan is one that combines high deductible health coverage with an account to help pay for medical and other eligible costs. There are several types of consumer-directed health plans. Each one differs though in how the account is funded. Either an employer or individual can contribute a certain amount to the account.

But all consumer-directed health plans have one thing in common. That is, they put consumers in control of their healthcare by letting them decide where and when to spend the money in the account. These plans help consumers be more aware of how much they're actually spending on healthcare (see our Smart Solutions article on page 6). One type of consumer-directed health plan is a Health Savings Account (HSA).

### What is an HSA?

An HSA is a 100% tax-deductible savings

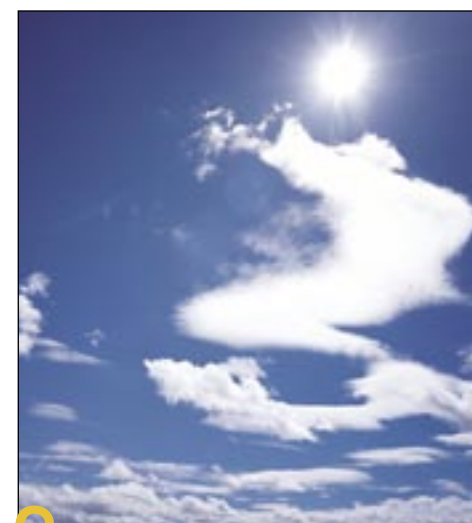
account that you pair with a qualified high deductible health plan. This account is basically your medical budget for the year. You decide how and when to spend that money on healthcare costs. HSAs also can help you cut your taxes while you build up tax-free money to pay for certain out-of-pocket medical costs, such as over-the-counter drugs, health plan deductibles or copayments.

Contributions to your HSA are tax-deductible and any withdrawals you make to pay for eligible medical expenses are tax-free. Any money you don't use, rolls over from year to year. And the money gains interest tax-free.

### Who's eligible for an HSA?

Unfortunately, not everyone can enroll in an HSA. HSAs are only open to those who enroll in an individual or employer-sponsored health plan with a deductible of at least \$1,000 for individuals and \$2,000 for families, and which meet other criteria determined by the federal government. These plans are known as high deductible health plans.

Companion HealthCare now offers several High Deductible Health options that you can pair with an HSA. These plans are perfect for those who are self-employed, small businesses and those who don't currently have health plan coverage. If you want to know more about one of our high deductible health plans and HSAs, please visit our Web site at [CompanionHealthCare.com](http://CompanionHealthCare.com). Just go to the Quick Links and click on "High Deductible Health Plans."



## Are Your Medicines Making You Sun Sensitive?

Some medications can increase your skin's sensitivity to UV rays. Drugs like antibiotics, anti-acne medications, birth control pills and eczema treatment creams can all make you more sensitive to the sun.

You can get redness, burning or a rash in just minutes if you take a sun-sensitive medication — especially if you're fair-skinned. Reactions usually occur within five to 18 hours of sun exposure and they can last up to three days.

Even sunscreens can't always protect your skin from sun sensitivity so be sure to ask your doctor or pharmacist if the drugs you take can increase your risk. And avoid the sun, if possible, if you are taking a sun sensitive medication.

## Making a Splash the Smart Way

It's almost time for summer. And you know what that means! Lots of fun at the pool, the beach, the lake, the river or the water park. But being around water also can be dangerous for those who aren't aware of the hazards. Here are some tips on how you and your family can keep your splashing safe this summer:

- **Learn to swim.** Children who are older than 4 years old can learn to swim, too.

- **Always swim with a buddy.** Never swim alone.

- **Swim in safe and supervised areas only.**

- **Obey all rules and posted signs.** Only dive in safe areas, such as a deep end of a supervised pool. Pay attention to height, age, weight and health restrictions at water parks.

- **Make sure kids always walk and do not run around pools and water slides.**

- **Learn some basic life-saving techniques, such as CPR.** Check with your local YMCA/YWCA, local hospital or local chapter of the American Red Cross for classes.

