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Stay Healthy This Season

The moment you get that scratchy feeling in your throat, you know what's coming: You've caught a cold or maybe even the flu or COVID-19. But which is it, and how should you handle it? Here are some tips to help you diagnose and treat your illness.

Colds

Colds are likely to include sneezing, congestion, sore throat and a cough. If you have a cold, drink plenty of fluids and get your rest.

Flu

Flu often includes these symptoms:

- Fever
- Cough
- Sore throat
- Congestion
- Aches
- Chills
- Fatigue
- Headache

If you believe you have the flu, talk to your doctor about antiviral drugs. These prescription medications can be used to treat the flu and work best when taken as soon as possible.

COVID-19

COVID-19 may include these symptoms:

- Fever or chills
- Cough
- Shortness of breath
- Fatigue
- Headache and muscle or body aches
- New loss of sense of smell or taste
- Sore throat
- Congestion or runny nose
- Nausea or vomiting
- Diarrhea

Most people who contract COVID-19 experience mild symptoms and are able to recover at home. They should isolate at home to avoid spreading the virus.

Contact your doctor if you are concerned about your symptoms. Seek emergency care if you have trouble breathing, experience pain or pressure in your chest, feel confused or unable to stay awake, or if your lips or face appear bluish in color.

Tips to stay healthy

Why not avoid all these symptoms completely? There are many steps you can take to prevent catching a bug in the first place.

Avoid germs

Illnesses like the flu, COVID-19 and the common cold are spread by germs passed from a sick person to a healthy person. Germs can spread through the air when a sick person coughs or sneezes or through a frequently touched surface, like a doorknob. That's why it's so important to wash your hands frequently.

Wash your hands for at least 20 seconds using soap and water. Take your time and scrub your palms, the backs of your hands, between your fingers and under your fingernails. You don't need antibacterial soap; regular liquid or bar soap will work just fine. Any water temperature will do.

Be sure to wash your hands:

- After using the restroom.
- Before eating and before, during and after food preparation.
- Before and after caring for someone who is sick.
- After touching garbage.
- Before and after treating a cut or wound.

If you can't get to a sink, use hand sanitizer with at least 60 percent alcohol.



Get vaccinated

Studies have found the COVID-19 vaccine to be safe and effective. It is widely available at no cost. The vaccine works by teaching your immune system how to recognize and fight the virus that causes COVID-19.

The vaccine may cause side effects. These usually last no longer than a few days and could include these symptoms:

- Pain, redness or swelling at the injection site
- Headache
- Tiredness
- Muscle pain
- Chills
- Nausea
- Fever

Some vaccines require two doses. Be sure to get your second dose as scheduled. You won't have full immunity until two weeks after your second dose. **To find a vaccination site near you, visit www.vaccines.gov, text your ZIP code to 438829 or call 800-232-0233.**

Vaccines are also effective in preventing the flu. Serious cases of the flu can result in hospitalization or even death, which is why it's so important to get your annual vaccination. The Centers for Disease Control and Prevention* recommends everyone ages 6 months and older get a flu vaccine each year.

This cold and flu season, keep yourself and your loved ones safe and healthy by getting vaccinated and slowing the spread of germs.

*The Centers for Disease Control and Prevention is an independent organization that provides health information you may find helpful.





Get Moving!

Regular physical activity is a key ingredient for health. Not only does exercise benefit your body, it also benefits your mind. Here are just a few of those benefits:

- Helps with weight loss and helps prevent weight gain
- Makes your heart and lungs stronger
- Helps strengthen bones, muscles and joints
- Enhances flexibility and improves posture
- Lowers the risk of heart disease, cancer and Type 2 diabetes
- Helps control blood pressure
- Improves self-esteem and sense of well-being
- Reduces stress, depression and anxiety

Exercise simply means moving your body. You may be surprised at what that includes, like working in the yard, washing your car or mopping the floor.

