



Health Word

FALL 2016 *Your newsletter from BlueChoice® HealthPlan*

Financial Wellness

Blue CareOnDemandSM

**BlueChoice® Maternity
Care Program**

**Health Coaching for
Depression**

Health and Wellness

Health and Wellness

Financial Wellness

When people hear the word “wellness,” they most likely think of physical activity and nutrition.

However, there are many other types of wellness, when considering a person’s entire well-being.

Spiritual, emotional, mental and financial are just a few other areas in people’s lives that need tending to every once in a while. Being financially well can lead to a reduction in stress in your life and will help secure your future. Establishing a weekly budget will help you stay on track with your savings and investment goals. Whether you’re trying to pay off debt (credit card, student loans, medical) or save for retirement or life events (such as weddings or births), it’s important to have a plan in place.

If you need help planning for your future or creating a budget, be sure to check out the resources available with your employee assistance plan. According to Dave Ramsey, a New York Times best-selling author focused on financial peace, there are seven “baby steps” to achieving financial security:

1. **\$1,000 Emergency Fund**

An emergency fund is for unexpected life events like a home or car repair.

2. **Pay Off All Debt But the House**

List all debts but the house in order from smallest to largest. The smallest debt should be your first priority. Don’t worry about interest rates until two debts have similar payoffs, then choose based on interest rate.



3. **Put Three to Six Months of Expenses into Savings**

This step is all about building a full emergency fund to protect against job loss or any other large, unexpected expenses.

4. **Invest 15 Percent**

Invest 15 percent of household income into retirement. This step is all about building long-term wealth.

5. **College**

College tuitions and housing expenses continue to rise – don’t let college sneak up on you! Saving now will put you ahead of the game when your kids graduate from high school.

6. **Pay Off Your Home Mortgage**

Consistently putting extra money toward your mortgage could save you thousands of dollars in interest.

7. **Give**

Build wealth, become insanely generous and leave an inheritance for future generations.

Source: <https://www.daveramsey.com/baby-steps> is an independent organization that provides health information on behalf of BlueChoice.



Pre-Teen and Teen Health:

What Every Parent Should Know

If you are a parent of a pre-teen or teen, you are beginning to see your child become an adult. At this age, there is a critical health screening that every parent should know about.

At annual checkups, your teen's doctor checks his or her overall health. The doctor may:

- Assess physical, mental and social development.
- Perform recommended health screenings and vaccinations (Tdap, meningococcal, flu and HPV).
- Discuss any concerns about puberty or sexual health.

As a routine part of your teen's checkup, your doctor may recommend a chlamydia screening. If your child's doctor recommends this screening, it can be done with a simple urine test.

In 2014, South Carolina ranked fifth in the United States for reported cases of chlamydia, with the highest rates among adolescents and young adults aged 15–24. A large number of cases are not reported, because young people may not show symptoms. Therefore, they may not get tested and treated. If left untreated, chlamydia infection may lead to infertility. That's why it's important to be proactive in making sure your child is screened.

Three Action Steps for Parents:

1. Discuss sensitive topics such as drugs, drinking, smoking and sexual health with your teen.
2. Help your teens make healthy choices while encouraging them to make their own decisions.
3. Be sure to get all recommended health screenings to keep your child healthy.

Health and Well

Health and Wellness

Stay Healthy at Any Age

Preventive care is important at every age. Making good health choices now can boost your health and well-being for a lifetime.

All adults should have an annual well visit. During your well visit, your doctor will check your blood pressure and

cholesterol levels, calculate your body mass index (BMI) and perform other routine screenings that help you stay healthy. If you have diabetes or high blood pressure, you should see an ophthalmologist or optometrist for a dilated eye exam every year.

Here are some general recommendations for adults of all ages. Work closely with your doctor to determine what's right for you.