- **Everyone on a boat, water skis or a jet ski should always wear a Coast Guard-approved life jacket.**

- **Always supervise children around water.** Young children can drown in less than 2 inches of water and it only takes a few seconds.

- **Bring a cordless or cell phone with you to keep near the pool in case you need to call for help in an emergency.**

To learn more about staying safe in the water this summer, go online to [kidshealth.org](http://kidshealth.org) or the American Red Cross' Web site at [redcross.org](http://redcross.org).

## Banishing the Clean Plate Club

Remember when you were a kid and your mom told you to clean your plate or you wouldn't get any dessert? Despite your protests, you knew that if you didn't eat your dinner you wouldn't get that bowl of vanilla ice cream dripping with hot fudge sauce.

Unfortunately, the clean plate club is the one club you shouldn't make your children join. Offering desserts to your children as a reward for finishing a meal teaches them that sweets are worth more than other healthier foods. And making kids eat when they aren't hungry or when they are already full can lead to obesity.

Sadly, childhood obesity is now an epidemic in the United States. The number of children who are overweight has doubled in the last two to three decades thanks to unhealthy eating habits. According to the national Centers for Disease Control (CDC), 25% of children and adolescents in the United States are overweight.

And it's not just school age children who are gaining weight. Obesity is up among preschoolers. According to the American Heart Association, more than 10% of U.S. children ages 2 to 5 are now overweight. This means that kids'

weight problems are starting earlier and earlier.

Kids who are overweight are at risk of developing serious health problems such as high cholesterol, high blood pressure and Type 2 diabetes — all of which used to be adult-only diseases. And, as we know from our own childhood days, overweight kids often get teased and bullied by classmates.

This, of course, can lead to low self-esteem and depression.

Overweight children also can develop liver disease, reflux, asthma, metabolic disorders, kidney damage, bone and joint problems, sleep apnea and early puberty.



Why are children getting fatter? Some of it is genetic, but most of the blame can be put on the sugary drinks, fat-laden snacks and processed foods that crowd supermarket shelves. Many parents have come to rely on these high calorie and fatty foods because of busy after-school and work schedules — schedules that

leave little time to prepare healthier meals. And many families often eat on the run at fast food restaurants.

Plus, many kids aren't as active thanks to the distractions of televisions, computers and video games. Almost half of children ages 8 to 16 years old watch three to five hours of television a day. And unfortunately, many schools have cut physical education programs because of budget cuts or rigorous academic schedules.

Parents also often pass down bad eating habits to their kids. Children look to their parents as role models and want to eat or drink what their moms and dads do. So if you aren't eating healthy, then your kids won't be motivated to do so either.

You also can make changes together as a family. Have your children help you plan healthier meals, shop for the ingredients and help prepare these meals. Make it fun. Limit your children's television, computer and video game time. And most importantly, exercise and play together as a family.

For more tips, please see the "10 Ways On-the-Go Families Can Eat Healthier" and "Snack Kings and Queens."

## 10 Ways On-the-Go Families Can Eat Healthier

Recently, the federal government changed its Dietary Guidelines. It does this every five years. And soon it will release a new version of the Food Guide Pyramid. The Food Guide Pyramid hasn't been changed since 1992! In our next issue, we'll print the updated pyramid along with ways you can adapt it for you and your children. In the meantime, here are 10 smart ways you can get your busy family to eat healthier:

**1** Limit your preschooler's juice intake to 4 to 6 ounces of juice per day. Even 100% juice can contribute to weight gain if children don't drink it in moderation.

**2** Switch older children's beverage of choice from sugary and caffeinated sodas to unsweetened teas or water.

**3** After age 2, switch your children to skim or 1% milk. Kids under 2, however, should stick with whole milk. Kids this age need the fat for brain development.

**4** Eat dinner together as a family at least three times a week. Avoid eating in front of the TV.

**5** Keep your fridge and pantry well-stocked with healthy foods, such as lots of fruits and vegetables, whole grain products and low-fat dairy items.