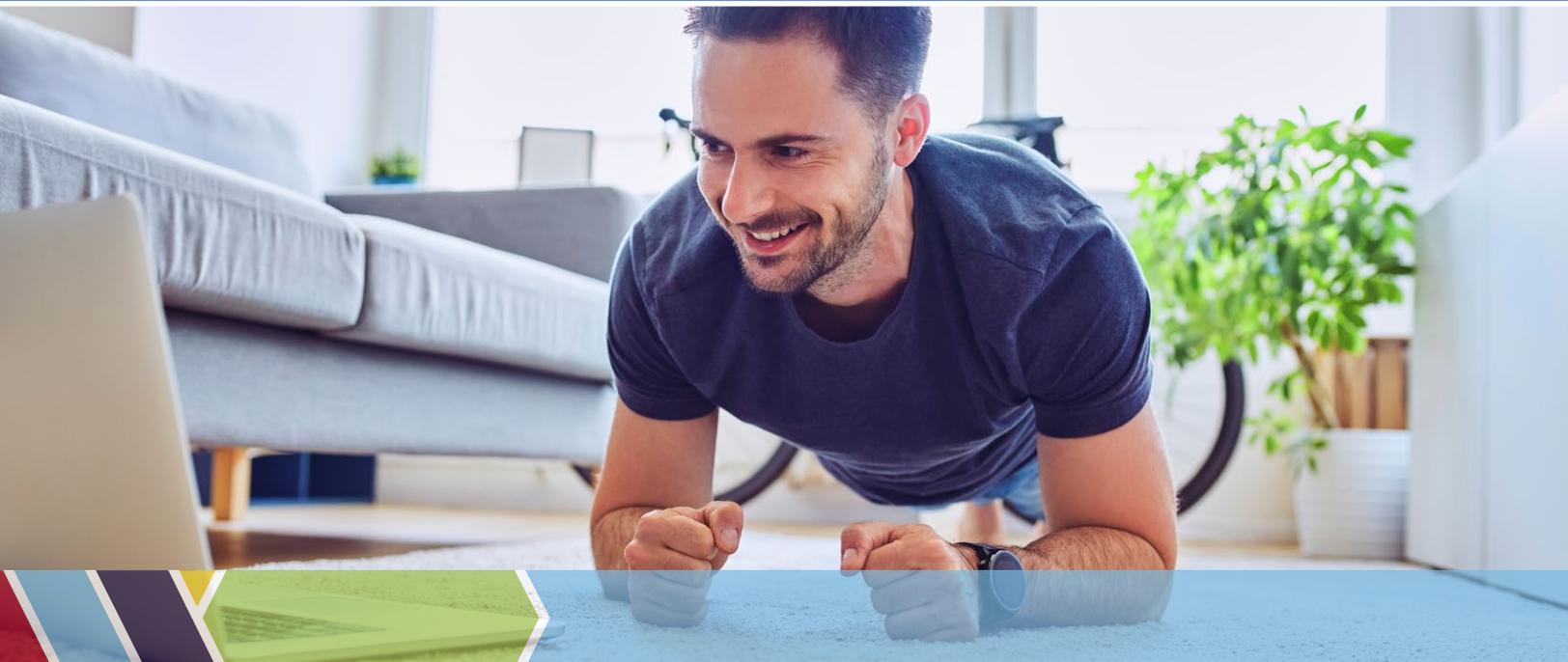
How much exercise do I need?

For maximum benefit, physical activity should be moderate to vigorous in intensity. For good health, get at least 30 minutes of physical activity on most days of the week or 150 minutes per week. To lose weight or prevent weight gain, get 60 to 90 minutes of physical activity on most days of the week or 300 minutes or more per week.

Moderate vs. vigorous activity

Moderate activities get you moving at a comfortable pace. They speed up your heart rate without causing heavy breathing. During moderate-intensity activities, you should still be able to talk easily. Examples include brisk walking, gardening, stretching, bicycling and swimming.

Vigorous activities are faster and more intense. They greatly increase your heart rate and breathing. Examples include speed walking, jogging, biking uphill or swimming steady laps.



Protecting Your Mental Health During COVID-19

During the past year, there has been an unprecedented increase in the number of people experiencing mental health problems. Depression and anxiety rates have more than doubled. People report feeling more agitated, stressed, restless and sleepless.

You might be wondering if it's possible to feel mentally healthy during a time of such uncertainty. The good news is there are things you can do to help protect your mental health:

- Maintain daily routines. Try to eat healthily, get enough sleep and shower every day.
- Increase outdoor activities. Whether it's biking, running, walking or hiking, getting outdoors can elevate your mood.
- Say no to alcohol, drugs and tobacco. These can worsen depression and anxiety symptoms.
- Look for opportunities to laugh. Laughing helps release endorphins, our bodies' feel-good hormones.
- Exercise as appropriate. Exercise is as good for our emotional health as it is for our physical health.
- Set healthy boundaries. It's OK to set boundaries. This can be anything from not checking your email at a certain time to not attending every event you're invited to.
- Challenge negative thoughts. Think of a different way to view the situation. Counter negative thoughts with positive ones. Don't bully yourself.