Recommended Health Screening	Frequency
Wellness exam, flu shot, BMI, eye exam	Annually
STD and HIV Screening	Annually
Dental Checkups and Cleanings	Every six months
Cholesterol	Every three years, or as recommended by your doctor
Blood Pressure	Every two years, or as recommended by your doctor
Colorectal Screening	As recommended by your doctor, or starting at age 50
Fasting Blood Glucose or HbA1c	Every year, or as recommended by your doctor
Pneumonia Vaccine	One dose at age 65; if you have not been vaccinated, ask your doctor

Recommendations for Men

Prostate Screening	Ages 50 and over, discuss the benefits and risks of screening with your doctor
Abdominal Aortic Aneurysm	Once between ages 65 and 75 if you have ever smoked

Recommendations for Women

Chlamydia Screening	Annually beginning at age 16
Pelvic Exam	Annually
Pap Test	Every three years if Pap results are normal, or as recommended by your doctor. Women aged 19 and older should have an annual pelvic exam
Osteoporosis	Every two years beginning at age 65



Get the Care You Need, When You Need It

We've all been there. It's Friday afternoon, and you or your child has come down with a serious case of coughing, sneezing, sore throat and a host of other symptoms. You call the doctor, only to find out that the office has already closed for the day. This leaves you with two options, right? Wait it out until the doctor's office reopens, or head over to your nearest emergency room (ER) for treatment. **Wrong!** Here are three more options for care that can help you avoid long waits and hefty ER bills:

- Try Blue CareOnDemandSM:
With Blue CareOnDemand, you can visit with a doctor via smartphone, tablet or computer, 24 hours a day, seven days a week. Download the app via the App Store or Google Play, or visit www.BlueCareOnDemandSC.com, and sign up today.
- Visit your local freestanding urgent care center: Urgent care centers provide attention for medical problems that need attention right away but are not life-threatening, or for problems that could get worse if you wait.
- Consider the CVS MinuteClinicTM:
The MinuteClinic is a walk-in medical clinic staffed by nurse practitioners and physician assistants who specialize in family health care. They care for children and adults every day with no appointment needed.

The point is, you have options. Save yourself time, money and stress by checking out these convenient alternatives for care.

Do you have a primary care practitioner (PCP)?

Whether you are young and in good health or you have a health condition, everyone needs a PCP. Working with a primary care doctor can help you reach your health goals, manage any health conditions and save you time and money down the road by helping you manage your health. Most insurance plans cover checkups with a PCP at no cost to you.

Healthier Lifestyles

Healthier Lifestyles



Visit With a Doctor 24/7/365!

You can now visit with a doctor faster and more easily than ever. With Blue CareOnDemand, you can visit with a doctor via smartphone, tablet or computer, rather than visiting an office or urgent care facility. Doctors will diagnose and write prescriptions as appropriate.

When should you use Blue CareOnDemand?

- If you should see a doctor, but can't fit it into your schedule
- The doctor's office is closed
- You are too sick to drive
- You have kids at home
- You are traveling

What types of conditions can Blue CareOnDemand doctors treat?

- Colds
- Flu
- Fever
- Rash
- Pinkeye
- Ear infection
- Migraines

Don't wait until you're sick! Download the app via the App Store or Google Play and create a Blue CareOnDemand account today. You can also visit www.BlueCareOnDemandSC.com to create an account, as well as have a consult with a doctor via computer. When creating your account, remember to enter your member ID.



Blue CareOnDemand is not available to members located in Alaska, Texas or Arkansas. Doctors cannot prescribe medications via video to members located in Indiana.

QualSight LASIK

As a BlueChoice member, you have access to quality, choice and savings with QualSight LASIK. QualSight offers the largest credentialed LASIK network in the country, with more than 900 locations nationwide!

Choice: You choose the doctor with the experience, reputation and technology your vision requires.

Quality: The surgeons in our network have collectively performed more than 6 million procedures.

Savings: In 2016, BlueChoice members saved more than \$1,200 each by using QualSight LASIK.

LASIK is the most popular elective surgery, and BlueChoice members can take advantage of a FREE LASIK consultation with QualSight. More than 60 million Americans have vision problems, such as nearsightedness, farsightedness and astigmatism, which LASIK can correct.

Three things you will learn at your LASIK consultation:

1. Health of your eyes. A LASIK consultation may detect glaucoma*, cataracts* or dry eyes*.
2. Your overall health. Members are often surprised to find out a LASIK consultation may detect diabetes, high blood pressure or high cholesterol.
3. Is LASIK right for you? Twenty percent to 30 percent of people are not good candidates for the LASIK procedure. Doctors turn away 20 percent because of medical reasons, such as the cornea being too thin, too steep or too flat. Another 10 percent are potential medical candidates for the procedure, but the doctor will advise against it because of their hobbies, work or willingness to wear reading glasses.