**6** Buy ready-to-eat produce, such as baby carrots, pre-cut fruit and vegetables and pre-made salad mixes.

**7** Keep healthy snacks on hand, such as fig bars, graham crackers, gingersnaps, vanilla wafers, whole-wheat crackers, low-fat cheese sticks, etc.

**8** Try introducing whole grains into your family's diet like whole wheat bread, brown rice, barley, bulgur, millet and quinoa.

**9** Offer kid-sized portions. Use child-sized plates and cups for young children so you don't overfill their plates.

**10** Stay away from eating at fast food restaurants more than once a week. Instead pack a cooler full of healthy foods and snacks for those days you and your family have to run from one activity to the next.



## Snack Kings and Queens

We all know kids love to snack! But did you know that children who snack when they're not hungry could gain weight? That's why it's a good idea to only offer your kids after-school snacks if they're truly hungry. Instead, children should eat a well-balanced breakfast and lunch every day. They should snack only when they're hungry.

If your little snack kings and queens insist, however, on a treat to curb their appetite before dinner, here's a list of some cool munchies to offer your kids and some not-so-cool munchies to steer them away from (remember to keep the portions kid-sized):

### Cool Munchies for Kids

- ✓ Crudité (sugar snap peas, broccoli, cauliflower, grape tomatoes, cucumbers, bell peppers, carrots or celery) with low-fat dip
- ✓ Peanut butter on rice cakes
- ✓ Low-fat yogurt
- ✓ Trail mix
- ✓ Fruit smoothies
- ✓ Fruit salad
- ✓ Baked tortilla chips with salsa
- ✓ Graham crackers dipped in unsweetened applesauce

- ✓ Pretzels
- ✓ Orange juice
- ✓ Low-fat chocolate milk
- ✓ Fig bars
- ✓ Whole-wheat crackers
- ✓ Vanilla wafers
- ✓ Low-fat cheese sticks
- ✓ Sweet potato chips
- ✓ Whole grain cereal such as Cheerios
- ✓ Hard-boiled eggs
- ✓ Animal crackers

### Not-So-Cool Munchies for Kids

- ✗ Potato chips
- ✗ Doughnuts
- ✗ Fruit leather
- ✗ Soda
- ✗ Toaster pastries
- ✗ French fries
- ✗ Cupcakes or snack cakes
- ✗ Candy bars
- ✗ Chicken nuggets
- ✗ Hot dogs



To see a list of more average costs of common medical services and procedures, check out our Medical Cost Estimator online at CompanionHealthCare.com.

*This information should not replace the advice of your doctor. This data is based on average costs for Companion HealthCare members in 2004.*

## Smart Solutions

### How to Save Money on Medical Costs

Did you know that where you have a medical service makes all the difference in how much you pay? Even if your CompanionHealthCare coverage pays some or most of the bill, it's still nice to know how much on average these services cost. That way you can ask your doctor about different treatment options and the best place to have a service done.

Here's a handy chart that will show you how much some common medical services typically cost:

#### Average Costs of a Sick or Injured Visit

	Doctor's Office	Urgent Care Center	Emergency Room
Office/Urgent Care/ER Visit	\$50 - \$80	\$90 - \$160	\$300 - \$500

#### Average Costs for Radiology Procedures

	Doctor's Office	Imaging Center	Outpatient Hospital
CT scan, abdomen/pelvis	\$800 - \$1,450	\$800 - \$1,650	\$1,400 - \$2,600
CT scan, chest	\$500 - \$900	\$500 - \$1,050	\$900 - \$1,550
CT scan, head and neck	\$400 - \$750	\$400 - \$800	\$700 - \$1,300
MRI	\$700 - \$1,800	\$700 - \$1,700	\$1,650 - \$2,900
X-ray, chest	\$60 - \$100	\$70 - \$150	\$150 - \$250
X-ray, extremities	\$60 - \$150	\$80 - \$150	\$200 - \$300
X-ray, spine/pelvis	\$80 - \$200	\$90 - \$170	\$200 - \$400

## External Review Procedures

We're committed to providing our members with a quick resolution to their concerns and problems. But sometimes this isn't always possible. That's why under a state law, you have a right to an external review in some circumstances. If you have already gone through our standard appeals process, you can receive another review from someone who doesn't work for Companion HealthCare. To qualify for this review, your case must meet all three of these conditions:

1. You originally appealed because we denied payment — either entirely or in part — of a covered service;
2. The payment would have been greater than \$500; and

3. We denied, reduced or terminated your requested service or payment because:

- It did not meet our requirements for medical necessity, appropriateness, healthcare setting, and level of care or effectiveness.
- It is experimental or investigational, and it involves a condition that is life-threatening or seriously disabling.