It's important to remember that working on your mental health can take time. Change won't happen overnight. Start by focusing on small changes and develop long-term strategies to support yourself on an ongoing basis.

If you are experiencing symptoms of a mental health problem, contact your primary care physician or a mental health professional. The Companion Benefit Alternatives (CBA) provider network includes psychiatrists, psychologists, psychiatric nurses, social workers and counselors. CBA is a separate company that manages behavioral health benefits on behalf of BlueChoice HealthPlan.

For help selecting a behavioral health provider, call us at [800-868-1032](tel:800-868-1032).



Doctor Visits Anytime, Anywhere

With Blue CareOnDemand, you can visit with a doctor via smartphone, tablet or computer rather than visiting an office or urgent care facility. Each Blue CareOnDemand visit costs the same amount as a trip to a primary care doctor. Doctors will diagnose and write prescriptions as appropriate.

What types of medical issues can these doctors treat?

- Cold and flu symptoms
 - Bronchitis and other respiratory infections
 - Sinus infections
 - Pinkeye
 - Ear infections
 - Allergies
 - Migraine
 - Rashes and other skin irritations
 - Urinary tract infections
- And more.

Mental health and breastfeeding support services are also available through Blue CareOnDemand.

When should you use video visits?

- If you need to see a doctor but can't fit it into your schedule
- If your doctor's office is closed
- If you feel too sick to drive
- If you have children at home and don't want to bring them to a doctor's office
- If you are on business travel and stuck in a hotel room
- If you feel uncomfortable going to a doctor's office

Get started now

There are two easy ways for you to use Blue CareOnDemand:

- From a mobile phone or tablet, download the Blue CareOnDemand app for an Apple or Android device.
- From a computer, go to www.BlueCareOnDemandSC.com.

The cost of Blue CareOnDemand visits varies by visit type and provider selected and is subject to plan benefits.



Stay Active With Virtual Workouts at Home

Blue365® is a free, exclusive member program that complements your health coverage by giving you exclusive access to health and wellness information, discounts and savings from industry-leading brands that help make it easier and more affordable to make healthy choices.

Get a great workout right at home

Whether you've decided to skip the gym for now or for good, Blue365 has discounts on virtual fitness platforms so you can keep up with your workouts or try something new right from home.

Gympass

Gympass gives you access to live-streamed and on-demand classes, one-on-one personal training sessions with certified trainers, and access to more than 12,000 gyms and studios nationwide.

BurnAlong

BurnAlong gives you access to more than 900 instructors teaching live and on-demand classes. You can take classes alone or with others for added social motivation.

Active&Fit Direct®

Active&Fit Direct lets you choose from more than 11,000 participating fitness centers and studios nationwide with flexibility to change any time. Plus, you can access more than 4,000 digital workout videos.

Livekick

Livekick offers at-home group yoga, fitness and meditation classes with inspiring teachers from all over the U.S. and the world.

Take advantage of even more fitness discounts

Blue365 also offers discounts on everything you need to enhance your at-home workouts.

Discounts include:

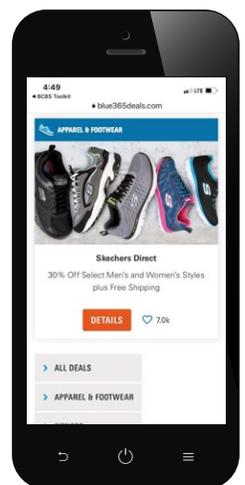
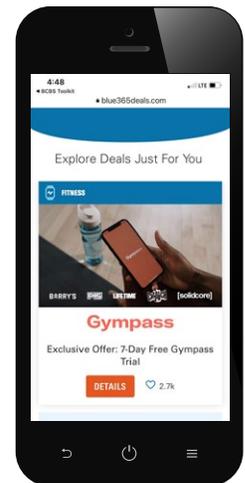
- Exercise equipment, including stationary bikes, rowers, smart mirrors and treadmills.
- Wearable devices from leading brands such as Fitbit®, Garmin® and Polar®.
- Bluetooth headphones from Sony and AfterShokz®.
- Apparel and footwear from Reebok and Skechers®.

And more!