BlueChoice-member pricing is all-inclusive, including a free LASIK consultation, the procedure, all the follow-up visits and a one-year Assurance Plan.**



To find out if you are a potential candidate for this life-changing procedure, call 855-489-2020, or visit www.qualsight.com/-lasiksc. Flexible financing options are available for qualified members.



*QualSight LASIK does not provide eye-disease management.

**Lifetime Assurance Plan available at participating providers.

Please note Lasik surgery is not covered by a BlueChoice plan. This is a discount that is available to BlueChoice members.



Pregnant or thinking about becoming pregnant?

Take care of yourself and your baby by getting early and regular prenatal care. Your doctor will schedule you for many checkups over the course of your pregnancy. Don't miss any – they are all important.

- Take a multivitamin or prenatal vitamin with 400 to 800 micrograms (400 to 800 mcg or 0.4 to 0.8 mg) of folic acid every day.
- Don't smoke, drink alcohol or use drugs.
- Follow your doctor's advice.

Tapping Into The Power Of The Mind-Body Connection

When you pay attention to what's good about your life, do you feel increased gratitude? When you recall an upsetting experience, do you feel your heart beating faster? A tightening in your stomach? Cold, clammy hands? Research has shown that how we think affects how we feel. The mind-body connection means that your thoughts can positively influence your health and well-being.

There are many types of mind-body exercises. Mindfulness-based stress reduction (MBSR) is a form of meditation that helps you learn to calm your mind and body to help you cope with illness, pain and stress. Other meditative forms include awareness of breathing, loving-kindness meditation, guided imagery, body scan, walking meditation and practicing gratitude. A wider variety of relaxation and calming techniques includes yoga, tai chi, progressive muscle relaxation and massage.

Taking just 15 minutes a day to practice mind-body exercises can decrease anxiety and pain, enhance sleep, decrease the use of medication for post-surgical pain, decrease side effects of medical procedures, reduce recovery time and shorten hospital stays, strengthen the immune system and enhance healing. Calming and empowering mind-body exercises, while not alternatives to medical treatment, can provide a powerful way for you to feel in control and to activate the healing processes within the body.

Sources: <http://my.clevelandclinic.org>; <http://WebMD.com>; <https://nccih.nih.gov/health/meditation>
These are independent organizations that provide health information on behalf of BlueChoice.



BlueChoice Maternity Care Program

Participation in this voluntary program is at no cost to you as a member. All information collected is strictly confidential.

Partnering with a professional nurse will help to promote a healthy pregnancy and assess your concerns regarding pregnancy health-related issues.

You have access to a registered nurse case manager with extensive obstetrical experience. He or she will answer your questions and work with you and your physician, confidentially, to help achieve a healthy pregnancy and baby. You will receive health materials and resources tailored just for you.

Our mutual goal, through collaboration, is for you to deliver a healthy baby.

For more information on the program and how you can join, please visit www.BlueChoiceSC.com and check out our maternity program under the Great Expectations® for health programs.



Your Health Plan

Your Health Plan

Health Coaching for Depression

If you suffer from depression, you are not alone. Depression is one of the most common mental illnesses, affecting more than 19 million Americans each year. You cannot simply “snap out” of depression. Like any serious illness, depression needs to be treated. It’s more than just feeling “blue” for a few days.

Depression takes a toll on the entire body. It can change your thinking and interfere with your ability to function. It affects your physical health, as well. The good news is that depression is treatable. It’s important to start treatment as soon you realize you are depressed.

Companion Benefit Alternatives (CBA) offers health coaching for depression to help members manage their condition. CBA is a separate company that manages behavioral health benefits on behalf of BlueChoice HealthPlan. Health coaching for depression is a free, voluntary program.

When you join the program, you’ll work with a clinically trained behavioral health coach. Your coach can help you better understand your depression and the best ways for you to manage it. Through scheduled phone calls, your coach will help you:

- Personalize your plan for better health.
- Learn self-monitoring tools and relapse-prevention skills.
- Learn to better manage your health benefits.
- Supply family members with educational resources.

Managing depression can be complicated. Remember, you are not alone. With treatment and support, you can get back to feeling like yourself.

If you or someone you love could benefit from this program, please contact CBA’s health coaching team at 800-868-1032 ext. 25835.





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HealthWord is a newsletter for BlueChoice HealthPlan 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 BlueChoice HealthPlan coverage? Try our website at www.BlueChoiceSC.com. We're open 24 hours a day here!

To contact us, please refer to the number found on the back of your member ID card.



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