If you qualify for an external review, we will let you know in writing and explain the process that will follow. You should file the request for review within 60 days of receiving our notice.

For more details about the appeals process, please see your Member Guide or visit us online at CompanionHealthCare.com.



## What You Should Know

Have you seen our Web site, CompanionHealthCare.com, lately? If not, then you're missing out on some valuable information and resources. Here are just a few of the things you'll find on our Web site:

### Member Guide

When you first joined Companion HealthCare, we sent you a Member Guide. But if you haven't had a chance to read it yet, have misplaced it or can't remember the details in it, don't worry. Your Member Guide, specific to your Companion HealthCare plan, is just a click away. Just go to CompanionHealthCare.com and click on the Members tab at the top of the page. Then, look under Benefits Information Center and click on "Member Guides."

The guide will help you understand your benefits better and help you make the most of your coverage. Here's a list of some of the information that's in the guide:

- How to access primary care, specialty care, behavioral health services, hospital services and other kinds of care
- How to get after-hours care, urgent care and emergency care
- How to find care and coverage when you're outside the service area
- How to submit a claim
- How we coordinate benefits
- How we administer benefits for appropriate services, including our policy on not providing incentives to deny coverage of care or services
- How we decide what new technology we will include as a covered benefit
- How to get information on our Quality Improvement program
- How to voice a complaint or appeal a decision
- How our privacy practices work



### Claims and Benefit Information

Want to know if we paid a specific claim yet or what your benefits are for a specific service? Find this information and more when you visit the secure My Insurance Manager<sup>SM</sup> section of our Web site.

### Prescription Drug Information

Get details about different medications, price comparisons, your prescription history and up-to-date information on our Preferred drug list. Plus, if your coverage offers a mail-order pharmacy benefit, you can order your refills online. Just go to the My Pharmacy Manager<sup>SM</sup> section on our Web site.

### Customer Service

Submit a question to our Member Services department through our online "Ask A Question" feature.

### Health and Wellness

Find a wealth of health-related information, including our preventive guidelines and a list of our Great Expectations<sup>®+</sup> for health programs we have available to you.

### Members' Rights and Responsibilities

As a member you have certain rights and responsibilities. A summary is available online.

### Value-added Services

Save money with discounts and preferred rates on many services such as LASIK surgery, cosmetic surgery, weight-loss programs, hearing aids, hair restoration and more. Plus, check out our Natural Blue<sup>SM+</sup> program.

If you don't have access to the Web and need a copy of your Member Guide, our Preferred drug list or the Members' Rights and Responsibilities, please call our Member Services department at 1-800-868-2528, Monday through Friday, 8:30 a.m. until midnight.

# COMPANION HEALTHCARE

South Carolina's Health Plan<sup>SM</sup>



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## COMPANION HealthWord

A Publication for Companion HealthCare Members

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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.

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

**Member Services Phone Numbers:**  
(803) 786-8476 or 1-800-868-2528  
8:30 a.m. to midnight, Monday – Friday



E-mail: [companion.healthcare@companiongroup.com](mailto:companion.healthcare@companiongroup.com)

### A Freebie for You



Last fall, Companion HealthCare sent a free DVD on preventing childhood obesity to all the elementary schools in South Carolina. It's part of our commitment to help educators teach young students about healthier lifestyle behaviors. Now you can own this DVD, too. If you have a child age 6 to 9, you can order the DVD, "Max's Magical Delivery, Fit for Kids" for free from the U.S. Department of Health and Human Services. Simply go online to <http://gold.ahrq.gov/eorders/> to order your copy.