To access Blue365:

1. Visit www.BlueChoiceSC.com.
2. Log in to My Health Toolkit.
3. Select Blue365 Deals under Resources.

Or use the FREE My Health Toolkit App.





Improving Care Through Conversations

Don't Understand? ASK Your Doctor

We all know information helps us make smarter decisions. After all, when was the last time you bought something without checking online reviews first? The same is true about your health care. A complete understanding of the situation will help you decide whether to have certain tests, treatments or procedures.

But in the moment, when you're talking to your doctor, it can be hard to speak up or find the right words. That's where Always Stay Knowledgeable (ASK) comes in. This program seeks to raise awareness about the importance of conversations between patients and providers.

Each patient brings a unique set of factors that inform his or her health care decisions. What's right for your friend or family member might not make sense for you. Treatments or tests you don't really need can waste your time and money and cause unnecessary stress. In some cases, they can potentially cause some degree of harm, such as through radiation exposure from X-rays or CT scans.

If you don't know how to start a conversation with your care provider, start with these five questions:

- Do I really need this test or procedure?
- What are the risks and side effects?
- Are there simpler, safer options?
- What happens if I don't do anything?
- How much does it cost, and will my insurance pay for it?

Remember: You can be your own health care advocate. It's easy — just ASK.



PATIENT HEALTH RECORDS

CONFIDENTIAL

HIPAA Notice of Privacy Practices

This is a reminder that our Notice of Privacy Practices is on our website, www.BlueChoiceSC.com. Or you can contact us and receive one by mail. The phone number is on the back of your member ID card.

Member rights and responsibilities

As a member, you have certain rights and responsibilities. There's a summary online that we update as needed. If you don't have access to the web and need a copy of your Certificate of Coverage, Prescription Drug List or Member Rights and Responsibilities, please call the number on the back of your member ID card. Our Member Services department is open Monday through Friday from 8:30 a.m. to 5 p.m.

Claims and benefit information

Want to know if we paid a claim, what your benefits are for a service, or what your copayments and other charges were? Find this and more in My Health Toolkit.

External review procedures

We are committed to quickly resolving your concerns and problems. There are state laws, such as the Health Carrier External Review Act, and federal laws that allow you to ask for an external review in some cases when we deny payment for a claim. These situations have different rules. Please call Member Services to learn your options for an external review.

If you qualify for an external review, we'll tell you in writing. We'll also explain what to do. For more about appeals, see your Certificate of Coverage or visit us online at www.BlueChoiceSC.com.

Consent for medical care at age 16

Under South Carolina law, any minor who has reached 16 years of age can solely consent to health care decisions, except for surgery. The consent of a parent is not necessary. This is why a completed Authorization To Disclose Protected Health Information to a Third Party form is required for a parent to receive health information about a minor child older than 15 years of age.

Go to www.BlueChoiceSC.com/DisclosePHIForm to view the form.

Women's health and cancer rights

Do you know that your coverage, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services? These services include all stages of reconstruction and surgery. This includes prostheses and complications from a mastectomy, including lymphedema. Check your member policy or contract for more information on this benefit, or call the number on the back of your member ID card. Our Member Services department is open Monday through Friday from 8:30 a.m. to 5 p.m.

Certificate of Coverage

Your Certificate of Coverage is a great place to find many important details about your benefits. You can find your Certificate of Coverage by logging in to your My Health Toolkit account. Once logged in, select **Benefits**, then **Health Eligibility and Benefits**, and select the **View Benefit Booklet for this patient** link. The Certificate of Coverage will help you understand your benefits and make the most of your coverage. Here's some of the information in the Certificate of Coverage:

- How to access primary care, specialty care, behavioral health services, hospital services and much more
- 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 yourself
- 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 voice a complaint or appeal a decision
- How to get information about network providers' qualifications and other provider information
- How your benefits work
- Restrictions on benefits you receive outside South Carolina
- How to get language assistance

Prescription drug information

Get details about medications, price comparisons, your prescription history and up-to-date information on our pharmacy procedures and prescription drug lists. Plus, if your coverage offers a mail-order pharmacy benefit, you can order your refills online. Just go to the **Pharmacy** section under **Benefits** in **My Health Toolkit**.

If a drug manufacturer provides any form of direct support (cash, reimbursement, coupon, voucher, debit card, etc.) for some or all of the cost sharing on the purchase of prescription and/or specialty drugs, this amount will not be counted toward the member's annual limitation on cost sharing. The drug will still be considered a covered prescription drug.

We leave medical decisions to doctors and patients!

We make decisions about approving services based on whether care is appropriate and agrees with your plan of benefits. We do not reward providers or others for denying coverage or care. And we do not offer financial incentives to anyone to encourage decisions that result in underutilization of care.



**BlueChoice[®]
HealthPlan**

South Carolina

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HealthWord is a publication of BlueChoice HealthPlan. BlueChoice HealthPlan is an independent licensee of the Blue Cross Blue Shield Association.

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

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



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Your newsletter from BlueChoice[®] HealthPlan

2021

HealthWord



Non-Discrimination Statement and Foreign Language Access

We do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in our health plans, when we enroll members or provide benefits.

If you or someone you're assisting is disabled and needs interpretation assistance, help is available at the contact number posted on our website or listed in the materials included with this notice (TDD: 711).

Free language interpretation support is available for those who cannot read or speak English by calling one of the appropriate numbers listed below.

If you think we have not provided these services or have discriminated in any way, you can file a grievance by emailing contact@hcrcompliance.com or by calling our Compliance area at 1-800-832-9686 or the U.S. Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019 or 1-800-537-7697 (TDD).

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de este plan de salud, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-396-0183. (Spanish)

如果您，或是您正在協助的對象，有關於本健康計畫方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥 1-844-396-0188。(Chinese)

Nếu quý vị, hoặc là người mà quý vị đang giúp đỡ, có những câu hỏi quan tâm về chương trình sức khỏe này, quý vị sẽ được giúp đỡ với các thông tin bằng ngôn ngữ của quý vị miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-389-4838 (Vietnamese)

이 건강보험에 관하여 궁금한 사항 혹은 질문이 있으시면 1-844-396-0187로 연락해 주십시오. 귀하의 비용 부담없이 한국어로 도와드립니다. (Korean)

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa planong pangkalusugang ito, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-389-4839. (Tagalog)

Если у Вас или лица, которому вы помогаете, имеются вопросы по поводу Вашего плана медицинского обслуживания, то Вы имеете право на бесплатное получение помощи и информации на русском языке. Для разговора с переводчиком позвоните по телефону 1-844-389-4840. (Russian)

إن كان لديك أو لدى شخص تساعدك أسئلة بخصوص خطة الصحة هذه، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل ب 1-844-396-0189 (Arabic)

Si ou menm oswa yon moun w ap ede gen kesyon konsènan plan sante sa a, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-844-398-6232. (French/Haitian Creole)

Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions à propos de ce plan médical, vous avez le droit d'obtenir gratuitement de l'aide et des informations dans votre langue. Pour parler à un interprète, appelez le 1-844-396-0190. (French)

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie planu ubezpieczenia zdrowotnego, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-844-396-0186. (Polish)

Se você, ou alguém a quem você está ajudando, tem perguntas sobre este plano de saúde, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-396-0182. (Portuguese)

Se tu o qualcuno che stai aiutando avete domande su questo piano sanitario, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-844-396-0184. (Italian)

あなた、またはあなたがお世話をされている方が、この健康保険についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-844-396-0185 までお電話ください。 (Japanese)

Falls Sie oder jemand, dem Sie helfen, Fragen zu diesem Krankenversicherungsplan haben bzw. hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-396-0191 an. (German)

اگر شما یا فردی که به او کمک می کنید سؤالاتی در باره ی این برنامه ی بهداشتی داشته باشید، حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت کنید. برای صحبت کردن با مترجم، لطفاً با شماره ی 1-844-398-6233 تماس حاصل نمایید. (Persian-Farsi)

Ni da doodago t'áá háida biká'aná nílwo'ígíí díí Béeso Ách'ááh naa'níligi háá'ída yí na' ídíł kidgo, nihá'áhóót'i' nihí ká'a'doo wołgo kwii ha'át'íshíí bí na'ídołkidígi doo bik'é'azláagóó. Ata' halne'é ła' bich'í' ha desdizh nínízingo, koji' béesh bee hólne' 1-844-516-6328. (Navajo)

Vann du adda ebbah es du am helpa bisht, ennichi questions hend veyyich *deah health plan*, hend diah's recht fa hilf un information greeya in eiyah aykni shprohch unni kosht. Fa shvetza mitt en interpreter, roof deah nummah oh 1-833-584-1829. (Pennsylvania Dutch)